



find out what's  
changing for 2023  
so you will be ready

## Visit the BenefitAnswers Plus website

This year, you may enroll in your 2023 Nokia health and welfare benefits online and by phone:

**October 24, 2022 –  
November 4, 2022**

(Look inside to learn more...)

For eligible active employees, employees on a leave of absence (LOA) or Short-Term Disability (STD), and COBRA participants

**NOKIA**

# 2023 annual open enrollment period

## Online and phone enrollment period: **October 24, 2022 – November 4, 2022**

The 2023 annual open enrollment period begins on Monday, October 24, 2022, at 9:00 a.m., Eastern Time (ET), and ends on Friday, November 4, 2022, at 5:00 p.m., ET.

You may learn about your 2023 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:**

- **The annual open enrollment period runs for two weeks.** You may enroll online or by phone during this time. You may also enroll using the Alight Mobile app. See “Access your benefits and enroll through the Alight Mobile app!” on page 5.
- You cannot use the YBR website or call the Nokia Benefits Resource Center to enroll in or make changes to your coverage for 2023 — or call the Nokia Benefits Resource Center to ask questions about your 2023 plan options and pricing — until Monday, October 24, 2022, at 9:00 a.m., ET.

**You must take action before Friday, November 4, 2022, at 5:00 p.m., ET. Late enrollments will not be accepted.**

## **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 2023 if you **do not** take any action during the annual open enrollment period. **It is your responsibility to confirm that your 2023 default coverage shown on the YBR website is the coverage you want for 2023.**

Confirming your default coverage is quick and easy. See “Check your default coverage” on page 8 to find out how to confirm your default coverage starting Monday, October 24, 2022.

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



# What's changing for 2023

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.

The following changes to benefits coverage under the Nokia health and welfare benefit plans (the "Plans") will take effect on January 1, 2023.

## New medical plan options

Effective January 1, 2023, two new medical plan options — the **Enhanced-Surest and Standard-Surest options** — will replace the current UnitedHealthcare® Enhanced and Standard Point of Service (POS) options, respectively.

Both Surest medical plan options provide comprehensive medical coverage and use the same provider network you have now: **the UnitedHealthcare Choice Plus network**.

**Note:** If you live in Maine, Massachusetts or New Hampshire, the Harvard Pilgrim network will no longer be available. However, more than 99 percent of Harvard Pilgrim network providers also participate in the UnitedHealthcare Choice Plus network. If your provider(s) do not participate in the UnitedHealthcare Choice Plus network, you may choose new in-network provider(s) or continue to use your current provider(s) and pay the higher out-of-network rates.



## Make sure your preferred phone number is on file with the YBR website

If you have not done so already, add your preferred phone number — home or mobile — to your personal information in your YBR website profile today.

**Tip:** Having your **mobile phone number** on file gives you access to additional security and text messaging capabilities. For example, you will be able to:

- Quickly **reset a forgotten YBR website User ID or password or Nokia Benefits Resource Center personal identification number (PIN)** using a one-time access code that can be sent to your mobile phone via text message<sup>1,2</sup>
- Choose to **receive just-in-time text messages** to stay on top of important benefits information and reminders<sup>1</sup>
- Sign up for the **Alight Protection Program™** and add an extra layer of security to your Nokia retirement savings and pension benefits

What are you waiting for? Log on to the YBR website, select the profile icon ⓘ at the top right of the page, then "Personal Information," and enter your home or mobile phone number where indicated.

<sup>1</sup>Standard text message rates apply.

<sup>2</sup>For security purposes, access codes cannot be sent via email.

# Get to know the new Surest medical plan options

With both Surest options, there is no deductible to meet or coinsurance to calculate, so your plan starts working for you from day one. You can also see prices in advance, with lower costs an indication of higher-value care. (The plan is designed to identify the doctors who can help you get better faster and keep you better longer.)

