

Frequently Asked Questions  
U.S. Benefits Harmonization

General

- Q1. How can I access the Nokia Benefits Center online system?**
- A1.** To review your Nokia 2016 benefits, you will access the online system in the same manner that you do currently. However, access to the online system will terminate at the end of day on December 31, 2016.
- Q2. When do I contact the Nokia Benefits Center?**
- A2.** You may continue to contact the Nokia Benefits Center at 1-844-638-2363 / 844-NETBENE through December 31, 2016 for any of your 2016 benefits questions.
- Q3. I am a part-time employee working less than 30 hours a week, will I be eligible for benefits in 2017?**
- A3.** Part-Time Employees working 20 hours or more per week are eligible for the same medical and dental coverage as full-time employees. Employees working less than 20 hours per week pay 100% of the cost for medical and dental; other benefits, such as vacation, are pro-rated based on time worked.

Retirement Benefits – Saving Plan

**Refer to the “Coming Soon: Your New Savings and Retirement Plans from Nokia” guide which will be posted by early November on the Nokia Information Center website at <http://www.nokiainformationcenter.com/> for detailed information.**

- Q1. I am currently not participating in the legacy Nokia Savings Plan. Where can I find information about the legacy Nokia Savings Plan and how do I enroll?**
- A1.** You can find information about the legacy Nokia Savings Plan by logging onto the Fidelity NetBenefits® website at [www.401k.com](http://www.401k.com) or calling 1-800-835-5095. Refer to the “Coming Soon: Your New Savings and Retirement Plans from Nokia” guide which will be posted by early November on the Nokia Information Center website at <http://www.nokiainformationcenter.com/> for detailed information regarding enrollment blackout dates.

**Q2. I am currently enrolled in the legacy Nokia Savings Plan. Where can I view my account?**

**A2.** Prior to the transition beginning, you can view your account by logging onto the Fidelity NetBenefits® website at [www.401k.com](http://www.401k.com). While your account is being transitioned you will not have the ability to view your account or perform certain transactions. It is important to remember that your Plan account (including your Fidelity BrokerageLink account, if you have one) will remain invested during the blackout periods and only your ability to access and transact in your account is affected. Once the transition has concluded, you can view your account by logging onto the Your Benefits Resources website at <http://resources.hewitt.com/nokia>.

**Q3. When is the last day I can enroll in the legacy Nokia Savings Plan to receive a company matching contribution in 2016?**

**A3.** Refer to the “Coming Soon: Your New Savings and Retirement Plans from Nokia” guide which will be posted by early November on the Nokia Information Center website at <http://www.nokiainformationcenter.com/> for detailed information regarding enrollment blackout dates.

**Q4. When is the last day I can change the amount of my legacy Nokia Savings Plan contribution for 2016?**

**A4.** Refer to the “Coming Soon: Your New Savings and Retirement Plans from Nokia” guide which will be posted by early November on the Nokia Information Center website at <http://www.nokiainformationcenter.com/> for detailed information regarding enrollment blackout dates.

**Q5. Are there any restrictions on when I can make changes to my legacy Nokia Savings Plan account and my new Nokia Savings/401(k) Plan account?**

**A5.** As a result of the recently announced transition of recordkeepers and investment funds, there are periods called “blackout periods” during which you will have limited or no access to your plan account. Please refer to the “Coming Soon: Your New Savings and Retirement Plans from Nokia” guide posted on the Nokia Information Center website at <http://www.nokiainformationcenter.com/> for detailed information regarding the blackout dates.

**Q6. With the elimination of the Company Match component of the 401(k) Plan and the addition of the Cash Account Program (“CAP”), how does this impact my asset allocation in the new Nokia Savings/401(k) Plan?**

**A6.** As outlined in the “Coming Soon: Your New Savings and Retirement Plans from Nokia” guide, your current legacy Nokia Savings Plan balance and future contribution elections will be mapped into the investment funds (of self-

directed brokerage account feature) of the Nokia Savings/401(k) Plan effective January 1, 2017. You may wish to review your current investment mix and investment elections for future contributions both before and after the transition to ensure your investment mix and future investment elections are aligned with your own personal investment objectives.

As a reminder, once the transition has completed, two services will be available to you that can help you choose an asset allocation for your entire retirement portfolio: the Online Advice tool and Professional Management Program available under the Nokia Savings/401(k) Plan. These services analyze your various retirement accounts (including other accounts such as the CAP, prior employer 401k accounts, IRAs, and pensions, if you choose to provide that information) so that those assets can be taken into consideration when creating investment mix, fund, and savings recommendations for your Nokia Savings/401(k) Plan account's investment strategy.

**Q7. What is considered eligible compensation for the Nokia Savings/401(k) Plan? Can I elect a separate deferral rate to apply to bonus payments?**

**A7.** Effective January 1, 2017, eligible compensation for the Nokia Savings/401(k) Plan will be base pay (not including any bonuses or incentive pay) prior to reductions for contributions to the Nokia Savings/401(k) Plan and company welfare benefit coverage. Eligible compensation also includes differential pay as a result of a qualified military leave of absence.

**Q8. What are spillover contributions?**

**A8.** The IRS limits your annual pre-tax contributions. In the past your pre-tax contributions would automatically stop once you reach the IRS pre-tax limit.

Under the new Plan, 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. 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 want to take advantage of this feature, you must choose “yes” for spillover contributions. You can do this on or after the transition has completed by logging on to <http://resources.hewitt.com/nokia>.

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.

**Q9. Do I have the option to leave my legacy Nokia Savings Plan account with Fidelity?**

- A9.** Your legacy Nokia Savings Plan account balance as of the beginning of the transition will automatically transfer from Fidelity to the new recordkeeper, Aon Hewitt. Please refer to the “Coming Soon: Your New Savings and Retirement Plans from Nokia” guide posted on the Nokia Information Center website at <http://www.nokiainformationcenter.com/> for detailed information regarding the transition including blackout dates.

You can view any possible withdrawal/distribution options from your current Nokia Savings Plan account by logging onto your Fidelity NetBenefits® account at [www.401k.com](http://www.401k.com) or by calling the Nokia Savings Plan Service Center at 1-800-835-5095. Keep in mind, you may have to pay taxes on the amount withdrawn. If you are not yet age 59 ½, you might also have to pay a penalty tax for early withdrawal.

