



Enjoy the Protection and Peace of Mind You Deserve.

Explore the Added Benefits[®] Program for Nokia employees and their families.



2025 Voluntary Benefits Enrollment Period: October 14 - 25, 2024

What's Inside:

Welcome • Website Login Information • EyeMed Vision Care • MetLife Legal Plans Health Navigator, powered by PinnacleCare • And More!

Added Benefits[®]

Here Are Your 2025 Added Benefits®.

Please note:

As of 5 p.m. ET, October 25, 2024, the Enrollment Period for certain Added Benefits® will end, after which you will not be able to enroll in, cancel, or change 2025 coverage for vision, legal, or health advisory services unless you experience a qualified status change.

2025 Added Benefits® Enrollment Period: October 14 - 25, 2024

Make sure you, your family, and your personal assets are covered. As a Nokia employee, you have access to special savings on a variety of voluntary benefits through the Added Benefits® Program.

Find the best fit for your needs with the following programs:



EyeMed Vision Care – Vision care with free eye exams and savings on eyeglasses, frames, lenses, and contact lenses



MetLife Legal Plans – Trusted legal protection for your entire family (including parents and parents-in-law), available in-person or on-line



Health Navigator, powered by PinnacleCare – An objective resource to help navigate medical challenges



Discover Reliable, Affordable Coverage Options.

Your Enrollment Period begins at 9 a.m. ET, October 14, 2024, and ends at 5 p.m. ET, October 25, 2024.

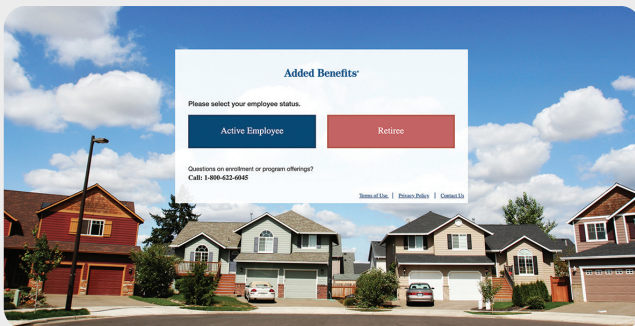
You will be able to enroll, disenroll, or make changes to your current coverage for 2025 during these dates only. **If you already participate in EyeMed Vision Care, MetLife Legal Plans, and/or Health Navigator, powered by PinnacleCare, you do not need to re-enroll for those benefits; your current coverage will automatically roll over into 2025.**

Payments for your Added Benefits® are made through convenient post-tax payroll deductions, which are broken out evenly over your 2025 payroll cycle.

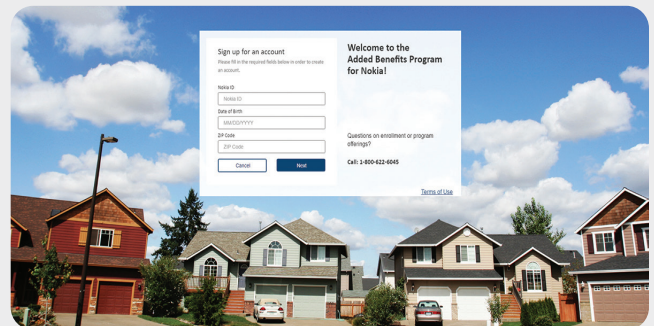
Accessing Your Added Benefits® Online.

- 1. Type addedbenefitsaccess.com** into the address bar of your internet browser and select “Active Employee” status.
- 2. New users:** You can set up an account by clicking on the “Create Account” button and following the steps.
- 3. Existing account holders:** Please log in with your Nokia ID (username) and Added Benefits® password.

