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## Life & Accident Insurance

Life and accident insurance provide financial protection for you and your family. These plans pay benefits in the event you become seriously injured or die or a covered dependent dies.

Toys“R”Us offers a variety of insurance to meet your needs.

- The Company provides eligible team members with financial protection through [Basic Life, Basic Accidental Death and Dismemberment \(AD&D\) and Business Travel Accident Insurance \(/health-wellness-insurance/life-accident-insurance/company-provided/\)](#), automatically at no cost to you.
- You may purchase additional coverage under the [Supplemental Life and AD&D Insurance and the Dependent Life Insurance plans \(/health-wellness-insurance/life-accident-insurance/optional/\)](#).

Aetna Life Insurance members also have access to a new [Funeral Planning and Concierge Service \(/media/1954/everest-flyer.pdf\)](#) offered through Everest.

For detailed plan information, refer to the [Life and AD&D Insurance SPD \(/contacts-tools-resources/spdlegal-notices/#SPD\)](#) or the [BTA section \(/health-wellness-insurance/life-accident-insurance/company-provided/\)](#).

For Life and AD&D claim processing information, refer to the [Filing A Claim section \(/contacts-tools-resources/filing-a-claim/\)](#).

### Company-Provided

#### Basic Life and Accidental Death and Dismemberment Insurance

If you are eligible, Toys“R”Us automatically provides Basic Life and Accidental Death and Dismemberment (AD&D) Insurance equal to one times your annual pay, up to a \$1,000,000 maximum.

#### Basic Life \$50,000 Option

For the Company-paid basic life insurance benefit, if your salary is more than \$50,000, the value of the excess amount over \$50,000 is considered [“imputed income \(/contacts-tools-resources/benefits-glossary/i/imputed-income/\)](#).” Although the benefit is company-paid, imputed income taxes are applied in your paycheck on the amount that’s in excess of \$50,000.

You have the option of capping your basic life insurance at \$50,000 to avoid paying imputed income taxes. You can make your election to cap your basic life upon initial enrollment or during Annual Enrollment only.

If you elect to cap your basic benefit, you must provide Evidence of Insurability (EOI) if you decide to increase your basic life insurance to one times pay in the future.

#### Business Travel Accident Insurance

The Company automatically provides Business Travel Accident (BTA) Insurance, based on your employment classification. For more information, please refer to the BTA policy on the [“R”intranet Risk Management page \(https://trusp.sharepoint.com/sites/finance/dept/RiskManagement/Published%20Document/Risk%20Management%20PF%20Main.aspx\)](#).

## Optional

### Supplemental Life and AD&D Insurance

You can add to your Company-provided coverage by purchasing Supplemental Life and AD&D Insurance coverage for yourself. You pay the full cost of any supplemental coverage you elect through after-tax payroll deductions. Supplemental Life Insurance rates for team members are based on tobacco status. The certification process used for the tobacco-free discount is used to determine which rates will be applied to your life insurance election.

- You can elect coverage of 1, 2, 3, 4 or 5 times your annual pay. The maximum supplemental benefit payable is \$1,500,000—for each Life and AD&D Insurance. (Note: If your coverage was approved prior to July 1, 2009, you may have combined Basic and Supplemental Life and AD&D coverage up to \$2,500,000.)
- Life Insurance pays a benefit to your beneficiary in the event of your death (certain exclusions apply). [If you don't designate a beneficiary \(/contacts-tools-resources/benefits-glossary/b/beneficiary/\)](#), benefits will be paid according to the rules of the plan.
- AD&D Insurance pays a benefit to you if you lose sight or limb(s) as a result of an accident (on or off the job) or to your beneficiary (in addition to your Life Insurance) if you die as the result of an accident.

### Spouse and Child Life Insurance

You can also purchase Life Insurance for your dependents. You pay the full cost of any coverage you elect through after-tax payroll deductions. You are automatically the beneficiary for this coverage.

You can cover:

- Your spouse or domestic partner for \$10,000, \$25,000, \$50,000, \$75,000 or \$100,000, and/or
- Each dependent child for \$5,000 or \$10,000.

The amount of your Spouse Life Insurance cannot exceed 100% of your Basic and Supplemental Life Insurance combined. If you are newly eligible and enroll your covered spouse or domestic partner for Life Insurance above \$25,000 or if you increase your Spouse Life Insurance more than one level during Annual Enrollment or following a Qualified Life Event, you will need to complete [Evidence of Insurability \(EOI\) \(/contacts-tools-resources/benefits-glossary/e/evidence-of-insurability-eoi/\)](#) during enrollment.

### Life Insurance Calculator

[Calculate your rates for optional insurance \(/media/2047/life-and-add-rates.pdf\)](#)

### Eligibility

[Am I eligible? \(/eligibility-enrolling/whos-eligible/\) \(http://www.rusbenefits.com/eligibility-and-enrolling/whos-eligible\)](#)

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