

The Nokia logo is centered within a large white arrow shape that points to the left. The background is a solid orange color. The logo itself is in a white, sans-serif font.

Find out what's  
changing for 2024  
so you will be ready

**Visit the BenefitAnswers Plus website**

This year, you may enroll in your 2024  
Nokia health and welfare benefits online  
and by phone:

**October 9, 2023 – October 20, 2023**

(Look inside to learn more...)

# 2024 annual open enrollment period

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 11.
- > 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.**

## 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 8 to find out how to confirm your default coverage starting Monday, October 9, 2023.



### IMPORTANT:

This brochure is intended for multiple audiences. Some information in this brochure may not apply to you. Please refer to the YBR website during your annual open enrollment period to review Nokia health and welfare benefits eligibility for you and your dependents.

# 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.

## MEDICAL COVERAGE CHANGES

The following changes to the Enhanced- and Standard-Surest options will take effect January 1, 2024. For a more complete list of covered medical services and their copays, see the **2024 Nokia Medical Expense Plan for Active Employees SPD** on the BenefitAnswers Plus website.

### In-network coverage

#### New! Coverage for fertility services

Both options will provide in-network coverage for the following fertility services at the copays shown below, up to a lifetime maximum benefit of \$15,000 provided by the plan per covered member. Out-of-network services will not be covered.

- > Artificial insemination: \$100
- > Egg retrieval: \$1,500
- > Embryo implantation: \$750
- > Cryopreservation: \$500
- > Storage: \$100
- > Thawing: \$150
- > Genetic testing (PGT): \$500
- > Donor services (sperm): \$300
- > Donor services (egg): \$1,200

#### Expanded virtual care services and copay changes

In-network copays for virtual urgent and acute care and for virtual primary care will remain \$0. Additional in-network virtual providers and services will be available under both options, including but not limited to:

- > Virtual migraine care:
  - Enhanced-Surest: \$10
  - Standard-Surest: \$25
- > Virtual gastrointestinal care:
  - Enhanced-Surest: \$40
  - Standard-Surest: \$75
- > Virtual speech therapy:
  - Enhanced-Surest: \$10
  - Standard-Surest: \$15



#### **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.

## Mental health services and copay changes

In-network copays for virtual mental health services will increase. The new copays are:

- > Enhanced-Surest: \$10
- > Standard-Surest: \$25

Out-of-network copays for mental health office and telemedicine visits will be reduced.

The new copays are:

- > Enhanced-Surest: \$20
- > Standard-Surest: \$50

## \$0 copay for all colonoscopy screenings

Under both options, the in-network copay for screening (preventive) and non-screening (diagnostic) colonoscopies will be \$0.

## Reduced minimum copays for chemotherapy and medical infusions

Under both options, the low end of the in-network copay ranges for cancer chemotherapy and medical infusions will be reduced. The new in-network copay ranges will be:

- > Cancer chemotherapy
  - Enhanced-Surest: \$10 – \$500
  - Standard-Surest: \$50 – \$600
- > Medical infusions:
  - Enhanced-Surest: \$15 – \$2,450
  - Standard-Surest: \$40 – \$3,500

## 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 will be able 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.<sup>1,2</sup>
- > Choose to **receive just-in-time text messages** to stay on top of important benefits information and reminders.<sup>1</sup>
- > 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 mobile or home phone number where indicated.

<sup>1</sup>Standard text message rates apply.

<sup>2</sup>For security purposes, access codes cannot be sent via email.

## CERTAIN HMOs WILL NO LONGER BE OFFERED

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

- > Kaiser of Southern California
- > Kaiser Permanente of Colorado

If you are currently enrolled in either of these 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) in the **Enhanced-Surest option** for 2024.

For more information about default coverage, see “Check your default coverage” on page 8.

## INTRODUCING CAREMARK® COST SAVER™

Why pay more for prescriptions than you have to? With Caremark Cost Saver, all Enhanced-Surest and Standard-Surest 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. The amount you pay will automatically be applied to your Surest option’s prescription drug annual out-of-pocket maximum.

### Other changes may apply to HMO coverage

Unless noted, the changes in this guide do not apply to Health Maintenance Organization (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 ID card (if you are currently enrolled) and in **Benefits at-a-glance and resource contact information 2024** on the BenefitAnswers Plus website.

