

A photograph of a middle-aged couple in a park. The man, with white hair and wearing a light blue button-down shirt and khaki pants, is holding a map and a pair of sunglasses. The woman, with short curly hair and wearing a beige polo shirt and white pants, is smiling and looking at the map. In the background, there is a statue on a pedestal and some trees.

# Retiree Connections

Committed to guiding  
3Mers through retirement

December 2017

## Welcome, Newly 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](https://go.3m.com/retirees) for additional information and resources.

# Mark Your Calendar: 2018 Pension Payments

Wondering when to expect your pension payments in 2018? 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
				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			

March						
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

April						
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					

May						
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		

June						
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

July						
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				

August						
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	

September						
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						

October						
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			

November						
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	

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					

## Note:

- Your 2018 pension payments may change from 2017 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.

# Get to Know the New 3M 401(k) Investment Menu

At 3M, we are dedicated to helping you enjoy your retirement years. A centerpiece of these efforts is the 3M 401(k) plan, which gives both active and retired employees a powerful resource to save before, during and after retirement. Earlier this year, we announced an update to the 3M 401(k) investment menu and shared a number of tools and resources to help you make new investment choices.

## Did you miss the re-election window?

No worries! If you missed this window, you can still review and reallocate the current balances in your 3M 401(k) at any time by visiting Your Benefits Rewards™.

Visit Your Benefits Rewards™ at <http://resources.hewitt.com/3M> to access tools and resources.

- Before Dec. 31, 2017: From the home page, select the green tile labeled 401(k) Investment Re-election Resources.
- General investment decision support and financial planning services are also available through Ernst & Young at 866 387-2242, or online at <https://3M.eyfpc.com>.
- After Dec. 31, 2017: Select Savings & Retirement (on the top of the page) > 401(k) Savings Plan > Investments.
- Note: Trading restrictions may apply. Refer to the Investment Fund Summary for details.

## Trouble logging in?

Follow the on-screen instructions to request your user name or a password reset, or contact 3M FIRST Line at 888-611-5500. A representative can also help you update your 3M 401(k) investment choices by phone.

# Let 3M Help Your Child Pay for College

At 3M, we believe in the power of education. 3M scholarship programs help enable students to achieve their dream of attending college.

## 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	Awards	Deadline
<b>3M Merit Scholarship</b>	\$1,500 to \$3,000	<ul style="list-style-type: none"><li>• Attendance at a four-year college or university</li><li>• Awards determined by PSAT/ NMSQT scores (typically administered in October) on tests taken by students in their junior year of high school</li></ul>	The National Merit Scholarship Corporation	4	March 31, 201
<b>J.C. and L.A. Duke Scholarship</b>	\$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"><li>• Attendance at a four-year college or university</li><li>• 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</li></ul>	Saint Paul Foundation	60	March 1, 2018
<b>3M Vocational and College Scholarship</b>	\$1,000	<ul style="list-style-type: none"><li>• Attendance at a two- or four-year college, university or vocational-technical school</li></ul>	Scholarship America	40	March 1, 2018

For more information, contact HR Help at 877-496-3636, Monday – Friday from 7 a.m. to 4 p.m. CT.

# Year-End Tax Reminders & Tips

With the tax year-end fast approaching, it is a great time to review these reminders and tips for the impending tax season.

## General Employee Stock Purchase Plan

If you sold stock purchased through the 3M General Employee Stock Purchase Plan (GESPP) in 2017, you may experience what the Internal Revenue Service (IRS) 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 will need to report any gains or losses on your tax return.
- If you have questions, please consult your personal tax advisor.

## Go Green!

Why choose electronic tax forms? It is not only friendlier to the environment, but it also arrives quicker than traditional paper forms.

- If you received 3M taxable wages in 2017 (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.
- 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 2017. Proof of insurance is mandatory under the Affordable Care Act, so you may need this important form to complete your taxes.

Take action! Sign up at <https://www.PaperlessEmployee.com/3M> by Jan. 15, 2018. You will receive an email to access your electronic forms by Jan. 22, 2018.

## Questions?

Contact HR Help at 877-496-3636, Monday – Friday from 7 a.m. to 4 p.m. CT.



