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# Long-Term Disability Insurance

Long-Term Disability (LTD) Insurance provides a source of income if a disability prevents you from working for at least 180 days. Your LTD benefit may be reduced by other sources of income (e.g., Workers' Compensation or Social Security disability benefits).

- The Company provides eligible team members with financial protection through [Basic LTD Insurance \(/health-wellness-insurance/long-term-disability-insurance/company-provided/\)](#), automatically at no cost to you.
- If your annual base salary plus target bonus is more than \$200,000, you may purchase additional coverage under the [Supplemental LTD plan \(/health-wellness-insurance/long-term-disability-insurance/optional/\)](#).

For detailed plan information, refer to the [LTD SPD \(/contacts-tools-resources/spdlegal-notice/\)](#).

## Company-Provided

### Basic LTD Insurance

If you are eligible, Toys“R”Us automatically provides Basic LTD at no cost to you. Basic LTD continues 60% of your monthly base salary plus target bonus, up to a maximum monthly benefit of \$10,000.

#### Example

If your annual base salary plus target bonus is \$60,000, your monthly benefit would be \$3,000.

#### How it's Calculated

$\$60,000 / 12 \text{ months} = \$5,000 \text{ per month} \times 60\% = \$3,000 \text{ monthly benefit}$

## Optional

If your annual base salary plus target bonus is more than \$200,000, you can elect to purchase Supplemental LTD. You pay the full cost of Supplemental LTD coverage through after-tax payroll deductions.

Supplemental LTD adds to your Basic LTD benefit by paying 60% of your base salary plus target bonus in excess of \$200,000. The maximum combined Basic and Supplemental LTD monthly benefit is \$20,000. [Evidence of insurability \(EOI\) \(/contacts-tools-resources/benefits-glossary/e/evidence-of-insurability-eoi/\)](#) is not required.

## Eligibility

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

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