

Get More From Your 2017 Nokia Benefits



Important Information About Using Your Benefits in 2017

For Participants in the Active Represented Plan Design

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Read This Now If You Are Enrolled in a Flexible Spending Account (FSA)

As the new year approaches, here are some important things to keep in mind if you are enrolled in a Health Care Flexible Spending Account (HFSA) and/or Dependent Care Flexible Spending Account (DFSA) for 2016 and/or 2017.

Upcoming FSA Deadlines

Keep track of these key dates for your 2016 and/or 2017 FSA(s):

Key Dates	What You Need to Know/What You Need to Do
DECEMBER 31, 2016	<ul style="list-style-type: none">▪ Last day to incur dependent care expenses that can be reimbursed from your 2016 DFSA.
JANUARY 1, 2017	<ul style="list-style-type: none">▪ The new Plan Year begins.▪ If you have a balance in your 2016 HFSA: Use it — do not lose it. Remember, you can use your balance to pay for eligible healthcare expenses you incur during the 2016 HFSA “grace period” (January 1, 2017 through March 15, 2017).<ul style="list-style-type: none">– If you re-enrolled in an HFSA for 2017: For eligible expenses incurred in 2017, you can use your Your Spending Account™ (YSA) HFSA debit card or submit claims to YSA via the YSA website, the YSA Reimburse Me app, fax or mail. If you submit claims to YSA, YSA will automatically draw from your 2016 balance before using your 2017 account to pay for eligible expenses you incur during the grace period. However, if you use your YSA debit card, note that:<ul style="list-style-type: none">• Expenses incurred during the grace period that are auto-substantiated will automatically be applied to your balance for the prior Plan Year (if available).• Expenses incurred during the grace period that are not auto-substantiated will be applied to your balance for the current Plan Year. However, if YSA receives appropriate documentation before the April 15, 2017 claims submission deadline, the claim will be applied to your prior Plan Year balance (if available).– If you did not re-enroll in an HFSA for 2017: You must submit your claims for eligible expenses to YSA; your YSA debit card will no longer work.▪ If you do not have a balance in your 2016 HFSA or if you are newly enrolled in an HFSA for 2017: Start using your YSA HFSA to be reimbursed for eligible healthcare expenses. You can use your YSA HFSA debit card or submit claims to YSA via the YSA website, the YSA Reimburse Me app, fax or mail.▪ Start using your 2017 YSA DFSA to be reimbursed for eligible dependent care expenses. You can submit claims to YSA via the YSA website, the YSA Reimburse Me app (you will need to provide the day care provider’s eSignature), fax or mail.

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Key Dates	What You Need to Know/What You Need to Do
MARCH 15, 2017	<ul style="list-style-type: none">2016 HFSA grace period ends. This is the last day to incur eligible healthcare expenses that can be reimbursed from your 2016 HFSA.
APRIL 15, 2017	<ul style="list-style-type: none">2016 FSA claims submission deadline. All your 2016 HFSA and/or DFSA claims must be submitted to YSA by this date.<ul style="list-style-type: none">Important! Do not wait until the last minute to submit your final 2016 claims to YSA. It may take up to 10 days for a claim to be processed, so be sure to submit your claim far enough in advance of the April 15 deadline to ensure there is sufficient time to resolve any issues that may affect your claim.After April 15, 2017, no additional documentation will be accepted for incomplete or invalid 2016 claims. This means that:<ul style="list-style-type: none">If you submit a claim on April 15 but the documentation is incomplete or invalid (for example, a receipt is missing or a faxed submission is illegible), the claim will be denied and you will not be reimbursed for your expense.However, if you submit a claim on April 15 and all documentation is complete and valid, your claim will be processed and you will be reimbursed.

Other Important Reminders

Here are some additional important reminders about your HFSA and/or DFSA.

Manage Your FSA(s) From Anywhere

Remember, you can manage your HFSA and/or DFSA on the go from your Apple® or Android™ mobile device with the YSA Reimburse Me mobile app.

