

Summary of Material Modifications

This Summary of Material Modifications (“SMM”) describes changes and additions to the information in the Summary Plan Description (“SPD”) for each of the following 3M benefit plans:

- 2021 3M Medical Plan – BCBS Options
- 2021 3M Medical Plan – Health Partners Options
- 2021 3M Global Health Care Plan
- 2021 3M Puerto Rico Medical Plan
- 2021 HMSA Preferred Provider Plan
- 2021 Vision Service Plan Plus
- 2021 3M Short Term Disability Plan
- 2021 3M Long Term Disability Plan
- 2021 3M Loss of Medical Certification Program for Pilots
- 2021 3M Survivor Benefit Plan
- 2020 3M Dental Plan
- 2020 3M Dental Plan for Inpatient Employees
- 2020 3M Critical Illness Indemnity Plan
- 2020 3M Accident Indemnity Plan
- 2020 HSA Contribution Feature
- 2020 Health Care Flexible Spending Account
- 2020 Dependent Care Flexible Spending Account
- 2020 Premium Payment Feature
- 2019 3M Basic Life and Accidental Death and Dismemberment Insurance Plan
- 2019 3M Employees’ Benefits Trust Association (“EBTA”) Additional, Spouse and Child Life Insurance Plan
- 2019 3M Employees’ Benefits Trust Association (“EBTA”) Optional AD&D Life Insurance Plan
- 2019 3M Retiree Health Reimbursement Arrangement (HRA) Plan – Non-Medicare Eligible
- 2019 3M Retiree Health Reimbursement Arrangement (HRA) Plan – Medicare Eligible
- 3M Portfolio I Voluntary Investment Plan and Employee Stock Ownership Plan
- 3M Portfolio II Voluntary Investment Plan and Employee Stock Ownership Plan
- 3M Portfolio III Voluntary Investment Plan and Employee Stock Ownership Plan
- 3M Voluntary Investment Plan and Employee Stock Ownership Plan - Former
- 3M Savings Plan

This SMM is being distributed to all eligible employees, retirees and other plan participants; however, keep in mind not all employees, retirees and other plan participants are eligible for or enrolled in all of the plans listed. You should keep this document with your copy of the applicable SPDs for future reference.

The following changes are hereby made effective January 1, 2022.

1. The following changes and additions are applicable to the SPDs for the 3M Medical Plan – BCBS Options, 3M Medical Plan – HealthPartners Options, 3M Global Health Care Plan, 3M Puerto Rico Medical Plan, HMSA Preferred Provider Plan, 3M Dental Plan, 3M Dental Plan for Inpatient Employees, Vision Service Plan Plus, and Health Care Flexible Spending Account.

The “Eligibility and Enrollment” row and the “COBRA and Direct Bill” row in the “Your Customer Service Contact Information” chart is deleted and replaced with the following:

General Questions

Eligibility and Enrollment

3M Benefits Center
Dept 3MH
PO Box 981903
El Paso, TX 79998
844-396-8946 (toll free)
858-523-5893 (international callers)
Fax: 866-549-2137

Hours Available

Monday through Friday: 8:00 a.m. to 6:00 p.m. CT

| | |
|----------------------|--|
| | <p>Website From 3M Go (work): Click 3M Go > Resource Centers > Life & Career > Pay, Benefits & Retirement > Health Benefits > Benefits Enrollment and Benefits Changes > 3M Benefits Center</p> <p>From the Internet (home): 3MBenefits.ehr.com</p> |
| Direct Bill Payments | <p>Mail Payment to: Willis Towers Watson US LLC FBO 3M 3600 Solutions Center Chicago, IL 60677-3006</p> <p>3M Benefits Center 844-396-8946 (toll free) 858-523-5893 (international callers)</p> <p>Hours Available Monday through Friday: 8:00 a.m. to 6:00 p.m. CT</p> |
| COBRA | <p>BenefitConnect COBRA DEPT: COBRA PO Box 981915 El Paso, TX 79998 877-29-COBRA (26272) (toll free)</p> <p>Hours Available Monday through Friday: 8:00 a.m. to 6:00 p.m. CT</p> <p>Website cobra.ehr.com</p> |

- The following changes and additions are applicable to the SPDs for the Dependent Care Flexible Spending Account, HSA Contribution Feature, Premium Payment Feature, 3M Critical Illness Indemnity Plan, 3M Accident Indemnity Plan, 3M Short-Term Disability Plan, 3M Long-Term Disability Plan, 3M Loss of Medical Certification Program for Pilots, 3M Basic Life and Accidental Death and Dismemberment Insurance Plan, 3M Employees' Benefits Trust Association ("EBTA") Additional, Spouse and Child Life Insurance Plan, 3M Employees' Benefits Trust Association ("EBTA") Optional AD&D Life Insurance Plan, and 3M Survivor Benefit Plan.

