



Frequently Asked Questions

Nokia U.S. Benefits

General Questions

When & where do I enroll in the Nokia benefits?

As described in the presentation, you will be able to enroll after you receive your benefit enrollment email on or around August 1, 2025. The benefit email will provide you with the link to the Your Benefits Resource Website (YBR) and the contact number for the Nokia Benefits Resource Center (NBRC): 1-888-232-4111.

Where can I find more detailed information regarding the benefit plans?

Summary Plan Descriptions (SPDs) are summaries of the benefits offered to eligible participants under the applicable benefit plans. The list of SPDs can be found on Benefit Answers Plus (BA+) [Summary Plan Descriptions \(SPDs\)](#)

Where do I confirm if my current medical provider is in network with Surest or UHC?

To confirm your medical provider is in network, you can search the Pre-Member sites for both Surest and UHC at the following websites:

<https://join.Surest.com/nokia/access-login> use access code: Nokia2025

<https://www.whyuhc.com/nokia> (pre-members)

Where do I confirm if my current dental provider is in network with MetLife?

To confirm if your dental provider is in the MetLife network, you can search the pre-member site at: www.metlife.com, select “Find a Dentist”, then choose the network “PDP Plus”.

What if I need to see a doctor/dentist or fill a prescription after July 31, 2025, but prior to enrolling in Nokia’s medical and/or dental coverage?

If you or a dependent require medical, dental or prescription drug services prior to enrolling in Nokia’s medical and/or dental coverage, you will have to pay the provider out of pocket and file a claim for reimbursement once the carrier has processed your enrollment. Please contact the carrier of the option you have enrolled in for instructions on how to file a claim.

What qualifies as a Qualified Status Change (QSC) under Nokia’s medical and dental plans?

A QSC is a life event that causes you to become eligible for, or to no longer be eligible for, coverage under Nokia’s Medical and Dental Plan or another employer’s plan. A QSC allows you to make a change to your medical and/or dental coverage during the calendar year outside of the open enrollment period. Some of the Infinera QSCs are different than Nokia’s QSCs. Nokia’s QSCs are listed in the Eligibility and Enrollment section of the medical and dental plans’ Summary Plan Descriptions that can be found on Benefit Answers Plus.

https://benefitanswerplus.com/active_m/spd.html

Medical Plan

Will my annual medical out of pocket maximum restart or will Nokia's medical plan honor what I already paid in 2025 towards my annual out of pocket maximum?

What you have already paid towards your 2025 annual out of pocket maximum will be honored when you enroll in Nokia's medical plan. The transfer of your 2025 out of pocket maximum will not occur until you have enrolled in Nokia's medical plan, your enrollment has been provided to the carrier of the option you enrolled in, and your Infinera carrier has provided the data to the Nokia carrier. Depending on when you enroll and as a result of the timing of the file transfers and the posting of the data, your transferred amount may not be reflected until early October.

Before enrolling can I view the Surest website to see how the plan works?

Before enrolling in the Surest medical option, you (and your Eligible Dependents) can test-drive Surest by visiting <https://join.surest.com/Nokia/v2/overview>. Enter access code "Nokia2025" to see how it works.

I am a part-time employee; will I be eligible for benefits?

Part-time employees are eligible for the same medical (and dental) coverage as full-time employees. Part-time employees working 20 hours or more per week pay the same cost as full-time employees for medical (and dental) coverage. Employees working less than 20 hours per week pay 100% of the cost for medical (and dental) coverage.

Are infertility treatments covered?

Both the Surest and UHC options cover infertility as follows:

Surest: The plan pays up to a maximum infertility benefit of \$15,000/covered member/lifetime; for a list of covered services and copays, see the Summary Plan Description at [MEP_SPD_Surest_Active_EEs_eff_Jan_2025_updated.pdf](#)

UHC: The plan covers the following to diagnose and determine the cause of infertility:

- Patient history/exam
- Laboratory studies
- Diagnostic procedures
- Surgeries to treat the underlying cause of infertility

The treatment of infertility is not covered.

Where can I find the dependent eligibility rules?

To determine if your dependent(s) is eligible for Nokia's medical (and dental) coverage, you can view Nokia's dependent eligibility rules on the BA+ website https://benefitanswersplus.com/active_m/pdf/Nokia_Dep_Eligibility_Rules_Active_Eees_January_2023.pdf



How do I add or remove a dependent from coverage, such as in the case of a newborn child, marriage or divorce?

Eligible Employees may be able to change their coverage option and add or drop Eligible Dependents outside of the Plan's Annual Open Enrollment Period if they experience a Qualified Status Change. Please reference the Eligibility and Enrollment section of the Summary Plan Descriptions [MEP_SPD_Surest_Active_EEs_eff_Jan_2025_updated.pdf](#) or [MEP_SPD_UHC_Active_EEs_eff_Jan_2025.pdf](#)

Prescription Drug Program

Will my annual out of pocket maximum for prescriptions restart or will Nokia's prescription drug program honor what I already paid in 2025 towards my annual out of pocket maximum?

What you have already paid towards your annual out of pocket maximum in 2025 will be honored by Nokia's prescription drug program. The transfer of your 2025 out of pocket maximum will not occur until you have enrolled in Nokia's medical plan, your enrollment has been provided to the carrier of the option you enrolled in, and your Infinera carrier has provided the data to the Nokia carrier. Depending on when you enroll and as a result of the timing of the file transfers and the posting of the data, your transferred amount may not be reflected until early October.

Will the prior authorizations I have on file through Infinera's prescription drug program be accepted when I enroll in Nokia's prescription drug program?

Yes, your prior authorizations will be accepted, and you will not need to submit any prior authorizations until they expire, and a new prior authorization is required. The transfer of your prescription drug prior authorizations will not occur until you have enrolled in Nokia's medical plan, your enrollment has been provided to the pharmacy benefit manager (PBM) of the option you enrolled in, and your Infinera PBM has provided the data to the Nokia PBM. Depending on when you enroll and as a result of the timing of the file transfers and the posting of the data, your prior authorizations may not be reflected until early October.

What options are available to fill prescriptions?

