



TEAM MEMBERS – WHAT YOU NEED TO KNOW

(UPDATED JULY 5, 2018)

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BENEFITS

What happens to my Benefit Coverage when my employment is terminated and when liquidation is completed?

Your coverage under the Company's benefit plans generally ends on the last day of the pay period following your Termination Date. For some benefits, such as for life insurance, you have the option of converting to individual policies. Below is information on how each benefit offering is affected by your Termination Date.

Medical, Dental and Vision

- **6/30/2018 UPDATE:**
 - *The Company has secured medical and dental coverage effective July 1, 2018.*
 - *As of July 1, 2018, Vision coverage is no longer available through the Company*
 - *As of July 1, 2018, Kaiser and Triple S medical plans will no longer be offered*
 - *The Aetna Silver Medical Option and Dental PPO will be offered to all active team members employed by the Company after June 30, 2018*
 - *Continued medical and dental coverage for terminated team members will also be available under COBRA through the Aetna Silver Medical Option and Dental PPO.*
 - *COBRA will not be available through Kaiser medical or Triple S medical, Dental DMO or VSP vision.*
- If you are enrolled in the medical, dental or vision plan, your coverage, and any enrolled dependent's coverage, ends on the last day of the pay period following your Termination Date or June 30, 2018, whichever comes first.
- If termination is prior to June 30, 2018, a COBRA notification providing you with information and the opportunity to elect continued coverage will be sent to the address on file with the "R" Benefits Service Center. Please ensure your contact information is updated and correct.
- Continued coverage through COBRA will be available while the Company's healthcare plans remain active.
- Team Members can access COBRA elections at <https://benedirect.wageworks.com> or wait until a COBRA packet is mailed to their home address.

Can I cancel my Health coverage before my Termination Date?

- Changes to insurance coverage can only be made during an annual enrollment or if the Team Member has a qualifying event.
- Go to <http://rusbenefits.com/work-changes-and-life-events/qualifying-life-events-qle/> for more details.

Health Savings Account (HSA) through PayFlex

- **6/30/2018 UPDATE:**
 - *Company contributions to the HSA end, and the plan is formally terminated, on June 30, 2018*
 - *You may make contributions directly to your HSA as long as you are covered by a high-deductible health plan (the Silver Plan is considered a high-deductible health plan)*

- The HSA program offered by Toys”R”Us will formally terminate on June 30, 2018. At that time any remaining active Team Members will have their account moved to an ‘unaffiliated account status’ with PayFlex, the HSA administrator, and it will become the Team Members responsibility to pay all the HSA maintenance and transaction fees (*monthly fee is currently \$5 and will be deducted from participant’s account balance*).
- You may continue to use the funds in your Account to pay for qualified medical expenses, including COBRA premiums, Medicare expenses or healthcare premiums purchased through the Marketplace.
- Standard access to the Payflex.com member site is 18 months after plan termination. If the participant’s HSA remains active, then access remains active.

What happens to my Wellness Rewards Benefit?

The Guidance Resources Wellness program ended March 30, 2018 and all final applicable funding to HSA accounts has been made.

Limited Purpose Flexible Spending Account (LPFSA)

- If you are enrolled in the LPFSA, your coverage will end on the last day of the pay period following your Termination Date or June 30, 2018, whichever comes first.
- Prior to June 30, 2018 you may elect to continue the LPFSA under COBRA.
- All outstanding claims will need to be submitted for reimbursement by September 30, 2018.

Dependent Care Flexible Spending Account (DCFSA)

- If you are enrolled in the DCFSA, your coverage will end on the last day of the pay period following your Termination Date or June 30, 2018, whichever comes first.
- The DCFSA program will be formally terminated on June 30, 2018
- All outstanding claims will need to be submitted for reimbursements by September 30, 2018.

