

2025 annual open enrollment period

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 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 4.
- > 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.

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 7 to find out how to confirm your default coverage starting Monday, October 14, 2024.



IMPORTANT

This brochure is intended for multiple audiences. Some information in this brochure 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.

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 very 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 4 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.

Other changes may apply to HMO coverage

Unless noted, the changes in this brochure 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.

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.

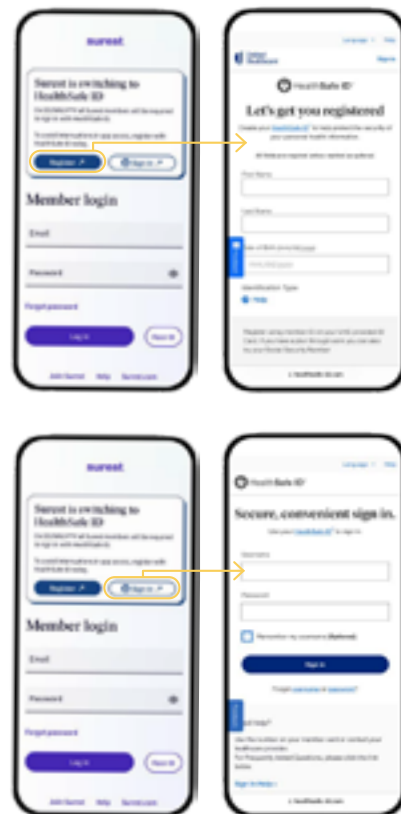
To create an account, go to the [HealthSafe ID registration page](#). Please note: You will need to provide your name, birth date, ZIP code, phone number and Surest member ID. Your HSID username and password will become the new login credentials for your Surest account.

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

HSID registration usually takes less than five minutes and needs to be set up only 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 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.

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.

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 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.^{1,2} **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.¹**
- 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.² **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.

¹Standard text message rates apply.

²For security purposes, access codes cannot be sent via email.

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.

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.

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 healthcare 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** to pay for eligible out-of-pocket healthcare (medical, prescription drug, dental and vision) expenses — like copays, deductibles and coinsurance — as well as hundreds of over-the-counter medicines and healthcare 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.

EMPLOYEE CONTRIBUTIONS

To see your 2025 contribution amounts, visit the YBR website at 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 insurance (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.

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.



Please note: 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.



Visit the YBR website at 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.



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.

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 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 or via the Alight Mobile app (see page 4), 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 7),
- Add³ 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.

³Make 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.

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 10.)

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 8.
- > **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

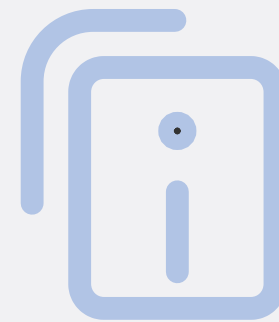
When enrolling dependents, please be sure to review the Nokia Dependent Eligibility Rules at www.benefitanswersplus.com/active_m/ded.html.

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.



Resources for now and later

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



Your Benefits Resources (YBR) website digital.alight.com/nokia (personalized and password protected)

- > View your current coverage.
- > Review and compare your 2025 healthcare options and contribution costs — **and enroll online! (October 14, 2024 – October 25, 2024)**
- > Opt out of your 2025 coverage.
- > Find a doctor or healthcare provider.
- > Learn more about your Nokia benefits.
- > Review, add or change the information on file for your dependent(s).
- > Understand how a life event may change your benefits.

BenefitAnswers Plus website www.benefitanswersplus.com (non-personalized — no password required)

- > See benefit news and updates, including coverage tips and reminders.
- > Get your enrollment materials.
- > Find answers to your benefit questions.
- > View plan-related documents such as Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs).
- > Find carrier contact information throughout the year.

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.

Reminder: Make sure your dependent life and 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.

More to come



Be sure to check out the BenefitAnswers Plus website at 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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