

Supporting you in **life + career + connection**



Your Guide to Sherwin-Williams Benefits

Welcome to Sherwin-Williams! For over 158 years, we've grown stronger as a company due to one important element: our employees. It's our goal to look out for you and your family, and that starts with a host of world-class benefits designed for real life. From health care coverage to retirement savings, from life insurance to wellness programs—we've created benefit options designed to help you and your family live healthier, save smarter and feel better. Step inside our comprehensive benefits, and see how we can help you plan ahead, save for and protect what's most important to you.



Note: This document presents only the highlights of some of the benefits Sherwin-Williams provides to Canadian employees. It is not intended to take the place of the official plan documents, insurance policies and contracts that govern the individual plans. Participation in any Company-sponsored benefit plan is not a promise, guarantee or agreement of continued employment with The Sherwin-Williams Company.

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SHERWIN WILLIAMS® | Create Your Possible™

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Click on a topic to read more.



Benefits Eligibility Guide



Benefit	Regular Full-Time	Regular Part-Time	Saskatchewan Part-Time*	Temporary Full-Time & Temporary Part-Time	Co-op/ Intern
MY RETIREMENT					
Employee Stock Purchase and Savings Plan	•	•	•	•	•
Defined Contribution Pension Plan (RPP)	•	•	•	•	•
MY HEALTH & SECURITY: MEDICAL, DENTAL AND VISION COVERAGE					
Medical Plan	•		•		
Dental Plan	•		•		
Vision Plan	•		•		
Maple	•		•		
MY HEALTH & SECURITY: LIFE INSURANCE					
Life Insurance and AD&D	•		•		
Optional Employee Life Insurance	•		•		
Optional AD&D	•				
MY HEALTH & SECURITY: DISABILITY					
Short-Term Disability	•				
Long-Term Disability	•				
MY WELL-BEING					
ASK-Work/Life Solutions	•	•	•		
MY EXTRAS					
Business Travel Accident Insurance	•		•		
S-W Benefits Discount Hub	•	•	•	•	•
World Business Traveler Plan – International Business Traveler Emergency Medical Plan	•				

* Must live in Saskatchewan. Eligible after 6 months of continuous employment. Employees may work 30 hours per week but not less than 15 hours per week. Verification for HR requirements have been met.



When and How To Enrol



Health and Welfare Benefits

Coverage is effective the first day after completing one month of continuous active full-time employment. Employees have 60 days from their eligibility date to enrol any dependents by completing the enrollment form which will be mailed to you, but also can be found on sherwin.benefitscentre.ca.

In order to ensure eligible dependents are enrolled, and benefit cards are issued, regular full time employees are to complete the benefits enrollment form within 60 days of their date of hire. Enrolling within this time frame will avoid a late applicant status of dependents and retro pay deductions for your coverage. Your comprehensive coverage includes: Life, Accidental Death & Dismemberment, Long-Term Disability, Health and Dental benefits.

Pension Plan and Employee Stock Purchase and Savings Plan

Enrollment in the Sherwin-Williams Defined Contribution Pension Plan (Registered Pension Plan or RPP) is automatic, once you become eligible. Please see additional information in the [Defined Contribution Pension Plan \(RPP\) section](#) of this document.

Employees must elect to participate in the Sherwin-Williams Employee Profit Sharing Plan (EPSP), Group Registered Retirement Savings Plan (RRSP) and Spousal Group Registered Retirement Plan (SPRRSP). Enrollment information is sent to all new hires by Canada Life (formerly Great West Life). [See page 5 for details.](#)

NOTE: The employee is automatically enrolled in Medical, Prescription, Dental, Maple, Life, AD&D, Short-Term Disability and Long-Term Disability. The employee can choose to enrol in Optional Life and Optional AD&D insurance.

To enrol a Spouse/Domestic Partner or dependent child into the Medical, Prescription, Dental and Vision coverages, please add their information to the enrollment form.

To complete the health and welfare enrollment process for Health and Welfare benefits:

1. Upon new hire, benefit eligible employees will be sent a New Hire Package containing an enrollment form, letter of coverage and a return envelope to their home address.
2. Complete all sections of the enrollment form. This will initiate your enrollment for your listed dependents, if applicable.
3. To complete the enrollment process, a signed completed form must be sent to the Sherwin-Williams Canada Employee Benefit Service Centre:

Sherwin-Williams Canada Employee Benefit Service Centre
30 Kelfield Street
Toronto, ON M9W 5A2
Phone: 844-994-9989
sherwin@benefitscentre.ca

This signed completed form is necessary to ensure your beneficiary designation.

4. Enrollment forms must be submitted no later than 60 days following your hire date.



Employee Stock Purchase and Savings Plan



The Sherwin-Williams Company Employee Stock Purchase and Savings Plan (the Plan) provides you the opportunity to save money from your paycheck for retirement. The Plan is comprised of an Employee Profit Sharing Plan (EPSP), a Group Registered Retirement Savings Plan (RRSP) and the Spousal Group Registered Retirement Plan (SPRRSP). The Plan, along with other personal savings, can be an important source of income at retirement.

