



“Less is definitely more”

When it comes to spending money on health insurance, less is more for me. I rarely get sick, so I would rather spend my paycheck on something else other than medical insurance I may barely use.

Meet Luke:

My Stats

- 24 years old, single
- \$28,000 annual pay
- Non-smoker
- Selected the 3M Choice Advantage Plan with a Health Savings Account (HSA) for 2016
- Employee-Only coverage

My Health Snapshot

- Physically active, but I don't always have the best eating habits.
- See a doctor for an annual physical exam and only when I'm sick.
- Might need a few prescription drugs each year.
- No family history of serious health risks.

My Considerations

- Low premiums are key for me.
- I don't anticipate any major medical expenses other than my annual check-up (covered at 100%) and a few sick visits at most.
- I know under the Advantage Plans I'll have to pay 100% of the cost of my non-preventive prescription drugs until I reach my annual deductible. The 3M annual contribution of \$600 into my HSA will help cover these prescriptions and the few doctor visits I do have.
- If I do have a more serious injury or illness, I'll have to meet the annual deductible before my co-insurance kicks in, but I don't think that's very likely.

Why I Chose... the Choice Advantage Plan with a Health Savings Account

- The Medical Expense Estimator tool suggested the Choice Advantage Plan. It has the least expensive premiums, but it still has comprehensive medical coverage — just in case.
- It's unlikely I will come close to meeting the annual deductible.
- Overall, I expect that my total out-of-pocket expenses (premiums plus health care costs) will be lower in the Choice Advantage Plan.
- If I don't use all of the money in my HSA, it will roll over to the next year and I can use it when I need it in the future.
- If I happen to leave the company for any reason, the HSA is mine to keep.

Estimate of Luke's 2016 Costs

	Individual Coverage		
	Choice Advantage	Prime Advantage	Basic PPO Plan
Total claims incurred* (medical & prescription drug)	\$550	\$550	\$550
Maximum annual deductible after HSA contribution	\$2,200	\$900	\$550
Amount of annual deductible met	\$350	\$350	\$200
Coinsurance paid by Luke	\$0	\$0	\$50
Less: 3M HSA contribution**	(\$350)	(\$350)	N/A
Luke's net out-of-pocket health care costs	\$0	\$0	\$250
Annual premium***	\$300	\$972	\$1,380
Total Cost to Luke	\$300	\$972	\$1,630

*Estimated costs include an annual physical, a doctor visit, and two non-preventive prescriptions.

**Luke only used \$350 of the \$600 3M HSA contribution. The remaining \$250 will be carried forward to the next year.

***Includes both the tobacco-free discount and Healthy Living discounts.



“I need some peace of mind and assurance with a safety net.”

I need a plan that provides really good coverage for my active family. I'd love to pay the lower premiums of the Choice Advantage Plan but the high annual deductible scares me.

Meet Jessica:

My Stats

- 45 years old, married with two children
- Non-smoker
- Employee + Family coverage
- \$65,000 annual pay, \$115,000 annual household income
- Selected the Prime Advantage Plan with a Health Savings Account (HSA) for 2016

My Health Snapshot

- My two kids are involved in sports and experience injuries on occasion.
- All four of us regularly take advantage of preventive services covered at 100 percent.
- I rarely get sick, and I consider myself a savvy shopper — whether it's buying groceries or using health care services.

My Considerations

- I think of myself as a smart user of health care services — when I need to visit a doctor or have a procedure, I use Castlight Health™ to help decide where to go.
- I like the lower out-of-pocket maximum with the Prime Advantage Plan — who knows when one of us will end up in the hospital?
- My husband isn't offered coverage by his employer, so I cover the entire family.
- I like the flexibility of being able to change my annual HSA contributions at any time and as many times as I need to during the year.

