



2021 Annual Open Enrollment

The Annual Open Enrollment Period Starts September 21, 2020

Distributed to US Management Employees*

The background of the slide features a scenic landscape with a calm blue lake in the foreground, a small green island with a tree in the middle ground, and snow-capped mountains in the background under a clear sky. In the immediate foreground, there are rows of colorful lupine flowers in shades of purple, pink, and yellow.

annual open enrollment starts September 21, 2020

**You may enroll in your 2021 Nokia health
and welfare benefits coverage:**

Online-only:

September 21, 2020 – September 27, 2020

Online and by phone:

September 28, 2020 – October 9, 2020

**Starting September 21, 2020, be sure to visit the BenefitAnswers Plus
website for information about your 2021 Nokia benefits, including
your new prescription drug vendor for 2021.**

*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.

2021 annual open enrollment materials will be posted to the BenefitAnswers Plus website for your reference, starting September 21, 2020.