

Added Benefits®

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VOLUNTARY BENEFITS PROGRAMS FOR NOKIA ACTIVE EMPLOYEES
AND THEIR FAMILIES.

Hyatt Legal Plans, PinnacleCare Health
Advisory Services, and EyeMed Vision Care

ENROLLMENT INFORMATION FOR 2018

If you experience a life-changing event, you may be eligible to adjust your benefits. Life-changing events include marriage or divorce, the birth of a child, gaining or losing a dependent, a dependent turning 26 years old, changes in current coverage, and others.

Added Benefits®
Voluntary Benefits That Fit Your Life.

Take a peek at the Added Benefits® Program for Nokia employees and their families.

What’s Inside:

- Welcome
- Website Log In Information
- Hyatt Legal Plans
- PinnacleCare Health Advisory Services
- EyeMed Vision Care
- And More!

2018 Voluntary Benefits Enrollment Period:
September 25 – October 27, 2017

Here are your 2018 Added Benefits®.

Please note: As of 5 p.m. EST, October 27, 2017, the Enrollment Period of Added Benefits® will end, after which you will not be able to enroll in, cancel, or change 2018 coverage for legal, health advisory, or vision services unless you experience a qualified status change.

2018 Added Benefits® Enrollment Period: September 25 – October 27, 2017

No one knows what 2018 has in store for you and your family. So make sure you’re on top of life’s surprises. With the Added Benefits® Program, you have access to additional benefits and savings on programs that could help you navigate the unexpected.

As a Nokia employee, enjoy special savings on the following programs:

- Trusted legal protection from **Hyatt Legal Plans**
- An objective resource during medical challenges from **PinnacleCare Health Advisory Services**
- Vision care and savings on eyeglasses, frames, lenses, and contact lenses from **EyeMed Vision Care**

Seize Your Opportunity for Savings and Even More Benefits.

Your enrollment period begins at 9 a.m. EST, September 25, and ends at 5 p.m. EST, October 27, 2017.

You will be able to enroll, disenroll, or make changes to your current coverage for 2018 during these dates only. **If you already participate in Hyatt Legal Plans, PinnacleCare Health Advisory Services, or EyeMed Vision Care, you do not need to re-enroll for those benefits; your 2017 coverage will automatically roll over into 2018.** Payments for your Added Benefits® are made through convenient post-tax payroll deductions, which are broken out evenly over your 2018 payroll cycle.



Call **1-800-622-6045** or visit **www.addedbenefitsaccess.com** to access your Added Benefits® online.

Accessing Your Added Benefits® Online.

1. **Type www.addedbenefitsaccess.com** into the address bar of your internet browser.
2. **Log in:** Existing account holders, please log in with your HRID/Nokia ID and password.
3. **New users:** You can set up an account by clicking on the “Create Account” button and following the steps.
4. **Password retrieval:** Can’t remember your password? Click on “Retrieve Password” and follow the steps.

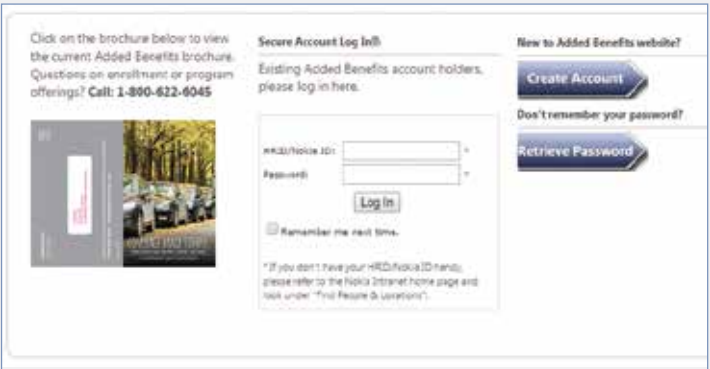
Welcome Screen:



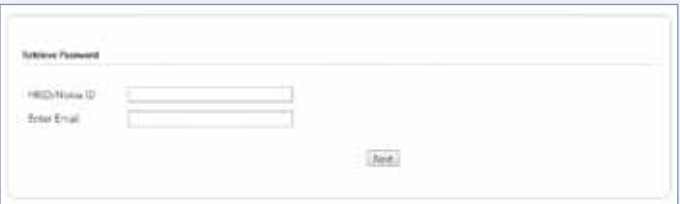
New users will need to set up an account.