If you enroll in a Surest or UHC medical option, prescriptions may be filled in any of the following ways: At any retail CVS Pharmacy, at any Costco Pharmacy, at any network Pharmacy or through the CVS Caremark Mail Service Pharmacy. If you enroll in the Kaiser No. CA HMO, please contact Kaiser for information about their prescription drug program.

Where can I find more information regarding the prescription drug program?

You can find more information in the Benefits At A Glance Document [2025-BAAG2-ACTIVE.pdf](#) and for detailed information on the program, in the Surest or UHC Medical Summary Plan Description (SPD) [MEP_SPD_Surest_Active_EEs_eff_Jan_2025_updated.pdf](#) or [MEP_SPD_UHC_Active_EEs_eff_Jan_2025.pdf](#)

For information about the Kaiser of Northern California HMO's prescription drug program, please contact Kaiser at 1-800-966-5995 or <http://kp.org>

Dental Plan

Will the Nokia dental plan give me credit for the dental plan deductibles me and/or my family have satisfied?

Yes, any deductibles satisfied in 2025 will be credited for the remainder of the 2025 plan year. The transfer of your satisfied deductibles will not occur until you have enrolled in Nokia's dental plan, your enrollment has been provided to MetLife, and your Infinera carrier has provided the data to the Nokia carrier. Depending on when you enroll and as a result of the timing of the file transfers and the posting of the data, your transferred amounts may not be reflected until early October. *Note: If you are currently in the Infinera Blue Shield CA DHMO no deductible credit will be given as there are no deductibles in that plan.*

Will I get a new annual maximum for 2025 and new orthodontic lifetime maximum to use under the Nokia dental plan?

No. Any annual maximums for 2025 or orthodontic lifetime maximums already used under the Infinera dental PPO plan will be applied toward the maximums available under the Nokia dental plan. The transfer of your used maximums will not occur until you have enrolled in Nokia's dental plan, your enrollment has been provided to MetLife, and your Infinera carrier has provided the data to the Nokia carrier. Depending on when you enroll and as a result of the timing of the file transfers and the posting of the data, your transferred amounts may not be reflected until early October. *Note: If you are currently in the Infinera Blue Shield CA DHMO no annual maximums or orthodontic lifetime maximums will be transferred as there are no maximums in that plan.*

Will MetLife dental cover "work in progress"?

If you or a covered family member is in the middle of a course of treatment on July 31, 2025, you may be eligible for transition of care benefits. Some of the most common dental services that may be eligible for transition of care benefits under MetLife include orthodontic, endodontic (e.g., root canal) and prosthodontic services (e.g., crowns, bridgework and dentures).

Orthodontic Services

Once your coverage is effective with MetLife, the first orthodontia claim you submit to MetLife must include the orthodontia treatment plan. After that date, you may receive benefits August 1, 2025 and forward, up to the lifetime maximum under the MetLife plan option you select. This process ensures that the total benefit paid between the two carriers does not exceed the lifetime orthodontia maximum of the MetLife plan option you select. Orthodontia reimbursements are made on a quarterly basis. *Note: If you are currently in the Infinera Blue Shield CA DHMO, upon receipt of an orthodontia claim by MetLife (with the treatment plan), MetLife will prorate the charges prior to the MetLife effective date and issue benefits from the MetLife effective date forward, up to the lifetime maximum under the MetLife plan option you select.*

Other Services

For other types of dental work in progress, such as root canals, crowns, bridgework and dentures, MetLife will obtain, from Blue Shield of CA, payment history. For these services that began in prior to August 1, 2025 and will be completed on or after August 1, 2025, you should advise your dentist to submit claims to MetLife based on completion date (the date the work is completed), not the date the work began.

Life Insurance

If I selected life insurance and AD&D beneficiaries previously, do I need to do it again?

Yes, you will need to newly designate beneficiaries under the Nokia life insurance programs for your Basic Life, Basic AD&D and any optional coverages you may elect for employee Group Universal Life and/or employee Supplemental Accidental Loss insurance. To designate beneficiaries, log in to <https://metlife.com/mybenefits>:

In the "Type and Select your organization" field, enter the name **US-Nokia**, then select "next" where you will register your account.

- Once logged into MyBenefits, select "My Accounts".
- On the Life Insurance Tile select "Add or Update Beneficiaries", then "Group Life Insurance"

Questions regarding life insurance:

- For enrollment and cost questions, contact the Nokia Benefits Resource Center 1-888-232-4111
- For questions or assistance regarding beneficiary designation, contact MetLife at 1-888-201-4612

Note: please wait approximately 2 weeks after you complete your enrollment on the Your Benefits Resource website, you may visit the MetLife website to make beneficiary designations for the following coverages:

Will my amount of Infinera supplemental life insurance carry over to my Nokia Group Universal Life insurance coverage?

If you are enrolled in employee supplemental life insurance coverage with Infinera as of July 31, 2025, you will be defaulted to a coverage amount between 1x to 10x pay under the Nokia Group Universal Life insurance coverage, up to a maximum coverage amount of \$2,000,000. If your current coverage amount falls between multiples of pay, you will be defaulted to the next higher coverage option. The coverage amount you are defaulted to will not be less than the coverage amount you have today.

Will my amount of Infinera spouse life insurance carry over to my Nokia spouse life insurance coverage?

If you are enrolled in spouse life insurance coverage with Infinera as of July 31, 2025, you will be defaulted to a Nokia flat coverage option amount that is:

- equal to your current coverage amount, if that option is available under the Nokia structure, or
- to the next higher coverage option if your current coverage falls between two options.

Note, however, Nokia's spouse life insurance maximum is \$250,000 and no coverage will exceed that amount.

Will I have to complete a new Evidence of Insurability (EOI) form when I elect Group Universal Life or spouse life coverage under Nokia?

