

# 2025 enrollment action guide

For eligible active employees, employees on a leave of absence (LOA) or Short-Term Disability (STD), and COBRA participants

2025-ACTIVE

NOKIA

# 2025 annual open enrollment period

**Important:** This guide is intended for multiple audiences. Some information in this guide may not apply to you. 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 dependents.

## Online and phone enrollment period: October 14, 2024 – October 25, 2024

**The 2025 annual open enrollment period begins on Monday, October 14, 2024, at 9:00 a.m., Eastern Time (ET), and ends on Friday, October 25, 2024, at 5:00 p.m., ET.**

You may learn about your 2025 coverage choices and costs — as well as enroll in and/or change your Nokia health and welfare benefits coverage — online on the Your Benefits Resources (YBR) website at [digital.alight.com/nokia](https://digital.alight.com/nokia) or by calling the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) during these dates and times. Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

### Please note:

- **The annual open enrollment period runs for two weeks.** You may enroll online or by phone during this time. You may also enroll using the Alight Mobile app. See “Access your benefits and enroll through the Alight Mobile app!” on page 3.
- You cannot use the YBR website or call the Nokia Benefits Resource Center to enroll in or make changes to your coverage for 2025 — or call the Nokia Benefits Resource Center to ask questions about your 2025 plan options and pricing — until Monday, October 14, 2024, at 9:00 a.m., ET.

**You must take action before Friday, October 25, 2024, at 5:00 p.m., ET. Late enrollments will not be accepted.**

Prepare to make your benefit decisions by reading the sections below.

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# What's changing for 2025

This section constitutes a Summary of Material Modifications (SMM) to the Summary Plan Descriptions (SPDs) of the health and welfare benefit plans referred to herein.

The following changes to benefits coverage under the Nokia health and welfare benefit plans (the "Plans") will take effect on January 1, 2025.

## More choices for medical coverage

The following medical plan options will be available for 2025:

- Surest Enhanced
- Surest Standard
- UnitedHealthcare® (UHC) Enhanced
- UHC Standard

CVS Caremark will provide prescription drug coverage for all four options.

### Please note:

- The UHC medical plan options available in 2025 will be similar, but not identical, to those offered in 2022. For a list of covered medical services and their 2025 coverage levels, see *Benefits at-a-glance and resource contact information 2025* and the *Nokia Medical Expense Plan for Active Employees Plan Document and Summary Plan Description (SPD) — UHC Enhanced and Standard Options* on the BenefitAnswers Plus website.
- Your prescription drug coverage through CVS Caremark is **not** changing for 2025. The prescription drug deductibles, copayments (copays), coinsurance and out-of-pocket maximums that currently apply to the Surest Enhanced and Standard options will also apply to the UHC Enhanced and Standard options, respectively, in 2025. For more information, see *Benefits at-a-glance and resource contact information 2025*, the *Nokia Medical Expense Plan for Active Employees Plan Document and SPD — Surest Enhanced and Standard Options* and the *Nokia Medical Expense Plan for Active Employees Plan Document and SPD — UHC Enhanced and Standard Options* on the BenefitAnswers Plus website.
- To further enhance the security of Surest medical plan accounts, Surest is adding another layer of protection by transitioning to HealthSafe ID® (HSID) for when you log on to your Surest account, effective November 1, 2024. (See page 3 for more information.)
  - If you were previously enrolled in a UHC medical plan (through Nokia, another employer or private insurance), you may have an existing HSID account. If you do not remember your previous HSID login credentials when you try to access your account through the Surest or UHC website, you can click "Forgot username or password?" and follow the instructions to reset your HSID credentials.
  - If you do not have an HSID account, simply follow the prompts to register for an HSID account.

### Important information about default coverage

Your default coverage is the Nokia health and welfare benefits coverage in which you and your covered dependent(s) will be enrolled automatically for 2025 if you **do not** take any action during the annual open enrollment period. **It is your responsibility to confirm that your 2025 default coverage shown on the YBR website is the coverage you want for 2025.**

**Confirming your default coverage is quick and easy.** See "Check your default coverage" on page 6 to find out how to confirm your default coverage starting Monday, October 14, 2024.

### Attention! The Rally® wellness program will no longer be offered

Effective January 1, 2025, Surest will no longer offer Rally as part of medical coverage through the Enhanced or Standard option—nor will UHC offer Rally through the Enhanced or Standard option. If you are currently participating in Rally, be sure to redeem any outstanding points by December 31, 2024.



## Changes affecting Surest medical plan option members

### Effective November 1, 2024: You will need a new username and password through HealthSafe ID to log on to your Surest account

Security is a top priority at Surest, so they are adding another layer of protection to your account with HealthSafe ID (HSID). HSID is a leading technology that uses a dual-factor authentication process to safeguard member account information across UnitedHealth Group companies.