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

- If you are enrolled, your coverage will end the 1st day of the month following your Termination Date or June 30, 2018, whichever comes first.
- You may contact Aetna Customer Service at 1-888-772-9682 to request a Portability Election Form for the Aetna Accident and Critical Illness Plan if you wish to continue coverage through the Portability Provision.
- All Supplemental Benefits plans will formally terminate on June 30, 2018.

Life Insurance

- **7/5/2018 UPDATE: New phone number for Aetna is 800-882-8395.**
- **6/30/2018 UPDATE:**
 - ***Conversion and portability options are available***
 - ***You must contact Aetna at 800-882-8395 before July 30, 2018, to convert or port your life insurance coverage***

- Your coverage will end on the last day of the pay period following your Termination Date or June 30, 2018, whichever comes first.
- The Life Insurance program offered by TRU will formally terminate on June 30, 2018.
- You may have the option to apply for term life coverage under the portability plan (or “port”) or you may elect the conversion privilege to convert your coverage to an individual contract.
- Team Members interested in this option should contact Aetna Customer Service at 800-882-8395 to request a Portability Election Form.

Sick Time Benefit

- This benefit is provided solely for time away from work due to illness and/or a non-Worker’s Compensation related injury and is not paid upon Termination from the Company, unless otherwise required by applicable law.
- Team Members who are currently on Sick Leave will continue to receive their benefits under the current policy until their Termination Date.
- Sick pay will continue to be available for payment in accordance with all applicable policies, rules and laws related to sick pay.

Short Term Disability Policy (Salary Continuation Policy)

- **6/30/2018 UPDATE:**
 - *If you become disabled as an active New Jersey based employee after June 30, 2018, you may be eligible benefits under the NJ State Temporary Disability program.*
 - *Contact the NJ State Disability Plan at 609-984-0007 or <http://lwd.dol.state.nj.us/labor/tdi/tdiindex.html> for more information and claim forms*
 - *If you continue to be out due to a disability after June 30, 2018:*
 - *Aetna will administer the NJ paid portion until you are no longer deemed by Aetna to be disabled*
 - *Company paid benefits terminate on June 30, 2018*
 - *Contact Ask_HR@toysrus if you want to supplement your disability payments with unused vacation time*
- This benefit is provided solely for time away from work due to illness. Your eligibility to participate in the Company’s Short-Term Disability Policy, under the Salary Continuation Policy, will cease on your Termination Date. Any state disability payments, if applicable, would continue if you remain eligible to receive them.
- For Team Members who are currently on Sick Leave, they will continue to receive their benefits under the policy until their Termination Date.
- Company sponsored Salary Continuation plan will terminate on June 30, 2018.

Long Term Disability (LTD) Insurance

- **6/30/2018 UPDATE:**
 - *If you were disabled under the Company Salary Continuation Plan before June 30, 2018, and you continue to be disabled for a total of six-months, you may be eligible to receive LTD benefits from Aetna after the six-month elimination period. Stay in touch with your Aetna case manager to monitor your situation.*

- LTD coverage will end on the last day of the pay period following your Termination Date. Our insurance providers do not allow these policies to be “converted” after Termination.
- The Long-Term Disability program will terminate on June 30, 2018.

What are the 2018 COBRA Monthly Rates?

	Medical	Dental
TM	\$299.91	\$34.57
TM+1	\$566.10	\$64.65
Family	\$832.28	\$94.70

If I elect COBRA do I need to stay with the same plan and coverage level?

- **6/30/2018 UPDATE:**
 - **COBRA for medical and dental coverage is available effective July 1, 2018, at the rates listed above**
 - **You will receive a COBRA packet approximately 10 business days after your active coverage terminates**
 - **The COBRA offering consists of the Aetna Silver Medical plan and the Dental PPO**
- If electing COBRA, a Team Member may go down in coverage level (i.e., family to single), but they cannot go up or add dependents (i.e., cannot move from single to family).

If the Company’s medical plan is terminated and COBRA is not offered, what are my options for medical coverage?