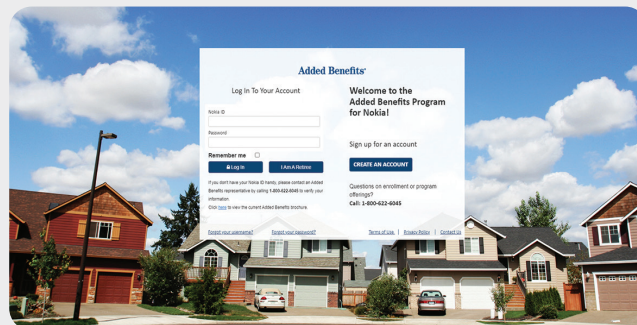
Welcome screen:
Select your employee status.



New users:
You will need to set up an account.



Existing account holders:
Please log in with your Nokia ID (username) and Added Benefits® password.



Can't remember your Added Benefits® username or password?
To retrieve your username or to reset your password, simply follow the on-screen prompts.

Call 1-800-622-6045 or visit addedbenefitsaccess.com to access your Added Benefits®.



EyeMed Vision Care



You have two plans to choose from — both of which cover routine vision care and prescription eye wear from a wide range of participating retailers. Service providers are available for both in-person visits and online ordering of glasses and contact lenses.

The two plans available to you are the Standard Plan or the Enhanced Plan. Review the EyeMed Vision Care plan chart on page 4 to see which plan is right for you and your family. **You can enroll or change coverage only during the Enrollment Period: October 14 - 25, 2024.**

Keep your eyes healthy with the following benefits from EyeMed Vision Care:

- **Get coverage for eye exams, lenses, frames, and contact lenses** — a comprehensive eye exam can be the first indicator of health concerns, such as diabetes, high blood pressure, and glaucoma.
- **Check out these contact lenses** — Acuvue Oasys Max contact lenses with a built-in blue light protection are now available. Use your contact lens allowance towards your purchase.
- **Locate a provider** — find an eligible provider in your area at addedbenefitsaccess.com. Members can now log in and then search for providers with special offers[†].
- **Schedule routine, comprehensive eye exams** — visit participating optometrists and ophthalmologists to diagnose or detect existing eye and vision conditions through an assessment.

Know Before You Go — an online tool to help you get the most from your vision benefit:

1. **Register or log in to your account at member.eyemedvisioncare.com and click the Estimate Costs tab.**
2. Select the service you want an estimate for: “Eye Exam” or “Vision Products” for glasses or contacts.
3. Choose your frame type — are you more fashion or function? Basic or premium?
4. Explore a variety of lens types, options, and add-ons. Get details for each product.
5. Get a clear summary of your estimated out-of-pocket costs based on your selections.

Order glasses and contacts online:

Quickly and easily order new glasses and/or contact lenses online from any computer or mobile device. Have your prescription ready and keep in mind that, if you're ordering glasses and contacts, you'll need separate prescriptions for each.

Everyday discounts:

- **40% off** additional pairs of glasses
- **20% off** any remaining frame balance
- **20% off** noncovered items
- **15% off LASIK** or 5% off promotional pricing
- **Low fixed pricing** for blue light-filtration lens coating
- **Discounts through eyeRewards** member program

Good News!

We've enhanced your benefits with no increase in rates. See plan updates marked in bold in the chart to the right.

Your ID cards:

2025 ID cards for newly enrolled members will be mailed in January. For current members needing a new card, please visit addedbenefitsaccess.com to print a new one.

IMPORTANT: A personalized ID card is printed with the employee's name only; eligible covered dependents should use the card for identification purposes.

Non-participating providers:

If you choose to use a non-participating provider, you will be required to pay in full at the time of service and obtain itemized receipts. A copy of your receipts and a completed claim form should be submitted to EyeMed for reimbursement. You will be reimbursed up to the amounts listed on your schedule of benefits. Find claim forms at addedbenefitsaccess.com.

Glasses

For more information, visit Glasses.com or call 1-800-GLASSES.

Contact lenses

For contacts, visit ContactsDirect.com or call 1-844-5-LENSES.

