Welcome to 3M!

This guide is one tool we are providing to help you learn more about your 3M benefit choices and how to enroll in your 3M benefits online.

- Accessing the Your Benefits Resources™
 Website and Enrolling Online page 2
- Key Dates and Reminders pages 3-4
- Frequently Asked Questions about Enrollment — pages 5-7
- 2016 Default Coverage page 8
- Important Legal Information page 9

What You Need To Do

- If you're newly hired or rehired (after more than 30 days away from 3M), you will need to enroll within 14 days of your hire date.
- If you're joining 3M as part of an acquisition, you will be informed of your enrollment deadline at your benefits overview meeting.
- Before you enroll, have your eligible dependent(s) and/or beneficiary(ies) birth dates and Social Security numbers.
- If you don't enroll by your deadline, you will be enrolled into default coverage at the "employee-only" coverage level see page 9 for details.
- Access the Summary Plan Descriptions (SPDs) of benefit plans that describe the plan and other important information. Click 3M Source > HR Policies & Plan Documents (under "Quick Links").

Need Help?

- If you have questions when you log in through 3M Source, call the IT Response Center at Triminet or (651) 733-1000, available 24 hours a day.
- 3M FIRST Line Center customer service representatives can help you with questions about enrollment. Representatives are available at (888) 611-5500 (toll free) from 8 a.m. to 6 p.m. CT, Monday through Friday. You can also send a message to customer service representatives using the "Email Us" option.
 - When you call the 3M FIRST Line
 Center, you will be prompted to enter
 the last four digits of your Social
 Security number, the month, day and
 year (MMDDYYYY) of your birth, and
 your Password for the Your Benefits
 Resources™ website.
 - If you have not established a Password, you will be asked to create one. If you have forgotten your Password, you will be asked to provide personal information to verify your identity. You will use your new Password anytime after the first call you make to the 3M FIRST Line Center.
- If you have questions or want to access provider websites, click 3M Source > Life & Career > Benefit Choices & Reimbursement Accounts (under "Benefits").

See page 2 for information on how to enroll in your benefits.

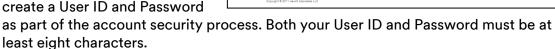
Accessing and Enrolling in Your Benefits

You will enroll in your health care, and life insurance benefits through the Your Benefits Resources website. You can also access your 3M retirement benefits on this website. You'll find a number of online decision-support tools, such as health plan comparison charts, a medical expense estimator, and spending account and life insurance estimators. You can also designate your Life Insurance beneficiaries online. When naming your beneficiaries, be sure to have their birth dates and social security numbers available.

Remember, you must enroll within 14 days of your hire date (or, if you're part of an acquisition, by the date you were given at your benefits overview meeting). If you don't enroll by your deadline, you will receive the default coverage described on page 9.

You can access the Your Benefits Resources website in two ways (need new screen shot):

- Click 3M Source > Life & Career > 3M Total Rewards (401k, Benefits & More) (under "Quick Links") > Details (next to "Health & Wellness").
- Log on directly through the Internet: http://resources.hewitt.com/3M.
 - The first time you log on, you will need to click on the "Register as a New User" link on the "Log On" page.
 - You will then be prompted to create a User ID and Password



In addition, you will be asked to provide answers to security questions, should you forget your User ID and Password in the future.