Log In: Please log in with your HRID/Nokia ID and password.



If you cannot remember your password, you may retrieve it here.



Hyatt Legal Plans



Legal proceedings can be complex and stressful. With Hyatt Legal Plans on your side, you and your loved ones have access to extensive services and professional legal representation whenever you may need it, for only **\$17.20 per month**. Enjoy assistance with even more services that come with the upgraded plan.

Enrollment for new members is only available during the Enrollment Period September 25 – October 27, 2017.

In Network

All attorney fees for covered services are paid in full, with more than 14,000 in-network attorneys to choose from. You pay no deductibles or copayments, and there are no claim forms.

Out of Network

You may choose a non-plan attorney and be reimbursed for covered services according to a set fee schedule. You will be responsible for paying the difference, if any, between the plan's payment and the non-plan attorney's charge for services.



Call **1-800-622-6045** or visit **www.addedbenefitsaccess.com** to enroll in Hyatt Legal Plans for help addressing your legal needs.

Covered Services Include:

- **Consumer Protection Matters**
 - Small Claims Assistance
 - Personal Property Protection
- **Debt Matters**
 - Debt Collection Defense
 - Identity Theft Defense
 - Personal Bankruptcy or Wage Earner Plan
 - Tax Audits
- **Defense in Civil Lawsuits**
 - Administrative Hearing Representation
 - Civil Litigation Defense
 - Incompetency Defense
- **Document Preparation**
 - Affidavits
 - Deeds
 - Demand Letters
 - Document Review
 - Mortgages
 - Notes
- **Elder Law Matters**
- **Family Law**
 - Contested or Uncontested Adoption
 - Contested or Uncontested Guardianship or Conservatorship
 - Name Change
 - Premarital Agreement
 - Protection from Domestic Violence
- **Immigration Assistance**
- **Personal Injury (25% Network Maximum)**
- **Personal Property Protection**
- **Real Estate Matters**
 - Boundary or Title Disputes (Primary Residence)
 - Eviction and Tenant Problems (Primary Residence — Tenant Only)
 - Home Equity Loans (Primary Residence, Second, or Vacation Home)
 - Property Tax Assessment (Primary Residence)
 - Refinancing of Home (Primary Residence, Second, or Vacation Home)
 - Sale or Purchase of Home (Primary Residence, Second, or Vacation Home)
 - Zoning Applications
- **Traffic and Criminal Matters**
 - Juvenile Court Defense
 - Restoration of Driving Privileges
 - Traffic Ticket Defense (No DUI)
- **Will and Estate Matters**
 - Living Trusts
 - Living Wills
 - Powers of Attorney
 - Probate (10% Network Discount)
 - Wills and Codicils



Exclusions

Some legal services are excluded from this plan. No services or consultations can be provided for the following matters:

- Employment matters, including company or statutory benefits.
- Matters involving the company, MetLife® and affiliates, and Plan Attorneys.
- Matters wherein there is a conflict of interest between the employee and spouse (or dependents), in which case services are excluded for the spouse and dependents.
- Appeals and class actions.
- Farm and business matters, including rental issues when the Participant is the landlord.
- Patent, trademark, and copyright matters.
- Costs or fines.
- Frivolous or unethical matters.
- Matters for which an attorney-client relationship exists prior to the Participant becoming eligible for plan benefits.

Your Coverage Can Be Extended to Parents

Make the most out of your benefits with the Family Matters™ Legal Plan, which allows you to extend legal resources to your and your spouse's parents. The family plan includes telephone advice and consultations when preparing wills, living wills, powers of attorney, and deeds.

To enroll your and/or your spouse's parents, go to **www.addedbenefitsaccess.com**, download the appropriate form, pay the upfront premium for a two-year membership, and your parents will have access to the Family Matters Legal Plan. The \$240 premium, which cannot be canceled, covers each set of parents enrolled. Payments are made directly to Hyatt Legal by check or money order.

PinnacleCare



The health of you and your family should be a top priority. When you need an appointment with a specialist to address a complex medical issue, turn to the concierge health advisory team from PinnacleCare to fill the gap not addressed by health insurance and other benefits.

Enrollment for new members is only available during the Enrollment Period September 25 – October 27, 2017.

