

3M Healthy Living incentive discount FAQs

General questions and incentive discount overview

Table of contents

[FAQs for employees hired on or before **Jan. 1, 2023**](#)

[FAQs for employees hired Jan. 2, **2023**, to June 30, **2023**](#)

[FAQs for employees hired **July 1, 2023**, to **Dec. 31, 2023**](#)

3M Healthy Living incentive discount

FAQs for employees hired on or before Jan. 1, 2023

What are the key dates for 2023?

Program deadlines depend on your benefit effective date. Here are the key dates and program requirements that need to take place in 2023.

| Benefit effective date | Key program dates |
|------------------------|--|
| Jan. 1, 2023 or before | Complete your health assessment by 11:59 p.m. CT on Feb. 24, 2023 . And, complete your activities by 11:59 p.m. CT on Aug. 25, 2023 . |

What to expect in 2023?

You have access to a variety of well-being activities and resources to help you reach your goals and earn your incentive discount for 2024. Here's what you need to know about completing activities to collect an additional 100 points by **Aug. 25, 2023**:

- Check out your activity options and find something that aligns with your health goals – you may even see more options to choose from
- No matter where you're starting from or what your goals are, there are a variety of activity options for everyone
- Some activities may take up to 16 weeks to complete, so don't delay
- Points vary by activity, so be sure to check the point value for each activity before you get started
- You may need to complete more than one activity to collect 100 activity points
- Every activity earns points! Any well-being activity you do will count towards your earning incentive

Your activities must be completed and reported between **Jan. 1, 2023**, and **11:59 p.m. CT on Aug. 25, 2023**. Once you've earned 200 points browse other activities to continue on your health journey.

Why is 3M offering Healthy Living?

3M is committed to helping you make healthy habits stick – every day of the year. With JourneyWell, a national health and wellness company, as our partner, 3M has the tools and resources to help you make healthy choices and achieve your best health. Living your best life is critical to 3M's overall success because a healthy work environment and healthy workforce:

- Allows us to remain an industry leader
- Reduces health care cost
- Reduces absenteeism
- Improves productivity
- Allows for better cost management of chronic conditions
- Allows us to hire and retain great talent – like you

Is participation mandatory?

No, participation is voluntary.

Is my personal health information protected?

Yes. Your health assessment results and personal health information are considered Protected Health Information (PHI). PHI is protected under the Health Insurance Portability and Accountability Act (HIPAA). Only the minimum amount of information from your health assessment is shared with your health plan to connect you with resources to help you maintain or improve your health. For more information on health information privacy, visit the U.S. Department of Health & Human Services website.

Will 3M receive any information about my personal health?

No. Confidentiality is very important. 3M will not have access to your personal health information. 3M will receive a summary report of all participant data to help ensure we offer health and well-being programs that best meet employee needs, but not your individual results.

Who can participate?

While all 3M employees, spouses and domestic partners can participate, only employees, spouses and domestic partners covered under a 3M medical plan are eligible to earn an incentive discount. Employees can earn \$50 per month, up to \$600 a year, while spouses and domestic partners can earn \$25 per month, up to \$300 per year, off their 3M medical plan premium for 2024 by completing program requirements. The program is available to employees, spouses and domestic partners participating in one of the following 3M medical plans: Basic PPO Plan (BCBS), Basic PPO Plan (HealthPartners), Prime Advantage Plan, Choice Advantage Plan and 3M HMSA Preferred Provider Plan (Hawaii).

Can my spouse or domestic partner participate in the incentive discount?

Yes! Spouses and domestic partners covered by the 3M medical plan who complete program requirements by **11:59 p.m. CT on Aug. 25, 2023**, can earn \$25 per month – up to \$300 per year – off their 3M medical plan premiums for 2024. Spouses and domestic partners not covered under a 3M medical plan are encouraged to take the health assessment and are able to use many of the 3M Healthy Living resources that are available. However, spouses and domestic partners not covered under a 3M medical plan are not eligible to earn the incentive discount.

If you have questions about what resources are available to you and your family, log on to your JourneyWell account or call JourneyWell Customer Service at **877-222-2054**.

Can I earn my incentive discount if my spouse/domestic partner doesn't participate?

Yes. If you are an employee and you complete your program requirements by the specified program deadlines, you will earn \$50 per month, up to \$600 per year, off your 3M medical plan premium for 2024. Earning your incentive discount is dependent upon you meeting the above requirements. Participation of a spouse/domestic partner does not impact your ability to earn.

