

# benefits at-a-glance and resource contact information 2021



**For Participants in the Management Retiree Plan Design**

Including COBRA Participants and Survivors in the Family Security Program (FSP)

**Note:** This guide is intended for multiple audiences. You may not be eligible for all of the benefit plan options shown in the following tables. Please refer to the Your Benefits Resources™ (YBR) website during your annual open enrollment period to review Nokia health and welfare benefits eligibility for you and your dependent(s).

**To determine your coverage options and monthly contributions during the annual open enrollment period...**

- Visit the YBR website at <https://digital.alight.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.

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# benefits at-a-glance

The tables that follow summarize some features of the 2021 Nokia medical and dental plan options applicable to eligible individuals covered under the Management Retiree plan design. Use them:

- **During the annual open enrollment period** — To compare plan options and coverage details before making your enrollment decisions.

- **All year** — Whenever you need information about your plan option or to determine whether a particular service or supply is covered.

## How Do These Tables Work?

Check and confirm:

### 1. Which specific plan options apply to you

You may not be eligible for all of the benefit plan options shown in these tables. To confirm the coverage for which you (and your dependent[s]) are eligible, you can:

- Visit the YBR website at <https://digital.alight.com/nokia>; or
- Call the Nokia Benefits Resource Center at 1-888-232-4111.

### 2. What's covered

For your quick reference, these tables show coverage details. Note that for a service or supply to be covered, it must be:

- Medically necessary for the treatment of an illness or injury, or for preventive care benefits that are specifically stated as covered;
- Provided under the order or direction of a physician;
- Provided by a licensed and accredited healthcare provider practicing within the scope of his or her license in the state where the license applies;
- Listed as a covered service and satisfy all the required conditions of services of the applicable options; and
- Not specifically listed as excluded.

In some cases, there may be additional required criteria and conditions. Services and supplies meeting these criteria will be covered up to the allowable amount or the negotiated rate, if applicable.

#### **Need Information About a Health Maintenance Organization (HMO)/ Medicare HMO?**

Due to the number of HMO/Medicare HMO options offered, HMO/Medicare HMO coverage information is not shown in these tables. Medical and prescription drug coverage levels and costs vary by individual HMO/Medicare HMO option.

To review and print specific details for the coverage options available to you, visit the YBR website at <https://digital.alight.com/nokia> or call the Nokia Benefits Resource Center at 1-888-232-4111 during the annual open enrollment period.

You can also contact the HMO/Medicare HMO you are considering. You can find carrier contact information on pages 16 and 17 of this guide. Or, if you are currently enrolled in an HMO/Medicare HMO, check the back of your HMO/Medicare HMO ID card.

# Medical

**Please note:** For the medical services shown in the table below and on the following pages, where coverage is expressed as a percentage, it is a percentage of:

- The provider's contracted rate, for in-network Point of Service (POS) and UnitedHealthcare® Group Medicare Advantage Preferred Provider Organization (PPO) with prescription drug coverage (UHC MAPPO with Rx) services;
- The reasonable and customary (R&C) fee, for Traditional Indemnity and out-of-network POS services; or
- The Medicare-approved fee schedule, for out-of-network UHC MAPPO with Rx services.

Feature	Enhanced POS		Standard POS		Traditional Indemnity	UHC MAPPO with Rx
	In-Network	Out-of-Network	In-Network	Out-of-Network		
<b>Choice of Doctors</b>	Select from within a network of medical providers	Select any medical provider	Select from within a network of medical providers	Select any medical provider	Select from within a network of PPO providers or any medical provider	Select from within a network of PPO providers or any qualified provider who participates in Medicare and accepts the Plan
<b>Annual Deductible</b>	Not applicable	<b>Individual:</b> \$1,000 <b>Two-person:</b> \$2,000 <b>Family:</b> \$3,000	Not applicable	<b>Individual:</b> \$1,500 <b>Two-person:</b> \$3,000 <b>Family:</b> \$4,500	See table on page 4	\$290/individual (in- and out-of-network combined)
<b>Annual Out-of-Pocket Maximum</b>	<b>Individual:</b> \$3,000 <b>Family:</b> \$6,000	<b>Individual:</b> \$5,000 (excludes deductible) <b>Family:</b> \$15,000 (excludes deductible)	<b>Individual:</b> \$4,000 <b>Family:</b> \$8,000	<b>Individual:</b> \$9,000 (excludes deductible) <b>Family:</b> \$27,000 (excludes deductible)	<b>Individual:</b> \$3,000 <b>Family:</b> \$6,000	\$3,290/individual (includes deductible; in- and out-of-network combined)
<b>Lifetime Maximum Benefit</b>	Unlimited (some exclusions apply)					
<b>Annual Maximum Benefit</b>	Not applicable					

## Annual Deductible for the Traditional Indemnity Plan

Participant	Deductible
<b>Former Lucent service and disability retirees (excludes their survivors) and</b> <ul style="list-style-type: none"> <li>▪ Their non-survivor COBRA beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Individual:</b> \$150 plus 1% of annual pension (\$175 min. and \$300 max.)</li> <li>▪ <b>Two-person:</b> 2x individual deductible</li> <li>▪ <b>Family:</b> 3x individual deductible</li> </ul>
<b>COBRA and FSP survivors of former Lucent service and disability retirees and</b> <ul style="list-style-type: none"> <li>▪ Their COBRA beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Individual:</b> \$500</li> <li>▪ <b>Two-person:</b> \$1,000</li> <li>▪ <b>Family:</b> \$1,500</li> </ul>
<b>Former Lucent, former Nokia and former Alcatel account balance/access to retiree healthcare participants (excludes former Lucent service and disability retirees) and</b> <ul style="list-style-type: none"> <li>▪ Their COBRA beneficiaries</li> <li>▪ Their COBRA and FSP survivors and these survivors' COBRA beneficiaries</li> </ul>	
<b>Former AGCS retirees and</b> <ul style="list-style-type: none"> <li>▪ Their COBRA beneficiaries</li> <li>▪ Their COBRA and FSP survivors and these survivors' COBRA beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Individual:</b> \$200</li> <li>▪ <b>Two-person:</b> \$400</li> <li>▪ <b>Family:</b> \$600</li> </ul>