PinnacleCare coordinates the specialized care associated with your more serious or complex medical needs, saving you time and effort. PinnacleCare helps you avoid the hassles of searching for a specialist who accepts your insurance and is available to see new patients.

Your PinnacleCare benefit will connect you with a personal health advisor to coordinate access to top specialists and medical centers for diagnosis and treatment. Get help avoiding unnecessary costs and delays by connecting with a PinnacleCare advisor who will help you select a qualified provider and then coordinate your appointments and transfer of relevant medical records.

Nearly 30% of medical conditions are misdiagnosed or can result in unnecessary or inappropriate treatment that may be harmful to patients. *Source: RAND, Journal of the American Medical Association.*

Your PinnacleCare health advisor will:

- Help you understand your diagnosis and treatment options.
- Collect, organize, and review your medical records.
- Identify a top medical expert to confirm the details of your diagnosis and subsequent treatment options.
- Facilitate and schedule your appointment in an expedited manner.
- Coordinate the transfer of medical records for review prior to your scheduled appointment.
- Follow up with you to ensure that you are on the right path.

Pricing*
• \$16/month (employee)
• \$29/month (employee plus family)

*Post-tax payroll deduction.



Call **1-800-622-6045** or visit **www.addedbenefitsaccess.com** to enroll in PinnacleCare for help addressing your medical needs.

How does PinnacleCare differ from what we get through our doctors and medical plans?

Your advisory team is not employed by any healthcare provider or any health insurance plan. They work solely for you and have no conflict of interest associated with your specific care or treatment. PinnacleCare guides you through an incredibly confusing and time-consuming process, helping to prevent unnecessary or inappropriate treatment. They work to confirm a diagnosis at the onset and connect you with experienced specialists to inform you about the most current and effective treatment options. With PinnacleCare, you don't have to carry the burden of a complex health issue alone.

When should I contact PinnacleCare?

You should contact a PinnacleCare Connection Advisor when you or someone in your immediate family receives a serious diagnosis or is struggling with a complex condition, a recommendation for surgery, or a significant change in a current treatment plan.

What defines a serious diagnosis or complex treatment?

PinnacleCare defines a serious diagnosis as one that will involve rigorous treatment, a choice of treatment options, or a prolonged recovery, and can result in significant healthcare costs and/or time away from work. Examples include cancer, cardiac surgery, back surgery, joint replacement surgery, transplants, and persistent diagnostic challenges.

Can you provide an example of a change in treatment?

For pre-existing conditions, a change in treatment might entail a new drug or a recommendation for a surgical procedure, a change from a previous prescription, or therapy. Example: after a patient receives a series of injections for back pain, his/her physician recommends surgery.

What services are covered under this benefit?

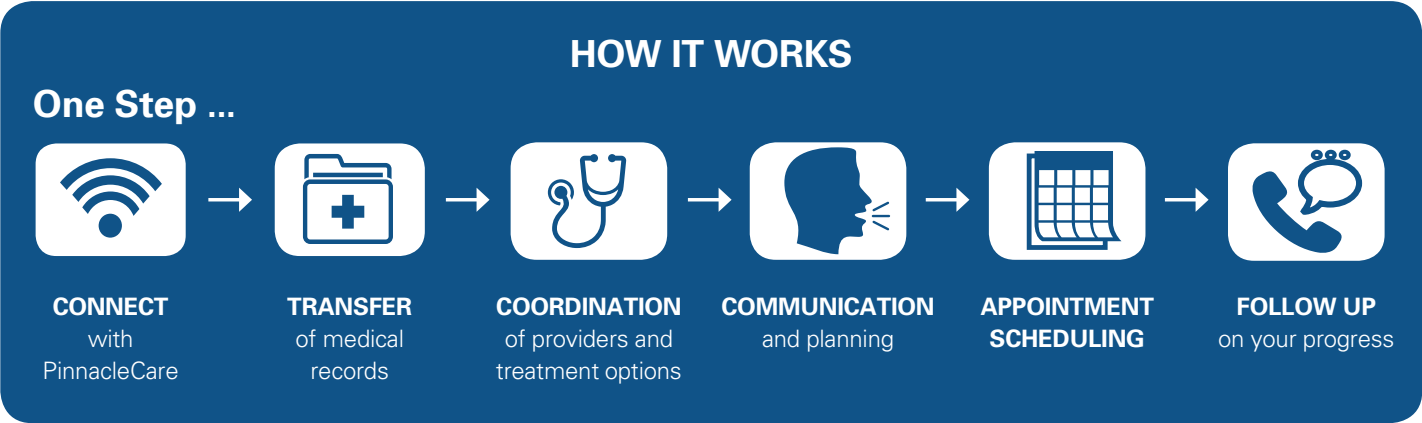
Depending on your particular situation, PinnacleCare may provide you with a confirmation of your diagnosis, recommendations on top in-network specialists, facilitated appointments, and/or research on a diagnosis and appropriate treatment options. In certain cases, PinnacleCare will help to coordinate the gathering and forwarding of key medical records to a recommended specialist.