Why I Chose... the Prime Advantage Plan with a Health Savings Account

- I did my homework by using the Medical Expense Estimator tool, and it showed me that my total annual costs are projected to be lower with the Prime Advantage Plan.
- I've had a good experience with the Prime Advantage Plan over the past several years and plan to stick with it. The higher annual deductible took a little getting used to, but my HSA really helped to manage my cash outlay.

Estimate of Jessica's 2016 Costs

	Employee + Family Coverage		
	Choice Advantage	Prime Advantage	Basic PPO Plan
Total claims incurred* (medical & prescription drug)	\$8,000	\$8,000	\$8,000
Maximum annual deductible after HSA contribution	\$4,400	\$1,800	\$1,100
Amount of annual deductible met	\$4,900	\$3,000	\$1,100
Coinsurance paid by Jessica	\$0	\$190	\$455
Less: 3M HSA contribution	(\$1,200)	(\$1,200)	N/A
Jessica's net out-of-pocket health care costs	\$3,700	\$1,990	\$1,555
Annual premium**	\$672	\$1,980	\$2,748
Total Cost to Jessica	\$4,372	\$3,970	\$4,303

*Estimated costs include several doctor visits, two imaging procedures, a number of preventive services and one prescription
 **Includes both the tobacco-free and Healthy Living discounts

“Do the math and see the potential savings”

I’m a numbers guy and pay attention to my bottom line — that includes managing my bank account and my waist line. But I do struggle with rheumatoid arthritis.

Meet Doug:

My Stats

- 47 years old, married
- Non-smoker
- Wife has medical coverage through her employer
- \$85,000 annual pay; \$160,000 annual household income
- Selected the 3M Prime Advantage Plan with a Health Savings Account (HSA) for 2016

My Health Snapshot

- I have rheumatoid arthritis, see a specialist regularly and take medication to manage my condition.
- I take a proactive approach to managing my health to avoid more serious health issues.

My Considerations

- I previously enrolled in the Basic PPO Plan because it’s familiar and predictable. I found that all three plans have the same network of doctors, so I can keep my current specialist if I enroll in an Advantage Plan.
- I compared the options, and the difference in premiums alone was enough for me to consider an Advantage Plan.
- I can put those premium savings directly into my HSA to help offset my annual deductible.
- I like that under the Advantage Plans, 3M will make an annual contribution of \$600 into my HSA on Jan. 1, 2016. So under the Prime Advantage Plan, my annual deductible of \$1,500 is really only \$900 out of my pocket.
- My arthritis medication is not on the Preventive Drug List, so I will pay 100 percent of the cost until I reach my annual deductible — but that’s when the HSA will come in handy.
- I love the tax breaks with the HSA, too. Can’t beat that my money goes in tax-free, grows tax-free and I can withdraw it tax-free if and when I need to pay for my eligible health care expenses.
- My wife enrolls in her employer’s medical plan to avoid the \$211 monthly spousal surcharge.

Why I Chose... the Prime Advantage Plan with a Health Savings Account

- I did my homework using the Medical Expense Estimator tool and the Health Plan Comparison charts. When I did the math, it was obvious that I could save on premiums and potentially spend less on out-of-pocket expenses.
- Since this will be my first year in an Advantage Plan, I want to test the waters with the Prime Advantage Plan, which has a higher premium but a lower annual deductible and out-of-pocket maximum compared to the Choice Advantage Plan.
- I’m going to open an HSA and take advantage of all the tax savings.

Estimate of Doug’s 2016 Costs	Individual Coverage		
	Choice Advantage	Prime Advantage	Basic PPO Plan
Total claims incurred* (medical & prescription drug)	\$42,800	\$42,800	\$42,800
Maximum annual deductible after HSA contribution	\$2,200	\$900	\$550
Amount of annual deductible met	\$2,800	\$1,500	\$550
Coinsurance paid by Doug	\$2,600	\$1,900	\$4,850
Less: 3M HSA contribution	(\$600)	(\$600)	N/A
Doug’s net out-of-pocket health care costs	\$4,800	\$2,800	\$5,400
Annual premium**	\$300	\$972	\$1,380
Total Cost to Doug	\$5,100	\$3,772	\$6,780

*Estimated costs include four doctor visits and a monthly arthritis medication
 **Includes both the tobacco-free and Healthy Living discounts



“Preparing for today, tomorrow and beyond”

Retirement is just around the corner. I need to save as much as possible — while I am still healthy and able to do so.

