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## New Hire or Newly Eligible for Benefits

Click [here \(/media/1976/tru\\_nh\\_news.pdf\)](/media/1976/tru_nh_news.pdf) to view the 2017-2018 Newly Eligible Newsletter.

Newly eligible for benefits in the 2017-2018 plan year? Learn about the benefit options available to you based on your work status. Review the summary below that applies to your situation.

- [GRC Hourly Team Members \(/media/1986/grc-hourly-benefit-summary.pdf\)](/media/1986/grc-hourly-benefit-summary.pdf) (2017-2018)
- [GRC Management Team Members \(/media/1987/grc-mgmt-benefit-summary.pdf\)](/media/1987/grc-mgmt-benefit-summary.pdf) (2017-2018)
- [GRC Leadership Council Team Members \(/media/2063/grc-leadership-council-benefit-summary.pdf\)](/media/2063/grc-leadership-council-benefit-summary.pdf) (2017-2018)
- [Store, DC and Regional Hourly Team Members \(/media/2065/tru-store-dc-reg-hrly-ben-summary.pdf\)](/media/2065/tru-store-dc-reg-hrly-ben-summary.pdf) (2017-2018)
- [Store, DC and Regional Management Team Members \(/media/2064/tru-store-dc-reg-mngmnt-ben-summary.pdf\)](/media/2064/tru-store-dc-reg-mngmnt-ben-summary.pdf) (2017-2018)

For details about each plan or program, see these sections:

- **Health, Wellness & Insurance**
- **Savings & Retirement**
- **Time Away & Other Benefits**

**Hourly Team Members:** See the [Employer Shared Responsibility section \(/health-wellness-insurance/health-care-reform/employer-shared-responsibility/\)](/health-wellness-insurance/health-care-reform/employer-shared-responsibility/) for important benefit eligibility information.

**Newly Eligible Due to a Qualifying Life Event (QLE):** Click [here \(/work-changes-and-life-events/qualifying-life-events-qle/\)](/work-changes-and-life-events/qualifying-life-events-qle/).

**When and how you enroll in benefits depends on your work status, too. Review the sections below for more details.**

### **Regular Full-Time Hourly or Management Team Members With Less Than 30 Days of Service**

## Regular Full-Time Hourly and Management Team Members With Less Than 30 Days of Service

### Waiting Period

You have a 30 day waiting period before you are eligible to begin participating in most benefits.

- **New Hires:** You must make your elections no later than 30 days from your hire date.
- **Newly Eligible:** You must make your elections within 30 days from your 31st day of employment.

### Adding Dependents

If you are enrolling dependents (includes spouses/domestic partners) in benefit coverage, you'll be required to:

- Provide their SSN at the time of enrollment.
- [Submit dependent documentation \(/eligibility-enrolling/2017-2018-enrollment-information/covering-dependents/\)](#) to show proof of eligibility. If applicable, proof of the event may also be required.

### Other Details

You must also enroll if you'd like to participate in the following benefits and/or receive discounts on premiums:

- Enroll in the [Health Savings Account \(HSA\) \(/savings-retirement/health-savings-account-hsa/\)](#) .
- Take the [Tobacco-Free Pledge \(/eligibility-enrolling/tobacco-free-discount/\)](#) and save on your medical premiums, critical illness rates and supplemental life insurance rates. You can only take the Tobacco-Free Pledge during your initial enrollment or during Annual Enrollment. To qualify for the discount, you must:
  - Be tobacco-free, or
  - You can qualify for the discount if you are a tobacco user and successfully complete the [Quit for Life Tobacco Cessation Program \(/health-wellness-insurance/tobacco-cessation-program/\)](#) (completing 5 calls with a Quit Coach).
- Certify your covered [spouse's/domestic partner's employment and health care coverage status \(/eligibility-enrolling/2017-2018-enrollment-information/tobacco-user-working-spouse/\)](#). There is a surcharge for spouses/domestic partners who have medical coverage available through their employer, but choose coverage through Toys"R"Us. However, the surcharge does not apply if:
  - You do not enroll your spouse/domestic partner in Toys"R"Us medical coverage.
  - Your spouse/domestic partner is not employed.
  - Your spouse/domestic partner is not eligible for medical coverage from his/her own employer.

