



# 2021 Annual Open Enrollment

Get Ready for the Annual Open Enrollment Period

Distributed to US Management Employees\*

find out what's  
happening so  
you will be ready

**Starting on September 21, 2020,  
visit the BenefitAnswers Plus website**

The annual open enrollment period for your  
2021 Nokia health and welfare benefits coverage is:

**Online-only enrollment:**  
September 21, 2020 – September 27, 2020

**Online and phone enrollment:**  
September 28, 2020 – October 9, 2020



\*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 on September 21, 2020.