



Summary of Material Modifications (and Plan Amendment) Nokia Medical Expense Plan for Active Employees

This notice, called a Summary of Material Modifications (“SMM”), advises you of material changes in the information presented in your Summary Plan Description (sometimes called an “SPD”) for the Nokia Medical Expense Plan for Active Employees (the “Plan”). * The changes relate to the Enhanced and Standard “Surest Plan” options (sometimes referred to herein collectively as the “Surest Plan” or the “Surest” options) and to the Prescription Drug Program (for individuals covered by the Surest options). Note: These changes do not relate to any of the Plan’s Health Maintenance Organization (“HMO”) options (or the prescription drug programs for those options). This document also constitutes an amendment to the Plan.

Please do two things:

1. Read this notice, and
2. Retain a copy of this notice for your records.

The changes are as follows:

I. IMPROVEMENTS TO THE SUREST PLAN OPTIONS

The following improvements have been made to the Enhanced and Standard Surest medical plan options:

1. Effective retroactive to January 1, 2023, the Enhanced and Standard option coverage for hearing aids was changed to \$5,000 every 36 months for in-network and out-of-network providers combined, with a \$0 copay.
2. Effective retroactive to January 1, 2023, the low end of the Standard option in-network copay range has been reduced for the following services:
 - Needle biopsy
 - Prior minimum copay: \$800
 - New minimum copay: \$300
 - CT Scan
 - Prior minimum copay: \$200
 - New minimum copay: \$180
 - Ear Tubes
 - Prior minimum copay: \$950
 - New minimum copay: \$400
 - Loop Electrosurgical Excision Procedure (LEEP) and Conization of the Cervix
 - Prior minimum copay: \$700
 - New minimum copay: \$500
 - Hysteroscopy and endometrial ablation
 - Prior minimum copay: \$1,300
 - New minimum copay: \$600
 - Non-screening colonoscopy
 - Prior minimum copay: \$700
 - New minimum copay: \$470
 - Cystoscopy
 - Prior minimum copay: \$250
 - New minimum copay: \$200

* More specifically, the changes described in this SMM modify the terms of the Plan as reflected in the plan document/SPD bearing the date “January 2023 (Updated March 2023).”

II. IMPROVEMENTS TO PRESCRIPTION DRUG PROGRAM

The following improvements have been made to the Prescription Drug Program administered by CVS Caremark, which is the prescription drug program that covers participants enrolled in either the Enhanced-Surest or Standard-Surest medical plan options:

1. Effective July 31, 2023, members residing in or filling their prescriptions in Oklahoma can obtain 90-day supplies of their maintenance medications (those that are taken regularly for conditions like diabetes, high blood pressure, asthma, etc.) at any in-network retail pharmacy that fills 90-day supplies (not just CVS pharmacies) or mail order pharmacy.
2. Effective immediately, members filling their prescriptions in Minnesota will have access to an expanded list of pharmacies from which to obtain 90-day supplies of their maintenance medications (those that are taken regularly for conditions like diabetes, high blood pressure, asthma, etc.). Sign into Caremark.com to find an in-network participating pharmacy.
3. Effective September 1, 2023, the Prescription Drug Program includes a special program, called the PrudentRx Solution, for certain specialty medications. Medications that are on the PrudentRx Program Drug List are subject to a 30% co-insurance payment, after satisfaction of any applicable Prescription Drug Program deductible. However, members who participate in the PrudentRx Solution, which includes enrollment in an available manufacturer copay assistance program for their specialty medications, will have a \$0 out-of-pocket responsibility for prescriptions covered under the PrudentRx Solution.

Members who currently take one or more specialty medications included in the PrudentRx Program Drug List will receive a welcome letter from PrudentRx that provides information about the PrudentRx Solution as it pertains to such medication. Members must call PrudentRx at 1-800-578-4403 to register for any manufacturer copay assistance program available for a covered specialty medication as some manufacturers require sign-up to take advantage of the copay assistance that they provide for their medications. If you do not call PrudentRx, PrudentRx will make outreach to you to assist with questions and enrollment. If you choose to opt out of the PrudentRx Solution, you must call 1-800-578-4403. Eligible members who fail to enroll in an available manufacturer copay assistance program or who opt out of the PrudentRx Solution will be responsible for the full amount of the 30% co-insurance payment on specialty medications that are eligible for the PrudentRx Solution.

Payments made on a member's behalf, including amounts paid by a manufacturer's copay assistance program, for medications covered under the PrudentRx Solution, will not count toward the Prescription Drug Program deductible or out-of-pocket maximum (if any), unless otherwise required by law.

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