BlueCross
BlueShield
Minnesota

November 2015

Dear 3M employee,

We want to make you aware of some changes to the Blue Cross Blue Shield provider network you use in order to obtain in-network benefits, the highest level of benefits available under your plan.

Effective January 1, 2016, if you reside in the Missouri counties of Franklin, Jefferson, Lincoln, Saint Charles, Saint Francois, Saint Louis, Saint Louis City, Saint Genevieve, Warren, and Washington you will need to use providers in the **Blue Access Choice Network** to receive in-network benefits.   For services received outside of these counties, you will use the Blue Card PPO network for the highest level of benefits.

As a result of this network change, you and your covered family members will receive new member ID cards on or before December 31, 2015.

No need to worry
This change should have little to no effect on you. In fact, the new network includes more than 98 percent of the doctors, specialists, hospitals, and clinics in your current provider network.

What you should do
- Use your current member ID card to receive care or services from providers through December 31, 2015.
- Use your new member ID card beginning January 1, 2016. **Please destroy your old ID card**.
- If you like, you can confirm that your provider(s) are in the new network by following the instructions below:

To confirm that your provider is in the network
You can find a **Blue Access Choice network** provider at www.bluecrossmn.com/3M and click FIND A DOCTOR. Next, select the "Blue Access Choice" network. You can then enter your search criteria. Note that you will continue to have Blue Card PPO providers available to you for services received outside of the Blue Access Choice service area. Blue Card PPO providers will appear in your find a doctor search automatically if you are searching for a zip outside of the Blue Access Choice service area.

If you are not a registered user of www.bluecrossmn.com/3M – now is a good time to register to get the most out of your plan.

Continued Care

If your current provider is not in the Blue Access Choice network, you may continue care with them for up to 120 days after January 1, 2016, and claims will be processed at the in-network benefit level, if you have one or more of the following:

- An acute condition
- A life-threatening mental or physical illness
- A disabling or chronic condition that is in an acute phase
- A physical or mental disability that:
    1. Makes it difficult for you to engage in one or more major life activities
    2. Has lasted or can be expected to last for at least one year
    3. May result in death
- A lack of network providers that can give you culturally appropriate services or speak your language
- A pregnancy beyond the first trimester
- A terminal illness with life expectancy of less than 180 days

Please refer to the "Continuity of Care" topic in the 3M Medical Plan Summary Plan Description (SPD) to learn more about transitioning from an out-of-network provider to an in-network provider.

Questions

If you feel you qualify for continued care based on the above information or you have questions or concerns about your new provider network or ID card, please call Blue Cross customer service toll free at 1-800-858-0722 Monday – Friday 7 a.m. to 8 p.m. CT.

Sincerely,

Blue Cross and Blue Shield of Minnesota