	Enhanced POS		Standard POS			
Feature	In-Network	Out-of-Network	In-Network	Out-of-Network	Traditional Indemnity	UHC MAPPO with Rx
Copayment/Coinsurance for Covered Services						
Acupuncture	Plan pays 85%	Plan pays 60% after deductible is satisfied; limited to 30 visits/year	Plan pays 75%	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied; limited to 30 visits/year	Plan pays 80% after deductible is satisfied; limited to 30 visits/year
Ambulance — Emergency Use of Air or Ground Ambulance	Plan pays 85%	Plan pays 85%	Plan pays 75%	Plan pays 75%	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Ambulance — From Hospital to Hospital (if admitted to first hospital)	Plan pays 85%	Plan pays 85%	Plan pays 75%	Plan pays 75%	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Anesthesia	Plan pays 85%	Plan pays 60% after deductible is satisfied	Plan pays 75%	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Birth Control (prescription birth control or medication only)	See “Prescription Drug Program” on pages 11 and 12.					
Birthing Center	Plan pays 85%	Plan pays 60% after deductible is satisfied and you pay \$300 copayment/admission	Plan pays 75% after you pay \$300 copayment/admission	Plan pays 50% after deductible is satisfied and you pay \$500 copayment/admission	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Blood and Blood Derivatives	Plan pays 85%	Plan pays 60% after deductible is satisfied	Plan pays 75%	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Cardiac Rehabilitation (phase three maintenance not covered)	Plan pays 85%	Plan pays 60% after deductible is satisfied	Plan pays 75%	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Chemotherapy	Plan pays 85%	Plan pays 60% after deductible is satisfied	Plan pays 75%	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Chiropractic	You pay \$40 copayment/visit; limited to 30 visits/year (in- and out-of-network combined)	Plan pays 60% after deductible is satisfied; limited to 30 visits/year (in- and out-of-network combined)	You pay \$60 copayment/visit; limited to 30 visits/year (in- and out-of-network combined)	Plan pays 50% after deductible is satisfied; limited to 30 visits/year (in- and out-of-network combined)	Plan pays 80% after deductible is satisfied; limited to 30 visits/year	Plan pays 80%, not subject to deductible (covered according to Medicare guidelines)

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Feature	Enhanced POS		Standard POS		Traditional Indemnity	UHC MAPPO with Rx
	In-Network	Out-of-Network	In-Network	Out-of-Network		
<b>Durable Medical Equipment</b>	Plan pays 85%	Plan pays 60% after deductible is satisfied	Plan pays 75%	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
<b>Emergency Room — Emergency Use</b>	You pay \$150 copayment (waived if admitted)	You pay \$150 copayment (waived if admitted)	You pay \$200 copayment (waived if admitted)	You pay \$200 copayment (waived if admitted)	Plan pays 80% after deductible is satisfied	You pay \$60 copayment/visit, not subject to deductible (waived if admitted within 24 hours)
<b>Emergency Room — Nonemergency Use</b>	Plan pays 60% after you pay \$150 copayment	Plan pays 60% after you pay \$150 copayment	Plan pays 50% after you pay \$200 copayment	Plan pays 50% after you pay \$200 copayment	Plan pays 80% after deductible is satisfied	You pay \$60 copayment/visit, not subject to deductible (payment of emergency room services follows Medicare guidelines)
<b>Extended Care Facility</b> (or Skilled Nursing Facility)	Plan pays 85%	Plan pays 60% after deductible is satisfied; limited to 60 days/year	Plan pays 75%	Plan pays 50% after deductible is satisfied; limited to 60 days/year	Plan pays 80% after deductible is satisfied; limited to 120 days/year	Plan pays 80%; limited to 100 days/benefit period
<b>Home Healthcare</b>	Plan pays 85%	Plan pays 60% after deductible is satisfied; limited to 100 visits/year	Plan pays 75%	Plan pays 50% after deductible is satisfied; limited to 100 visits/year	Plan pays 80% after deductible is satisfied; limited to 200 visits/year	\$0 copayment, not subject to deductible
<b>Hospice Care</b>	Plan pays 85%; limited to 210 days/lifetime (in- and out-of-network combined)	Plan pays 60% after deductible is satisfied; limited to 210 days/lifetime (in- and out-of-network combined)	Plan pays 75%; limited to 210 days/lifetime (in- and out-of-network combined)	Plan pays 50% after deductible is satisfied; limited to 210 days/lifetime (in- and out-of-network combined)	Plan pays 80% after deductible is satisfied; limited to 210 days/lifetime	\$0 copayment, not subject to deductible
<b>Inpatient Hospitalization</b>	Plan pays 85%	Plan pays 60% after deductible is satisfied and you pay \$300 copayment/admission	Plan pays 75% after you pay \$500 copayment/admission	Plan pays 50% after deductible is satisfied and you pay \$700 copayment/admission	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied

