



# SPD/Legal Notices

This website provides an overview of your benefit plans. If you need more detailed information, refer to the documents below:

## Summary Plan Descriptions (SPDs)

Summary Plan Descriptions (SPDs) are the official plan documents and contain detailed information about the terms and conditions of your benefit plans. If you need a printed copy, you can print the files from this website.

### "R"Benefits

- [Administrative and Legal \(/media/1611/tru-adm-lgl-10-1.pdf\)](/media/1611/tru-adm-lgl-10-1.pdf) - **NEW!**
- [Eligibility and Enrollment \(/media/1978/tru-eligibility\\_enrollment-spd-final.pdf\)](/media/1978/tru-eligibility_enrollment-spd-final.pdf) - **NEW!**
- [Puerto Rico \(/media/1598/tru-trpl-s-salud-spa-10-1.pdf\)](/media/1598/tru-trpl-s-salud-spa-10-1.pdf)
- [Aetna "R"Consumer Directed Health Plan \("R"CDHP\) \(/media/1756/toys-r-us\\_gold-silver-bronze-cdhp-spd-final-7114.pdf\)](/media/1756/toys-r-us_gold-silver-bronze-cdhp-spd-final-7114.pdf) - **NEW!**

### Dental

- [Aetna Dental PPO \(/media/1759/toys-r-us\\_ppo-dental-spd-final-7114.pdf\)](/media/1759/toys-r-us_ppo-dental-spd-final-7114.pdf) - **NEW!**
- [Aetna DMO \(/media/1758/toys-r-us\\_dmo-dental-spd-final-7114.pdf\)](/media/1758/toys-r-us_dmo-dental-spd-final-7114.pdf) - **NEW!**

### Supplemental Benefits

#### Aetna Critical Illness Plan

- [Certificate - High Plan - NJ \(/media/2119/802234\\_toysrusinc\\_criticalillnesspluswithcancercertificatesobhighplannj20160426.pdf\)](/media/2119/802234_toysrusinc_criticalillnesspluswithcancercertificatesobhighplannj20160426.pdf)
- [Certificate - High Plan - LA \(/media/2118/802234\\_toysrusinc\\_criticalillnesspluswithcancercertificatesobhighplanla20160426.pdf\)](/media/2118/802234_toysrusinc_criticalillnesspluswithcancercertificatesobhighplanla20160426.pdf)
- [Certificate - Low Plan - NJ \(/media/2121/802234\\_toysrusinc\\_criticalillnesspluswithcancercertificatesoblowplannj20160426.pdf\)](/media/2121/802234_toysrusinc_criticalillnesspluswithcancercertificatesoblowplannj20160426.pdf)
- [Certificate - Low Plan - LA \(/media/2120/802234\\_toysrusinc\\_criticalillnesspluswithcancercertificatesoblowplanla20160426.pdf\)](/media/2120/802234_toysrusinc_criticalillnesspluswithcancercertificatesoblowplanla20160426.pdf)

#### Aetna Hospital Plan

- [Certificate \(/media/2122/802234\\_toysrusinc\\_hospitalindemnitycertificate20160520.pdf\)](/media/2122/802234_toysrusinc_hospitalindemnitycertificate20160520.pdf)
- [Certificate - LA \(/media/2123/802234\\_toysrusinc\\_hospitalindemnitycertificatela20160520.pdf\)](/media/2123/802234_toysrusinc_hospitalindemnitycertificatela20160520.pdf)
- [Schedule of Benefits \(/media/2124/802234\\_toysrusinc\\_hospitalindemnityscheduleofbenefits20160520.pdf\)](/media/2124/802234_toysrusinc_hospitalindemnityscheduleofbenefits20160520.pdf)
- [Schedule of Benefits - LA \(/media/2125/802234\\_toysrusinc\\_hospitalindemnityscheduleofbenefitsla20160520.pdf\)](/media/2125/802234_toysrusinc_hospitalindemnityscheduleofbenefitsla20160520.pdf)