Use the app to:

- Save time.** Submit claims for reimbursement, quickly and conveniently, from anywhere, anytime.
- Save money.** Forget the postage! Submit your documentation by uploading a picture of your receipt (taken with or stored on your mobile device) with your claim.
- Get immediate access.** View account information on demand, including balances, card transactions and claim status.

Getting the app is easy. Just locate the Reimburse Me app in your mobile device's app store and download it onto your device.

Hold on to Your YSA Debit Card

You can continue to use your current YSA card in 2017 for 2017 Plan Year expenses. You will receive a new card shortly before your current card expires.

Over-the-Counter Prescription Requirement for HFSA Expenses

To be reimbursed for an over-the-counter (OTC) drug purchase from your HFSA, you must provide a written prescription from your doctor and an itemized receipt. The prescription must include the following: date, dosage, patient's name, provider's signature and address, and specific name of the prescribed item.

OTC prescriptions are valid as follows:

- **Prescriptions for a single fill** are valid for the lesser of 12 months or the end of the Plan Year (which includes the 2½-month grace period for submitting eligible healthcare expenses).
- **Prescriptions that include refills** are valid for a maximum of 12 months from the date on the prescription.

Check Out FSASTore.com: Your One-Stop Shop for HFSA-Eligible Products

FSASTore.com eliminates the guesswork about eligibility when you use your HFSA to pay for healthcare items other than prescription drugs. How? By selling only FSA-eligible items — more than 4,000 in all — such as first-aid supplies, sunscreen, contact lenses and solutions, over-the-counter medications and more. Shipping is free for orders over \$50 and discounts are available.

You can use your YSA debit card to pay for any eligible purchase, and you will not need to submit receipts to YSA.

You can link to FSASTore.com from the YSA website on YBR, or directly at FSASTore.com.

Did You Know?

For faster claims reimbursement, you can submit receipts directly to YSA online.

How Do You Get Reimbursed?

Getting reimbursed through your HFSA and/or DFSA is easy. Here are the simple steps to take:

Step 1	Incur a reimbursement-eligible expense. If you use your YSA card to pay for a healthcare expense, you can skip Step 2 and Step 3. But make sure you keep your original itemized receipt and/or Explanation of Benefits (EOB). You may be asked to substantiate your claim at a later date. Then decide whether to submit your claim through the YSA website or the Reimburse Me app.	
	Through the YSA Website	Through the Reimburse Me App
Step 2	Log on to the Your Benefits Resources™ (YBR) website at http://resources.hewitt.com/nokia . <ul style="list-style-type: none">▪ From the home page, select the “Health Care Flexible Spending Account,” “Dependent Care Flexible Spending Account” or “View Your Health & Insurance Coverage” tile to be taken to the “Health & Insurance Benefits Coverage” page.	From the “Accounts” page of the app, select “Submit Claim” and then “Health Care” or “Dependent Care.” <ul style="list-style-type: none">▪ Follow the prompts to enter your claim.▪ To submit your documentation, attach pictures (taken with or stored on your mobile device) of your itemized receipts or EOBs.<ul style="list-style-type: none">– You can skip this step and submit your documentation at a later date, but reimbursement may be delayed.

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	Through the YSA Website	Through the Reimburse Me App
	<ul style="list-style-type: none"> Select the “Health Care Flexible Spending Account” or “Dependent Care Flexible Spending Account” tab on the left side of the page. Then select “Manage Your Account” to be taken to the “Account Summary” page. Under “Take Action,” select “Get Reimbursed” and then “Health Care” or “Dependent Care.” Choose how you want to send your itemized receipts or EOBs by checking “Upload” or “Fax or mail.” <p>Follow the prompts to enter your claim online. If you have chosen to submit your claim by fax or mail, be sure to print the claim form (cover sheet) and sign and date it.</p>	
Step 3	<p>Submit your completed form (if required) and itemized receipt or EOB by the date indicated.</p> <ul style="list-style-type: none"> <i>Online:</i> Follow the onscreen instructions to upload an electronic copy or photo of your itemized receipt or EOB. <i>Fax:</i> 1-888-211-9900 <i>Mail:</i> YSA P.O. Box 785040 Orlando, FL 32878-5040 	<ul style="list-style-type: none"> Scroll to the bottom of the page and select “Submit Claim.” Once you see that your claim has been submitted successfully, select “Done.”