For those who have employee supplemental life and/or spouse life coverage with Infinera as of July 31, 2025, and are defaulted into the Nokia coverage effective August 1, 2025, no EOI will be required



for the amount of coverage that you are defaulted to in the Nokia coverage. However, you will be subject to EOI in the following instances:

- For employee Group Universal Life: if you elect a coverage amount that is higher than your defaulted coverage amount (and your defaulted coverage amount equals or exceeds 2 times pay), or you newly enroll within your initial 31-day enrollment window and your requested amount exceeds 2 times pay.
- For Spouse Life: if you elect a coverage amount that is higher than your default coverage amount (and your default coverage amount is equal to or exceeds \$50,000), or you newly enroll within your initial 31-day enrollment window and your requested coverage amount exceeds \$50,000.

What is the difference between Group Universal Life (GUL) insurance coverage and term life insurance:

The main difference is that GUL insurance coverage offers a savings feature where you can make after-tax contributions, above the normal premium, to the policy's cash fund. The money you contribute to your GUL cash fund earns a competitive interest rate that is guaranteed not to fall below a certain minimum and interest accrues on a tax deferred basis.

Spouse Life, Spouse AD&D, Child Life and Child AD&D: You, the employee, are the automatic beneficiary of these life insurance coverages. No beneficiary designations are required for these coverages.

Do I pay taxes on benefits life insurance the company provides?

Employer provided basic life insurance in excess of \$50,000 is considered by the Internal Revenue Service (IRS) to be a benefit that is taxable as income. Section 79 of the Internal Revenue Code (IRC) requires employers to calculate taxable income for employees that receive more than \$50,000 in term life coverage, which must be reported on the employee's W-2 form. This means that employees who are covered by an employer provided benefit of more than \$50,000 must pay taxes for the "value" of the excess benefits.

Will my amount of Infinera supplemental life insurance carry over to my Nokia Group Universal Life insurance coverage?

If you are enrolled in employee supplemental life insurance coverage with Infinera as of July 31, 2025, you will be defaulted to a coverage amount between 1x to 10x pay under the Nokia Group Universal Life insurance coverage, up to a maximum coverage amount of \$2,000,000. If your current coverage amount falls between multiples of pay, you will be defaulted to the next higher coverage option. The coverage amount you are defaulted to will not be less than the coverage amount you have today.

Will my amount of Infinera spouse life insurance carry over to my Nokia spouse life insurance coverage?

If you are enrolled in spouse life insurance coverage with Infinera as of July 31, 2025, you will be defaulted to a Nokia flat coverage option amount that is:

- equal to your current coverage amount, if that option is available under the Nokia structure, or
- to the next higher coverage option if your current coverage falls between two options.

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Note, however, Nokia's spouse life insurance maximum is \$250,000 and no coverage will exceed that amount.

Will I have to complete a new Evidence of Insurability (EOI) form when I elect Group Universal Life or spouse life coverage under Nokia?

For those who have employee supplemental life and/or spouse life coverage with Infinera as of July 31, 2025, and are defaulted into the Nokia coverage effective August 1, 2025, no EOI will be required for the amount of coverage that you are defaulted to in the Nokia coverage. However, you will be subject to EOI in the following instances:

- For employee Group Universal Life: if you elect a coverage amount that is higher than your defaulted coverage amount (and your defaulted coverage amount equals or exceeds 2 times pay), or you newly enroll within your initial 31-day enrollment window and your requested amount exceeds 2 times pay.
- For Spouse Life: if you elect a coverage amount that is higher than your default coverage amount (and your default coverage amount is equal to or exceeds \$50,000), or you newly enroll within your initial 31-day enrollment window and your requested coverage amount exceeds \$50,000.

What is the difference between Group Universal Life (GUL) insurance coverage and term life insurance:

The main difference is that GUL insurance coverage offers a savings feature where you can make after-tax contributions, above the normal premium, to the policy's cash fund. The money you contribute to your GUL cash fund earns a competitive interest rate that is guaranteed not to fall below a certain minimum and interest accrues on a tax deferred basis.

Are there any reductions in life insurance amounts based on age?

Yes, under the company provided basic life and basic AD&D coverage, coverage will reduce 10% each year beginning on the first of the month after your 66th birthday, with the final reduction occurring on the first of the month after your 70th birthday, for a final coverage amount of 50%. There are no further scheduled reductions after age 70.

Flexible Spending Accounts

How much will I be able to contribute to the Nokia Health Care FSA for 2025?

You will be able to contribute the difference between the amount you elected to contribute to the Infinera Health Care FSA for 2025 less the amount of your contributions deducted from your Infinera paychecks through July 25, 2025 (last Infinera paycheck that will have deductions).

How much will I be able to contribute to the Nokia Dependent Care FSA for 2025?

You will be able to contribute the difference between the amount you elected to contribute to the Infinera Dependent Care for 2025 and less the amount of your contributions already deducted from your Infinera paychecks through July 25, 2025 (last Infinera paycheck that will have deductions).

How soon will I get my Health Care Flexible (HFSA) Spending debit card?

When you elect to enroll in the HFSA, you should receive your debit card within 2-3 weeks after enrollment.

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Note: Debit cards are not available for the DFSA.

By what dates do employees have to incur and file claims for Nokia's Flexible Spending Account Plans?

Plan	Grace Period Ends	Claims Filing Deadline
Health Care FSA	March 15 of the following calendar year	May 15 th of the following calendar year
Dependent Care FSA	Not applicable; claims must be incurred by 12/31 of the current calendar year	May 15 th of the following calendar year

Why is an employee's maximum 2025 contribution to Nokia's Health Care Flexible Spending Account limited to \$3,200? The IRS maximum is \$3,300.

Nokia conducts its annual open enrollment prior to the date the IRS announces its maximum contribution limit for the following calendar year; therefore, our maximum allowable contribution lags the IRS maximum by one year.

I did not enroll in Infinera's HFSA or DFSA plans for 2025. Will I be able to enroll in Nokia's plans for 2025?

No, you will not be able to enroll in Nokia's HFSA or DFSA plan for 2025. You will be able to enroll in either or both of these plans for 2026 during open enrollment in the fall.

Where can I find more information on the Nokia Flexible Spending Accounts?

You can find the details of the plan in the Summary Plan Description (SPD) on the BA+ website: [Nokia FSA Plan Doc SPD eff 2025-01-01 \(Updated February 2025\).pdf](#)

Will I be able to reduce or stop my HFSA or DFSA contributions when I move to the Nokia Plans?