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Feature	Enhanced POS		Standard POS		Traditional Indemnity	UHC MAPPO with Rx
	In-Network	Out-of-Network	In-Network	Out-of-Network		
<b>Maternity</b> <ul style="list-style-type: none"> <li>Office visits (pre/postnatal)</li> <li>In-hospital delivery services</li> </ul>	<b>Office visits:</b> Plan pays 85% after you pay first office copayment  <b>In-hospital delivery services:</b> Plan pays 85%	<b>Office visits:</b> Plan pays 60% after deductible is satisfied  <b>In-hospital delivery services:</b> Plan pays 60% after deductible is satisfied and you pay \$300 copayment/admission	<b>Office visits:</b> Plan pays 75% after you pay first office visit copayment  <b>In-hospital delivery services:</b> Plan pays 75% after you pay \$500 copayment/admission	<b>Office visits:</b> Plan pays 50% after deductible is satisfied  <b>In-hospital delivery services:</b> Plan pays 50% after deductible is satisfied and you pay \$700 copayment/admission	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
<b>Mental Health and Chemical Dependency</b> (for those who are not eligible for Medicare)	<b>Inpatient:</b> Plan pays 85%  <b>Outpatient:</b> You pay \$30 copayment/visit	<b>Inpatient:</b> Plan pays 60% after deductible is satisfied and you pay \$300 copayment/admission  <b>Outpatient:</b> Plan pays 60% after deductible is satisfied	<b>Inpatient:</b> Plan pays 75% after you pay \$500 copayment/admission  <b>Outpatient:</b> You pay \$35 copayment/visit	<b>Inpatient:</b> Plan pays 50% after deductible is satisfied and you pay \$700 copayment/admission  <b>Outpatient:</b> Plan pays 50% after deductible is satisfied	<b>Inpatient and outpatient:</b> Plan pays 80% after deductible is satisfied	Not applicable
<b>Mental Health and Chemical Dependency</b> (for those who are Medicare-eligible)	<b>Inpatient and outpatient:</b> Not applicable				<b>Inpatient:</b> Plan pays up to a total of 80% of the Medicare-approved amount (including any amounts payable by Medicare) and is secondary to Medicare; chemical dependency benefits are limited to 30 days/confinement and two confinements/lifetime  <b>Outpatient:</b> Plan pays up to a total of 50% of the Medicare-approved amount (including any amounts payable by Medicare) and is secondary to Medicare; limited to 50 visits/year	<b>Inpatient:</b> Plan pays 80% after deductible is satisfied, subject to 190-day lifetime maximum (covered according to Medicare guidelines)  <b>Outpatient:</b> Plan pays 80% after deductible is satisfied (covered according to Medicare guidelines)

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Feature	Enhanced POS		Standard POS		Traditional Indemnity	UHC MAPPO with Rx
	In-Network	Out-of-Network	In-Network	Out-of-Network		
<b>Nutritionist</b>	You pay \$40 copayment/visit	Not covered	You pay \$60 copayment/visit	Not covered	Not covered	Plan pays 100% for medical nutrition therapy and counseling per Medicare guidelines
<b>Outpatient Lab/X-Ray</b>	Plan pays 85% (or you pay \$30 copayment when included as part of office visit)	Plan pays 60% after deductible is satisfied	Plan pays 75% (or you pay \$35 copayment when included as part of office visit)	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
<b>Physician Hospital Visits and Consultations</b>	Plan pays 85%	Plan pays 60% after deductible is satisfied	Plan pays 75%	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
<b>Physician Visits</b> (virtual visits, primary care physician [PCP] office visits, specialist office visits and urgent care center visits) (non-preventive)	<b>Virtual Visit:</b> You pay \$10 copayment/visit <b>PCP:</b> You pay \$30 copayment/visit <b>Specialist:</b> You pay \$40 copayment/visit <b>Urgent Care Center:</b> You pay \$75 copayment/visit	Plan pays 60% after deductible is satisfied	<b>Virtual Visit:</b> You pay \$20 copayment/visit <b>PCP:</b> You pay \$35 copayment/visit <b>Specialist:</b> You pay \$60 copayment/visit <b>Urgent Care Center:</b> You pay \$100 copayment/visit	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	<b>Virtual Visit:</b> You pay \$0 copayment/visit <b>PCP:</b> You pay \$15 copayment/visit after deductible is satisfied <b>Specialist:</b> Plan pays 80% after deductible is satisfied <b>Urgent Care Center:</b> You pay \$30 copayment/visit, not subject to deductible (waived if admitted to hospital within 24 hours)
<b>Podiatrist</b>	Plan pays 85%	Plan pays 60% after deductible is satisfied	Plan pays 75%	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied (covered according to Medicare guidelines)
<b>Private Duty Nursing</b>	Plan pays 85%	Plan pays 60% after deductible is satisfied; limited to 100 shifts/year	Plan pays 75%	Plan pays 50% after deductible is satisfied; limited to 100 shifts/year	Plan pays 80% after deductible is satisfied; limited to 200 shifts/year	Not covered
<b>Radiation Therapy</b>	Plan pays 85%	Plan pays 60% after deductible is satisfied	Plan pays 75%	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied

