


Enrollment Campaign – New Product



2008
Benefits by Design
Open Enrollment

New and Improved for 2008 — see inside for more details

S-W HealthFund Health Savings Account — New and Improved

At Sherwin-Williams, we are making it easier to manage your health care costs while continuing to offer you comprehensive, quality, comprehensive health coverage. This year we're making changes to the HSA/HRA to make the plan even more valuable for you and your family. Here's a quick view for 2008:

- Prescription copayments (such as anticholinergic and high blood pressure medications) are now covered at 100% with no deductible.
- The Company contribution to the health savings account has been almost doubled to \$200 for single coverage and \$300 for family coverage.
- The annual health savings account contribution maximum has almost doubled to \$3,000 for single coverage and \$3,600 for family coverage.
- The annual "catch up" contribution maximum has increased to \$1,000 for individuals age 55 and older.

The S-W HealthFund combines traditional medical coverage with a tax-advantaged health savings account. Funds from both:

- You make contributions to a fund called the health savings account. In 2008, the amount you can contribute to your account has almost doubled — up to \$2,000 for single coverage, and \$2,500 for family coverage in 2008. Sherwin-Williams will almost double our annual contribution to your health savings account — \$200 for single coverage, or \$300 for other health coverage.
- Your contributions are tax deductible. They also reduce taxable and they can be used when you're most vulnerable to pay for qualified medical expenses. You withdraw money from your account to pay for qualified medical expenses (which include your deductible). You also may use your account for non-qualified expenses, but only if you receive tax-free money (up to 10% annually if you make a withdrawal before age 65, or 20% if you are age 65 or older).
- If you have the right kind of employment at Sherwin-Williams, you can take your account with you.
- The deductible is \$1,000 for an individual and \$1,500 if you cover any dependents and one covered dependent. We may increase our rate any time possible, but we'll give you 90 days of your own pocket when you can deduct the full \$1,000 or \$1,500, whichever is correct.
- Only your contribution expenses reach the employer maximum, the other 100% of your covered expenses. In the event of the deductible year, the deductible maximum includes your deductible and is \$3,000 for an individual and \$3,600 if you cover any dependents. Only you can use work-related expenses, or \$4,000 for an individual and \$3,000 if you cover any dependents and one dependent.

For your good health...

Basic Long-Term Disability Plan (beginning January 1, 2008) The cost of disability in the United States is projected to rise sharply in the next 20 years. The cost of disability in the United States is projected to rise sharply in the next 20 years. The cost of disability in the United States is projected to rise sharply in the next 20 years.


Take the first step. It's simple. It's for your health.

There are so many reasons to get healthy and stay healthy. Feeling good makes it easier to take the steps that will help you live longer and enjoy life more.

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Sherwin Williams



2008
Benefits by Design
We've got you covered.

Benefit Basics
Coverage for You and Your Family

At Sherwin-Williams, we're committed to providing you with the best health care benefits to meet your needs. This year provides a variety of options to help you manage the costs of your health care. The following plan is available for your review:

- Medical (including prescription drugs)
- Dental
- Life Insurance
- Employment Disability
- Company Financial Aid
- Flexible Spending Account

Paying for Coverage

You and Sherwin-Williams share the cost of certain benefits including medical and dental. Sherwin-Williams will pay the majority of the cost of your health care. You will pay the remaining portion of the cost. The following plan is available for your review:

- Medical (including prescription drugs)
- Dental
- Life Insurance
- Employment Disability
- Company Financial Aid
- Flexible Spending Account

Whom You Can Cover

You may choose to cover your eligible dependents. Your eligible dependents include:

- Your family (as defined by applicable state law)
- Any child who is dependent on you
- Any child who, before reaching the age of 18, was adopted by you
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Dependent children must be covered until the end of the year, and you are not permitted to add or remove dependents. Dependent children must be under the age of 21 to be eligible.



My Benefits at MySherwin.com
Your first step for benefits help and information.

- Enrollment:** Learn how to access GEWIS to make your benefit elections.
- Eligibility:** Find out what benefits are offered to you, and when you can enroll or change your election.
- Life Events:** Benefits can be affected by a family or employment status change, such as a recent marriage, a new baby, divorce, or loss of employment by your spouse.
- Learn what a "qualified life event" is:** Now for benefit options associated with your particular event and find out what you need to do.
- Health Care:** There is a lot you can do on the Health Care page. Review medical, dental and vision plans.
- Look for network doctors:** or you can help you out here.
- Contact information:** system disability, benefits.
- Used Flexible Spending:** accounts, and you can help you out here.
- Get the forms, documents, and:** get the forms, documents, and
- Want to know more:** about your benefits, and comprehensive and if benefits between and

Your "Do-It-Yourself" online resource for benefits information. We've got you covered.

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