



# Don't be afraid of a high-deductible health plan.

When you enroll in a 3M Advantage Plan, you get more than just medical coverage — you also get a Health Savings Account (HSA)\*, if you're eligible. Check out these HSA advantages:



## 3M Will Make an Annual Contribution

3M will make an annual contribution to your HSA\*, if eligible, on Jan. 1, 2016 — \$600/individual or \$1,200/family coverage. You can use 3M's annual HSA contribution to help offset your annual deductible.



## Lower Premiums

While the annual deductible is higher in a 3M Advantage Plan, your premiums are lower than the Basic PPO Plan. Take the money you would have spent on premiums and put it in your HSA.



## Tax-Free Savings

When you contribute to your HSA through convenient payroll deductions, you'll be lowering your taxable income.



## Flexible Access

Pay for qualified medical expenses through Auto-Pay, with a debit card or online. Or pay out of pocket and let the money in your HSA grow and earn interest.



## It's Yours to Keep

Any HSA balance at the end of the year carries over to the next year. Even when you retire or leave 3M, the money is still yours to use for qualified health care expenses.

## Need more details?

- ▶ Check out the video at [3MFindYourAdvantage.com](http://3MFindYourAdvantage.com)
- ▶ Consider the employee scenarios (posted at the end of the video)
- ▶ Review the "Get Ready to Choose" brochure (sent to your home in late September)
- ▶ Use the online tools and resources on the Your Benefits Resources™ website beginning Oct. 21, 2015

\*Per IRS rules, you are not eligible to contribute to 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 a plan that is not a qualified high-deductible health plan.