**Q10. Will my legacy Nokia Savings Plan beneficiary designation transfer to the new Plan?**

- A10.** Your beneficiary elections on record with Fidelity at the time of the transition will be transferred to Aon Hewitt and will be honored unless you make a new designation on or after the transition has completed. If you have an Alcatel-Lucent Savings/401(k) Plan account balance and have designated a beneficiary, the Alcatel-Lucent Savings/401(k) Plan beneficiary election will be honored. You will be able to view and change your beneficiary designations after the transition by logging on to your account at <http://resources.hewitt.com/nokia>.

**Q11. Currently we don't pay 401k fees under the legacy Nokia Savings Plan. How will this be handled in the future?**

- A11.** Participants bear fees and expenses in both the legacy Nokia Savings Plan and the new Nokia Savings/401(k) Plan.

In both plans, participants bear fees and expenses in the following categories:

- Investment fees: This is the cost associated with the fund manager's oversight and management of the investment fund. These asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. This is why you do not see a deduction for these fees directly on your account statement.

- Plan Administrative costs: Plan administrative costs may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. These costs are also deducted from the investment option's assets, thereby reducing its investment return. This is why you do not see a deduction for these costs directly on your account statement.
- Service-specific fees (or individual fees): these are fees charged directly to your account if you incur them and include things such as loan set up fee or overnight mailing fee.

The legally required annual notifications concerning fees and expenses for both the legacy Nokia Savings Plan and the Alcatel-Lucent Savings/401(k) Plan (into which the legacy Nokia Savings Plan will be merged) are as follows:

- Nokia Solutions and Networks Savings Plan Participant Disclosure Notice dated October 1, 2016, which can be found by logging into your account at [www.401k.com](http://www.401k.com).
- Alcatel-Lucent Savings/401(k) Plan Annual Fee and Expense Disclosure dated effective April 1, 2016 which will be posted by early November on the Nokia Information Center website at <http://www.nokiainformationcenter.com/>.

You should review these documents to better understand the costs of both plans. Both of these documents describe these categories of fees, how they are borne within the plans or within your accounts, and what those fees were for calendar 2015.

On average, the total costs borne by all participants in the new Nokia Savings/401(k) Plan will be less than the costs borne by all participants in the legacy Nokia Savings Plan. Of course, each individual participant's costs will be different since your own costs depend on the investment funds that you choose, the services and features you use within the Plan, and your account balance.

**Q12. What happens to my current 401k loan in the legacy Nokia Savings Plan, is there a fee to take a loan in the new Nokia Savings/401(k) Plan?**

**A12.** Your current loan(s) will transfer to the new Nokia Savings/401(k) Plan and payments will continue according to your current payment method (payroll deduction, electronic debit, etc.).

In the new Nokia Savings/401(k) Plan, you may take up to two loans from your Plan account – one general purpose and one primary residence loan. There is no fee for Plan loans under the new Nokia Savings/401(k) Plan.

If you already have two general purpose loans on January 1, 2017, your loans will be continued, but you cannot:

- Take another general purpose loan until both are paid in full.
- Take a primary residence loan until one general purpose loan is paid in full.

If you have any loans that have defaulted, those loans will continue toward the two-loan maximum.

**Q13. What is the difference in the investment funds between Fidelity and Aon Hewitt?**

**A13.** As a reminder, Fidelity is the *recordkeeper* of the legacy Nokia Savings Plan. Recordkeepers send you communications about your plan account, process transactions, and provide website and telephone service centers. *Recordkeepers do not* manage investment funds. Aon Hewitt will be the recordkeeper for the new Nokia Savings/401(k) Plan, replacing Fidelity in that capacity.

Separately, some recordkeepers (like Fidelity) also manage investment funds as a different line of business (note that only two of the investment funds under the legacy Nokia Savings Plan are currently managed by Fidelity and the rest of the funds are managed by other firms (e.g., Vanguard, PIMCO, John Hancock, etc.)). Aon Hewitt is not a money manager and does not manage any investments. The new Nokia Savings/401(k) Plan investment funds (which are currently offered to participants in the Alcatel-Lucent Savings/401(k) Plan) are managed independently of the recordkeeping relationship by professional investment managers hired and overseen by Nokia. Investment funds are offered by the Plan, and are unrelated to the choice of the Plan's recordkeeper.

In general, the investment fund line ups offered in the legacy Nokia Savings Plan and in the new Nokia Savings/401(k) Plan are similar in number of funds offered and both offer funds with similar risk and return characteristics.

You can compare the fund(s) that you are currently invested in to the fund(s) that your balance will be mapped to by reviewing each fund's fact sheet, which can be found by logging into your account at [www.401k.com](http://www.401k.com) and will be posted for each fund in the new plan on the Nokia Information Center website on <http://www.nokiainformationcenter.com/> by early November.

**Q14. How does the new Nokia Savings/401(k) Plan's brokerage feature match up to the BrokerageLink offering in the legacy Nokia Savings Plan?**

**A14.** It is difficult to compare two self directed brokerage offerings since the difference in the offerings will affect each participant differently depending on your holdings and trading habits.

Both Hewitt Financial Services (HFS) and Fidelity have competitive brokerage offerings. Hewitt offers 12,000+ mutual funds, an NTF (no transaction fee program), and automatically waives the front end load on all Class A mutual funds.

You should review the "Coming Soon: Your New Savings and Retirement Plans from Nokia" guide which will be posted by early November on the Nokia Information Center website at <http://www.nokiainformationcenter.com/> for additional information regarding the self-directed brokerage feature. If you currently have a BrokerageLink account, you will receive additional materials related to the brokerage offering (like the commission and fee schedule) accompanying the guide.

In late December, you will also receive a Welcome Kit from HFS which you should review carefully.

**Q15. Can I move my 401k funds out of the market during the "blackout period" when I'm not able to make changes, etc.?**

**A15.** No. During the blackout periods, you will be unable to direct or diversify the assets held in your Plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout periods. Refer to the "Coming Soon: Your New Savings and Retirement Plans from Nokia" guide which will be posted by early November on the Nokia Information Center website at <http://www.nokiainformationcenter.com/> or detailed information regarding the transition including blackout dates.

