



You have the choice of these leading carriers:

Auto and Home Insurance



Identity Protection



Pet Insurance



Vision Care Program



Explore your voluntary benefits on our website:

 [www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com)

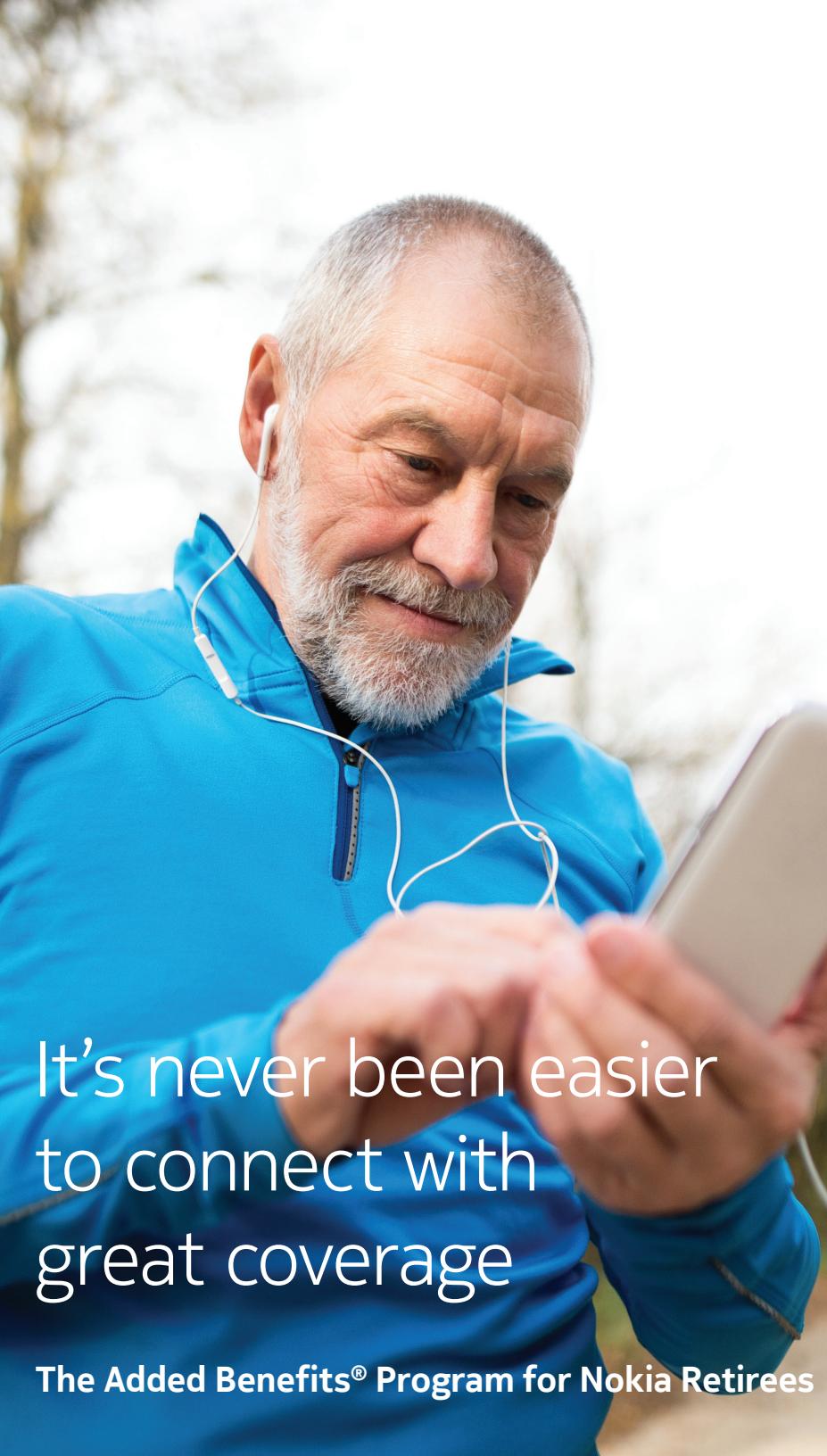
## Added Benefits®

99 Park Avenue, 25th Floor

New York, NY 10016

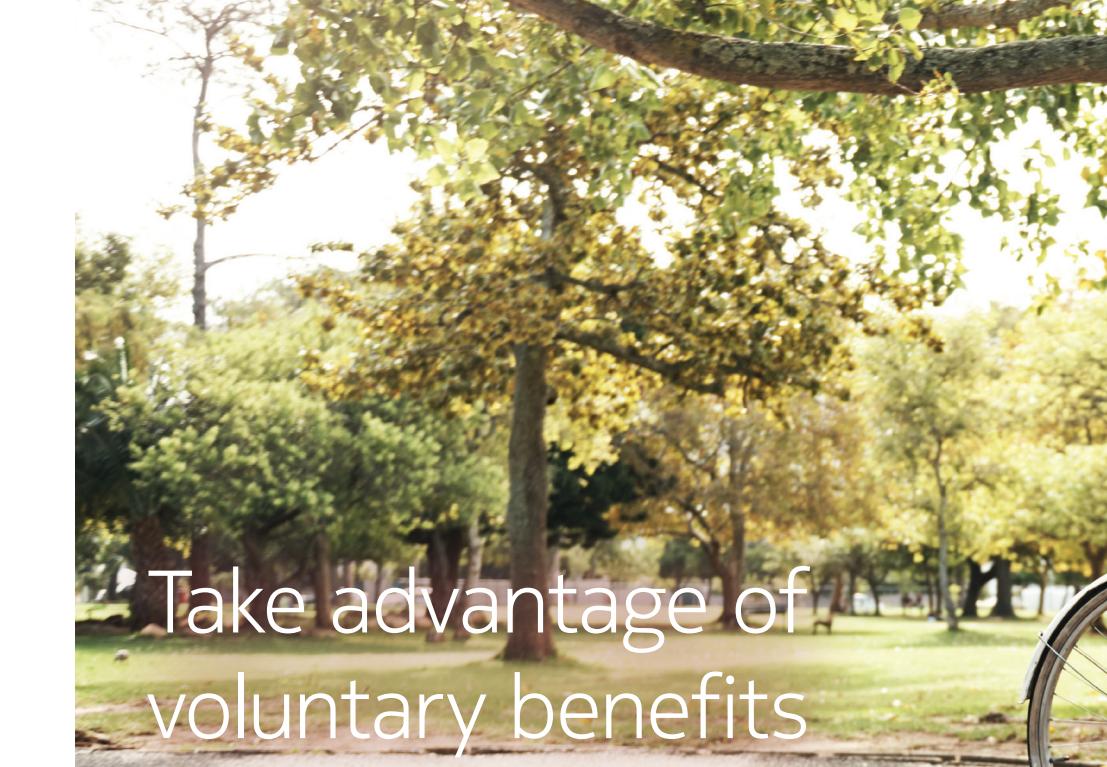
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Added Benefits® can help you worry less, so you can enjoy more!



It's never been easier  
to connect with  
great coverage

The Added Benefits® Program for Nokia Retirees



It only takes a few simple steps to save on valuable coverage for your automobile, home,<sup>1</sup> identity, pet insurance, and even your vision care with the Added Benefits® Program, designed especially for you as a Nokia retiree. You'll enjoy competitive rates on reliable coverage and special savings not available to the general public.

Be sure to check out these voluntary benefits and see if you could save!

For more information, call:

 1-800-622-6045

## Auto and Home Insurance

# You have a choice when it comes to protecting your property

With the Added Benefits® Program, you can relax knowing your automobile and home are protected. Plus, you could see special savings on coverage from three of the nation's leading providers, even if you have an existing policy with one of the carriers.