If I'm the spouse/domestic partner of a 3M employee and I participate but my spouse/domestic partner doesn't, can I still earn my incentive discount?

Yes. If you are a spouse/domestic partner of a 3M employee covered under a 3M medical plan and you complete the health assessment between **Jan. 5, 2023, and 11:59 p.m. CT on Feb. 24, 2023**, and complete your activities to collect a total of 200 points by **11:59 p.m. CT on Aug. 25, 2023**, you will earn \$25 per month, up to \$300 per year, off your 3M medical plan premium for 2024. Earning your incentive discount is dependent upon

you meeting the above requirements. 3M employee participation does not impact your ability to earn.

Why does 3M offer this program?

3M wants you to live your best every day of the year, whether that's maintaining your current health or improving it, so 3M Healthy Living is available for everyone.

What if I didn't earn my incentive discount last year?

Even if you didn't participate in the health assessment or activities in 2022, you can still participate in 2023 to earn your incentive discount for 2024.

How do I earn my incentive discount for 2024?

To receive the incentive discount on your 3M medical plan premium for 2024, you must complete the requirements below to collect 200 points:

1. **Assess your health:** Taking the health assessment is the first step toward earning your incentive discount. Complete the health assessment between **Jan. 5, 2023**, and **11:59 p.m. CT on Feb. 24, 2023** to collect 100 of your required 200 total points. Once you complete your health assessment, you'll see all the available activities you have to choose from.
2. **Complete your activities:** Work toward a healthier future with a plan made for you. To earn your incentive discount, collect another 100 points by completing your activities by **11:59 p.m. CT on Aug. 25, 2023**. Be sure to check the point value for each activity before you get started. You may need to complete more than one activity to collect 200 points total.

What is the incentive discount if I complete all the requirements?

If you are an employee covered on a 3M medical plan and you complete your requirements—collect 200 points—on time, you're eligible to earn \$50 per month, up to \$600 per year, off your 3M medical plan premium for 2024. If you're a spouse/domestic partner and you complete your requirements—collect 200 points—on time, you're eligible to earn \$25 per month, up to \$300 per year, off your 3M medical plan premium for 2024.

To earn your incentive discount, you must collect 200 points total by completing the health assessment (100 points) by **11:59 p.m. CT on Feb. 24, 2023**, and activities totaling 100 points by **11:59 p.m. CT on Aug. 25, 2023**. ***There are no exceptions to these deadlines or point totals.***

Is the health assessment available in languages other than English?

Your JourneyWell account is only available in English at this time. Language assistance is available by calling JourneyWell Customer Service at **877-222-2054** or by emailing **support@healthybehaviors.org**.

Will I need to lose a certain number of pounds or lower my blood pressure (for example) to earn the incentive discount for 2024?

No. You will only need to complete a health assessment and eligible activities to earn your incentive discount for 2024. Your activities are based on the results of your health assessment and current health status.

How long does it take to complete the health assessment?

On average, the health assessment takes 10 minutes to complete.

How long will it take to complete my activities?

You will have a wide variety of activities to participate in – all will earn you points! Some may take hours and others will take up to 16 weeks. It's best to start your activities as soon as possible. Activities must be completed and reported by **11:59 p.m. CT on Aug. 25, 2023**.

How will I know if I've completed the requirements for the incentive discount?

You can track your progress on your JourneyWell account. This is the same place you'll complete your health assessment, get information about your next steps and report your activities (if necessary).

Once you've completed all the requirements, we'll let you know you're done. If you're a 3M employee and have a 3M email address, you'll get an email indicating you've earned your incentive discount. The email will come from **notifications@healthybehaviors.org** and will go to your 3M issued email. If you are a spouse/domestic partner of a 3M employee and provided a personal email when you completed the health assessment, you'll receive a confirmation email to that email address. If you are a spouse/domestic partner and did not provide an email during the health assessment, you will receive a confirmation letter to your home. If you have any questions about your progress, please contact JourneyWell Customer Service at **877-222-2054**.

Can I participate in and complete activities after I've earned 200 points total?

Yes, once you've earned 200 points you're encouraged to browse other activities to continue on your health journey.

Who do I contact for customer service?

You can contact JourneyWell Customer Service at **877-222-2054** or by email at **support@healthybehaviors.org**.

