



Get more from your 2025 Nokia benefits

Important information about using your benefits in 2025

For participants in the formerly represented retiree plan design*

*Includes Long-Term Disability (LTD), COBRA and Family Security Program (FSP) participants

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Updated definition for the change in place of residence qualified status change (QSC)

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

Federal laws set specific rules about the types of benefits coverage changes that you can make during the Plan Year (January 1 through December 31). Once you make your benefit elections — either when you first become eligible for health and welfare benefits or during the annual open enrollment period — your choices remain in effect until the end of the effective Plan Year.

The exception is when you and/or your dependent(s) experience a Life Event (also known as a QSC), such as moving to a new address, getting married or divorced, having or adopting a child, a child losing eligibility for Nokia coverage, a family member losing coverage under another employer's plan, or your or a family member's death.

In this case, you may be eligible to change your health and welfare benefits coverage during the Plan Year, *before* the next annual open enrollment period. If you are eligible to make coverage changes, the changes you make must be consistent with your change in status.

Effective October 15, 2024, the definition of the change in place of residence QSC for the Nokia Medical Expense Plan for Retired Employees and the Nokia Dental Expense Plan for Retired Employees was updated to the following: A change in residence for you or an Eligible Dependent that causes a gain or loss of eligibility for coverage.

The importance of preventive care

Protecting your and your family's health is one of the most important things you can do. Keeping a focus on regular preventive care can help you and your family get and stay healthier.

Preventive care, including regular medical checkups, screenings and immunizations, is important to maintaining your good health. It can help you avoid potentially serious health conditions and/or obtain early diagnosis and treatment. Generally, the sooner your doctor can identify and treat a medical condition, the better the outcome.

Talk with your doctor or other healthcare provider to determine the preventive care services that are appropriate for you and your family. Which services you should receive, and how often you should receive them, will depend on your current health, personal and family medical histories, age and gender, as well as any risk factors.

In addition, be sure to check with your carrier to confirm whether — and how — a particular preventive care service is covered.

Please note: If you are enrolled in a UnitedHealthcare medical plan option, you can review [UnitedHealthcare's preventive care guidelines for children and adults here](#).

Right care. Right place. Right savings.

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

UnitedHealthcare's **Check. Choose. Go.**® guide can help you make the right choice for your situation. You can access the guide directly at uhc.com/checkchoosego or [here](#). (Note that the costs shown in these materials are not specific to the Nokia plans. See [Benefits at-a-glance and resource contact information 2025](#) for your actual costs.)

What you need to know about your member ID cards

UnitedHealthcare® Group Medicare Advantage Preferred Provider Organization (PPO) members

If you have re-enrolled in, defaulted into or enrolled in the UnitedHealthcare Group Medicare Advantage (PPO) for the first time in 2025:

- UnitedHealthcare will mail additional information, along with new ID cards, to **all** UnitedHealthcare Group Medicare Advantage (PPO) members for 2025. (If you have re-enrolled in the plan, your group number will not change.)
- CVS Caremark will provide new members with new prescription drug ID cards for 2025. Current members will not receive new ID cards; please continue to use your current CVS Caremark prescription drug ID card in 2025.
- If you have not received your new card(s) by January 1, 2025, or if you need new card(s) for yourself or additional cards for your dependents, you may print them from the applicable carrier's website:
 - Medical (UnitedHealthcare): retiree.uhc.com/nokia. You will need to log on or register to access the website. You can also call UnitedHealthcare Customer Care (Member Services) at 1-888-980-8117 (TTY 711).
 - Prescription drug (CVS Caremark): [Caremark.com](https://www.caremark.com). You can also call CVS Caremark at 1-800-240-9623.

Enrolled in Nokia dental coverage for 2025? Dental plan member ID cards are **not** required

Keep in mind that Aetna does not issue dental plan ID cards; you do not need to present an ID card to receive services under the plan. (You may be asked to provide your group number, which is 700140.)

However, if you would like to have an ID card, you can print one out from www.aetna.com.

