

# 2020 medicare facts



## Medicare and Your Nokia Coverage

Use this guide to learn more about Medicare and how it works with your Nokia medical and prescription drug coverage.

### For Participants in the Management Retiree Plan Design

If you and/or your covered dependent(s) are or will soon become Medicare-eligible, you may have an opportunity to choose and/or change your healthcare coverage.

This guide is intended to provide an overview of the retiree healthcare coverage Nokia offers to eligible participants and their eligible dependent(s), and how it works with Medicare. **It does not guarantee your and/or your dependent's(s') eligibility for such coverage.** To review your and/or your dependent's(s') eligibility for such coverage, please refer to the Your Benefits Resources™ (YBR) website during your enrollment period or to the Medical Expense Plan for Retired Employees Summary Plan Description and related Summaries of Material Modifications on the BenefitAnswers Plus website anytime.

Reviewing this guide, in addition to the other information you receive from Nokia, the healthcare carriers and the Centers for Medicare & Medicaid Services (CMS), can help you as you make your healthcare coverage decisions.

# How to Use This Guide

1	<b>Getting Started</b> .....pages 1–3 <ul style="list-style-type: none"><li>▪ Make Sure You Can Enroll in Nokia Coverage for Medicare-Eligible Participants</li><li>▪ Get to Know Your A, B, C’s and D’s of Medicare</li><li>▪ Understanding Nokia Retiree Healthcare Coverage</li></ul>
2	<b>Nokia Coverage Options</b> .....pages 4–6 <ul style="list-style-type: none"><li>▪ Coverage Options for Medicare-Eligible Participants</li><li>▪ Coverage Options for Your Eligible Covered Dependent(s)</li></ul>
3	<b>Medicare and Your Nokia Coverage</b> .....pages 7–13 <ul style="list-style-type: none"><li>▪ <i>Before</i> You Enroll in Nokia Retiree Healthcare Coverage</li><li>▪ How Medicare Works With Nokia Retiree Healthcare Coverage</li><li>▪ Learn More With These Resources</li></ul>

## Read the “Medicare & You 2020” Handbook First

The “Medicare & You 2020” handbook is a helpful publication from CMS that summarizes your Medicare benefits and answers the most frequently asked questions about Medicare. The current handbook is mailed to all Medicare households each fall. It is also available on the Medicare website at [www.medicare.gov](http://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.

## Note

In this guide, the “Plan” refers to the Medical Expense Plan for Retired Employees, a component plan of the Nokia Retiree Welfare Benefits Plan.



## Important! Make Sure You Can Enroll in Nokia Coverage for Medicare-Eligible Participants

If you are eligible for Nokia retiree healthcare coverage when you (and/or your eligible spouse and/or covered dependent[s]) are becoming eligible for Medicare and plan to enroll in Nokia retiree healthcare coverage, you (and/or your spouse and/or covered dependent[s]) must:

- Be enrolled in Medicare Part A **and** Medicare Part B.
- Use correct Medicare information when you enroll in Nokia retiree healthcare coverage.
- Make sure all of your personal information on file with the Nokia Benefits Resource Center matches what is shown on your Medicare ID card.
- Not elect Medicare coverage offered through a separate, private insurer (not offered through Nokia).

See page 7 for details.

# 1 Getting Started

## Get to Know Your A, B, C's and D's of Medicare

Medicare is the U.S. federal government's health insurance program for people who are age 65 or older or who have certain disabilities.

There are four parts to Medicare. Here is a brief summary for your reference:

Feature	Part A	Part B	Part C	Part D
<b>Purpose of Coverage</b>	Hospital insurance benefits, such as room and board	Medical benefits, such as doctor and ambulance services	Offers the same services covered under Parts A and B, plus additional preventive care coverage and (sometimes) prescription drug coverage	Prescription drug coverage
<b>Enrollment</b>	Most people are automatically enrolled at age 65 (check with Medicare for your personal situation)	You may become automatically enrolled if you receive Social Security benefits (check with Medicare for your personal situation)	You enroll through a private health insurer or other plan sponsor	You enroll through a private health insurer or other plan sponsor
<b>Premium Costs</b>	You pay no premium costs if you are entitled to Medicare and Social Security or Railroad Retirement benefits because you or your spouse paid FICA taxes while you were working (before retirement)	There is a monthly premium cost that may change each year and is generally deducted from your Social Security check, unless otherwise paid for by Medicaid or another third party	There is a monthly premium cost, which may vary depending on the health plan offering coverage and the level of benefits coverage provided	There is a monthly premium cost, which can vary based on your geographic location and the plan you choose
<b>Who Administers Coverage</b>	CMS	CMS	Private health insurer	Private health insurer

# 1

## Getting Started

### Understanding Nokia Retiree Healthcare Coverage

#### What Happens When You Become Medicare-Eligible

You will receive a package in the mail from CMS approximately three months prior to your 65th birthday. (Your spouse and/or covered dependent[s] will also receive packages from CMS approximately three months prior to their 65th birthdays.) The package will contain your Medicare ID card, which notes your Medicare effective date, and information about Medicare Part A and Medicare Part B coverage.

You will also receive a package in the mail prior to your effective date of Medicare eligibility from the Nokia Benefits Resource Center, with information about the specific coverage options available to you and the next steps to take to enroll in or maintain coverage. You can choose to enroll in any of the Nokia medical (which includes prescription drug) coverage options available to Medicare-eligible participants, or decline (“opt out of”) coverage. To receive benefits from any Nokia healthcare coverage option for Medicare-eligible participants, you must be enrolled in Medicare Part A and Medicare Part B.

**For COBRA<sup>1</sup> participants only:** If you are already enrolled in Nokia coverage and become Medicare-eligible during the year, in most cases (if you take no action) you will be automatically transferred into the default medical coverage option for Medicare-eligible participants on your effective date of Medicare eligibility. Review the information you receive from the Nokia Benefits Resource Center to determine if the default coverage is right for you and your covered dependent(s).

#### **What Happens If You Become Medicare-Eligible Due to a Disability During the Year**

If you or your spouse and/or covered dependent(s) become Medicare-eligible during the year due to a disability, you must notify the Nokia Benefits Resource Center at 1-888-232-4111 (1-212-444-0994 if you are calling from outside of the United States, Puerto Rico or Canada) at least one month prior to the date of Medicare eligibility. Your notification helps Nokia accurately coordinate your benefits with Medicare.

<sup>1</sup>Consolidated Omnibus Budget Reconciliation Act of 1985, as amended.

# 1

## Getting Started

### When You Can Change Your Coverage

You are eligible to make changes to your Nokia coverage during the annual open enrollment period (typically held each year in the fall for coverage elections for the upcoming year) or if you and/or your covered dependent(s) experience a qualified status change during the year (such as marriage, divorce or death).

However, after you become Medicare-eligible, you can make certain coverage changes at any time during the year. You can:

- Drop medical (which includes prescription drug) coverage;
- Drop dependent(s) from medical (which includes prescription drug) coverage;
- Switch from the UnitedHealthcare® Group Medicare Advantage (PPO) to a Medicare Health Maintenance Organization (HMO) option offered by the Plan (which will also switch your prescription drug coverage — see page 4 for information about these coverage options);
- Switch from a Medicare HMO option offered by the Plan to the UnitedHealthcare Group Medicare Advantage (PPO); and
- Switch between the Medicare HMO options offered by the Plan.

#### **If You Drop Nokia Retiree Healthcare Coverage**

If you drop Nokia retiree healthcare coverage during the year, you can only re-enroll during the Nokia annual open enrollment period, or if you experience a qualified status change during the year. (This does not apply to participants in the Family Security Program [FSP]. FSP participants who drop coverage can never re-enroll.)

To make any of the above changes during the year, call the Nokia Benefits Resource Center at 1-888-232-4111. You should call approximately one month prior to the date you want the change to occur.

**Important:** If you switch between any of the above-mentioned retiree medical plan options during the year, any amounts that you have paid toward your prior option's deductible and out-of-pocket maximum will not carry over to your new option. Your deductible and out-of-pocket maximum will start over when your coverage in your new option begins.

