

A photograph of a bicycle on a beach at sunset. The sun is low on the horizon, creating a bright, golden glow. The sky is filled with soft, white clouds. The bicycle is in the foreground, and its shadow is cast on the sand. Another bicycle is visible in the distance on the left.

ANNUAL OPEN ENROLLMENT 2018:

find out
what's happening
so you will be ready

The annual open enrollment period for your 2018 Nokia health and welfare benefits coverage is:

September 25, 2017 – October 13, 2017

(Look inside to find out more...)

FOR PARTICIPANTS IN THE ACTIVE REPRESENTED PLAN DESIGN
INCLUDES: ACTIVE EMPLOYEES; EMPLOYEES ON A LEAVE OF ABSENCE (LOA) OR SHORT TERM
DISABILITY (STD); AND COBRA PARTICIPANTS

NOKIA



You may view your annual open enrollment communication materials online at www.benefitanswersplus.com starting on September 25, 2017.

Around that same time, you will receive a mailing from Nokia with details about what's changing for 2018 as well as important legal information.

Keep the following in mind as you prepare for 2018:

How to request copies of annual open enrollment information by telephone.

If you do not have Internet access, or if you have Internet access but prefer to have a copy of the enrollment information sent to you, you must make your request through the Nokia Benefits Resource Center's automated system **only**, as follows:

- 1** Starting September 25, 2017, call the Nokia Benefits Resource Center at 1-888-232-4111.
- 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:
 - To request a copy of your annual open enrollment kit, say "request enrollment kit," or
 - To request a copy of your default coverage, say "send enrollment confirmation."

The copy(ies) you have requested will be mailed to your address on file within seven to 10 business days, so plan accordingly. **Late enrollments will not be accepted.**

ONLINE-ONLY ENROLLMENT PERIOD:

September 25, 2017 – October 1, 2017

You can make your elections on the Your Benefits Resources™ (YBR) website beginning Monday, September 25, 2017, at 9:00 a.m., Eastern Time (ET), through Sunday, October 1, 2017.

During this time, you may view your 2018 coverage and costs, as well as enroll in or make changes to your 2018 coverage — online only — at <http://resources.hewitt.com/nokia>.

You cannot call the Nokia Benefits Resource Center to enroll in or make changes to your 2018 coverage, or to ask questions about your 2018 plan options and pricing, until the online and phone enrollment period begins on Monday, October 2, 2017, at 9:00 a.m., ET.

GET READY TO ENROLL: BE SURE YOU HAVE YOUR YBR USER ID AND PASSWORD

To access your personalized benefits information and to enroll, you will need your YBR User ID and password. If you have forgotten your User ID/password, go to the YBR website, select "**Forgot User ID or Password?**" and follow the prompts to get a new one(s).

Your User ID/password will be sent to you by email (if you previously added your email address to the YBR website) or by US mail.

It may take up to 10 days to receive your password through the mail.

If you do not have Internet access, call the Nokia Benefits Resource Center at 1-888-232-4111 and follow the prompts for assistance.

Your Benefits Resources is a trademark of Hewitt Associates LLC.



NOKIA BENEFITS RESOURCE CENTER – L7544
PO BOX 1495
LINCOLNSHIRE, IL 60069-1495

Reminders

- **Annual open enrollment communication materials available at www.benefitanswersplus.com starting on September 25, 2017.**
- **Online-only enrollment:**
September 25, 2017 – October 1, 2017
- **Online and phone enrollment:**
October 2, 2017 – October 13, 2017
- **You must take action before **Friday, October 13, 2017, at 5:00 p.m., ET. Late enrollments will not be accepted.****
- Personalized benefits coverage and cost information available at <http://resources.hewitt.com/nokia> starting on September 25, 2017.
- Summaries of Benefits and Coverage (SBCs) available at <http://resources.hewitt.com/nokia> starting on September 25, 2017.