

Annual Open Enrollment 2018

Make Your Benefit Decisions and Elections With Ease

Online only:

September 25, 2017 – October 15, 2017

Online and by phone:

October 16, 2017 – October 27, 2017



Important Reminders

Make sure you are ready for
2018 annual open enrollment



SUMMARIES OF
BENEFITS AND
COVERAGE (SBCs)
AVAILABLE ONLINE
STARTING ON
SEPTEMBER 25, 2017



ONLINE-ONLY ENROLLMENT

September 25, 2017 – October 15, 2017

You can make your elections on the Your Benefits Resources™ (YBR) website beginning Monday, September 25, 2017, at 9:00 a.m., Eastern Time (ET), through Sunday, October 15, 2017. During this time, you may view your 2018 coverage and costs, as well as enroll in or make changes to your 2018 coverage — online only — at <http://resources.hewitt.com/nokia>.

Please note: You cannot call the Nokia Benefits Resource Center to enroll in or make changes to your 2018 coverage, or to ask questions about your 2018 plan options and pricing, until the online and phone enrollment period begins on Monday, October 16, 2017, at 9:00 a.m., ET.

ONLINE AND PHONE ENROLLMENT

October 16, 2017 – October 27, 2017

The online and phone enrollment period begins Monday, October 16, 2017, at 9:00 a.m., ET, and ends Friday, October 27, 2017, at 5:00 p.m., ET. During this time, you can enroll in and/or change your 2018 Nokia health and welfare benefits coverage elections. **You must take action before Friday, October 27, 2017, at 5:00 p.m., ET. Late enrollments will not be accepted.**



GET READY TO ENROLL:

BE SURE YOU HAVE YOUR YBR USER ID AND PASSWORD

To access your personalized benefits information and to enroll, you will need your YBR User ID and password. If you have forgotten your User ID/password, go to the YBR website, select “**Forgot User ID or Password?**” and follow the prompts to get a new one(s).

Your User ID/password will be sent to you by email (if you previously added your email address to the YBR website) or by US mail. **It may take up to 10 days to receive your password through the mail.**

If you do not have Internet access, call the Nokia Benefits Resource Center at 1-888-232-4111 and follow the prompts for assistance.

LOOK FOR AN EMAIL

In late September, look for an email at your work address from “Nokia US Benefits” with the subject line: “2018 US Benefits: The Annual Open Enrollment Period – Online Only – Is Underway.” Be sure to review this important information about your 2018 benefits and the annual open enrollment period.



SUMMARIES OF BENEFITS AND COVERAGE (SBCs) AVAILABLE ONLINE STARTING ON SEPTEMBER 25, 2017

SBCs for the health plans you are eligible for will be available on the YBR website beginning on September 25, 2017. You can use them to compare health plans when making decisions and enrolling in coverage.

