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# A Survey of Lucent/Nokia Retirees

## 2020 Healthcare Choices

### Data gathered to help improve future enrollments

[www.nrln.org/Lucent/Benefits](http://www.nrln.org/Lucent/Benefits) - March 2021 -1

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## Introduction and Summary

Nokia offers healthcare benefits to eligible retirees, which can include Medicare health insurance, Part D prescription drugs and optional offers for dental and vision care. The principal Medicare choices are offered to retirees during an annual enrollment period that begins in October of each year. For management and non-represented retirees, the most significant offering is a United Healthcare Medicare Advantage Plan with prescription Rx drugs included. During 2020, there was a significant change in the drug plan - the provider was switched from ExpressScripts to United Healthcare and its prescription manager, OptumRX. These plans are offered under a CMS Employer Group Waver Program which modifies Part C and Part D rules on a case-by-case basis.

Because of this and other changes, there were individual reports of difficulty in registration and obtaining information on how the changes impacted their personal situation. and some retirees filed grievances according to CMS rules, but improvements were not obvious. Although Nokia and United Healthcare were responsive to specific cases, the overall picture was not clear. For this reason the NRLN Lucent/Nokia chapter decided to survey its membership to obtain a fuller picture in support of a request to be made to Nokia for improvements.

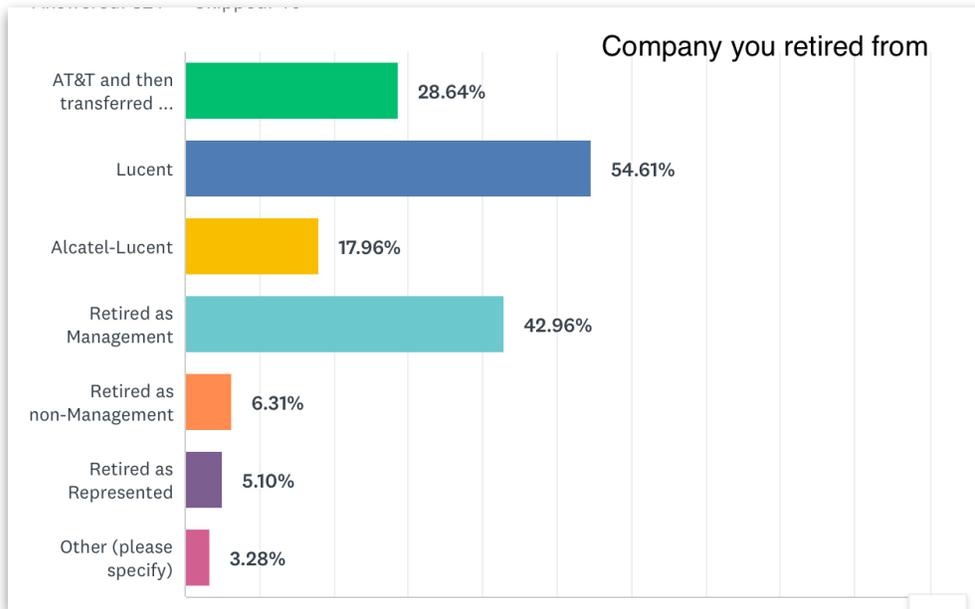
This report lists the numerical responses and also refers to written comments made in the survey. In presenting the results below, the following “big picture” emerges:

- Many retirees were satisfied with their enrollment and their health coverage.
- Other retirees found the registration process difficult to manage and were unsure that their choices were in their best interest.
- A small number felt disadvantaged and either left Nokia coverage or asked for significant change in future enrollments.