What Documentation Do You Need to Be Reimbursed From Your HFSA?

To process your reimbursement from your HFSA, you need to include an EOB from your healthcare carrier or a copy of your itemized receipt for the expense. Eligible receipts must contain:

- Name of the service provider or retailer;
- Date of the service or purchase;
- Identification of the drug or product, or a description of the service;
- Purchase amount for each product or service; and
- Total purchase amount.

Hang on to Those Receipts!

If you cannot provide proof of an HFSA claim with a receipt, your HFSA card will be deactivated and you will be asked to either submit payment to cover the expense or submit substitute receipts for any other eligible out-of-pocket expense.

Enrolled in a DFSA? Use Provider Certification!

YSA's Provider Certification feature can help make filing your DFSA claims easier:

- Print your online DFSA claim form from the YSA website.
- Have your dependent care provider sign the Provider Certification section.
- When you file your claim, just submit the signed form. No receipts needed!

Using the Reimburse Me app to file your DFSA claims? With the app's Dependent Care E-Signature feature, you don't need to submit a hard-copy or electronic receipt from your dependent care provider for reimbursement. Just have your provider tap and sign the signature line of your mobile device's screen. Select "Next" and then complete the rest of the claims submission process as usual.

Important: Ensure that your dependent(s) qualify for a DFSA under Internal Revenue Service (IRS) guidelines. This means your dependent child must be under the age of 13.*

*Age limit does not apply if your dependent is mentally or physically incapable of self-care, lives with you for more than half of the calendar year and has not been able to provide more than one-half of his or her own support for the calendar year.

For More Information

Questions about your FSA(s)? Contact YSA via a link on the YBR website at <http://resources.hewitt.com/nokia> or call the Nokia Benefits Resource Center at 1-888-232-4111. Representatives are available from 9:00 a.m. to 5:00 p.m., Eastern Time (ET), Monday through Friday.

Watch for Your New Member ID Cards

Medical and Prescription Drug

If you are enrolled in Nokia medical and prescription drug coverage for 2017, you will receive new, Nokia-branded member ID cards from your medical (UnitedHealthcare®) and prescription drug (Express Scripts) carriers by January 1, 2017. (**Note:** If you are enrolled in a Health Maintenance Organization [HMO] for 2017, you will receive your new medical/prescription drug member ID card from your HMO.)

Starting in late December, you may print your new card(s) from:

- **Medical ID card:** The UnitedHealthcare website at www.myuhc.com.
- **Prescription drug ID card:** The Express Scripts website at www.express-scripts.com.

You will need to sign in or register in order to access the websites.

If you are enrolled in an HMO, contact your plan for information. Contact information is available on the YBR website at <http://resources.hewitt.com>.

If you have not received your new card(s) by January 1, contact:

- **Medical ID card:** UnitedHealthcare Customer Care (Member Services) at www.myuhc.com, or by calling 1-800-577-8539 (if you are enrolled in the POS option) or 1-800-577-8567 (if you are enrolled in the Traditional Indemnity option).
- **Prescription drug ID card:** Express Scripts at www.express-scripts.com or 1-800-336-5934.
- **HMO medical/prescription drug ID card:** Contact your HMO; contact information is available on the YBR website at <http://resources.hewitt.com/nokia>.

Starting in January, your healthcare provider or pharmacy should be able to confirm your coverage directly with UnitedHealthcare (medical for the POS and Traditional Indemnity options), Express Scripts (prescription drug for the POS and Traditional Indemnity options) or your HMO (medical and prescription drug).

Dental

Enrolled in Nokia dental coverage for 2017? Note that Aetna does not issue member ID cards; members do not need to present an ID card to receive services under the dental plan. However, if you would like to have a member ID card, you can print one out from www.aetna.com.