Health assessment and follow-up

What is a health assessment?

A health assessment is designed to give you a clear picture of your current health and well-being. The health assessment asks questions about your diet, exercise, sleep, stress, general lifestyle and more. As soon as you complete the health assessment, you'll get a dashboard summary of your results to discover how healthy you are, and some potential areas for improvement.

When can I complete the health assessment?

You can complete the health assessment from **Jan. 5, 2023, to 11:59 p.m. CT on Feb. 24, 2023**. If you miss the deadline for the health assessment, you will not be eligible to earn your incentive discount for 2024. ***There are no exceptions to this deadline.*** If you're a new participant in a 3M medical plan, health assessment availability and completion dates are different. Refer to the question *"What do employees and spouses/domestic partners new to the 3M medical plan have to do to earn the incentive discount?"* for specific dates.

Why is 3M asking me to take the health assessment?

The health assessment will help you understand your current health status and well-being – including where you're doing well and where you could use a little improvement. Based on these results, you'll be guided down a personalized path to help you maintain or improve your current health status and feel your very best. Your path will include health improvement activity options tailored to your current health needs.

What if I didn't complete the 2022 health assessment?

If you did not complete the health assessment last year, you can still participate.

What kind of information will I get when I complete my health assessment?

When you've finished the health assessment, you'll receive:

- A dashboard summary of your health assessment results
- Activity options to help you follow your path toward better health and earn your incentive discount for 2024
- Connection to support to help you better manage your health and reach your goals

Can I change my answers while I'm completing the health assessment?

Yes. You can change your answers any time before you click the *Finish* button. Once you click the *Finish* button, you will not be able to change your responses.

What if my results show some health risks?

If your health assessment shows some health risk, a health professional from your health plan may call you after you complete your health assessment. They will review the results of your health assessment and follow-up activities with you to help you reach your health goals and earn your incentive discount.

What will I have to do after I complete my health assessment?

Based on your results, you'll be guided down a path to help you maintain or improve your current health status. Your path will include health improvement activity options tailored to your current health needs. You need to complete activities on your path to collect an additional 100 points and earn your incentive discount.

You will have a variety of activity options to choose from. It's all about what's best for you – your choice. Be sure to check the point value for each activity before you get started. You may need to complete more than one activity to collect 100 activity points. Make sure you give yourself enough time to complete and then report your activities by **11:59 p.m. CT on Aug. 25, 2023**.

2024 incentive discount requirements

I missed the deadline to take my health assessment. Can I participate now and still get the incentive discount?

No, you will not be able to earn your incentive discount for 2024. The deadline to complete the health assessment, the first step toward earning your incentive discount, is **11:59 p.m. CT on Feb. 24, 2023**.

Why can't I use activities that I completed before Jan. 1, 2023?

Incentive discount requirements vary from year to year. All follow-up activities for the incentive discount for 2023 must be started, completed and reported between **Jan. 1, 2023, and 11:59 p.m. CT on Aug. 25, 2023**.

How do I get started working with a health coach or nurse after the health assessment?

Based on the results of your health assessment and health history you may be a candidate for one-on-one nurse support through your health plan or with a JourneyWell health coach. If so, a health professional from your health plan will contact you following the completion of your health assessment to help you understand and manage your condition. If you'd like to connect with someone sooner, contact JourneyWell Customer Service at **877-222-2054** and they can connect you with the right resource.

What can I expect when I talk with a JourneyWell health coach?

If you choose to work with a health coach from JourneyWell, the coach will provide you with personalized support to help you make health improvements appropriate for you. The amount of time you'll spend working with your coach depends on you and your unique situation and goals. Your coach will:

- Work with you to improve your health
- Help you set goals
- Provide education and resources
- Assist you with overcoming barriers to success

You may start working with your health coach on one topic, but you can also get support in other areas of your life. If you are working with a coach to earn your incentive discount, allow 8 to 12 weeks to complete your coaching. To earn the incentive discount, coaching must be completed by **11:59 p.m. CT on Aug. 25, 2023**.

What can I expect when I talk to a Blue Cross Blue Shield of Minnesota or HealthPartners nurse?

A health plan nurse will provide you with personal support to help you manage an existing or recently diagnosed condition. With the support of a health plan nurse, you'll have the tools and resources you need to reach your goals. Your health plan nurse will:

- Help you understand your condition
- Provide education about your condition
- Assist you with following your care plan
- Help you decrease the likelihood of complications related to your condition

Allow 8 to 12 weeks to complete this activity to earn your incentive discount by **11:59 p.m. CT on Aug. 25, 2023**.

