



2024 enrollment action guide

For participants in the management retiree plan design*

*Includes COBRA and Family Security Program (FSP) participants

2024-MNGR

NOKIA

2024 annual open enrollment period

Important: This guide is intended for multiple audiences. Some information in this guide may not apply to you. Please refer to the Your Benefits Resources™ (YBR) website during your annual open enrollment period to review Nokia health and welfare benefits eligibility for you and your dependents.

Online and phone enrollment period: October 9, 2023 – October 20, 2023

The 2024 annual open enrollment period begins on Monday, October 9, 2023, at 9:00 a.m., Eastern Time (ET), and ends on Friday, October 20, 2023, at 5:00 p.m., ET.

You may learn about your 2024 coverage choices and costs — as well as enroll in and/or change your Nokia health and welfare benefits coverage — online on the Your Benefits Resources (YBR) website at <https://digital.alight.com/nokia> or by calling the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) during these dates and times. Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

Please note:

- **The annual open enrollment period runs for two weeks.** You may enroll online or by phone during this time. You may also enroll using the Alight Mobile app. See “Access your benefits and enroll through the Alight Mobile app!” on page 3.
- You cannot use the YBR website or call the Nokia Benefits Resource Center to enroll in or make changes to your coverage for 2024 — or call the Nokia Benefits Resource Center to ask questions about your 2024 plan options and pricing — until Monday, October 9, 2023, at 9:00 a.m., ET.

You must take action before Friday, October 20, 2023, at 5:00 p.m., ET. Late enrollments will not be accepted.

Prepare to make your benefits decisions by reading the sections below.

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What's changing for 2024

This section constitutes a Summary of Material Modifications (SMM) to the Summary Plan Descriptions (SPDs) of the health and welfare benefit plans referred to herein.

The following changes to benefits coverage under the Nokia health and welfare benefit plans (the "Plans") will take effect on January 1, 2024.

For all participants

2024 contribution amounts

Please visit the YBR website at <https://digital.alight.com/nokia> during the annual open enrollment period to see your 2024 contributions.

Medicare-eligible participants

As you make your medical plan enrollment decision for 2024, keep in mind that the monthly contribution cost for the UnitedHealthcare® Group Medicare Advantage (PPO) with prescription drug coverage will continue to be **lower** than that for any of the Medicare HMOs.

Participants not eligible for Medicare

Monthly contributions for coverage in the Enhanced Point of Service (POS), Standard POS and Traditional Indemnity options will increase in 2024.

Participants who are enrolled or enrolling in a Health Maintenance Organization (HMO)/Medicare HMO

As noted above, please visit the YBR website for your 2024 contributions.

Group universal life (GUL) insurance participants

Effective January 1, 2024, premium rates for GUL insurance will increase based on the group's claims experience. Keep in mind that your premiums are also based on age and may reflect an additional increase if you are entering a new age bracket for January 1, 2024.

Important information about default coverage

Your default coverage is the Nokia health and welfare benefits coverage in which you and your covered dependent(s) will be enrolled automatically for 2024 if you **do not** take any action during the annual open enrollment period. **It is your responsibility to confirm that your 2024 default coverage shown on the YBR website is the coverage you want for 2024.**


Confirming your default coverage is quick and easy. See "Check your default coverage" on page 7 to find out how to confirm your default coverage starting Monday, October 9, 2023.

Make sure your preferred phone number is on file on the YBR website

If you have not done so already, add your preferred phone number — home or mobile — to your personal information in your YBR website profile today.

Tip: Having your **mobile phone number** on file gives you access to additional security and text messaging capabilities. For example, you can:

- Quickly **reset a forgotten YBR website User ID or password or Nokia Benefits Resource Center personal identification number (PIN)** using a one-time access code that can be sent to your mobile phone via text message.^{1, 2}
- Choose to **receive just-in-time text messages** to stay on top of important benefits information and reminders.¹
- Sign up for the **Alight Protection Program™** and add an extra layer of security to your Nokia retirement savings and pension benefits.

What are you waiting for? Log on to the YBR website, select the profile icon  at the top right of the page, then "Personal Information" and enter your home or mobile phone number where indicated.

¹Standard text message rates apply.

²For security purposes, access codes cannot be sent via email.

Certain HMOs and Medicare HMOs will no longer be offered

Due to low enrollment and/or high premium costs, the following HMOs and Medicare HMOs will not be available, effective January 1, 2024:

- BlueCross BlueShield of North Carolina
- Kaiser of Southern California
- Kaiser Permanente of Colorado
- Keystone Health Plan Central

If you are currently enrolled in one of these HMOs or Medicare HMOs, you will need to choose another medical plan option for 2024.

If you do not make a new election, you and any covered dependents will be automatically assigned medical coverage (i.e., enrolled in default coverage) for 2024, as follows:

- **Medicare-eligible participants:** UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage
- **Participants not eligible for Medicare:** Enhanced Point of Service (POS) through UnitedHealthcare or, if you do not live in a POS service area or you are a Family Security Program (FSP) participant, Traditional Indemnity through UnitedHealthcare

For more information about default coverage, see “Check your default coverage” on page 7.