Attention UnitedHealthcare Members: Take Advantage of These Tools and Resources Anytime

UnitedHealthcare offers a number of tools and resources to help you manage your and your family's health and healthcare. All are available at **no additional cost to you**.

Voice Identification (ID)

Now when you call UnitedHealthcare at the number on the back of your member ID card, you can use a voice ID to authenticate yourself going forward. Here is how it works:

During your call, you will have the option to record a voice ID while speaking your date of birth. Then, whenever you call UnitedHealthcare in the future, the system will recognize you when you say your birthdate.

If you prefer not to record a voice ID, no problem! Simply follow the system prompts to authenticate your identity every time you call. The choice is yours.

Virtual Visits

When you do not feel well or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room. Good news! Starting January 1, 2017, your UnitedHealthcare medical plan option will offer a new alternative for non-emergency care: virtual visits.

A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment, for the same copayment you would pay for an office visit. Most visits take about 10 – 15 minutes.

Right Care. Right Place. Right Savings.

Doctor's office. Virtual visit. Convenience care clinic. Urgent care center. You and your family have more options than ever when you need medical care.

UnitedHealthcare has developed a handy chart to help guide you to the right choice for your situation. To access the chart, go to www.benefitsanswersplus.com/active_r/other_resources.html and scroll down to select "Where to Get Care."

To access this service, simply log on to **myuhc.com**® and search for "Virtual Visits." Register and request an appointment. Pay your portion of the service via credit or debit card (including your YSA debit card, if applicable) according to the terms of your medical plan option. Then, enter a virtual waiting room where you can expect to be seen in 15 minutes or less.

Virtual visits are available 24 hours a day, seven days a week. Use virtual visits when your doctor is not available, you become ill while traveling or you are considering visiting a hospital emergency room for a nonemergency condition. Visit www.myuhc.com to learn more.

Not a UnitedHealthcare member? Check with your HMO to see if it offers a similar service.

Rally®

You have access to Rally, a user-friendly digital experience on **myuhc.com** that will engage you by using technology, gaming and social media to help you understand, learn about and support you on your health journey.

Rally offers personalized recommendations to help you and your covered family members make healthier choices and build healthier habits, one small step at a time. It is available at no additional cost to you. You can access Rally at www.myuhc.com from your computer, tablet or smartphone anytime.

OptumHealth™ NurseLineSM

Illness or injury can happen anytime, not just during your doctor's regular office hours. **If the situation is life- or limb-threatening, call 911 or go to the nearest emergency room (ER) immediately.** But if the situation is less serious, remember that the UnitedHealthcare OptumHealth NurseLine is a toll-free call away — 24 hours a day, seven days a week.

The NurseLine's experienced registered nurses can answer your questions about an illness, injury or medication; help you manage a chronic condition; provide information about a variety of healthcare topics; and more. Both English- and Spanish-speaking registered nurses are available.

To reach the NurseLine, call 1-866-444-3011. You can also participate in an online Live Nurse Chat. Just log on to www.myuhc.com from any device with an Internet connection.

Not a UnitedHealthcare member? Check your medical ID card to see if your HMO offers a similar telephone or online nurse resource.

This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The service is not an insurance program and may be discontinued at any time.

Health4Me™ Mobile App

Think of the UnitedHealthcare Health4Me app as your go-to healthcare resource for whenever you are on the go. The Health4Me app makes it easy for you to access your healthcare information, anytime and anywhere, from your Apple® or Android™ mobile device.

Health4Me gives you tools to help you estimate costs, manage claims and find providers. You can:

- View and share health plan ID cards via email or fax
- Check account balances and benefit amounts
- Collect, track and share past and current Personal Health Records
- View and manage claims
- Pay providers for out-of-pocket expenses
- Estimate costs of common procedures and conditions up front
- Find nearby providers, hospitals and quick care facilities
- Connect with helpful professionals 24/7

To download Health4Me, visit the App Store or Google Play.

myHealthcare Cost Estimator

You may be surprised to learn that different doctors, labs and hospitals can charge **different** rates for the **same** medical services — even when they are all in network. The myHealthcare Cost Estimator gives you the information you need to make the best decisions for your health **and** your wallet.