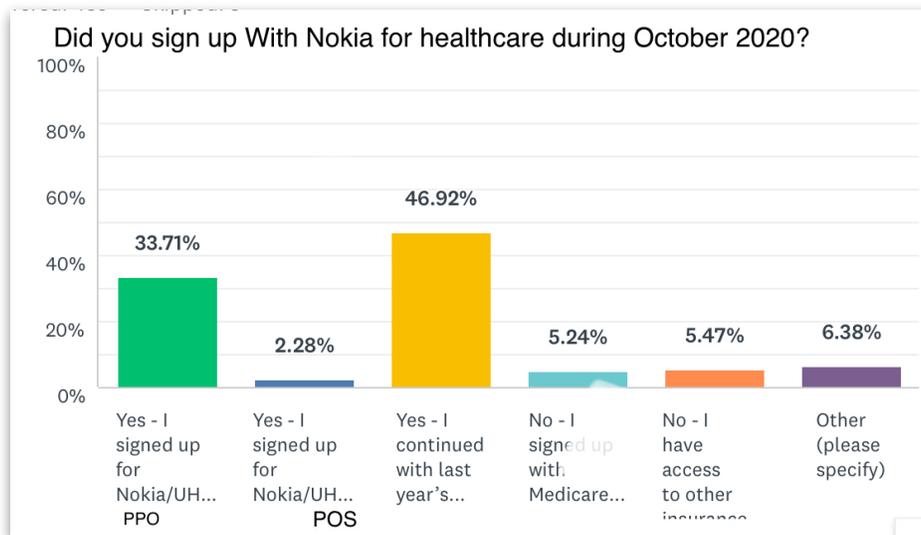
But the large percentage of difficulty is noticeably inconsistent with the United Healthcare “everyone” mission statement “**Helping People Live Healthier Lives And Helping Make The Health System Work Better For Everyone.**”

## Major Findings by Responses

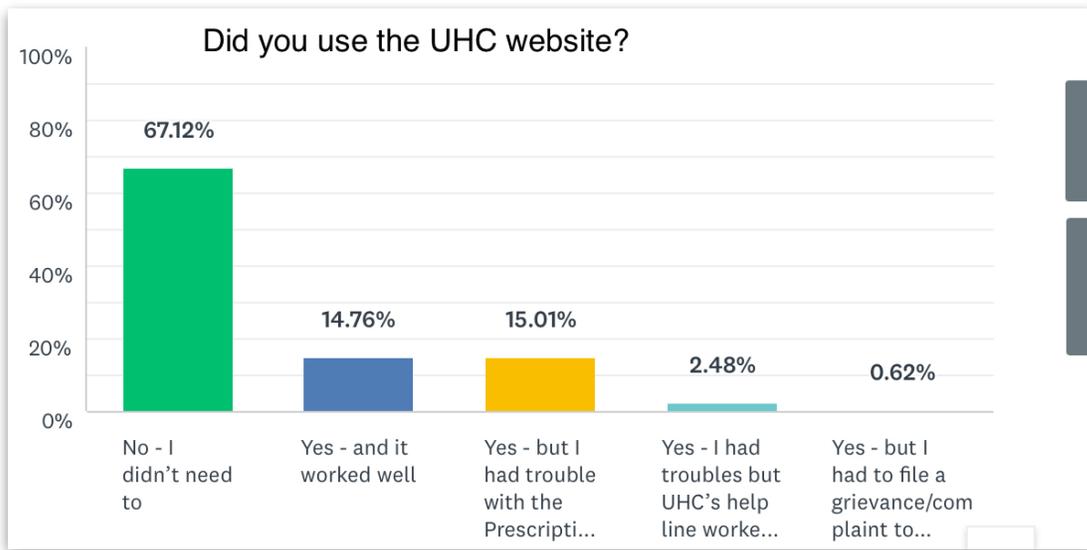
» Company-retired-from data was collected to help users see where their peers are from.