- **6/30/2018 UPDATE:**
 - **COBRA for medical and dental coverage is available effective July 1, 2018**
 - **Coverage may be terminated at any time; the Company will endeavor to provide with a termination date in advance**
 - **The COBRA offering consists of the Aetna Silver Medical plan and the Dental PPO**
- Instead of enrolling in COBRA continuation coverage or as the Company Benefit Plans are terminated, there may be other, more affordable coverage options for you and your family through the Health Insurance Marketplace or Medicaid. For more information, visit www.healthcare.gov.
- Some of these options may cost less than COBRA continuation coverage. Most qualified health plans consider the loss of coverage as a qualifying life event and will allow dependents who have lost coverage to be added to their spouse or domestic partner’s coverage during a “special enrollment period” (typically 30 to 31 days from loss of coverage). You may also be eligible to enroll during their plan’s annual enrollment period. Check with your spouse or domestic partner’s plan for confirmation.

What happens to my Value-Added Supplemental Benefits?

- **6/30/2018 UPDATE:**
 - **You should contact the carriers directly to ensure you properly set up a direct contract and billing relationship to continue your coverage**
 - **The contact list at the end of this document has the contact information**

- **Auto, Home and Pet insurance** policies are portable. There may be a loss of discounts you are currently receiving. Carriers will reach out to enrolled Team Members to set up a direct bill option once they receive your termination status from our administrator.
- **Purchasing Power** - The Program has been “closed” – no new purchases are being allowed. Purchasing Power will reach out to Team Members to set up the direct bill payment once payroll deductions stop.
- **Hyatt Legal Plan** - If you wish to continue coverage you must reach out to Hyatt Legal directly and arrange for a direct payment method. To continue the coverage, Hyatt requires an up-front payment of 30 months.
- **LifeLock ID Theft Protection** - Program is portable.
- **NJ Manufacturers Auto/Home Insurance** - This program is not tied to your Toys“R”Us employment. The contact information for NJM is Bill Dressel - 609-883-1300 x 7302
- **Castlight** - Access will be terminated effective June 30, 2018.

What happens to my TRU 401(k) Savings and Profit Sharing Plan?

- **6/30/2018 UPDATE:**
 - *All accounts without outstanding loans have been terminated at Fidelity allowing participants to take a distribution*
 - *Contact Fidelity at www.401k.com to learn more about the process, and potential taxes and penalties*
 - *Participants with loans who want to take a distribution prior to paying off their loan should contact Ask_HR@toysrus.com to have their Fidelity record changed to a terminated status*
 - *The Plan will liquidate on September 30, 2018, any funds left in the 401(k) Plan at the end of September will be automatically rolled over to a new IRA administrator*
- If you have a vested account balance you may elect to: 1) Rollover your vested account balance into an IRA or another qualified 401(k) plan that accepts rollovers, or 2) Take a distribution in cash, or as a combination of cash and rollover; taxes and penalties may apply.

TRU Plan Outstanding Loan Balances

- Upon your Termination Date you will have the option to continue making monthly loan payments through regular ACH payments.
- If no repayment election is made, the loan shall be in default. The defaulted amounts – the unpaid principal plus interest – are reported as distributions from the TRU Plan and are taxable in that calendar year. A 10% federal excise tax may also apply.
- Upon Plan Termination, loan repayment plans will continue until the Plan is liquidated. At that time current or former Team Members will be required to pay off any outstanding loan balance. Any remaining loan balances will then default.

SEVERANCE PAY

Will I be eligible to receive severance?

Due to the Company's financial condition, all Company Severance Plans have been terminated.

PAID TIME-OFF

How is Vacation Pay handled?

- GRC Team Members: In accordance with the GRC PTO policy, vacation time is not paid out upon Termination Date.
- DC Team Members: In accordance with the DC PTO policy, vacation time is not paid out upon Termination Date, unless otherwise required by state law.
- Marketplace Team Members: In accordance with the Marketplace PTO policy, vacation time is not paid out upon Termination Date, unless otherwise required by state law.
- Requesting Time-Off: During the liquidation process, Team Members are to follow the normal protocol for requesting time off. Where applicable, requests should be made through WorkDay and approved by your manager.