EyeMed Vision Care	Standard Plan*		Enhanced Plan*	
	In-Network Member Cost	Out-of-Network Reimbursement	In-Network Member Cost	Out-of-Network Reimbursement
Exam (with dilation as necessary)	Once per calendar year, covered in full	\$40	Once per calendar year, covered in full	\$40
Retinal Imaging	Up to \$39	Not covered	Up to \$39	Not covered
Frames	Once per calendar year, \$140 allowance , 20% off balance over \$140	\$59	Once per calendar year, \$170 allowance , 20% off balance over \$170	\$68
Standard Plastic Lenses	Once per calendar year		Once per calendar year	
Single Vision	\$10 copay	\$40	\$0 copay	\$40
Bifocal	\$10 copay	\$75	\$0 copay	\$75
Trifocal	\$10 copay	\$100	\$0 copay	\$100
Standard Progressive	\$75 copay	\$75	\$65 copay	\$75
Premium Progressive	\$75 copay, 80% of charge, less \$120 allowance	\$75	\$65 copay, 80% of charge, less \$120 allowance	\$75
Lens Options (per pair of glasses)				
UV Coating Treatment	\$15 copay	Not covered	\$15 copay	Not covered
Tint (solid and gradient)	\$15 copay	Not covered	\$15 copay	Not covered
Scratch-Resistant Coating	\$15 copay	Not covered	\$15 copay	Not covered
Polycarbonate — Adults	\$20 copay	Up to \$5	\$20 copay	\$14
Polycarbonate — Kids	\$20 copay	Up to \$5	\$20 copay	\$14
Anti-Reflective Coating	\$45 copay	Not covered	\$20 copay	\$18
Polarized	20% off retail price	Not covered	20% off retail price	Not covered
Other Add-Ons/Services	20% off retail price	Not covered	20% off retail price	Not covered
Contact Lenses (in lieu of frames and lenses; allowance covers materials only)	Once per calendar year		Once per calendar year	
Conventional	\$120 allowance , 15% off balance over \$120	\$90	\$170 allowance , 15% off balance over \$170	\$85
Disposable	\$120 allowance , member cost is balance over \$120	\$90	\$170 allowance , member cost is balance over \$170	\$85
Medically Necessary	\$0 copay, covered in full	\$90	\$0 copay, covered in full	\$85
Contact Lens Fit and Follow-Up Visits	Available once a comprehensive eye exam has been completed		Available once a comprehensive eye exam has been completed	
Standard Contact Lens Fit and Follow-Up	Up to \$40	Not covered	Covered in full for first and two follow-up visits	\$40
Premium Contact Lens Fit and Follow-Up	10% off retail price	Not covered	10% off retail price, then apply \$40 allowance	\$40
Additional Pairs Benefit	Receive a 40% discount on your purchase of a complete pair of prescription sunglasses or eyeglasses and a 15% discount on conventional contact lenses once the funded benefits have been used	Not covered	Receive a 40% discount on your purchase of a complete pair of prescription sunglasses or eyeglasses and a 15% discount on conventional contact lenses once the funded benefits have been used	Not covered
Monthly Cost	Employee — \$11.11		Employee — \$16.70	
	Employee + 1 — \$22.23		Employee + 1 — \$33.42	
	Family — \$30.58		Family — \$45.96	

*The plan differences for the Enhanced Plan are highlighted in yellow. When searching online for a provider, choose "Network: Select" from the drop-down menu. Benefits described above are for one-time use per calendar year; benefit allowances provide no remaining balance for future uses within the same calendar year.

Your glasses/lenses benefit and the additional pairs benefit can cover prescription sunglasses or eyeglasses.

Call 1-800-622-6045 or visit addedbenefitsaccess.com to enroll in EyeMed Vision Care for help addressing your vision needs.

MetLife Legal Plans



Whether you have planned legal matters or are in need of unplanned legal support, expert legal guidance is available.

Only **\$16.20 per month** gets you, your spouse/domestic partner, and your dependents access to a large network of expert attorneys that can help with a long list of legal matters. Our attorneys are available to assist you through both in-person visits and online consultations.

Enroll in or change current coverage during the Enrollment Period: October 14 - 25, 2024.

