



2022 enrollment action guide

For eligible employees under the US active management plan design*

*Includes eligible active employees, employees on a leave of absence (LOA) or Short-Term Disability (STD), and COBRA and Family Security Program (FSP) participants

2022 annual open enrollment period

Important: This guide is intended for multiple audiences. Some information in this guide may not apply to you. Please refer to the Your Benefits Resources™ (YBR) website during your annual open enrollment period to review Nokia health and welfare benefits eligibility for you and your dependents.

Online and phone enrollment period: October 11, 2021 – October 22, 2021

The 2022 annual open enrollment period begins on Monday, October 11, 2021, at 9:00 a.m., Eastern Time (ET), and ends on Friday, October 22, 2021, at 5:00 p.m., ET.

You may learn about your 2022 coverage choices and costs — as well as enroll in and/or change your Nokia health and welfare benefits coverage — online on the Your Benefits Resources (YBR) website at <https://digital.alight.com/nokia> or by calling the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) during these dates and times. Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

Please note:

- **This year, the annual open enrollment period runs for two weeks *only*.** You may enroll online or by phone during this time.
- You cannot use the YBR website or call the Nokia Benefits Resource Center to enroll in or make changes to your coverage for 2022, or call the Nokia Benefits Resource Center to ask questions about your 2022 plan options and pricing, until Monday, October 11, 2021, at 9:00 a.m., ET.

You must take action before Friday, October 22, 2021, at 5:00 p.m., ET. Late enrollments will not be accepted.

Prepare to make your benefits decisions by reading the sections below.

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What's changing for 2022

This section constitutes a Summary of Material Modifications (SMM) to the Summary Plan Descriptions (SPDs) of the health and welfare benefit plans referred to herein.

Except as noted below, there are no changes to the Nokia health and welfare benefit plans for 2022.

To see your 2022 coverage and contribution amounts, visit the YBR website at <https://digital.alight.com/nokia> during the annual open enrollment period.

Please note: There may be changes to the Health Maintenance Organization (HMO) options. Check the YBR website during the annual open enrollment period or contact the carriers of those options directly for their 2022 coverage changes.

Carrier contact information is on the back of your HMO ID card (if you are currently enrolled) and in *Benefits at-a-glance and resource contact information 2022* on the BenefitAnswers Plus website.

Important information about default coverage

Your default coverage is the Nokia health and welfare benefits coverage in which you and your covered dependent(s) will be enrolled automatically for 2022 if you **do not** take any action during the annual open enrollment period. **It is your responsibility to confirm that your 2022 default coverage shown on the YBR website is the coverage you want for 2022.**

Confirming your default coverage is quick and easy. See "Check your default coverage" on the next page to find out how to confirm your default coverage starting Monday, October 11, 2021.

Vaccine coverage update!

Effective August 1, 2021, UnitedHealthcare no longer contracts with CVS Caremark to cover vaccinations under the medical plan. This means that if a member visits a CVS retail pharmacy for a preventive vaccine and shows his or her UnitedHealthcare medical plan member ID card, the vaccination will be covered at the out-of-network benefit level. Please note that this does not apply to COVID-19 vaccinations, which continue to be covered at 100 percent at CVS retail pharmacies.

Vaccinations are covered at the in-network benefit level when you show your UnitedHealthcare medical plan member ID card at a doctor's office or non-CVS retail pharmacy in the UnitedHealthcare network.

When you need a helping hand, count on the Employee Assistance Program (EAP)

Need help coping with stress, family pressures, money issues or work demands? Reach out to the EAP.

The EAP offers you and your household members free, confidential, 24/7 assistance for a wide range of medical and behavioral health issues, such as emotional difficulties, alcoholism, drug abuse, marital or family concerns, and other personal and life issues.

Enrollment in the EAP is not required, nor do you need to be enrolled in Nokia's medical plan in order to access the medical plan's EAP coverage.

To speak with a counselor, call Magellan at 1-800-327-7348 or visit www.MagellanAscend.com.

How to enroll

Check your default coverage

Your default coverage is the Nokia health and welfare benefits coverage in which you and your covered dependent(s) will be enrolled automatically for 2022 if you do not take any action during the annual open enrollment period.

Exception: Flexible Spending Account (FSA) elections do **not** roll over year-to-year. You must actively elect to contribute to the FSA(s) during the annual open enrollment period each year.

