

Annual Open Enrollment 2019

Make Your Benefit Decisions and Elections With Ease

Online only:

September 24, 2018 – September 30, 2018

Online and by phone:

October 1, 2018 – October 12, 2018



Important Reminders

Make sure you are ready for
2019 annual open enrollment



SUMMARIES OF
BENEFITS AND
COVERAGE (SBCs)
AVAILABLE ONLINE
STARTING ON
SEPTEMBER 24, 2018



ONLINE-ONLY ENROLLMENT

September 24, 2018 – September 30, 2018

You may enroll in and/or change your 2019 Nokia health and welfare benefits coverage elections on the Your Benefits Resources™ (YBR) website beginning Monday, September 24, 2018, at 9:00 a.m., Eastern Time (ET), through Sunday, September 30, 2018. During this time, you may view your 2019 coverage and costs, as well as enroll in or make changes to your 2019 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 2019 coverage, or to ask questions about your 2019 plan options and pricing, until the online and phone enrollment period begins on Monday, October 1, 2018, at 9:00 a.m., ET.

ONLINE AND PHONE ENROLLMENT

October 1, 2018 – October 12, 2018

The online and phone enrollment period begins Monday, October 1, 2018, at 9:00 a.m., ET, and ends Friday, October 12, 2018, at 5:00 p.m., ET. During this time, you may enroll in and/or change your 2019 Nokia health and welfare benefits coverage elections. **You must take action before Friday, October 12, 2018, 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 mid-September, look for an email at your work address from “Nokia US Benefits” with the subject line: “2019 US Benefits: The Annual Open Enrollment Period Starts September 24, 2018.” Be sure to review this important information about your 2019 benefits and the annual open enrollment period.

SUMMARIES OF BENEFITS AND COVERAGE (SBCs) AVAILABLE ONLINE STARTING ON SEPTEMBER 24, 2018

SBCs for the health plans you are eligible for will be available on the YBR website beginning on September 24, 2018. You can use them to compare health plans when making decisions and enrolling in coverage.

