

Notice Regarding Nondiscrimination in the Provision and Administration of Group Healthcare Benefits

In accordance with Section 1557 of the Affordable Care Act, Nokia complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex in the provision or administration of benefits under its group healthcare programs for retirees. In this regard, in accordance with Section 1557, Nokia does not exclude people or treat them differently for purposes of its retiree benefit programs or the administration of such programs because of race, color, national origin, age, disability, or sex.

Nokia provides, upon request and free of charge:

- Appropriate auxiliary aids and services to people with disabilities to communicate effectively with Nokia and program administrators, including, for example, written information in other formats (large print, audio, accessible electronic formats, or other formats), and
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact:

Brenda Sitton
EO/AE Manager
601 Data Drive, Room 28021
Plano, TX 75075
972-477-0355
brenda.sitton@nokia.com

If you believe that Nokia has failed to provide these services or has discriminated in another way on the basis of race, color, national origin, age, disability, or sex in its provision and administration of benefits under its group healthcare programs for retirees, you can file a grievance with the above person. Your grievance must be in writing and can be submitted by mail, fax, or email. Grievances must be submitted within 60 days of your becoming aware of the alleged discriminatory action.

If you need help filing a grievance, the above person or entities are available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-868-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.