Because your default coverage for 2022 may, in some cases, be different from your 2021 coverage, **it is your responsibility** to confirm that your 2022 default coverage shown on the YBR website during the annual open enrollment period is the coverage you want for 2022.

Here is how to find your default coverage starting Monday, October 11, 2021.

1. Visit the YBR website at <https://digital.alight.com/nokia>.

- From the home page, select the “Health & Insurance” tab at the top of the page.
- Click the “Health & Insurance Summary” tile to be taken to the “Health & Insurance” page.
- Scroll down and click the blue “View Pending Coverage Costs (effective Jan 1, 2022)” tile.
- You will be taken to the “View or Change Future Coverage” page, where your default coverage will be displayed.

2. Alternatively, you may call the Nokia Benefits Resource Center’s automated system at 1-888-232-4111 (TTY 711) to request that a copy of your default coverage record be sent to you.

- When prompted, enter the last four digits of your Social Security Number and your date of birth (mm-dd-yyyy). (You may also be prompted to enter your ZIP code.) No password required!
- Anytime during the “It’s annual enrollment time!” greeting, say “Annual enrollment” and then, “Send enrollment confirmation.”

The copy of your default coverage record will be mailed to your address on file within seven to 10 business days.

Note: If you have signed up to receive communications from the Nokia Benefits Resource Center electronically, the copy will be sent to your Secured Participant Mailbox on YBR within one business day.

If you need a copy of your annual open enrollment kit

The easiest and most convenient way to access the information you need to enroll continues to be through the YBR website at <https://digital.alight.com/nokia> during the annual open enrollment period. However, if you do not have Internet access, or you prefer to have a copy of the annual open enrollment kit sent to you, you can **only** make your request through the Nokia Benefits Resource Center’s automated system. Here is what you need to do:

1. **Starting October 11, 2021**, call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711).
2. When prompted, enter the last four digits of your Social Security Number and your date of birth (mm-dd-yyyy). (You may also be prompted to enter your ZIP code.) No password required!
3. Anytime during the “It’s annual enrollment time!” greeting, say, “Annual enrollment” and then, “Request enrollment kit.”

Your annual open enrollment kit will be mailed to your address on file within seven to 10 business days. Note that annual open enrollment kits are always sent via US Postal Service mail, even if you have signed up to receive communications from the Nokia Benefits Resource Center electronically.

How to take action

If you decide to change your default coverage and take action during the annual open enrollment period, do it easily **starting at 9:00 a.m., ET, on Monday, October 11, 2021**:

- Through the YBR website at <https://digital.alight.com/nokia> or
- By calling the Nokia Benefits Resource Center.

Remember: You must take action before Friday, October 22, 2021, at 5:00 p.m., ET. Late enrollments will not be accepted.

Do you need to take action?

You may already be enrolled in the right coverage for yourself and your family and may not need to take any action during the annual open enrollment period. However, you will need to take action to:

- Choose coverage other than your default coverage (see “Check your default coverage” on the previous page);
- Add¹ or remove dependent(s) from coverage; and/or
- Make any other changes to your health and welfare benefits coverage for 2022, such as making a contribution election for your HFSA and/or DFSA, if eligible.

If you do not take action during the annual open enrollment period, you will receive the default coverage shown on the YBR website during the annual open enrollment period.

Using YBR

Before you begin, make sure you have your User ID and password ready, along with any information — including Social Security Number(s) — for any new eligible dependent(s) you may be adding to your coverage. (If necessary, see “Have you forgotten your YBR website User ID and/or password?” on the next page.)

Then, when you are ready to begin, keep in mind these helpful hints:


- **Set aside enough time** to complete the enrollment process without interruption. After 15 minutes of inactivity on the YBR website, you will automatically be logged off and any elections made up to that point will not be saved.
- **The first time you log on from a particular device**, you will be prompted to choose and answer a series of security questions. This will register your device with the YBR website and provide additional protection for your personal information.

Reminder

When enrolling dependents, please be sure to review the Nokia Dependent Eligibility Rules at https://benefitanswersplus.com/active_m/ded.html.