Other changes may apply to HMO and Medicare HMO coverage

Unless noted, the changes in this guide do not apply to Health Maintenance Organization (HMO) and Medicare HMO options. Check the YBR website during the annual open enrollment period or contact the carriers of those options directly for their 2024 coverage changes.

Carrier contact information is on the back of your HMO/Medicare HMO ID card (if you are currently enrolled) and in *Benefits at-a-glance and resource contact information 2024* on the BenefitAnswers Plus website.

New! Use Web Chat to get instant help during annual open enrollment

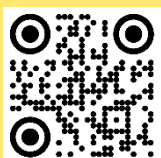
Have questions? Get real-time answers through the **new Web Chat feature** when you visit the YBR website.

Web Chat will be available during annual open enrollment **only**, during regular Nokia Benefits Resource Center hours: 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

From the home page, click “Chat With Us” under “Quick Links” to connect with a representative.

Access your benefits and enroll through the Alight Mobile app!

Connect with your Nokia benefits on the YBR website, anytime, anywhere through the Alight Mobile app. Use the app to review, enroll in or make changes to your benefits quickly and easily, at **your** convenience.



To download the Alight Mobile app on your mobile device:

- Scan the code at the lower left to be directed to the appropriate app store for your device;
- Go to the [App Store](#) or [Google Play](#) and search for “Alight Mobile;” or
- Visit alight.com/app.

Once you have downloaded the app, follow these steps:

- Open the app, search for “Nokia,” and tap the name.
- Enter your YBR User ID and password and tap “Sign in” to log on. You are all set!

For Medicare-eligible participants

Changes to the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage

Please note: For 2024, the plan’s annual prescription drug deductible will remain \$400 per individual.

This deductible amount is specific to your UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage option’s Medicare Part D coverage. The statutory Centers for Medicare & Medicaid Services (CMS) Medicare Part D prescription drug deductible for 2024 is \$545 per individual.

Due to adjustments made by CMS, the following changes to your prescription drug coverage will be effective January 1, 2024:

- The prescription drug cost limit will increase.
- Cost sharing outside of the “donut hole” will be eliminated.

The table below highlights the CMS adjustments for 2024.

	2023	2024
Donut hole	After total payments (including copayments and deductible, plus the Plan’s cost for the drugs) reach \$4,660, you pay 25% of the cost of generic drugs and 25% of the cost plus a portion of the dispensing fee for brand-name drugs, up to \$7,400.	After total payments (including copayments and deductible, plus the Plan’s cost for the drugs) reach \$5,030, you pay 25% of the cost of generic drugs and 25% of the cost plus a portion of the dispensing fee for brand-name drugs, up to \$8,000.
Cost sharing outside of the donut hole	You pay the greater of 5% of the cost or a copayment of \$4.15 for generics/\$10.35 for brand-name drugs, per prescription, for the remainder of the year.	You pay \$0 per prescription for the remainder of the year.

While you are in the donut hole, either the Plan pays the rest of the costs for covered drugs or they are paid for by drug manufacturers’ discounts.

For more information about how the Plan works, see *Benefits at-a-glance and resource contact information 2024* on the BenefitAnswers Plus website.

New personal emergency response system benefit for UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage members

Effective January 1, 2024, the plan will provide covered members with a Lifeline personal emergency response system (PERS) at **no cost**.

A PERS is a lightweight, water-resistant help button that you can wear as a wristband or pendant. Just press the button to be quickly connected to the help you need in any situation, 24/7/365. A Trained Care Specialist will assess your situation and determine what help to send to you.

Note: Depending on the model you choose, it may even automatically detect falls — even if you are disoriented, immobilized or unconscious and unable to press the help button.

The PERS is compatible with both cellular and landline services, and works anywhere in the US where current telephone service is provided.

To learn more and to enroll:

- Call 1-855-595-8485 (TTY 771); or
- Visit <https://lifeline.com/uhcgroup>.

Please be ready to provide the following member information:

- Address (where service will be provided);
- Telephone number (to enroll and schedule delivery);
- Date of birth; and
- Preferred language.

If you and/or your covered dependent(s) are denied enrollment in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage

Medicare rules require CMS to approve your enrollment in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage. As a result, if your and/or your dependent's(s') enrollment in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage is denied, **Nokia will send you a letter in mid-February 2024 that includes the reason for the CMS denial and the deadline by when you must resolve the enrollment issue.**

Note: The above information does NOT apply to participants and dependents whose enrollment has been previously approved by CMS and are currently enrolled in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage.

For participants eligible for CVS Caremark prescription drug coverage

Introducing Caremark® Cost Saver™

Why pay more for prescriptions than you have to? With Caremark Cost Saver, all Enhanced Point of Service (POS), Standard POS and Traditional Indemnity option members will automatically receive the best pricing, when available, on generic medications!

Starting January 1, 2024, you will automatically have access to GoodRx's discount pricing when filling generic prescriptions at any preferred in-network pharmacy. Just present your CVS Caremark prescription drug member ID card, and you will pay lower prices on select generic medications. No further action needed.