Privacy and confidentiality

Is my personal health information protected?

Yes. Your health assessment results and personal health information are considered Protected Health Information (PHI). PHI is protected under the Health Insurance Portability and Accountability Act (HIPAA). Only the minimum amount of information from your health assessment is shared with your health plan provider to connect you with resources to help you improve or maintain your health. Due to HIPAA privacy laws, we are unable to share information about your spouse's health, results, or completion status. For more information on health information privacy, visit the U.S. Department of Health & Human Services.

Will 3M receive any information about my personal health?

No. Confidentiality is very important. 3M will not have access to your personal health information. 3M will receive a summary report of all participant data to help ensure we offer health and wellness programs that best meet 3M employee needs, but not your individual results.

What information is shared with my health plan?

3M wants to connect you to resources that will help you improve or maintain your health. In order to connect you with the right kind of support to live your best, your health assessment results may be shared with your health plan. Therefore, a Blue Cross Blue Shield of Minnesota or HealthPartners health professional may contact you.

If I complete the health assessment, will my results be used to deny coverage?

No. Your results are not used as part of health care premium calculations or to deny coverage.

Will my health assessment results be sent to my doctor or clinic?

No. Your health assessment results will not be sent to your doctor or clinic. However, you are encouraged to discuss your results with your doctor if you have questions or concerns.

Do my health assessment results affect health plan coverage?

No. The results of your health assessment do not impact your health insurance coverage or determine your health plan premiums.

Where are the results of my health assessment and participation stored?

Health assessment results are stored in an electronic database at JourneyWell. This database is secure and not shared with 3M. All personal information is encrypted.

Will my co-workers know whether or not I participate?

No. Your co-workers will not know if you participated unless you tell them.

Do I need to sign a consent form?

When registering for an account, you'll be presented with website terms and conditions that you'll need to accept prior to creating your account and completing your health assessment. You are not required to accept the terms and conditions, but if you choose not to, you won't be able to create an account and be eligible for the 2024 Healthy Living incentive discount. 3M reserves the right to modify the terms of the incentive discount program or terminate it in its entirety. All decisions by 3M are final and binding on all individuals.

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 plan, in whole or in part, at any time. The Plan Administrator reserves the right to correct any errors in the document. Neither receipt of this document nor its use of the term “you” indicate or confer eligibility for the plan. Only those individuals who satisfy the plan’s eligibility requirements and other criteria contained in the official plan document are eligible to participate in the plan.

3M Healthy Living incentive discount

FAQs for employees hired Jan. 2, 2023, to June 30, 2023

What are the key dates for 2023?

Program deadlines depend on your benefit effective date. Here are the key dates and program requirements that need to take place in 2023.

| Benefit effective date | Key program dates |
|-----------------------------------|---|
| Jan. 2, 2023, to June 30, 2023 | Complete your health assessment by 11:59 p.m. CT on Aug. 25, 2023. |

Why is 3M offering Healthy Living?

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- Allows us to remain an industry leader
- Reduces health care cost
- Reduces absenteeism
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- Allows for better cost management of chronic conditions
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Is participation mandatory?

No, participation is voluntary.

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No. Confidentiality is very important. 3M will not have access to your personal health information. 3M will receive a summary report of all participant data to help ensure we offer health and well-being programs that best meet employee needs, but not your individual results.

Who can participate?

While all 3M employees, spouses and domestic partners can participate, only employees, spouses and domestic partners covered under a 3M medical plan are eligible to earn an incentive discount. Employees can earn \$50 per month, up to \$600 a year, while spouses and domestic partners can earn \$25 per month, up to \$300 per year, off their 3M medical plan premium for 2024 by completing program requirements. The program is available to employees, spouses and domestic partners participating in one of the following 3M medical plans: Basic PPO Plan (BCBS), Basic PPO Plan (HealthPartners), Prime Advantage Plan, Choice Advantage Plan and 3M HMSA Preferred Provider Plan (Hawaii).

Can my spouse/domestic partner participate in the incentive discount?