Note that CMS approval is required for enrollment in and disenrollment from the UnitedHealthcare Group Medicare Advantage (PPO) and the Medicare HMOs. As a result, all elections and effective dates of coverage are driven by CMS. For more information, see page 10.

### Paying for Coverage

You can elect to have your contributions for retiree healthcare coverage, if any, deducted from your monthly pension payment (if applicable) or directly billed to you. You can change your election at any time by contacting the Nokia Benefits Resource Center at 1-888-232-4111.

#### **Where Can I Find My Specific Coverage Options, Plan Designs and Premium Costs?**

The information in this guide summarizes Nokia coverage options. For details, visit the YBR website at <https://digital.alight.com/nokia> to view your 2020 annual open enrollment materials or call the Nokia Benefits Resource Center at any time during the year at 1-888-232-4111. Representatives are available from 9:00 a.m. to 5:00 p.m., Eastern Time (ET), Monday through Friday.

# 2

## Nokia Coverage Options

### Coverage Options for Medicare-Eligible Participants

#### Medical Coverage

As a Medicare-eligible participant, your personal Nokia medical coverage options vary based on your geographic location. To receive benefits from any Nokia healthcare coverage option, you must be enrolled in Medicare Part A and Medicare Part B.

For most Medicare-eligible participants, the Nokia coverage options available are:

- UnitedHealthcare Group Medicare Advantage (PPO); and
- Medicare HMOs (carriers vary by area and may not be available to you).

**Some highlights of the differences between these types of medical options include:**

Feature	UnitedHealthcare Group Medicare Advantage (PPO)	Medicare HMO
<b>Networks</b>	You can see any provider (in-network or out-of-network) at the same cost share, as long as he or she accepts the plan and has not opted out of, been excluded, or precluded from the Medicare program	HMOs for individuals over age 65 work similarly to regular HMOs; you must visit in-network providers because care from out-of-network providers is typically not covered
<b>Primary Care Physician (PCP)</b>	Although recommended, you do not need to select a PCP or receive a referral to see a specialist	You must select a PCP who will provide routine care, refer you to in-network specialists and authorize hospital care
<b>Preventive Care Services</b>	Generally covered at 100%	Generally covered at 100%

#### Prescription Drug Coverage

You automatically receive prescription drug coverage when you enroll in Nokia medical coverage. You cannot elect prescription drug coverage independently from medical coverage. If you enroll in:

- **UnitedHealthcare Group Medicare Advantage (PPO) coverage** — your prescription drug coverage is the Express Scripts Medicare® (PDP) for Nokia. This is a special Medicare Part D plan, governed by CMS. (For more information on the plan, see page 11.)
- Typically, enrollment in a Medicare Part D plan takes place upon becoming Medicare-eligible or during the Medicare Annual Election Period. However, enrollment in this prescription drug coverage offered only through Nokia can occur only when you become Medicare-eligible, if you have a qualified status change during the year or during the Nokia annual open enrollment period.
- **Medicare HMO coverage** — you will receive prescription drug coverage through that Medicare HMO carrier. Prescription drug plan designs and requirements vary by Medicare HMO.

**Looking for Coverage Information for Your Spouse and/or Dependent(s)?**  
See pages 5 and 6.

# 2

## Nokia Coverage Options

### Coverage Options for Your Eligible Covered Dependent(s)

#### Medical and Prescription Drug Coverage

#### If You and Your Eligible Spouse and/or Covered Dependent(s) Are Medicare-Eligible

Your eligible spouse and/or covered dependent(s) must be enrolled in the same medical option and with the same healthcare carrier that you choose for yourself. See page 4 for the medical coverage options and the prescription drug coverage included with each option.

**When and How Is Coverage for Your Eligible Spouse and/or Covered Dependent(s) Different Than Yours?**

See next page for a quick reference table.