You will not be able to reduce or stop your current HFSA or DFSA elections.

What if I have already claimed all of my funds from my HFSA or DFSA, do I still have to contribute to the balance of my election in the Nokia plan?

Yes, you would need to fulfill your annual election.

Where do I submit FSA claims incurred on or after August 1, 2025?

FSA claims incurred on or after August 1, 2025 must be submitted to Smart Choice, Nokia's FSA carrier. FSA claims incurred prior to August 1, 2025, should be submitted to the Infinera FSA carrier, Navia.

Can I use HFSA or DFSA contributions to Nokia's plans after August 1, 2025, for claims I've incurred prior to August 1, 2025?

No, you will be able to use HFSA or DFSA contributions made after August 1, 2025, only for claims incurred after August 1, 2025.

You will only be able to use Infinera HFSA and DFSA contributions made prior to August 1, only for claims incurred prior to August 1.

Cash Account Program (CAP)

What is the Cash Account Program (the “CAP”)?

The CAP is a 100% employer funded defined benefit plan that acts like a tax-deferred compensation plan.

Which employees are Eligible Employees for purposes of the CAP?

You are eligible for the CAP if you are an employee of a Participating Company, and you are not an Excluded Employee*.

How does the CAP work?

In the CAP, Eligible Employees have an account to which Standard Pay Credits equal to 6% of their CAP-Includible Compensation is credited each month. Interest Credits of 0.3333% are credited monthly (4% per annum). Pay and Interest Credits are tax deferred until the benefit is commenced.

All Pay and Interest Credits are 100% vested when credited to your CAP account. Benefits under the CAP are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance program.

Pay Credits are credited to the CAP account as of the first day of each calendar month (based on a participant's CAP-Includible Compensation paid in the preceding month). At the end of each calendar month, interest is credited to the CAP account equal to the total account balance as of the beginning of the month multiplied by 0.3333%.

What is CAP-Includible Compensation?

CAP-Includible Compensation means base salary actually paid to you during the period with respect to which your Pay Credits are calculated. Base salary does not include any other form of pay or compensation (such as, by way of example only, unused vacation, commissions, overtime pay, shift differentials, and bonuses). The maximum CAP-Includible Compensation that can be considered in any Plan Year is limited to the maximum amount of compensation permitted to be recognized under tax-qualified plans under Section 401(a)(17) of the Code. For 2025, this amount is \$350,000.

Can you provide an example of how Pay Credits and Interest Credits are calculated in the CAP?

Please refer to Example 1 on page 12 of the [CAP Summary Plan Description](#) to view an example of Pay and Interest Crediting in the CAP. Note: This link is to the current SPD effective January 1, 2025. An updated SPD reflecting only Standard Pay Credits for employees hired, rehired, acquired, or transferred into a Participating Company effective on or after August 1, 2025, will be forthcoming.

Do I need to enroll in the CAP?

No, you will automatically become a participant in the CAP if you are an Eligible Employee.

* An Excluded Employee is: (1) an individual who does not receive payment for services from a Participating Company's U.S. payroll, even if such individual is reclassified by a court or administrative agency as a common law employee of a Participating Company, (2) an employee who is employed by an independent company (such as an employment agency), (3) an employee whose services are rendered pursuant to a written agreement that excludes participation in the Company's benefit plans, (4) a Leased Employee, (5) a temporary employee, (6) a term employee (7) a student intern, (8) a co-op student, (9) a trainee (other than an International Graduate Trainee), (10) an employee accruing benefits under any Nokia non-US pension scheme or eligible to participate in any Nokia non-US retirement savings plan, or (11) an employee eligible for a cash allowance in lieu of a pension or retirement savings benefits.

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**Am I Eligible for Enhanced Pay Credits in the CAP?**

No. Eligible Employees hired on or after August 1, 2025, are only eligible for Standard Pay Credits in the CAP.

Will I continue to receive Pay Credits in the CAP if I terminate employment?

No. Upon your termination, you will no longer receive Pay Credits in the CAP.

Will I continue to receive Interest Credits in the CAP if I terminate employment?

Your CAP account will continue to receive Interest Credits for as long as you maintain a CAP account balance and have not taken a distribution of your CAP benefit. Once you take a distribution of your CAP benefit, you will stop receiving Interest Credits.

When will I be able to view my account in the CAP?

Assuming an August 1, 2025, eligibility date for participation in the CAP, you will first be credited with Pay Credits effective September 1, 2025. They will be viewable in your account by the second Saturday in September 2025. Interest Credits will first be viewable at the end of September 2025.

Where can I direct questions about the CAP or view my CAP account?

For questions regarding your CAP benefit, contact the Nokia Benefits Resource Center at 1-888-232-4111, Monday through Friday from 9 a.m. to 5 p.m. ET. Beginning the second Saturday in September, you can access your CAP account 24 hours a day, 7 days a week by logging into the Your Benefits Resources™ (YBR) website at digital.alight.com/nokia.

When can I take a distribution of my CAP account?

If you terminate employment from Nokia and all Nokia Controlled Group companies, for any reason, you are entitled to receive an immediate distribution of your CAP account. You are not required to take an immediate distribution, you can defer commencement until April 1, of the year following the year you turn 73, your Required Minimum Distribution age. If you defer commencement post termination, you will continue to receive interest credits of 0.3333% per month (4% per annum) on your CAP account until such time as you commence your CAP benefit. Your benefit remains tax-deferred until you take a distribution and there is an option to rollover all or a portion of your CAP benefit to a tax-deferred qualified plan such as an IRA, or even to the Nokia Savings/401(k) Plan if you have a balance in that plan.

What forms of payment distribution are available?