#### Aetna Accident Plan

- [Certificate - Plan 1 - NJ \(/media/2127/802234\\_toysrusinc\\_offjobaccidentcertificatesobplan1nj20160426.pdf\)](/media/2127/802234_toysrusinc_offjobaccidentcertificatesobplan1nj20160426.pdf)
- [Certificate - Plan 1 - LA \(/media/2126/802234\\_toysrusinc\\_offjobaccidentcertificatesobplan1la20160426.pdf\)](/media/2126/802234_toysrusinc_offjobaccidentcertificatesobplan1la20160426.pdf)
- [Certificate - Plan 2 - NJ \(/media/2129/802234\\_toysrusinc\\_offjobaccidentcertificatesobplan2nj20160426.pdf\)](/media/2129/802234_toysrusinc_offjobaccidentcertificatesobplan2nj20160426.pdf)
- [Certificate - Plan 2 - LA \(/media/2128/802234\\_toysrusinc\\_offjobaccidentcertificatesobplan2la20160426.pdf\)](/media/2128/802234_toysrusinc_offjobaccidentcertificatesobplan2la20160426.pdf)

### "TRU"Plan

- ["TRU"Partnership Employees' Savings and Profit Sharing Plan \(/media/1608/tru-ee-svgs-prft-10-1.pdf\)](/media/1608/tru-ee-svgs-prft-10-1.pdf)
- ["TRU"Partnership Employees' Savings and Profit Sharing Plan—Puerto Rico \(/media/1411/final-tru-pr-savings-plan-spd.pdf\)](/media/1411/final-tru-pr-savings-plan-spd.pdf)

### All Other Plans

- [Employee Assistance Plan \(EAP\) \(/media/1015/toys-r-us\\_eap-spd-final-7114.pdf\)](/media/1015/toys-r-us_eap-spd-final-7114.pdf) - **NEW!**
- [Flexible Spending Accounts \(/media/1018/toys-r-us\\_fsa-spd-final-7114.pdf\)](/media/1018/toys-r-us_fsa-spd-final-7114.pdf) - **NEW!**
- [Life and Accidental Death and Dismemberment Certificate - FT MGT and HRLY \(/media/2099/life-and-add-certificate-full-time-management-and-hourly.pdf\)](/media/2099/life-and-add-certificate-full-time-management-and-hourly.pdf) - **NEW!**
- [Life and Accidental Death and Dismemberment Statement of Benefits - FT MGT and HRLY \(/media/2102/life-and-add-statement-of-benefits-full-time-management-and-hourly.pdf\)](/media/2102/life-and-add-statement-of-benefits-full-time-management-and-hourly.pdf) - **NEW!**
- [Life and Accidental Death and Dismemberment Certificate - Executive Level and Above \(/media/2100/life-and-add-certificate-executive-level-and-above.pdf\)](/media/2100/life-and-add-certificate-executive-level-and-above.pdf) - **NEW!**
- [Life and Accidental Death and Dismemberment Statement of Benefits - Executive Level and Above \(/media/2101/life-and-add-statement-of-benefits-executive-level-and-above.pdf\)](/media/2101/life-and-add-statement-of-benefits-executive-level-and-above.pdf) - **NEW!**
- [Long-Term Disability - Basic Certificate \(/media/2095/ltd-basic-certificate.pdf\)](/media/2095/ltd-basic-certificate.pdf) - **NEW!**
- [Long-Term Disability - Basic Statement of Benefits \(/media/2096/ltd-basic-statement-of-benefits.pdf\)](/media/2096/ltd-basic-statement-of-benefits.pdf) - **NEW!**
- [Long-Term Disability - Supplemental Statement of Benefits \(/media/2097/ltd-supplemental-certificate.pdf\)](/media/2097/ltd-supplemental-certificate.pdf) - **NEW!**
- [Long-Term Disability - Supplemental Certificate \(/media/2098/ltd-supplemental-statement-of-benefits-2.pdf\)](/media/2098/ltd-supplemental-statement-of-benefits-2.pdf) - **NEW!**
- [Vision \(/media/1017/toys-r-us\\_vsp-spd-final-7114.pdf\)](/media/1017/toys-r-us_vsp-spd-final-7114.pdf) - **NEW!**