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	Enhanced POS		Standard POS			
Feature	In-Network	Out-of-Network	In-Network	Out-of-Network	Traditional Indemnity	UHC MAPPO with Rx
Rehabilitation Therapy (outpatient physical, occupational, speech)	You pay \$40 copayment/visit	Plan pays 60% after deductible is satisfied; speech therapy limited to 100 visits/year for developmental delays and 30 visits/year otherwise	You pay \$60 copayment/visit	Plan pays 50% after deductible is satisfied; speech therapy limited to 100 visits/year for developmental delays and 30 visits/year otherwise	Plan pays 80% after deductible is satisfied; speech therapy limited to 100 visits/year for developmental delays and 30 visits/year otherwise	Plan pays 80% after deductible is satisfied (covered according to Medicare guidelines)
Second Surgical Opinion	You pay \$40 copayment/visit	Plan pays 60% after deductible is satisfied	You pay \$60 copayment/visit	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Smoking Deterrents (prescription only)	See “Prescription Drug Program” on pages 11 and 12.					
Surgery — In-Office	Plan pays 85%	Plan pays 60% after deductible is satisfied	Plan pays 75% after you pay \$250 copayment	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Surgery — Inpatient	Plan pays 85%	Plan pays 60% after deductible is satisfied	Plan pays 75%	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Surgery — Outpatient	Plan pays 85%	Plan pays 60% after deductible is satisfied	Plan pays 75% after you pay \$300 copayment/procedure	Plan pays 50% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Wigs	Plan pays up to \$300/Plan Year					Plan pays up to \$300 every 12 months, not subject to deductible
Preventive Care						
Routine Physical Exams	Plan pays 100%	Plan pays 60% after deductible is satisfied	Plan pays 100%	Plan pays 50% after deductible is satisfied	Plan pays 100%	\$0 copayment for Medicare-covered wellness exam to develop/update a personalized prevention plan based on current health and risk factors; contact Plan for details
Well-Child Care (including immunizations)	Plan pays 100%	Plan pays 60% after deductible is satisfied	Plan pays 100%	Plan pays 50% after deductible is satisfied	Plan pays 100%	Not covered

<b>Well-Woman Care</b> (ob-gyn exam)	Plan pays 100%	Plan pays 60% after deductible is satisfied	Plan pays 100%	Plan pays 50% after deductible is satisfied	Plan pays 100%	\$0 copayment (one visit/year)
(continued on next page)						

Feature	Enhanced POS		Standard POS		Traditional Indemnity	UHC MAPPO with Rx
	In-Network	Out-of-Network	In-Network	Out-of-Network		
<b>Mammogram Screening</b>	Plan pays 100%	Plan pays 60% after deductible is satisfied	Plan pays 100%	Plan pays 50% after deductible is satisfied	Plan pays 100%	\$0 copayment
<b>Pap Smear</b> (in doctor's office)	Plan pays 100%	Plan pays 60% after deductible is satisfied	Plan pays 100%	Plan pays 50% after deductible is satisfied	Plan pays 100%	\$0 copayment
<b>Digital Rectal Exam and Blood Test for PSA</b> (in doctor's office — prostate cancer screening for men age 50 and older)	Plan pays 100%	Plan pays 60% after deductible is satisfied	Plan pays 100%	Plan pays 50% after deductible is satisfied	Plan pays 100%	\$0 copayment
<b>Newborn In-Hospital Care</b>	Plan pays 100%	Plan pays 60% after deductible is satisfied; limited to one visit	Plan pays 100%	Plan pays 50% after deductible is satisfied; limited to one visit	Plan pays 100%	Not covered
<b>Other Important Information About Your Medical Coverage</b>						
<b>Are You Responsible for Charges in Excess of the Allowable Amount?</b>	No	Yes	No	Yes	Yes	No
<b>Who Is Responsible for Prior Authorization?</b>	Your provider; check with your provider to ensure prior authorization is obtained	You	Your provider; check with your provider to ensure prior authorization is obtained	You	You	Not applicable
<b>What Is the Penalty for Failure to Obtain Prior Authorization?</b>	No benefits paid by plan	20% reduction in benefits, up to \$400 maximum/occurrence	No benefits paid by plan	20% reduction in benefits, up to \$400 maximum/occurrence	20% reduction in benefits, up to \$400 maximum/occurrence	Not applicable
<b>Do You Have to File Claim Forms?</b>	No	Yes	No	Yes	Yes	No
<b>Are Centers of Excellence Available?</b>	Yes					

**Remember**

You may not be eligible for all of the coverage options shown in this table. For HMO/Medicare HMO information, contact the HMO/Medicare HMO. Carrier contact information is on pages 16 and 17.

# Prescription Drug Program

If You Are Not Eligible for Medicare, or If You Are Eligible for Medicare and Are Enrolled in the Traditional Indemnity Option

CVS Caremark Prescription Drug Coverage for Enhanced and Standard Point of Service (POS) and Traditional Indemnity	
✓	<b>Annual Deductible:</b> None
✓	<b>Annual Out-of-Pocket Maximum:</b> None

Coinsurance/Copayments <sup>1</sup>		
In-Network	Retail (up to a 30-day supply using an in-network pharmacy) <sup>2</sup>	Mail Order (up to a 90-day supply)
Level One Generic drugs	\$10 copayment	\$20 copayment
Level Two Preferred brand drugs	50% coinsurance <ul style="list-style-type: none"><li>\$25 minimum</li><li>\$225 maximum</li></ul>	50% coinsurance <ul style="list-style-type: none"><li>\$50 minimum</li><li>\$450 maximum</li></ul>
Level Three Nonpreferred brand drugs	50% coinsurance <ul style="list-style-type: none"><li>\$60 minimum</li><li>\$300 maximum</li></ul>	50% coinsurance <ul style="list-style-type: none"><li>\$120 minimum</li><li>\$600 maximum</li></ul>
Member Pays the Difference	You will pay the generic copayment, plus the difference in cost between the brand-name and generic drug, if you purchase a brand-name drug when a generic equivalent is available.	
Out-of-Network (retail only)		
You may incur an additional cost for drugs received at an out-of-network pharmacy; please contact the Plan for details.		

