



# 2020 Annual Open Enrollment

The Annual Open Enrollment Period Starts October 14, 2019

Distributed to US Management Employees\*

annual open  
enrollment starts  
October 14, 2019

visit the **BenefitAnswers Plus** website

You may enroll in your 2020 Nokia health and welfare benefits coverage:

**Online-only:**

October 14, 2019 – October 20, 2019

**Online and by phone:**

October 21, 2019 – November 1, 2019

click here ►

\*For purposes of employee benefits, the term “Management Employee” is used to describe anyone who is eligible for plans with the active management plan design. It generally refers to US-based Nokia employees who are not union-represented employees covered by a collective bargaining agreement. It excludes individuals who are otherwise excluded from eligibility under the terms of the plans.

2020 annual open enrollment materials will be posted to the [BenefitAnswers Plus website](#) for your reference.