



## How the UnitedHealthcare Shared Savings Program Can Help Reduce Certain Out-of-Network Medical Costs

For Participants in the Active Management or Management Retiree Plan Designs

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The Nokia Standard Point of Service (POS), Enhanced POS and Traditional Indemnity medical plan options give you the flexibility to use any healthcare provider. You will generally pay less when you use UnitedHealthcare in-network providers. Choosing to use providers outside of the network means that you will pay higher, out-of-network rates.

But there are times when you may find yourself using an out-of-network provider by chance rather than by choice — for example, in an emergency or when a provider at an in-network facility, such as a radiologist or anesthesiologist, does not participate in the UnitedHealthcare network. In those cases, higher, out-of-network rates would apply.

If you find yourself in that situation, and you or your covered dependent is not Medicare-eligible, you can rest easy. UnitedHealthcare does not expect you to be billed for more than the amount shown on your Explanation of Benefits (EOB) as your patient responsibility.

However, if you are billed for more than that amount, UnitedHealthcare's Shared Savings Program has a new process to help you, effective January 1, 2018.

**Please note:** The Shared Savings Program is not for situations where you choose to use out-of-network providers.

## How the Shared Savings Program Works

To reduce excessive billing and protect you and your family members, UnitedHealthcare will reduce the allowed amounts for out-of-network providers who are treated as in-network (such as radiologists, anesthesiologists, pathologists, assistant/second surgeons and ER physicians/facilities).

UnitedHealthcare uses a service called Data iSight to review select out-of-network claims and recommend a reduced payment amount for out-of-network covered services. If you receive a bill from a provider that reflects an amount due that is greater than the amount on your EOB, call Data iSight at 1-866-835-4022. Let the representative know you are a UnitedHealthcare member and have been charged an amount greater than that shown on your EOB. The Data iSight representative will review your issue and, if applicable, work with the provider to reach agreement on the amount due.

This communication is intended to highlight some of the benefits provided to eligible participants under the Nokia benefit plans. More detailed information is provided in the official plan documents. In the event of a conflict between any information contained in this communication and the terms of the plans as reflected in the official plan documents, the official plan documents shall control. The Board of Directors of Nokia of America Corporation (formerly known as Alcatel-Lucent USA Inc. and doing business as Nokia) (the "Company") (or its delegate[s]) reserves the right to modify, suspend, change or terminate any of the benefit plans at any time (subject to the terms of any applicable collective bargaining agreement). Participants should make no assumptions about any possible future changes unless a formal announcement is made by the Company. The Company cannot be bound by statements about the plans made by unauthorized personnel.

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