How will this work with my medical plan?

All recommendations will direct you to resources that operate within your insurance provider's network. We encourage you to contact your insurance provider with any questions or concerns associated with claims and/or coverage.

Are our conversations kept confidential?

Yes, PinnacleCare is a Health Insurance Portability and Accountability Act (HIPAA) compliant company, and no personal health information will be shared with any third party without your consent.



EyeMed Vision Care

See savings and style in your future with EyeMed Vision Care. You'll get routine vision care and prescription eyewear from independent providers and retail locations.

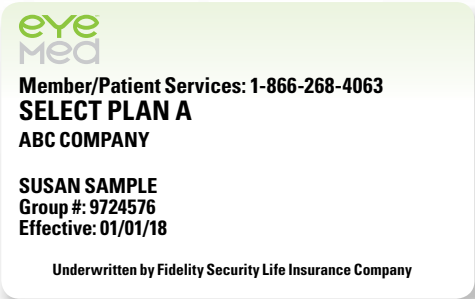
Have your choice of two plans — the Standard Plan or the Enhanced Plan. **Enrollment for new members is only available during the Enrollment Period September 25 – October 27, 2017.** Review the EyeMed Vision Care plan chart on page 8 to see which plan is right for you and your family.

Keep your eyes healthy with the following benefits from EyeMed Vision Care:

- **Get coverage for eye exams, lenses, frames, and contact lenses** — a comprehensive eye exam can be the first indicator of health concerns, such as diabetes, high blood pressure, and glaucoma.
- **Locate a provider** — find an eligible provider in your area at www.addedbenefitsaccess.com.
- **Schedule routine, comprehensive eye exams** — visit participating optometrists and ophthalmologists to diagnose or detect existing eye or vision conditions through an assessment, diagnosis, and treatment plan.

Your ID Cards

2018 ID cards for newly enrolled members will be mailed in January. Or, visit www.addedbenefitsaccess.com to print your cards.



IMPORTANT: A personalized ID card is printed with the employee's name only; eligible covered dependents should use the card for identification purposes.

Value-Added Features

Members will receive a 20% discount off items not covered by the plan at in-network providers, which may not be combined with any other discounts or promotional offers. The discount does not apply to EyeMed providers' professional services or contact lenses. Retail prices may vary by location. Other advantages include access to the EyeMed Members App and online ordering from in-network options, such as ContactsDirect.com and Glasses.com.

LASIK Benefits

Members receive 15% off the retail price, or 5% off the promotional price, for LASIK or PRK from the U.S. Laser Network, owned and operated by LCA-Vision.



Order Glasses and Contacts Online

Quickly and easily order new glasses and/or contact lenses online from any computer or mobile device. Have your prescription ready and keep in mind that, if you're ordering glasses and contacts, you'll need separate prescriptions for both.

Glasses

For more information, visit www.Glasses.com or call 1-800-GLASSES

Contact Lenses

For contacts, visit www.ContactsDirect.com or call 1-844-5-LENSES

Program Perks:

- Receive a 40% discount off hearing exams and a low-price guarantee on discounted hearing aids
- Try out your new look virtually with the EyeMed Members App., available for iPhone and Android users
- Check out product details, including eye and bridge size measurements
- Enjoy free standard shipping on every order
- Receive your order 5 – 7 business days after your prescription has been verified
- Get free glasses adjustments at any LensCrafters® location
- Find help with returns, order errors, or damaged frames
- For more information about program perks, visit www.addedbenefitsaccess.com

Non-Participating Providers

If you choose to use a non-participating provider, you will be required to pay in full at the time of service and obtain itemized receipts. A copy of your receipts and a completed claim form should be submitted to EyeMed for reimbursement. You will be reimbursed up to the amounts listed on your schedule of benefits. Find claim forms at www.addedbenefitsaccess.com.