Both Surest options are easy to use, too. You can:

- **Shop around and compare costs and care options on the Surest mobile app or website.** Check copayments for tests, procedures or treatments **before** making an appointment — and choose what works best for you.
- **Shop by quality.** Lower copays indicate higher-value care, based on quality, efficiency, cost and overall effectiveness.
- **See different treatment options.** The plans give **you** the information to choose what makes the most sense for your health, lifestyle and budget — which gives **you** more control over improving your health while providing you with opportunities to save.
- **Get answers to your questions.** Contact Surest Member Services by chat, email or phone (1-866-683-6440).



To learn more about Surest, visit [britehr.app/Nokia2023](https://britehr.app/Nokia2023) or scan the QR code at left:

You can also refer to the “Plan on a Page” flyer on the “Enrollment Information” page on the BenefitAnswers Plus website (see the snapshot at right).

## Before you become a member: Try the plan and see how it works

Test-drive the Surest plan by visiting [Join.Surest.com/Nokia](https://Join.Surest.com/Nokia) before you become a member. Enter access code “Nokia2023” to see how it works.

## Once you become a member: Make the most of your plan

As a Surest member, you have three options for getting the most from your plan:

- Download and register on the Surest mobile app, available on the App Store and Google Play. (Search for “Surest.”)
- Visit [Benefits.Surest.com](https://Benefits.Surest.com).
- Call Surest Member Services if you still have questions about your coverage or costs. Customer support is available at 1-866-683-6440, from 7:00 a.m. to 10:00 p.m., ET, Monday through Friday.



## Please note: Your prescription drug coverage through CVS Caremark is not changing for 2023.

The prescription drug deductibles, copayments, coinsurance and out-of-pocket maximums that currently apply to the Enhanced and Standard POS options will apply to the Enhanced-Surest and Standard-Surest options, respectively, in 2023.

**A to Z coverage with the Surest plan**  
Easy to use. Upfront prices. Designed to help you find opportunities to save.

The Surest plan offers a variety of services and coverage options. Below is a summary of the key features and costs:

Service	Enhanced	Standard
Annual physical visit	Enhanced: \$0 Standard: \$0	
Basic diagnostic lab tests, X-rays and ultrasounds	Enhanced: \$0 Standard: \$0	
Emergency room visit	Enhanced: \$100 Standard: \$100	
Hip replacement	Enhanced: \$1,000 to \$1,500 Standard: \$1,000 to \$1,500	
Maternity labor and delivery	Enhanced: \$2,000 to \$2,500 Standard: \$2,000 to \$2,500	
Medical/mental health virtual visit	Enhanced: \$0 Standard: \$0	
Medical office visit	Enhanced: \$20 to \$40 Standard: \$20 to \$40	
Mental health office visit	Enhanced: \$20 Standard: \$20	
Out-of-pocket limit	Employee: \$1,000 Family: \$1,000 Employee: \$1,000 Family: \$1,000	
Physical therapy – 100 visits	Enhanced: \$0 Standard: \$0	
Prescription drugs	Enhanced: \$0 Standard: \$0	
Urgent care	Enhanced: \$0 Standard: \$0	
Zero deductible	Enhanced: \$0 Standard: \$0	

**Easily search and shop for options.**  
Before making an appointment, check and compare costs—then choose the option that works best for your budget and lifestyle. Receive one bill for a single trip to the doctor or hospital.

To view prices or check if your doctor is in the network, visit [Join.Surest.com/Nokia](https://Join.Surest.com/Nokia). Access code: Nokia2023

Questions? 1-866-683-6440

**Learn more**  
[britehr.app/Nokia2023](https://britehr.app/Nokia2023)

Additional health support programs will also be available

Both Surest medical plan options offer a number of programs to further support your and your family’s health. They include two programs you may already know: Rally® (health management) and Real Appeal® (weight loss).