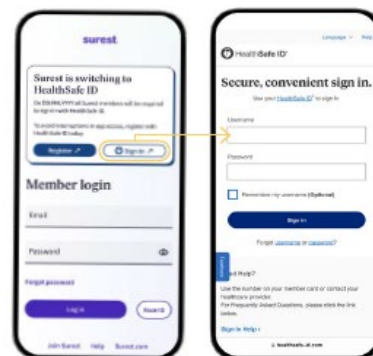
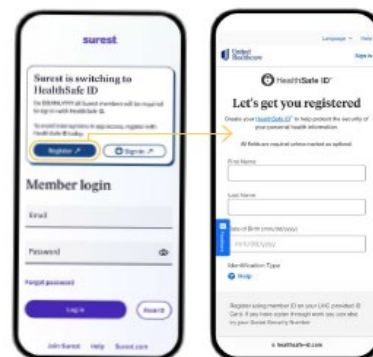
To create an account, go to the [HealthSafe ID registration page](#). Please note: You will need to provide your name, birth date, ZIP code, phone number and Surest member ID. Your HSID username and password will become the new login credentials for your Surest account.

#### Your current Surest login credentials will no longer work after November 1.

HSID registration usually takes less than five minutes and only needs to be set up once. If you have not done so already, please take a few minutes now to register with HSID and set up your new username and password for your Surest account.

You will be redirected from the Surest app to the HSID website. This is where you should create your new account.

If you have any questions or concerns, contact Surest Member Services at [Benefits.Surest.com](#), via the Surest mobile app or by calling 1-866-683-6440.



Illustrative examples only. Costs and coverages may vary.

### Access your benefits and enroll through the Alight Mobile app!

Connect with your Nokia benefits on the YBR website anytime, anywhere through the Alight Mobile app. Use the app to review, enroll in or make changes to your benefits quickly and easily, at **your** convenience.



To download the Alight Mobile app on your mobile device:

- Scan the code at the lower left to be directed to the appropriate app store for your device,
- Go to the [App Store](#) or [Google Play](#) and search for “Alight Mobile,” or
- Visit [alight.com/app](#).

Once you have downloaded the app, follow these steps:

- Open the app, search for “Nokia,” and tap the name.
- Enter your YBR User ID and password, and tap “Sign in” to log on. You are all set!

## Medical coverage changes

The following changes to the Surest Enhanced and Surest Standard options will take effect January 1, 2025.

### Expanded virtual care services

Both plan options will provide in-network coverage for two additional virtual care services:

- Virtual sleep clinic:
  - Surest Enhanced: \$10 copay
  - Surest Standard: \$25 copay
- Virtual women's health
  - Surest Enhanced: \$10 copay
  - Surest Standard: \$25 copay

For more information about the Surest virtual care services, go to [Benefits.Surest.com](https://Benefits.Surest.com) and/or the Surest mobile app.

### Routine eye care will no longer be covered

The Surest Enhanced and Surest Standard options will no longer provide coverage for routine eye exams.

## Higher Health Care Flexible Spending Account annual contribution limit

Effective January 1, 2025, you may contribute up to \$3,200 per year to a Health Care Flexible Spending Account (HFSA). This is a \$150 increase from the current \$3,050 annual contribution limit. The annual contribution limit for the Dependent Care Flexible Spending Account (DFSA) remains at \$5,000 for 2025.

**Important:** Be sure you understand the out-of-pocket costs (e.g., copay or coinsurance amounts, as applicable) you can expect to pay for healthcare services in 2025. Having a good sense of your estimated out-of-pocket healthcare expenses under your 2025 health plan options can help you make an appropriate contribution to your HFSA.

For more information, see "Flexible Spending Accounts" starting on page 9.

### Remember: Vision coverage is a "voluntary benefit"

As a reminder, vision coverage is a voluntary benefit available through Added Benefits. It is not part of your medical coverage.

The vision plan covers routine vision services and supplies, such as eye exams (including refraction and dilation), eyeglass lenses and frames, and contact lenses.

**The 2025 voluntary benefits annual open enrollment period begins on Monday, October 14, 2024, at 9:00 a.m., ET, and ends on Friday, October 25, 2024, at 5:00 p.m., ET.** You may enroll in, disenroll from or change your vision coverage for 2025 during these dates only. **Enrollments, disenrollments or changes will not be accepted after this deadline.**

If you are currently enrolled in vision coverage and take no action, your 2024 coverage will automatically roll over into 2025.

To take action or to learn more, visit [www.addedbenefitsaccess.com](https://www.addedbenefitsaccess.com) or call Added Benefits at 1-800-622-6045.

### Other changes may apply to HMO coverage

Unless noted, the changes in this guide do not apply to Health Maintenance Organization (HMO) options. Check the YBR website during the annual open enrollment period or contact the carriers of those options directly for their 2025 coverage changes.

Carrier contact information is on the back of your HMO ID card (if you are currently enrolled) and in *Benefits at-a-glance and resource contact information 2025* on the BenefitAnswers Plus website.