Yes! Spouses/domestic partners covered by the 3M medical plan who complete the health assessment by **11:59 p.m. CT on Aug. 25, 2023**, can earn \$25 per month – up to \$300 per year – off their 3M medical plan premiums for 2024. Spouses/domestic partners not covered under a 3M medical plan are encouraged to take the health assessment and are able to use many of the 3M Healthy Living resources that are available. However, spouses/domestic partners not covered under a 3M medical plan are not eligible to earn the incentive discount.

If you have questions about what resources are available to you and your family, log on to your JourneyWell account or call JourneyWell Customer Service at **877-222-2054**.

Can I earn my incentive discount if my spouse/domestic partner doesn't participate?

Yes. If you are an employee and you complete your program requirements by the specified program deadlines, you will earn \$50 per month, up to \$600 per year, off your 3M medical plan premium for 2024. Earning your incentive discount is dependent upon you meeting the above requirements. Participation of a spouse/domestic partner does not impact your ability to earn.

If I'm the spouse/domestic partner of a 3M employee and I participate but my spouse/domestic partner doesn't, can I still earn my incentive discount?

Yes. If you are a spouse/domestic partner of a 3M employee covered under a 3M medical plan and you complete the health assessment by **11:59 p.m. CT on Aug. 25, 2023**, you will earn \$25 per month, up to \$300 per year, off your 3M medical plan premium for 2024. Earning your incentive discount is dependent upon you meeting the above requirements. 3M employee participation does not impact your ability to earn.

Why does 3M offer this program?

3M wants you to live your best every day of the year, whether that's maintaining your current health or improving it, so 3M Healthy Living is available for everyone.

How do I earn my incentive discount for 2024?

To receive the incentive discount on your 3M medical plan premium for 2024, you must complete the requirement below to collect 200 points:

1. **Assess your health:** Complete the health assessment by **11:59 p.m. CT on Aug. 25, 2023** to collect 200 total points.

What is the incentive discount if I complete all the requirements?

If you are an employee covered on a 3M medical plan and you complete your requirements – collect 200 points – on time, you're eligible to earn \$50 per month, up to \$600 per year, off your 3M medical plan premium for 2024. If you're a spouse/domestic partner and you complete your requirements – collect 200 points – on time, you're eligible to earn \$25 per month, up to \$300 per year, off your 3M medical plan premium for 2024.

To earn your incentive discount, you must collect 200 points by completing the health assessment (200 points) by **11:59 p.m. CT on Aug. 25, 2023. *There are no exceptions to these deadlines or point totals.***

Is the health assessment available in languages other than English?

Your JourneyWell account is only available in English at this time. Language assistance is available by calling JourneyWell Customer Service at **877-222-2054** or by emailing **support@healthybehaviors.org**.

Will I need to lose a certain number of pounds or lower my blood pressure (for example) to earn the incentive discount for 2024?

No. You will only need to complete a health assessment to earn your incentive discount for 2023.

How long does it take to complete the health assessment?

On average, the health assessment takes 10 minutes to complete.

How will I know if I've completed the requirements for the incentive discount?

You can track your progress on your JourneyWell account. This is the same place you'll complete your health assessment, get information about your next steps and report your activities (if necessary).

Once you've completed all the requirements, we'll let you know you're done. If you're a 3M employee and have a 3M email address, you'll get an email indicating you've earned your incentive discount. The email will come from **notifications@healthybehaviors.org** and will go to your 3M issued email. If you are a spouse/domestic partner of a 3M employee and provided a personal email when you completed the health assessment, you'll receive a confirmation email to that email address. If you are a spouse/domestic partner and did not provide an email during the health assessment, you will receive a confirmation letter to your home. If you have any questions about your progress, please contact JourneyWell Customer Service at **877-222-2054**.

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A health assessment is designed to give you a clear picture of your current health and well-being. The health assessment asks questions about your diet, exercise, sleep, stress, general lifestyle and more. As soon as you complete the health assessment, you'll get a dashboard summary of your results to discover how healthy you are, and some potential areas for improvement.

When can I complete the health assessment?

You can complete the health assessment from **Jan. 5, 2023, to 11:59 p.m. CT to Aug. 25, 2023**. If you miss the deadline for the health assessment, you will not be eligible to earn your incentive discount for 2024. ***There are no exceptions to this deadline.***

Why is 3M asking me to take the health assessment?

The health assessment will help you understand your current health status and well-being – including where you’re doing well and where you could use a little improvement. Based on these results, you’ll be guided down a personalized path to help you maintain or improve your current health status and feel your very best. Your path will include health improvement activity options tailored to your current health needs.  It’s all about what’s best for you.