PrudentRx can reduce your out-of-pocket costs for specialty medications to \$0

Do you or a family member take specialty medications? If so, and if you are enrolled in the Enhanced POS, Standard POS or Traditional Indemnity option, effective September 1, 2023, you are automatically eligible for the PrudentRx Copay Program. PrudentRx is offered as part of your CVS Caremark prescription drug coverage.

Through PrudentRx, you and your family can receive medications on your option's Exclusive Specialty Drug List, as well as select high-cost, specialty limited distribution drugs, at NO COST.

For more information, refer to the materials you receive in the mail from PrudentRx. Questions? Call PrudentRx at 1-800-578-4403, from 8:00 a.m. to 8:00 p.m., ET, Monday through Friday. For a list of covered medications, go to <https://www.prudentrx.com/prudentes>.

How to enroll

Check your default coverage

Your default coverage is the Nokia health and welfare benefits coverage in which you and your covered dependent(s) will be enrolled automatically for 2024 if you do not take any action during the annual open enrollment period.

Because your default coverage for 2024 may, in some cases, be different from your 2023 coverage, **it is your responsibility** to confirm that your 2024 default coverage shown on the YBR website during the annual open enrollment period is the coverage you want for 2024.

Here is how to find your default coverage starting Monday, October 9, 2023.

1. Visit the YBR website at <https://digital.alight.com/nokia>.

- From the home page, select the “Annual Enrollment” tile to be taken to the “Annual Enrollment” page.
- You will see a series of four steps. Click step 4, “Enroll in Your Benefits.” A green bar entitled “Enroll Now (View Coverage/Make Changes)” will appear immediately below.
- Click the green bar to be taken to the “Enroll In Your Benefits” page.
- Under “Current vs. New Coverage and Costs,” you will see a table that displays the coverage that will be effective as of January 1, 2024. This is the default coverage you will receive for 2024 if you do not make any changes during the annual open enrollment period.

2. Alternatively, you may call the Nokia Benefits Resource Center’s automated system at 1-888-232-4111 (TTY 711) to request that a copy of your default coverage record be sent to you.

- When prompted, enter the last four digits of your Social Security Number and your date of birth (mm-dd-yyyy). (You may also be prompted to enter your ZIP code.) No password required!
- Anytime during the “It’s annual enrollment time!” greeting, say, “Annual enrollment” and then, “Send enrollment confirmation.”

The copy of your default coverage record will be mailed to your address on file within seven to 10 business days.

Note: If you have signed up to receive communications from the Nokia Benefits Resource Center electronically, the copy will be sent to your Secured Participant Mailbox on YBR within one business day.

If you need a copy of your annual open enrollment kit

The easiest and most convenient way to access the information you need to enroll continues to be through the YBR website at <https://digital.alight.com/nokia> during the annual open enrollment period. However, if you do not have Internet access, or you prefer to have a copy of the annual open enrollment kit sent to you, you can **only** make your request through the Nokia Benefits Resource Center’s automated system. Here is what you need to do:

1. **Starting October 9, 2023**, call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711).
2. When prompted, enter the last four digits of your Social Security Number and your date of birth (mm-dd-yyyy). (You may also be prompted to enter your ZIP code.) No password required!
3. Anytime during the “It’s annual enrollment time!” greeting, say, “Annual enrollment” and then, “Request enrollment kit.”

Your annual open enrollment kit will be mailed to your address on file within seven to 10 business days. Note that annual open enrollment kits are always sent via US Postal Service Mail, even if you have signed up to receive communications from the Nokia Benefits Resource Center electronically.

How to take action

If you decide to change your default coverage and take action during the annual open enrollment period, do it easily **starting at 9:00 a.m., ET, on Monday, October 9, 2023:**

- Through the YBR website at <https://digital.alight.com/nokia> or via the Alight Mobile app (see page 3), or
- By calling the Nokia Benefits Resource Center.

Remember: You must take action before Friday, October 20, 2023, at 5:00 p.m., ET. Late enrollments will not be accepted.

Do you need to take action?

You may already be enrolled in the right coverage for yourself and your family and may not need to take any action during the annual open enrollment period. However, you will need to take action to:

- Choose coverage other than your default coverage (see “Check your default coverage” on page 7);
- Add³ or remove dependent(s) from coverage; and/or
- Make any other changes to your health and welfare benefits coverage for 2024.

If you do not take action during the annual open enrollment period, you will receive the default coverage shown on the YBR website during the annual open enrollment period.

Using YBR

Before you begin, make sure you have your User ID and password ready, along with any information — including Social Security Number(s) — for any new eligible dependent(s) you may be adding to your coverage. (If necessary, see “Have you forgotten your YBR website User ID and/or password?” on page 9.)

Then, when you are ready to begin, keep in mind these helpful hints:


- **Set aside enough time** to complete the enrollment process without interruption. After 15 minutes of inactivity on the YBR website, you will automatically be logged off and any elections made up to that point will not be saved.
- **The first time you log on from a particular device**, you will be prompted to choose and answer a series of security questions. This will register your device with the YBR website and provide additional protection for your personal information.