Eligibility

A regular full time, part time, or temporary employee, including interns may join the Plan **immediately** upon date of hire by Sherwin-Williams. Beginning with the first of the month following the completion of one year of continuous service with S-W, you are eligible for Company Matching Contributions. You must elect to participate in these plans by enrolling into your Canada Life account. Canada Life (formerly Great West Life) sends all new hires enrollment information for the EPSP and RRSP plans. Contact the Canada Life Access Line at 1-800-724-3402, from 8 a.m. to 8 p.m. ET for more information.

Your Contributions

You are permitted to make contributions to the Plan through payroll deduction immediately upon hire. Such contributions may not exceed 20% of your salary. You can direct your contribution to the EPSP, the RRSP or the SPRRSP in a variety of investment options available through our Plan provider, Canada Life. You can change your investment options at any time by calling Canada Life. You can also make lump sum contributions in cheque form to the program directly. These lump sum contributions are not eligible for Company Matching Contributions.

Company Matching Contributions

Company Match helps you maximize your savings. Beginning with the first of the month following the completion of one year of continuous employment, Sherwin-Williams will match 50% of the first 7% (up to a maximum of 3.5%) of your contributions. You may direct the matching contribution to any combination of the EPSP or RRSP, as long as in total your direction is 100%. If an employee does not direct

continued on next page



Questions? Contact Canada Life at 1-800-724-3402 for more information.

Employee Stock Purchase and Savings Plan *continued*

matching contributions into the plan of their choosing, the system will automatically default to the same plan as the employee contributions.

Vesting

Vesting gives you ownership of the funds in your Plan account. That means you can take your vested account balance with you when you leave the Company. You are always 100% vested in your contributions and your Company Matching Contributions immediately.

Fund Access While You Are Working

You may withdraw any portion of your contributions and any vested Company Matching Contributions at any time. However, withdrawals may be subject to a withdrawal fee and you may be suspended from making any contributions to the Plan for a period of time. Please contact Canada Life at 1-800-724-3402 for more information.

Fund Access When You Leave the Company

If you retire from the Company, you can choose to withdraw your account at any time after your retirement date. If you leave the Company for any reason other than retirement, you will need to contact Canada Life to request a distribution.

How do I designate a beneficiary?

If you have not already selected your beneficiaries for your Plan, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or death in the family, it's time to consider your beneficiary designations. You may file or update your beneficiary designation by calling the Canada Life Access Line at 1-800-724-3402, from 8 a.m. to 8 p.m. ET.



Defined Contribution Pension Plan (RPP)



The Sherwin-Williams Canada Inc. Salaried Employees Retirement Plan, a Defined Contribution Pension Plan (DCPP) and a Registered Pension Plan (RPP) can help you accumulate funds for your retirement.

You make no contributions to this Plan. All contributions to your account are made by the Company if you meet the eligibility requirements.

Eligibility

As a regular full-time or regular part-time employee of the Company, you are eligible to participate in the Plan the first of the month following completion of one year of

continuous service. Enrollment in the RPP is automatic once you are eligible.

Canada Life will send you a welcome kit approximately six (6) weeks prior to becoming eligible for the RPP.

Company Contribution

Sherwin-Williams will contribute 4% of your regular base salary, bonus, and overtime pay.

Vesting

You are immediately vested in the Plan and are not allowed to make withdrawals while in service.



Investments In Both The Employee Stock Purchase and Savings Plan & Defined Contribution Pension Plan


You can direct the investment of all your contributions in the various Plans. The Plans offer a wide variety of funds from which to select, representing all of the primary asset classes (short-term investments, bonds and stocks). Since fund options can change, you will be provided with a complete list of available fund options once you are eligible to participate in the Plan. You can change the investment of your contributions on any business day.

Retirement Eligibility



An employee's normal retirement date is the first of the month following their 65th birthday. An employee's early retirement date is the first of the month following their 55th birthday. There are no service requirements.



 **Questions?** Visit sherwin.benefitscentre.ca for more information.

Online Retirement Resources

my.canadalife.com

My Canada Life at Work

The following resources are available to you as a member of the Sherwin-Williams Retirement and Savings plans. We encourage you to access these tools as they can assist you in meeting your retirement goals. My Canada Life at Work provides you with information and many tools so you can manage your plans. You can:

- Check your account balance
- See your personal rate of return on your investments
- Print statements
- Get duplicate tax receipts
- Complete transactions
- Personalize your home page to display the information that's most valuable to you
- Create a retirement plan

Visit my.canadalife.com. If you have misplaced your access ID and password you can contact the Canada Life technical support team at 1-888-222-0775.

Expert advice every step of the way

A Canada Life Health and Wealth Consultant is one of the perks of your plan.

A Health and Wealth Consultant can help you...

Plan for retirement

- Discuss what retirement looks like for you
- Maximize your group retirement plan to reach your savings goal faster
- Estimate your income during retirement
- Learn about sources of income including government benefits

Understand your coverage

- Review your existing health and dental benefit coverage
- Provide guidance on additional or extended coverage
- Learn to utilize your benefits

Invest for a financial goal

- Determine your risk tolerance.
- Review your investment options.
- Book an appointment at a time that works for you at canadalife.com/freedomexperience

Saving for Life webinars

Join Canada Life's webinars to improve your financial literacy and learn more about how a group savings plan can help you reach your financial goals.