Additional offerings include programs for maternity support, virtual physical therapy, diabetes support and cancer management. To learn more about these and other health support programs available through your Surest medical plan option, see the “Plan on a Page” flyer on the “Enrollment Information” page on the BenefitAnswers Plus website and/or visit [Join.Surest.com/Nokia](http://Join.Surest.com/Nokia) (pre-member website; use access code “Nokia2023”) or [Benefits.Surest.com](http://Benefits.Surest.com) (member website).

**Note:** All of these programs are available at no additional cost to you and your eligible covered family members.

If you do not elect a medical plan option for 2023

If you do not elect a new medical plan option during annual open enrollment, you and any covered dependents will be automatically assigned a medical plan option (i.e., enrolled in default medical coverage) for 2023, as follows:

Medical plan option for 2022	Default medical plan option for 2023
No coverage	No coverage
Enhanced POS option	Enhanced-Surest option
Standard POS option	Standard-Surest option
HMO	Your current HMO or, if your HMO will not be available for 2023, the Enhanced-Surest option (see “Certain HMOs will no longer be offered” on page 6 for information)

For more information on default coverage, see “Check your default coverage” on page 8.

Access your benefits and enroll through the Alight Mobile app!

Connect with your Nokia benefits on the YBR website anytime, anywhere through the Alight Mobile app. Use the app to review, enroll in or make changes to your benefits quickly and easily, at **your** convenience.

To download the Alight Mobile app on your mobile device:

- Scan the appropriate code below at right,
- Go to the **App Store** or **Google Play** and search for “Alight Mobile,” or
- Visit [alight.com/app](http://alight.com/app).

Once you have downloaded the app, follow these steps:

- Open the app, search for “Nokia,” and tap the name.
- Enter your YBR User ID and password and tap “Sign in” to log on. You are all set!



App Store code



Google Play code

## Certain HMOs will no longer be offered

Due to low enrollments and/or high premium costs, the following HMOs will not be available, effective January 1, 2023:

- Horizon Blue Cross Blue Shield of New Jersey
- Humana Health Plan of Kansas City
- Kaiser Mid-Atlantic
- Kaiser Northwest
- Kaiser Permanente of Georgia
- Kaiser Permanente Washington

If you are currently enrolled in one of these HMOs, you will need to choose another medical plan option for 2023. If you do not make a new election, you and any covered dependents will be automatically assigned medical coverage (i.e., enrolled in default coverage) in the **Enhanced-Surest option** for 2023.

For more information about default coverage, see “Check your default coverage” on page 8.

## Other changes may apply to HMO coverage

Unless noted, the changes in this guide do not apply to 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 2023 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 2023* on the BenefitAnswers Plus website.

## Higher Health Care Flexible Spending Account annual contribution limit

Effective January 1, 2023, you may contribute up to \$2,850 per year to a Health Care Flexible Spending Account (HFSA). This is a \$100 increase from the current \$2,750 annual contribution limit. The annual contribution limit for the Dependent Care Flexible Spending Account (DFSA) remains at \$5,000 for 2023.

**Important:** If you plan to enroll in a Surest medical plan option for 2023, be sure you understand the out-of-pocket costs you can expect to pay for medical services. Having a good sense of your estimated out-of-pocket medical expenses can help you make an appropriate contribution to your HFSA for 2023.

To learn about the out-of-pocket costs for medical services under the Surest medical plan options, go to [Join.Surest.com/Nokia](https://Join.Surest.com/Nokia) (pre-member website; use access code “Nokia2023”) or [Benefits.Surest.com](https://Benefits.Surest.com) (member website).

## 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 [Member.MagellanHealthcare.com](https://Member.MagellanHealthcare.com).

**Please note:** Magellan recently introduced a new member website: [Member.MagellanHealthcare.com](https://Member.MagellanHealthcare.com). If you already have a [MagellanAscend.com](https://MagellanAscend.com) account, continue to use the same User name and password. If not, follow the instructions on [Member.MagellanHealthcare.com](https://Member.MagellanHealthcare.com) to register. The phone number is not changing.