Reminder

When enrolling dependents, please be sure to review the Nokia Dependent Eligibility Rules at https://benefitanswersplus.com/retired_m/ded.html.

The rules describe who is eligible to be covered under Nokia’s medical, dental and life insurance plans. With respect to children, the rules include various criteria, including age. As also described in the rules, if you have a child who is covered under the plan(s), is disabled and would otherwise lose coverage under the plans due to no longer satisfying the age limit for coverage, you have the ability to continue coverage beyond the stated age provided certain criteria are met. Among these is that you obtain medical certification of disability and that you start the certification process within 31 days of the date your child loses eligibility under the plan(s) due to age.


³Make sure your dependents are eligible under the Nokia eligibility rules before you add them to your coverage. You can view eligibility rules on the YBR website. You will be asked to verify the eligibility of the dependent(s) you enroll for coverage.

- **You have the option to choose** how you prefer to receive communications from the Nokia Benefits Resource Center. Select the profile icon  at the top right of the page and then “Manage Communications.” Scroll down to the “Delivery Preference” section to choose your preferred method of delivery (electronically or postal mail) and verify your contact information. **Please note:**
 - Communications delivered electronically will get to you faster, while communications delivered by mail may take up to 10 days.
 - Your election for receipt of communications on the YBR website will not affect the method of delivery for your annual open enrollment kit. If you would like to have a copy of your annual open enrollment kit mailed to you, please follow the instructions outlined in “If you need a copy of your annual open enrollment kit” on page 7.
- **Review your dependent(s) on file for each of your benefit plans** — and make any updates or corrections.
- **Click “Complete Enrollment”** either when you are done making your elections or if you must log off the YBR website before completing your elections; otherwise, your elections made up to that point will not be saved. You can log back on and make any additional changes before your enrollment deadline (Friday, October 20, 2023, at 5:00 p.m., ET) even if you have already completed your enrollment.
- **You may save or print your elections** if you like. To do so, save or print the “Completed Successfully!” page for your records when you are finished taking action.
- **Log off the YBR website** when you are finished to prevent others from viewing your information. When “You’ve Logged Off” appears on the screen, you will know your information is protected.
- **Watch for your enrollment confirmation** in your email. If you have a preferred email address on file, a detailed confirmation of enrollment statement will be emailed to you after you have completed your enrollment on YBR. The statement will show all your benefit elections as well as their monthly costs. Be sure to save it for your records.

Have you forgotten your YBR website User ID and/or password?

If so, go to the YBR website, select “Forgot User ID or Password?” and follow the prompts to get a new one.

A one-time access code will be provided to you by telephone or text message, as applicable (if you previously added your preferred telephone number — home or mobile — to the YBR website). You may also answer your security questions if you have previously completed them. If none of these are on file with YBR, you will need to request that a temporary password be sent to you by US Mail. **It may take up to 10 days to receive your password through the mail.** (For security purposes, access codes cannot be sent via email.)

Tip: If you have not already done so, log on to the YBR website today and provide your preferred telephone number — home or mobile. Just select the profile icon  at the top right of the page, then “Personal Information” and enter your phone number where indicated. **We strongly recommend that you add a mobile phone number to take advantage of additional security and text messaging capabilities — including the ability to quickly reset a forgotten YBR website User ID or password or Nokia Benefits Resource Center personal identification number (PIN) using a one-time access code that can be sent to your mobile phone via text message.** Standard text message rates apply.

Please note: If you have previously elected electronic delivery of benefits communications, adding your mobile phone number to your personal information on YBR will not affect email delivery of those communications. Benefit communications will continue to be sent to your email address on file.

Thinking of opting out of medical and/or dental coverage?

During the annual open enrollment period

- You have the option to opt out of your coverage during the annual open enrollment period on the YBR website at <https://digital.alight.com/nokia>, regardless of your Medicare eligibility.
- When you opt out of medical coverage (which includes prescription drug benefits) you can still keep your dental coverage, and vice versa.
- You may be eligible to opt back in to medical coverage (which includes prescription drug benefits) and/or dental coverage during a future annual open enrollment period or if you have a qualified status change.

Attention Family Security Program (FSP) participants

- You cannot add new dependents to your Nokia medical coverage at any time.
- If you drop or lose Nokia medical coverage for any reason at any time, you can **never** re-enroll.

Outside of the annual open enrollment period

- You can drop coverage at any time during the year.
- When you drop medical coverage (which includes prescription drug benefits), you can still keep your dental coverage, and vice versa.
- You may be eligible to opt back in to medical coverage (which includes prescription drug benefits) and/or dental coverage during a future annual open enrollment period or if you have a qualified status change.
- To drop coverage outside of the annual open enrollment period, call the Nokia Benefits Resource Center.
 - **If you are Medicare-eligible:** Enrolling in a private insurer's Medicare Part C or Medicare Part D option does not automatically disenroll you from Nokia medical (which includes prescription drug) coverage. Your enrollment in Nokia coverage is regulated by the Centers for Medicare & Medicaid Services (CMS), so the Nokia Benefits Resource Center will notify you of the earliest possible effective date for disenrollment (based on CMS guidelines). Please note that if you disenroll from Nokia medical coverage, you will also be disenrolled from prescription drug coverage. For more information about Medicare, see "What you need to know about Medicare" beginning on page 15.