Visit the webinar website at canadalife.com/saving-for-life-webinars for the current webinar schedule.

Get on the smartPATH

The smartPATH education program helps you plan for retirement and manage your long-term savings. Some information is tailored to stages in the retirement process to meet your unique needs.

Visit canadalife.com/smartpath to learn more.

Wealthgoal

Wealthgoal is a financial wellness website that provides holistic financial planning resources. Access Wealthgoal by signing in to my.canadalife.com selecting Resources, then Savings tips.

 **Questions?** Visit my.canadalife.com or call 1-800-724-3402.



Medical Benefits



Sherwin-Williams recognizes the importance of maintaining a comprehensive benefit program. It's our goal to look out for you and your family, and that starts with a host of world-class benefits designed for real life.

The Green Shield benefit plan was designed to provide many important services and cover expenses not paid for by our government health-care plan such as prescription drugs, health practitioners, medical equipment, dental, travel health coverage, and more.

Provincial Health Plans

Visit sherwin.benefitscentre.ca and choose the "Resource Centre" tab to view a PDF for each province that contains a link to the provincial insurance website. You can also click on the links below to view those PDF documents.

[Alberta Health Care Insurance Plan](#)

[BC Medical Services Plan \(MSP\)](#)

[Insured Benefits Branch of Manitoba](#)

[New Brunswick: New Brunswick Medicare](#)

[Newfoundland and Labrador Medical Care Plan](#)

[Nova Scotia Health](#)

[Ontario Health Insurance Plan \(OHIP\)](#)

[Health PEI](#)

[Quebec Health Insurance Plan \(RAMQ\)](#)

[Government of Saskatchewan](#)



 **Questions?** Contact Green Shield at 1-416-926-2990.

Medical and Vision Benefit Plan

Overall Maximum: \$100,000 per calendar year. Maximum does not apply to out of country coverage.



YOUR PLAN COVERS:	YOUR CO-PAY:	MAXIMUM PLAN PAYS:
Prescription Drugs Pay Direct Drug Card – Tiered Formulary	10% – preferred brand/generic; 20% – non-preferred brand/ generic; 10% – specialty drugs	
Audio (Hearing Aids)	0%	\$700 per 5 years based on date of first paid claim
Medical Items and Services	0%	
BIPAP, CPAP, APAP, Aerochamber, Bone Growth Stimulator, Insulin Infusion Pumps	0%	\$10,000 combined per lifetime
Musculo-Skeletal – Stimulator (T.E.N.S.)		\$700 per lifetime
Contraceptive Devices		\$50 per calendar year
Footwear		
Custom made boots or shoes		1 pair per calendar year, to a maximum of \$400
Custom made foot orthotics		1 pair per calendar year, to a maximum of \$400
Optometric Eye Exams		1 exam per 24 consecutive months based on date of first paid claim (every 12 months for dependent children under age 18) included with Vision Max
Blood Glucose Monitor	0%	1 every 3 years up to a maximum of \$200
Breasts Prosthesis	0%	\$150 per 5 years based on date of first paid claim
Bra (mastectomy)	0%	2 per calendar year
Compression Stockings	0%	2 pairs per calendar year
Other items and services – See the Description of Benefits section for details	0%	Reasonable and customary charges

YOUR PLAN COVERS:	YOUR CO-PAY:	MAXIMUM PLAN PAYS:
Emergency Transportation	0%	\$200 per calendar year
Private Duty Nursing in the Home	0%	\$10,000 per calendar year
Professional Services		
<ul style="list-style-type: none"> ▪ Acupuncturist ▪ Chiropracist or Podiatrist ▪ Chiropractor ▪ Naturopath ▪ Osteopath ▪ Psychologist / Social Worker ▪ Physiotherapist ▪ Registered Massage Therapist (Physician (M.D.) recommendation required) ▪ Speech Therapist 	0%	\$400 per practitioner per calendar year, plus 1 X-ray per calendar year each for a Chiropractor, Podiatrist and Osteopath
Vision		
Prescription eye glasses or contact lenses, or medically necessary contact lenses	0%	\$250 every 24 months based on date of first paid claim (every 12 months for dependent children under age 21)
Hospital	0%	Semi-private room Max – \$200 per day



 **Questions?** Contact
Green Shield at 1-416-926-2990.

Prescription Benefit Plan



Prescription drug benefits, up to the amount shown in the Schedule of Benefits, that:

- a) are prescribed by a legally qualified medical practitioner or dental practitioner as permitted by law; and
- b) legally requires a prescription and has a Drug Identification Number (DIN); or
- c) are paid on a Pay Direct basis.

If approved by Green Shield, this plan includes drugs with a Drug Identification Number (DIN) that do not legally require a prescription, including insulin and all other approved injectables, as well as related supplies such as diabetic syringes, needles and testing agents.

