



# Benefits at-a-glance and resource contact information 2024

**For participants eligible for the management retiree plan design\***

\*Includes COBRA and Family Security Program (FSP) participants

2024-BAAG3-MR\_271422

NOKIA

**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 via the Alight Mobile app (to download the app on your mobile device, go to the App Store or Google Play and search for “Alight Mobile”); or
- Call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711). Representatives are available 9:00 a.m. to 5:00 p.m., Eastern Time (ET), Monday through Friday.

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# Overview

The tables that follow summarize some features of the 2024 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 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 via the Alight Mobile app; or
- Call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711).

### 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?

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 (TTY 711) during the annual open enrollment period.

You can also contact the HMO/Medicare HMO you are considering. You can find carrier contact information on page 19 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) services,
- The reasonable and customary (R&C) fee, for Traditional Indemnity services, or
- The Medicare-approved fee schedule, for out-of-network UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug (UHC MAPPO with Rx) services.

When medical services are received from a non-network provider under the POS option, eligible expenses are an amount negotiated by UnitedHealthcare, a specific amount required by law (when required by law) or an amount UnitedHealthcare has determined is typically accepted by a healthcare provider for the same or similar service.

	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 5	\$190/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	\$3,090/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 option

Participant	Deductible
<b>Former Lucent service and disability pension retirees</b> and their non-survivor COBRA beneficiaries	<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 pension retirees</b> and their COBRA beneficiaries	<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 pension retirees)</b> and their COBRA beneficiaries and survivors	<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 AGCS retirees</b> and their COBRA beneficiaries and survivors	<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>
<b>FSP survivors of active employees</b> and their COBRA beneficiaries	<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>

	Enhanced POS		Standard POS		Traditional Indemnity	UHC MAPPO with Rx
	In-network	Out-of-network	In-network	Out-of-network		
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%; 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 12 and 13.					
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)
Durable medical equipment	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
Emergency room — emergency use	You pay \$150 copayment/visit (waived if admitted)	You pay \$150 copayment/visit (waived if admitted)	You pay \$200 copayment/visit (waived if admitted)	You pay \$200 copayment/visit (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)

	Enhanced POS		Standard POS		Traditional Indemnity	UHC MAPPO with Rx
	In-network	Out-of-network	In-network	Out-of-network		
<b>Emergency room — nonemergency use</b>	Plan pays 60% after you pay \$150 copayment/visit	Plan pays 60% after you pay \$150 copayment/visit	Plan pays 50% after you pay \$200 copayment/visit	Plan pays 50% after you pay \$200 copayment/visit	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>Hearing care</b>	<b>Hearing evaluations:</b> Contact UnitedHealthcare for details <b>Hearing aids:</b> Covered at plan benefits; contact UnitedHealthcare for details	<b>Hearing evaluations:</b> Not covered <b>Hearing aids:</b> Covered at plan benefits; contact UnitedHealthcare for details	<b>Hearing evaluations:</b> Contact UnitedHealthcare for details <b>Hearing aids:</b> Covered at plan benefits; contact UnitedHealthcare for details	<b>Hearing evaluations:</b> Not covered <b>Hearing aids:</b> Covered at plan benefits; contact UnitedHealthcare for details	<b>Hearing evaluations:</b> Contact UnitedHealthcare for details <b>Hearing aids:</b> Covered at plan benefits; contact UnitedHealthcare for details	<b>Hearing evaluations:</b> <i><b>Routine hearing exam:</b></i> \$0 copayment; limited to one exam/year <i><b>Exam to diagnose and treat hearing and balance issues:</b></i> Plan pays 80% <b>Hearing aids:</b> Limited to \$500 allowance every three years
<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	You will pay the Original Medicare cost-sharing
<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	You pay \$200/day up to a maximum of five days; thereafter, you pay \$0 copayment for additional Medicare-covered days

	Enhanced POS		Standard POS		Traditional Indemnity	UHC MAPPO with Rx
	In-network	Out-of-network	In-network	Out-of-network		
<b>Maternity</b> (office visits [pre/postnatal], in-hospital delivery services)	<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)



	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 — primary care:</b> You pay \$0 copayment/visit <b>Virtual visit — behavioral health:</b> Plan pays 80% after deductible is satisfied <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

	Enhanced POS		Standard POS		Traditional Indemnity	UHC MAPPO with Rx
	In-network	Out-of-network	In-network	Out-of-network		
Radiation therapy	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
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 12 and 13.					
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/plan year, 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
Well-woman care (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)
Mammogram screening	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

	Enhanced POS		Standard POS		Traditional Indemnity	UHC MAPPO with Rx
	In-network	Out-of-network	In-network	Out-of-network		
<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 page 19.**

# 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 the Enhanced and Standard Point of Service (POS) and Traditional Indemnity options