The myHealthcare Cost Estimator can help you:

- Preview and compare your costs for a procedure or treatment at different providers and facilities
- Choose the treatment option that is best for you
- Plan your care
- Budget for your medical expenses

You can access the myHealthcare Cost Estimator from www.myuhc.com or the Health4Me app. (To log on to www.myuhc.com, you will first need to register.)

Once you have accessed the myHealthcare Cost Estimator, just search for the condition (for example, back pain) or treatment (for example, physical therapy) for which you want a cost estimate. The myHealthcare Cost Estimator will show you doctors and locations that offer those services in your area. You can also learn about your treatment options, compare estimated costs, see quality and cost-efficiency ratings and map the location of the provider or facility. The cost estimator will even give you a personalized estimate of your out-of-pocket costs, based on your option's applicable deductible, coinsurance and/or out-of-pocket maximum.

Need a Helping Hand? Count on the Employee Assistance Program (EAP)

When faced with life's challenges — whether big or small — the Nokia EAP can help. Provided through Magellan Health Services, the EAP offers you and your household members free, confidential, 24/7 assistance for a wide range of medical and behavioral health issues, such as emotional difficulties, alcoholism, drug abuse, marital or family concerns, and other personal and life issues.

Use EAP Tools and Mobile Apps to Support Your Well-Being

Be sure to check out the EAP website at www.magellanhealth.com/member for helpful EAP tools, calculators, assessments and health and wellness information. The EAP website also offers a mobile app resources page. You will find a range of wellness-focused mobile apps to help you cope with everyday issues, including anxiety, stress, diabetes, autism, sleep, depression and more.

For More Information

If you have questions and would like to speak with an EAP representative, call 1-800-327-7348 or visit www.magellanhealth.com/member.

Manage Your Dental Benefits With the Aetna Mobile App

Need to find an in-network provider? Want to check a claim or see your ID card? You can — right from your smartphone — using the free Aetna Mobile App.

The app is available 24/7 and it works with most smartphones and tablets. Just follow these three easy steps:

Step 1: Search for “Aetna” on the App Store or Google Play to download the app.

Step 2: Register directly on the Aetna app or at www.aetna.com from any computer. (Already registered? Skip to Step 3 and log on to use the Aetna app!)

Step 3: Use your secure member website log-on information to access the app features.

Save on Taxes With the Commuter Benefits Program

Do you pay to park your car or take public transportation to get to and from work? Then consider enrolling in the commuter benefits program. This program, offered through WageWorks, will be available to all Nokia employees, effective January 1, 2017.

To participate in the commuter benefits program in 2017, you must enroll through WageWorks, the program administrator for 2017.

Program Overview

With the commuter benefits program, you can use pre-tax earnings to pay for public transit — including train, subway, bus, ferry, and eligible vanpool — and qualified parking as part of your daily commute to work. You can enroll in the program anytime. (However, to receive your transit and/or parking benefit for January, you must have enrolled with WageWorks by December 10, 2016.)

You decide how much you want to contribute to your WageWorks commuter benefits account each month. For 2017, IRS rules allow you to contribute up to a maximum of \$255 per month for public transit expenses and \$255 per month for qualified parking expenses, for a total of \$510 per month on a pre-tax basis.

How the Program Works

Your contributions are automatically deducted from your paycheck on a pre-tax basis (up to the IRS limit) and deposited into your WageWorks account. If you elect a monthly contribution that is higher than the pre-tax limit, the difference (up to a total contribution of \$800 per month each for transit and parking) will be deducted from your paycheck on an after-tax basis.

You manage your account via a secure website available from any computer or mobile device with an Internet connection or via the WageWorks EZ Receipts® mobile app. You can choose from a variety of transit pass and parking options (e.g., Premium TransitChek MetroCard, Visa Commuter Card, etc.) and make one-time or recurring monthly orders. Transit passes and parking cards will be delivered directly to your home address.








You can suspend or cancel your contributions at any time. As long as you submit any changes by the 10th of the month, they will be effective on the first of the following month.