Certain drugs may require prior approval. Your Pharmacist is aware of the drugs that fall into this category.

In no event will the amount dispensed exceed a three-month supply (six months if a vacation supply is required) of a

prescription at any one time and not more than a 13-month supply in any 12 consecutive months.

Sherwin-Williams Drug program is based on a Tiered Formulary. [See page 13](#) for details.

NOTE:

Drug Benefit over age 65: The Drug Benefit co-pay and the deductible (where applicable) in your province of residence is an eligible benefit.

Quebec residents only: Legislation requires Green Shield to follow the RAMQ (The Regie de l'assurance maladie du Quebec) reimbursement guidelines for all residents of Quebec. If you are younger than age 65, you must enrol for the Green Shield Prescription Drugs benefit plan and Green Shield will be the only payer. If you are age 65 or older, enrollment in RAMQ is automatic, enrollment in the Green Shield Prescription Drugs benefit plan is optional, and RAMQ would be first payer.

If any provisions of this plan do not meet the minimum requirements of the RAMQ plan, adjustments are automatically made to meet RAMQ requirements.

Eligible benefits do not include and no amount will be paid for:

- a) Smoking cessation products and drugs for the treatment of erectile dysfunction;
- b) Products which may lawfully be sold or offered for sale other than through retail pharmacies, and which are not normally considered by practitioners as medicines for which a prescription is necessary or required,
- c) Ingredients or products which have not been approved by Health Canada for the treatment of a medical condition or disease and are deemed to be experimental in nature and/or may be in the testing stage;
- d) Mixtures, compounded by a pharmacist, that do not conform to Green Shield's current Compound Policy.



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 **Questions? Contact**
Green Shield at 1-416-926-2990.

Prescription Benefit Plan *continued*



Green Shield Canada's (GSC) Tiered Formulary

Tiered formularies are starting to attract attention in the Canadian marketplace. Commonly available in the U.S., and in keeping with our North American benefits approach, tiered formularies group drugs into several categories and assign corresponding reimbursement levels (co-pay or co-insurance) resulting in improved drug plan management.

What is a tiered formulary?

Let's start by defining a formulary. Simply put, it is a list of drugs that are covered as benefits, in this case, under your GSC drug plan. The plan formulary groups drugs into three tiers, or categories, and assigns a different covered percentage to each tier. This means that you could pay less in out-of-pocket expenses depending on the drug you choose with your doctor. If you choose a drug from tier 1 instead of tier 2, both you and Sherwin-Williams save money.

How it works...

Your plan has been designed to give you maximum flexibility and choice. Most therapeutic drug classes (the group of drugs that treat the same medical condition) have different drugs in different tiers. For example, you will not find all anti-depressants put together in the same tier — each individual anti-depressant is placed into a tier according to cost and efficacy.



Questions? Contact
Green Shield at 1-416-926-2990.

Dental Benefit Plan



YOUR PLAN COVERS:	YOUR CO-PAY:	MAXIMUM PLAN PAYS:
Basic, Preventative, Endodontic and Periodontics	10%	\$1,500 per covered person per calendar year (Basic, Comprehensive Basic and Major combined)
Major Resorative	40%	Late entrants: \$250 for the first 12 months of coverage (Basic, Comprehensive Basic and Major combined)
Orthodontic (for dependent children under age 17)	50%	\$1,500 per covered person per lifetime, for dependent children 17 years of age and under only Late entrants: No coverage for the first 12 months of coverage

Fee Guide: The current Provincial Dental Association Fee Guide for General Practitioners in the province where services are rendered

For independent Dental Hygienists, the lesser of, the current Provincial Dental Hygienists' Association Fee Guide and Provincial Dental Association Fee Guide for General Practitioners in the province where services are rendered

For Alberta, with no fee guide, reimbursement will be according to a fee schedule established by Green Shield for that province



Sherwin-Williams Dental Plan


The S-W Dental Plan is administered by Green Shield and allows you to use any licensed dentist for your care. The plan covers:

- Basic Diagnostic and Preventive Services, including complete oral examinations once every 3 years, X-rays, emergency exams and teeth cleaning
- Basic Restorative Services including amalgam, tooth coloured filling restorations and temporary sedative fillings and inlay restorations
- Basic and comprehensive oral surgery
- Standard denture services
- Endodontic treatment including root canal therapy
- Orthodontic Services, including the reimbursement for orthodontic treatment to straighten teeth and correct the bite. **This is available for dependent children 17 years of age and under only.**

Predetermination

Before your treatment begins:

- For all proposed treatment for crowns, onlays and bridges, an estimate completed by your dental practitioner, **must** be submitted for assessment. Green Shield's assessment of the proposed treatment may result in a lesser benefit being payable or may result in benefits being denied. Failure to submit an estimate prior to beginning your treatment will result in the delay of the assessment.
- If the total cost of any other proposed treatment is expected to exceed \$300, it is recommended that you submit an estimate completed by your dental practitioner.**

 **Questions?** Contact Green Shield at 1-416-926-2990.

Maple



Maple is Canada's largest 24/7 virtual care provider. Online doctor's visits available anytime, anywhere.