#### For COBRA Participants Only: If You Are Medicare-Eligible and Your Eligible Spouse and/or Covered Dependent(s) Are Not Eligible for Medicare

The medical coverage options for your eligible spouse and/or covered dependent(s) will vary and may include:

- UnitedHealthcare Enhanced Point of Service (POS);
- UnitedHealthcare Traditional Indemnity; or
- HMOs (carriers vary by area).

**Highlights of the differences among the medical options that may be available to your spouse and/or covered dependent(s) include:**

Medical Option	Networks	Primary Care Physician (PCP)	Preventive Care Services
<b>Enhanced POS<sup>2</sup></b>	Generally, if you receive care from in-network healthcare providers, you will have lower out-of-pocket expenses than if you use out-of-network healthcare providers	Although recommended, you do not need to select a PCP or receive a referral to see a specialist	Generally covered in-network at 100%
<b>Traditional Indemnity</b>	You receive the same level of coverage, regardless of the healthcare provider you choose	Not applicable	Generally covered at 100%
<b>UnitedHealthcare Group Medicare Advantage (PPO)</b>	You can see any provider (in-network or out-of-network) at the same cost share, as long as he or she accepts the plan and has not opted out of, been excluded, or precluded from the Medicare program	Although recommended, you do not need to select a PCP or receive a referral to see a specialist	Generally covered at 100%
<b>HMO</b>	Care from out-of-network providers is not covered	You must select a PCP who will provide routine care, refer you to in-network specialists and authorize hospital care	Generally covered at 100%

<sup>2</sup>Applies to non-Medicare-eligible COBRA participants only.

See page 6 for the prescription drug coverage included with each medical option.

# 2

## Nokia Coverage Options

### For Easy Reference...

Here is a quick summary of when and how your and your eligible spouse's and/or covered dependent(s)' coverages may differ:

If you are Medicare-eligible and elect the following medical option...	Then coverage for you and your eligible Medicare-eligible dependent(s) will be...	And coverage for your eligible dependent(s) not eligible for Medicare <sup>3</sup> will be...
UnitedHealthcare Group Medicare Advantage (PPO)	UnitedHealthcare Group Medicare Advantage (PPO) and the Express Scripts Medicare (PDP) for Nokia	Enhanced POS medical and Express Scripts prescription drug coverage, if there is a UnitedHealthcare Enhanced POS in your area — otherwise, Traditional Indemnity medical and Express Scripts prescription drug coverage
Medicare HMO	Medicare HMO, with Medicare HMO prescription drug coverage	HMO, with HMO prescription drug coverage

<sup>3</sup>Applies to COBRA participants only.

### **If the Enhanced POS Option Is Not Available in Your Area<sup>4</sup>**

The Enhanced POS option is offered based on where you live. If the Enhanced POS option is not available in your area but your eligible spouse and/or covered dependent(s) still wish to enroll in the option during your enrollment period, call the Nokia Benefits Resource Center at 1-888-232-4111 for more information. Your eligible spouse and/or covered dependent(s) must not be eligible for Medicare and must be comfortable with the driving distance to the doctors and hospitals that participate in the Enhanced POS network.

<sup>4</sup>Applies to non-Medicare-eligible COBRA participants only.

# 3

## Medicare and Your Nokia Coverage

### Before You Enroll in Nokia Retiree Healthcare Coverage

#### Simplify Your Enrollment

If you (and/or your eligible spouse and/or covered dependent[s]) are becoming Medicare-eligible and you plan to enroll in Nokia retiree healthcare coverage for Medicare-eligible participants, there are things you can do to simplify your enrollment and avoid delays and issues with CMS and the enrollment process:

- **Ensure that you and each covered Medicare-eligible dependent are enrolled in Medicare Part A and Medicare Part B**  
Nokia coverages coordinate with Medicare or are CMS-regulated.
- **Use the correct Medicare information when you enroll**  
You may be asked to provide your Medicare Part A and Medicare Part B effective date(s) of coverage and your Medicare Beneficiary Identifier (MBI) during the Nokia enrollment process. These are located on your Medicare ID card. Medicare information is assigned to individual members and not family units. If you are enrolling yourself and another Medicare-eligible dependent, be sure you are using the right Medicare information for each person. **Please note:** You must use a street address for enrollment. CMS will not accept a P.O. Box address.
- **Match your personal information on file with the Nokia Benefits Resource Center (some of which is shown on the YBR website at <https://digital.alight.com/nokia>, or is available by calling the Nokia Benefits Resource Center at 1-888-232-4111) with the information on your Medicare ID card**  
Your acceptance into a Medicare HMO or the UnitedHealthcare Group Medicare Advantage (PPO) is subject to CMS approval. Any discrepancies in information could result in a delay in coverage. The specific information that needs to match is your:
  - Medicare Part A and Medicare Part B effective date(s) of coverage;
  - Medicare Beneficiary Identifier (MBI);
  - First name;
  - Last name;
  - Social Security Number;
  - Date of birth;
  - Gender; and
  - Address.

### Update Your and Your Eligible Dependent(s)' Personal Information

To avoid delays in receiving coverage, it is critical for you to ensure that both Medicare and the Nokia Benefits Resource Center have the same, correct personal information on file for you and your eligible Medicare-eligible spouse and/or Medicare-eligible covered dependent(s). Here is how to update your personal information:

To Update Personal Information With:	Where to Find It:	How to Update It:
<b>Medicare</b>	Your Medicare ID card	To make a change with Medicare, contact the Social Security Administration at 1-800-772-1213 (TTY: 1-800-325-0778), from 7:00 a.m. to 7:00 p.m., ET, Monday through Friday
<b>The Nokia Benefits Resource Center</b>	<ul style="list-style-type: none"> <li>▪ Online through the YBR website</li> <li>▪ By calling the Nokia Benefits Resource Center</li> </ul>	To make a change with the Nokia Benefits Resource Center, go to <a href="https://digital.alight.com/nokia">https://digital.alight.com/nokia</a> or call the Nokia Benefits Resource Center at 1-888-232-4111, from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday

# 3

## Medicare and Your Nokia Coverage

### How Medicare Works With Nokia Retiree Healthcare Coverage

To receive benefits from any Nokia healthcare coverage option for Medicare-eligible participants, you (and your eligible Medicare-eligible spouse and/or Medicare-eligible covered dependent[s]) must be:

- **Enrolled in Medicare Part A**

In most cases, you are automatically enrolled in Medicare Part A starting the first day of the month of your 65th birthday. (Check with Medicare for your personal situation.) You usually do not pay a monthly premium for Medicare Part A coverage if you paid FICA taxes while working.

- **Enrolled in Medicare Part B**

You may become automatically enrolled in Medicare Part B if you receive Social Security benefits. Otherwise, you must enroll. (Check with Medicare for your personal situation.)

**When you become enrolled, you will pay a monthly premium for Medicare Part B coverage.**

**You may also be required to pay an additional premium for the Nokia retiree healthcare coverage that you choose.**

#### Note

If you are Medicare-eligible because of end-stage renal disease (ESRD), contact the Nokia Benefits Resource Center at 1-888-232-4111, from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday, and the Social Security Administration at 1-800-772-1213 (TTY: 1-800-325-0778), from 7:00 a.m. to 7:00 p.m., ET, Monday through Friday, to determine what you need to do to enroll.

### What Happens If You Are Not Enrolled in Medicare Part A and Medicare Part B

Under the Nokia Plan, you must be enrolled in Medicare Part A and Medicare Part B. Not having Medicare Part A and Medicare Part B coverage will result in significant costs for you (including subjecting you to a late enrollment penalty if you do not enroll in Medicare Part B when you are first eligible). Here is why:

#### If You Enroll in the UnitedHealthcare Group Medicare Advantage (PPO) or a Medicare HMO

Your Medicare Part A and Medicare Part B benefits are assigned to the UnitedHealthcare Group Medicare Advantage (PPO) or Medicare HMO, which administers your Medicare benefits. The UnitedHealthcare Group Medicare Advantage (PPO) or Medicare HMO pays your providers directly for services received, and does not coordinate payment with Medicare.

If you are not enrolled in Medicare Part A and not paying for Medicare Part B, benefits are not assigned to the UnitedHealthcare Group Medicare Advantage (PPO) or Medicare HMO and you will not have coverage.