The rules describe who is eligible to be covered under Nokia’s medical, dental, and life and accidental loss insurance plans. With respect to children, the rules include various criteria, including age. As also described in the rules, if you have a child who is covered under the plan(s), is disabled and would otherwise lose coverage under the plans due to no longer satisfying the age limit for coverage, you have the ability to continue coverage beyond the stated age provided certain criteria are met. Among these is that you obtain medical certification of disability and that you start the certification process within 31 days of the date your child loses eligibility under the plan(s) due to age.

¹ Make sure your dependents are eligible under the Nokia eligibility rules before you add them to your coverage. You can view eligibility rules on the YBR website. You will be asked to verify the eligibility of the dependent(s) you enroll for coverage.


- **You have the option to choose** how you would prefer to receive communications from the Nokia Benefits Resource Center. Select the profile icon  at the top right of the page, then “Manage Communications.” Scroll down to the “Delivery Preference” section to choose your preferred method of delivery (electronically or postal mail) and verify your contact information. **Please note:**
 - Communications delivered electronically will get to you faster, while communications delivered by mail may take up to 10 days.
 - Your election for receipt of communications on the YBR website will not affect the method of delivery for your annual open enrollment kit. If you would like to have a copy of your annual open enrollment kit mailed to you, please follow the instructions outlined in “If you need a copy of your annual open enrollment kit” on page 3.
- **Review your dependent(s) on file for each of your benefit plans** — and make any updates or corrections.
- **Click “Complete Enrollment”** either when you are done making your elections or if you must log off the YBR website before completing your elections; otherwise, your elections made up to that point will not be saved. You can log back on and make any additional changes before your enrollment deadline (Friday, October 22, 2021, at 5:00 p.m., ET) even if you have already completed your enrollment.
- **You may save or print your elections** if you like. To do so, save or print the “Completed Successfully!” page for your records when you are finished taking action.
- **Log off the YBR website** when you are finished to prevent others from viewing your information. When “You’ve Logged Off” appears on the screen, you will know your information is protected.
- **Watch for your enrollment confirmation** in your email. If you have a preferred email address on file, a detailed confirmation of enrollment statement will be emailed to you after you have completed your enrollment on YBR. The statement will show all your benefit elections as well as their monthly costs. Be sure to save it for your records.

Have you forgotten your YBR website User ID and/or password?

If so, go to the YBR website, select “Forgot User ID or Password?” and follow the prompts to get a new one(s).

A one-time access code will be provided to you by telephone or text message, as applicable (if you previously added your preferred telephone number — home or mobile — to the YBR website). You may also answer your security questions if you have previously completed them. If none of these are on file with YBR, you will need to request that a temporary password be sent to you 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 (TTY 711) and follow the prompts for assistance.

Tip: If you have not already done so, log on to the YBR website today and provide your preferred telephone number — home or mobile. Just select the profile icon  at the top right of the page, then “Personal Information” and enter your phone number where indicated. We recommend that you add a mobile phone number to take advantage of additional security and text messaging capabilities.

Please note: If you have previously elected electronic delivery of benefits communications, adding your mobile phone number to personal information on YBR will not affect email delivery of those communications. Benefits communications will continue to be sent to your email address on file.

Flexible Spending Accounts

The following section is for participants who are enrolled in, or are eligible to elect, the Health Care Flexible Spending Account (HFSA) and/or Dependent Care Flexible Spending Account (DFSA).

As a reminder, Nokia has adopted several changes to the Nokia HSAs and DSAs in response to federal COVID-19 relief measures. These changes affect certain “grace period” and claims submission deadlines for both HSAs and DSAs, as summarized below.

General information

You must actively elect the HFSA and/or DFSA during the annual open enrollment period each year. Elections **do not** roll over year-to-year. This means that, if you do not make a contribution election for the HFSA and/or DFSA during this annual open enrollment period, you will not participate in either or both accounts for 2022.

2022 FSA contribution limits

As a reminder, you can contribute up to \$2,750 to an HFSA and up to \$5,000 to a DFSA in 2022. Both annual maximums are unchanged from 2021.

Use it or lose it. You will forfeit any HFSA and/or DFSA balances if not used by the deadline(s) to incur expenses and if claims are not submitted (postmarked, faxed or uploaded) to Alight Smart-Choice Accounts™ (Smart-Choice Accounts) by the applicable submission deadline(s).