Important reminders

Take note of the following for the annual open enrollment period — and all year.

Medical option-specific reminders

Concerning the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage

- Re-enrolling in, being defaulted into, or enrolling in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage for the first time for 2024?
 - The Centers for Medicare & Medicaid Services (CMS) requires that you provide a street address, and not a PO Box, in order to process your enrollment in this option.
 - After annual open enrollment ends, UnitedHealthcare will mail additional information, along with new member ID cards, to **all** UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage members for 2024. **You will use your new member ID card for both your medical and prescription drug coverage in 2024.** You will not receive a separate prescription drug member ID card.

Concerning the POS and Traditional Indemnity medical plan options

- What you need to know about your medical and prescription drug member ID cards.
 - If you are not changing your UnitedHealthcare medical plan option for 2024, continue to use your current medical plan member ID card in 2024. You will not receive a new medical plan member ID card.
 - If you are changing your UnitedHealthcare medical plan option or are enrolling in UnitedHealthcare medical coverage for the first time for 2024, you will receive a new medical plan member ID card from UnitedHealthcare by January 1, 2024. (If you are newly enrolling in UnitedHealthcare medical coverage, you will also receive a new prescription drug member ID card from CVS Caremark by January 1, 2024.)
 - CVS Caremark will not provide current members with new prescription drug member ID cards for 2024. Please continue to use your current CVS Caremark member ID card in 2024.

Contribution costs for Nokia health and welfare coverage are either deducted from monthly pension payments or directly billed.

Retirees who want to switch from direct billing to pension deductions should call the Nokia Benefits Resource Center.

Participants who are directly billed may go to the YBR website to elect the Direct Debit or Pay Now method of payment.

The importance of using your Nokia prescription drug program

Your Nokia prescription drug coverage offers many advantages when filling prescriptions. In addition to ensuring that you are using the lowest cost drug for your condition, the prescription drug program has safeguards in place to make sure that:

- Your medication is being used correctly and safely for the condition for which it is prescribed,
- You are advised of any side effects of your medication,
- You are advised of any interactions between the medications you are taking,
- You are advised whether the drug may be a high-risk medication for patients age 65 and older,
- Safe dosing levels of opioids are monitored, and
- Long-term opioid use is minimized.

To learn more:

- **UnitedHealthcare Group Medicare Advantage with prescription drug coverage members:** Call UnitedHealthcare at 1-888-980-8117 (TTY 711) or visit retiree.uhc.com/nokia.
- **POS or Traditional Indemnity option members:** Call CVS Caremark at 1-800-240-9623 or visit Caremark.com.

- If you have not received your new cards by January 1, 2024, or if you need new cards for yourself or additional cards for your dependents, you may print them from the applicable carrier’s website:
 - Medical (UnitedHealthcare): www.myuhc.com
 - Prescription drug (CVS Caremark): Caremark.com
- **Is a POS option not listed as a coverage option on the YBR website?** You may live in an area with limited access to doctors and hospitals in a POS network. If a POS option is not shown as an available option on the YBR website at <https://digital.alight.com/nokia> and you are not eligible for Medicare, you can still enroll in a POS option if you are comfortable with the distance between you and POS network doctors and hospitals. If you are currently enrolled in a POS option for 2023 under these circumstances, your POS coverage **will not** automatically carry over to 2024. You must take action to re-enroll.
 - **If you are eligible to enroll in a POS option for 2024 and it is not listed as a coverage option on the YBR website, call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) during the annual open enrollment period to enroll. Please note: POS options are not available to Medicare-eligible participants nor to participants in the Family Security Program (FSP).**
- **Looking for an in-network UnitedHealthcare POS provider?** Use the information below when you are looking for an in-network POS provider on the UnitedHealthcare website (remember, you can also find in-network providers using the YBR website):
 - On www.myuhc.com, click “Find a Provider” and then choose the type of provider and then your plan. If you live in Maine, Massachusetts or New Hampshire, choose “Choice Plus with Harvard Pilgrim”; if you live in any other state, choose “Choice Plus.”
- **Manage your health with Rally.**[®] Your UnitedHealthcare medical plan option gives you access to Rally, a user-friendly digital experience on myuhc.com[®] that will engage you by using technology, gaming and social media to help you understand, learn about and feel supported on your health journey. Rally offers personalized recommendations to help you and your covered family members make healthier choices and build healthier habits — one small step at a time. You can access Rally at www.myuhc.com from your computer, tablet or smartphone anytime.