# 3

## Medicare and Your Nokia Coverage

### If You Enroll in Traditional Indemnity

Medicare benefits are not assigned to the health plan carrier, but Medicare Part A and Medicare Part B are considered your primary coverage and pay benefits first. Then, the Traditional Indemnity coverage, considered secondary coverage, may pay an additional benefit beyond what Medicare pays. Not having Medicare Part A and Medicare Part B coverage will result in significant costs for you because Traditional Indemnity coverage will pay benefits only as though you are enrolled in Medicare Part A and Medicare Part B.

The examples below show the difference in cost between when you, a Medicare-eligible participant (and your Medicare-eligible spouse and/or Medicare-eligible covered dependent[s]), are enrolled in Medicare Part A and Part B with Traditional Indemnity, and when you are enrolled in Traditional Indemnity but not enrolled in Medicare Part A and Medicare Part B.

#### For Example:

(Applies to the Traditional Indemnity option only and assumes that the applicable annual deductibles have been met)

#### **You or Your Eligible Dependent Is Medicare-Eligible and Enrolled in Medicare Part A and Part B**

**Medicare Part B covers a \$100 claim at 80 percent, and the Plan covers the same claim at 80 percent.**

- Medicare is primary coverage and pays the 80 percent (\$80) first.
- Plan coverage is secondary and, because the Plan also covers the service at the same 80 percent level as Medicare, no additional amount is paid by the Plan.
- **This means you or your dependent is responsible for \$20.**

In the above example, since Medicare pays first (primary) and Nokia coverage (Traditional Indemnity) pays second (secondary), in certain situations you may receive an equal or greater level of coverage through your Medicare benefits than what your Nokia medical coverage would pay. In these situations, you will not receive any additional benefits through Nokia.

#### **You or Your Eligible Dependent Is Medicare-Eligible and Not Enrolled in Medicare Part A and Part B**

**Medicare Part B covers a \$100 claim at 80 percent, and the Plan covers the same claim at 80 percent.**

- Medicare is primary coverage, but because you or your dependent is not enrolled in Medicare Part A and Part B, Medicare will not pay anything for the \$100 claim.
- Plan coverage is secondary and, because the Plan also covers the claim at the same 80 percent level as Medicare would have covered, no additional amount is payable by the Plan.
- **This means you or your dependent is responsible for the entire \$100.**

# 3

## Medicare and Your Nokia Coverage

### Medicare Part C Options Require Approval From CMS

The UnitedHealthcare Group Medicare Advantage (PPO) and Medicare HMOs are Medicare Part C options. You must be enrolled in Medicare Part A and Medicare Part B to receive Medicare Part C benefits. You cannot be enrolled in more than one Medicare Part C option at the same time. Also, remember that CMS approval is required for enrollment in and disenrollment from the UnitedHealthcare Group Medicare Advantage (PPO) and the Medicare HMOs. As a result, all elections and effective dates of coverage are driven by CMS.

### Other Medicare Part C Plans Are Available

Medicare Advantage Preferred Provider Organization (PPO) and other Medicare Part C plans are also available from private insurers. Enrolling in a Medicare Part C plan outside of the Company-sponsored Plan does not automatically cancel any Nokia coverages in which you are enrolled. To enroll in a Medicare Part C plan outside of the Company-sponsored Plan, such as during the Medicare Annual Election Period, **you must call the Nokia Benefits Resource Center to disenroll from your Nokia coverage.** If you later disenroll from the outside plan, you may be eligible to re-enroll in Nokia coverage if you experience a qualified status change or during the Nokia annual open enrollment period (typically held each year in the fall). For information on outside plans, contact Medicare.

#### **Avoid a Delay in Receiving Medicare HMO Coverage**

If you enroll in a Medicare HMO option, you will receive form(s) in the mail from the Nokia Benefits Resource Center. To help expedite the CMS approval process, 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.