Be sure to have your ID cards handy when you receive healthcare services or fill a prescription, so your provider/pharmacy can confirm your coverage and your claims can be processed correctly.

Point of Service (POS) and Traditional Indemnity (TI) option members

UnitedHealthcare medical plan ID cards

Hardcopy medical plan ID cards

- If you are enrolled in the POS or TI option and have **not** elected paperless delivery:
 - You will receive a new hardcopy medical plan ID card from UnitedHealthcare by January 1, 2025, if you have changed your UnitedHealthcare medical plan option for 2025.
 - Continue to use your current hardcopy medical plan ID card in 2025 if you are keeping your 2024 UnitedHealthcare medical plan option for 2025. You will not receive a new medical plan ID card.
- If you have **newly enrolled** in the POS or TI option for 2025, you will automatically receive a new hardcopy medical plan ID card in the mail.

Keep in mind:

- If you have not received your new hardcopy medical plan ID card (if applicable) by January 1, 2025, or if you need a new card for yourself or additional cards for your dependents, you may print them from www.myuhc.com.
- If you like, you may request a digital medical plan ID card anytime starting January 1, 2025. Log on to www.myuhc.com or the UnitedHealthcare app, elect paperless delivery of required communications and look for a follow-up email from UnitedHealthcare. See below for or more information about digital medical plan ID cards.

Digital medical plan ID cards

UnitedHealthcare offers **digital medical plan ID cards** to POS and TI option members who elect or have elected paperless delivery of required communications on www.myuhc.com or in the UnitedHealthcare mobile app.

- You can view your digital medical plan ID card through www.myuhc.com or the UnitedHealthcare app. Be sure to have your card handy when you receive healthcare services, so your provider can confirm your coverage and your claims can be processed correctly.
- You can change your paperless delivery preference anytime on www.myuhc.com or in the UnitedHealthcare app. If you newly elect paperless delivery or make any changes to your family or plan status, you will receive an email from UnitedHealthcare with information about your new or updated digital medical plan ID card.

CVS Caremark prescription drug plan ID cards

- If you have newly enrolled in the POS or TI option for 2025, or if you have changed your UnitedHealthcare medical plan option for 2025, you will receive a new prescription drug ID card from CVS Caremark by January 1, 2025.
- CVS Caremark will not provide new prescription drug ID cards to POS or TI option members who have re-enrolled in the same 2024 medical plan option for 2025. Please continue to use your current CVS Caremark ID card in 2025.
- If you have not received your new card (if applicable) by January 1, 2025, or if you need a new card for yourself or additional cards for your dependents, you may print them from Caremark.com.

See your prescription drug savings on Caremark.com

Your Nokia prescription drug coverage pays a major share of your prescription drug costs. Would you like to see how much you are saving? Log on to Caremark.com to see both the discounted and full costs of your prescriptions.

This cost information is available in your online statements and when you use the website's Check Drug Costs tool.

New for UnitedHealthcare POS and TI members: The Calm Health mobile app

Looking for personalized, easily accessible mental health and well-being support? Effective January 1, 2025, the POS and TI medical plan options will offer the Calm Health mobile app to you and your covered family members aged 16 years or older **at no additional cost**.

Available 24/7, the Calm Health app brings a library of support — including mindfulness content and programs created by psychologists — to meet you wherever you are on your well-being journey. Its personalized, confidential and secure resources are designed to support a range of health experiences, life stages and mental health challenges.

Calm Health can help you:

- **Learn techniques to improve your well-being.** Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm.
- **Work toward your personal goals at your own pace.** Take mental health screenings, join self-guided self-care programs and track your progress along the way.
- **Support your mind and body.** Access mental health information and support, including referrals to virtual behavioral coaching or licensed mental health therapists, to help strengthen your mind-body connection.

To get started, go to www.myuhc.com or the UHC mobile app. Navigate to the “Coverage and Benefits” tab, click on “Mental health” > “View all mental health coverage.” On the “Mental health benefits and resources” page, scroll down to the “Calm Health” section.

For more information, call UHC Member Services (dedicated Customer Care) at 1-800-577-8539 (POS) or 1-800-577-8567 (TI).