<sup>1</sup> Where prescription drug coverage is expressed as a percentage, it is a percentage of the plan's cost for the drug.

<sup>2</sup> Prescription drug copayments will double after the third time you receive a 30-day supply of a maintenance medication at a retail pharmacy; for cost savings, fill up to a 90-day supply through mail order or pickup at a CVS retail pharmacy.

HMO/Medicare HMO prescription drug coverage varies by HMO/Medicare HMO. For HMO/Medicare HMO information, contact the HMO/Medicare HMO. Carrier contact information is on pages 16 and 17.

## If You Are Medicare-Eligible<sup>4</sup>

UnitedHealthcare® Group Medicare Advantage (PPO) with Prescription Drug Coverage	
How It Works	
<b>Annual Deductible</b>	You pay a \$445/individual annual deductible for the cost of your prescription drugs. (There is no annual out-of-pocket maximum.)
<b>Total Prescription Drug Cost Limit</b>	Once you reach the \$445/individual deductible, the Plan begins to contribute and you pay a copayment for the cost of the drug (see the copayment structure below) until you reach a total prescription drug cost limit (including the copayments and deductible, plus the Plan's cost for the drugs) of \$4,130/individual.
<b>Coverage Gap (or "Donut Hole")</b>	After you reach the total prescription drug cost limit of \$4,130/individual (including the copayments and deductible, plus the Plan's cost for the drugs), you pay 25% of the total cost of generic drugs and 25% of the total cost plus a portion of the dispensing fee for brand-name drugs until you reach \$6,550 in out-of-pocket costs. (While you are in this "donut hole," either the Plan pays the rest of the cost for these covered drugs or they are paid for by drug manufacturers' discounts.)
<b>Coinsurance or Copayments</b>	After you reach \$6,550/individual in out-of-pocket costs, you pay the greater of 5% of the cost or a copayment of \$3.70 for generics/\$9.20 for brand-name drugs, per prescription, for the remainder of the year.
<b>Note:</b> Only drugs included on the UnitedHealthcare standard Medicare Part D formulary are covered. Out-of-pocket expenses for drugs not covered will not count toward total prescription drug costs or total out-of-pocket costs.	

Copayments		
In-Network	Retail (up to a 34-day supply) <sup>5</sup>	Mail Order (up to a 90-day supply)
<b>Level One</b> Generic drugs on UnitedHealthcare standard Medicare Part D formulary	\$15 copayment	\$30 copayment
<b>Level Two</b> Plan-preferred brand-name drugs UnitedHealthcare standard Medicare Part D formulary	\$30 copayment	\$60 copayment
<b>Level Three</b> Non-plan-preferred drugs on UnitedHealthcare standard Medicare Part D formulary	\$50 copayment	\$100 copayment
<b>Level Four</b> Specialty drugs on UnitedHealthcare standard Medicare Part D formulary	\$65 copayment	\$130 copayment
<b>Out-of-Network (retail only)</b>		
Available only in the event of an emergency, as defined by the Centers for Medicare & Medicaid Services (CMS). If an out-of-network pharmacy is used for a non-qualifying emergency, no benefits will be applied.		

<sup>4</sup> The deductibles for the PDP are separate from the deductibles for the Enhanced POS, Standard POS, Traditional Indemnity and UnitedHealthcare Group Medicare Advantage (PPO) options.

<sup>5</sup> 60- and 90-day supplies are available at double and triple copayments; for cost savings, use mail order.

# Dental

**Please note:** For the services shown in the table below, where coverage is expressed as a percentage, it is a percentage of the provider's negotiated rate (for in-network Dental Preferred Provider Organization [PPO] option services), of the reasonable and customary (R&C) fee (for out-of-network Dental PPO option services) or of the dentist-eligible charges (for Dental Maintenance Organization [DMO] option services).

Feature	Dental Preferred Provider Organization (PPO) Option		Dental Maintenance Organization (DMO) Option (Participating Providers) <sup>6</sup>
	In-Network	Out-of-Network	
<b>Annual Deductible</b>	<ul style="list-style-type: none"> <li>\$50/individual</li> <li>\$100/family</li> </ul> Applies to basic and major services only	<ul style="list-style-type: none"> <li>\$75/individual</li> <li>\$150/family</li> </ul> Applies to diagnostic, preventive, basic and major services	Generally not applicable
<b>Diagnostic and Preventive Care</b> (for example: exams, cleanings and routine X-rays)	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>Basic Services</b> (for example: fillings)	Plan pays 60%	Plan pays 40%	Plan pays 100%
<b>Major Services</b> (for example: crowns)	Plan pays 60%	Plan pays 40%	Plan pays 75%
<b>Orthodontia</b>	Plan pays 60% up to a lifetime maximum of \$1,500/individual	Plan pays 50% up to a lifetime maximum of \$1,500/individual	Plan pays 50%; in general, no lifetime maximum applies
<b>Annual Maximum Benefit</b> (in- and out-of-network combined)	\$1,250 (excluding orthodontia)	\$1,000 (excluding orthodontia)	Generally not applicable

<sup>6</sup> If you visit a non-participating dentist after you enroll in the DMO option, your benefit will generally be lower since it will be limited to a specific dollar amount.

## Important Information Regarding the DMO Option

The DMO option is available in a limited area. If it does not appear as a coverage option on the YBR website during the annual open enrollment period, then you do not live in a DMO service area. Beginning with the 2021 plan year, you cannot enroll or re-enroll in the DMO option if you do not live in a DMO service area, even if you are comfortable with the distance between you and the dentists who participate in the DMO network. If you are currently enrolled in the DMO option and it is not listed as a coverage option on the YBR website, you will automatically receive default dental coverage through the Dental Preferred Provider Organization (PPO) option for 2021, unless you actively decline coverage during annual open enrollment.