How to Register:

- Go to getmaple.ca/greenshield
- To register, enter your date of birth and plan member ID number
- If you have an iPhone / iPad, or Android device, you can download the Maple application

Support:

If you have any issues at all, you can speak to a Maple representative by:

- Clicking the chat icon on the bottom corner of the Maple app or getmaple.ca
- Sending an email to support@getmaple.ca

Cost of Services:

Consult with a general doctor is available at no cost to the employee. There are out of pocket costs to the employee for specialty consultations or services for the following:

Specialists available for consults may vary by province and may include, but are not limited to psychotherapy, dermatology, lactation consulting, diabetes, nurse education, endocrinology, oncology navigation, naturopathy and psychiatry.

Available to regular full-time employees and eligible Saskatchewan part-time employees enrolled in the medical plan.



Questions? Contact
Maple at 1-888-711-1119.

Basic Employee Life and Optional Life Insurance



Sherwin-Williams pays the full cost of Basic Employee Life Insurance coverage equal to two times your annual income, up to a maximum of \$1,000,000 if you are less than 65 years of age. Sherwin-Williams provides life insurance and optional life insurance through Empire Life Insurance Company. If you are still employed with Sherwin-Williams after age 65, your Basic Life Insurance insurance coverage reduces by 50% and terminates at retirement or age 70. Basic Employee Life coverage is a mandatory benefit and employees do not have the ability to opt-out of enrollment.

Applying for Optional Life Insurance coverage

If applying for Optional Life insurance, you must also complete the *Evidence of Insurability* form. If applying for Optional AD&D insurance, you must also complete the *Evidence of Insurability* form. If you don't apply at enrollment, you can still apply at any time as long as you are under the age of 65. You can also increase or decrease optional coverage at any time. Employee contributions for Optional Life Insurance are made through payroll deductions.

Optional Life – Level of Coverage and Cost

Optional Life insurance is available in units of \$10,000 up to a maximum of \$250,000. Your age is used to determine that cost of your coverage. Once you have identified the rate that corresponds to your situation, multiply the figure by the amount of coverage requested and divide the result by 1,000.

Example: The cost of a 33 year-old non-smoker woman wishing to purchase \$100,000 of Optional Life insurance would be \$7.02 per month ($\$100,000 \times \$0.0702 / 1,000$).

MALE – AGE	NON-SMOKER	SMOKER
Less than 30 years	\$0.1159	\$0.1246
30 to 34 years	\$0.1369	\$0.2371
35 to 39 years	\$0.1369	\$0.2371
40 to 44 years	\$0.1704	\$0.3496
45 to 49 years	\$0.2729	\$0.6439
50 to 54 years	\$0.4298	\$1.1440
55 to 59 years	\$0.7028	\$1.9816
60 to 64 years	\$1.19552	\$3.3028
64 to 69 years	\$2.1071	\$5.2789

FEMALE – AGE	NON-SMOKER	SMOKER
Less than 30 years	\$0.0474	\$0.0490
30 to 34 years	\$0.0702	\$0.1317
35 to 39 years	\$0.0702	\$0.1317
40 to 44 years	\$0.1053	\$0.2372
45 to 49 years	\$0.1659	\$0.4114
50 to 54 years	\$0.2601	\$0.6641
55 to 59 years	\$0.4169	\$1.0259
60 to 64 years	\$0.7067	\$1.5923
64 to 69 years	\$1.2398	\$2.4725

Please note the rate will change on your birthday, if it places you in a higher age band.

 **Questions? Contact**
Empire Life at 1-844-994-9989.



Basic AD&D and Optional AD&D Insurance



Basic Optional Accidental Death & Dismemberment (AD&D) and Optional AD&D Insurance coverage lets you protect yourself or leave behind something more for the ones you love, should a sudden death or accident occur. Sherwin-Williams pays the full cost of Basic AD&D coverage equal to two times your annual income, up to a maximum of \$1,000,000 if you are less than 65 years of age. Depending on your family status and financial obligations, the basic insurance coverage included in your group plan may not be enough to meet your needs. With Optional AD&D insurance, you can purchase extra coverage at a relatively low cost.

Applying for Optional AD&D coverage

At enrollment, or if you are already a plan member, complete the *Optional Benefits* form. If applying for Optional AD&D insurance, you must also complete the *Evidence of Insurability* form. If you don't apply at enrollment, you can still apply at any time as long as you are under the age of 65. You can also increase or decrease optional coverage at any time. Employee contributions for Optional AD&D Insurance are made through payroll deductions.

Optional AD&D – Level of Coverage and Cost

Optional AD&D insurance is available to you in units of \$10,000 up to a maximum of \$250,000 or 10 times earnings whichever is lesser.

Family plan:

Spouse:

- 50% of the participant's amount if no child
- 40% of the participant's amount otherwise

Children:

- 10% of the participant's amount per child
- 20% of the participant's amount per child if no surviving spouse

Example: The cost of a 40 year-old individual wishing to purchase \$100,000 of AD&D insurance would be \$2.00 per month ($\$100,000 \times \$0.02 / 1,000$).

