



ANNUAL OPEN ENROLLMENT 2017:

find out
what's happening
so you will be ready

The annual open enrollment period for your 2017 Nokia health and welfare benefits coverage is:

October 10, 2016 – October 28, 2016

(Look inside to find out more...)

FOR PARTICIPANTS IN THE ACTIVE REPRESENTED PLAN DESIGN
INCLUDES: ACTIVE EMPLOYEES; EMPLOYEES ON A LEAVE OF ABSENCE (LOA) OR SHORT TERM
DISABILITY (STD); AND COBRA PARTICIPANTS

NOKIA

You may view your annual open enrollment communication materials online at www.benefitanswersplus.com starting on October 10, 2016.



Around that same time, you will receive a mailing from Nokia with details about what's changing for 2017 as well as important legal information.

Keep the following in mind as you prepare for 2017:

If you are a COBRA participant, less expensive healthcare options may be available to you.

As a reminder, under the Affordable Care Act (healthcare reform), as long as you **are not** eligible for Medicare, you may elect to buy health insurance coverage from an alternate source — the health insurance marketplace in your area — and opt out of Nokia coverage.

You may wish to compare your Nokia health coverage with the coverage available through the marketplace. For more information, visit HealthCare.gov.

How to request copies of annual open enrollment information by telephone.

If you do not have Internet access, or if you have Internet access but prefer to have a copy of the enrollment information sent to you, you must make your request through the Nokia Benefits Resource Center's automated system **only**, as follows:

- 1** **Starting October 10, 2016**, call the Nokia Benefits Resource Center at 1-888-232-4111.
- 2** When prompted, enter the last four digits of your Social Security Number and your date of birth (mm-dd-yyyy). (You may also be prompted to enter your ZIP code.) No password required!
- 3** Anytime during the "It's annual enrollment time!" greeting, say "annual enrollment" and then:
 - To request a copy of your annual open enrollment kit, say "request enrollment kit," or
 - To request a copy of your default coverage, say "send enrollment confirmation."

The copy(ies) you have requested will be mailed to your address on file within seven to 10 business days, so plan accordingly. **Late enrollments will not be accepted.**

ONLINE-ONLY ENROLLMENT PERIOD:

October 10, 2016 –
October 16, 2016

You can make your elections on the Your Benefits Resources™ (YBR) website beginning Monday, October 10, 2016, at 9:00 a.m., Eastern Time (ET), through Sunday, October 16, 2016.

During this time, you may view your 2017 coverage and costs, as well as enroll in or make changes to your 2017 coverage — online only — at <http://resources.hewitt.com/nokia>.

You cannot call the Nokia Benefits Resource Center to enroll in or make changes to your 2017 coverage, or to ask questions about your 2017 plan options and pricing, until the online and phone enrollment period begins on Monday, October 17, 2016 at 9:00 a.m., ET.

YOU WILL NEED YOUR YBR PASSWORD

To access your personalized benefits information and to enroll, you will need your YBR password. If you do not remember your YBR password, you can request a new one through the YBR website. It can be sent to you by email (if you previously added your email address to the YBR website) or by US mail. It may take up to 10 days to receive your password through the mail. If you do not have Internet access, contact the Nokia Benefits Resource Center at 1-888-232-4111.

Your Benefits Resources is a trademark of Hewitt Associates LLC.



NOKIA BENEFITS RESOURCE CENTER – L7544
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LINCOLNSHIRE, IL 60069-1495

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FIRST CLASS MAIL
US POSTAGE PAID
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PERMIT NO. 1826

Reminders

- **Annual open enrollment communication materials available at www.benefitanswersplus.com starting on October 10, 2016.**
- **Online-only enrollment:**
October 10, 2016 – October 16, 2016
- **Online and phone enrollment:**
October 17, 2016 – October 28, 2016
- **You must take action before Friday, October 28, 2016 at 5:00 p.m., ET. Late enrollments will not be accepted.**
- Personalized benefits coverage and cost information available at <http://resources.hewitt.com/nokia> starting on October 10, 2016.
- Summary of Benefits and Coverage (SBC) available at <http://resources.hewitt.com/nokia> starting on October 10, 2016.