Key Dates and Reminders

- You must enroll within 14 days of your hire date (or, if you're part of an acquisition, by the date you were given at your benefits overview meeting).
 - Once you've completed your enrollment and submitted your elections, no other changes can be made to your pre-tax coverage (Medical, Dental, Basic Life Insurance and Reimbursement Accounts). However, you may change your pre-tax Health Savings Account (HSA) contribution amount at any time during the year.
 - You may make changes to your Optional Life Insurance coverages at any time during the year. However, you may need to provide Evidence of Insurability (EOI), a medical statement of good health.
 - EOI is not required if you enroll in Additional Life Insurance (one times, two times, or three times your planned total cash compensation) and/or Spouse/Domestic Partner Life Insurance (\$25,000 or \$50,000) within 31 days of hire, acquisition, or marriage.
 Refer to page 7 for more information on EOI.
 - You can view and print your selections as part of the enrollment process.
- If you want to qualify for the tobacco-free discounts: You will need to indicate your tobacco status twice: once to receive the tobacco-free discount on your 2016 3M Medical Plan premium for you and all your covered dependents and again to receive the Additional Life Insurance discount for you. If you don't go through all the enrollment steps, you will be defaulted to a "tobacco user." This means you will:
 - Pay a higher 3M Medical Plan premium for you and your covered dependent(s) if you participate in the Basic PPO, Prime Advantage, Choice Advantage, Hawaii Preferred Provider Plan, or the 3M Puerto Rico Medical Plan; and
 - Pay a higher rate for Additional Life Insurance coverage if enrolled.
- Indicate if you and your covered dependent(s) are tobacco-free to receive a tobacco-free discount on your 2016 3M Medical Plan Premium. You qualify for the discount if:
 - You and your covered dependent(s) have been tobacco-free for the past 12 months and will remain tobacco-free; or
 - You and/or any of your covered dependent(s) completed a quit smoking/tobacco use program in the last 12 months.

You must complete the certification to qualify for this discount. 3M reserves the right to require proof of tobacco-free status. Misrepresenting your tobacco status is a violation of Company policy and is considered fraud under the terms of the Plan.

Alternatively, if you and/or any of your covered dependent(s) are tobacco users, you can qualify for this discount if you and/or all of your covered dependent(s) that are tobacco users complete a quit smoking/tobacco use program offered by your 3M Medical Plan Administrator within 90 days of the beginning of the plan year or, if later, the date of your enrollment for that plan year.

The Plan is committed to helping you achieve your best health. Incentives for participating in a wellness program are available to eligible employees. If you think you might be unable to meet the standards for receiving the tobacco-free discount, you may qualify for an

opportunity to earn the same reward through different means. Contact HR Help at (651) 575-5000 or (877) 496-3636 (toll free). HR Help will work with you (and, if you wish, with your doctor) to find a program that is right for you in light of your health status.

• Indicate "Tobacco User" or "Tobacco Free" status for Additional Life Insurance coverage. If you have been tobacco-free for the last 12 months, you must update your status, or you will default to be tobacco user and will be charged higher premiums. Attending or completing a quit smoking/tobacco use program does not qualify you for the lower life insurance premium. You can change your tobacco-user status at any time if you reach 12 months of being tobacco free. No refunds will be issued.

Dental Coverage

- You have three dental plan options and/or coverage levels: \$500, \$1,000 or \$2,000 annual benefit maximums per covered participant.
- List all of your eligible family members when prompted in the enrollment process, even if you're not enrolling them for 3M coverage.
 - If you don't list a dependent, he or she cannot have coverage under any of the benefits you're eligible to enroll in on the site, or any other 3M benefits for which he or she may be eligible.
- Correct your personal information (if necessary). See "What do I do if the information on my personal profile page is incorrect?" on page 6 for details.
 - Corrections will be made within 72 hours. You will be notified if a correction requires you to make different benefit selections (for example, medical plan option).
 - If you have elected benefits within 14 days of your hire date and you elected a plan that is available across the U.S., you will not be able to make a change.
 - If you have questions, call 3M FIRST Line Center at (888) 611-5500 (toll free).
 Representatives are available from 8 a.m. to 6 p.m. CT, Monday through Friday. You can also send a message to customer service representatives using the "Email Us" option.

Frequently Asked Questions about Enrollment

Q: Do I need to take action to enroll in my 3M benefits?

A: Yes. There are a number of items you need to take action on before *or* during the enrollment period.

Certify your tobacco status twice.

All employees must certify their tobacco status twice during enrollment—(1) for a 3M Medical Plan premium discount and (2) for Additional Life Insurance, if enrolled. If employees *don't* take action, they will be defaulted to a "tobacco user." This means they will pay more for *both* 3M medical coverage and Additional Life Insurance coverage in 2016. No refunds will be issued.