Keep track of these key FSA dates

For your convenience, the grace period and claims submission deadlines for the 2020, 2021 and 2022 FSAs are summarized below.

Plan year	Grace period ends	Claims filing deadline
HFSA		
2020	December 31, 2021	May 15, 2022
2021	December 31, 2022	May 15, 2023
2022	March 15, 2023	May 15, 2023
DFSA		
2020	December 31, 2021	May 15, 2022
2021	December 31, 2022	May 15, 2023
2022	Not applicable	May 15, 2023

For more information

If you have questions about your FSA(s), contact Smart-Choice Accounts via a link on the YBR website or call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) between 9:00 a.m. and 5:00 p.m., ET, Monday through Friday. You can also refer to the FSA Summary Plan Description on the BenefitAnswers Plus website.

Important reminders

Take note of the following for the annual open enrollment period — and all year.

- **Are you dropping a dependent from coverage? Here is what you should know about COBRA.**

- **COBRA continuation coverage is not offered to dependents removed from coverage during the annual open enrollment period.** If your dependent is experiencing a qualified status change (due to circumstances causing your dependent to no longer be eligible for coverage under the plan) and you remove that dependent from your coverage during the annual open enrollment period, your dependent will not be eligible for COBRA continuation coverage. Instead, if you have a dependent who experiences a qualified status change, report that change through the “Life Events” section on the YBR website (or call the Nokia Benefits Resource Center). Note: Typically, you must report all qualified status changes within 31 days of the change occurring. However, as a result of the declaration of a national emergency due to the Coronavirus (COVID-19) pandemic, this 31-day period will not start to run until the earlier to occur of (a) the 60th day immediately following the end of the declaration of the national emergency due to the COVID-19 pandemic, and (b) the one-year anniversary of the date of the qualified status change. Log on to YBR or call the Nokia Benefits Resource Center for more information.

- **COBRA continuation coverage is offered to dependents who lose coverage due to reaching the age limit.**

Dependents aging out of group health plan eligibility will maintain coverage through the end of the month in which they turn age 26, at which point they will then become eligible for COBRA continuation coverage. If your dependent is aging out, you will receive communications about the loss of coverage and the applicable COBRA paperwork. (Your dependent will also receive the applicable COBRA paperwork.)

- **What you need to know about your medical, prescription drug and/or dental member ID cards.**

- **Medical and prescription drug:**

- CVS Caremark will not provide current members with new prescription drug member ID cards for 2022. Please continue to use your current CVS Caremark member ID card in 2022.
- If you are changing your UnitedHealthcare medical plan option or are enrolling in UnitedHealthcare medical coverage for the first time for 2022, you will receive a new medical plan member ID card from UnitedHealthcare by January 1, 2022. (If you are newly enrolling in UnitedHealthcare medical coverage, you will also receive a new prescription drug member ID card from CVS Caremark by January 1, 2022.)
- If you are not changing your UnitedHealthcare medical plan option for 2022, continue to use your current medical plan member ID card in 2022. You will not receive a new medical plan member ID card. However, updated medical plan member ID cards that show your medical deductibles and out-of-pocket maximums (as applicable) will be available for download on the UnitedHealthcare website starting January 1, 2022. You may also call UnitedHealthcare at the toll-free phone number on your current card and request a new member ID card from Customer Service.

The importance of using your Nokia prescription drug program

Your Nokia prescription drug coverage offers many advantages when filling prescriptions. In addition to ensuring that you are using the lowest cost drug for your condition, the prescription drug program has safeguards in place to make sure that:

- Your medication is being used correctly and safely for the condition for which it is prescribed,
- You are advised of any side effects of your medication,
- You are advised of any interactions between the medications you are taking,
- You are advised whether the drug may be a high-risk medication for patients age 65 and older,
- Safe dosing levels of opioids are monitored, and
- Long-term opioid use is minimized.

To learn more, call CVS Caremark at 1-800-240-9623 or visit [Caremark.com](https://www.caremark.com).

- If you have not received your new cards by January 1, 2022, or if you need new cards for yourself or additional cards for your dependents, you may print them from the applicable carrier's website:

- ♦ Medical (UnitedHealthcare): www.myuhc.com
- ♦ Prescription drug (CVS Caremark): Caremark.com

To see your contribution costs for 2022...

Review the YBR website at <https://digital.alight.com/nokia> during the annual open enrollment period.