### How it works

Annual deductible	None
Annual out-of-pocket maximum	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)
<b>Level one</b> Generic drugs	\$10 copayment	\$20 copayment
<b>Level two</b> Preferred brand drugs	50% coinsurance; \$25 minimum, \$225 maximum	50% coinsurance; \$50 minimum, \$450 maximum
<b>Level three</b> Nonpreferred brand drugs	50% coinsurance; \$60 minimum, \$300 maximum	50% coinsurance; \$120 minimum, \$600 maximum
<b>Member pays the difference</b>	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 pick up at a CVS retail pharmacy. **Note the following state exceptions:** **MINNESOTA:** Members filling their prescriptions in MN can obtain 90-day supplies of maintenance medications from an expanded list of pharmacies; visit [Caremark.com](https://www.caremark.com) to find an in-network participating pharmacy. **OKLAHOMA:** Members residing in or filling their prescriptions in OK can obtain 90-day supplies of maintenance medications at any in-network retail pharmacy that fills 90-day supplies (not just CVS retail pharmacies) or mail-order pharmacy.

## Important information about coverage for specialty medications

Your CVS Caremark prescription drug coverage includes the PrudentRx Copay Program, a cost-saving program for certain specialty medications. Specialty medications on the PrudentRx Copay Program Drug List are subject to a 30% coinsurance payment, after any applicable prescription drug program deductible is satisfied. However, members who participate in PrudentRx will pay \$0 for prescriptions on the PrudentRx Copay Program Drug List.

If you or a covered family member takes one or more specialty medications on the PrudentRx Copay Program Drug List, you will receive a letter from PrudentRx with information about the program. You must call PrudentRx to register for any manufacturer copayment assistance program available for a covered specialty medication or to opt out. If you do not enroll in an available manufacturer copayment assistance program or if you opt out, you will pay the full 30% coinsurance amount for your specialty medication. For more information, refer to the letter you receive from PrudentRx or call 1-800-578-4403, from 8:00 a.m. to 8:00 p.m., ET, Monday through Friday.

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 page 19.

## 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 \$400/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 \$400/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 \$5,030/individual.
<b>Coverage gap (or "donut hole")</b>	After you reach the total prescription drug cost limit of \$5,030/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 \$8,000 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 \$8,000/individual in out-of-pocket costs, you pay \$0 per prescription <sup>7</sup> for the remainder of the year.

**Note:** 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

<b>In-network</b>	<b>Retail</b> (up to a 34-day supply) <sup>5</sup>	<b>Mail order</b> (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 on 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

#### Out-of-network (retail only)

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 prescription drug program 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).

	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>	\$50/individual \$100/family Applies to basic and major services only	\$75/individual \$150/family 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.

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 2024, 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


The group number for both options is 700140.

## 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>	
<p><a href="https://digital.alight.com/nokia">https://digital.alight.com/nokia</a></p> <p>24 hours a day, every day, except on Sunday between midnight and 1:00 p.m., ET</p> <p>You may also access the YBR website via the Alight Mobile app. To download the app on your mobile device:</p> <ul style="list-style-type: none"> <li>• Scan the code at right,</li> <li>• Go to the <a href="#">App Store</a> or <a href="#">Google Play</a> and search for “Alight Mobile” or</li> <li>• Visit <a href="https://alight.com/app">alight.com/app</a>.</li> </ul>  <p>Once you have downloaded the app, open it, search for “Nokia,” and tap the name. Enter your YBR User ID and tap “Sign in” to log on.</p>	<p><b>The Your Benefits Resources (YBR) website</b></p> <ul style="list-style-type: none"> <li>• View your current coverage</li> <li>• Review and compare your 2024 healthcare options and contribution costs</li> <li>• Enroll in coverage for 2024</li> <li>• Make changes to your default coverage for 2024</li> <li>• Opt out of your 2024 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>
<p>1-888-232-4111 (TTY 711)</p> <p>(1-212-444-0994 if calling from outside of the United States, Puerto Rico or Canada)</p> <p>9:00 a.m. to 5:00 p.m. ET, Monday through Friday</p>	<p><b>Nokia Benefits Resource Center</b></p> <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 2024</li> <li>– Make changes to your default coverage for 2024</li> <li>– Opt out of your 2024 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>
<p><a href="https://www.benefitanswersplus.com">www.benefitanswersplus.com</a></p>	<p><b>The Nokia BenefitAnswers Plus website</b></p> <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 benefit 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>