EyeMed Vision Care	Standard Plan*		Enhanced Plan*	
	In-Network Member Cost	Out-of-Network Reimbursement	In-Network Member Cost	Out-of-Network Reimbursement
Exam (with dilation as necessary)	Once per calendar year, covered in full	\$40	Once per calendar year, covered in full	\$40
Retinal Imaging	Up to \$39	Not covered	Up to \$39	Not covered
Frames	Once per calendar year, \$120 allowance, 20% off balance over \$120	\$50	Once per calendar year, \$150 allowance, 20% off balance over \$150	\$60
Standard Plastic Lenses	Once per calendar year		Once per calendar year	
Single Vision	\$10 copay	\$40	\$0 copay	\$40
Bifocal	\$10 copay	\$75	\$0 copay	\$75
Trifocal	\$10 copay	\$100	\$0 copay	\$100
Standard Progressive	\$75 copay	\$75	\$65 copay	\$75
Premium Progressive	\$75 copay, 80% of charge, less \$120 allowance	\$75	\$65 copay, 80% of charge, less \$120 allowance	\$75
Lens Options (per pair of glasses)				
UV Coating Treatment	\$15 copay	Not covered	\$15 copay	Not covered
Tint (solid and gradient)	\$15 copay	Not covered	\$15 copay	Not covered
Scratch-Resistant Coating	\$15 copay	Not covered	\$15 copay	Not covered
Polycarbonate - Adults	\$40 copay	Not covered	\$20 copay	\$14
Polycarbonate - Kids	\$40 copay	Not covered	\$20 copay	\$14
Anti-Reflective Coating	\$45 copay	Not covered	\$20 copay	\$18
Polarized	20% off retail price	Not covered	20% off retail price	Not covered
Other Add-Ons/Services	20% off retail price	Not covered	20% off retail price	Not covered
Contact Lenses (in lieu of frames and lenses; allowance covers materials only)	Once per calendar year		Once per calendar year	
Conventional	\$100 allowance, 15% off balance over \$100	\$75	\$150 allowance, 15% off balance over \$150	\$75
Disposable	\$100 allowance, member cost is balance over \$100	\$75	\$150 allowance, member cost is balance over \$150	\$75
Medically Necessary	\$0 copay, covered in full	\$75	\$0 copay, covered in full	\$75
Contact Lens Fit and Follow-Up Visits	Available once a comprehensive eye exam has been completed		Available once a comprehensive eye exam has been completed	
Standard Contact Lens Fit and Follow-Up	Up to \$40	Not covered	Covered in full for first and two follow-up visits	\$40
Premium Contact Lens Fit and Follow-Up	10% off retail price	Not covered	10% off retail price, then apply \$40 allowance	\$40
Additional Pairs Benefit	Receive a 40% discount off a complete pair of eyeglasses purchases and a 15% discount off conventional contact lenses once the funded benefit has been used	Not covered	Receive a 40% discount off a complete pair of eyeglasses purchases and a 15% discount off conventional contact lenses once the funded benefit has been used	Not covered
Monthly Cost	Employee — \$11.11		Employee — \$16.70	
	Employee + 1 — \$22.23		Employee + 1 — \$33.42	
	Family — \$30.58		Family — \$45.96	

* In-Network differences between the Standard and Enhanced Plans are highlighted in yellow.

Your glasses/lenses benefit and the additional pairs benefit can cover prescription sunglasses or eyeglasses.

Benefits described above are for one-time use per calendar year; benefit allowances provide no remaining balance for future uses within the same calendar year.



Get More with Your Added Benefits®.

Enrollment for certain voluntary Added Benefits® programs (vision coverage, legal services, and health advisory services) takes place at the same time as the annual open enrollment period for your Nokia health and welfare benefits. This is different than the situation for your other voluntary benefits — identity theft protection services, auto and home insurance, and pet insurance — in which you may add or drop coverage anytime during the year. Information on these voluntary benefits are found here. Nokia has arranged for payroll deductions for any of the coverages you may elect from this program.