When you enroll in the Plan, you are asked to certify that:

- You and your covered dependent(s) have been tobacco-free for the past 12 months and will remain tobacco-free; or
- You and/or any of your covered dependent(s) completed a quit smoking/tobacco use program in the last 12 months.

You must complete the certification to qualify for this discount. 3M reserves the right to require proof of tobacco-free status. Misrepresenting your tobacco status is a violation of Company policy and is considered fraud under the terms of the Plan.

Alternatively, if you and/or any of your covered dependent(s) are tobacco users, you can qualify for this discount if you and/or all of your covered dependent(s) that are tobacco users complete a quit smoking/tobacco use program offered by your 3M Medical Plan Administrator within 90 days of the beginning of the plan year or, if later, the date of your enrollment for that plan year.

- You qualify for the Additional Life Insurance discount if:
 - You certify you have been tobacco-free for the last 12 months. Important note:
 Unlike medical, completing a tobacco cessation program will not qualify for lower life insurance rates. No refunds will be issued.

Contribute to a reimbursement account. Elect your 2016 pre-tax contribution amounts for your reimbursement accounts (Traditional or Post-deductible Health Care Reimbursement Account and/or Dependent Care Reimbursement Account).

Open a Health Savings Account (HSA) with PayFlex®. If you elect a 3M Advantage Plan for 2016, you should follow the steps to enroll in an HSA on the Your Benefits Resource website and elect your annual pre-tax HSA contribution through payroll deductions. Note: Per IRS rules, you are not eligible to participate in an HSA or receive the 3M HSA contribution if: 1) you receive benefits through or are enrolled in, Medicare, Medicaid or TriCare; or 2) you receive benefits from any plan that is not a qualified high deductible health plan.

Use the online tools to review your medical plan options. You can make informed enrollment decisions using the decision-support tools on the Your Benefits Resources website.

Q: How long will it take me to enroll on the Your Benefits Resources website?

A: Depending on your familiarity with the web and your personal situation, your enrollment session may take 10 to 30 minutes. You may wish to log on to review the website and its features early in your enrollment period to give yourself time to learn about your benefit options and then return at a later time to make your enrollment elections. Be sure to enroll within 14 days or, if you're part of an acquisition, by the date you were given at your benefits overview meeting.

Q: Can I leave the enrollment website without saving my changes?

A: Yes. You can leave at any time, but the benefit selections you've completed will not be saved. Your selections won't be recorded until you select the "Complete Enrollment" button before exiting the system.

Q: How will I know that my selections were recorded correctly?

A: Once you complete your benefit elections, you'll have the opportunity to carefully review your decisions and make any necessary corrections. After you have made your coverage decisions, select the "Complete Enrollment" button to submit your benefit elections and complete your enrollment. Be sure to print a copy of your elections for your records. You'll then see the "Submitted Successfully" page, which confirms that the system has saved your elections.

Q: Can I make changes after I've completed the enrollment process?

A: No. Once you've completed the enrollment process, no further changes can be made to your pre-tax benefit elections until the following year's Annual Benefits Enrollment unless you have a qualifying change in status (marriage, divorce, birth of a child, a child gaining or losing eligibility, or a change in your spouse's employment status).

Q: What do I do if the information on my personal profile page is incorrect?

A: You will need to correct your personal information immediately (within 14 days of hire). In the meantime, you may continue to enroll, but be aware that the options and price tags may not be accurate until you correct your personal information as follows:

- If 3M FIRST Line Center has received a change in address and you've completed your new hire enrollment, you will receive notification of an address change election if your current elected plan is no longer available. This new election will allow you to make changes to your medical plan, if appropriate,
- If your planned total cash compensation and/or birth date is listed incorrectly, the life insurance amounts and their price tags may also change after the information has been corrected.

The method for correcting your personal information depends on what needs to be corrected:

- To make changes to your name, phone number or address, including your zip code, click 3M Source > Life & Career > Update Personal Info (GWN) (under "Quick Links") > Personal Information Home.
 - If you are at a field location and don't have the ability to access the Employee HR Self-Service (GWN), please contact your local Human Resources representative.