What kind of information will I get when I complete my health assessment?

When you’ve finished the health assessment, you’ll receive:

- A dashboard summary of your health assessment results
- Activity options to help you follow your path toward better health
- Connection to support to help you better manage your health and reach your goals

Can I change my answers while I’m completing the health assessment?

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What if my results show some health risks?

If your health assessment shows some health risk, a health professional from your health plan may call you after you complete your health assessment. They will review the results of your health assessment and work with you to set health improvement goals.

2024 incentive discount requirements

I missed the deadline to take my health assessment. Can I still get the incentive discount? No, you will not be able to earn your incentive discount for 2024. The deadline to complete the health assessment and earn your incentive discount is **11:59 p.m. CT on Aug. 25, 2023**.

Privacy and confidentiality

Is my personal health information protected?

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If I complete the health assessment, will my results be used to deny coverage?

No. Your results are not used as part of health care premium calculations or to deny coverage.

Will my health assessment results be sent to my doctor or clinic?

No. Your health assessment results will not be sent to your doctor or clinic. However, you are encouraged to discuss your results with your doctor if you have questions or concerns.

Do my health assessment results affect health plan coverage?

No. The results of your health assessment do not impact your health insurance coverage or determine your health plan premiums.

Where are the results of my health assessment and participation stored?

Health assessment results are stored in an electronic database at JourneyWell. This database is secure and not shared with 3M. All personal information is encrypted.

Will my co-workers know whether or not I participate?

No. Your co-workers will not know if you participated unless you tell them.

Do I need to sign a consent form?

When registering for an account, you'll be presented with website terms and conditions that you'll need to accept prior to creating your account and completing your health assessment. You are not required to accept the terms and conditions, but if you choose not to, you won't be able to create an account and be eligible for the 2024 Healthy Living incentive discount. 3M reserves the right to modify the terms of the incentive discount program or terminate it in its entirety. All decisions by 3M are final and binding on all individuals.

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 plan, in whole or in part, at any time. The Plan Administrator reserves the right to correct any errors in the document. Neither receipt of this document nor its use of the term "you" indicate or confer eligibility for the plan. Only those individuals who satisfy the plan's eligibility requirements and other criteria contained in the official plan document are eligible to participate in the plan.

3M Healthy Living incentive discount FAQs for employees hired July 1, 2023, to Dec. 31, 2023

What are the key dates for 2023?

Program deadlines depend on your benefit effective date. Since you joined the plan on or after July 1, 2023, no action is required this year.

| Benefit effective date | Key program dates |
|-----------------------------------|-----------------------------|
| July 1, 2023, to Dec. 31, 2023 | No action required in 2023. |

Why is 3M offering Healthy Living?

3M is committed to helping you make healthy habits stick – every day of the year. With JourneyWell , a national health and wellness company, as our partner, 3M has the tools and resources to help you make healthy choices and achieve your best health. Living your best life is critical to 3M’s overall success because a healthy work environment and healthy workforce:

- Allows us to remain an industry leader
- Reduces health care cost
- Reduces absenteeism
- Improves productivity
- Allows for better cost management of chronic conditions
- Allows us to hire and retain great talent – like you

Who can participate?

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As a new employee, what do I need to do to earn the incentive discount this year?

If you are an employee new to a 3M medical plan between **July 1, 2023, and Dec. 31, 2023**, you will automatically receive \$50 per month, up to \$600 per year, off your 3M medical plan premium for the remainder of 2023 and all of 2024. You will need to take action in 2024.

What do spouses/domestic partners have to do to earn the incentive discount?

If you are a spouse/domestic partner new to a 3M medical plan between **July 1, 2023, and Dec. 31, 2023**, you will automatically receive \$25 per month, up to \$300 per year, off your 3M medical plan premium for the remainder of 2023 and all of 2024. You will need to take action in 2024.

Who do I contact for customer service?

You can contact JourneyWell Customer Service at **877-222-2054** or by email at **support@healthybehaviors.org**.

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 plan, in whole or in part, at any time. The Plan Administrator reserves the right to correct any errors in the document. Neither receipt of this document nor its use of the term “you” indicate or confer eligibility for the plan. Only those individuals who satisfy the plan’s eligibility requirements and other criteria contained in the official plan document are eligible to participate in the plan.