**Q16. Will Fidelity funds in my 401k portfolio still be fee-free?**

**A16.** Please keep in mind that Fidelity is the recordkeeper of the legacy Nokia Savings Plan. For more information about the role of a recordkeeper, see the answer to Question 13. Some recordkeepers (like Fidelity) also manage investment funds as a different line of business. Only two of the investment funds offered in the legacy Nokia Savings Plan are currently managed by Fidelity and the rest of the funds are managed by other investment firms. These funds are not "free" to

participants. For information about the Plan's fees and expenses, see the answer to Question 11.

Separately, if you currently invest in Fidelity-managed funds via BrokerageLink, under the BrokerageLink Commission and Fee Schedule, there are no transaction fees to buy or sell Fidelity-managed mutual funds (there are other fees and expenses associated with investing in any mutual fund which are describes in the fund's prospectus). Within the self-directed brokerage feature in the new Nokia Savings/401(k) Plan, transaction fees are not automatically waived for Fidelity-managed funds, although there may be certain Fidelity-managed funds that participate in the "no transaction fee" program.

**Q17. What are Aon Hewitt's overall fees?**

**A17.** Aon Hewitt is the new Nokia Savings/401(k) Plan's recordkeeper. (Please note that the Company offers participants a 401(k) plan, and the recordkeeper is simply one of many service providers to the plan). Recordkeeping fees charged by Aon Hewitt are just one component of total "Plan administrative costs" which include audit and legal fees, participant communications costs, fiduciary services costs, investment advice fees, plan administrator costs, recordkeeping fees and trustee/custodial fees. In the new Plan, all participants share ratably in the cost of administering the Plan, based on their entire Plan account balance, including any balance in a self-directed brokerage account. Plan administrative costs are currently 5 basis points or \$0.50 per \$1,000. For more information about all of the Plan's fees and expenses refer to the appropriate Fee & Expense Disclosure described in Question 11.

**Q18. Will my Motorola 401k automatically roll over to the new Nokia Savings/401(k) Plan?**

**A18.** If your Motorola 401k was not rolled over into your current Nokia Savings Plan account, it will not automatically transfer to the new Nokia Savings/401(k) Plan. These are two separate accounts. If you previously rolled your Motorola 401(k) balance into your current Nokia Savings Plan account, then you have one single account and the entire account balance will transfer to the new recordkeeper. You can find information about roll overs for your current Nokia Savings Plan at [www.401k.com](http://www.401k.com).

In addition after the transition, you may roll over eligible pre-tax contributions from another 401(k) or 401(a) plan into the new Nokia Savings/401(k) Plan. Most taxable amounts from an individual retirement account (IRA) and distributions received from another eligible employer's qualified retirement plan (as a participant or the surviving spouse of a participant) are also permitted.



**Q19. Will I be able to take an in-service withdrawal in the new Nokia Savings/401(k) Plan?**

- A19.** The new Nokia Savings/401(k) Plan allows the following types of In-Service Withdrawals while you are employed by the Company to help you meet immediate financial needs: Age 59 ½ In-Service Withdrawals; Non-hardship, In-Service Withdrawals, less than age 59 ½; and Hardship withdrawals.

The amount you may withdrawal from your Plan account is subject to Plan and IRS rules. More details will be available in the “Nokia Savings/401(k) Plan Summary Plan Description - Management Plan Design” that will be posted on the Nokia Information Center website on <http://www.nokiainformationcenter.com/> by early November.

**Cash Account Program (CAP)**

**Q1. Which legacy Nokia employees are eligible for the Cash Account Program (“CAP” or the “Program”)?**

- A1.** Legacy Nokia employees are eligible for the Cash Account Program (the CAP) if, as of January 1, 2017, they are employed by a Participating Company (Alcatel-Lucent USA Inc., Alcatel-Lucent Investment Management Corporation, Nokia Networks US SON LLC, or Nokia Solutions and Networks US LLC) and if they are not an “excluded employee.”

**Q2. Who is an “Excluded Employee”?**

- A2.** Excluded employees for purposes of the CAP means co-op students, student interns, trainees, employees whose employment is classified as “temporary”, employees represented for purposes of collective bargaining by a labor union, employees accruing benefits under any other tax-qualified defined benefit pension plan maintained by a Participating Company (with the exception of those participating in the Nokia Solutions & Networks Pension Plan), employees who provide services to a Participating Company pursuant to a leasing arrangement, employees or other individuals who provide services to a Participating Company pursuant to a written agreement that excludes their participation in the Pension Plan, individuals who do not receive payment for services directly from the United States payroll of one of the above-mentioned Participating Companies (even if reclassified by a court of law or administrative agency as a common law employee of one of the above-mentioned companies), non-resident aliens employed outside of the United States, and individuals who

are receiving an accident benefit from Nokia Sickness & Accident Disability Benefits Plan.

**Q3. Do I have to contribute to the Nokia Savings/401(k) Plan in order to participate in the CAP?**

**A3.** No, you do not need to contribute to the Nokia Savings/401(k) in order to be a participant in the CAP. You will automatically become a participant in the Program if you are an eligible employee.

**Q4. Do I need to enroll in the CAP?**

**A4.** No, you will automatically become a participant in the Program if you are an eligible employee.

**Q5. When are pay credits and interest credits added to my CAP account?**

**A5.** Pay credits will be added to your account monthly beginning with the month immediately following the month in which you first meet the criteria for being an Eligible Employee and continuing each month thereafter (as of the first day of each month) for as long as you remain an Eligible Employee. Interest credits will be credited to your CAP account as of the end of each calendar month based on the total amount credited to your CAP account as of the beginning of the month.

Note: The actual posting of Pay Credits generally occurs on the second Saturday of each month. The posting of Interest Credits generally occurs on the last day of each month.

**Q6. How much is the pay credit that will be added to my CAP account?**

**A6.** Each pay credit is equal to 6% of your base salary paid during the immediately preceding month.

**Q7. How much is the interest that will be credited to my CAP account?**

**A7.** Interest will be credited to your account at an annual rate of 4% compounded monthly (i.e., 0.333% per month).

**Q8. Can you provide an example of how the CAP will work?**

**A8.** Assume you are an eligible employee on January 1, 2017 and were paid \$5,000 in base salary in January, 2017. In February, 2017, a pay credit of \$300 (\$5,000 \* 6.00%) will be allocated to your CAP account.

On February 28, 2017, assuming you have not terminated employment and taken a distribution of your account, your account will receive an interest credit of \$1.00 (\$300 \* 0.333%), bringing your account balance to \$301.00.

