



Retiree Connections

Committed to guiding
our 3Mers through
retirement

December 2016



New year, new site

We are excited to unveil our brand new retiree site – created just for you! It's a brand new site featuring a fresh new look, helpful resources and links, updated documents and more intuitive navigation. We are so excited to share it with you. Check it out at go.3m.com/retirees.

Take action today! This page replaces the current retiree site – bookmark the new site today!

Welcome to our new retired 3Mers

If this is your first issue of Retiree Connections, we welcome you to retirement! We hope you are enjoying this new experience. Adjusting to a new stage of life can be challenging, so we offer a number of items to help you with the transition. One of those is this newsletter, published twice yearly.

Don't forget to visit go.3m.com/retirees for additional information and resources.

Mark your calendar: 2017 pension payments

Wondering when to expect your pension payments in 2017? If you receive payments from your 3M Pension Plan, refer to the calendar below for payment dates.

January						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

February						
S	M	T	W	T	F	S
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

March						
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

April						
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23	24	25	26	27	28	29
30						

May						
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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

June						
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				1	2	3
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11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

July						
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23	24	25	26	27	28	29
30	31					

August						
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27	28	29	30	31		

September						
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					1	2
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17	18	19	20	21	22	23
24	25	26	27	28	29	30

October						
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

November						
S	M	T	W	T	F	S
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

December						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

 Pension Payment

Other noteworthy items:

- 2017 pension payments may change from 2016 due to tax withholding changes.
- Direct deposits are safe, secure, and simple. Sign up today on Your Benefits Resources™ at <http://resources.hewitt.com/3M> or contact 3M FIRST Line Center at 888-611-5500.

Don't miss out on free money for your favorite student!

Getting into college is a major accomplishment. Paying for it may not have to be. Take advantage of free money for eligible dependents by applying for a 3M scholarship.

Eligibility

Applicants must be:

- In school or college
- Under the age of 25
- Dependents of active, regular full-time and part-time U.S. employees, 3M retirees or employees receiving disability income from 3M

Note: Each scholarship has additional requirements.

Scholarship Details

Scholarship	Amount	Requirements	Selection Body	Award	Deadline
3M Merit Scholarship	\$1,500 to \$3,000	<ul style="list-style-type: none"> • Attendance at a four-year college or university • Awards are determined by PSAT/NMSQT scores on tests taken by students in their junior year of high school; these tests are typically administered in October 	The National Merit Scholarship Corporation	40	Feb. 28, 2017
J.C. and L.A. Duke Scholarship	\$1,500 to \$2,000 (\$500 bonus for 3.5 or better grade point average on 4.0 scale)	<ul style="list-style-type: none"> • Attendance at a four-year college or university • 3M parent must have minimum of two years of service prior to Jan. 1 of the year in which the student graduates from high school 	Saint Paul Foundation	60	March 1, 2017
3M Vocational and College Scholarship	\$1,000	<ul style="list-style-type: none"> • Attendance at a two- or four-year college, university or vocational-technical school 	Scholarship Management Services	40	March 1, 2017

Questions?

Contact HR Help at 877-496-3636 or 651-575-5000. Representatives are available Monday – Friday from 7:30 a.m. to 5 p.m. (CT) to help.

'Tis the season...for taxes

Take a look at these important reminders for the impending tax season.

General Employees Stock Purchase Plan

In 2016, if you sold stock purchased through the 3M General Employees Stock Purchase Plan (GESPP), you may experience what the Internal Revenue Service calls a “disqualifying disposition.” A disqualifying disposition is when shares are sold within two years of purchase.

- When this happens, 3M is required to report the difference between the fair market value at purchase and your option price as compensation on your W-2 in the year of disposition.
- In addition, you'll need to report any gain or loss on your tax return.
- Questions? Consult your personal tax advisor.

Go Green: Choose Electronic W-2 and 1095-C Forms

- If you received 3M taxable wages in 2016 (e.g., exercised a stock option or received AIP/sales compensation), you can receive your W-2 electronically. You can even download your electronic W-2 to certain online tax preparation software.
 - Show me the money! By signing up for an electronic W-2, you'll receive your W-2 earlier than if you had to wait for it in the mail. If you're expecting a tax refund, that could mean you could file your return sooner to get your money back in your pocket!
- You may also receive a 1095-C form, showing that you and your dependent(s) were offered and enrolled in medical coverage in 2016. Proof of insurance is mandatory under the Affordable Care Act, so you may need this important form to complete your taxes.
- **Sign up by Jan. 10, 2017.** It's easy!
 - Visit <https://www.PaperlessEmployee.com/3M>
 - You'll receive an email to access your electronic forms by Jan. 31, 2017

Questions?

Contact HR Help at 877-496-3636 or 651-575-5000. Representatives are available Monday – Friday from 7:30 a.m. to 5 p.m. (CT) to help.

3M Retiree Health Reimbursement Arrangement

A Health Reimbursement Arrangement (HRA) is a powerful ally for your health, helping you pay for qualified medical expenses that you would otherwise be paying out of pocket.

If you receive a **Non-Medicare Eligible HRA** or **Medicare Eligible HRA**, here are some things you should know.