## Employee contributions

To see your 2023 contribution amounts, visit the YBR website at <https://digital.alight.com/nokia> during the annual open enrollment period. In particular, please note:

### Medical coverage contributions will decrease

The 2023 contribution rates for the new Enhanced-Surest and Standard-Surest medical plan options will be lower than the 2022 rates for the applicable UnitedHealthcare medical plan options (Enhanced POS and Standard POS options).

### Dependent life insurance coverage contributions will increase

Effective January 1, 2023, premium rates for spouse life and child life insurance will increase based on the group's claims experience. Keep in mind that spouse life insurance coverage options of \$150,000, \$200,000 and \$250,000 are age-based and may reflect an additional increase if you are entering a new age bracket for January 1, 2023.

### Reminder: Make sure your dependent life and dependent accidental loss insurance coverage is up to date

During annual open enrollment, take a moment to review all of your current dependent life and accidental loss insurance coverage elections on the YBR website and make any necessary changes for 2023.

- **For spouse coverage:** It is your responsibility to elect and maintain coverage only when you are married or in a domestic partnership. It is also your responsibility to cancel coverage when you are no longer married or in a domestic partnership.
- **For child coverage:** It is your responsibility to elect and maintain coverage only when you have at least one eligible child. It is also your responsibility to cancel coverage when you no longer have any eligible child(ren).

You can view dependent eligibility rules on the YBR website and on BenefitAnswers Plus at [https://benefitanswersplus.com/active\\_m/ded.html](https://benefitanswersplus.com/active_m/ded.html).



# 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 2023 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 2023 may be different from your 2022 coverage, **it is your responsibility** to confirm that your 2023 default coverage shown on the YBR website during the annual open enrollment period is the coverage you want for 2023.

### Here is how to find your default coverage starting Monday, October 24, 2022.

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

- From the home page, select the “Annual Enrollment” tile to be taken to the “Welcome to Enrollment” page.
- Click the green “Research and Enroll” bar on the right to be taken to “Your Benefits Summary.”
- Under “View, Compare, or Change Your Benefits,” you will see a table that displays your current benefits and next year’s benefits side-by-side.
- Under “Next Year’s Benefits,” you will see the default coverage you will receive for 2023 if you do not make any changes during the annual open enrollment period.

#### 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 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 24, 2022**, 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 24, 2022:**

- Through the YBR website at <https://digital.alight.com/nokia> or via the Alight Mobile app (see page 5), or
- By calling the Nokia Benefits Resource Center.

**Remember: You must take action before Friday, November 4, 2022, 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 page 8);
- Add<sup>3</sup> or remove dependent(s) from coverage; and/or
- Make any other changes to your health and welfare benefits coverage for 2023, 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.

<sup>3</sup> 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.

# 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 page 11.)

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.
- **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 9.
- **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, November 4, 2022, 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.** (For security purposes, access codes cannot be sent via email.)

**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 strongly recommend that you add a mobile phone number to take advantage of additional security and text messaging capabilities — including the ability to quickly reset a forgotten YBR website User ID or password or Nokia Benefits Resource Center personal identification number (PIN) using a one-time access code that can be sent to your mobile phone via text message.** Standard text message rates apply.

**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.



## Reminder

When enrolling dependents, please be sure to review the Nokia Dependent Eligibility Rules at [https://benefitanswersplus.com/active\\_m/ded.html](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.



# 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)

- View your current coverage
- Review and compare your 2023 healthcare options and contribution costs — **and enroll online! (October 24, 2022 – November 4, 2022)**
- Opt out of your 2023 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

**BenefitAnswers Plus website**  
[www.benefitanswersplus.com](http://www.benefitanswersplus.com)  
(non-personalized — no password required)

- 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](http://www.benefitanswersplus.com) in December for important coverage reminders and tips on using your benefits in 2023.

**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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