Please refer to pages 17-20 of the [CAP Summary Plan Description](#) to view the various forms of payment available from the CAP upon your termination from Nokia and all Nokia Controlled Group companies. Please note: if you elect to take your CAP account distribution as a lump sum direct payment to you (i.e., not as a rollover) the amount distributable to you will be subject to withholding for income taxes. In addition, you may be subject to an additional tax of 10% of the gross amount distributable to you, depending on your age at termination and age at the date of distribution. You should consult with your tax advisor. Note: This link is to the current SPD effective January 1, 2025. An updated SPD reflecting only Standard Pay Credits for employees hired, rehired, acquired, or transferred into a Participating Company effective on or after August 1, 2025, will be forthcoming.

Can I take a loan from the CAP?

No. Loans are not available in the CAP. However, if you have a balance in the Nokia Savings/401(k) Plan, you may be eligible to take a loan from that Plan.

**Can you assign a beneficiary under the CAP?**

No. If you die before commencing your CAP benefit and:

- you are married on your date of death; your Spouse will receive the full value of your CAP account as a Single Life Annuity starting any time but, no later than April 1 following the year in which you would have attained age 73. Your Spouse may instead choose to take a Lump Sum distribution of your CAP Account.
- you are unmarried on your date of death; your CAP will be paid to your estate as a Lump Sum.

Where can I find more information about the CAP?

Refer to the [CAP Summary Plan Description](#) for information about the CAP. Note: This link is to the current SPD effective January 1, 2025. An updated SPD reflecting only Standard Pay Credits for employees hired, rehired, acquired, or transferred into a Participating Company effective on or after August 1, 2025, will be forthcoming.



Retirement Benefits – Nokia Savings/401K Plan (“Nokia Savings Plan”)

Will I be able to enroll in the Nokia Savings Plan?

Yes, you will be able to enroll in the Nokia Savings Plan as soon as administratively possible after you become an eligible employee (expected August 2025).

Does the Nokia Savings Plan offer an employer company match?

No, the Nokia Savings Plan does not provide an employer matching contribution. Instead, Nokia employees automatically participate in a defined benefit plan call the Cash Account Program. Information regarding the Cash Account Programs is included in this FAQ document.

How much can I contribute to the Nokia Savings Plan?

You may contribute between 1% and 50% of your Eligible Compensation, with either pre-tax, after-tax, and/or Roth 401(k) dollars, subject to limits under the IRS Code and the Plan rules. (After-tax contributions are limited to a maximum election of 25% of your Eligible Compensation.)

What is considered eligible compensation for the Nokia Savings Plan?

Your Eligible Compensation is your base pay (prior to reductions of pay for contributions to the Plan and/or to the Company’s cafeteria plan for welfare benefit plan coverage) paid to you during the period with respect to which you make Plan contributions. Eligible Compensation also includes differential pay on account of a qualified military leave of absence. Eligible Compensation does not include any other form of pay or compensation (such as, by way of example only, commissions, overtime pay, shift differentials, unused vacation pay, and bonuses).

Does the Nokia Savings Plan allow Catch-up Contributions?

If you are an Eligible Employee and you are age 50 or older (or will turn 50 during the calendar year), you may elect to make additional pre-tax and/or Roth 401(k) contributions, called Catch-up Contributions. Catch-up Contributions can be in increments of 1% of your Eligible Compensation (up to a total of 75% of your Eligible Compensation) to a maximum, as allowed by law, which for 2025 is \$7,500. Your Catch-up Contributions begin when you reach the regular pre-tax limit, which for 2025 is \$23,500 and will be deducted from your pay at your pre-tax and/or Roth 401(k) deferral percentage in effect at that time, up to the maximum allowed by law.

Does the Nokia Savings Plan offer spillover contributions?

Yes, if you elect to make spillover contributions, when you reach the annual IRS pre-tax limit, any additional contribution will automatically convert to after-tax contributions. These spillover contributions will be combined with any after-tax contribution you have elected separately—up to the Plan limits (After-Tax Plan limit is 25%). If you reach the Plan limits, your previous pre-tax contribution election will start up again on January 1, of the following year.

If you do not elect spillover, once you reach the annual IRS pre-tax limit, your pre-tax contributions will stop for the calendar year; only after-tax contributions you have elected separately will continue.

**Does the Nokia Savings Plan allow Roth In-Plan Conversions?**

Yes, you are able to convert your existing non-Roth balances to a Roth 401(k) account within your Plan account. Roth In-Plan Conversions are limited to four per Plan Year with a minimum conversion amount of \$300. Taxable balances that you convert to a Roth account will be taxed at the time of conversion.

What investment options are available in the Nokia Savings Plan?

You will be able to invest your Nokia Savings Plan account in any one or more of the Plan's investment choices. In addition to the investment choices offered under the Plan, you may also utilize a self-directed brokerage account offered under the Plan. Detailed information about the investment funds available for direct participant investment under the Nokia Savings Plan is available online at www.benefitanswersplus.com/FundFactSheets.html.

Does the Nokia Savings Plan allow "Super Catch-up" contributions for employees aged 60-63?

No, after careful review and consideration, the Company decided to not implement this feature of the Secure 2.0 Act of 2022.

What types of loans are available through the Nokia Savings Plan?

There are two types of Plan Loans available 1) General Purpose Loan and 2) Primary Residence Loan. Each loan has a different maximum repayment period. Repayments (with interest) are generally made through payroll deductions. There is no fee for Plan Loans. Under the Nokia 401(k) Plan, the maximum amount of a loan is the lesser of 50% of your account balance or \$50,000 minus your highest outstanding Nokia 401(k) Loan balance during the previous 12 months. You may have no more than one outstanding General-Purpose Loan and one outstanding Primary Residence Loan at any one time.

Can I take an in-service withdrawal from the Nokia Savings Plan?

While employed by Nokia (i.e., before you experience a Severance from Employment, as defined in the Plan), you may withdraw money from your Nokia Plan account per Nokia Plan terms. However, you may have to pay taxes, including a penalty tax for early withdrawal. The following types of In-Service Withdrawals are available: Age 59 ½ In-Service Withdrawals; Non-hardship, In-Service Withdrawals, less than age 59 ½; and Hardship withdrawals. The amount you may withdraw from your Plan account is subject to Plan and IRS rules.

Can I take a distribution from the Nokia Savings Plan?