#### **Review Medicare Details**

Remember, you can find specific information about Medicare coverage, including premium costs, and any applicable deductibles, copayments and other costs, by reviewing the “Medicare & You 2020” handbook on the Medicare website at [www.medicare.gov](http://www.medicare.gov). Or, call Medicare at 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048), 24 hours a day, seven days a week.

# 3

## Medicare and Your Nokia Coverage

### The Prescription Drug Coverage Offered Is a Medicare Part D Plan

The prescription drug coverage offered to Medicare-eligible participants and their eligible Medicare-eligible spouses and/or Medicare-eligible covered dependent(s) enrolled in Nokia retiree healthcare coverage (with the exception of the Medicare HMOs) is the Express Scripts Medicare (PDP) for Nokia.

The Express Scripts Medicare (PDP) for Nokia reflects a Medicare Part D plan design, including deductibles, copayments, a coverage gap and coinsurance. It also categorizes drugs using a Medicare Part D formulary, which contains a wide selection of medications produced by the major pharmaceutical companies. After your enrollment in the plan is confirmed, you will receive plan design information in the mail at your home as part of a “Welcome Kit” from Express Scripts.

Participants and dependent(s) in a Medicare HMO receive prescription drug coverage directly through that Medicare HMO, and the plan designs vary.

#### **Prescription Drug Coverage Is Creditable**

For the majority of retirees, the Nokia retiree prescription drug coverage is “creditable,” or equal to or better than the Medicare Part D standard prescription drug coverage.

### Other Medicare Part D Plans May Be Available to You

Starting three months prior to your 65th birthday until three months after your 65th birthday, you will have an opportunity to enroll in Medicare Part D prescription drug coverage not offered by the Company-sponsored Plan. You can also enroll during the Medicare Annual Election Period for coverage starting January 1 of the following year. This Medicare Annual Election Period is held and administered separately from the Nokia annual open enrollment period. If you enroll in a Medicare Part D plan other than the Company-sponsored Express Scripts Medicare (PDP) for Nokia:

- Your Nokia prescription drug coverage will no longer pay any portion of your prescription medications — even if the Medicare Part D coverage does not pay for a claim;
- You and/or your dependent(s) will need to begin paying premium costs to the new Medicare Part D provider for Medicare Part D coverage;
- Your premium costs, if any, for coverage under the Plan will not be adjusted. Nokia cannot provide varying contribution structures, **so you will continue to pay the same premium costs** as someone who still has prescription drug coverage under the Plan; and
- Nokia prescription drug coverage will continue to cover:
  - Any eligible dependent(s) not eligible for Medicare who are enrolled in the Plan<sup>5</sup>; and
  - Any Medicare-eligible dependent(s) who have not enrolled in another Medicare Part D plan.

<sup>5</sup>Applies to COBRA participants only.

# 3

## Medicare and Your Nokia Coverage

### Additional Penalties May Apply If You Delay Enrollment in Medicare Part A and Medicare Part B

The time period when you first become Medicare-eligible is known as your “first entitlement” or “initial enrollment period.” This period is a seven-month enrollment window comprising the three months before the month of your 65th birthday, the month of your 65th birthday and the three months after the month of your 65th birthday. For example, if your birthday is in June, the seven-month window begins in March and continues through September.

If you delay your enrollment in Medicare Part A and Medicare Part B when you first become eligible (which also means you will not receive benefits under Nokia healthcare coverage for Medicare-eligible participants), you may still be eligible to sign up for Medicare at a later date. However, penalties may apply.

For more information about Medicare eligibility and/or enrollment, call Social Security at 1-800-772-1213.

If Social Security requires evidence of your coverage, call the Nokia Benefits Resource Center at 1-888-232-4111 and speak with a representative. You can also review the “Medicare & You 2020” handbook, available from CMS, for details about Medicare enrollment and penalties.

### There Are Other Special Enrollment Periods

If you remain actively employed beyond age 65 and covered by the Nokia medical plan for active employees, or are covered by your spouse’s employer’s medical plan for active employees, you may delay Medicare enrollment without penalty. However, you must elect Medicare within a special enrollment period after termination to avoid late enrollment penalties. Additionally, you may need proof that you were covered under a group plan as an active employee or as the spouse of an active employee in order to avoid a late enrollment penalty.

