June 10, 1993

Hewes and Nye
Attn: Richard N. Hewes
48 Free St.
Portland, Maine 04101

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RE:

Dear Mr. Hewes:

In response to your previous correspondence, enclosed please find the pages which pertain to long-term disability and coordination of benefits from our Benefits in Perspective booklet, titled "Income If You are Disabled". Please note that on pages 15 and 16, the information that you requested is explained in some detail.

In essence, in this instance, was paid short term and then long-term disability while his workers' compensation claim was being adjudicated. Since the company was not aware that the workers' compensation claim was initially approved, long-term disability payments continued for a period of time after the initial allowance of the claim. In addition, the carrier also paid a small percentage to reflect the workers' compensation payment that was due I believe my previous correspondence to your office and to CIGNA detailed the calculations resulting in the overpayment in benefits.

If additional information is required, please contact me and we will provide you with that information as soon as possible. In addition, you requested whether or not Sherwin-Williams was self-insured for its long-term disability, the answer is yes. It is a self-insured program.

If you need to reach me by telephone, please call (216) 566-3095.

Sincerely,

Anthony J. Colangelo
Manager - Workers' Compensation

AJC:mlj

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