



WHAT HAPPENS WHEN YOU HAVE A BABY OR ADOPT A CHILD?

Having a baby or adopting a child is a qualifying life event. This means that you can make changes to some of your benefits without waiting until the next Annual Enrollment period. You may want to add your child to your medical coverage, increase your life insurance coverage or make other changes to your benefits.

For information and instructions on the following, go to [What To Do If You Have a Qualifying Life Event](#):

- Changing your benefits
- Providing dependent documentation
- When changes and deductions become effective, and
- Evidence of Insurability
- ComPsych Guidance Resources

CHANGES YOU CAN MAKE

Below you will find a list of changes you can make to your benefit plans within 30 days of the date of birth or adoption.

Medical, Dental and Vision

- If you are currently enrolled, you may change existing plans, add your new child and your spouse or domestic partner and your eligible children, as well as your spouse or domestic partner's eligible children to your coverage.
- If you are not currently enrolled, you may elect coverage and add your new child and your spouse or domestic partner to your coverage and your eligible children, as well as your spouse or domestic partner's eligible children to your coverage.
- If you become covered under your spouse or domestic partner's plan, you may cancel your coverage and your eligible children's coverage.

Health Savings Account (HSA)

- If you are currently enrolled in a CDHP and have an opened HSA, an HSA employer contribution will be deposited into your Account if your coverage level increases (meaning if you change from team member only to team member plus 1 or more).
- If you enroll in a CDHP for the first time and open a HSA, an HSA employer contribution will be deposited into your Account in the month your HSA is opened.
- If you drop your CDHP coverage, your HSA will be moved to an 'unaffiliated account status' with Payflex, the HSA Administrator. Because the Account is not part of the health plan sponsored by the Company, all the money—contributions made by the

Company, your own contributions and any interest or investment earnings—belong to you.

- The Company pays the monthly maintenance fee while you are covered under a CDHP medical plan, however when you drop coverage, the Company will no longer pay the Account maintenance fees affiliated with your Account and it will become your responsibility to pay all of the HSA maintenance and transaction fees. You will receive a letter from Payflex, the HSA administrator that will provide more details on the process as well as information on who to contact with any questions.
- You may continue to use the funds in your Account to pay for qualified medical expenses, including COBRA premiums.

Aetna Supplemental Benefits (Accident, Critical Illness and Hospital Plan)

- If you are currently enrolled, you may add your new child and your spouse or domestic partner and your eligible children, as well as your spouse or domestic partner's eligible children to your coverage.
- If you are not currently enrolled, you may elect coverage and add your new child and your spouse or domestic partner to your coverage and your eligible children, as well as your spouse or domestic partner's eligible children to your coverage.
- If you become covered under your spouse or domestic partner's plan, you may cancel your coverage and your eligible children's coverage.

Limited Purpose Flexible Spending Account

- You may elect to contribute to the Limited Purpose Flexible Spending Account, or you may increase your contributions or stop your contributions to the amount already contributed.

Dependent Care Flexible Spending Account

- You may elect to contribute to the Dependent Care Flexible Spending Account, or you may increase your contributions or stop your contributions to the amount already contributed.

Supplemental Life Insurance

- You may elect Supplemental Life Insurance coverage for yourself, or you may increase, decrease or drop this coverage. Increasing your Supplemental Life Insurance may require [Evidence of Insurability](#).

Supplemental Accidental Death & Dismemberment (AD&D) Insurance

- You may elect Supplemental AD&D Insurance coverage for yourself, or you may increase, decrease or drop this coverage

Spouse Life Insurance

- You may elect Spouse Life Insurance for your spouse or domestic partner or you may increase, decrease or drop this coverage. Increasing your Spouse Life Insurance may require [Evidence of Insurability](#).

Child Life Insurance

- You may elect Child Life Insurance for your eligible children or your spouse or domestic partner's eligible children, or you may increase, decrease or drop this coverage.

Supplemental Long Term Disability (LTD) Insurance

- You may elect Supplemental LTD Insurance, if eligible, or you may drop this coverage.

OTHER THINGS YOU SHOULD THINK ABOUT

- You should apply for the ["R"Us Team Member Baby Birth Program](#). Toys"R"Us provides a \$25 "R"Us gift card, custom Toys"R"Us onesie and special gift box to each eligible team member.
- You may be eligible to receive reimbursement for some of your adoption expenses. Please refer to the [Adoption Assistance Plan](#) for more information.
- You must apply for a Social Security number for your new child. If you do not get an application from the hospital or from your adoption worker, contact your local Social Security Administration office.
- You may want to change your beneficiary designations for Life and AD&D Insurance, Aetna Supplemental Benefits and 401(k) Savings and Profit Sharing Plan ("TRU" Plan).
- You may want to consider preparing or updating your will.
- Decide whether you want to revisit your investment goals.
- Consider whether you should change your W-4 tax withholding. W-4 Forms can be found on the [Payroll Department Website](#).

For questions or comments contact the "R"Benefits Service Center at 1-844-TRU-BENS.