How is Personal Time handled?

- In accordance with Company Policy, Personal Time is not paid out upon termination, unless otherwise required by state law.
 - Some locations may refer to this category of time as "Personal Days" or "Holidays."
 - Remember that Personal Days and Holidays are treated the same as Personal Time and are not eligible to be paid out at termination, unless otherwise required by state law.
- Requesting Time-Off - During the liquidation process, Team Members are to follow the normal protocol for requesting time off. Where applicable, requests should be made through WorkDay and approved by your manager.

TEAM MEMBER DISCOUNTS

What happens to my Team Member discount?

The Team Member discounts ended Wednesday, March 21, 2018, upon commencement of the store liquidation process.

PAYROLL

How will I be paid through the liquidation period?

- Your last paycheck for active service, inclusive of regular pay and vacation, if applicable, will be paid in the same manner that you are currently receiving your pay based on the regular paycheck cycle, unless otherwise required by state or local law.
- The ADP Self-Service website is available for you to manage your pay. You will be able to view your paychecks and access check views for past and present earnings statements.
- You can access the ADP Self-Service website using the following address <https://portal.adp.com>

- Access to ADP's site will continue for a minimum of 18 months from a Team Member's Termination Date.
- If you have any questions about the Payroll Self-Service System, please send an email to payroll6@toysrus.com.
- Team Members are encouraged to download applicable statements and tax forms upon their termination.
- Team Members should ensure their mailing address and personal email address is correct and up-to-date in Workday – See important Workday information below.
- Final W-2 forms will be provided to Team Members via mail or through the website.

WORKDAY ACCESS

How can I access Workday after my termination date?

- **6/30/2018 UPDATE:**
 - ***For active Team Members, Workday access will be shut off July 15, 2018***
 - ***Be sure to review and update your information in Workday before this date***
 - ***If you need to make changes after July 15, please send an email to Ask_HR@toysrus.com***
- Once a Team Member is terminated, access will be deleted.

UNEMPLOYMENT CLAIMS

We will not contest unemployment, but your specific State will determine “if” and “when” you become eligible. Please confer directly with the appropriate state agency to facilitate the application process.

ADDRESS CHANGES

What do I do if I need to change my address?

- **6/30/2018 UPDATE:**
 - ***For active Team Members, Workday access will be shut off July 15, 2018***
 - ***Be sure to review and update your information in Workday before this date***
 - ***If you need to make changes after July 15, please send an email to Ask_HR@toysrus.com***
 - If your address or telephone number changes any time after your Termination Date, please email your update to ***Ask_HR@toysrus.com***. This will minimize any lost time in mailings and future notifications. All Team Members should ensure their mailing address and personal email is correct in Workday before their Termination Date.

EMPLOYMENT VERIFICATION

What if I need my past employment verified?

- For all employment verification requests, Toys“R”Us uses CCC Verify, an online verification system. You can use CCC Verify to provide proof of your employment and/or income when securing financing, leasing an apartment, providing information to government agencies, etc.
- CCC Verify will help you provide your employment information faster and give you more control over who has access to your information. You can access CCC Verify online at any time by visiting the website, <https://www.cccverify.com/>. You are not charged for this service and can receive two free personal reports annually.
- As the liquidation is completed this service will be terminated.

To get started:

1. From your Internet browser, go to <https://www.cccverify.com/>
NOTE: if the link does not work, please do a Google search for CCC Verify website
2. Click the Employee icon
3. Enter the following information:
 - Your email address – use the address you access most often
 - Create a Password – Must be at least 8 characters long and contain 1 upper case character, 1 lower case character and one number or special character
 - Your Social Security Number
 - Security Code – Your code is the last four digits of your social security number
 - Optional – You may click the box to receive an email whenever a verifier requests employment information for you
4. Once all the information above is complete, you will receive an email from the system containing a link to activate your account. You must click on this link to activate your account.
You are now ready to access your employment information.

