Issue Date: January 13, 2017; Updated January 23, 2017

The information contained in this document supplements the Health & Welfare FAQs 14 - 15 in the Frequently Asked Questions – US Benefits Harmonization dated November 14, 2016.

Frequently Asked Questions
HRA Balance

Q1. What happened to the HRA balance I still had in my account as of December 31, 2016 while under the Legacy Nokia Low Bridge Plan?

A1. As of January 1, 2017, the Legacy Nokia Low Bridge Plan HRA is no longer being funded. However, if you had an HRA balance at the end of 2016, you will be able to use any remaining balance until December 31, 2019.

Q2. Can I still use my consumer debit card associated with the HRA previously under Legacy Nokia?

A2. No. The consumer debit card associated with the HRA was deactivated as of December 31, 2016. In 2017, new cards will not be issued. The consumer debit card is not a feature of the 2017 Nokia medical plan.

Q3. What expenses are eligible for payment from the Legacy Nokia HRA?

A3: HRA dollars may be used to pay for your annual deductible, co-pay, coinsurance and out-of-pocket maximum expenses. In 2016, medical and pharmacy expenses were payable from the Legacy Nokia HRA. In 2017, under the new Nokia plan, medical and pharmacy expenses will continue to be payable from the HRA. HRA funds cannot be used for dental and vision expenses under the Legacy Nokia or new Nokia plan.

Q4. How are providers reimbursed in 2017 under the new HRA process?

A4: When a claim from an in-network medical provider is processed by UHC, payment for any out-of-pocket expense will automatically be sent from UHC to that provider and debited from your remaining HRA account balance not utilized for 2016 claims payments. If you have already paid the provider, he/she will be responsible for reimbursing you.

When a claim from an out-of-network medical provider is processed by UHC, payment for any out-of-pocket expense will automatically be sent from UHC to you and debited from your HRA account. You are responsible for reimbursing the provider, if you have not already paid him/her.

You will pay your prescription drug co-pay at the in-network pharmacy (or deductible/co-insurance at an out-of-network pharmacy) when you pick it up. Your out-of-pocket amount will automatically be transferred from Express Scripts to your HRA. You will be reimbursed from your HRA and your balance will be debited.

Q5: **How will expenses incurred during 2016 be reimbursed from the HRA previously available under the Legacy Nokia plan?**

A5: If you still have outstanding 2016 medical or pharmacy claims, your HRA funds will continue to be used to pay for your share of those expenses. You will have until March 31, 2017 to file 2016 claims and be reimbursed from your HRA for 2016 expenses. As of April 1, 2017, your

HRA funds will no longer be attached to your Low Bridge Plan that you utilized in 2016 under Legacy Nokia. The process for filing 2016 claims will continue to be the same as in 2016.

Q6: **How will the HRA work in 2017 under the new process?**

A6: A new HRA contract had to be set up with UnitedHealthcare (UHC) for 2017. In order to allow for claims run-out from the Legacy Nokia plan to the new HRA contract, no monies will be moved to the new HRA until April 1, 2017. Therefore, your share of any 2017 claims will not be paid to your provider or reimbursed to you until funds have been transferred to the new account in April 2017. UHC will run a report to capture any 2017 claims and then post those claims against your remaining HRA balance utilizing the new process.

As of April 1, 2017, any 2017 expenses incurred year-to-date will automatically be paid or reimbursed out of your HRA balance, which will now be associated with the new UHC account with group number 517000. Payment or reimbursement will be made via either:

- Auto-rollover: Medical and pharmacy expenses will roll over to your HRA as they do today, or
- Manual claim submission: You may also submit a paper claim to UHC to receive reimbursement.

Q7: Does auto-rollover in 2017 also include reimbursement via direct deposit to my bank account?

A7: To set up direct deposit for 2017 claims, you should re-register for www.myuhc.com under policy 517000 using the ID# on your new insurance ID card. Once on the website, go to "Account Settings" and then "Manage accounts for direct deposit". You can then enter your bank account information.

Q8: **Will there be coordination of payments from the HRA and FSA accounts in 2017?**

A8: For 2017, the HRA and FSA accounts are separate. UHC will not use 2017 FSA funds to pay out any medical claims. You will have to submit any 2017 FSA claims directly to YSA, the new FSA administrator, via the Your Benefit Resources website.

Q9: How can I view my HRA balance?

A9: Employees with HRA balances will be able to see those balances and keep track of them on www.myuhc.com. Under the legacy Nokia plan, you have access to the website for 18 months to view claims and activity prior to January 1, 2017. Effective April 1, 2017, once the run-out time is up for the HRA, you will be able to see your 2017 balance on www.myuhc.com. You need to re-register for www.myuhc.com using your new ID number and policy number (517000) on your new ID card in order to see 2017 information.