## Summary of Benefits Coverage (SBCs)

## 2016-2017

- [Hawaii High Option \(/media/2021/2016sbckphi2016highoption.pdf\)](/media/2021/2016sbckphi2016highoption.pdf)
- [Hawaii Standard Option \(/media/2023/2016sbckphi2016standardoption.pdf\)](/media/2023/2016sbckphi2016standardoption.pdf)
- [Kaiser CDHP \(/media/2022/2016sbckpcahdhpwhsa.pdf\)](/media/2022/2016sbckpcahdhpwhsa.pdf)
- ["R"CDHP Gold Option \(/media/2026/2016goldsbc.pdf\)](/media/2026/2016goldsbc.pdf)
- ["R"CDHP Silver Option \(/media/2024/2016silversbc.pdf\)](/media/2024/2016silversbc.pdf)
- ["R"CDHP Bronze Option \(/media/1064/tru-rcdhp-bronze\\_sbc\\_070114.pdf\)](/media/1064/tru-rcdhp-bronze_sbc_070114.pdf)
- Triple S Salud (Puerto Rico) - [English \(/media/2030/2016sbctoysrusinglés.pdf\)](/media/2030/2016sbctoysrusinglés.pdf) - [Spanish \(/media/2028/2016sbctoysrusespañol.pdf\)](/media/2028/2016sbctoysrusespañol.pdf)

## 2015-2016

- [Hawaii High Option \(/media/1918/sbctoysrus201516kphihmohigh.pdf\)](/media/1918/sbctoysrus201516kphihmohigh.pdf)
- [Hawaii Standard Option \(/media/1919/sbctoysrus201516kphihmostandard.pdf\)](/media/1919/sbctoysrus201516kphihmostandard.pdf)
- [Kaiser CDHP \(/media/1914/sbctoysrus201516kpcahdhp\\_hsa.pdf\)](/media/1914/sbctoysrus201516kpcahdhp_hsa.pdf)
- ["R"CDHP Gold Option \(/media/1916/sbc201516gold.pdf\)](/media/1916/sbc201516gold.pdf)
- ["R"CDHP Silver Option \(/media/1917/sbc201516silver.pdf\)](/media/1917/sbc201516silver.pdf)
- ["R"CDHP Bronze Option \(/media/1064/tru-rcdhp-bronze\\_sbc\\_070114.pdf\)](/media/1064/tru-rcdhp-bronze_sbc_070114.pdf)

## Summary of Material Modifications (SMMs)

The Summary of Material Modifications (SMMs) outlines changes to our benefit plans made after the most recent SPD was published.

### 2013–2014 Plan Year

- [Download the SMM for a summary of the Eligibility and Enrollment changes effective July 1, 2013 \(/media/1277/smm\\_-eligibility-and-enrollment-2013-final.pdf\).](/media/1277/smm_-eligibility-and-enrollment-2013-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Aetna Choice POSII\) effective July 1, 2013 \(/media/1276/smm\\_-posii-2013-final.pdf\).](/media/1276/smm_-posii-2013-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Aetna "R"CDHP\) effective July 1, 2013 \(/media/1275/smm\\_-rcdhp-2013-final.pdf\).](/media/1275/smm_-rcdhp-2013-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Aetna "R"Choice\) effective July 1, 2013 \(/media/1274/smm\\_-rchoice-2013-final.pdf\).](/media/1274/smm_-rchoice-2013-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Aetna Medical Indemnity\) effective July 1, 2013 \(/media/1273/smm\\_-medical-indemnity-2013-final.pdf\).](/media/1273/smm_-medical-indemnity-2013-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Kaiser Permanente California\) effective July 1, 2013 \(/media/1271/smm\\_-kaiser-ca-2013-final.pdf\).](/media/1271/smm_-kaiser-ca-2013-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Kaiser Permanente Hawaii\) effective July 1, 2013 \(/media/1269/smm\\_-kaiser-hi-2013-final.pdf\).](/media/1269/smm_-kaiser-hi-2013-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Vision Service Plan\) effective July 1, 2013 \(/media/1268/smm\\_-vision-2013-final.pdf\).](/media/1268/smm_-vision-2013-final.pdf)