INSURED	RATE / UNIT
Plan member	0.02 / \$1,000
Family plan	0.032 / \$1,000



Questions? Contact Chubb Life at 1-877-772-7797.

Designating or Updating Life and AD&D Beneficiary Information



Designating a Beneficiary

An employee can change the beneficiary previously appointed on the original enrollment by completing the applicable section on the Employee Change Form. You can access a change form through our Benefits Centre website (sherwin.benefitscentre.ca). You can complete it online or download the PDF. Return the signed change form to Sherwin-Williams Canada Employee Benefit Service Centre ([see page 4 for details](#)).

Please note that in the province of Quebec the original appointment of a spouse as beneficiary on the enrollment is Irrevocable unless the word Revocable is stated on the original enrollment after the spouse's name. An Irrevocable Beneficiary cannot be changed unless written permission is obtained from that named person.

Employees with Minor Beneficiaries

Employees should name a trustee of the minor beneficiary to avoid having the proceeds of the life insurance held either by the insurance company or the courts.

 **Questions?** Contact the Sherwin-Williams Canada Benefit Service Centre at 1-844-994-9989.



Short-Term Disability



You are automatically enrolled in the Short-Term Disability plan as a regular full-time employee after 90 days of active, continuous, full-time employment. The plan is fully paid by Sherwin-Williams:

Here is a summary of your disability insurance benefits:

Length and Amount of Benefits

After the Waiting Period, the Plan will continue a percentage of your regular base pay for up to twenty-five (25) weeks if you continue to be unable to work due to the continuing Disability. Benefit amounts paid under the plan are calculated as a percentage of your regular base pay and are paid according to your regular payroll cycle. Your regular based pay means your wages and compensation before any payroll deductions, salary reduction contributions or other pretax contributions are deducted from your pay, based on your regular work schedule. Basic earnings does not include any overtime, bonus, incentive pay, or additional types of compensation, except schedule overtime, if any.

Maximum Benefit Amount

Full Pay (100%) 8 weeks
Partial Pay (70%) 17 weeks

Special note for employees with nine (9) or more years of service as of January 1, 2022: The above benefit does not increase with additional years of service. However, employees with nine (9) or more years of service as of January 1, 2022 will receive additional benefits under the Plan due to their length of service on that date.



Questions?

Call Empire Life at 1-888-247-4956.

Long-Term Disability



Long-Term Disability (LTD) provides you with a benefit if you become disabled. Once you have completed your enrollment form for benefits, you are automatically enrolled in LTD basic coverage. This benefit is 100% paid for by the employee. Should you need benefits from LTD coverage, these benefits are paid on a tax-preferred basis since premiums are paid through payroll deduction. Long-Term Disability is administered by Empire Life Insurance Company.

The rate for LTD is \$3.246/100 of the LTD benefit (rate may change annually). If you are disabled for at least six months because of illness or injury, you are eligible to apply for the LTD benefit of 60% of your monthly basic earnings from all sources, up to a maximum of \$10,000. LTD benefit coverage terminates when an employee turns 65. LTD coverage is a mandatory benefit and employees do not have the ability to opt-out of enrollment.

How to calculate your monthly premium amount:

Long-Term Disability (LTD) based on annual salary of \$40,000

- Take annual salary and divide by 12 (months):
- **$\$40,000 / 12 = \$3,333.33$**
- LTD coverage is 60% of monthly salary up to a maximum of \$10,000. Multiply by 60%:
- **$\$3,333.00 \times 0.60 = \$2,000.00$ is eligible monthly amount**
- Multiply by \$3.246 (premium per \$100 of coverage) then divide by 100:
- **$\$2,000.00 \times \$3.246 / 100 =$ monthly premium of \$64.92**



Questions?

Contact Empire Life at 1-844-944-9989.



ASK-Work/Life Solutions

Assistance. Support. Knowledge.

We know that balancing the demands and pressures of work and personal life can sometimes be overwhelming. The ASK-Work/Life Solutions program—our Employee Assistance Program (EAP)—is available to both regular full- and regular part-time Canadian employees and anyone residing in their home.

This free and confidential service, administered through CuraLinc, is available 24 hours a day, 365 days a year. Call to speak with a professional about:

- Legal concerns
- Financial counseling
- Marital and family concerns
- Child and elder care issues
- Substance abuse and dependency
- Stress, anxiety and other emotional health topics — and more

ask work/life solutions
ASSISTANCE. SUPPORT. KNOWLEDGE.

You can receive confidential counseling services at no cost to you for up to six (6) in-person or virtual visits per person, per issue, per calendar year. There are no deductibles, copays or claim forms involved. You are automatically enrolled in this program, which is fully paid for by Sherwin-Williams.



Questions? Call ASK-Work/Life Solutions at 877-847-4525.



Business Travel Benefits



Business Travel Accident Insurance

Business Travel Accident Insurance is available to all regular-full-time and Saskatchewan regular part-time non-union employees at no cost. “Business Travel” is defined as a trip authorized by Sherwin-Williams for the purpose of furthering the business of the Company while away from your regular place of work. The Business Travel Accident Plan covers accidental death and dismemberment that occurs during authorized business travel.