Your CAP account will continue to grow each month with pay credits for as long as you remain an eligible employee.

Your CAP account will continue to grow each month with interest credits provided you have not commenced payment of your CAP account benefit.

**Q9. Can I take a loan from the CAP?**

**A9.** No, loans are not available in the CAP. However, if you have a balance, you may be eligible to take a loan through the Nokia Savings/401(k) Plan.

**Q10. Can I commence my CAP benefit while I am an active employee?**

**A10.** No, Benefits may only be commenced once your employment with all Nokia companies ends.

**Q11. If I withdraw funds early from the CAP is there a penalty?**

**A11.** CAP Benefits cannot be commenced until you terminate employment from Nokia. Depending on the form of payment you choose, your benefit may be subject to Federal and State tax withholding.

**Q12. What forms of payment are available from the CAP upon termination of employment?**

**A12.** Upon termination, you may commence your Cash Account Program benefit by electing, with spousal consent, a lump sum payment in cash, a lump sum rollover to an IRA, a lump sum rollover to the Nokia Savings/401(k) Plan (provided you have a balance in the Nokia Savings/401(k) Plan at the time of the rollover), or a lump-sum rollover to any other qualified retirement plan. In addition, there are several annuity forms of payment (monthly payments for life) available under the CAP.

**Q13. When will I be able to view my account in the CAP?**

**A13.** You will be able to view your account beginning the middle of February of 2017.

**Q14. Can you assign a beneficiary under the CAP?**

**A14.** No.

If you die before Commencing your CAP Benefit and:

you are married on your date of your death, your Spouse will receive the full value of your CAP Benefit as a Single Life Annuity starting any time up to April 1 following the year in which you would have attained age 70 1/2 unless your Spouse instead chooses to take a Lump Sum distribution of your CAP Account;

you are not married on your date of death, your CAP Account balance will be distributed to your estate as a Lump Sum no later than five years after the end of the calendar year in which you die.

**Q15. Whom can I contact if I have questions about the CAP?**

**A15.** Effective January 1, 2017 you may contact the contact the Nokia Benefits Resource Center at 1-888-232-4111; Monday through Friday from 9:00 am - 6:00 pm (ET).

**Health and Welfare**

**Q1. I want more information about medical, dental, flexible spending accounts and life insurance. Where can I find information?**

**A1.** More details about the plans noted above will be provided in the 2017 Open Enrollment communications which will be sent via email to all employees on October 19, 2016. You will also be able to find additional benefits related information on the [Nokia Information Center](http://www.nokiainformationcenter.com/) website for legacy Nokia employees <http://www.nokiainformationcenter.com/>.

**Flexible Spending Accounts**

**Q1. When will I discontinue using my Health Care Spending Card with UnitedHealthcare for the Legacy Nokia plans?**

**A1.** You may continue using your Health Care Spending Card that is tied to your Flexible Spending Account or Health Reimburse Account through December 31, 2016. After January 1, 2017, if you elected a Flexible Spending Account (FSA) you will begin using the new card associated with the plan.

**Q2. How soon will I get my Health Care Spending Card, debit card, under the new plans?**

**A2.** If you elect a Flexible Spending Account (FSA), you should receive your debit card in late December. HRA debit cards will not be available for use by employees who have remaining HRA balances.

## Other Medical/Dental

**Q1. If I am in the hospital prior to January 1, 2017 and don't get discharged until after January 1, 2017, what do I need to do? Do I still have medical coverage?**

**A1.** If you are in the hospital on January 1, 2017, your legacy Nokia coverage will continue to pay for that hospital stay until you are discharged.

**Q2. If an emergency room visit is to a non-network hospital, am I covered?**

**A2.** All emergency room visits are treated as In-Network, as long as the visit is for a true emergency.

**Q3. If an employee and their spouse both work for Nokia can they use the same medical plan or do they need to have their own coverage?**

**A3.** One spouse can enroll as the dependent of the other, or you can each enroll separately.

**Q4. My family and I use the retail pharmacy for maintenance medications. Will the Retail 90 program still be available after January 1, 2017?**

**A4.** The Retail 90 program will not be available in 2017. However, the Mail Order Pharmacy program will still be available. To avoid paying a higher cost for maintenance drugs, you'll need to use the mail order program. Effective January 1, 2017, prescription drug copayments will double after the third time you receive a maintenance drug at retail.

**Q5. Are my prescriptions being transferred over from UHC?**

**A5.** Open refills, open prior authorization and claim history files, including specialty prescriptions, will be transferred from UHC to Express Scripts.

**Q6. Are there any prescriptions that are being excluded under the new plan that we get today?**

**A6.** Legacy Nokia employees can call Express Scripts customer service at 800-336-5934 and advise that they are new to the plan on January 1, 2017 and want to check their benefits. They will also need to advise that they are management employees in the enhanced or standard POS option so the customer service representative can reference the applicable plan design. After January 1, 2017, legacy Nokia employees can also find such information on the ESI website ([www.express-scripts.com](http://www.express-scripts.com)).

**Q7. After January 1, 2017, can I still review my information on myuhc.com for the legacy Nokia plan?**

**A7.** Members who registered for myuhc.com prior to December 31, 2016 under the legacy Nokia plans will be able to access their myuhc.com information for 18 months.

**Q8. What is the difference between a POS vs. PPO?**

**A8.** For the medical plan participant, a PPO does not require the selection of, or a referral from, a primary care physician (PCP), while a POS does. However, the United Healthcare Choice Plus plan offered by Nokia is an “open access POS” which does not require the selection of, or a referral from, a PCP. In that sense, the plan operates just as a PPO does.

**Q9. Under the new medical plans could you have different doctors to select from vs the current selection of doctors?**

**A9.** No, the 2017 UHC medical options will utilize the UHC Choice Plus network which is the same network the legacy Nokia UHC options use today. So the selection of providers will not change, subject to individual contracting arrangements with providers.

**Q10. Are infertility treatments covered?**

**A10.** The following diagnostic infertility services to determine the cause of infertility and/or treatment of infertility are covered:

- Patient history and physician examination;
- Laboratory studies;
- Diagnostic procedures;
- Certain non-surgical treatments, including estrogen, corticosteroid and progestin therapy;
- Ovulation induction; and
- Infertility surgery.