When caller ID says “UnitedHealthcare,” please answer the phone

If you are enrolled in a UnitedHealthcare medical plan option, you may receive a call from a UnitedHealthcare nurse. Why? Because you or a covered family member has been identified as someone who could benefit from a telephone conversation with a nurse. **This is not a sales call; no one will try to sell you anything.**

This telephone outreach service is an extension of your Nokia medical plan benefits and is designed to provide additional support to members. All UnitedHealthcare nurses who call will identify themselves, confirm they are speaking with the correct Nokia medical plan member, explain the reason for their call and give you the opportunity to call them back at your convenience. **You will not be asked to provide any personal health information.**

Your privacy is protected. UnitedHealthcare is dedicated to safeguarding your privacy, and does not share your name or any other identifying information. Your conversations will remain confidential. Any health information collected as part of the assessment will be kept confidential in accordance with the Notice of Privacy Practices (available on the BenefitAnswers Plus website at www.benefitanswersplus.com); be used only for health and wellness recommendations or for payment, treatment or health care operations; and be shared with your health plan, but not with Nokia.

Concerning an HMO/Medicare HMO

- **Contact the HMO/Medicare HMO for any questions about member ID cards.** You can find contact information on the back of your HMO/Medicare HMO ID card (if you are currently enrolled) and in *Benefits at-a-glance and resource contact information 2024* on the BenefitAnswers Plus website.

Dental option-specific reminders



- **Re-enrolling, or enrolling in a dental plan option for the first time?**
 - **Aetna does not issue dental member ID cards.** You do not need to present an ID card to receive services under the plan. However, if you would like to have a member ID card, you can print one out from www.aetna.com. Your group number is 700140.
 - **To get the most from your dental coverage, visit www.aetna.com.** Learn how your coverage works, find network dentists and access claims information.
- **IMPORTANT! If you are eligible for dental coverage but the DMO option is not listed as a coverage option on the YBR website during annual open enrollment, then you do not live in a DMO service area.** You cannot enroll or re-enroll in the DMO option if you do not live in a DMO service area — even if you are comfortable with the distance between you and the dentists who participate in the DMO network. If you are currently enrolled in the DMO option and it is not listed as a coverage option on the YBR website, you will automatically receive default dental coverage through the Dental Preferred Provider Organization (PPO) option for 2024, unless you actively decline coverage during annual open enrollment.

General reminders

- **Are you dropping a dependent from coverage? Here is what you should know about COBRA.**
 - **COBRA continuation coverage is *not* offered to dependents removed from coverage during the annual open enrollment period.** If your dependent is experiencing a qualified status change (due to circumstances causing your dependent to no longer be eligible for coverage under the plan) and you remove that dependent from your coverage during the annual open enrollment period, your dependent will **not** be eligible for COBRA continuation coverage. Instead, if you have a dependent who experiences a qualified status change, in order for that dependent to be eligible for COBRA continuation coverage, you must report that change through the “Life Events” section on the YBR website (or call the Nokia Benefits Resource Center). Note: Typically, you must report all qualified status changes within 31 days of the change occurring.
 - **COBRA continuation coverage *is* offered to dependents who lose coverage due to reaching the age limit.** Dependents aging out of group health plan eligibility will maintain coverage through the end of the month in which they turn age 20, or age 24 if enrolled as a full-time student, at which point they will then become eligible for COBRA continuation coverage. If your dependent is aging out, you will receive communications about the loss of coverage and the applicable COBRA paperwork. (Your dependent will also receive the applicable COBRA paperwork.)
- **Keep in mind: Changes in your doctor’s or healthcare provider’s network participation are not considered qualified status changes.** Medical carriers’ contracts with network providers may expire at any time during the year. You cannot make changes to your coverage and/or add/drop dependents outside of the annual open enrollment period due to these types of changes. Visit the YBR website at <https://digital.alight.com/nokia> (select “Life Events”) for more information about qualified status changes.
- **Interested in the Vision Discount Program or the other “voluntary benefits” offered by Added Benefits?** Keep the following in mind:
 - **Vision Discount Program:** As a Nokia retiree, the Vision Discount Program is automatically available to you at **no cost**, and enrollment is not required. You can enjoy discounts on a wide variety of eye care services, including comprehensive eye exams, eyeglasses, contact lenses and LASIK surgery at participating providers. You can print your Vision Discount Program ID card from www.addedbenefitsaccess.com.
 - **Identity theft protection services, auto and home insurance, and pet insurance:** You may also be eligible for these additional voluntary benefits. You can enroll in or drop these coverages anytime during the year.

To learn more or to enroll, visit www.addedbenefitsaccess.com or call Added Benefits at 1-800-622-6045.

As a reminder, Nokia does not make any endorsement of or representation regarding any product or service provided under any voluntary benefits program. Note that the enrollment information in this guide does not apply to your voluntary benefits.