### Coverage Effective

If you enroll within the 30-day period and provide the required documentation by the specific deadline you are given by "R"Dependent Verification Services, your coverage becomes effective on your 31st day of employment. Coverage for your eligible dependents is effective on that date, too. But if SSNs and [proof of dependent eligibility \(/media/1941/documentationrequirements1516.pdf?cb=15544\)](#) are not provided by the deadline you are given, coverage for any unverified dependent(s) will be dropped.

- Please note that you are responsible for paying for benefit premiums as of your benefits eligibility date. Any retroactive premiums would be deducted from your paycheck(s) using the Deductions in Arrears process, which takes the current deduction amount, plus one additional deduction, until you are up-to-date in your premiums.

### Newsletter

For details about how to enroll for the 2017-2018 plan year, review your [newly eligible newsletter \(/media/1976/tru\\_nh\\_news.pdf\)](#).

## Regular Full-Time Hourly or Management Team Members With More Than 30 Days of Service

## Regular Full-Time Hourly and Management Team Members With More Than 30 Days of Service Enrollment Window

You must enroll (and provide dependent SSNs) by no later than 30 days from the effective date of your status change.

### Adding Dependents

If enrolling dependents in benefit coverage, you must provide all required documentation by the deadline given in your "R"Dependent Verification Services communications to add your dependents.

### Other Details

You must also enroll if you'd like to participate in the following benefits and receive discounts on premiums:

- Enroll in the [Health Savings Account \(HSA\) \(/savings-retirement/health-savings-account-hsa/\)](#).
- Take the [Tobacco-Free Pledge \(/eligibility-enrolling/tobacco-free-discount/\)](#) to save on your medical premiums, critical illness rates and supplemental life insurance rates. You can only take the Tobacco-Free Pledge during your initial enrollment or during Annual Enrollment. To qualify for the discount, you must:
  - Be tobacco-free, or
  - You can qualify for the discount if you are a tobacco user and successfully complete the [Quit for Life Tobacco Cessation Program \(/health-wellness-insurance/tobacco-cessation-program/\)](#) (completing 5 calls with a Quit Coach).
- Certify your [covered spouse's or domestic partner's employment and health care coverage status \(/eligibility-enrolling/2017-2018-enrollment-information/tobacco-user-working-spouse/\)](#). There is a surcharge for spouses/domestic partners who have medical coverage available through their employer, but choose coverage through Toy"R"Us. However, the surcharge does not apply if:
  - You do not enroll your spouse/domestic partner in Toys"R"Us medical coverage.
  - Your spouse/partner is not employed.
  - Your spouse/partner is not eligible for medical coverage from his/her own employer.

### Coverage Effective

If you enroll within the 30-day period and provide the required documentation by the specific deadline you are given by "R"Dependent Verification Services, your coverage becomes effective on your 31st day of employment. Coverage for your eligible dependents is effective on that date, too. But if SSNs and [proof of dependent eligibility \(/media/1941/documentationrequirements1516.pdf?cb=15544\)](#) are not provided by the deadline you are given, coverage for any unverified dependent(s) will be dropped.

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### Newsletter

For details about how to enroll for the 2017-2018 plan year, review your [newly eligible newsletter \(/media/1976/tru\\_nh\\_news.pdf\)](#).

## To Enroll

Access the online enrollment site from your [Workday \(https://wd5.myworkday.com/tru/fx/home.flex\)](https://wd5.myworkday.com/tru/fx/home.flex)\*home page by clicking the "R"Benefits button, then "Manage Benefits & View Payroll" or call the "R"Benefits Service Center at 844-TRU-BENS [\(/eligibility-enrolling/new-to-tru-or-newly-eligible/\)](#)

## What if I Don't Enroll?

If you do not enroll in benefits within 30 days of your hire date or newly benefits eligible date, you will receive only those Company-paid benefits you're eligible to participate in for the remainder of the plan year unless you have a [qualifying life event \(/work-changes-and-life-events/qualifying-life-events-qle/\)](#). You will have to wait until the plan's next annual enrollment period to enroll yourself and your eligible dependents in coverage.

### Questions?

For questions related to waiting periods/eligibility dates, contact the "R"Benefits Service Center at 1-844-TRU-BENS. Representatives are available Monday through Friday from 8am to 8pm ET.

### To Enroll

Access the online enrollment site from your [Workday \(https://wd5.myworkday.com/tru/fx/home.flex\)](https://wd5.myworkday.com/tru/fx/home.flex)\*home page by clicking the "R"Benefits button, then "Manage Benefits & View Payroll" or call the "R"Benefits Service Center at 844-TRU-BENS.

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