NEW FOR 2025! Tax Prep Services.

This service offers **one free individual or joint** self-guided online federal and state tax preparation and filing per year through the TurboTax online software¹. If you prefer to prepare and file your taxes with a professional from a MetLife Legal service provider, the legal plan will provide a discount in the amount of the appropriate online product value.

This service is included in the Employee Only plan and the Plus Parents plan. In the Plus Parents program, it is only available with your individual returns or in joint returns with your spouse/domestic partner. It is not available to spouses/domestic partners, dependents, parents, parents-in-law, or grandparents, even under the Plus Parent plan.

Extend Your Coverage to Parents.

Make the most of your legal benefits with the MetLife Legal Plus Parents Legal Plan, which allows you to extend legal resources to your and your spouse's/domestic partner's parents (up to 8 parents total) for only **\$21.20 per month** (employee \$16.20 + parents \$5.00), paid through convenient payroll deductions. To enroll, go to **addedbenefitsaccess.com**.



In network:

All attorney fees for covered services are paid in full, with more than 18,000 in-network attorneys to choose from. You pay no deductibles or copayments, and there are no claim forms.

Out of network:

You may choose an out-of-network attorney and be reimbursed for covered services according to a set fee schedule. You will be responsible for paying the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.

Your and your spouse's/domestic partner's parents have access to the following services:

- **Money matters** — LifeStages® identity management services and promissory notes
- **Home and real estate** — Deeds and mortgages
- **Estate planning** — Wills, powers of attorney, healthcare proxies, living wills, and codicils
- **Family and personal** — Review of ANY personal legal document, demand letters, and affidavits
- **Elder care issues** — Consultation and document review for issues related to your parents, including Medicare and Medicaid, prescription plans, nursing home agreements, leases, notes, deeds, wills, and powers of attorney

Call 1-800-622-6045 or visit addedbenefitsaccess.com to enroll in MetLife Legal Plans for help addressing your family's legal needs.

MetLife Legal Plans Covered Services for You and Your Dependents Include:

- **4 hours of attorney services**
 - For non-covered matters that are not otherwise excluded
- **Consumer protection matters**
 - Small claims assistance
 - Personal property protection
- **Money matters**
 - NEW Tax preparation and filing¹
 - Debt collection defense
 - Identity theft defense
 - Personal bankruptcy or wage earner plan
 - Tax audits
- **Defense in civil lawsuits**
 - Administrative hearing representation
 - Civil litigation defense
 - Incompetency defense
- **Document preparation**
 - Affidavits
 - Deeds
 - Demand letters
 - Document review
 - Mortgages
 - Notes
- **Elder law matters**
- **Family law**
 - Contested or uncontested adoption
 - Contested or uncontested guardianship or conservatorship
 - Name change
 - Prenuptial agreement
 - Protection from domestic violence
- **Immigration assistance**
- **Personal injury**
- **Personal property protection**
- **Real estate matters**
 - Boundary or title disputes (primary residence)
 - Eviction and tenant problems (primary residence — tenant only)
 - Home equity loans (primary residence, second home, or vacation home)
 - Property tax assessment (primary residence)
 - Refinancing of home (primary residence, second home, or vacation home)
 - Sale or purchase of home (primary residence, second home, or vacation home)
 - Zoning applications
- **Traffic and criminal matters**
 - Juvenile court defense
 - Restoration of driving privileges
 - Traffic ticket defense (no DUI)
- **Will and estate matters**
 - Living trusts
 - Living wills
 - Powers of attorney
 - Probate (10% network discount)
 - Wills and codicils

Exclusions:

Some legal services are excluded from this plan. No services or consultations can be provided for the following matters:

- Employment matters, including company or statutory benefits
- Matters involving Nokia, MetLife® and affiliates, or plan attorneys
- Matters where there is a conflict of interest between the employee and spouse (or dependents), in which case services are excluded for the spouse and dependents
- Appeals and class actions
- Farm and business matters, including rental issues when the participant is the landlord
- Patent, trademark, and copyright matters
- Costs or fines
- Frivolous or unethical matters
- Matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits

Health Navigator, Powered by PinnacleCare



You don't have to work through all your healthcare matters alone. With Health Navigator, powered by PinnacleCare, you have access to custom assistance based on your specific needs — so you can make every healthcare decision with complete confidence. This program is available for just \$16 per month (employee) or \$29 per month (employee plus family) through post-tax payroll deductions.