**Q11. Can I file 2016 Medical and Dental claims with UHC under the legacy Nokia plan?**

**A11.** Yes, you have 12 months from the date(s) of service to file claims with UHC for services incurred under the legacy Nokia plan.

**Q12. Can a disabled child be covered under the Retiree Plan?**

**A12.** Yes, provided the child is Medicare-eligible and meets all of the Plan’s eligibility rules for dependent children (please see 2017 Open Enrollment page on the [Nokia Information Center](#) website for these rules.

**Q13. If I am retired and my spouse turns 65 before me, can I cover him/her under the Nokia retiree medical plan?**

**A13.** Under the 2017 plan provisions, you cannot enroll yourself or any dependents in Nokia provided medical coverage until you become Medicare-eligible. Therefore, you cannot enroll your spouse in Nokia provided medical coverage until you turn 65 and enroll in coverage.

**Q14. How will the HRA work?**

**A14.** As of January 1, 2017, the HRA will no longer be funded. However, if you are currently enrolled in the legacy Nokia HRA plan and have a balance at the end of 2016, you will be able to use any remaining HRA balance during the next three years. Please note: your consumer account debit card will expire on December 31, 2016, and you will no longer be able to use the card. You will not receive a new card for 2017.

- Expenses incurred from January 1, 2016 to December 31, 2016: If you still have outstanding 2016 medical or pharmacy claims, your HRA funds will continue to be used to pay for your share of those expenses. There will be no change to the current process.
- A new HRA contract had to be set up with UnitedHealthcare (UHC) for 2017. In order to allow for the run-out from the old to the new HRA contract, no monies will be moved to the new HRA until April 1, 2017. Therefore, your share of any 2017 claims will not be paid to your provider or reimbursed to you (since the 2017 HRA will not yet be funded) until the run-out is complete. Once the run-out period is over, UHC will run a report to capture any 2017 claims and then post those claims against your remaining HRA balance.
- As of April 1, 2017, any 2017 expenses incurred year-to-date will now automatically be paid or reimbursed out of your HRA balance. Payment or reimbursement will be made via either:
  - Auto-rollover: Medical expenses will roll over to your HRA as they do today, or
  - Manual claim submission: You may also submit a paper claim to UnitedHealthcare to receive reimbursement.

**Q15. Can leftover HRA be used for Medical expenses only or can it also be used for dental and vision?**

**A15.** HRA dollars may be used for Covered Health Services; Annual Deductible; Out-of-Pocket Maximum; Coinsurance; and Prescription drugs. HRA funds cannot be used for dental and vision expenses.

**Q16. If I leave the company, will my HRA debit card be turned off?**

**A16.** In 2016, the card is turned off when the employee terminates, unless they elect to participate in COBRA. HRA debit cards will not be provided for 2017.

**Q17. I participate in the Diabetes Health Program (DHP), will the program continue in 2017?**

**A17.** The Diabetes Health Program will no longer be available in 2017. However, services incurred in 2017 will still be paid as any other illness under the medical plan.

**Q18. Is there going to be a dental carryover for the annual maximum?**

**A18.** Prior to 12/31/16, in the legacy Nokia dental plan with UnitedHealthcare, participants were able to carryover some unused maximum benefits each year, provided they met certain criteria. You will no longer carry forward any additional maximum calendar year benefits. Effective 1/1/17, benefits will be limited the maximums noted in each plan option. Amounts you may have carried forward from prior years into 2016 with UnitedHealthcare may be used toward eligible 2016 expenses claimed with UnitedHealthcare per the terms of the plan.

**Q19. Will MetLife dental cover "work in progress"?**

**A19.**

**Transition of Care**

If you or a covered family member is in the middle of a course of treatment on December 31, 2016, 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**

MetLife will obtain, from UnitedHealthcare, payment history and treatment plan information incurred prior to January 1, 2017. After that date, you may receive benefits, 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. Once your coverage is effective with MetLife, the first orthodontia claim you submit to MetLife must include the orthodontia treatment plan. Orthodontia reimbursements are made on a quarterly basis.

**Other Services**



For other types of dental work in progress, such as root canals, crowns, bridgework and dentures, MetLife will obtain, from UnitedHealthcare, payment history. For these services that began in 2016 and will be completed in 2017, 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.

## Wellness Programs

**Q1. I am an active participant with the Vitality Wellness Program. Can I continue to participate in the program in 2017?**

**A1.** Vitality will be replaced with Rally, the wellness program administered through UnitedHealthcare.

**Q2. Will my Spouse be eligible to participate under the new wellness program, Rally?**

**A2.** All Nokia employees and dependents enrolled in a UnitedHealthcare medical plan option are eligible to participate under the program.

**Q3. Will my medical premiums be reduced if I participate in the wellness program in 2017?**

**A3.** Medical premium credits will be discontinued effective January 1, 2017.

**Q4. Can I continue to use my Vitality Bucks earned through the wellness program?**

**A4.** You may redeem your Vitality Bucks up through December 31, 2016. You will not be eligible to redeem Vitality Bucks in 2017.

**Q5. Is there a blackout period for the Vitality wellness program?**

**A5.** Yes, there will be a blackout period beginning December 17<sup>th</sup> – December 31<sup>st</sup>. Vitality will ensure that points earned up through December 16<sup>th</sup> will be credited to your account in a timely manner so that you can redeem the points via Vitality bucks by December 31<sup>st</sup>.

## Life Insurance

**Q1. If I selected a life insurance and AD&D beneficiary previously do I need to do it again?**

**A1.** Following is general information on the beneficiary form transition. A reminder will be sent to employees in December.

Basic Life, Basic AD&D and Supplemental AD&D insurance: Any beneficiary (ies) you designate through December 31, 2016 will be provided to MetLife for their

records. Please make every effort to update your beneficiaries in your current system before December 31, 2016 in order that they may be transferred to MetLife. If you wish to update your beneficiary(ies) after December 31, 2016, you must complete the MetLife beneficiary form and return it to MetLife. Beneficiary forms can be found at:

[http://www.benefitanswersplus.com/active\\_m/forms\\_insurance.html](http://www.benefitanswersplus.com/active_m/forms_insurance.html)

Group Universal Life (GUL) insurance: If you will be participating in GUL effective January 1, 2017, you will be required to submit a new beneficiary designation form for this coverage. Please obtain the appropriate beneficiary form at [http://www.benefitanswersplus.com/active\\_m/forms\\_insurance.html](http://www.benefitanswersplus.com/active_m/forms_insurance.html). Be sure to select the Group Universal Life form. Complete and return the form directly to MetLife as instructed on the form. Note: because your enrollment record will not be set up with MetLife until late December, please do not submit your GUL beneficiary designation until the end of December.

