



## Dependents Who Are Eligible for Health and Welfare Benefits Coverage under the Nokia Active Represented Plan Design

Effective January 1, 2017, the following dependents are eligible for coverage under Nokia's medical, dental, and life and accidental loss insurance plans:

■ **Your spouse, including common-law spouse, regardless of gender.**

■ **Your domestic or civil union partner, regardless of gender, provided that you and your partner:**

- Comply with any state or local registration process (if you and your partner live in a state or locality that maintains a registry for domestic or civil union partnerships), or
- Meet all of the following requirements (if you and your partner live in a state or locality that does not maintain a registry for domestic or civil union partnerships):
  - Reside in the same household;
  - Are 18 years of age or older;
  - Have the mental capacity sufficient to enter into a valid contract;
  - Are unrelated by blood;
  - Are not married to another person and are not the domestic or civil union partner of another person;
  - Consider one another to have a close and committed personal relationship and have no other such relationship with any person; and
  - Are responsible for each other's welfare and financial obligations.

*To enroll in some coverages, such as life insurance coverage through MetLife, you may be required to submit a signed and notarized affidavit of domestic partnership regarding the commitment to, and permanency of, the relationship.*

■ **Child(ren) up to the end of the month in which he or she reaches age 26. For this purpose, child(ren) means:**

- Your biological child(ren) and also the biological child(ren) of your spouse, domestic partner or civil union partner;
- Your stepchild(ren) living with you;
- Your legally adopted child(ren), including those who are placed for adoption;
- Child(ren) for whom you or your spouse is appointed a legal guardian as defined by a court order (this does not include wards of the state or foster child(ren)); and
- Child(ren) for whom you are required to provide coverage under a Qualified Medical Child Support Order (QMCSO).

■ **Child(ren) (as defined above) beyond age 26 who is unmarried, certified by a medical Claims Administrator as incapacitated and who meets all of the following requirements:**

- Became incapacitated prior to exceeding the child eligibility requirements (certification process must be started within 31 days of dependent losing coverage);
- Incapable of self-support;
- Physically or mentally handicapped; and
- Fully dependent on you for support.