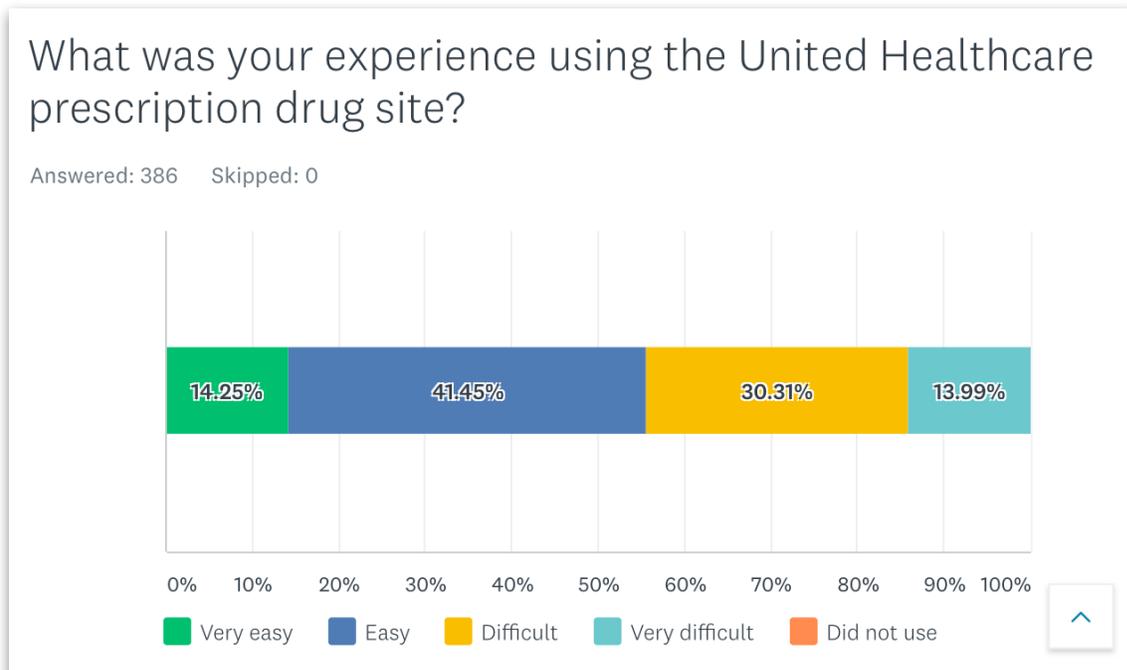
» Most retirees who responded the survey either signed up or renewed their Nokia healthcare plan. Because the wording of the request to retirees focused on Nokia plans, many who have continued with non-Nokia plans appear not to have responded.



» A majority of the respondents used the UHC website. More than one-sixth had troubles and a reportable number filed a grievance with UHC according to their rules.



» Over 40% of those who used the UHC prescription site reported it difficult or very difficult to use.



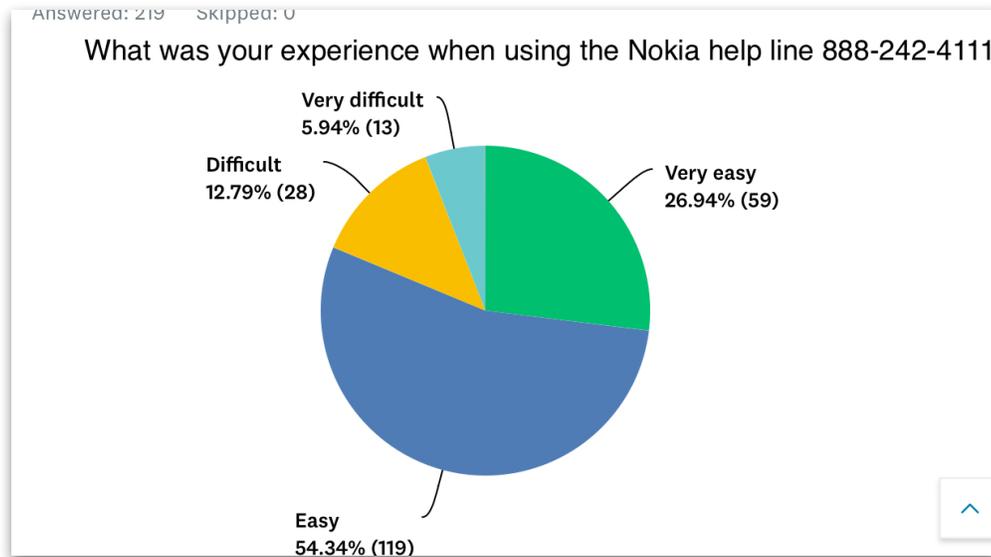
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## SAMPLE OF THE COMMENTS ASSOCIATED WITH THESE QUESTIONS