To file a Business Travel Accident claim, email claimnotificationfos@zurich.com.

This benefit provides coverage to the employee for loss of life due to an accident, while on authorized business travel, payable at five times your base annual earnings* with a minimum payment of \$100,000 and a maximum payment of \$1,000,000. Additional benefits may apply for medical and dental claims due to an accident while on authorized business travel. Spouse/Domestic partners and dependent children are eligible for certain benefits under this policy if with you during business or relocation travel.



Questions about Business Travel Accident Insurance?

Contact the Sherwin-Williams Canada Benefit Service Centre at 1-844-994-9989.

World Business Traveler Plan

The Sherwin-Williams World Traveler plan is available to all regular full-time employees and spouses/domestic partners under the age of 70 and unmarried children to age 26 to receive emergency medical and dental coverage while traveling outside the employee’s home country on an authorized company business trip — including doctor visits, prescription drug coverage, and inpatient hospital expenses for urgent and emergency care.

“Business Travel” for the World Business Traveler Plan is defined as Business travel outside your home country for a maximum of 180 consecutive days for any one Business Trip, with no more than 270 travel days in a 12 month period. If your country of residence and/or domicile is the United States or any U.S. Territory/Protectorate,

travel between any combination of the 50 United States and U.S. Territories/ Protectorates is considered travel within the home country.

- The plan is offered through Blue Cross Blue Shield Global
- There is no cost to the employee for this plan

The following are eligible for coverage:

- Employee: Regular full-time employee under age 70
- Dependent: Spouse or domestic partner under age 70, unmarried children to age 26. Dependents are covered as long as they are traveling with the covered employee on an authorized company business trip

Questions on the World Traveler Plan?

Call Blue Cross Blue Shield Global at 1-215-798-3714.

*Base annual earnings excludes overtime, bonuses, commissions and special compensation.

continued on next page

Business Travel Benefits *continued*



Crisis24

Sherwin-Williams partners with Crisis24 to ensure that all S-W global traveling personnel have 24/7/365 direct access to professional safety, security and medical advice and assistance when traveling on company business.

We invite you to call the Crisis24 hotline at +1-833-791-2577 any time for travel-related questions, concerns or issues, whether this is before, during or after your travel.

Crisis24 can provide assistance with:

- Any pre-travel safety, security, medical questions
- 24/7 safety, security, and medical advice and incident assistance during travel
- S-W travel medical insurance coordination and referrals
- Support if you require medication

Crisis24's WorldCue App

Numerous self-help features and a 24/7 Hotline direct-dial button are available through Crisis24's WorldCue App.

To login to the WorldCue App:

- To begin, download the Worldcue Mobile App (if not already installed on your device), from either the Google Play Store or the App Store
- Open the app and select Sign In.
- Enter your organization email address
- You will then be redirected to the S-W login page where you should enter your company username and password to access the app
- For the full experience enable Notifications and Location Services and set your preferences

You are now ready to go.

Internet Portal

S-W employees may also visit the Crisis24 'WorldCue Traveler' website by visiting traveler.worldcue.com. Sign in using your S-W credentials to gain access to the portal.



 **Questions?** Call Crisis24 at 1-833-791-2577.

S-W Benefits Discount Marketplace Hub



Welcome to your Sherwin-Williams Discount Marketplace!

Enjoy discounts, rewards and perks on thousands of the brands you love in a variety of categories:

- Travel
- Education
- Restaurants
- Insurance
- Auto
- Clothing & Accessories
- Health and Wellness
- Sports & Outdoors
- Electronics
- Entertainment Tickets
- Beauty and Spa

It's easy to access and start saving!

1. Go to sherwin.benefitscentre.ca
2. Click on the Personal Well-Being tab and select "SW Benefits Discount Hub"
3. Click on the link to create a Username and Password to get started!