### 2012–2013 Plan Year

- [Download the SMM for a summary of the Administrative and Legal changes effective July 1, 2012 \(/media/1373/smm\\_-tru-admin-and-legal-2012-final.pdf\).](/media/1373/smm_-tru-admin-and-legal-2012-final.pdf)
- [Download the SMM for a summary of the Eligibility and Enrollment changes effective July 1, 2012 \(/media/1372/smm\\_-eligibility-and-enrollment-2012-final.pdf\).](/media/1372/smm_-eligibility-and-enrollment-2012-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Aetna Choice POSII\) effective July 1, 2012 \(/media/1371/smm\\_-posii-2012-final.pdf\).](/media/1371/smm_-posii-2012-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Aetna "R"CDHP\) effective July 1, 2012 \(/media/1370/smm\\_-rcdhp-2012-final.pdf\).](/media/1370/smm_-rcdhp-2012-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Aetna "R"Choice\) effective July 1, 2012 \(/media/1369/smm\\_-rchoice-2012-final.pdf\).](/media/1369/smm_-rchoice-2012-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Kaiser Permanente Hawaii\) effective July 1, 2012 \(/media/1368/smm\\_-kaiser-hi-2012-final.pdf\).](/media/1368/smm_-kaiser-hi-2012-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Flexible Spending Accounts\) effective July 1, 2012 \(/media/1367/smm\\_-fsa-2012-final.pdf\).](/media/1367/smm_-fsa-2012-final.pdf)
- [Download the SMM for a summary of the Life and Accidental Death and Dismemberment Insurance changes effective July 1, 2012. \(/media/1366/smm\\_-tru-life-2012-final.pdf\)](/media/1366/smm_-tru-life-2012-final.pdf)
- [Download the SMM for a summary of the Long Term Disability Insurance changes effective July 1, 2012. \(/media/1365/smm\\_-tru-ltd-2012-final.pdf\)](/media/1365/smm_-tru-ltd-2012-final.pdf)

### 2011–2012 Plan Year

- [Download the SMM for a summary of the Administrative and Legal changes \(Family Medical Leave Act language\) effective July 1, 2011. \(/media/1452/smm-admin-and-legal-family-and-medical-leave-act.pdf\)](/media/1452/smm-admin-and-legal-family-and-medical-leave-act.pdf)
- [Download the SMM for a summary of the Eligibility and Enrollment changes effective July 1, 2011 \(/media/1484/smm\\_-tru-eligibility-and-enrollment-all-plans-2011-final.pdf\).](/media/1484/smm_-tru-eligibility-and-enrollment-all-plans-2011-final.pdf)
- [Download the SMM for a summary of the Administrative and Legal changes \(Aetna Medical, Flexible Spending Accounts and Vision Service Plan\) effective July 1, 2011 \(/media/1467/smm-administrative-and-legal-aetna-medical\\_fsa\\_vision-final\\_0.pdf\).](/media/1467/smm-administrative-and-legal-aetna-medical_fsa_vision-final_0.pdf)
- [Download the SMM for a summary of the benefit changes \(Aetna "R"CDHP, Aetna "R"Choice, Kaiser CA, Triple-S Salud\) effective July 1, 2011. \(/media/1485/smm\\_-tru-gf-health-plan-kaiser-ca-triple-s-salud-\\_r\\_-choice-\\_r\\_-cdhp-2011-final.pdf\)](/media/1485/smm_-tru-gf-health-plan-kaiser-ca-triple-s-salud-_r_-choice-_r_-cdhp-2011-final.pdf)
- [Download the SMM for a summary of the benefit changes \(Aetna Choice POSII, Aetna Indemnity, Kaiser HI\) effective July 1, 2011. \(/media/1488/smm\\_-tru-non-gf-health-plan-template-pos-ii-indemnity-kaiser-hawaii-2011-final.pdf\)](/media/1488/smm_-tru-non-gf-health-plan-template-pos-ii-indemnity-kaiser-hawaii-2011-final.pdf)
- [Download the SMM for a summary of the Administrative and Legal \(Aetna Medical, FSA and VSP Claim Addresses\) effective July 1, 2011 \(/media/1472/smm-administrative-and-legal-aetna-medical\\_fsa\\_vision-final.pdf\)](/media/1472/smm-administrative-and-legal-aetna-medical_fsa_vision-final.pdf)
- [Download the SMM for a summary of the "TRU" Partnership Employees' Savings and Profit Sharing Plan \(Puerto Rico\) \("TRU" Plan-PR\) effective January 1, 2011 \(/media/1388/tru-smm-pr-plan-2012-final-07-2012.pdf\).](/media/1388/tru-smm-pr-plan-2012-final-07-2012.pdf)

### 2010–2011 Plan Year

- [Download the SMM for a summary of the benefit changes effective July 1, 2010. \(/media/1745/smm-7-1-10.pdf\)](/media/1745/smm-7-1-10.pdf)

## 2009–2010 Plan Year

Download the SMM for a summary of the benefit changes (Aetna Choice POS II) effective July 1, 2009. (</media/1460/smm-aetna-choice-pos-ii-covered-expenses-7-1-09.pdf>) (<http://www.rusbenefits.com/sites/default/files/SMM%20-%20Aetna%20Choice%20POS%20II%20%28Covered%20Expenses%29%207-1-09.pdf>)

## Legal Notices

The following legal notices contain information regarding your rights and procedures to protect those rights.