# Employee contributions

To see your 2025 contribution amounts, visit the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) during the annual open enrollment period. In particular, please note that effective January 1, 2025:

- **Surest medical and MetLife dental coverage contributions will increase.** Note also that contributions for the UHC medical plan options are 25% higher than the comparable Surest options.
- **Dependent life insurance coverage premiums will increase.** Premium rates for spouse life (for coverage options up to \$100,000) and child life insurance will increase as a result of the group's claims experience. Keep in mind that although rates for spouse life insurance coverage options of \$150,000, \$200,000 and \$250,000 will not increase, those coverage options are age-based and may reflect an additional increase if you are entering a new age bracket for January 1, 2025.

## Tip: Use Web Chat to get instant help during annual open enrollment

Have questions? Get real-time answers through the **Web Chat feature** when you visit the YBR website.


Web Chat will be available during annual open enrollment **only**, during regular Nokia Benefits Resource Center hours: 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

From the home page, click "Chat With Us" under "Quick Links" to connect with a representative.

## Planning to call the Nokia Benefits Resource Center? Have your phone personal identification number (PIN) ready!

To access your personalized benefits information or to enroll by phone, you will need your phone PIN. **If you have forgotten your PIN, call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) as soon as possible to request a new one.**

- If your preferred telephone number — home or mobile — is already on file with the YBR website, a one-time access code (temporary PIN) will be provided to you by telephone or text message, as applicable, so you can quickly reset your PIN.<sup>1,2</sup> **We strongly recommend that you add a mobile phone number to your personal information on file to take advantage of text messaging and additional security capabilities.**<sup>1</sup>
- If your preferred phone number is not on file, you will need to request that a temporary PIN be sent to you by US Postal Service mail.<sup>2</sup> **It may take up to 10 days to receive your temporary PIN through the mail.**

**Tip: Do not wait until you need your PIN to add your preferred phone number to your personal information on file.** If you have not done so already, log on to the YBR website today, select the profile icon  at the top right of the page and then "Personal Information," and enter your preferred phone number where indicated.

<sup>1</sup>Standard text message rates apply.

<sup>2</sup>For security purposes, access codes cannot be sent via email.

# How to enroll

## Check your default coverage

**Your default coverage is the Nokia health and welfare benefits coverage in which you and your covered dependent(s) will be enrolled automatically for 2025 if you do not take any action during the annual open enrollment period.**

**Exception:** Flexible Spending Account (FSA) elections do **not** roll over year-to-year. You must actively elect to contribute to the FSA(s) during the annual open enrollment period each year.

**It is your responsibility** to confirm that your 2025 default coverage shown on the YBR website during the annual open enrollment period is the coverage you want for 2025.

**Here is how to find your default coverage starting Monday, October 14, 2024.**

**1. Visit the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia).**

- From the home page, select the “Annual Enrollment” tile to go to the “Welcome to Enrollment” page.
- Click the green “Research and Enroll” bar on the right to be taken to “Your Benefits Summary.”
- Under “View, Compare, or Change Your Benefits,” you will see a table that displays your current benefits and next year’s benefits side-by-side.
- Under “Next Year’s Benefits,” you will see the default coverage you will receive if you do not make any changes during the annual open enrollment period.

**2. Alternatively, you may call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) to request that a copy of your default coverage record be sent to you.**

- After the welcome message, choose the option for “all other benefit questions.”
- Follow the prompts to authenticate your identity.
- After you hear the “it’s annual enrollment time” message, say “annual enrollment” to reach a representative. You can then request a copy of your default coverage record.

The copy of your default coverage record will be mailed to your address on file within 7 to 10 business days.

**Note:** If you have signed up to receive communications from the Nokia Benefits Resource Center electronically, the copy will be sent to your Secured Participant Mailbox on YBR within one business day.

## If you need a copy of your annual open enrollment kit

The easiest and most convenient way to access the information you need to enroll continues to be through the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) during the annual open enrollment period. However, if you prefer to have a copy of the annual open enrollment kit sent to you, you can make your request through the Nokia Benefits Resource Center. Here is what you need to do:

1. **Starting October 14, 2024**, call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711).
2. After the welcome message, choose the option for “all other benefit questions.”
3. Follow the prompts to authenticate your identity.
4. After you hear the “it’s annual enrollment time” message, say “annual enrollment” to reach a representative. You can then request a copy of your annual open enrollment kit.

Your annual open enrollment kit will be mailed to your address on file within 7 to 10 business days. Note that annual open enrollment kits are always sent via US Postal Service mail, even if you have signed up to receive communications from the Nokia Benefits Resource Center electronically.

## How to take action

If you decide to change your default coverage and take action during the annual open enrollment period, do it easily **starting at 9:00 a.m., ET, on Monday, October 14, 2024:**

- Through the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) or via the Alight Mobile app (see page 3), or
- By calling the Nokia Benefits Resource Center.

**Remember: You must take action before Friday, October 25, 2024, at 5:00 p.m., ET. Late enrollments will not be accepted.**

## Do you need to take action?

You may already be enrolled in the right coverage for yourself and your family and may not need to take any action during the annual open enrollment period. However, you will need to take action to:


- Choose coverage other than your default coverage (see “Check your default coverage” on page 6),
- Add<sup>3</sup> or remove dependent(s) from coverage, and/or
- Make any other changes to your health and welfare benefits coverage for 2025, such as making a contribution election for your HFSA and/or DFSA, if eligible.