# Take Advantage of a Tax-Advantaged Account

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, including the premiums you pay for medical coverage.
  - Set up the Premium Auto-Reimbursement feature for automatic reimbursement of your monthly premiums.
  - 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 Rewards™ at <http://resources.hewitt.com/3M> or contact 3M FIRST Line Center at 888-611-5500.

Questions? Contact the 3M FIRST Line Center at 888-611-5500.

# Key Contacts

Questions? Want to learn more? Here are some key contacts.

## Managing Your Health

### For non-Medicare eligible Retirees:

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"><li>•Access your 3M Retiree HRA - Non-Medicare Eligible</li><li>•Get claims and processing information</li></ul>	Your Benefits Rewards™	<a href="http://resources.hewitt.com/3M">http://resources.hewitt.com/3M</a>	888-611-5500 (In the U.S.) 847-883-0483 (Outside the U.S.)
<ul style="list-style-type: none"><li>•Manage your Health Savings Account (HSA)</li><li>•Review claims and payments</li><li>•Process a withdrawal</li><li>•Manage your investments</li><li>•Sign up for direct deposit and electronic statements</li></ul>	PayFlex®	<a href="https://3m.healthhub.com">https://3m.healthhub.com</a>	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	<a href="http://resources.hewitt.com/3M">http://resources.hewitt.com/3M</a>	888-611-5500
<ul style="list-style-type: none"><li>•Access your 3M Retiree HRA - Medicare Eligible</li><li>•Get claims and processing information</li></ul>	PayFlex®	<a href="http://resources.hewitt.com/3M">http://resources.hewitt.com/3M</a>	888-611-5500

### For Medicare eligible Retirees:

Take Action	Contact	Website	Phone Number
Report a life event change (i.e., report a death, divorce or drop/add coverage)	Your Benefits Rewards™	<a href="http://resources.hewitt.com/3M">http://resources.hewitt.com/3M</a>	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"><li>•Attendance at a four-year college or university</li><li>•Awards determined by PSAT/NMSQT scores (typically administered in October) on tests taken by students in their junior year of high school</li></ul>	Your Benefits Rewards™	<a href="http://resources.hewitt.com/3M">http://resources.hewitt.com/3M</a>	888-611-5500 (In the U.S.)  847-883-0483 (Outside the U.S.)

## Pension

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"><li>•Get information</li><li>•Request direct deposit</li><li>•Change your withholding</li><li>•Change your address</li></ul>	Your Benefits Rewards™	<a href="http://resources.hewitt.com/3M">http://resources.hewitt.com/3M</a>	888-611-5500 (In the U.S.)  847-883-0483 (Outside the U.S.)

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

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"><li>•Activate your account</li><li>•Access stock option records</li><li>•Obtain 3M stock price quotes for stock options</li><li>•Exercise stock options</li></ul>	Fidelity Investments®	<a href="http://www.netbenefits.fidelity.com">www.netbenefits.fidelity.com</a>	800-544-9354 (Sun. 5 pm - Sat. 12 am ET)

## General Employees Stock Purchase Plan (GESPP)

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"><li>•View your account</li><li>•Sell shares of stock</li></ul>	Fidelity Investments®	<a href="http://www.netbenefits.fidelity.com">www.netbenefits.fidelity.com</a>	800-544-9354 (Sun. 5 pm - Sat. 12 am 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	<a href="http://resources.hewitt.com/3M">http://resources.hewitt.com/3M</a> Your Profile > Personal Information > Verify Job System	800-800-4857



## Other Benefits

### Social Security Benefits

Take Action	Contact	Website	Phone Number
Get information about your Social Security retirement, disability or survivor benefits	Social Security Administration	<a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a>	800-772-1213

### Retiree Life Insurance

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

### Group Auto and Home Insurance

Take Action	Contact	Website	Phone Number
<ul style="list-style-type: none"> <li>•Get group insurance quotes</li> <li>•Apply for insurance coverage</li> </ul>	MetLife	<a href="http://www.metpay.com">www.metpay.com</a> Password: OWJ (“zeroWJ”)	800-438-6388
	Liberty Mutual	<a href="http://www.libertymutual.com/3M">www.libertymutual.com/3M</a> Enter client code: 114039	888-709-2144
	Traveler’s Insurance	<a href="http://www.travelers.com/3m">www.travelers.com/3m</a>	888-695-4640

### 3M News

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



## Human Resources

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