Legal Notices

Nokia Medical Expense Plan for Management Employees, Nokia Medical Expense Plan for Occupational Employees, Nokia Dental Expense Plan for Active Employees (the "Plans")

Women's Health and Cancer Rights Act of 1998 Notice

The Women's Health and Cancer Rights Act of 1998 ensures that medical plans that cover mastectomies also cover certain related reconstructive surgery. A covered woman who has a mastectomy can elect the following procedures after consulting with her physician and be assured of plan coverage for these expenses:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment required as a result of physical complications for all stages of mastectomy, including lymphedemas.

Coverage is subject to all of the terms of the plan including applicable copayments, deductibles and/or coinsurance provisions. For more information, contact your health plan's Member Services.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit **www.healthcare.gov**.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed on the following pages, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

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If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2019. Contact your State for more information on eligibility –

| ALABAMA – Medicaid | FLORIDA – Medicaid |
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| Website: <u>http://myalhipp.com/</u> Phone: 1-855-692-5447 | Website: http://flmedicaidtplrecovery.com/hipp/ Phone: 1-877-357-3268 |
| ALASKA – Medicaid | GEORGIA – Medicaid |
| The AK Health Insurance Premium Payment Program Website: <u>http://myakhipp.com/</u> Phone: 1-866-251-4861 Email: <u>CustomerService@MyAKHIPP.com</u> Medicaid Eligibility: <u>http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx</u> | Website: <u>https://medicaid.georgia.gov/health- insurance-premium-payment-program-hipp</u> Phone: 678-564-1162 ext 2131 |
| ARKANSAS – Medicaid | INDIANA – Medicaid |
| Website: <u>http://myarhipp.com/</u> Phone: 1-855-MyARHIPP (855-692-7447) | Healthy Indiana Plan for low-income adults 19-64 Website: <u>http://www.in.gov/fssa/hip/</u> Phone: 1-877-438-4479 All other Medicaid Website: <u>http://www.indianamedicaid.com</u> Phone 1-800-403-0864 |
| COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+) | IOWA – Medicaid |
| Health First Colorado Website: <u>https://www.healthfirstcolorado.com/</u> Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: <u>https://www.colorado.gov/pacific/hcpf/child-</u> <u>health-plan-plus</u> CHP+ Customer Service: 1-800-359-1991/ State Relay 711 | Website: <u>http://dhs.iowa.gov/Hawki</u> Phone: 1-800-257-8563 |
| KANSAS – Medicaid | NEW HAMPSHIRE – Medicaid |
| Website: <u>http://www.kdheks.gov/hcf/</u> Phone: 1-785-296-3512 | Website: <u>https://www.dhhs.nh.gov/oii/hipp.htm</u> Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218 |
| KENTUCKY – Medicaid | NEW JERSEY – Medicaid and CHIP |
| Website: <u>https://chfs.ky.gov</u> Phone: 1-800-635-2570 | Medicaid Website: <u>http://www.state.nj.us/humanservices/</u> <u>dmahs/clients/medicaid/</u> Medicaid Phone: 609-631-2392 CHIP Website: <u>http://www.njfamilycare.org/index.html</u> CHIP Phone: 1-800-701-0710 |

| LOUISIANA – Medicaid | NEW YORK – Medicaid |
|---|---|
| Website: http://dhh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-695-2447 | Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831 |
| MAINE – Medicaid | NORTH CAROLINA – Medicaid |
| Website: <u>http://www.maine.gov/dhhs/ofi/public-assistance/index.html</u> Phone: 1-800-442-6003 TTY: Maine relay 711 | Website: <u>https://medicaid.ncdhhs.gov/</u> Phone: 919-855-4100 |
| MASSACHUSETTS – Medicaid and CHIP | NORTH DAKOTA – Medicaid |
| Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-862-4840 | Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825 |
| MINNESOTA – Medicaid | OKLAHOMA – Medicaid and CHIP |
| Website: <u>https://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp</u> Phone: 1-800-657-3739 | Website: <u>http://www.insureoklahoma.org</u> Phone: 1-888-365-3742 |
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| MISSOURI – Medicaid | OREGON – Medicaid |
| MISSOURI – Medicaid Website: <u>http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</u> Phone: 573-751-2005 | OREGON – Medicaid Website: <u>http://healthcare.oregon.gov/Pages/index.aspx</u> <u>http://www.oregonhealthcare.gov/index-es.html</u> Phone: 1-800-699-9075 |
| Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm | Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html |
| Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005 | Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075 |
| Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP | Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075 PENNSYLVANIA – Medicaid Website: http://www.dhs.pa.gov/provider/medicalassistance/heal thinsurancepremiumpaymenthippprogram/index.htm |
| Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 | Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075 PENNSYLVANIA – Medicaid Website: http://www.dhs.pa.gov/provider/medicalassistance/heal thinsurancepremiumpaymenthippprogram/index.htm Phone: 1-800-692-7462 |
| Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: (855) 632-7633 Lincoln: (402) 473-7000 | Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075 PENNSYLVANIA – Medicaid Website: http://www.dhs.pa.gov/provider/medicalassistance/heal thinsurancepremiumpaymenthippprogram/index.htm Phone: 1-800-692-7462 RHODE ISLAND – Medicaid and CHIP Website: http://www.eohhs.ri.gov/ Phone: 855-697-4347, or 401-462-0311 |

| SOUTH DAKOTA - Medicaid | WASHINGTON – Medicaid | |
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| Website: http://dss.sd.gov | Website: https://www.hca.wa.gov/ | |
| Phone: 1-888-828-0059 | Phone: 1-800-562-3022 ext. 15473 | |
| TEXAS – Medicaid | WEST VIRGINIA – Medicaid | |
| Website: http://gethipptexas.com/ | Website: <u>http://mywvhipp.com</u> / | |
| Phone: 1-800-440-0493 | Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447) | |
| UTAH – Medicaid and CHIP | WISCONSIN – Medicaid and CHIP | |
| Medicaid Website: https://medicaid.utah.gov/ | Website: | |
| CHIP Website: <u>http://health.utah.gov/chip</u> Phone: 1-877-543-7669 | https://www.dhs.wisconsin.gov/publications/p1/p10095 .pdf | |
| | Phone: 1-800-362-3002 | |
| VERMONT– Medicaid | WYOMING – Medicaid | |
| Website: http://www.greenmountaincare.org/ | Website: https://wyequalitycare.acs-inc.com/ | |
| Phone: 1-800-250-8427 | Phone: 307-777-7531 | |
| VIRGINIA – Medicaid and CHIP | | |
| Medicaid Website: http://www.coverva.org/programs premium assistance.cfm | | |
| Medicaid Phone: 1-800-432-5924 | | |
| CHIP Website: http://www.coverva.org/programs_premium_assistance.cfm | | |
| CHIP Phone: 1-855-242-8282 | | |

To see if any other states have added a premium assistance program since July 31, 2019, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration <u>www.dol.gov/agencies/ebsa</u> 1-866-444-EBSA (3272) U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services <u>www.cms.hhs.gov</u> 1-877-267-2323, Menu Option 4, Ext. 61565

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According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

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