You are eligible to receive a full or partial distribution of your Nokia Plan account when you retire, become eligible for Required Minimum Distributions, or incur a Severance from Employment (as defined in the Nokia Plan).

If I meet the 2025 IRS maximum through Infinera's 401(k) plan, can I still contribute to the Nokia Savings Plan?

Nokia payroll does not know how much you have contributed to other 401(k) Plans during a year (i.e. 2025). It is your responsibility to be aware of what you have contributed. If you have reached the IRS maximum limits for 2025, you should NOT enroll in the Nokia Savings Plan until 2026.

If I haven't met the 2025 IRS maximum, will Nokia know how much I've contributed in Infinera's 401(k) Plan, so I don't exceed the IRS maximum for 2025?

Nokia payroll does not know how much you have contributed to other 401(k) Plans during a year (i.e. 2025). It is your responsibility to be aware of what you have contributed and ensure you do not overcontribute.

Will my beneficiary designation under the Infinera 401(k) Plan transfer to the Nokia Savings Plan?

No, once you enroll you will be able to make a beneficiary designation for your Nokia Savings Plan account.

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Does Nokia provide investment advice?

The Company cannot give investment advice or manage your Plan account. However, the Company has contracted with Alight Financial Advisors, LLC ("AFA") to provide personalized, objective investment advice or investment management services for your Plan account (other than investments held in your self-directed brokerage account under the Plan). The Plan offers two different services through AFA (in partnership with Edelman Financial Engines), which you may choose to use:

Online Advice. Online Advice provides specific recommendations across your Plan account (not including your self-directed brokerage account under the Plan), helping you decide how much to save, which funds to choose, and how much to invest in each. These personalized recommendations take into account your specific holdings (even for outside accounts) and your planned date of retirement. The cost of Online Advice is already included in the Plan's Administrative Costs, so there is no additional cost to you when you use it.

Professional Management. With Professional Management, the same analysis is performed on your Plan account as with Online Advice, but the recommendations are implemented by AFA, and AFA will periodically update your Plan account to keep your

strategy on track. In addition, when it's time to transition into retirement, AFA can provide you with a personalized income plan that combines your retirement income sources to help you address any gaps or shortfalls, including guidance to help you maximize your lifetime benefits under Social Security. There is a fee for the Professional Management service.

Where can I find more information about the Nokia Savings Plan.

You can find more information in the following documents:

[Nokia Savings Plan Summary Plan Description](#)

[Annual Fee and Expense Disclosure – Effective April 1, 2024](#)

[Glossary of Investment Terms](#)

Added Benefits “Voluntary Benefits”

What programs are available through *Added Benefits “Voluntary Benefits”*?

Voluntary Benefits are available through American Benefits Consulting (Added Benefits). You will have access to Group Auto & Home Insurance Programs offered with Farmers GroupSelect, Liberty Mutual and Travelers; LifeLock ID Theft Protection with Norton; Pet Insurance with Nationwide; Legal Plan with MetLife; Vision Care with EyeMed and Health Advisory Services with Health Navigator, powered by PinnacleCare.

To find out more information about these programs or to enroll visit the Added Benefits Website: www.addedbenefitsaccess.com or call: 1-800-622-6045

If I’ve already used the vision benefit earlier this year under Infinera’s Vision Service Plan (VSP), are there restrictions on the purchase of glasses or contacts if I enroll for coverage under the Vision Care plan with EyeMed?

No, if you already received a benefit for an eye exam, glasses or contacts under VSP in 2025 that will not impact your vision benefits with EyeMed. You will start with brand new coverage with the full allowances for materials and exams.

When can I enroll for these *Added Benefits*?

You will receive an email from “Nokia@addedbenefitsaccess.com” about 3-5 business days after your new hire date (typically on Thursdays). Once you receive the email notification, you can then access the Added Benefits portal to create an account and begin enrollment. If you do not enroll during the new hire window of 31 days from date of hire, enrollment outside the new hire window varies by program as seen below:

- Auto and Home Insurance, Pet Insurance and Identity Theft Protection – you can enroll at any time.
- Vision, Legal and Health Advisory Services – your enrollment timeframe is the same as for your core health and welfare benefits.

Sick Days and Short-Term Disability

May I use sick days for my ill family members?

Employees may only use sick days for their own illness. PTO may be used for paid time off to care for ill family members.

How many sick days are allowed per year?

While there is no specified limit on the number of sick days per year, employees are expected to maintain satisfactory attendance, report to work on time, and work until the end of their scheduled day.

Employees’ use of sick time is solely for their own illness/injury and for the elimination period of their own illness/injury prior to Short-Term Disability.



Supervisors/Managers have the right to ask employees to provide a physician's note for an absence from work, due to an illness or injury. The physician's note should specify the reason for the absence, without compromising private health information, and should include the expected date of return to work.

Any abuse of the Sick Time will result in disciplinary action, up to and including termination of employment. Abuse of Sick Time includes but is not limited to use of Sick Time for:

- non-medical reasons, including but not limited to personal errands or extended vacations/holidays/weekends
- caring for an ill person that is not yourself, including but not limited to a family member
- avoidance of work responsibilities
- avoidance of periods of disciplinary action/performance improvement plan

What if I am sick for more than 5 continuous business days?

If you are absent due to your own illness or injury for more than 5 continuous business days, you would then need to apply for Short-Term Disability leave of absence and benefits.

Is there an elimination period for Short-Term Disability benefits?

The first 5 business days (first 7 calendar days) of an absence due to your own illness or injury is considered the elimination period for Short-Term Disability benefits.

If I am ill and out of work, what time do I use prior to Short Term Disability benefits?

Your first 5 business days (first 7 calendar days) of an absence is considered the elimination period. You will use sick time days for applicable workdays during that time. Short-Term Disability for certified absences begins on the eighth calendar day of your absence.

If I become ill, when would I start getting paid for disability?

If you were out of work due to your own illness or injury, you would begin with the elimination period as noted above. Thereafter, Short-Term Disability benefits are paid for absences approved by the leave of absence administrator.

If I need to take short term disability, who should I contact?