- **Do you receive a Form W-2?** The Affordable Care Act (ACA) requires that employers disclose the value of the employer-provided benefit for health insurance coverage on each participant's Form W-2.
- **You may receive the ACA-required Internal Revenue Service (IRS) Form 1095-C.** The ACA requires that employers provide Form 1095-C to certain (but not all) plan participants each year. The form serves as proof that you met the ACA's requirement for having qualifying healthcare coverage during the year. Employers must provide forms for the 2023 tax year to participants, as applicable, no later than March 2, 2024.
- **Basic Life Insurance coverage may be subject to reductions based on age or other plan provisions.** For details, please refer to the appropriate Summary Plan Description (SPD) on the BenefitAnswers Plus website at www.benefitanswersplus.com.
- **Be sure your beneficiaries are up to date.** Take care of the people who matter most. Use this annual open enrollment opportunity to review, add or update your beneficiary designation(s) while you are on the YBR website as follows:
 - **For life insurance:** Complete MetLife's online beneficiary designation process. You can either:
 - Visit the YBR website at <https://digital.alight.com/nokia>. Select the profile icon  at the top right of the page and then select "Beneficiaries" to be taken to the MetLife MyBenefits website. No additional User ID or password needed! **OR**
 - Go to the MetLife MyBenefits website at www.metlife.com/mybenefits directly, but you must register and create a User ID and password to access your information. You will need to enter your User ID and password to log on each time you visit the website.
 - **For the savings plan:** Log on to the YBR website at <https://digital.alight.com/nokia> to access your savings plan account. Select the profile icon  at the top right of the page and then select "Beneficiaries." Or, call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711).
- **Report the death of a participant, including a covered dependent, as soon as possible by calling the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711); 1-212-444-0994 if calling from outside of the United States, Puerto Rico or Canada.** Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.
- **Review your permanent address on file.** As a reminder, the Nokia Benefits Resource Center recognizes your permanent address on file as your mailing address. That address also determines your eligibility for some benefit plan options. To confirm or update your permanent address on file, call the Nokia Benefits Resource Center.
- **The following materials are available on the BenefitAnswers Plus website:**
 - **The most current Summary Plan Descriptions (SPDs).** SPDs are summaries of the Nokia benefits offered to eligible participants under the applicable benefit plan. They are provided for informational purposes and are intended to comply with Department of Labor requirements. You can find these summaries, and any applicable Summaries of Material Modifications (SMMs), on the BenefitAnswers Plus website at www.benefitanswersplus.com.
 - **The Nokia Health Plans' Notice of Privacy Practices.** Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Nokia health plans are required to provide you with a notice about their privacy practices, their legal duties and your rights concerning your health information. You can find this notice among your annual open enrollment materials on the BenefitAnswers Plus website at www.benefitanswersplus.com.

What you need to know about Medicare

Your Nokia medical and prescription drug coverage may be impacted by Medicare. Take note of these details if you and/or your dependent(s) are Medicare-eligible.

Nokia coverage options when you are Medicare-eligible but your dependent is not (and vice versa)

In most cases, covered dependent(s) must be enrolled in the same Nokia medical option and with the same healthcare carrier you choose for yourself. However, there are exceptions:

If you are Medicare-eligible

If you enroll in the following medical option...	Then coverage for you and your Medicare-eligible dependent(s) will be...	And coverage for your eligible covered dependent(s) not eligible for Medicare will be...
UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage	UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage	Enhanced Point of Service (POS) medical and CVS Caremark prescription drug coverage, if there is a UnitedHealthcare Enhanced POS in your area; otherwise, Traditional Indemnity medical and CVS Caremark prescription drug coverage
Medicare Health Maintenance Organization (HMO)	Medicare HMO, with Medicare HMO prescription drug coverage	HMO, with HMO prescription drug coverage

If you are not eligible for Medicare

If you enroll in the following medical option...	Then coverage for you and your dependent(s) not eligible for Medicare will be...	And coverage for your Medicare-eligible dependent(s) will be...
Enhanced or Standard Point of Service (POS)	Enhanced or Standard POS medical and CVS Caremark prescription drug coverage	Traditional Indemnity, with Medicare primary, and CVS Caremark prescription drug coverage
Traditional Indemnity	Traditional Indemnity medical and CVS Caremark prescription drug coverage	
Health Maintenance Organization (HMO)	HMO, with HMO prescription drug coverage	Medicare HMO, with Medicare HMO prescription drug coverage

You must be entitled to Medicare Part A and enrolled in Medicare Part B

Under the Nokia plan provisions, Medicare-eligible participants must be entitled to Medicare Part A and enrolled in Medicare Part B to receive benefits coverage through the Plan. Medicare Part A offers hospitalization benefits. Medicare Part B offers medical benefits such as doctor and ambulance services.

You may become automatically enrolled in Medicare Part B if you receive Social Security benefits. When you are enrolled in Medicare Part B, you will pay a monthly premium cost for coverage. Check with Medicare for information about your personal situation.