- For HMO coverage, contact the HMO for any questions about member ID cards. You can find contact information on the back of your HMO ID card (if you are currently enrolled) and in *Benefits at-a-glance and resource contact information 2022* on the BenefitAnswers Plus website.

- **Dental:** MetLife does not issue dental member ID cards; you do not need to present an ID card to receive services under the plan. Simply provide your dentist with your group information (Nokia 85848) and Nokia employee ID number. In addition, you can review your dental benefits at www.metlife.com/mybenefits.

- **Looking for an in-network UnitedHealthcare POS provider?** Use the information below when looking for an in-network POS provider on the UnitedHealthcare website (remember, you can also find in-network providers using the YBR website):

- On www.myuhc.com, click “Find a Provider” and then choose the type of provider and then your plan. If you live in Maine, Massachusetts or New Hampshire, choose “UnitedHealthcare Choice Plus with Harvard Pilgrim”; if you live in any other state, choose “UnitedHealthcare Choice Plus.”

- **Manage your health with Rally®.** Your UnitedHealthcare medical plan option gives you access to Rally, a user-friendly digital experience on myuhc.com® that will engage you by using technology, gaming and social media to help you understand, learn about and feel supported on your health journey. Rally offers personalized recommendations to help you and your covered family members make healthier choices and build healthier habits — one small step at a time. You can access Rally at www.myuhc.com from your computer, tablet or smartphone anytime.

- **Lose weight the healthy way with Real Appeal®.** Your UnitedHealthcare medical plan option also gives you access to Real Appeal, a fun and engaging online weight loss and healthy lifestyle program. Based on the science of what really works to help people lose weight and keep it off, Real Appeal is available at no cost to you and your covered family members age 18 and older. Connect with Real Appeal anytime at www.realappeal.com from your computer, tablet or smartphone.

- **Keep in mind: Changes in your doctor's or healthcare provider's network participation are not considered qualified status changes.** Medical carriers' contracts with network providers may expire at any time during the year. You cannot make changes to your coverage and/or add/drop dependents outside of the annual open enrollment period due to these types of changes. Visit the YBR website at <https://digital.alight.com/nokia> (select the “Life Events” tab) for more information about qualified status changes.

- **Thinking of opting out of coverage? You have the option to opt out of your Nokia coverage.**

- When you opt out of Nokia medical (which includes prescription drug) coverage, you can still keep your Nokia dental coverage, and vice versa.
- You may be eligible to opt back in to Nokia medical (which includes prescription drug) and/or Nokia dental coverage during a future annual open enrollment period or if you have a qualified status change.
- Even if you opt out of Nokia's medical plan, you still have access to the plan's EAP coverage.
- **Attention Family Security Program (FSP) participants:**
 - You cannot add new dependents to your Nokia medical coverage.
 - If you drop or lose Nokia medical coverage for any reason, you can **never** re-enroll.

- **To get the most from your dental coverage, remember these tools and resources:**

- **Online tool for locating in-network dentists:** When comparing your dental plan options on the YBR website, click the “Find a Dentist” link to search for in-network providers.
- **Company code for accessing and managing your dental benefits through MetLife's MyBenefits:** Sign in to www.metlife.com/mybenefits using the company name: “US-Nokia.”

- **Planning to enroll in voluntary benefits coverage?** Be sure you know when you can — and cannot — enroll.
 - **Vision coverage, legal services and health advisory services:** You may enroll in or drop these voluntary benefits for 2022 **only** during the annual open enrollment period for your voluntary benefits (October 11, 2021 – October 22, 2021).
 - **Identity theft protection services, auto and home insurance, and pet insurance:** You may add or drop coverage in these voluntary benefits anytime during the year.

To learn more or to enroll, visit www.addedbenefitsaccess.com or call Added Benefits at 1-800-622-6045.

As a reminder, Nokia does not make any endorsement of or representation regarding any product or service provided under any voluntary benefits program. Note that the enrollment information in this guide does not apply to your voluntary benefits.