If your period of disability begins on or after 8/1/2025 (disability begins on the first day of absence which is the first sick day of the elimination period), contact the Leave of Absence Administrator about a Short-Term Disability leave of absence.

If my Short-Term Disability benefits are less than 100% of my pay, may I use vacation/Paid Time Off (PTO) to top up my normal pay?

You may not use PTO to top up your Short-Term Disability benefits. Short-Term Disability benefits are 100% of your base pay for up to the first 13 weeks and 70% of your base pay for up to the next 13 weeks.

Leaves of Absence

If I am on a leave of absence that began prior to August 1, 2025, will I continue that leave under the Infinera leave policies or will I transition to the Nokia leave policies?

For any continuous leaves that began prior to August 1, 2025 (including any short-term or long-term disability leaves for which the disability began prior to August 1, 2025) you will continue that leave under the Infinera leave policies. Please contact your Infinera leave administrator for more information.

Am I eligible to take advantage of the Nokia New Child Leave of Absence if my new child was born or adopted prior to August 1, 2025.

No, the Nokia New Child Leave of Absence is only available to Infinera employees whose new child is born or adopted on or after August 1, 2025.

Will I have up to 8 weeks of paid time off to care for a seriously ill immediate family member?

No, you would need to use PTO or apply for leave (unpaid by Nokia), such as FMLA or other statutory leave if available in your state. In addition, if you work in a state that provides paid family leave benefits, you may be eligible to apply for those.

What are acceptable reasons to take a Personal Leave of Absence?

With approval by your manager and the leave of absence administrator, you may take a Personal Leave of Absence from 5 to 90 days for reasons including but not limited to attending classes for approved education goals or reasons that are not covered under another leave of absence (i.e., FMLA, Short-Term Disability, etc.)

What are unacceptable reasons to take a Personal Leave of Absence?

Reasons that are not acceptable for taking a Personal Leave of Absence include but are not limited to seeking or accepting employment outside of Nokia, seeking unemployment compensation benefits, circumventing other Company HR policies, or performing any services (paid or unpaid) which causes an actual or potential conflict with Nokia's reasonable interests.

Do I need minimum years of service to take a Personal Leave of Absence, and if so, how does it affect the duration of my leave?

There is no minimum requirement for years of service to be eligible for a Personal Leave of Absence and the duration of your leave is unaffected by years of service.

How often can I take a Personal Leave of Absence?

Generally, only one unpaid Personal Leave of Absence is available in a 12-month period. However, if another Personal Leave of Absence is requested within a 12-month period from the first Personal Leave of Absence, and it is for a different reason than the first Personal Leave of Absence, it may be granted, business needs permitting and if approval is obtained as outlined in the Nokia Leave of Absence Guideline.



What is the Nokia Military Leave of Absence policy?

The provisions of the military leave of absence are in compliance with the Uniformed Services Employment and Reemployment Rights Act of 1994 ("USERRA"), as amended. The Nokia Leave of Absence Guideline applies to an employee who takes a military leave on or after August 1, 2025. Generally, the leave and differential pay, if applicable, may continue for up to a maximum of 5 years. There is also additional time afforded to the employee for reemployment rights following the end of the leave as the employee is seeking to return to work at Nokia. More information about this leave will be available in the Nokia Leave of Absence Guideline.

If I need to take a leave of absence, including company-provided and/or leave legislated by my state, whom should I contact?

For a leave of absence beginning on or after August 1, 2025, contact Alight.

Paid Holidays

How many paid holidays does Nokia observe?

Nokia observes 7 paid holidays. New Year's Day, Memorial Day, Independence Day/4th of July, Labor Day, Thanksgiving Day, Day after Thanksgiving and Christmas Day

What is the rule about observing a holiday that falls on a weekend?

Generally, if a core holiday falls on a Saturday, the Friday before is treated as the holiday; and if a core holiday falls on a Sunday, the Monday after is treated as the holiday.

Where can I find the company holidays for the rest of 2025?

The 2025 holiday schedule is available on the [U.S. Employee Hub](#) under My HR admin & payroll. A list of the holidays is provided in the Leave of Absence Guideline on the [U.S. Employee Hub](#) under My benefits and leaves.

When will I have Nokia's 2026 holiday schedule?

U.S. Nokia employees will receive an e-mail notice about the 2026 holiday schedule in the September/October 2025 time frame. After the notice has been sent, the 2026 holiday schedule will also be posted on the [U.S. Employee Hub](#) under My HR admin & payroll.

Service Bridging

Will my prior service with Infinera be bridged?

Service recognized by each legacy company at acquisition date (February 28, 2025) will determine service date for purposes of vacation and welfare benefits. The combined company will recognize service with the company (Nokia or Infinera) one is working for at the time of the acquisition. For example, Employee A worked for Nokia for 10 years and now works for Infinera. Employee A currently has four years of Infinera service. On Day 1, the service that is reflected in the System of Record for Employee A is four years. This is Employee A's service with the new company.

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Service for pension benefits will be determined in accordance with ERISA and the rules as stated in the applicable Pension Plan document

Nokia Severance Plan (Effective 3/1/2025) [Nokia Severance Plan Document and Summary Plan Description](#)

Nokia/Infinera employees are eligible for the Nokia Severance Plan that is effective beginning on March 1, 2025?

Infinera employees are eligible for the Nokia Severance Plan if they meet all of the following requirements: (1) as of August 1, 2025 or later, they are a regular full or regular part-time employee on the active payroll of a Participating Company employed by a Participating Company; (2) the Employee is actively at work, or has immediately returned and been reinstated by a Participating Company from one of the following approved leaves of absence: Military Leave, Personal Leave, Extended Personal Leave, Family & Medical Leave, Short-Term Disability, or Disability Leave; (3) the Employee's wages and work, and conditions or employment are not subject to collective bargaining with a labor organization; (4) the employee is not classified by the Company or other Participating Company as a "Corporate Executive-Level" employee; (4) the Employee is not covered under a written employment contract on the date of termination of employment, unless the employment contract provides for participation in this Plan.

Who is an "Excluded Employee"?

Excluded employees for purposes of the Nokia Severance Plan include co-op students, student interns, leased employees, contract employees, or independent contractors.