Medicare Part C medical options — what you should know

- **Medicare Advantage Preferred Provider Organization (PPO) plans — like the UnitedHealthcare Group Medicare Advantage (PPO) — and Medicare HMOs are “Medicare Part C” options.** By enrolling in one of these medical options, you agree to receive standard Medicare Part A and Medicare Part B services through that medical option.
- **If you enroll (or continue coverage) in a Medicare HMO offered by the Plan, you will receive prescription drug coverage directly through that Medicare HMO.** Plan designs vary. You must go to hospitals, doctors, pharmacies and other providers in the Medicare HMO’s network to receive coverage.
- **Shortly after enrolling in a Medicare HMO through the YBR website or the Nokia Benefits Resource Center, you may receive form(s) in the mail from the Nokia Benefits Resource Center.** Complete the form(s) with your personal information, Medicare information and signature, and return them to the Nokia Benefits Resource Center by the deadline stated on the form(s) to avoid any delays in receiving coverage.
- **Other Medicare HMO and Medicare Part C options may be available to you from other private insurers.** You cannot be enrolled in more than one Medicare Part C plan option at the same time. Enrolling in a private insurer’s Part C plan does not automatically cancel any Nokia coverages you may have defaulted to or enrolled in during the annual open enrollment period. You must call the Nokia Benefits Resource Center to disenroll from your Nokia medical and prescription drug coverage if you want to enroll in a private insurer’s Part C plan outside of the Company-sponsored Plan during the year.
- **Medicare HMO contribution costs will be final in December.** Because the Medicare HMOs require approval by CMS, the final plan designs and contribution costs will not be available to the Nokia Benefits Resource Center during the annual open enrollment period. It is expected that the Nokia Benefits Resource Center will have the final plan designs and contribution costs in December. If you decide to enroll in a Medicare HMO during the Nokia annual open enrollment period and the contribution cost is later reduced, you will receive written notification. The contribution cost will not be higher than what is shown on the YBR website during the annual open enrollment period.

Enrollment and disenrollment are not solely within the control of Nokia and rely heavily on decisions made by CMS

If you are Medicare-eligible, you can disenroll from or switch between the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage and Medicare HMO options offered by the Plan at any time during the year by calling the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711). However, CMS approval is required. As a result, all elections and effective dates of coverage are driven by CMS. To determine which Medicare HMOs are available to you through the Plan, review the YBR website at <https://digital.alight.com/nokia> during the annual open enrollment period.

Other Medicare Part D plans may be available to you

If you enroll in another Medicare Advantage plan or a standalone Medicare Part D prescription drug plan after you enroll in the Company-sponsored UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage, you and any eligible dependents will be disenrolled from the Nokia-sponsored plan. This means that both of the following will also apply:

- You and/or your dependent(s) who have enrolled in another Medicare Advantage or Part D plan will need to begin paying premium costs to the new provider for coverage.
- If you do not have or get other prescription drug coverage that is at least as good as Medicare prescription drug coverage (also referred to as “creditable coverage”) within 63 days of your disenrollment from Nokia prescription drug coverage, you may have to pay a late enrollment penalty if you enroll in Medicare prescription drug coverage in the future.

Find out more details about Medicare

Review details about Medicare Parts A, B, C and D — including premium costs and any applicable deductibles, copayments and other costs, as well as any late enrollment penalties that may apply — in the *Medicare & You* handbook mailed to all Medicare households each fall. It is also available on the Medicare website at www.medicare.gov or by calling Medicare at 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048), 24 hours a day, seven days a week.

If you do not have access to the Internet, the Nokia Benefits Resource Center can help you resolve a unique benefits issue or enroll in or make changes to your coverage.

Call 1-888-232-4111 (TTY 711); 1-212-444-0994 if calling from outside of the United States, Puerto Rico or Canada. Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

Resources for now and later

Nokia provides these year-round resources to help you conveniently manage your benefits.

Your Benefits Resources (YBR) website https://digital.alight.com/nokia (personalized and password-protected)	BenefitAnswers Plus website www.benefitanswersplus.com (non-personalized — no password required)
<ul style="list-style-type: none">• View your current coverage• Review and compare your 2024 healthcare options and contribution costs — and enroll online! (October 9, 2023 – October 20, 2023)• Opt out of your 2024 coverage• Find a doctor or healthcare provider• Learn more about your Nokia benefits• Review, add or change the information on file for your dependent(s)• Understand how a Life Event may change your benefits	<ul style="list-style-type: none">• See benefits news and updates, including coverage tips and reminders• Get your enrollment materials• Find answers to your benefits questions• View plan-related documents such as Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs)• Find carrier contact information throughout the year

Now available: Updated Summary Plan Descriptions (SPDs) for the Nokia retiree life insurance plans

Updated SPDs for the Nokia Group Life Insurance Plan for Retired Employees, part of the Nokia Retiree Welfare Benefits Plan (RWBP), and the Nokia Group Term Life Insurance Plan are available on the BenefitAnswers Plus website at www.benefitanswersplus.com/retired_m/spd.html. **Note:** There are four different SPDs, depending on your date of retirement and legacy company; however, not all retirees are eligible for retiree life insurance. If you are unsure about your eligibility, date of retirement or legacy company, contact the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711); 1-212-444-0994 if calling from outside of the United States, Puerto Rico or Canada. Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

You have the right to receive, upon written request, a hard copy of your SPD. Your request should be sent to:

Nokia of America Corporation
Life Insurance Plans Administrator
600-700 Mountain Avenue
Room 6D-401A
Murray Hill, NJ 07974

More to come

Be sure to check out the BenefitAnswers Plus website at www.benefitanswersplus.com in December for important coverage reminders and tips on using your benefits in 2024.

This communication is intended to highlight some of the benefits provided to eligible participants under the Nokia health and welfare 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 (the "Company") (or its delegate[s]) reserves the right to modify, suspend, change or terminate any of the benefit plans at any time. 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. This information is not a contract of employment, either expressed or implied, and does not create contractual rights of any kind between the Company and its employees or former employees.

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