### The Added Benefits® Auto & Home<sup>1</sup> Insurance Program gives you access to:

- Money-saving discounts, including safe driver, good student, and multi-policy
- Competitive rates with special savings from up to three leading insurance companies — MetLife Auto & Home®, Travelers, and Liberty Mutual®
- Quick, side-by-side auto quotes with the online Comparative Rater tool
- Free, no-obligation quotes from licensed insurance representatives

As a Nokia retiree, you may pay your premiums through your choice of electronic funds transfer (EFT) or direct bill.

**Note:** Some carriers require a down payment and service fee associated with EFT or direct bill.



## Identity Theft Protection

# It's your identity — help keep it safe

You can miss certain identity threats by just monitoring your credit or bank statements. Identity thieves can sell your personal information on the dark web or change your address without authorization. LifeLock sees more. LifeLock's proprietary technology detects a wide range of identity threats<sup>†</sup> and if there's a problem, a dedicated, U.S.-based Identity Restoration Specialist will personally handle your case from start to finish and help fix it. It's all backed by their Million Dollar Protection™ Package<sup>‡</sup>, to help you keep what's yours, yours.

- 24/7 Live Member Support
- Patented LifeLock Identity Alert™ System<sup>†</sup>
- U.S.-based Identity Restoration Specialists
- Million Dollar Protection™ Package<sup>‡</sup>
- LifeLock Privacy Monitor™
- Dark Web Monitoring

### Annual pricing for retirees and their families:

Tier	LifeLock® Identity Protection Plan	LifeLock Ultimate® Plan	LifeLock Junior® Plan <sup>§</sup>
Adult (18 and over)	\$60.00 per person	\$180.00 per person	N/A
Children (under age 18)	N/A	N/A	\$39.60 per person

### Premium payment is made through credit or debit card at the time of enrollment.

No one can prevent all identity theft.

<sup>†</sup> LifeLock does not monitor all transactions at all businesses.

<sup>§</sup> LifeLock Junior membership is available as an added membership to an adult LifeLock plan.

<sup>‡</sup> Million Dollar Protection Package benefits are provided by a Master Policy issued by United Specialty Insurance Company, Inc. (State National Insurance Company, Inc. for NY State members). The Master Policy provides coverage for Stolen Funds Reimbursement and Personal Expense Compensation, each with limits of up to \$25,000 for LifeLock members, and up to \$100,000 for Ultimate. If needed, LifeLock will provide lawyers and experts under the Service Guarantee. Please see the policy terms, conditions, and exclusions at: LifeLock.com/legal.

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Get started today — visit us at:



[www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com)

## Pet Insurance

# Added protection for your furry friends

You work hard to provide your family with everything they need. So whether your family includes kids with two feet or kids with four paws, you know what responsibility looks like. My Pet Protection® from Nationwide® is offered exclusively to retirees and gives your pets superior protection at an unbeatable price.

### Give your pets the following benefits:

- 90% back on vet bills\*
- Nose-to-tail coverage for accidents and illnesses, including cancer
- Optional wellness coverage for annual and routine care
- Visit any vet, anywhere
- 24/7 VetHelpline available to all members (\$150 value)

Plans can be paid through EFT or direct bill.

\*Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.



<sup>1</sup> Home Insurance is not part of MetLife Auto & Home's benefit offering in Maryland. Homeowners insurance is not currently part of the Travelers new business offering in L.

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## Vision Discount Plan

# Keep your focus fixed on big savings

As a Nokia retiree, you can take advantage of valuable discounts on a wide range of eye care services through EyeMed Vision Care. You'll be able to access discounts on a variety of services, from comprehensive eye exams and LASIK procedures, to eye glasses and contact lenses. No enrollment is required for this program and it's available at no cost to you.

Find participating providers, print your ID cards, and learn more about the program at [www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com).

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1-800-622-6045