If you do not take action during the annual open enrollment period, you will receive the default coverage shown on the YBR website during the annual open enrollment period.

## Using YBR

Before you begin, make sure you have your User ID and password ready, along with any information — including Social Security number(s) — for any new eligible dependent(s) you may be adding to your coverage. (If necessary, see “Have you forgotten your YBR website User ID and/or password?” on page 8.)

Then, when you are ready to begin, keep in mind these helpful hints:

- **Set aside enough time** to complete the enrollment process without interruption. After 15 minutes of inactivity on the YBR website, you will automatically be logged off, and any elections made up to that point will not be saved.
- **The first time you log on from a particular device**, you will be prompted to choose and answer a series of security questions. This will register your device with the YBR website and provide additional protection for your personal information.
- **You have the option to choose** how you prefer to receive communications from the Nokia Benefits Resource Center. Select the profile icon  at the top right of the page and then “Manage Communications.” Scroll down to the “Delivery Preference” section to choose your preferred method of delivery (electronically or US Postal Service mail) and verify your contact information. **Please note:**
  - Communications delivered electronically will get to you faster, while communications delivered by mail may take up to 10 days.
  - Your election for receipt of communications on the YBR website will not affect the method of delivery for your annual open enrollment kit. If you would like to have a copy of your annual open enrollment kit mailed to you, please follow the instructions outlined in “If you need a copy of your annual open enrollment kit” on page 6.

### Reminder

When enrolling dependents, please be sure to review the Nokia Dependent Eligibility Rules at [www.benefitanswersplus.com/active\\_m/ded.html](https://www.benefitanswersplus.com/active_m/ded.html).

The rules describe who is eligible to be covered under Nokia’s medical, dental, and life and accidental loss insurance plans. With respect to children, the rules include various criteria, including age. As also described in the rules, if you have a child who is covered under the plan(s), is disabled and would otherwise lose coverage under the plans due to no longer satisfying the age limit for coverage, you have the ability to continue coverage beyond the stated age provided certain criteria are met. Among these is that you obtain medical certification of disability and that you start the certification process within 31 days of the date your child loses eligibility under the plan(s) due to age.

<sup>3</sup> Make sure your dependents are eligible under the Nokia eligibility rules before you add them to your coverage. You can view eligibility rules on the YBR website. You will be asked to verify the eligibility of the dependent(s) you enroll for coverage.




- **Review your dependent(s) on file for each of your benefit plans** — and make any updates or corrections.
- **Click “Complete Enrollment”** when you are done making your elections or if you must log off the YBR website before completing your elections; otherwise, your elections made up to that point will not be saved. You can log back on and make any additional changes before your enrollment deadline (Friday, October 25, 2024, at 5:00 p.m., ET) even if you have already completed your enrollment.
- **You may save or print your elections** if you like. To do so, save or print the “Completed Successfully!” page for your records when you are finished taking action.
- **Log off the YBR website** when you are finished to prevent others from viewing your information. When “You’ve Logged Off” appears on the screen, you will know your information is protected.
- **Watch for your enrollment confirmation** in your email. If you have a preferred email address on file, a detailed confirmation of enrollment statement will be emailed to you after you have completed your enrollment on YBR. The statement will show all your benefit elections as well as their monthly costs. Be sure to save it for your records.

## Have you forgotten your YBR website User ID and/or password?

If so, go to the YBR website, select “Forgot User ID or Password?” and follow the prompts to get a new one.

If your preferred telephone number — home or mobile — is already on file with the YBR website, a one-time access code will be provided to you by telephone or text message, as applicable. You may also answer your security questions if you have previously completed them. If none of these are on file with YBR, you will need to request that a temporary password be sent to you by US Postal Service mail. **It may take up to 10 days to receive your password through the mail.** (For security purposes, access codes cannot be sent via email.)

**Tip:** If you have not done so already, add your preferred phone number — home or mobile — to your personal information in your YBR website profile today. Log on to the YBR website, select the profile icon  at the top right of the page and then “Personal Information,” and enter your phone number where indicated.

**We strongly recommend that you add a mobile phone number to take advantage of additional security and text messaging capabilities — including the ability to quickly reset a forgotten YBR website User ID and/or password or Nokia Benefits Resource Center phone personal identification number (PIN) using a one-time access code that can be sent to your mobile phone via text message.** Standard text message rates apply.

**Please note:** If you have previously elected electronic delivery of benefit communications, adding your mobile phone number to your personal information on YBR will not affect email delivery of those communications. Benefit communications will continue to be sent to your email address on file.

### Reminder: Make sure your dependent life and dependent accidental loss insurance coverage is up to date

During annual open enrollment, take a moment to review all of your current dependent life and accidental loss insurance coverage elections on the YBR website and make any necessary changes for 2025.