- [General Notice of COBRA Continuation Coverage Rights \(/media/1663/tru-cbra-cv-10.pdf\)](/media/1663/tru-cbra-cv-10.pdf)
- [Health Insurance Portability and Accountability Act of 1996 \(HIPAA\) \(/media/1216/toys-r-us-notice-of-privacy-practices-omnibus-rule-final\\_2.pdf\)](/media/1216/toys-r-us-notice-of-privacy-practices-omnibus-rule-final_2.pdf)
- [Important Notice from Toys"R"Us, Inc. about Prescription Drug Coverage and Medicare \(For "R"Core Benefits\) \(/media/1402/med-part-d-notice-rcore-2012-1.pdf\)](/media/1402/med-part-d-notice-rcore-2012-1.pdf)
- [Notice Regarding Women's Health and Cancer Rights Act \(/media/1731/tru-wmns-hlth-cnrc-10.pdf\)](/media/1731/tru-wmns-hlth-cnrc-10.pdf)
- [Statement of Rights under the Newborns' and Mothers' Health Protection Act \(/media/1707/tru-nwbrn-mthr-10.pdf\)](/media/1707/tru-nwbrn-mthr-10.pdf)
- [CHIP Reauthorization Act of 2009 \(CHIPRA\) \(/media/1667/tru-chip-10.pdf\)](/media/1667/tru-chip-10.pdf)
- [Adult Dependent Eligibility Notice \(/media/1559/tru-ppaca-notice-11.pdf\)](/media/1559/tru-ppaca-notice-11.pdf)
- [Lifetime Limits on Benefits Notice \(/media/1559/tru-ppaca-notice-11.pdf\)](/media/1559/tru-ppaca-notice-11.pdf)
- [Grandfathered Plan Status Notice \(/media/1308/tru-ppaca-notice-14.pdf\)](/media/1308/tru-ppaca-notice-14.pdf)

## Health Savings Account (HSA) Information

If you enroll in the "R"Consumer Directed Health Plan ("R"CDHP) Gold or Silver medical option, the Company contributes tax-free dollars to your personal Health Savings Account. Be sure to read the following documents for important details about your HSA account.

- [Health Savings Account Brochure \(/media/1435/tru-hsa-13.pdf\)](/media/1435/tru-hsa-13.pdf)
- [Disclosure Information \(/media/1104/payflex-custodial-agreement\\_pf-030713.pdf\)](/media/1104/payflex-custodial-agreement_pf-030713.pdf)
- [Health Savings Account Fees \(/media/1105/tru-hsa-fee-14.pdf\)](/media/1105/tru-hsa-fee-14.pdf)
- [AutoDebit—A Convenient Way to Pay \(/media/1640/tru-atna-ato-db-10.pdf\)](/media/1640/tru-atna-ato-db-10.pdf)
- [Important Information About Opening Your HSA \(/media/1644/tru-atna-cip-10.pdf\)](/media/1644/tru-atna-cip-10.pdf)

## Summary Annual Reports (SARs)

The Summary Annual Report (SAR) highlights the financial information contained in the Plan's full annual report. This report is filed each year with the U.S. Department of Labor.

- [Summary Annual Report for Employee Benefit Plan \(/media/2112/employee-benefits-plan-sar-063016.pdf\)](/media/2112/employee-benefits-plan-sar-063016.pdf)
- [Summary Annual Report for TRU 401\(k\) Plan \(/media/2111/summary-annual-report.pdf\)](/media/2111/summary-annual-report.pdf)
- [Summary Annual Report for TRU 401\(k\) Plan Puerto Rico \(/media/2113/summary-annual-report-pr.pdf\)](/media/2113/summary-annual-report-pr.pdf)

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