From the main menu, you can also:

- View requestor activity to see who has accessed your employment and income information for the past two years.
- View your free, annual employment verification report to confirm accuracy and dispute potentially inaccurate information.

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THIS DOCUMENT IS NOT A CONTRACT; IT IS INTENDED TO BE USED AS GUIDANCE ONLY, AND ITS CONTENTS ARE NOT INTENDED TO BE BINDING. TO THE EXTENT THAT ANYTHING CONTAINED IN THIS DOCUMENT CONFLICTS WITH OFFICIAL PLAN DOCUMENTS, THE OFFICIAL PLAN DOCUMENTS CONTROL.

BENEFIT CONTACTS AND USEFUL LINKS

GENERAL HR QUESTIONS	
Ask_HR@toysrus.com	
COBRA	
COBRA Administration	ADP COBRA Services / “R” Benefits Service Center 1-844-TRU-BENS WageWorks: https://benedirect.wageworks.com
MEDICAL PLANS	
Aetna Medical Plans	1-800-589-4811 www.aetna.com Nurses available 24/7
Kaiser Permanente – California CDHP (Northern and Southern)	1-800-464-4000 http://my.kp.org/toysrus
Kaiser Permanente – Hawaii	1-808-432-5955 1-800-966-5955 (Neighbor Islands) http://my.kp.org/toysrus
Triple-S Salud–Puerto Rico	1-787-774-6072; 1-787-774-6060 www.ssspr.com
DENTAL PLANS	
Aetna Dental PPO	1-800-589-4811 www.aetna.com
Aetna DMO	1-877-238-6200 www.aetna.com
PRESCRIPTION DRUG	
CVS Caremark (for team members enrolled in Aetna medical coverage)	1-877-209-3213 www.caremark.com
VISION	
VSP (Vision Service Plan)	1-800-877-7195 http://toysrus.vspforme.com/
HEALTH SAVINGS ACCOUNTS (HSA)	
PayFlex HSA	1-888-678-8242 www.PayFlex.com
FLEXIBLE SPENDING ACCOUNTS (FSA)	
PayFlex Limited-Purpose FSA and Dependent Care FSA	1-844-TRU-BENS toysrus.healthhub.com
PORTABILITY INFORMATION	
Life and Accidental Death and Dismemberment (AD&D) Portability and Conversion – Aetna Group Life Insurance Company	1-800-882-8395
Aetna Supplemental Benefits – Accident and Critical Illness	1-888-772-9682
Hyatt Legal	1-800-821-6400
LifeLock	1-844-530-9892

Nationwide Pet Insurance	1-877-738-7874
Travelers	1-888-695-4640
Liberty Mutual	1-800-699-6051
MetLife Auto & Home	1-888-409-5860
Purchasing Power	1-866-670-3479
401(k) SAVINGS AND PROFIT SHARING	
“R” Retirement Benefits Line	1-866-690-401k (4015) www.401k.com
VOLUNTARY BENEFITS	
21st Century (auto insurance)	1-800-207-4674 http://www.21stcentins.com
Scholars Choice 529 College Savings Plan	1-888-572-4652 www.scholars-choice.com
UNEMPLOYMENT and NJ DISABILITY	
Unemployment Benefits:	https://ows.doleta.gov/unemploy/uitopic.asp
State Unemployment:	https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx
NJ State Disability Plan	1-609-984-0007 http://lwd.dol.state.nj.us/labor/tdi/tdiindex.html
Rapid Response:	https://www.doleta.gov/layoff/rapid.cfm
Employer:	https://www.doleta.gov/layoff/employers.cfm
Employee:	https://www.doleta.gov/layoff/workers.cfm
State Dislocated Worker Unit Lookup:	https://www.doleta.gov/layoff/rapid_coord.cfm