New members can enroll and current members can change coverage during the Enrollment Period: October 14 - 25, 2024.

Contact Health Navigator when you are looking for guidance on any health-related condition — not just those that are complicated. With Health Navigator, you'll receive the guidance you need to connect with the right specialists and facilities in your medical plan network to receive the best treatment options for your healthcare challenge.

How does Health Navigator, powered by PinnacleCare, differ from what we get through our doctors and medical plans?

Health Navigator works in conjunction with your medical plan providers to help you maximize your benefits. Health Navigator care advisors work solely on your behalf to help navigate your specific care or treatment. The team guides you through what can be an incredibly stressful, confusing, and time-consuming process. They work with medical professionals to confirm your diagnosis at the onset, and then connect you with experienced specialists to inform you about the most current and effective treatment options. The Health Navigator team will collaborate with your doctor as needed.

What defines a serious diagnosis or complex treatment?

Health Navigator defines a serious diagnosis as one that will involve rigorous treatment, a choice of treatment options, and/or prolonged recovery, and can result in significant healthcare costs and/or time away from work. Examples include conditions involving cardiac, spine, or joint-replacement surgeries; cancer; transplants; and other serious or complex diagnostic challenges.

How will this work with my medical plan?

With all recommendations, we will work to direct you to expert resources that operate within your medical provider's network. We can also provide you with out-of-network specialists for cases where the specialist's expertise may be crucial to your health outcome. We encourage you to contact your medical provider with any questions or concerns associated with claims and/or coverage. You can also contact Health Navigator for assistance with finding a new routine-care doctor so that you can feel better, work better, and be your best self.

How it works



**Connection
and consultation**
with Health Navigator



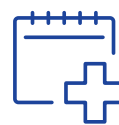
Transfer
of medical
records



Coordination
of providers and
treatment options



Communication
and planning



Scheduling
of appointments



Following up
on your progress

Call 1-800-622-6045 or visit addedbenefitsaccess.com to enroll in Health Navigator, powered by PinnacleCare, for help addressing your medical needs.

Get More with Your Added Benefits®.

Enrollment for certain voluntary Added Benefits® programs (legal services, vision coverage, and health advisory services) takes place at the same time as the Enrollment Period for your Nokia health and welfare benefits.

The following benefits — pet insurance, auto and home² insurance, and identity theft protection — are not restricted in availability during the Enrollment Period. For these, you may add or drop coverage at **any time during the year**, subject to the provider's underwriting standards. Information on these voluntary benefits is found here. Nokia has arranged for payroll deductions for any of the coverages you elect from this program.

Pet Insurance

Give your furry family members the best care possible and get reimbursed for eligible vet visits^{††} with My Pet Protection® from Nationwide®.

- Available in two reimbursement options (50% and 70%) with an optional \$500 wellness benefit^{††}.
- You can get cash back for accidents, illnesses, hereditary conditions, and more.



Nationwide®
is on your side



^{††} These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and annual limits. Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states.

Auto and Home Insurance

Make sure your vehicle, home, and most valuable assets are insured with the Added Benefits® Auto & Home Insurance Program. Not only could you get top-tier coverage, but you could also enjoy special discounts, and could participate even if you already have a policy with one of the carriers.

Cover your auto, home, belongings, and more with these possible perks:

- Competitive rates and special savings from up to three leading insurance providers — Farmers GroupSelect®, Travelers, and Liberty Mutual® Insurance
- Money-saving discounts, including multi-policy and good student
- Side-by-side comparison shopping for auto insurance with the Comparative Rater online tool
- Free, no-obligation quotes from licensed insurance representatives
- Flexible payment options, including payroll deduction, electronic payment, or direct billing³



You may apply to take advantage of the above benefits year-round. Call 1-800-622-6045 or visit addedbenefitsaccess.com to participate.