Attention UnitedHealthcare members: Take advantage of no-cost tools and resources anytime

UnitedHealthcare offers a number of tools and resources to help you manage your and your family's health and healthcare **at no additional cost to you**. The offerings available to you depend on the UnitedHealthcare retiree medical plan in which you are enrolled.

Offerings include:





- **All UnitedHealthcare members:** UnitedHealthcare mobile app.
- **UnitedHealthcare Group Medicare Advantage (PPO) members:** Lifeline personal emergency response systems; UnitedHealthcare® HouseCalls visits; UnitedHealthcare® Hearing; Renew by UnitedHealthcare health and wellness experience; in-home, nonmedical care services; transportation to healthcare appointments; home-delivered meals; and Renew Active® fitness program.
- **POS and TI option members:** UnitedHealth Premium® Program; online submission of out-of-network claims and tracking of prior authorization requests; voice identification; myHealthcare Cost Estimator; and Calm Health mobile app (new for 2025).

For more information:

- **UnitedHealthcare Group Medicare Advantage (PPO) members:** Call UnitedHealthcare Customer Care (Member Services) at 1-888-980-8117 (TTY 711), visit retiree.uhc.com/nokia, use the UnitedHealthcare mobile app or refer to your Evidence of Coverage document.
- **POS and TI option members:** Call UnitedHealthcare Customer Care (Member Services) at 1-800-577-8539 (POS members)/1-800-577-8567 (TI members), visit www.myuhc.com or use the UnitedHealthcare mobile app.

There's an app for that!



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

Name of app	What you can do with it	Where to find it
Alight Mobile 	Review, enroll in or make changes to your Nokia benefits on the Your Benefits Resources™ (YBR) website.	Search for “Alight Mobile” on the App Store and Google Play Store.
UnitedHealthcare 	Find in-network medical providers, estimate costs, view and manage claims, access your ID card and connect with customer service representatives.	Search for “UnitedHealthcare” on the App Store and Google Play Store.
CVS Caremark 	Refill mail order service prescriptions, get drug and pricing information, find a network pharmacy, track order status, view prescription history and access your prescription plan ID card.	Search for “CVS Caremark” on the App Store and Google Play Store.
Aetna Health 	Find in-network dentists, check the status of a claim and view an ID card.	Search for “Aetna Health” on the App Store and Google Play Store.

Keep your life insurance and/or savings plan beneficiaries up to date

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

To designate or change your beneficiary designations and contact information for:

- **Life insurance** — complete MetLife's online beneficiary designation process. You can either:
 - Visit the Your Benefits Resources (YBR) website at 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 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.
- **Savings plan** — log on to the YBR website at 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).

Coming your way: IRS Form 1095-C

As required by the Affordable Care Act (ACA; healthcare reform), employers must provide IRS Form 1095-C to certain (but not all) plan participants each year. The form serves as proof that you met the ACA's requirement for having qualifying healthcare coverage during the year. If this applies to you, you should expect to receive your 2024 Form 1095-C no later than March 3, 2025.

Form 1095-C indicates the months of the year that you (and your dependents, if applicable) were offered or were enrolled in medical coverage during 2024. You may need Form 1095-C or the information it includes to file your federal tax return for 2024. Nokia cannot offer tax advice, so you might consider consulting a tax advisor for further guidance on Form 1095-C. (**Please note:** Form 1095-C will not replace any state forms you may receive that provide proof of medical insurance.)

Please note: For the 2024 tax year, California (CA), the District of Columbia (DC), New Jersey (NJ) and Rhode Island (RI) require copies of the federal 1095 tax forms (used to report healthcare coverage) for retirees who are residents during the tax year. Nokia has partnered with Alight to ensure compliance with these healthcare tax filing requirements, and 1095 data will be provided to CA, DC, NJ and RI as required

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, subject to the terms of applicable collective bargaining agreements. Participants should make no assumptions about any possible future changes unless a formal announcement is made by the Company. The Company cannot be bound by statements about the plans made by unauthorized personnel.

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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