- **For spouse coverage:** It is your responsibility to elect and maintain coverage only when you are married or in a domestic partnership. It is also your responsibility to cancel coverage when you are no longer married or in a domestic partnership.
- **For child coverage:** It is your responsibility to elect and maintain coverage only when you have at least one eligible child. It is also your responsibility to cancel coverage when you no longer have any eligible child(ren).

You can view dependent eligibility rules on the YBR website and on the BenefitAnswers Plus website at [www.benefitanswersplus.com/active\\_m/ded.html](http://www.benefitanswersplus.com/active_m/ded.html).

# Flexible Spending Accounts

The following section is for participants who are enrolled in, or are eligible to elect, the Health Care Flexible Spending Account (HFSA) and/or Dependent Care Flexible Spending Account (DFSA).

## General information

**You must actively elect the HFSA and/or DFSA during the annual open enrollment period each year.** Elections **do not** roll over year-to-year. This means that, if you do not make a contribution election for the HFSA and/or DFSA during this annual open enrollment period, you will not participate in either or both accounts for 2025.

### 2025 FSA contribution limits

As noted earlier, you may contribute up to **\$3,200** to an HFSA in 2025, up from \$3,050 in 2024, and up to \$5,000 to a DFSA (unchanged from 2024).

**Use it or lose it.** You will forfeit any HFSA and/or DFSA balances if not used by the deadline(s) to incur expenses or if fully documented claims are not submitted (postmarked, faxed or uploaded) to Alight Smart-Choice Accounts™ (Smart-Choice Accounts) by the applicable submission deadline(s). These deadlines are summarized below. **Tip:** Even if you do not spend and claim reimbursement of your full FSA balance(s) by these deadlines, you will still receive the tax savings from your FSA(s).

**Reminder: Estimate your expected 2025 healthcare expenses carefully.** Be sure you understand the out-of-pocket costs you can expect to pay for healthcare services. This will help ensure that your HFSA annual contribution election is appropriate to cover your expected out-of-pocket costs.

## Say “yes” to the FSAs during annual open enrollment and \$ave

Put money you would otherwise spend on taxes back into your wallet. **Enroll (or re-enroll) in an FSA during annual open enrollment!**

FSAs let you save on taxes and on planned health care and/or dependent care expenses. You contribute pre-tax dollars to an FSA through convenient payroll deductions. This lowers your taxable income, so you automatically pay less in taxes. Your tax savings will be equal to the taxes you would have paid on the money you have contributed.

- **Use the HFSA** for to pay for eligible out-of-pocket health care (medical, prescription drug, dental and vision) expenses — like copays, deductibles and coinsurance — as well as hundreds of over-the-counter medicines and health care items. **Tip:** Your entire HFSA annual contribution is available as soon as your first contribution is posted to your account in January.
- **Use the DFSA** to pay for eligible child care and/or elder care expenses that let you and your spouse (if applicable) work, find work or attend school full-time. **Tip:** If you are paying for dependent care, you probably have a good idea of your costs for the coming year. Enroll in the Dependent Care FSA and guarantee that you will get a tax break on expenses you know you will have.

Take this opportunity to save. **Remember: To participate in an FSA in 2025, you must enroll (or re-enroll) during annual open enrollment.** FSA contribution elections **do not** roll over year-to-year.

## Keep track of these key FSA dates

For your convenience, the grace period and claims submission deadlines for the 2024 and 2025 FSAs are summarized below.

Plan year	Grace period ends	Claims filing deadline
<b>HFSA</b>		
2024	March 15, 2025	May 15, 2025
2025	March 15, 2026	May 15, 2026
<b>DFSA</b>		
2024	Not applicable	May 15, 2025
2025	Not applicable	May 15, 2026

**Important! You must submit all your fully documented 2024 HFSA and/or DFSA claims to Smart-Choice by May 15, 2025.**

Do not wait until the last minute to submit your final 2024 claims to Smart-Choice. It may take up to 10 days for a claim to be processed, so be sure to submit your claim far enough in advance of the May 15 deadline to ensure there is sufficient time to resolve any issues that may affect your claim.

After May 15, 2025, no additional documentation will be accepted for incomplete or invalid 2024 claims. This means that:

- If you submit a claim on May 15 but the documentation is incomplete or invalid (for example, a receipt is missing or a faxed submission is illegible), the claim will be denied and you will not be reimbursed for your expense.
- However, if you submit a claim on May 15 and all documentation is complete and valid, your claim will be processed and you will be reimbursed.

## For more information

If you have questions about your FSA(s), contact Smart-Choice Accounts via a link on the YBR website or call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) between 9:00 a.m. and 5:00 p.m., ET, Monday through Friday. You can also refer to *Nokia Flexible Spending Account Plans Plan Document and SPDs* on the BenefitAnswers Plus website.

# Important reminders

Take note of the following for the annual open enrollment period — and all year.