### 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- or Standard-Surest 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>.



## DENTAL COVERAGE CHANGES

The following changes to the MetLife Enhanced and Standard Dental options will take effect January 1, 2024:

- > Oral exam coverage will be expanded to include up to two **preventive** oral exams per calendar year, and up to two **problem-focused** oral exams per calendar year.
  - Both preventive and problem-focused oral exams will be covered at 100% in-network and 90% out-of-network.
- > Porcelain crowns for molars will no longer be subject to the “Alternate Procedure” rule, under which the dental plan options would only cover a less expensive crown material on molars. Porcelain crown materials will now be allowed on the basis of porcelain materials, subject to negotiated rates for in-network providers and reasonable and customary rates for non-network providers.

## HIGHER HEALTH CARE FLEXIBLE SPENDING ACCOUNT ANNUAL CONTRIBUTION LIMIT

Effective January 1, 2024, you may contribute up to \$3,050 per year to a Health Care Flexible Spending Account (HFSA). This is a \$200 increase from the current \$2,850 annual contribution limit. The annual contribution limit for the Dependent Care Flexible Spending Account (DFSA) remains at \$5,000 for 2024.

**Important:** Be sure you understand the out-of-pocket costs you can expect to pay for healthcare services in 2024. Having a good sense of your estimated out-of-pocket healthcare expenses can help you make an appropriate contribution to your HFSA.

### Say “yes” to the FSAs during annual open enrollment and \$ave

Put money you would otherwise spend on taxes back into your wallet. Enroll (or re-enroll) in an FSA during annual open enrollment!

FSAs let you save on taxes and on planned health care and/or dependent care expenses. You contribute pre-tax dollars to an FSA through convenient payroll deductions. This lowers your taxable income, so you automatically pay less in taxes. Your tax savings will be equal to the taxes you would have paid on the money you have contributed.

- **Use the HFSA** for to pay for eligible out-of-pocket health care (medical, prescription drug, dental and vision) expenses — like copays, deductibles and coinsurance — as well as hundreds of over-the-counter medicines and health care items. **Tip:** Your entire HFSA annual contribution is available as soon as your first contribution is posted to your account in January.
- **Use the DFSA** to pay for eligible child care and/or elder care expenses that let you and your spouse (if applicable) work, find work or attend school full-time. **Tip:** If you are paying for dependent care, you probably have a good idea of your costs for the coming year. Enroll in the DFSA and guarantee that you will get a tax break on expenses you know you will have.

Take this opportunity to save. **To participate in an FSA in 2024, you must enroll (or re-enroll) during annual open enrollment.** FSA contribution elections do not roll over year-to-year.

## EMPLOYEE CONTRIBUTIONS

To see your 2024 contribution amounts, visit the YBR website at <https://digital.alight.com/nokia> during the annual open enrollment period. In particular, please note that effective January 1, 2024:

- > **Medical and dental coverage contributions will increase.**
- > **Dependent life insurance coverage contributions will increase.** Premium rates for spouse life (for coverage options up to \$100,000) and child life insurance will increase based on the group’s claims experience. Keep in mind that although rates for spouse life insurance coverage options of \$150,000, \$200,000 and \$250,000 will not increase, those coverage options are age-based and may reflect an additional increase if you are entering a new age bracket for January 1, 2024.

## GROUP UNIVERSAL LIFE (GUL) INSURANCE: APPLY FOR OR APPLY TO INCREASE COVERAGE BY ANSWERING JUST FIVE HEALTH QUESTIONS

Good news! During this year's annual open enrollment period, you may apply for or apply to increase your GUL insurance coverage by answering just five health questions. The questions on the form serve as the evidence of insurability that you must submit to MetLife, the carrier.

> **Please note:** All applications for coverage are subject to review and approval by MetLife. If you choose to apply for or apply to increase, it may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

**The form with the five health questions will ONLY be available during this year's annual open enrollment period (October 9, 2023 – October 20, 2023).**

**IMPORTANT:** If you do not complete and submit the online form to MetLife online by Friday, October 20, 2023, at 5:00 p.m., ET, you will be required to complete the standard form with additional health questions when you provide evidence of insurability to MetLife. (You may decrease or cancel GUL coverage at any time during the year.)

