

Summary Plan Descriptions

Use the links below to view the SPDs for your McGraw-Hill benefits.

- The McGraw-Hill Companies, Inc. Group Health Plan, describing the following benefits:
 - Medical
 - Dental
 - Vision
 - Healthcare Flexible Spending Account
 - Employee Assistance Program
- The McGraw-Hill Companies, Inc. Employee Welfare Benefit Plan, describing the following benefits:
 - Life insurance and accidental death and dismemberment
 - Voluntary life insurance and accidental death and dismemberment
 - Long-term disability
 - Travel accident insurance
 - Severance Pay benefits
- The 401(k) Savings and Profit Sharing Plan of The McGraw-Hill Companies, Inc. and its Subsidiaries (the “401(k) Savings and Profit Sharing Plan”)
- The Standard & Poor’s 401(k) Savings and Profit Sharing Plan for Represented Employees (the “Standard & Poor’s 401(k) Plan”)
- Employee Retirement Plan of The McGraw-Hill Companies, Inc. and Its Subsidiaries (the “Pension Plan”)
- Standard & Poor’s Employee Retirement Plan for Represented Employees (the “Standard & Poor’s Pension Plan”)

Annual Reports (Form 5500s) for Retirement Plans

In accordance with federal law, this site now provides access to the Form 5500s for:

- Employee Retirement Plan of The McGraw-Hill Companies, Inc. and Its Subsidiaries
- Standard & Poor’s Employee Retirement Plan for Represented Employees

Investment Fund Fact Sheets

To review a description of each of the Savings Plans’ ten investment options, you can log onto Your Benefits Resources. Or you can view the Fund Fact sheets on the Retirement Plan Investment Management site of the Corporate Treasury home page on The McGraw-Hill Companies intranet site at <http://mhc.mcgraw-hill.com/treasury/invmgmt.html> (note that you must be within The McGraw-Hill Companies firewall to access this site).

Summaries of Material Modifications

A Summary of Material Modification (SMM) is a document that describes changes to the information given you in the Summary Plan Description (SPD) for a specific benefit plan.

A Summary of Material Modification is not the SPD, nor is it the Plan document itself; rather it is a supplemental document to your SPD. A SMM should be retained with your copy of the SPD for the Plan.

The following SMM applies to The McGraw-Hill Companies, Inc. Group Health Plan SPD listed above:

- Expanded Special Enrollment Rights for employees who satisfy the eligibility requirements of the Group Health Plan and their dependent children upon the termination of their coverage under Medicaid or the Children’s Health Insurance Program (“CHIP”).

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The following SMM applies to certain participants in the 401(k) Savings and Profit Sharing Plan of The McGraw-Hill Companies, Inc.:

- Availability of a Ten-Year Certain and Life Annuity Form of Distribution.

The following SMM applies to the 401(k) Savings and Profit Sharing Plan of The McGraw-Hill Companies, Inc. and the Standard & Poor's 401(k) Savings and Profit Sharing Plan for Represented Employees:

- Changes to the 401(k) Savings and Profit Sharing Plans.

Plan Documents Control

Your rights under the benefit Plans are governed by the provisions of the plan documents, including all amendments to these documents. In the event of any conflict between the provisions of the SPD or an SMM and the plan document and its amendments, the provisions of the Plan document and its amendments will control. If you have questions regarding the SMMs for any of the McGraw-Hill benefit plans, please contact the Plan Administrator at the address below:

The McGraw-Hill Companies, Inc.
148 Princeton-Hightstown Road
HRSC, S-1
Hightstown, NJ 08520-1450
Attn: Plan Administrator

Other Information

Please review the following notices which contain important information for all eligible employees, participants and beneficiaries of the 401(k) Savings and Profit Sharing Plan of The and Profit Sharing Plan for Represented Employees. These notices supplement the 401(k) Savings and Profit Sharing Plan SPDs.

- Safe Harbor Notice
- Qualified Default Investment Alternative (QDIA) Notice

SPD Archives

Following are links to older versions of the SPDs.

SPDs for Benefits Effective January 1, 2008

- The McGraw-Hill Companies, Inc. Group Health Plan
- The McGraw-Hill Companies, Inc. Employee Welfare Benefit Plan
- The 401(k) Savings and Profit Sharing Plan of The McGraw-Hill Companies, Inc. and its Subsidiaries (the "401(k) Savings and Profit Sharing Plan")
- Standard & Poor's 401(k) Savings and Profit Sharing Plan for Represented Employees (the "Standard & Poor's 401(k) Plan")
- Employee Retirement Plan of The McGraw-Hill Companies, Inc. and Its Subsidiaries (the "Pension Plan")
- Standard & Poor's Employee Retirement Plan for Represented Employees (the "Standard & Poor's Pension Plan")