How long is the Notification Period?

The Notification Period is 9-weeks (63 days) of paid notice.

Am I required to work during the notice period?

Yes. The first two weeks of the notice period are working to transition work. The seven remaining weeks of the notice period are non-working. However, company needs may dictate otherwise.

What is the severance schedule?

You will receive a number of weeks of severance (Regular Base Pay) based on the number of years of completed service you have as of the last day of the Notification Period. You start with 5 weeks of severance if you completed between 0-5 years of service. Each additional year of completed service provides additional weeks of severance up to a maximum of 20 weeks of severance for 13 years of completed service. Additionally, if you are in a job grade of 11 on your Notification Date, you will receive a severance amount equal to the greater of 13 weeks of Regular Base Pay or the amount of weeks as determined by the severance schedule. If you are a Grade 12 or 13 on your Notification Date, you will receive a severance amount equal to 20 weeks of Regular Base Pay.



Will Outplacement Services be made available to me?

Yes, Outplacement Services will be made available.

Will I be entitled to continued medical benefits under COBRA at the time of my termination?

If you and your eligible dependents were enrolled in the Nokia Medical and Dental Benefit Plans you and your eligible dependents may continue Medical and/or Dental coverage at your current active employee cost during your 9-week Notification Period. Beginning the month following your termination, you may continue your medical coverage under COBRA for 18 months by paying the full COBRA rate for coverage. COBRA rates are generally 102% of the Company's full cost of coverage.

In the previous Infinera Severance Plan, Infinera paid the COBRA premiums. Is this no longer being paid by the Company?

Nokia has a longer Notification Period (9-weeks or 63 days of paid, non-working notice). As a result, Nokia does not pay COBRA premiums under the Nokia Severance plan.

Where can I obtain more information about the Nokia Severance Plan?

For more information, visit: [Severance Plan - Plan Document and Summary Plan Description](#) and [What happens if I am RIF notified?](#)

[Employee Assistance Program \(EAP\)](#)

What vendor will be providing EAP benefits?

The EAP provider will be Magellan Healthcare. This service is provided at no cost to employees. You do not need to be enrolled in Nokia medical coverage to access EAP services.

Are family members allowed to use the EAP program?

Yes, the EAP program is available to employees and their household members.

How many in-person sessions are available?

Magellan provides up to five (5) In-Person sessions per problem/year. Members have access to licensed professionals to address personal/family issues, substance abuse, anger management and emotional problems that impact health, wellbeing and job performance. Counselors are available 24 hours a day and calls are strictly confidential.

If an employee/household member is currently using or has used their maximum In-Person sessions with another EAP vendor, will there be a transition of services?

For EAP, typically there is no transition. Coverage would start over with Magellan and they would have immediate access to the 5 In-Person session model with Magellan.

How do I find out more information about Magellan?

Access the Magellan website, Member.MagellanHealthcare.com and enter "Nokia of America Corporation" in the search bar. You can search for providers and other services provided by Magellan, such as Work-Life, which provides referral services, educational materials, and access to an expanded on-line library of information and tools in connection with: Childcare & Parenting, Adult Care & Aging, Pregnancy & Adoption, and Daily Life Issues.

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Tuition Assistance Plan (TAP)

Who is eligible for the Tuition Assistance Plan (TAP)?

Tuition assistance is available to all U.S. and Canada active, full-time and part-time employees. It does not apply to students in the Company's co-operative education or intern program(s), term employees, temporary employees, contractors, vendors, external temporary labor, non-employee workers, temporary workers, or consultants.

Is my family eligible to participate in the TAP?

No. TAP is only available to Eligible Employees.

What types of programs are covered by the TAP?

TAP covers job-related Associate's, Bachelor's, Master's and Doctoral degree programs.

What are the annual limits in the TAP for covered programs?

Per calendar year, TAP provides up to \$9,000 for graduate level studies and up to \$7,000 for undergraduate level studies.

Is tuition assistance taxable?

Any taxation of tuition assistance is governed by the Internal Revenue Service Tax Code, Section 127.

What are the tuition payment options?

Tuition can either be 1.) prepaid by Nokia to the accredited school or, 2.) the employee directly pays the school and is reimbursed after completion of the course and upon submission of satisfactory completion documents. In either case, employees must receive a grade of "C" or higher, a "pass" grade in a pass/fail course.

Am I obligated to repay tuition assistance if I terminate my employment with Nokia?

Yes. If you voluntarily terminate or you are involuntarily terminated for cause, you will be required to immediately repay all or a portion of the tuition assistance you received in the last three years, per the terms of the TAP.

What is the process to utilize TAP?

The employee timely submits an online application via the EdAssist website <https://nokia.edassist.com> in advance of the course start date. EdAssist submits approved applications to the immediate manager for approval.

Where can I learn more about the TAP?

Access the [Tuition Assistance Guideline](#) for additional

Adoption Reimbursement

Are adoption related expenses incurred prior to your date of hire eligible for reimbursement?

Eligible employees will be reimbursed for covered expenses incurred on or after their date of hire of February 28, 2025. The placement of the child in the employee's home must also have occurred on or after their date of hire of February 28, 2025. The employee should submit the claim form after he/she has six months of service.

**How many claims can be submitted per child?**

Only one claim form can be submitted per child. Receipts should be accumulated until all expenses are incurred or until the total of \$3,500 is reached, whichever comes first.

Are there any limits on when the claim can be submitted?

Claim forms must be received within two years after the adoption is finalized.

Where does an employee obtain a copy of the Adoption Reimbursement Claim Form?

The claim form is accessible as part of the Adoption Reimbursement Program and can be found on the Nokia Employee Portal [Adoption Process](#). The completed form and supporting documentation should be submitted to Nokia by email to Peoplecare@Nokia.com

Commuter Benefits

How does an employee enroll in the Commuter Benefits Plan?

Enrollment is done by visiting the Commuter Benefit vendor, Health Equity, at www.healthequity.com or by calling them at 877-924-3967.

Does Nokia match employees' contributions to its Commuter Benefits program?

Nokia does not match employee contributions to its Commuter Benefits program.