- **See the value of your health coverage.** The Affordable Care Act (ACA) requires that employers disclose the value of the employer-provided benefit for health insurance coverage on each participant's Form W-2. You should expect to receive your 2021 Form W-2 no later than January 31, 2022.
- **You may receive the ACA-required Internal Revenue Service (IRS) Form 1095-C.** The ACA requires that employers provide Form 1095-C to certain (but not all) plan participants each year. The form serves as proof that you met the ACA's requirement for having qualifying healthcare coverage during the year. Employers must provide forms for the 2021 tax year to participants, as applicable, no later than January 31, 2022.
- **Want to see a summary of your health plan option's benefits and coverage?** The ACA requires that employers provide participants with a Summary of Benefits and Coverage (SBC) in order to compare health plan options when making decisions and enrolling in coverage. SBC(s) for the health plan option(s) for which you are eligible will be available on the YBR website at <https://digital.alight.com/nokia> beginning October 11, 2021.
- **Be sure your beneficiaries are up to date.** Take care of the people who matter most. Use this annual open enrollment opportunity to review, add or update your beneficiary designation(s) on file. Visit the BenefitAnswers Plus website at www.benefitanswersplus.com for information.
- **Review your permanent address on file.** As a reminder, the Nokia Benefits Resource Center recognizes your permanent address on file as your mailing address. That address also determines your eligibility for some benefit plan options. To update your address with the Nokia Benefits Resource Center, use one of the following venues:
 - **Active employees (including employees on a leave of absence or Short-Term Disability):** MyHRPortal
 - **COBRA and FSP participants:** Call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711)
- **The Nokia Health Plans' Notice of Privacy Practices is available on the BenefitAnswers Plus website.** Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Nokia health plans are required to provide you with a notice about their privacy practices, their legal duties and your rights concerning your health information. You can find this notice among your annual open enrollment materials on the BenefitAnswers Plus website at www.benefitanswersplus.com.

Remember: Vision coverage is a “voluntary benefit”

As a reminder, vision coverage is a voluntary benefit available through Added Benefits.

The 2022 voluntary benefits annual open enrollment period begins on Monday, October 11, 2021, at 9:00 a.m., ET, and ends on Friday, October 22, 2021, at 5:00 p.m., ET. You may enroll in, disenroll from or change your vision coverage for 2022 during these dates only. **Enrollments, disenrollments or changes will not be accepted after this deadline.**

If you are currently enrolled in vision coverage and take no action, your 2021 coverage will automatically roll over into 2022.

To take action or to learn more, visit www.addedbenefitsaccess.com or call Added Benefits at 1-800-622-6045.

Resources for now and later

Nokia provides these year-round resources to help you conveniently manage your benefits.

Your Benefits Resources (YBR) website https://digital.alight.com/nokia (personalized and password protected)	BenefitAnswers Plus website www.benefitanswersplus.com (non-personalized — no password required)
<ul style="list-style-type: none">• View your current coverage• Review and compare your 2022 healthcare options and contribution costs — and enroll online! (October 11, 2021 – October 22, 2021)• Opt out of your 2022 coverage• Find a doctor or healthcare provider• Learn more about your Nokia benefits• Review, add or change the information on file for your dependent(s)• Understand how a Life Event may change your benefits	<ul style="list-style-type: none">• See benefits news and updates, including coverage tips and reminders• Get your enrollment materials• Find answers to your benefits questions• View plan-related documents such as Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs)• Find carrier contact information throughout the year

More to come

Be sure to check out the BenefitAnswers Plus website at www.benefitanswersplus.com in December for important coverage reminders and tips on using your benefits in 2022.

If you do not have access to the Internet, the Nokia Benefits Resource Center can help you resolve a unique benefits issue or enroll in or make changes to your coverage.

Call 1-888-232-4111 (TTY 711); 1-212-444-0994 if calling from outside of the United States, Puerto Rico or Canada. Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

This communication is intended to highlight some of the benefits provided to eligible participants under the Nokia health and welfare plans. More detailed information is provided in the official plan documents. In the event of a conflict between any information contained in this communication and the terms of the plans as reflected in the official plan documents, the official plan documents shall control. The Board of Directors of Nokia of America Corporation (the "Company") (or its delegate[s]) reserves the right to modify, suspend, change or terminate any of the benefit plans at any time. Participants should make no assumptions about any possible future changes unless a formal announcement is made by the Company. The Company cannot be bound by statements about the plans made by unauthorized personnel. This information is not a contract of employment, either expressed or implied, and does not create contractual rights of any kind between the Company and its employees or former employees.

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