Identity Theft Protection



Protect yourself and your family against identity theft⁴.

Today's world revolves around being online. But simple, everyday activities like shopping, browsing news sites, or checking your finances can put you at risk for identity theft. That's why you need LifeLock®'s innovative technology to help protect your personal information and help keep your credit and finances safe.

	LifeLock with Norton Benefit Essential \$4.99/month employee only, \$9.98/month employee plus family	LifeLock with Norton Benefit Premier \$9.49/month employee only, \$18.98/month employee plus family
Prior Identity Theft Remediation <small>This feature is separate from our Million Dollar Protection™ Package and does not provide coverage for lawyers and experts, reimbursement of stolen funds, or compensation for personal expenses for events occurring during the 12 months prior to enrollment. See disclaimer for details.</small>	•	•
401(k) & Investment Account Activity Alerts ^{5,6}	•	•
Credit Monitoring ^{6,7}	1 bureau	3 bureaus
Million Dollar Protection™ Package ⁸	Up to \$1 million each	Up to \$1 million each
Annual Credit Report & Credit Score ^{6,7} <small>The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian, and TransUnion, respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>	1 bureau	3 bureaus
Monthly Credit Score Tracking ^{6,7} <small>The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>		1 bureau
Credit Application Alerts ^{6,9}	1 bureau	1 bureau
Lost Wallet Protection	•	•
Credit, Checking & Savings Account Activity Alerts ^{5,6}	•	•
Checking & Savings Account Application Alerts ^{5,6}	•	•
Bank Account Takeover Alerts ^{5,6}		•
Secure PCs, Macs, Smartphones/Tablets ⁶	Up to 3 devices (family gets 6 devices)	Up to 5 devices (family gets 10 devices)
Online Threat Protection ⁶	•	•
Parental Controls ^{6,10}	•	•
Smart Firewall ⁶	•	•
Cloud Backup ^{6,10}	10 GB	50 GB
SafeCam ^{6,10}	•	•

Call 1-800-622-6045 or visit addedbenefitsaccess.com for full plan details.

Nokia is not affiliated with EyeMed Vision Care, MetLife Legal Plans, Health Navigator, powered by PinnacleCare, Nationwide, Farmers GroupSelect®, Travelers, Liberty Mutual® Insurance, and LifeLock®, and does not make any endorsements of or representation regarding service provided under these programs. These programs are completely voluntary and are offered solely as a convenience to Nokia employees. Employees are responsible for payment of premiums through automatic payroll deduction, electronic payment, or direct bill. None of the products or services under this program constitutes a Nokia-sponsored or -administered employee benefit plan under the Employee Retirement Income Security Act of 1974, as amended. These programs do not apply to employees of subsidiaries or to joint ventures that maintain their own voluntary benefits programs.

† Discounts are in-network and are not insured benefits.

¹ This benefit provides access to TurboTax tax online preparation and filing software. TurboTax is not a corporate affiliate of MetLife Legal Plans. TurboTax benefit includes one federal and one state tax filing for tax year 2024. TurboTax Live and extra add-on services are available for an additional fee.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates, and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents, in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. MetLife® is a registered trademark of MetLife Services and Solutions, LLC, New York, NY.

² Home insurance has limited availability in MA and is not part of the Farmers GroupSelect® offering in FL or CA. Homeowners insurance is not currently part of the Travelers new business offering in FL. Home insurance is not available in FL through Liberty Mutual® Insurance offered in this program.

³ You may pay your premiums through deductions from your paychecks, if you are eligible. Down payments may be required; use of electronic payment or direct billing may result in service fees.

Pet insurance products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2024 Nationwide.