Questions?

To learn more about the WageWorks commuter benefits program or to enroll, visit www.wageworks.com anytime or call WageWorks at 877-WageWorks (877-924-3967). Representatives are available Monday through Friday, from 8:00 a.m. to 8:00 p.m., ET.

There's an App for That!

Need benefits information on the go? With these free apps, you can manage your Nokia health and welfare benefits from your smartphone or tablet, anytime and anywhere.

Name of App	What You Can Do With It	Where to Find It
UnitedHealthcare Health4Me 	Find in-network medical providers, estimate costs, view and manage claims, access your ID card and connect with customer service representatives.	Search for "Health4Me" on the App Store and Google Play
UnitedHealthcare Rally 	Get personalized support and information to help you and your covered family members make healthier choices and build healthier habits.	Search for "Rally" on the App Store and Google Play
Express Scripts Express Rx 	Order prescription drug refills, get drug and pricing information, find a network pharmacy, track mail-order status and access your prescription drug ID card.	Search for "Express Scripts" on the App Store and Google Play
Aetna Mobile 	Find in-network dentists, check the status of a claim and access your ID card.	Search for "Aetna Mobile" on the App Store and Google Play
Magellan Provider Search 	Find EAP providers in your area.	Search for "My Provider Locator" on the App Store (not available on Google Play)
Your Spending Account (YSA) Reimburse Me 	Access information about your HFSA and/or DFSA, including balances, claims history, and payments; submit claims; and check alerts about actions you need to take.	Search for "Reimburse Me" on the App Store and Google Play
WageWorks EZ Receipts 	Manage your commuter benefits account, including checking your balance and viewing and submitting claims.	Search for "EZ Receipts" on the App Store and Google Play

Keep Your Life Insurance and/or Savings Plan Beneficiaries Up to Date

It is important to keep your Nokia life insurance and/or Nokia Savings/401(k) Plan beneficiary information up to date. This will help your loved ones avoid delays in receiving your Nokia benefits in the event of your death. You can change your beneficiary information at any time.

To change your beneficiary designations and contact information for:

- **Life insurance** — Complete and submit the form(s) available on the BenefitAnswers Plus website at http://www.benefitanswersplus.com/active_r/index.html. Select “Forms” in the primary tiles and then select “Insurance Forms.” Or, contact MetLife at 1-888-201-4612.
- **Savings Plan** — Log on to the YBR website at <http://resources.hewitt.com/nokia> to access your Savings Plan account. Select “Your Profile” in the primary tiles and then select “Beneficiaries.” Or, call the Nokia Benefits Resources Center at 1-888-232-4111.

Coming Your Way: Tax Form 1095

As required by the Affordable Care Act (ACA; healthcare reform), employers must provide IRS Form 1095-C to certain (but not all) plan participants each year. The form serves as proof that you met the ACA’s requirement for having qualifying healthcare coverage during the year. If this applies to you, you should expect to receive your 2016 Form 1095-C no later than January 31, 2017.

Form 1095 indicates the months of the year that you (and your dependents, if applicable) were offered or were enrolled in medical coverage during 2016. You may need Form 1095 or the information it includes in order to file your federal tax return for 2016. Nokia cannot offer tax advice, so you might consider consulting a tax advisor for further guidance on Form 1095. **(Please note:** Form 1095 will not replace any state forms you may receive that provide proof of medical insurance.)

This communication is intended to highlight some of the benefits provided to eligible participants under the Nokia benefit plans. More detailed information is provided in the official plan documents. In the event of a conflict between any information contained in this communication and the terms of the plans as reflected in the official plan documents, the official plan documents shall control. The Board of Directors of Alcatel-Lucent USA Inc. (doing business as Nokia) (the “Company”) (or its delegate[s]) reserves the right to modify, suspend, change or terminate any of the benefit plans at any time, subject to the terms of applicable bargaining agreements. Participants should make no assumptions about any possible future changes unless a formal announcement is made by the Company. The Company cannot be bound by statements about the plans made by unauthorized personnel.

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