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 forms are required.

**Q2. Do I pay taxes on benefits that the company provides?**

**A2.** 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.

**Time Off**

**Vacation /Paid Time Off (PTO)**

**Q1. How will my Vacation/Paid Time Off be accrued?**

**A1.** Vacation/PTO will continue to be accrued on a bi-weekly basis for legacy Nokia employees.

Note: Part-time employees who work *at least 20 hours* but less than 40 hours will accrue a prorated amount of Vacation/PTO, based on the amount of hours worked as compared to a 40-hour workweek and the employee's years of service.

For example, an employee with 0 to 6 years of service who works 20 hours per week would have 11 vacation days. This is calculated as:  
 $20 \text{ hours} / 40 \text{ hours} = \frac{1}{2} \times 22 \text{ vacation days for a full-time employee with 0 to 6 years of service} = 11 \text{ vacation days.}$

**Q2. What will happen to personal and vacation days that are accrued but unused for 2016 for employees in California?**

**A2.** Personal and vacation days from 2016 and earlier, as applicable, that are accrued but unused will be carried over into one carry over bank as of January 2017.

**Q3. What maximum accruals apply for California employees as of January 1, 2017?**

**A3.** The following outlines the maximum accruals for California employees.  
Note: If an employee in California has more hours/days in his or her maximum accrual bank as of January 1, 2017 than permitted under the policy, the employee will NOT lose unused days previously accrued. However, the employee will be unable to accrue any additional days/hours until his or her maximum accrual is below the new Nokia maximum accruals provided below.

<b>Eligible Employee's Years of Service</b> (as of Jan. 1, 2017)	<b>Maximum Accrual</b>
0-6 years	30 days (240 hours)
7-11 years	38 days (304 hours)
12 – 19 years	42 days (336 hours)
20 or more years	45 days (360 hours)

**Q4. What will happen to additional vacation days some employees may have received at hire or as the result of an acquisition?**

**A4.** The employee will receive the greater of the vacation days that were negotiated or the vacation days available based on the 2017 vacation/paid time off schedule.

## Holidays

**Q4. What is the rule about observing a holiday that falls on a weekend?**

**A4.** 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.

## Sick Days and Short Term Disability

**Q1. Since personal and family health days have been eliminated, how will we handle time lost if a family member is ill?**

**A1.** Employees may use vacation time for reasons including but not limited to caring for an ill family member.

**Q2. How do you handle each manager's judgement call on what is excessive or not excessive for sick time?**

**A2.** In general, employees are expected to maintain satisfactory attendance, report to work on time, and work until the end of their scheduled day. If that is not being done on a consistent basis due to an employee claiming illness that a manager reasonably believes is untrue, excessive sick time may be addressed. Examples of excessive sick time could include but are not limited to an employee constantly out of work due to illness for an entire day or days, coming in late or leaving early on Mondays and/or Fridays and not seeking medical care for this illness.

**Q3. Is there an elimination period when I am sick?**

**A3.** The first seven calendar days of absence due to illness or injury is considered the elimination period.

**Q4. If I am ill and out of work, what time do I use prior to short term disability benefits?**

**A4.** Your first seven calendar days of absence is considered the elimination period. You will use sick time days for applicable work days during that time. Short term disability for certified absences begins on the eighth calendar day of your absence.

**Q5. If I become ill when would I start getting paid for disability?**

**A5.** If you were out of work due to an 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 Disability and Leave Administration team.

**Q6. If I need to take short term disability, who should I contact?**

**A6.** For the remainder of 2016, you should follow your existing processes. However, effective January 1, 2017, the Nokia Disability and Leave Administration Team, which currently exists within Alcatel-Lucent, will manage disability absences,

replacing Employee Benefit Resources and Liberty Mutual. More information regarding the disability transition and processes will be provided later this year.

### Leaves of Absence

**Q1. What are acceptable reasons to take a Personal Leave of Absence?**

**A1.** With approval by your manager and the Disability and Leave Administration (DLA) Team, you may take a Personal Leave of Absence from 5 to 90 days for reasons including but not limited to caring for a newborn or newly adopted child, caring for a family member who is seriously ill, or attending classes for approved education goals.

**Q2. What are unacceptable reasons to take a Personal Leave of Absence?**

**A2.** 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.

**Q3. Do I need minimum years of service to take a leave, and if so, how does it affect the duration of my leave?**

**A3.** There is no minimum requirement for years of service to be eligible for a leave of absence and the duration of your leave is unaffected by years of service. You would be eligible for 5 to 90 days for an approved Personal Leave of Absence and up to one year under the Extended Personal Leave of Absence (immediately following and for the same reason as the Personal Leave of Absence), inclusive of the time you took for the Personal Leave.

**Q4. Can I use the personal leave of 90 days or less with job protection more than once annually if I have different circumstances that occur where I may need a second 90 days with job protection?**

**A4.** Yes. If more than one Personal Leave of Absence is requested in a 12-month period, the leave may be granted, business needs permitting and if approval is obtained from:

- the immediate/line manager *and*
- the next level of management *and*
- the Disability and Leave Administration team.

The additional Personal Leave of Absence must be for a different set of circumstances than the prior Personal Leave(s) of Absence taken within a 12-

month period; and the reason must meet leave qualifications for a Personal Leave. For example, in February 2017, Employee A is approved for a Personal Leave of Absence to care for a newly adopted child; and in December 2017, Employee A is approved for a Personal Leave of Absence to care for his or her parent who is seriously ill. The additional Personal Leave of Absence will not be granted for the same reason as the prior Personal Leave(s) of Absence taken within a 12-month period.

**Q5. Will the military leave policy be better? What are the details of the plan?**

**A5.** The provisions of the military leave of absence policy are in compliance with the Uniformed Services Employment and Reemployment Rights Act of 1994 (“USERRA”), as amended. The policy applies to an employee who takes a military leave on or after January 1, 2017. 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 he or she is seeking to return to work at Nokia. More information about this leave will be available in the Leave of Absence Policy.