Meet Paula:

My Stats

- 59 years old, married with children
- Non-smoker
- Husband works for 3M and has his own coverage through 3M
- Employee + Child(ren) coverage
- \$75,000 annual pay; \$122,000 annual household income
- Selected the 3M Prime Advantage Plan with a Health Savings Account (HSA) for 2016

My Health Snapshot

- My family is generally healthy, but we visit the doctor’s office on occasion for minor illnesses and injuries. We take advantage of all the preventive care exams for our age groups — why not, they’re all covered at 100 percent!
- This year I’m planning to have knee replacement surgery.

My Considerations

- I plan to retire in the next few years, but I want to save more for my future health care expenses. I know I need to put away as much money as I can to help cover eligible health care expenses when I retire from 3M.
- The HSA that works with the 3M Advantage Plans is perfect because I can put money away to help cover my eligible medical expenses in later years. Plus, because I am over 55, I can put an additional \$1,000 a year into my HSA beyond the IRS maximum.
- The 3M Basic PPO Plan has a lower annual deductible, but I would have to pay more in premiums. The Choice Advantage Plan has the lowest premiums, but the high annual deductible worries me.

Why I Chose... the 3M Prime Advantage Plan with a Health Savings Account

- I used the Medical Expense Estimator tool to compare my options — taking into account that potential knee replacement surgery. Looking at my costs under each plan, I found that the 3M Prime Advantage Plan was the best fit for me.
- This plan provides comprehensive coverage for my medical and prescription drug needs, just like the Basic PPO Plan, but without the higher premiums. Plus, I receive an annual HSA contribution from 3M.
- I like having the opportunity to save for my future health care expenses. And, the HSA is mine to keep — if I don’t use it before I retire, I can use it in retirement.

Estimate of Paula’s 2016 Costs	Employee + Child(ren) Coverage		
	Choice Advantage	Prime Advantage	Basic PPO Plan
Total claims incurred* (medical & prescription drug)	\$26,700	\$26,700	\$26,700
Maximum annual deductible after HSA contribution	\$4,400	\$1,800	\$1,100
Amount of annual deductible met	\$5,600	\$3,000	\$1,100
Coinsurance paid by Paula	\$2,110	\$2,370	\$2,680
Less: 3M HSA contribution	(\$1,200)	(\$1,200)	N/A
Paula’s net out-of-pocket health care costs	\$6,510	\$4,170	\$3,780
Annual premium**	\$672	\$1,980	\$2,748
Total Cost to Paula	\$7,182	\$6,150	\$6,528

*Estimated costs include four doctor visits, four prescriptions, an imaging procedure and a knee replacement
 **Includes both the tobacco-free and Healthy Living discounts

Get the Facts and Do the Math

This year, take time to assess your insurance needs, your budget and your 3M medical plan options. Making better choices, including evaluating your 3M medical plan options, is a good idea every year. That's why we're giving you the facts and helping you do the math. These individual situations show you how others are making their choices.

Ready to make your own choice? Check out these online tools and resources on the Your Benefits Resources™ website:

- Find Your Advantage video (3MFindYourAdvantage.com)
- Medical Expense Estimator
- Health Plan Comparison Charts
- Get Ready to Choose brochure
- Your Enrollment Guide brochure

Use Castlight Health™ to compare doctors and medical services based on cost and quality.

- On 3M Source, type go.3M.com/castlight into your browser or follow this path: Life & Career Benefit Choices & Reimbursement Accounts (under “Benefits”) > Castlight Health
- Through the Internet: www.mycastlight.com/3M
- Download the Castlight mobile app at mycastlight.com/3M