### Questions?

For questions about dental coverage or if you are looking for a provider in the PPO or DMO networks, please contact Aetna:

- [www.aetna.com](http://www.aetna.com)
- PPO option: 1-800-220-5470
- DMO option: 1-800-220-5479

### Remember

You may not be eligible for all of the coverage options shown in the table above.

# resource contact information

For information about your benefits coverage, contact these resources.

Where	What You Will Find
<b>Nokia Resources</b>	
<a href="https://digital.alight.com/nokia">https://digital.alight.com/nokia</a> 24 hours a day, every day, except on Sunday between midnight and 1:00 p.m., ET	<b>The Your Benefits Resources (YBR) website</b> <ul style="list-style-type: none"> <li>▪ View your current coverage</li> <li>▪ Review and compare your 2021 healthcare options and contribution costs</li> <li>▪ Enroll in coverage for 2021</li> <li>▪ Make changes to your default coverage for 2021</li> <li>▪ Opt out of your 2021 coverage</li> <li>▪ Find a doctor or healthcare provider</li> <li>▪ Learn more about your Nokia benefits</li> <li>▪ Review dependent eligibility rules</li> <li>▪ Review, add or change your dependent's(s') information on file</li> <li>▪ Understand how a Life Event may change your benefits</li> </ul>
1-888-232-4111 (1-212-444-0994 if calling from outside of the United States, Puerto Rico or Canada) 9:00 a.m. to 5:00 p.m., ET, Monday through Friday	<b>Nokia Benefits Resource Center</b> <ul style="list-style-type: none"> <li>▪ <b>If you do not have Internet access:</b> <ul style="list-style-type: none"> <li>– Enroll in coverage for 2021</li> <li>– Make changes to your default coverage for 2021</li> <li>– Opt out of your 2021 coverage</li> <li>– Review dependent eligibility rules</li> <li>– Review, add or change your dependent's(s') information on file</li> </ul> </li> <li>▪ Resolve a unique benefits issue that you have not been able to solve on your own</li> <li>▪ Notify Nokia if you or your eligible dependent(s) will become Medicare-eligible due to a disability</li> </ul>
<a href="http://www.benefitanswersplus.com">www.benefitanswersplus.com</a>	<b>The Nokia BenefitAnswers Plus website</b> <ul style="list-style-type: none"> <li>▪ See benefits news and updates, including coverage tips and reminders</li> <li>▪ Get your enrollment materials</li> <li>▪ Find answers to your benefits questions</li> <li>▪ View plan-related documents such as Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs)</li> <li>▪ Find carrier contact information during the year</li> </ul>
<b>UnitedHealthcare – Medical and Prescription Drug Coverage for the Group Medicare Advantage (PPO)</b>	
<b>Group Medicare Advantage (PPO) with prescription drug coverage:</b> <a href="http://www.UHCRetiree.com/nokia">www.UHCRetiree.com/nokia</a> 1-888-980-8117 (TTY: 711) 8:00 a.m. to 8:00 p.m., local time, seven days a week	<b>General information about your coverage and dedicated Customer Care (Member Services)</b> <ul style="list-style-type: none"> <li>▪ Understand how your UnitedHealthcare medical and prescription drug coverage works</li> <li>▪ Find network physicians, specialists, facilities and retail pharmacies in your community</li> <li>▪ Compare average treatment costs and hospitals in your area for medical procedures you may be considering</li> <li>▪ Manage your healthcare choices and costs through a Plan Comparison Calculator</li> <li>▪ Access claims information</li> <li>▪ Speak with an experienced Customer Care representative who understands your plan and can answer questions quickly</li> </ul>