To access and submit the form, follow the prompts that appear on the YBR website when you apply for or apply to increase your GUL insurance coverage during annual open enrollment.

### When you need a helping hand, count on the Employee Assistance Program (EAP)

Need help coping with stress, family pressures, money issues or work demands? Reach out to the EAP.

The EAP offers you and your household members free, confidential, 24/7 assistance for a wide range of medical and behavioral health issues, such as emotional difficulties, alcoholism, drug abuse, marital or family concerns, and other personal and life issues.

Enrollment in the EAP is not required, nor do you need to be enrolled in Nokia's medical plan in order to access the medical plan's EAP coverage. To speak with a counselor, call Magellan at 1-800-327-7348 or visit

[Member.MagellanHealthcare.com](https://Member.MagellanHealthcare.com).

### Reminder: Make sure your dependent life and dependent accidental loss insurance coverage is up to date

During annual open enrollment, take a moment to review all of your current dependent life and accidental loss insurance coverage elections on the YBR website and make any necessary changes for 2024.

> **For spouse coverage:** It is your responsibility to elect and maintain coverage only when you are married or in a domestic partnership. It is also your responsibility to cancel coverage when you are no longer married or in a domestic partnership.

> **For child coverage:** It is your responsibility to elect and maintain coverage only when you have at least one eligible child. It is also your responsibility to cancel coverage when you no longer have any eligible child(ren).

You can view dependent eligibility rules on the YBR website and on the BenefitAnswers Plus website at [https://benefitanswersplus.com/active\\_m/ded.html](https://benefitanswersplus.com/active_m/ded.html).



# 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.

**Please note:** Flexible Spending Account (FSA) elections do **not** roll over year-to-year. You must actively elect to contribute to the FSA(s) during the annual open enrollment period each year.

Because your default coverage for 2024 may 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.



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

- > From the home page, select the “Annual Enrollment” tile to be taken to the “Welcome to Enrollment” page.
- > Click the green “Research and Enroll” bar on the right to be taken to “Your Benefits Summary.”
- > Under “View, Compare, or Change Your Benefits,” you will see a table that displays your current benefits and next year’s benefits side-by-side.
- > Under “Next Year’s Benefits,” you will see the default coverage you will receive for 2024 if you do not make any changes during the annual open enrollment period.



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 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).
- 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, "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 11), 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 8);
- > Add<sup>3</sup> or remove dependent(s) from coverage; and/or
- > Make any other changes to your health and welfare benefits coverage for 2024, such as making a contribution election for your HFSA and/or DFSA, if eligible.

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.

<sup>3</sup>Make 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.

## 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 11.)



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.
- > **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 9.
- > **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.

## 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:

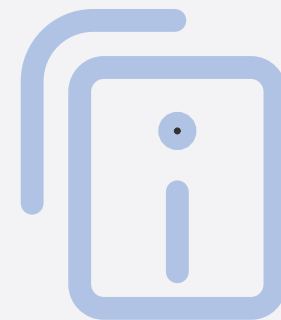
- > Scan the code at the lower left to be directed to the appropriate app store for your device,
- > Go to the [App Store](#) or [Google Play](#) and search for “Alight Mobile,” or
- > Visit [alight.com/app](https://alight.com/app).

### 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!

# 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)

- > 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

## BenefitAnswers Plus website

[www.benefitanswersplus.com](http://www.benefitanswersplus.com)  
(non-personalized — no password required)

- > See benefits news and updates, including coverage tips and reminders
- > Get your enrollment materials
- > Find answers to your benefit questions
- > View plan-related documents such as Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs)
- > Find carrier contact information throughout the year

## REMINDER

When enrolling dependents, please be sure to review the Nokia Dependent Eligibility Rules at [https://benefitanswersplus.com/active\\_m/ded.html](https://benefitanswersplus.com/active_m/ded.html).

The rules describe who is eligible to be covered under Nokia's medical, dental, and life and accidental loss 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.



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.

Your Benefits Resources is a trademark of Alight Solutions LLC.



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