# 3

## Medicare and Your Nokia Coverage

### Learn More with These Resources

Use this contact list as a quick reference for your retiree benefits resources.

For:	Contact:
A printed or printable version of "Medicare & You"	<b>Medicare</b> <ul style="list-style-type: none"> <li>1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048), 24 hours a day, seven days a week</li> <li><a href="http://www.medicare.gov">www.medicare.gov</a></li> </ul>
Assistance in understanding Medicare information <ul style="list-style-type: none"> <li>Facts about Medicare Parts A, B, C and D</li> <li>Details on Medicare HMOs</li> <li>Dates of the Annual Election Period</li> </ul>	
Updating your personal information (name, address, etc.) on file with Medicare	<b>Social Security Administration</b> <ul style="list-style-type: none"> <li>1-800-772-1213 (TTY: 1-800-325-0778), from 7:00 a.m. to 7:00 p.m., ET, Monday through Friday</li> </ul>
Specific questions about your Nokia medical and prescription drug coverage options and costs	<b>Nokia Benefits Resource Center</b> <ul style="list-style-type: none"> <li>1-888-232-4111 (1-212-444-0994 if you are calling from outside of the United States, Puerto Rico or Canada), from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday</li> </ul>
Questions about how Medicare impacts your Nokia coverage	<b>Your Benefits Resources (YBR) website</b> <ul style="list-style-type: none"> <li><a href="https://digital.alight.com/nokia">https://digital.alight.com/nokia</a></li> </ul>
General information about Nokia retiree healthcare benefits, including important news and carrier contact information	<b>BenefitAnswers Plus website</b> <ul style="list-style-type: none"> <li><a href="http://www.benefitanswersplus.com">www.benefitanswersplus.com</a></li> </ul>
Specific information about the UnitedHealthcare Group Medicare Advantage (PPO) <ul style="list-style-type: none"> <li>How medical coverage works</li> <li>Provider details</li> </ul>	<b>UnitedHealthcare Group Medicare Advantage (PPO)</b> <ul style="list-style-type: none"> <li>1-888-980-8117 (TTY: 711), from 8:00 a.m. to 8:00 p.m., ET, seven days a week</li> <li><a href="http://www.uhretiree.com/nokia">www.uhretiree.com/nokia</a></li> </ul>
Specific information about UnitedHealthcare medical coverage <ul style="list-style-type: none"> <li>Access claims information</li> <li>Find a provider</li> </ul>	<b>UnitedHealthcare</b> <ul style="list-style-type: none"> <li>Enhanced and Standard POS: 1-800-577-8539</li> <li>Traditional Indemnity: 1-800-577-8567</li> <li><a href="http://www.myuhc.com">www.myuhc.com</a></li> </ul>
HMO <sup>6</sup> - and Medicare HMO-specific coverage information	<b>Your HMO<sup>6</sup> or Medicare HMO</b> <ul style="list-style-type: none"> <li>Contact the Nokia Benefits Resource Center for contact information or, if enrolled, see the back of your HMO or Medicare HMO ID card</li> </ul>
Specific questions about your Nokia prescription drug coverage	<b>If you are not eligible for Medicare<sup>6</sup>:</b> <b>Express Scripts</b> <ul style="list-style-type: none"> <li>1-800-336-5934</li> <li><a href="http://www.express-scripts.com">www.express-scripts.com</a></li> </ul> <b>Your HMO</b> <ul style="list-style-type: none"> <li>Contact the Nokia Benefits Resource Center for contact information or, if enrolled, see the back of your HMO ID card</li> </ul> <b>If you are Medicare-eligible:</b> <b>Express Scripts</b> <ul style="list-style-type: none"> <li>1-800-230-0512</li> </ul> <b>Your Medicare HMO</b> <ul style="list-style-type: none"> <li>Contact the Nokia Benefits Resource Center for contact information or, if enrolled, see the back of your Medicare HMO ID card</li> </ul>

<sup>6</sup>Applies to non-Medicare-eligible COBRA participants only.

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.

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