- UHC does not get the next year documents posted on their web site in a timely manner. •
- The EOC doc for year 2019 and for year 2020 were not posted until sometime after the enrollment period
  - Some OptumRx helpline persons were almost impossible to understand. Also, phone connections were often very poor
    - I never received the Nokia 2021 Enrollment info!! Trying to learn what was going on and reach someone who could tell me was a nightmare!!!
    - Lots of confusion in dealing with OptumRx being told different things by different people. Very poorly handled!
  - Some of my drugs were not listed and it wasn't clear what the charges would be
  - No communication. Prices are higher
  - Inadequate comparative information
  - Called several times but could never get anyone who knew what to do.
  - Found everything I was looking for with ease.
  - Uue both Cosopt PF and Vyzulta eye drops for glaucoma. My cost after insurance for a 3 month supply of each of these drugs has increased from \$100 to \$595. That is a \$3960 annual cost increase to me as a result of moving from Express Scripts to OptumRX. I am trying to find other sources for these drugs.
- I called and talked with them. They were very helpful. I have not had a problem will having my prescriptions mailed to me. So far it has been seamless.
- The website is fine however the drug prices are not. I had to go to Wellrx website for competing prices ands they showed that I could save a bundle using Publix Pharmacy to get my prescriptions filled and saved 50%. So I did. I guess I will not be using the Optum folks. Not quite sure now why I'm paying for Optum if I can get it cheaper on the open market?
- Once connected to Optum their service was poor the 1st time. On my 2nd attempt for a Pre-Approval contact, I got a Supervisor that understood and got the pre-approval process moving.
- I liked Express Scripts better. A lot less expensive. I don't use OptumRx. I shop for least cost. Like Good Rx!!!! I always used Express Scripts. Their prices were .
- The change to OptumRX was poorly managed. The information change was buried in a booklet full of other information which was also not helpful. Did anyone user test this? Once I finally found out how to contact OptumRX the person was rude and the sign up process not at all user friendly. I switched to PillPack. OptumRx needs to take a lesson from them on customer service
- Very high co-pays
- All prescription info had already been transferred to Optum RX from Express Scripts. There is a huge price discrepancy (much higher) between Express Scripts and Optum RX. For some prescriptions, the prices are less expensive at Walgreens.
- I found that my 6 Rx would cost me 3 times the price of VS & Walmart
- It was confusing but the UHC customer rep walked me through it.
- price higher than Express Scripts
- Prices seem higher than express scripts

- It was a surprise when I found out that some of my medications would be more expensive (3-5x) to go through OptumRx, than using a regular retail outlet. Thought that ALL medications would be



cheaper via OptumRx - guess not.

» Over 18% of those who used the Nokia Help line reported it difficult or very difficult to use. The Benefits Resource Center is of no help at all. Again today they simply hung up while on a three way call with UHC.

When I call Nokia, the Philippines Customer Service Representative does not know what I am trying to relay, it's about impossible to get help

I called the UHC Nokia **help** line. They confirmed all of my assumptions, but did not provide any further clarification.

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## Change Requests for 2022 to be Addressed to Nokia

- ❖ **Benefits Center Help Line:** Change the Benefits Center help line so that it is responsive for all callers and agents have access to expert help to meet retirees needs on the first call. Include the industry-standard after-call survey and use its results to improve service.
- ❖ **Nokia/UHC Info:** Set a goal to synchronize what Nokia says and what United Healthcare says and does so that retirees are getting a single information stream about their options and their benefits.
- ❖ **Benefits info before registering:** Provide the complete information package on costs, benefits, and providers in easily readable web pages before a retiree agrees to register and sign up.
- ❖ **Rx costs:** Before registration, provide a cost calculator on entered drug lists that provides the same information that UHC provides to Medicare-covered retirees on medicare.gov.



The attention to the needs of the retiree and support of the Nokia staff and the United Healthcare staff during the pandemic is appreciated