Where	What You Will Find
<b>UnitedHealthcare – Medical and Prescription Drug Coverage for the Group Medicare Advantage (PPO) (continued)</b>	
	<b>Information specific to the plan's Medicare Part D prescription drug coverage</b> <ul style="list-style-type: none"> <li>Filling your prescriptions is convenient. There are more than 67,000 national chain, regional, and independent local retail pharmacies in the UnitedHealthcare network. Using a UnitedHealthcare network pharmacy can help make sure you are getting the lowest cost available through your plan.</li> <li>To find network pharmacies near you, use our pharmacy search tool at <a href="http://www.UHCRetiree.com/nokia">www.UHCRetiree.com/nokia</a>.</li> <li>You may save on the medications you take regularly. If you prefer the convenience of mail order, you could save time and money by receiving your maintenance medications through OptumRx® Home Delivery. You'll get automatic refill reminders and access to licensed pharmacists if you have questions.</li> <li>Review plan restrictions and make sure the drugs you take are covered.</li> </ul>
<b>UnitedHealthcare – Medical Coverage for the Enhanced POS, Standard POS and Traditional Indemnity Options</b>	
<b>Enhanced and Standard POS:</b> 1-800-577-8539 <b>Traditional Indemnity:</b> 1-800-577-8567 <a href="http://www.myuhc.com">www.myuhc.com</a>	<b>General information about your coverage and dedicated Customer Care (Member Services)</b> <ul style="list-style-type: none"> <li>Understand how your UnitedHealthcare medical coverage works</li> <li>Find network physicians, specialists and facilities in your community</li> <li>Compare average treatment costs and hospitals in your area for medical procedures you may be considering</li> <li>Manage your healthcare choices and costs through a Plan Comparison Calculator</li> <li>Access claims information</li> <li>Speak with an experienced Customer Care representative who understands your plan and can answer questions quickly</li> </ul>
<b>UnitedHealthcare – Additional Medical Support for the Group Medicare Advantage (PPO), Enhanced POS, Standard POS and Traditional Indemnity Options</b>	
<b>Group Medicare Advantage (PPO):</b> 1-877-365-7949 <b>Enhanced POS, Standard POS and Traditional Indemnity:</b> <a href="http://www.myuhc.com">www.myuhc.com</a> <b>Enhanced and Standard POS:</b> 1-800-577-8539 <b>Traditional Indemnity:</b> 1-800-577-8567 24 hours a day, seven days a week	<b>UnitedHealthcare OptumHealth™ NurseLine and Live Nurse Chat</b> <ul style="list-style-type: none"> <li>Speak with a registered nurse at any time</li> <li>Get information about health and welfare topics</li> <li>Participate in a live online Nurse Chat</li> <li>Both English- and Spanish-speaking registered nurses are available</li> </ul>
<a href="http://www.myoptumhealthcomplexmedical.com">www.myoptumhealthcomplexmedical.com</a> 1-866-936-6002 7:00 a.m. to 7:00 p.m., Central Time (CT), Monday through Friday, excluding holidays	<b>UnitedHealthcare Cancer Resource Services (CRS)</b> <ul style="list-style-type: none"> <li>Get information regarding a cancer diagnosis and treatment</li> <li>Find cancer centers or physicians</li> </ul>
<a href="http://www.myoptumhealthcomplexmedical.com">www.myoptumhealthcomplexmedical.com</a> (click the "Congenital Heart Disease" link or call the phone number on the back of your medical ID card)	<b>Congenital Heart Disease Program (CHD)</b> <ul style="list-style-type: none"> <li>Clinical consultants can provide information to assist parents, family members, case managers and physicians in making decisions about congenital heart disease</li> </ul>
<a href="http://www.myoptumhealthcomplexmedical.com">www.myoptumhealthcomplexmedical.com</a> (click the "Transplantation" link or call the phone number on the back of your medical ID card)	<b>Transplant Resource Services (TRS)</b> <ul style="list-style-type: none"> <li>Services and access to medical professionals renowned for providing quality treatment in solid organ or blood/marrow transplants</li> </ul>

Where	What You Will Find
<b>UnitedHealthcare – Additional Medical Support for the Group Medicare Advantage (PPO), Enhanced POS, Standard POS and Traditional Indemnity Options (continued)</b>	
<a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a> <b>Enhanced and Standard POS:</b> 1-800-577-8539 <b>Traditional Indemnity:</b> 1-800-577-8567	<b>UnitedHealthcare Behavioral Health and Chemical Dependency</b> <ul style="list-style-type: none"> <li>Understand how your mental health and chemical dependency coverage works</li> <li>Access claims information</li> </ul>
<a href="http://www.healthy-pregnancy.com">www.healthy-pregnancy.com</a> 1-800-411-7984	<b>Healthy Pregnancy Program</b> <ul style="list-style-type: none"> <li>24-hour access to experienced maternity nurses</li> <li>Education and support for women through all stages of pregnancy and delivery</li> </ul>
<b>CVS Caremark Prescription Drug Coverage – does not apply to UnitedHealthcare Group Medicare Advantage (PPO) or HMO/Medicare HMO coverage</b>	
<b>Participants not eligible for Medicare, and participants eligible for Medicare who are enrolled in the Traditional Indemnity option</b> Caremark.com 1-800-240-9623	<b>CVS Caremark</b> <ul style="list-style-type: none"> <li>Understand how your prescription drug coverage works</li> <li>Prescription drug coverage and pricing information, including comparisons for brand-name and generic medications received through mail order and retail</li> <li>Access claims information</li> <li>Find an in-network pharmacy</li> </ul>
<a href="http://Caremark.com/mailservice">Caremark.com/mailservice</a> 1-800-240-9623	<b>CVS Caremark Mail Service Pharmacy</b> <ul style="list-style-type: none"> <li>Order and refill maintenance medications from the CVS Caremark mail order service for savings opportunities</li> </ul>
<a href="http://CVSSpecialty.com">CVSSpecialty.com</a> 1-800-237-2767	<b>CVS Specialty</b> <ul style="list-style-type: none"> <li>Refill prescriptions and check order status</li> <li>Pick up prescriptions or have them shipped to you</li> <li>Talk to a pharmacist and nurse specially trained in your condition</li> <li>Access injection training, home infusion and other services</li> </ul>
<b>Aetna Dental</b>	
<a href="http://www.aetna.com">www.aetna.com</a> <b>PPO option:</b> 1-800-220-5470 <b>DMO option:</b> 1-800-220-5479	<b>Aetna Dental</b> <ul style="list-style-type: none"> <li>Understand how your dental coverage works</li> <li>Find network dentists</li> <li>Access claims information</li> </ul>
<b>MetLife</b>	
1-888-201-4612	<b>MetLife Life Insurance</b> <ul style="list-style-type: none"> <li>Understand how your life insurance coverage works</li> <li>Request conversion</li> <li>Request or update beneficiary forms</li> </ul>
1-800-984-8651	<b>MetLife Long-Term Care Insurance (LTCI)</b> <ul style="list-style-type: none"> <li>Understand how your LTCI coverage works</li> <li><b>Note:</b> Plan closed to new entrants as of December 31, 2011</li> </ul>
<b>HMO/Medicare HMO (see carrier contact information on next pages)</b>	
Contact information is also available: <ul style="list-style-type: none"> <li>On the back of your ID card, if you are currently enrolled in an HMO/Medicare HMO;</li> <li>By visiting the YBR website at <a href="https://digital.alight.com/nokia">https://digital.alight.com/nokia</a>; or</li> <li>By calling the Nokia Benefits Resource Center at 1-888-232-4111.</li> </ul>	<b>Your HMO/Medicare HMO carrier</b> <ul style="list-style-type: none"> <li>Understand how your HMO/Medicare HMO coverage works</li> <li>Access claims information</li> </ul>