Auto and Home¹ Insurance

Better protect your personal property with the Added Benefits® Auto & Home¹ Insurance Program. You could see special savings not available to the general public on reliable coverage, even if you have an existing policy with one of the carriers.

Protect your personal belongings with these perks:

- Special savings, such as multi-policy, safe-driver, and good-student discounts
- Competitive rates from up to three leading insurance companies — Liberty Mutual®, MetLife Auto & Home®, and Travelers
- Flexible payment options, including payroll deductions* (if eligible), electronic funds transfer (EFT), or direct bill
- Side-by-side comparison shopping for auto insurance with the Comparative Rater online tool
- Free, no-obligation quotes from licensed insurance representatives

Note: Some carriers require a down payment and service fee associated with EFT or direct bill.



Identity Theft Protection

Your identity is worth protecting, so LifeLock® identity theft protection gives you more than credit monitoring alone — it helps you safeguard your good name.

As a member, you get alerts[†] via phone^{**}, email, or text to notify you of suspicious activity. Plus, an award-winning, U.S.-based team of specialists will work to resolve any identity theft problems you may experience.

Connect online knowing you’re backed by:

- 24/7 access to U.S.-based Identity Protection Agents
- Proprietary LifeLock Identity Monitoring[†]
- Dedicated LifeLock Identity Restoration Specialist
- Million Dollar Protection™ Package[‡]

No one can prevent all identity theft.
[†] LifeLock does not monitor all transactions at all businesses.
^{**} Phone alerts made during normal local business hours.
[‡] Million Dollar Protection Package benefits are provided by a Master Policy issued by United Specialty Insurance Company, Inc. (State National Insurance Company, Inc. for NY State members). The Master Policy provides coverage for Stolen Funds Reimbursement and Personal Expense Compensation, each with limits of up to \$1 million for Benefit Elite members, and up to \$1 million for Ultimate Plus members. If needed, LifeLock will provide lawyers and experts under the Service Guarantee. Please see the policy terms, conditions, and exclusions at: LifeLock.com/legal. ©2017 Symantec Corporation. All rights reserved. LifeLock and the LockMan logo are registered trademarks of LifeLock, Inc.



Pet Insurance

Your pets are part of the family, so make sure they’re covered for all the things love can’t fix on its own. With Nationwide Insurance®, you can be better prepared for unexpected illnesses, accidents, and trips to the animal hospital.

Know your pets are protected with:

- Nose-to-tail coverage for checkups, accidents, and illnesses (including cancer)
- Your choice of any vet worldwide, even specialists and emergency providers
- Optional wellness coverage for annual and routine care



You may take advantage of the above benefits year-round. **Call 1-800-622-6045** or visit **www.addedbenefitsaccess.com** to participate.

Nokia is not affiliated with Hyatt Legal Plans, PinnacleCare, EyeMed Vision Care, Liberty Mutual®, MetLife Auto & Home, Travelers, LifeLock®, or Nationwide, and does not make any endorsements of, or representation regarding, service provided under these programs. These programs are completely voluntary and are offered solely as a convenience to Nokia employees. Employees are responsible for payment of premiums through automatic payroll deduction. None of these programs qualifies as a Nokia-sponsored or -administered employee benefit under the Employee Retirement Income Security Act of 1974, as amended. These programs do not apply to employees of subsidiaries or to joint ventures that maintain their own voluntary benefits programs.

¹ Home insurance is not part of MetLife Auto & Home’s benefit offering in MA and FL. Homeowners insurance is not currently part of the Travelers new business offering in FL.
* You may pay your premiums through evenly distributed deductions from your paycheck, if you are eligible. A separate down payment is required in certain instances.
Group legal plans are offered by Hyatt Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI, and in FL provided by Hyatt Legal Plans of Florida, Inc.
Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. The program cannot guarantee coverage. A consumer report from a consumer reporting agency and/or motor vehicle report, on all drivers on your policy, may be obtained where state laws and regulations allow. In TX: Auto coverage provided by Liberty County Mutual Insurance Company and home insurance provided by Liberty Insurance Corporation. CA Department of Insurance license number: 0G92799. Liberty Mutual Insurance Company is licensed in MN. Liberty Mutual is an Equal Housing Insurer. ©2017 Liberty Mutual Insurance.

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