- For locations that don't have a Human Resources representative on site, please contact HR Help at Triminet or (651) 575-5000 or (877) 496-3636 (toll free).
- To report an error in your employee number, salary, gender or date of birth, contact HR Help at (651) 575-5000 or (877) 496-3636 (toll free).
 - If you are at a field location, please contact your local Human Resources representative.

Q: Why does 3M offer a tobacco-free discount on my 3M Medical Plan premium?

A: 3M is committed to supporting you in managing your health and wants to help you be as healthy as you can be. If you use tobacco, offering a tobacco-free discount is one way of encouraging you to improve your health by making a commitment to quit. If you don't use tobacco, the tobacco-free discount recognizes your healthier lifestyle choices.

It is also well-documented that tobacco users incur higher health care costs and are at a significantly higher risk for chronic diseases, which ultimately increases health care costs for all of us.

Q: What is the spousal surcharge?

A: You will pay an additional spousal surcharge of \$211 per month to cover a spouse or domestic partner who has medical coverage offered through his or her own employer but elects to be covered under you with 3M's medical plan as primary coverage. This applies to spouses or domestic partners who are active 3M employees or retirees.

Q: How do I designate my beneficiaries online?

A: When you first enroll in your benefits, you will be asked to designate your beneficiaries for each plan that requires them as you make your elections for that plan. You are required to supply the birth date and Social Security number of your beneficiaries.

Q: What is Evidence of Insurability (EOI) and how will I know if it applies to me?

A: Some benefits require EOI at the time of enrollment. EOI provides verification that you are in good health at the time of enrollment. If EOI is required, an EOI form will be sent to you within 7-10 business days after you complete your enrollment. EOI is a requirement of the insurance provider for a variety of benefit programs.

2016 Default Coverage

If you do not enroll by your deadline, you will receive the following default coverage.

Medical	You will pay a "tobacco-user" medical premium for you and your covered dependent(s). No refunds will be issued.
	Employee-only coverage in the default plan based on where you reside: • Minnesota and Western Wisconsin: Basic PPO (HealthPartners)
	 Northeast (Connecticut, Maine, Massachusetts, New Hampshire, New York City, Rhode Island, Vermont): Basic PPO (HealthPartners)
	Southeast (Florida, Georgia): Basic PPO (HealthPartners)
	 Southwest (Arizona, Colorado, New Mexico, Utah): Basic PPO (HealthPartners)
	Central and Eastern Wisconsin: Basic PPO (Blue Cross)
	All other locations: Basic PPO (Blue Cross)
	■ Hawaii: Hawaii Preferred Provider Plan
	■ Puerto Rico: 3M Puerto Rico Medical Plan (Triple-S)
Dental	Employee-only coverage in the \$500 Annual Maximum Plan.
Vision	You will have a routine annual preventive eye exam through the 3M Medical Plan.
Traditional Health Care Reimbursement Account (HCRA)	You will not participate in a Health Care Reimbursement Account in 2016.
Dependent Care Reimbursement Account (DCRA)	You will not participate in this reimbursement account in 2016.
Basic Life Insurance	One times your planned total cash compensation (up to a maximum of \$1 million)
Optional Life Insurance and Optional Accidental Death & Dismemberment Insurance	No coverage

Important Legal Information

The information in this document is not intended to describe or summarize the terms of 3M benefit plans nor is it the official plan document for those plans. In the event of any conflict, inconsistency or ambiguity between the information in this document and the official plan documents, the terms of the official plan documents will be controlling.

3M reserves the right to modify, amend or terminate its benefits and benefit plans, in whole or in part, at any time and for any reason.

This document is not intended to give rise to any right of employment, continued employment, or any benefit with or from 3M. This document shall not be deemed an employment contract.

The benefit plans and programs described in this document may or may not apply to employees joining 3M as a result of an acquisition or those who work for a 3M subsidiary.

For 3M Salaried and Non-Production/Maintenance/Warehouse Employees.



Human Resources