



2019 Annual Open Enrollment

The Annual Open Enrollment Period Starts September 24, 2018

Distributed to US Management Employees*

ONLINE ONLY:

September 24, 2018 –
September 30, 2018

ONLINE AND BY PHONE:


October 1, 2018 –
October 12, 2018

You must take action before
Friday, October 12, 2018,
at 5:00 p.m., ET.



click here to view
your annual open enrollment materials

(presentation includes sound — make sure your volume is at a reasonable level)



You may view all of your 2019 enrollment materials online.
Please consider the environment before printing these materials.

If you prefer, you may bypass the presentation and go directly to the
[annual open enrollment information](#) on the BenefitAnswers Plus website.

*For purposes of employee benefits, the term “Management Employee” is used to describe anyone who is eligible for plans with the active management plan design. It generally refers to US-based Nokia employees who are not union-represented employees covered by a collective bargaining agreement. It excludes individuals who are otherwise excluded from eligibility under the terms of the plans.

2019 annual open enrollment materials will be posted to the [BenefitAnswersPlus](#) website for your reference.

This email is being distributed over a two-day period, so employees in the same location may not receive it at the same time as others.