- **Premium Auto-Reimbursement** – You can use HRA funds to reimburse yourself for eligible medical expenses, which includes premiums that you pay for medical coverage.
 - o Set up the Premium Auto-Reimbursement feature for automatic reimbursement of your monthly premiums.
 - o Once set up, no action is needed.
- **Direct deposit** – Enroll in the Your Spending Account direct deposit program for reimbursements of approved claims electronically deposited into your checking or savings account.
- To set-up a premium for automatic reimbursement and/or direct deposit, go to Your Spending Account™ through Your Benefits Resources™ at <http://resources.hewitt.com/3M> or contact 3M FIRST Line Center at 888-611-5500.

Questions?

If you have questions related to your eligibility, eligible expenses or reimbursement process, contact the 3M FIRST Line Center at 888-611-5500.

Questions? We've got you covered.

As a valued 3M retiree, did you know you have access to resources and tools to help you make the most of your benefits? Use this updated guide to find the information and help you need.

Managing Your Health

For non-Medicare eligible retirees:

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"> • Access your 3M Retiree HRA — Non-Medicare Eligible • Get claims and processing information 	3M Retiree Health Reimbursement Arrangement (HRA) Plan — Non-Medicare Eligible	http://resources.hewitt.com/3M	888-611-5500
<ul style="list-style-type: none"> • Manage your Health Savings Account (HSA) • Review claims and payments • Process a withdrawal • Manage your investments • Sign up for direct deposit and electronic statements 	PayFlex®	https://3m.healthhub.com	866-363-5391

For Medicare eligible retirees

Take Action	Contact	Website	Phone Number
Get assistance researching an individual Medicare marketplace plan	Aon Retiree Health Exchange	http://resources.hewitt.com/3M	888-611-5500
<ul style="list-style-type: none"> • Access your 3M Retiree HRA — Medicare Eligible • Get claims and processing information 	3M Retiree Health Reimbursement Arrangement (HRA) Plan — Medicare Eligible	http://resources.hewitt.com/3M	888-611-5500

Retiree Life Event Changes

Take Action	Contact	Website	Phone Number
Report a life event change (i.e., report a death, divorce or drop/add coverage)	Your Benefits Resources™	http://resources.hewitt.com/3M	888-611-5500

Managing Your Finances

3M Voluntary Investment Plan (VIP)/Savings Plan

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"> • Make transactions (e.g., request a withdrawal) • View your account and fund balances • Make beneficiary changes 	Your Benefit Resources™	http://resources.hewitt.com/3M	888-611-5500 (U.S. and Canada) 847-883-0483 (Outside U.S. and Canada)

Pension

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"> • Get information • Request direct deposit • Change your withholding • Change your address 	Your Benefit Resources™	http://resources.hewitt.com/3M	888-611-5500

Long-Term Incentive Plan (LTIP)/Management Stock Ownership Program (MSOP)

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"> • Activate your account • Access your stock option records • Obtain 3M stock price quotes for your stock options • Exercise your stock options 	Fidelity Investments®	www.netbenefits.fidelity.com	800-544-9354 (Sunday 5 p.m. – Saturday 12 a.m. ET)

General Employees Stock Purchase Plan (GESPP)

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"> • View your account • Sell shares of stock 	Fidelity Investments®	www.netbenefits.fidelity.com	800-544-9354 (Sunday 5 p.m. – Saturday 12 a.m. ET)

Income Verification

Take Action	Contact	Website	Phone Number
Verify your 3M work history or pension income for a lender or other third party	Verify Job System	http://resources.hewitt.com/3M Your Profile > Personal Information > Verify Job System	800-800-4857

Other

Social Security Benefits

Take Action	Contact	Website	Phone Number
Get information about your Social Security retirement, disability or survivor benefits	Social Security Administration	www.socialsecurity.gov	800-772-1213

Retiree Life Insurance

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"> • Get information • Make and update your beneficiary 	Your Benefit Resources™	http://resources.hewitt.com/3M	888-611-5500 (U.S. and Canada) 847-883-0483 (Outside U.S. and Canada)

Group Auto and Home Insurance

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"> • Get group insurance quotes • Apply for insurance coverage 	MetLife Auto & Home through MetPay	www.metpay.com Password: OWJ (“zeroWJ”)	800-438-6388
	Liberty Mutual	www.libertymutual.com/3M Enter client code: 114039	N/A
	Traveler’s Insurance	www.travelers.com/personal/?sponsor=3m	N/A

Other

Take Action	Contact	Website	Phone Number
Access various news and services for retirees, including: <ul style="list-style-type: none"> • 3M online store and merchandise • 3M Club • Retiree benefits resources 	3M.com	go.3m.com/retirees	N/A
Get information on 3M community giving, including matching gifts, volunteerism and more	3Mgives Website	www.3Mgives.com	N/A
View 3M’s internet site	3M.com	www.3M.com	N/A

Important legal information

This document is not the official plan document for the plan, and in the event of any conflict, inconsistency or ambiguity between this information and the official plan document, the terms of the official plan document will control. 3M reserves the right to modify, amend or terminate the benefit plan, in whole or in part, at any time.

Neither receipt of this document nor its use of the term “you” indicate eligibility for the plan. Only those individuals who satisfy the eligibility requirements and other criteria contained in the official plan document are eligible to participate in the plan. Nothing in this document shall be deemed as a promise or guarantee of continued employment or that an individual will be able to retire from 3M.

This newsletter is prepared for U.S.-based 3M retirees, surviving spouses and grandfathered Imation and Eastern Heights retirees.