Where	What you will find
<b>UnitedHealthcare — medical and prescription drug coverage for the Group Medicare Advantage (PPO)</b>	
<p><b>Group Medicare Advantage (PPO) with prescription drug coverage:</b></p> <p><a href="https://retiree.uhc.com/nokia">retiree.uhc.com/nokia</a></p> <p>1-888-980-8117 (TTY 711)</p> <ul style="list-style-type: none"> <li>• During Medicare annual open enrollment (October 15 – December 7): 8:00 a.m. to 8:00 p.m., local time, seven days a week</li> <li>• Outside of Medicare annual open enrollment: 8:00 a.m. to 8:00 p.m., local time, Monday through Friday</li> </ul>	<p><b>General information about your coverage and dedicated Customer Care (Member Services)</b></p> <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>
	<p><b>Information specific to the plan's Medicare Part D prescription drug coverage</b></p> <p>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.</p> <p>To find network pharmacies near you, use our pharmacy search tool at <a href="https://retiree.uhc.com/nokia">retiree.uhc.com/nokia</a>.</p> <p>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.</p> <p>Review plan restrictions and make sure the drugs you take are covered.</p>
<b>UnitedHealthcare — medical coverage for the Enhanced POS, Standard POS and Traditional Indemnity options</b>	
<p><b>Enhanced and Standard POS:</b></p> <p>1-800-577-8539</p> <p><b>Traditional Indemnity:</b></p> <p>1-800-577-8567</p> <p><a href="https://www.myuhc.com">www.myuhc.com</a></p>	<p><b>General information about your coverage and dedicated Customer Care (Member Services)</b></p> <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>	
<p><b>Group Medicare Advantage (PPO) (Telephonic Nurse Support):</b> 1-877-365-7949</p> <p><b>Enhanced POS, Standard POS and Traditional Indemnity (Live Nurse Assistance):</b> <a href="https://www.myuhc.com">www.myuhc.com</a></p> <p>Call the phone number on the back of your medical ID card</p> <p>24 hours a day, seven days a week</p>	<p><b>UnitedHealthcare Telephonic Nurse Support/Live Nurse Assistance</b></p> <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 (Enhanced POS, Standard POS and Traditional Indemnity only)</li> <li>• Both English- and Spanish-speaking registered nurses are available</li> </ul>



Where	What you will find
<b>UnitedHealthcare — additional medical support for the Enhanced POS, Standard POS and Traditional Indemnity options</b>	
<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 (CHD) Program</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>
<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://myuhc.phs.com/maternitysupport">myuhc.phs.com/maternitysupport</a> 1-877-201-5328 (TTY 711) 8:00 a.m. to 8:00 p.m., CT, Monday through Thursday, and 8:00 a.m. to 5:00 p.m., CT, Friday	<b>Maternity Program</b> <ul style="list-style-type: none"> <li>• Education and support for women through all stages of pregnancy and delivery</li> <li>• Information on how to download the Healthy Pregnancy mobile app</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> <a href="http://Caremark.com">Caremark.com</a> 1-800-240-9623 24 hours a day, seven days a week	<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 8:30 a.m. to 8:30 p.m., ET, Monday through Friday	<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>
<a href="https://www.prudentrx.com/prudentes">https://www.prudentrx.com/prudentes</a> (list of covered specialty medications; updated monthly) 1-800-548-4403 8:00 a.m. to 8:00 p.m., ET, Monday through Friday	<b>PrudentRx Copay Program</b> <ul style="list-style-type: none"> <li>• Talk with a PrudentRx Advocate for information about the program and to complete your enrollment</li> <li>• Order and refill prescriptions for covered specialty medications and specialty limited distribution drugs at no cost to you</li> <li>• Check order status</li> <li>• Pick up prescriptions or have them shipped to you</li> </ul>

Where	What you will find
<b>Aetna Dental</b>	
<a href="http://www.aetna.com">www.aetna.com</a> <b>Traditional option:</b> 1-800-220-5470 <b>DMO option:</b> 1-800-220-5479 <b>Group number:</b> 700140	<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> <li>• Enroll in or disenroll from the DMO option</li> </ul>
<b>MetLife</b>	
1-800-523-2894	<b>MetLife — Group Universal Life (GUL) Insurance</b> <ul style="list-style-type: none"> <li>• Get answers to all questions related to the GUL products</li> <li>• Request portability</li> <li>• Get answers to questions about completing the online beneficiary designation process</li> </ul>
1-888-201-4612	<b>MetLife — All other life insurance</b> <ul style="list-style-type: none"> <li>• Understand how your life insurance coverage works</li> <li>• Request conversion</li> <li>• Get answers to questions about completing the online beneficiary designation process</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> </ul> <b>Note:</b> Plan closed to new entrants as of December 31, 2012.
<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 via the Alight Mobile app; or</li> <li>• By calling the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711).</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 and Medicare HMOs

## HMOs for participants not eligible for Medicare

<b>Kaiser of Northern California</b>	<b>Phone:</b> 1-800-464-4000 <b>Website:</b> <a href="http://kp.org">http://kp.org</a>
<b>Kaiser Permanente of Hawaii</b>	<b>Phone:</b> 1-800-966-5995 <b>Website:</b> <a href="http://kp.org">http://kp.org</a>

## Medicare HMOs

<b>Kaiser of Northern California</b>	<b>Phone:</b> 1-800-464-4000 <b>Website:</b> <a href="http://kp.org">http://kp.org</a>
<b>Kaiser Permanente of Hawaii</b>	<b>Phone:</b> 1-800-966-5995 <b>Website:</b> <a href="http://kp.org">http://kp.org</a>

# 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”) (each a part of the Nokia Retiree Welfare Benefits Plan), 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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