- **Are you dropping a dependent from coverage? Here is what you should know about COBRA.**
  - **COBRA continuation coverage is not offered to dependents removed from coverage during the annual open enrollment period.** If your dependent is experiencing a qualified status change (due to circumstances causing your dependent to no longer be eligible for coverage under the plan) and you remove that dependent from your coverage during the annual open enrollment period, your dependent will not be eligible for COBRA continuation coverage. Instead, if you have a dependent who experiences a qualified status change, for that dependent to be eligible for COBRA continuation coverage, you must report that change through the “Life Events” section on the YBR website (or call the Nokia Benefits Resource Center). **Note:** Typically, you must report all qualified status changes within 31 days of the change occurring.
  - **COBRA continuation coverage is offered to dependents who lose coverage due to reaching the age limit.** Dependents aging out of group health plan eligibility will maintain coverage through the end of the month in which they turn age 26, at which point they will then become eligible for COBRA continuation coverage. If your dependent is aging out, you will receive communications about the loss of coverage and the applicable COBRA paperwork. (Your dependent will also receive the applicable COBRA paperwork.)
- **What you need to know about your medical, prescription drug and/or dental member ID cards:**
  - **Medical and prescription drug:**
    - All Surest medical plan option members will receive new medical plan member ID cards from Surest by January 1, 2025, to use in 2025.
    - All UHC medical plan option members will receive medical plan member ID cards from UHC by January 1, 2025, to use in 2025.
    - CVS Caremark will not provide current members who re-enroll in or default into the same Surest medical plan option for 2025 with new prescription drug member ID cards. Please continue to use your current CVS Caremark member ID card in 2025.
    - CVS Caremark will provide new prescription member ID cards by January 1, 2025, to use in 2025, to:
      - ◆ All current Surest members who enroll in a different Surest medical plan option for 2025; and
      - ◆ All members enrolling in a UHC medical plan option for 2025.
    - If you have not received your new cards by January 1, 2025, or if you need new cards for yourself or additional cards for your dependents, you may print (or, in the case of Surest and UHC, download a digital copy of) them from the applicable carrier’s website, as shown below. You will need to log on or register to access the websites.

## To see your contribution costs for 2025...

Review the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) during the annual open enrollment period.

## The importance of using your Nokia prescription drug program

Your Nokia prescription drug coverage offers many advantages when filling prescriptions. In addition to ensuring that you are using the lowest-cost drug for your condition, the prescription drug program has safeguards in place to make sure that:

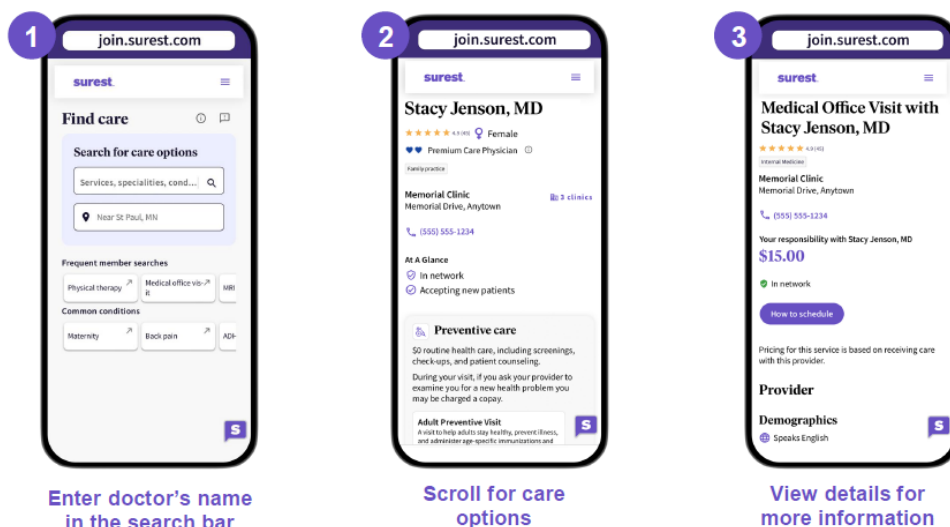
- Your medication is being used correctly and safely for the condition for which it is prescribed;
- You are advised of any side effects of your medication;
- You are advised of any interactions between the medications you are taking;
- You are advised whether the drug may be a high-risk medication for patients ages 65 and older;
- Safe dosing levels of opioids are monitored; and
- Long-term opioid use is minimized.

To learn more, call CVS Caremark at 1-800-240-9623 or visit [Caremark.com](https://www.caremark.com).