**Q6. If I need to take a leave of absence, whom should I contact?**

**A6.** For the remainder of 2016, you should follow your existing processes. However, effective January 1, 2017, the Nokia Disability and Leave Administration Team, which currently exists within Alcatel-Lucent, will manage leave of absence, replacing Employee Benefit Resources and Liberty Mutual. More information regarding the leave transition and processes will be provided later this year.

**Voluntary Benefits**

**Q1. What programs are available through *Added Benefits*?**

**A1.** Through *Added Benefits*, you will have access to a Group Auto & Home Insurance Program offered with MetLife Auto & Home (current carrier), Liberty Mutual and Travelers; LifeLock ID Theft Protection; Nationwide Pet Insurance (current carrier); Hyatt Legal Plan (current carrier); Vision Care with EyeMed (new carrier) and Health Advisory Services with PinnacleCare.

**Q2. Is this the same Hyatt Legal Plan legacy Nokia employees had as a benefit in 2016?**

**A2.** The administration and enrollment for the Hyatt Legal Plan will now be managed through the *Added Benefits* Program. There will be some changes in the plan’s covered services, i.e. real estate matters are now covered but divorce is no

longer covered. Please visit the *Added Benefits* website, [www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com), for full plan coverage.

The monthly rate for the plan will be \$17.20 beginning January 2017. If you are currently enrolled, your coverage will automatically renew for 2017 unless you opt to cancel during open enrollment.

**Q3. I am enrolled for Vision Care with VSP or Superior. What happens with my coverage?**

**A3.** Coverage will end with VSP or Superior on December 31, 2016. If you would like Vision Care coverage for yourself and your dependents for 2017, you must enroll for the EyeMed Vision Care plan through *Added Benefits* during open enrollment.

**Q4. When can I enroll for these *Added Benefits*?**

**A4.** The enrollment varies by program:

- EyeMed Vision Care: you may only enroll during the annual open enrollment period. Coverage will be effective January 1, 2017
- Hyatt Legal Plan: you may only enroll or cancel your current coverage during the annual open enrollment period. Coverage/cancellation will be effective January 1, 2017
- PinnacleCare Health Advisory Services: you may only enroll during the annual open enrollment period. Coverage will be effective January 1, 2017
- LifeLock Identity Theft Protection: you may enroll anytime during the year beginning January 1, 2017
- Nationwide Pet Insurance: you may enroll anytime during the year beginning January 1, 2017.
- Group Auto & Home Insurance: you may apply for a policy anytime during the year with MetLife (current process). You may apply for a policy anytime during the year with Liberty Mutual and Travelers beginning January 1, 2017. In addition, through the *Added Benefits* website you will have access to a Comparative Rater Auto Quote Tool which will allow you to receive quotes for auto insurance across all three carriers. This will be available beginning January 1, 2017

**Q5. I am currently enrolled with MetLife for Auto & Home Insurance. Will my coverage continue?**

**A5.** Yes, your current policy will remain in effect with MetLife with no action required. If you are paying through payroll deduction, your deductions will continue and be

administered through *Added Benefits* beginning January 1, 2017. You may visit the *Added Benefits* website, [www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com), or call the *Added Benefits* service center at 1-800-622-6045 for questions regarding your coverage or deductions.

**Q6. I am currently enrolled with Nationwide for Pet Insurance. Will my coverage continue?**

**A6.** Yes, your current policy will remain in effect with Nationwide with no action required. If you are paying through payroll deduction, your deductions will continue and be administered through *Added Benefits* beginning January 1, 2017. You may visit the *Added Benefits* website, [www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com), or call the *Added Benefits* service center at 1-800-622-6045 for questions regarding your coverage or deductions.

**Q7. How do I find out more information about the *Added Benefits* programs?**

**A7.** You will receive a brochure at your address of record prior to open enrollment. The brochure will contain information on the following plans: EyeMed Vision Care, Hyatt Legal Plan, and PinnacleCare Health Advisory Services.

Beginning October 10, 2016, you will have access to the *Added Benefits* website, [www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com), to view plan information and enroll. You may also call the *Added Benefits* Service Center at 1-800-622-6045 for assistance with plan questions and enrollment.

In January 2017, you will receive a brochure at your address of record with information regarding on the following plans: LifeLock ID Theft Protection, Nationwide Pet Insurance and the expanded Group Auto & Home Insurance Program with MetLife, Liberty Mutual and Travelers.

**Q8. How do I access the *Added Benefits* website?**

**A8.** The website address is [www.addedbenefitsaccess.com](http://www.addedbenefitsaccess.com). When visiting the website for the first time, you will need to create an account. You'll be asked to provide your 8-digit Nokia Global ID and create your own password. Once your account is created, you may log in to the website. You may call the *Added Benefits* Service Center at 1-800-622-6045 for assistance with accessing the website.



### Other Plans/Programs

#### Employee Assistance Program (EAP)

**Q1. What vendor will be providing EAP benefits effective 1/1/17?**

**A1.** The EAP provider will be Magellan Healthcare. This service is provided at no cost to employees and no enrollment is necessary.

**Q2. Are family members allowed to use EAP program?**

**A2.** Yes, the EAP program is available to employees and their household members.

**Q3. We currently have three (3) In-Person sessions with Optum, will that change?**

**A3.** Yes, Magellan provides up to five (5) In-Person sessions per problem / year, unlimited telephonic 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.

**Q4. If an employee/household member is currently using or used their (3) In-Person sessions with Optum, how will the sessions be handled effective 1/1/17?**

**A4.** For EAP, typically there is no transition. Coverage would start over with Magellan as of 1/1/17 and he/she would get his/her 5 session model with Magellan.

**Q5. How do I find out more information about Magellan prior to 1/1/17?**

**A5.** You can access the Magellan website, <http://www.magellanhealth.com/member>, as a “guest” by entering the dedicated US Toll Free number: 1-800-327-7348. 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.

#### Tuition Assistance Plan

**Q1. Who is eligible for the tuition assistance plan?**

**A1.** Tuition assistance is available to all US and Canada active, full-time and part-time management and US represented 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, and consultants.

**Q2. What is the tuition reimbursement request process?**

**A2.** The employee completes an online application which requires approval by the immediate/line manager. Employees must receive a grade of “C” or higher, a “pass” grade in a pass/fail course, or a certificate or official documentation indicating achievement of professional certification in order to be reimbursed.