The "Eligibility and Enrollment" row in the "Your Customer Service Contact Information" chart is deleted and replaced with the following:

| General Questions | |
|----------------------------|--|
| Eligibility and Enrollment | <p>3M Benefits Center Dept 3MH PO Box 981903 El Paso, TX 79998 844-396-8946 (toll free) 858-523-5893 (international callers) Fax: 866-549-2137</p> <p>Hours Available Monday through Friday: 8:00 a.m. to 6:00 p.m. CT</p> <p>Website From 3M Go (work): Click 3M Go > Resource Centers > Life & Career > Pay, Benefits & Retirement > Health Benefits > Benefits Enrollment and Benefits Changes > 3M Benefits Center</p> <p>From the Internet (home): 3MBenefits.ehr.com</p> |

3. The following changes and additions are applicable to the SPDs for the 3M Medical Plan – BCBS Options, 3M Medical Plan – HealthPartners Options, 3M Global Health Care Plan, 3M Puerto Rico Medical Plan, and HMSA Preferred Provider Plan.

The fourth paragraph and the taglines in the “Notice of Nondiscrimination” section are deleted and replaced with the following:

If you need these services, contact the 3M Benefits Center at 844-396-8946.

Spanish

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 844-396-8946.

Chinese

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 844-396-8946。

Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 844-396-8946.

Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 844-396-8946.

Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 844-396-8946

Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 844-396-8946.

Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 844-396-8946 (رقم هاتف الصم والبكم: 844-396-8946).

French-Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 844-396-8946.

Portuguese

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 844-396-8946.

French

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 844-396-8946.

Polish

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 844-396-8946.

Japanese

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。844-396-8946 まで、お電話にてご連絡ください。

Italian

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 844-396-8946.

German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 844-396-8946

Farsi

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 844-396-8946 تماس بگیرید.

4. The following changes and additions are applicable to the SPDs for the 3M Medical Plan – BCBS Options, 3M Medical Plan – HealthPartners Options, 3M Global Health Care Plan, 3M Puerto Rico Medical Plan, HMSA Preferred Provider Plan, 3M Dental Plan, 3M Dental Plan for Inpatient Employees, Vision Service Plan Plus, Health Care Flexible Spending Account, Dependent Care Flexible Spending Account, HSA Contribution Feature, Premium Payment Feature, 3M Critical Illness Indemnity Plan, 3M Accident Indemnity Plan, 3M Basic Life and Accidental Death and Dismemberment Insurance Plan, 3M Employees' Benefits Trust Association ("EBTA") Additional, Spouse and Child Life Insurance Plan, 3M Employees' Benefits Trust Association ("EBTA") Optional AD&D Life Insurance Plan, and 3M Survivor Benefit Plan.

The "Enrollment Administrator" row in the "General Plan Information" chart is deleted and replaced with the following:

| | |
|--------------------------|---|
| Enrollment Administrator | Willis Towers Watson US LLC 3M Benefits Center Dept 3MH PO Box 981903 El Paso, TX 79998 844-396-8946 (toll free) |
|--------------------------|---|

5. The following changes and additions are applicable to the SPD for the 3M Health Reimbursement Arrangement (HRA) Plan – Non-Medicare Eligible.