- ◆ Medical (Surest): [Benefits.Surest.com](https://Benefits.Surest.com) (If you have re-enrolled in Surest coverage for 2025 and have not updated your username and password through HealthSafe ID by November 1, 2024, you will be prompted to do so when you log on to the website.)
- ◆ Medical (UHC): [www.myuhc.com](https://www.myuhc.com) (If you have enrolled in UHC coverage for 2025, you will be prompted to set up an HSID username and password when you access the website. If you were previously enrolled in a UHC medical plan, or if you have already created an HSID for a 2024 Surest medical plan option, you likely have existing HSID credentials. See pages 2 and 3 for more information.)
- ◆ Prescription drug (CVS Caremark): [Caremark.com](https://Caremark.com)
- For HMO coverage, contact the HMO for any questions about member ID cards. You can find contact information on the back of your HMO ID card (if you are currently enrolled) and in *Benefits at-a-glance and resource contact information 2025* on the BenefitAnswers Plus website.
- **Dental:** MetLife does not issue dental member ID cards; you do not need to present an ID card to receive services under the plan. Simply provide your dentist with your group information (Nokia 85848) and Nokia employee ID number. In addition, you can view and print your ID card at [www.metlife.com/mybenefits](https://www.metlife.com/mybenefits).
- **The Surest and UHC options all use the same UnitedHealthcare Choice Plus Network, except in Maine, Massachusetts and New Hampshire.** In those states, the UHC options use the Harvard Pilgrim network, as noted below.
- **How to find out if a provider is in-network for your Surest medical option:**
  - Log on to [Join.Surest.com/Nokia](https://Join.Surest.com/Nokia) (pre-members and members; use access code “Nokia2025”) or [Benefits.Surest.com](https://Benefits.Surest.com) (members).
  - In the search field under “Search costs, coverage and practitioners,” type in your provider’s name, review the results and select for details as shown below.

## Looking up a doctor



- Remember, you can also identify in-network providers using the YBR website.
- **How to find out if a provider is in-network for your UHC medical option:**
  - On [www.myuhc.com](https://www.myuhc.com), click “Find a Provider,” and then choose the type of provider and your plan. If you live in Maine, Massachusetts or New Hampshire, choose “UnitedHealthcare Choice Plus with Harvard Pilgrim.” If you live in any other state, choose “UnitedHealthcare Choice Plus.”
- **Keep in mind:** Other than during the annual open enrollment period, you cannot make changes to your medical, dental or FSA coverage and/or add or drop dependents unless you experience a qualified status

change. While healthcare carriers' contracts with network providers may expire at any time during the year, **changes in your healthcare provider's network participation are not considered qualified status changes**. Visit the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) (select "Life Events") for more information about qualified status changes.

- **Thinking of opting out of coverage? You have the option to opt out of your Nokia coverage.**
  - When you opt out of Nokia medical coverage (which includes prescription drug benefits), you can still keep your Nokia dental coverage, and vice versa.
  - You may be eligible to opt back in to Nokia medical coverage (which includes prescription drug benefits) and/or Nokia dental coverage during a future annual open enrollment period or if you have a qualified status change.
  - Even if you opt out of Nokia's medical plan, you still have access to the plan's Employee Assistance Program (EAP) coverage.
- **To get the most from your dental coverage, remember these tools and resources:**
  - **Online tool for locating in-network dentists:** When comparing your dental plan options on the YBR website, click the "Find a Dentist" link to search for in-network providers.
  - **Company code for accessing and managing your dental benefits through MetLife's MyBenefits:** Sign in to [www.metlife.com/mybenefits](https://www.metlife.com/mybenefits) using the company name "US-Nokia."
- **Planning to enroll in voluntary benefits coverage?** Be sure you know when you can — and cannot — enroll.
  - **Vision coverage, legal services and health advisory services:** You may enroll in or drop these voluntary benefits for 2025 **only** during the annual open enrollment period for your voluntary benefits (October 14, 2024 – October 25, 2024).
  - **Identity theft protection services, auto and home insurance, and pet insurance:** You may add or drop coverage in these voluntary benefits anytime during the year.

To learn more or to enroll, visit [www.addedbenefitsaccess.com](https://www.addedbenefitsaccess.com) or call Added Benefits at 1-800-622-6045.

As a reminder, Nokia does not make any endorsement of or representation regarding any product or service provided under any voluntary benefits program. Note that the enrollment information in this guide does not apply to your voluntary benefits.


- **See the value of your health coverage.** The Affordable Care Act (ACA) requires that employers disclose the value of the employer-provided benefit for health insurance coverage on each participant's Form W-2. You should expect to receive your 2024 Form W-2 no later than January 31, 2025.
- **You may receive the ACA-required Internal Revenue Service (IRS) Form 1095-C.** The ACA requires that employers provide Form 1095-C to certain (but not all) plan participants each year. The form serves as proof that you met the ACA's requirement for having qualifying healthcare coverage during the year. Employers must provide forms for the 2024 tax year to participants, as applicable, no later than March 2, 2025.
- **Want to see a summary of your health plan option's benefits and coverage?** The ACA requires that employers provide participants with a Summary of Benefits and Coverage (SBC) to compare health plan options when making decisions and enrolling in coverage. SBC(s) for the health plan option(s) for which you are eligible will be available during annual open enrollment on the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia). SBCs for the Surest health plan options will also be available on [Join.Surest.com/Nokia](https://Join.Surest.com/Nokia) (pre-members and members; use access code "Nokia2025") or [Benefits.Surest.com](https://Benefits.Surest.com) (members).
- **Basic Life Insurance and Basic Accidental Death and Dismemberment (AD&D) Insurance coverage may be subject to reductions based on age or other plan provisions.** For details, please refer to the appropriate Summary Plan Description (SPD) on the BenefitAnswers Plus website at [www.benefitanswersplus.com](https://www.benefitanswersplus.com).
- **Continuing your current Group Universal Life (GUL) Insurance coverage next year?** Keep in mind that your coverage rates are age-based. As a result, the premiums for your GUL coverage may reflect an increase if you are entering a new age bracket for a given plan year, even if rates are not otherwise increasing.
- **Be sure your beneficiaries are up to date.** Take care of the people who matter most. Use this annual open enrollment opportunity to review, add or update your beneficiary designation(s) while you are on the YBR website as follows:

– **For life insurance:** Complete MetLife's online beneficiary designation process. You can either:

- Visit the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia). Select the profile icon  at the top right of the page and then select "Beneficiaries" to be taken to the MetLife MyBenefits website. No additional User ID or password needed!

