

Join thousands of Nokia employees taking advantage of the Added Benefits® Program.

See your available savings options.

Added Benefits

Enjoy special savings offered to Nokia employees.

Benefits Added

Exceptional coverage for you.





Take advantage of auto and home¹ insurance with special savings — and coverage to meet your needs.

You could get the protection you want, with employee discounts, from some of the most trusted carriers: Liberty Mutual® Insurance, Farmers GroupSelect®, and Travelers. Not all insurance companies are the same. That's why we've done the legwork, hand selecting some of the most trusted carriers for you to compare.

Choose single-policy coverage or you could save with multi-policy discounts. Other discounts that may be available to you include safe driver and good student.

Select the payment method that works best for you, with the choice of payroll deduction, electronic payment, or direct billing².

Discover how much you could save. Call to start comparing your coverage options now.



1-800-622-6045





Protect yourself against identity theft.



Did you know over 33% of Americans have been a victim of identity theft⁴, and out of those, 95% of victims have experienced financial and health detriments as a result⁵?

Norton LifeLock[™] Benefit Plans give you peace of mind by providing comprehensive, all-in-one protection⁶ against cyber threats so you can keep what's yours, yours.

Get the protection you need to keep your identity safe for less than a dollar a day.

Enroll online today.



addedbenefitsaccess.com

Treat your pet like a part of the family.



You have health insurance to help manage the costs of routine care, illness, and/or injury for the rest of your family. So, why not have similar coverage for your pet?

Nationwide $^{\tiny{0}}$ pet insurance helps provide you with financial protection as you care for your pet.

- **Get cash back on eligible vet bills:** available in two reimbursement options (50% and 70%) with an optional \$500 wellness benefit³
- Save more on pet prescriptions with Nationwide® PetRxExpressSM
- **Use any vet, anywhere:** no networks, no pre-approvals

Visit us online for a complete list of healthcare coverage for your pet — and enroll in Nationwide's My Pet Protection® today.



addedbenefitsaccess.com

Enjoy possible savings from your choice of industry-leading providers.

AUTO & HOME INSURANCE







PET INSURANCE

IDENTITY THEFT PROTECTION





Here's how to explore your savings options and access your benefits:

To get quotes with your employee discounts on auto and home insurance, call 1-800-622-6045.

- Press 1 for general questions.
- Press 2 for auto and home coverage. (You'll be prompted to select carriers individually.)



For fast and easy enrollment in pet insurance and identity theft protection, scan the QR code or visit addedbenefitsaccess.com.



Get started today and see how much you could save.

1 Home insurance is not available in FL through Liberty Mutual® insurance offered in this program. Home insurance has limited availability in MA and CA and is not part of the Farmers GroupSelect® benefit offering in FL.

Homeowners insurance is not currently part of the Travelers new business offering in FL.

² You may pay your premiums through deductions from your paychecks, if you are eligible. Down payments may be required; use of electronic payment or direct billing may result in service fees.

³ Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Existing members can enroll in My Pet Protection[®] Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states.

4 "Identity Theft Crime and Punishment: 2023 ID Theft Crime Statistics and Sentencing," National Council on Identity Theft Protection.

⁵ Based on an online survey of 5,008 U.S. adults conducted by The Harris Poll on behalf of Norton LifeLock™, January 2022.

⁶ No one can prevent all identity theft or all cybercrime.

Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116. Learn more about our privacy policy at libertymutual.com/privacy. Discounts and savings are available where state laws and regulations allow, and may vary bystate. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. The program cannot guarantee coverage. A consumer report from a consumer report agency and/or a motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow. In Texas, coverage provided and underwritten by one or more of the following companies: Liberty Insurance Corporation, Liberty Lloyds of Texas Insurance Company, Liberty Mutual Insurance. Company, and Pereins Indemnity Insurance Company, 2023 Liberty Mutual Insurance.

Insurance is underwritten by Farmers Property and Casualty Insurance Company or certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. List of licenses at www.farmers.com. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. 0 2023 Farmers Insurance® 9395075.1

Coverages, discounts, special program rates or savings, billing options, and other features are subject to availability and individual eligibility. Not all features available in all areas. Other terms, conditions, or exclusions may apply, Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In T.X. Auto insurance is offered by Travelers Ereas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company, In War. Automobile Insurance is underwritten by Travelers Personal Insurance Company, In War. Automobile Insurance is underwritten by Travelers Personal Insurance Company, All underwriting companies in WA listed above are located at One Tower Square, Hartford, CT 06183. 0 2023 The Travelers Indemnity Company all rights reserved. Travelers and the Travelers Undervisiting on a registered trademarks of The Travelers Indemnity Company in the US. and other countries.

Pet insurance products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency, All are subsidiaries of Nationwide Mutual Insurance Company, Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide Nand Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company, ©2023 Nationwide.

The carriers represented in this mailer operate independently and are not responsible for each other's financial obligations

The information in this mailer was provided to American Benefits & Compensation Systems Inc. by Liberty Mutual[®] Insurance, Farmers Group Select, Travelers, Nationwide, and LifeLock for distribution. Nokia is not responsible for, nor does it endorse, the contents of this mailer, the auto and home insurance program, nor the insurance available through it.

These products and services are underwritten by any of the following carriers: Liberty Mutual[®] Insurance, Farmers GroupSelect, Travelers, Nationwide, and LifeLock, or their affiliates. Nokia is not affiliated with Liberty Mutual[®] Insurance, Farmers GroupSelect, Travelers, Nationwide, and LifeLock, or their affiliates, and does not make any endorsement of, or representation regarding, any product or service provided under this program. None of the products or services under these programs constitutes a Nokia-sponsored or -administered employee benefit under the Employee Retirement Income Security Act of 1974, as amended. These programs are completely voluntary and are offered solely as a convenience to Nokia employees. The cost of communicating this auto and home insurance program and voluntary pet insurance, including postage, is paid for by Liberty Mutual[®] Insurance, Farmers GroupSelect, Travelers, and Nationwide. All premiums and membership fees will be paid for by the employee. As an employee of Nokia, you are not required to participate in this program, and you are free to purchase your auto and home insurance program, voluntary pet insurance, and identity theft protection from other companies.

AUTO & HOME INSURANCE PET INSURANCE IDENTITY THEFT PROTECTION