The "HRA Claims Administrator" row, the "Enrollment Administrator" row, and the "COBRA and Direct Bill Questions" row in the "Overview" chart of the "Customer Service" section are deleted and replaced with the following:

| | |
|--------------------------|---|
| HRA Claims Administrator | Via Benefits is available to answer questions about claims. Claims review requests, and written inquiries may be mailed to the address below. Via Benefits P.O. Box 981156 El Paso, TX 79998-1156 Tel: 1-833-414-1451 Monday through Friday: 7 a.m. to 8 p.m. CST Marketplace.viabenefits.com/3M |
| Enrollment Administrator | Via Benefits is available to answer questions about enrollment and eligibility. Via Benefits |

| | |
|-------------------------------------|---|
| | 10975 South Sterling View Drive South Jordan, UT 84905 Tel: 1-833-414-1451 Monday through Friday: 7 a.m. to 8 p.m. CST |
| HRA COBRA and Direct Bill Questions | National Benefits Services (NBS) P.O. Box 670 West Jordan, UT 84084 1-800-274-0503, Option 4 |

The “Enrollment Administrator” row and “Claims Administrator” row in the “General Plan Information” chart is deleted and replaced with the following:

| | |
|--------------------------|---|
| Enrollment Administrator | Via Benefits 10975 South Sterling View Drive South Jordan, UT 84905 |
| Claims Administrator | Via Benefits P.O. Box 981156 El Paso, TX 79998-1156 |

6. The following changes and additions are applicable to the SPD for the 3M Health Reimbursement Arrangement (HRA) Plan – Medicare Eligible.

The “Support and Advocacy Services” row, the “HRA Claims Administrator” row, the “Enrollment Administrator” row, and the “COBRA and Direct Bill Questions” row in the “Overview” chart of the “Customer Service” section are deleted and replaced with the following:

| | |
|-------------------------------------|--|
| Support and Advocacy Services | Via Benefits is available to answer your questions or assist with claims advocacy. Via Benefits 10975 South Sterling View Drive South Jordan, UT 84905 Tel: 1-866-766-6019 Monday through Friday: 7 a.m. to 8 p.m. CST |
| HRA Claims Administrator | Via Benefits is available to answer questions about claims. Claims review requests, and written inquiries may be mailed to the address below. Via Benefits P.O. Box 981156 El Paso, TX 79998-1156 Tel: 1-866-766-6019 Monday through Friday: 7 a.m. to 8 p.m. CST My.viabenefits.com/3M |
| Enrollment Administrator | Via Benefits is available to answer questions about enrollment and eligibility. Via Benefits 10975 South Sterling View Drive South Jordan, UT 84905 Tel: 1-866-766-6019 Monday through Friday: 7 a.m. to 8 p.m. CST |
| HRA COBRA and Direct Bill Questions | National Benefits Services (NBS) P.O. Box 670 West Jordan, UT 84084 1-800-274-0503, Option 4 |

The “Enrollment Administrator” row and “Claims Administrator” row in the “General Plan Information” chart is deleted and replaced with the following:

| | |
|--------------------------|---|
| Enrollment Administrator | Via Benefits 10975 South Sterling View Drive South Jordan, UT 84905 |
| Claims Administrator | Via Benefits P.O. Box 981156 El Paso, TX 79998-1156 |

7. Effective January 1, 2022, the following changes and additions are applicable to the SPD for the 3M Retiree Health Reimbursement Arrangement (HRA) Plan – Medicare Eligible:

Eligible Expenses for Reimbursement: Prescription drugs are considered an eligible medical expense and may be reimbursed under the Plan subject to the normal plan rules.

Please note, if you are submitting reimbursement for prescription drug co-payments, co-insurance or deductibles, you must report these reimbursements to your Medicare Part D provider. HRA reimbursements used within the donut hole will not count toward your true out-of-pocket-maximum (TrOOP), therefore it will take you longer to get through the donut hole. Failure to report reimbursement of prescription drug co-payments, co-insurance or deductibles to your Medicare Part D provider could result in your Medicare Part D provider terminating your coverage.

8. The following changes and additions are applicable to the SPDs for the 3M Voluntary Investment Plan and Employee Stock Ownership Plan (i.e., 3M Portfolio II Voluntary Investment Plan and Employee Stock Ownership Plan, 3M Portfolio III Voluntary Investment Plan and Employee Stock Ownership Plan, 3M Voluntary Investment Plan and Employee Stock Ownership Plan - Former) and the 3M Savings Plan:

Throughout the SPDs, replace all references to 3M First Line Center and Your Benefits Rewards™ along with the contact information to:

3M 401(k) Center
888-587-5100
go.3M.com/401kcenter
Empower-retirement.com/3M

Empower Retirement
P.O. Box 173764
Denver, CO 80217-3764

Questions:

If you have questions about these changes, please contact the 3M Benefits Center at 844-396-8946 or HR Help at 877-473-6394 (toll free).