**OR**

- Go to the MetLife MyBenefits website at [www.metlife.com/mybenefits](https://www.metlife.com/mybenefits) directly, but you must register and create a User ID and password to access your information. You will need to enter your User ID and password to log on each time you visit the website.

– **For the savings plan:** Log on to the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) to access your savings plan account. Select the profile icon  at the top right of the page and then select "Beneficiaries." Or call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711).

- **Review your permanent address on file.** As a reminder, the Nokia Benefits Resource Center recognizes your permanent address on file as your mailing address. That address also determines your eligibility for some benefit plan options. To update your address with the Nokia Benefits Resource Center, use one of the following venues:

– **Active employees (including employees on a leave of absence or Short-Term Disability):** MyHRPortal

– **COBRA participants:** Call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711)

- **The following materials are available on the BenefitAnswers Plus website:**

– **The most current Summary Plan Descriptions (SPDs).** SPDs are summaries of the Nokia benefits offered to eligible participants under the applicable benefit plan. They are provided for informational purposes and are intended to comply with Department of Labor requirements. You can find these summaries and any applicable Summaries of Material Modifications (SMMs) on the BenefitAnswers Plus website at [www.benefitanswersplus.com](https://www.benefitanswersplus.com).

– **The Nokia Health Plans' Notice of Privacy Practices.** Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Nokia health plans are required to provide you with a notice about their privacy practices, their legal duties and your rights concerning your health information. You can find this notice among your annual open enrollment materials on the BenefitAnswers Plus website at [www.benefitanswersplus.com](https://www.benefitanswersplus.com).

## **When you need a helping hand, count on the Employee Assistance Program (EAP)**

Need help coping with stress, family pressures, money issues or work demands? Reach out to the EAP.

The EAP offers you and your household members free, confidential, 24/7 assistance for a wide range of medical and behavioral health issues, such as emotional difficulties, alcoholism, drug abuse, marital or family concerns, and other personal and life issues.

You do not need to be enrolled in the EAP or in Nokia medical coverage to access EAP services. To speak with a counselor, call Magellan at 1-800-327-7348 or visit [Member.MagellanHealthcare.com](https://Member.MagellanHealthcare.com).

# Resources for now and later

Nokia provides these year-round resources to help you conveniently manage your benefits.

Your Benefits Resources (YBR) website <a href="https://digital.alight.com/nokia">digital.alight.com/nokia</a> (personalized and password-protected)	BenefitAnswers Plus website <a href="https://www.benefitanswersplus.com">www.benefitanswersplus.com</a> (non-personalized — no password required)
<ul style="list-style-type: none"><li>• View your current coverage.</li><li>• Review and compare your 2025 healthcare options and contribution costs — <b>and enroll online! (October 14, 2024 – October 25, 2024)</b></li><li>• Opt out of your 2025 coverage.</li><li>• Find a doctor or healthcare provider.</li><li>• Learn more about your Nokia benefits.</li><li>• Review, add or change the information on file for your dependent(s).</li><li>• Understand how a life event may change your benefits.</li></ul>	<ul style="list-style-type: none"><li>• See benefit 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 throughout the year.</li></ul>

**Note:** If you do not have access to the Internet, the Nokia Benefits Resource Center can help you resolve a unique benefits issue or enroll in or make changes to your coverage. Call 1-888-232-4111 (TTY 711); 1-212-444-0994 if calling from outside of the United States, Puerto Rico or Canada. Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

## More to come

Be sure to check out the BenefitAnswers Plus website at [www.benefitanswersplus.com](https://www.benefitanswersplus.com) in December for important coverage reminders and tips on using your benefits in 2025.

### Coming in 2025: You may need to reverify the eligibility of your covered dependent(s) for Nokia health and welfare coverage

We work hard to manage costs for both you and Nokia. To help us keep our benefits affordable for everyone, we will be checking to ensure that only **eligible** dependents are being covered by Nokia's health and welfare plans.

In early 2025, you may receive a letter from the Alight Solutions Dependent Verification Center asking you to submit documentation reverifying that certain dependents you are covering under a Nokia health and welfare plan meet the plan's eligibility requirements. The letter will explain the reverification process and include a list of acceptable documents, the submission instructions and the submission deadline.

**You do not need to take any action now.** However, if you receive a letter from the Dependent Verification Center, be sure to follow the instructions and submit the necessary documentation by the deadline indicated.

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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