Or visit myswdiscountsca.benefithub.com



 **Questions?** Call 1-866-664-4621 or email customercare@benefithub.com.

Vacation



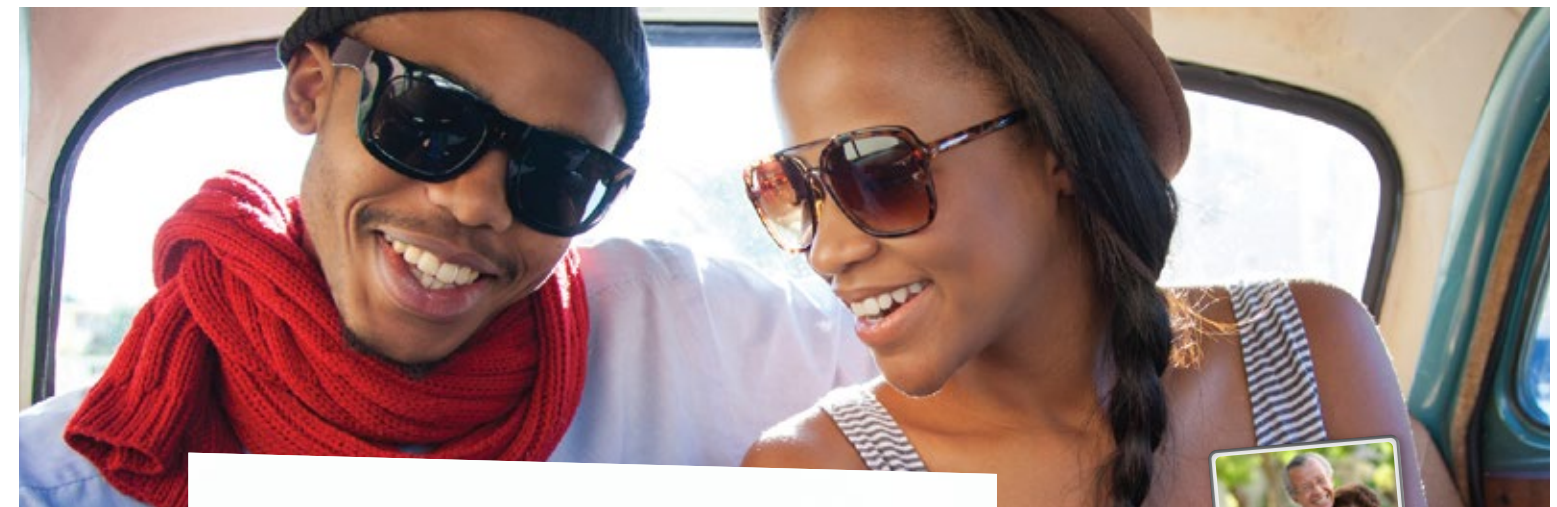
At Sherwin-Williams, our employees' total well-being is important, and we are pleased to offer an increasing paid vacation schedule based on your years of service with the company.


During your first year you are provided vacation time based on your hire date. After your first year with Sherwin-Williams, you will be provided additional vacation days based on the vacation schedule.

The vacation schedule applies to Canadian full-time employees.

Years of Service	Vacation Schedule
New Hire	3 - 13 days*
1 year	13 - 15 days*
2 years	16 days
3 - 4 years	17 days
5 - 7 years	21 days
8 - 9 years	22 days
10 - 14 years	23 days
15 - 16 years	26 days
17 - 24 years	28 days
25+ years	31 days

* Depending on hire date.



 **Questions?** Please contact your local Human Resources Business Partner.

Contact Information for Sherwin-Williams Benefit Plans



Sherwin-Williams Canada Benefit Service Centre

sherwin@benefitscentre.ca

1-844-994-9989

ASK-WORK/LIFE SOLUTIONS PROGRAM

Employee Assistance Program

- eap.sherwin.com
group code: sherwinwilliams
- 1-877-847-4525

BLUE CROSS BLUE SHIELD GLOBAL

For World Business Traveler Plan, Expats and TCNs

- geo-blue.com
- Toll-Free: 1-888-412-6403
- Collect: +1-610-254-5830
- customerservice@geo-blue.com
- **24/7 Medical Assistance and Evacuation:** Collect call accepted: +1-215-798-3714 or globalhealth@geo-blue.com

CHUBB LIFE INSURANCE COMPANY OF CANADA

Basic AD&D and Optional AD&D

- 199 Bay St, Suite 2500
P.O. Box 139 Commerce Court
Toronto ON M5L 1E2
- 1-877-772-7797
- Policy number GL10520301
- Canada.ChubbLife@chubb.com

CANADA LIFE

Pension & Savings

- my.canadalife.com
- 1-800-724-3402
- Group Retirement Services
330 University Avenue
Toronto, ON M5G 1R8

CRISIS24

Emergency resources while traveling internationally

- traveler.worldcue.com
- 1-833-791-2577

EMPIRE LIFE

Basic Life, Optional Life and Long-Term Disability

- 1-844-994-9989
- group.csu@empire.ca

Short-Term Disability

- 1-888-247-4956
- sherwinwilliamsclaims@empirelife.ca

GREEN SHIELD

Medical and Dental

- greenshield.ca
- 416-926-2990
- Toll free: 1-888-711-1119

MAPLE

24/7 Virtual Care

- getmaple.ca/greenshield
- 1-888-711-1119

SHERWIN-WILLIAMS BENEFITHUB MARKETPLACE

Discount Hub

- myswdiscountsca.benefithub.com
- 1-866-664-4621
- customercare@benefithub.com

SHERWIN-WILLIAMS CANADA EMPLOYEE BENEFIT SERVICE CENTRE

Benefits Administration

- sherwin.benefitscentre.ca
- 1-844-994-9989
- sherwin@benefitscentre.ca
- 30 Kelfield Street
Toronto, ON M9W-5A2



Note: This document presents only the highlights of some of the benefits Sherwin-Williams provides to Canadian employees. It is not intended to take the place of the official plan documents, insurance policies and contracts that govern the individual plans. As stated in the Plan's official documents, Sherwin-Williams reserves the right to amend, modify or terminate the Plan at any time and for any reason. Participation in any Company-sponsored benefit plan is not a promise, guarantee or agreement of continued employment with The Sherwin-Williams Company.