**Q3. For the tuition assistance plan, what are my options for payment of a course?**

**A3.** Tuition can be prepaid to the accredited school or reimbursed to the employee after proof of satisfactory completion of the course has been provided.

**Q4. What types of programs are covered by the tuition assistance plan?**

**A4.** The tuition assistance plan may cover Associate’s, Bachelor’s, Master’s and Doctoral degree programs; recognized certification programs and courses required for admission to an approved degree or recognized certificate program.

**Q5. Is the tuition assistance program for undergraduate and graduate courses only or can the program be used for 6 month certification courses?**

**A5.** Employees can utilize tuition assistance for Associate’s, Bachelor’s, and Certification programs subject to a \$7,000 annual cap limit. Also, it can be used for Master’s, MBA and PhD programs subject to an annual \$9,000 cap limit.

**Q6. Can the tuition assistance program be used for any type of educational courses (i.e. Learn a Language, first aid/CPR courses, nutritionist, personal trainer certification)?**

**A6.** No. The tuition assistance program is for formal academic education taken at accredited colleges and universities. Its purpose is to broaden employees' **job-related academic** knowledge, to keep employees current with business trends, enhance their abilities to compete for reasonably attainable jobs within Nokia.

**Q7. Is the tuition reimbursement taxable?**

**A7.** Tuition assistance is taxable when the course/degree is not directly job-related.

## Adoption Reimbursement

**Q1. Who is eligible for Adoption Reimbursement?**

- A1.** Full or part-time employees with at least 6 months of service. The individual must be an employee when the expense is incurred, when the child is placed in the home for adoption and when the reimbursement claim is submitted.
- Q2. If an employee is hired during the adoption process, will adoption-related expenses be reimbursed?**
- A2.** Eligible employees will be reimbursed for covered expenses incurred on or after their date of hire. The placement of the child in the employee's home must also have occurred on or after their date of hire. The employee should submit the claim form after he/she has six months of service.
- Q3. How many claims can be submitted per child?**
- A3.** 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.
- Q4. Are there any limits on when the claim can be submitted?**
- A4.** Claim forms must be received within two years after the adoption is finalized.
- Q5. Where does an employee obtain a copy of the Adoption Reimbursement Claim Form?**
- A5.** The claim form is accessible as part of the Adoption Reimbursement Program description online at the [North America HR Policy](#) page. The completed form and supporting documentation should be submitted to Nokia by email: [HRDC.NAR@HR-AtYourService.Alcatel-Lucent.com](mailto:HRDC.NAR@HR-AtYourService.Alcatel-Lucent.com) or fax: 972-477-8149.

#### Commuter Program

- Q1. I utilize the CERA program for transportation and parking. Will I still have the opportunity to use the program?**
- A1.** Yes, you will be able to use the same program through Wageworks. Additional information will be provided in November regarding the 2017 program.
- Q2. Currently I purchase transportation and parking through the CERA program. Will my 2016 purchases be impacted?**
- A2.** You will have 90 days to use any purchases, but the final date to use your commuter card purchased through the legacy Nokia program in December 31, 2016.
- Q3. What happens if I am unable to use all my CERA funds in 2016?**

- A3.** Please make every effort to utilize all the funds in 2016. If you are unable to utilize the funds by December 31, 2016, all funds will be forfeited by you.
- Q4. What is the maximum pre-tax earnings I am able to contribute to CERA each month?**
- A4.** Employees can contribute up to \$255 in pre-tax earnings for parking and up to \$255 in pre-tax earnings for public transportation, for a total maximum monthly contribution of \$510.

### Service Bridging

- Q1. Will my prior service with Alcatel-Lucent or Nokia be bridged?**
- A1.** As approved by the Board of Directors, service recognized by each legacy company at the acquisition date (January 14, 2016) will determine the employee's service date for purposes of vacation and welfare benefits.

For example, assume an employee worked for Nokia for 10 years and on the acquisition date has worked for Alcatel-Lucent for four years. On Day 1, the service that is reflected in the System of Record for the employee is four years, which is the employee's service with the new company.

Service for pension benefits is reviewed on a case by case basis and will be determined in accordance with ERISA and the rules as stated in the applicable Pension Plan document. Questions regarding Service Bridging for pension benefits should be directed to HR at Your Service (legacy Alcatel-Lucent) or HR Connection (legacy Nokia)

### Nokia Severance Plan (Effective 1/1/17)

- Q1. Which legacy Nokia employees are eligible for the Nokia Severance Plan that is effective beginning on January 1, 2017?**
- A1.** Legacy Nokia employees are eligible for the Nokia Severance Plan if they meet all of the following requirements: (1) as of January 1, 2017 or later, they are a regular full or regular part-time management employee on the active payroll of a Participating Company employed by a Participating Company (Alcatel-Lucent USA Inc., Nokia Investment Management Corporation, Nokia Solutions and Networks US LLC; (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 or as of 1/1/08 was not so classified and thereafter demoted; (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.

**Q2. Who is an "Excluded Employee"?**

**A2.** Excluded employees for purposes of the Nokia Severance Plan include co-op students, student interns, leased employees, contract employees, or independent contractors.

**Q3. How long is the Notification Period?**

**A3.** The Notification Period is 9-weeks (63 days) of paid notice.

**Q4. Am I required to work during the notice period?**

**A4.** Generally, the notice period is non-working. However, company needs may dictate otherwise.

**Q5. What is the severance schedule?**

**A5.** 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 two additional weeks of severance up to a maximum of 25 weeks of severance for 15 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 25 weeks of Regular Base Pay.

**Q6. Will Outplacement Services be made available to me?**

**A6.** Yes, Outplacement Services will be made available.

**Q7. Will I be entitled to continued medical benefits under COBRA at the time of my termination?**

**A7.** You and your eligible dependents will continue Medical Plan 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.

**Q8. In the previous Nokia Severance Plan, Nokia paid the first two months of COBRA premiums. Is this no longer being paid by the Company?**

**A8.** The Company has provided a longer Notification Period (9-weeks or 63 days of paid, non-working notice versus the previous plan of only 30 days of working notice). As a result, the Company will no longer pay the first two months of COBRA premiums under the harmonized plan.

**Q9. Where can I obtain more information about the Nokia Severance Plan?**

**A9.** A Summary Plan Description/Plan document will be made available in the near future.