Insurance is underwritten by Farmers Property and Casualty Insurance Company or certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. List of licenses at www.farmers.com/companies/state/. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. © 2024 Farmers Insurance® 6895993.1

Coverages, discounts, special program rates or savings, billing options, and other features are subject to availability and individual eligibility. Not all products, features or coverages available in all areas or states. Not all products referenced are offered by Travelers. Other terms, conditions or exclusions may apply. Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In TX: Automobile insurance is offered through Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers Company. Home insurance is underwritten by Travelers Personal Insurance Company. In CA: Automobile insurance is underwritten by Travelers Commercial Insurance Company, Certificate of Authority #6519, State of Domicile: CT; or Travelers Property Casualty Insurance Company, Certificate of Authority #6521, State of Domicile: CT. Homeowners insurance is underwritten by The Standard Fire Insurance Company, Certificate of Authority #3545, State of Domicile: CT. In WA: Automobile insurance is underwritten by The Standard Fire Insurance Company. Homeowners insurance is underwritten by Travelers Personal Insurance Company. All underwriting companies in CA and WA listed above are located at One Tower Square, Hartford, CT 06183. © 2024 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.

Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116. Learn more about our privacy policy at libertymutual.com/privacy. Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. The program cannot guarantee coverage. A consumer report from a consumer reporting agency and/or a motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow. In Texas, coverage provided and underwritten by one or more of the following companies: Liberty Insurance Corporation, Liberty Lloyds of Texas Insurance Company, Liberty Mutual Fire Insurance Company, Liberty Mutual Personal Insurance Company, and Peerless Indemnity Insurance Company. © 2024 Liberty Mutual Insurance.

⁴ No one can prevent all identity theft or all cybercrime.

⁵ LifeLock does not monitor all transactions at all businesses.

⁶ These features are not enabled upon enrollment. Member must take action to activate this protection.

⁷ If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. Please note that in order to enjoy all features in your chosen plan, such as bank account alerts, credit monitoring, and credit reports, it may require additional action from you and may not be available until completion.

⁸ Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential and LifeLock with Norton Benefit Premier, up to \$25,000 for LifeLock Benefit Junior, and up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc., for NY State members). Policy terms, conditions, and exclusions at: LifeLock.com/legal. © 2024 Symantec Corporation. All rights reserved. Symantec, the Symantec Logo, the Checkmark Logo, LifeLock, and the LockMan Logo are trademarks or registered trademarks of Symantec Corporation or its affiliates in the U.S. and other countries. Other names may be trademarks of their respective owners.

⁹ If your plan includes One Bureau Credit Application Alerts, two requirements must be met to receive said features: (i) your identity must be successfully verified with TransUnion; and (ii) TransUnion must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE ONE BUREAU CREDIT APPLICATION ALERTS. One Bureau Credit Application Alerts will take several days to begin after your successful LifeLock plan enrollment.

¹⁰ Not all features are available on all platforms. Norton Family Parental Controls, Norton Cloud Backup, and PC SafeCam are presently not supported on Mac OS.

The carriers represented in this brochure operate independently and are not responsible for each other's financial obligations.

The information in this brochure was provided to American Benefits & Compensation Systems Inc. by EyeMed Vision Care, MetLife Legal Plans, Health Navigator, powered by PinnacleCare, Nationwide, Farmers GroupSelect, Travelers, Liberty Mutual® Insurance, and LifeLock for distribution. Nokia is not responsible for, nor does it endorse, the contents of this mailer, nor the insurance available through it.

John A. Sample
Address Line 1
Address Line 2
City, State 12345-6789



Voluntary benefits programs for Nokia active employees and their families.

EyeMed Vision Care, MetLife Legal Plans, and Health Navigator,
powered by PinnacleCare.

Voluntary Benefits Enrollment information for 2025.

If you experience a life-changing event that qualifies you for a status change outside of the Enrollment Period, you may be eligible to adjust your benefits. Life-changing events include marriage or divorce, the birth of a child, gaining or losing a dependent, a dependent turning 26 years old, and others.



For full plan details:

Call 1-800-622-6045 | Visit addedbenefitsaccess.com