# HMOs for Participants Not Eligible for Medicare

HMO Option	Phone Number	Website
Horizon Blue Cross Blue Shield of New Jersey	<ul style="list-style-type: none"> <li>Members: 1-800-355-2583</li> <li>Prospective members: 1-800-224-1234</li> </ul>	<a href="http://www.horizonblue.com">www.horizonblue.com</a>
Kaiser Mid-Atlantic	<ul style="list-style-type: none"> <li>Washington, D.C.: 1-301-468-6000 (TTY: 711)</li> <li>Outside the Washington, D.C., metro area: 1-800-777-7902 (TTY: 711)</li> </ul>	<a href="http://kp.org">http://kp.org</a>
Kaiser Northwest	<ul style="list-style-type: none"> <li>Portland, OR, area only: 1-503-813-2000</li> <li>1-800-813-2000 elsewhere</li> </ul>	
Kaiser of Northern California Kaiser of Southern California	1-800-464-4000	
Kaiser Permanente Washington	1-888-901-4636	
Kaiser Permanente of Colorado	<ul style="list-style-type: none"> <li>1-800-632-9700</li> <li>Southern Colorado: 1-888-681-7878</li> </ul>	
Kaiser Permanente of Georgia	<ul style="list-style-type: none"> <li>1-888-865-5813</li> <li>Local: 1-404-261-2590</li> </ul>	
Kaiser Permanente of Hawaii	<ul style="list-style-type: none"> <li>Oahu: 1-808-432-5955</li> <li>Other islands: 1-800-966-5955</li> </ul>	

# Medicare HMOs

Medicare HMO Option	Phone Number	Website
Aetna Health Plans of New Jersey Aetna Health Plans of Pennsylvania	1-800-282-5366	<a href="http://www.aetna.com">www.aetna.com</a>
BlueCross BlueShield of North Carolina	1-888-310-4110	<a href="https://www.bluecrossnc.com/medicare-members">https://www.bluecrossnc.com/medicare-members</a>
Kaiser Permanente Washington	1-888-901-4636	<a href="http://kp.org">http://kp.org</a>
EmblemHealth	<ul style="list-style-type: none"> <li>Members: 1-800-447-8255</li> <li>Prospective members: 1-800-447-8632</li> </ul>	<a href="http://www.emblemhealth.com">www.emblemhealth.com</a>
Horizon Blue Cross Blue Shield of New Jersey	<ul style="list-style-type: none"> <li>Members: 1-800-365-2223</li> <li>Prospective members: 1-800-425-9435</li> </ul>	<a href="http://www.horizonblue.com">www.horizonblue.com</a>
Humana Health Plan of Florida Humana Health Plan of Illinois Humana Health Plan of Kansas City	<ul style="list-style-type: none"> <li>Members: 1-866-396-8810</li> <li>Prospective members: 1-800-824-8242</li> </ul>	<a href="http://www.humana.com">www.humana.com</a>
Kaiser Mid-Atlantic	1-888-777-5536 (TTY: 711)	<a href="http://my.kp.org/nokia">http://my.kp.org/nokia</a>
Kaiser Northwest	<ul style="list-style-type: none"> <li>Portland, OR, area only: 1-503-813-2000</li> <li>1-800-813-2000 elsewhere</li> </ul>	
Kaiser of Northern California Kaiser of Southern California	1-800-443-0815	
Kaiser Permanente of Colorado	1-800-476-2167 (TTY: 711)	
Kaiser Permanente of Georgia	<ul style="list-style-type: none"> <li>1-800-232-4404</li> <li>Local: 1-404-233-3700</li> </ul>	
Kaiser Permanente of Hawaii	<ul style="list-style-type: none"> <li>Oahu: 1-808-432-5955</li> <li>Other islands: 1-800-966-5955</li> </ul>	
Keystone Health Plan Central	1-800-962-2242 (TTY: 711)	<a href="http://www.capitalbluemedicare.com">www.capitalbluemedicare.com</a>
UnitedHealthcare of Arizona	1-800-610-2660	<a href="http://www.uhcretiree.com">www.uhcretiree.com</a>
UnitedHealthcare of California	1-800-610-2660	
UnitedHealthcare of Colorado	1-800-610-2660	
UnitedHealthcare of Oklahoma	1-800-950-9355	

# Health Insurance Portability and Accountability Act of 1996 (“HIPAA”)

If you are a participant in the Nokia Medical Expense Plan for Retired Employees and/or the Nokia Dental Expense Plan for Retired Employees (collectively, the “Plans”), your personal health information is private. HIPAA requires the Plans to inform you of the availability of a notice about the Plans’ privacy practices, legal duties and your rights concerning your health information received and/or created by the Plans. You can print a copy of the Plans’ Notice of Privacy Practices for your records at any time from the BenefitAnswers Plus website at [www.benefitanswersplus.com](http://www.benefitanswersplus.com). You may also request a copy by calling 1-908-723-9869.

## 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 lymphedema.

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.

This communication is intended to highlight some of the benefits provided to eligible participants under the Nokia health and welfare 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 Nokia of America Corporation (the “Company”) (or its delegate[s]) reserves the right to modify, suspend, change or terminate any of the benefit plans at any time. 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.

This information is not a contract of employment, either expressed or implied, and does not create contractual rights of any kind between the Company and its employees or former employees.

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