



Get more from your 2026 Nokia benefits

Important information about using your benefits in 2026

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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Get ready to use your MetLife retiree dental coverage

As previously announced, MetLife will replace Aetna as the dental claims administrator for the Traditional option, effective January 1, 2026. If you have enrolled in Nokia's retiree healthcare coverage for 2026, your dental coverage will be provided through the MetLife Traditional option as of January 1, 2026. Any Nokia retiree dental coverage you have through Aetna will end on December 31, 2025.

Beginning January 1, 2026, please register/log on to metlife.com/mybenefits to access important information regarding your dental benefits. When you register/log on, you must enter the name "US-Nokia" in the field for "Employer or Association."

You can easily perform tasks, such as:

- Accessing and downloading digital ID card(s) to have on the go, and
- Signing up for eAlerts and reviewing claim status.

For information about:

- **Your MetLife Traditional option coverage**, please refer to *Benefits at-a-glance and resource contact information 2026* on the BenefitAnswers Plus website at www.benefitanswersplus.com.
- **The MetLife dental ID card you will receive by January 1, 2026**, please see "What you need to know about your member ID cards" starting on page 4.

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 2026](#) 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 2026:

- Once your enrollment has been approved by the Centers for Medicare & Medicaid Services (CMS), UnitedHealthcare will mail additional information, along with new ID cards, to **all** UnitedHealthcare Group Medicare Advantage (PPO) members for 2026. (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 2026. Current members will not receive new ID cards; please continue to use your current CVS Caremark prescription drug ID card in 2026.
- If you have not received your new card(s) by January 1, 2026, 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.

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 for 2025 and have **not** elected paperless delivery:
 - You will receive a new hardcopy medical plan ID card from UnitedHealthcare by January 1, 2026, if you have changed your UnitedHealthcare medical plan option for 2026.
 - Continue to use your current hardcopy medical plan ID card in 2026 if you are keeping your 2025 UnitedHealthcare medical plan option for 2026. You will not receive a new medical plan ID card.
- If you have **newly enrolled** in the POS or TI option for 2026, 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, 2026, 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, 2026. Log on to www.myuhc.com or the UnitedHealthcare mobile app, elect paperless delivery of required communications and look for a follow-up email from UnitedHealthcare. See below for 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 mobile 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 mobile 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 2026, or if you have changed your UnitedHealthcare medical plan option for 2026, you will receive a new prescription drug ID card from CVS Caremark by January 1, 2026.
- CVS Caremark will not provide new prescription drug ID cards to POS or TI option members who have re-enrolled in their same 2025 medical plan option for 2026. Please continue to use your current CVS Caremark ID card in 2026.
- If you have not received your new card (if applicable) by January 1, 2026, 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.

MetLife retiree dental coverage members

New for 2026! If you have enrolled in Nokia's retiree healthcare coverage for 2026, you will receive a dental ID card from MetLife by January 1, 2026. The card will contain your MetLife-assigned ID number, which you can use for claims and customer service starting January 1, 2026.

If you have not received your new dental ID card by January 1, 2026, or if you need additional cards for your dependents, you may download and/or print them from metlife.com/mybenefits. If you haven't already, you can register at metlife.com/mybenefits. Simply enter "US-Nokia" in the "Employer or Association" field and then follow the on-screen prompts.

Enrolled in Nokia's retiree medical coverage? Your CVS Caremark prescription drug coverage offers many vaccines at *no cost share* and with *no administrative fee*!

Eligible vaccinations include seasonal (such as flu and COVID-19) and non-seasonal (such as pneumonia, RSV and SHINGRIX) vaccines obtained through any participating pharmacy, including CVS retail pharmacies, major chains and independents. This coverage became available as of June 1, 2025.

For more information, visit Caremark.com or call 1-800-240-9623.

New for UnitedHealthcare POS and TI members: UHC Store

Starting January 1, 2026, shop your way to a healthier lifestyle at UHC Store, UnitedHealthcare's new online health and wellness marketplace. Save up to 15% on a wide range of discounted app-based programs and services.

Find tools, resources and support for everyday health concerns, fitness, nutrition, women's health, sleep, weight loss, family planning, chronic conditions and more.

Visit UHC Store anytime via www.myuhc.com and the UnitedHealthcare mobile app (available on the App Store and Google Play).

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

- HouseCalls visits
- UnitedHealthcare Hearing
- Renew by UnitedHealthcare health and wellness experience
- In-home, nonmedical care services
- Transportation to healthcare appointments
- Home-delivered meals
- 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
- Calm Health mobile app
- UHC Store (online health and wellness marketplace — new for 2026)

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. The 2026 *Evidence of Coverage* document is available through the member portal (accessible by logging on or registering at retiree.uhc.com/nokia) starting in early December.
- 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, link to UHC Store*, 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.
MetLife 	Access and download digital ID card(s), sign up for eAlerts and review claim status.	Search for “MetLife-US app” on the App Store and Google Play store.

* Not available to UnitedHealthcare Group Medicare Advantage (PPO) members.

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 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 2025 Form 1095-C no later than March 2, 2026.

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 2025. You may need Form 1095-C or the information it includes to file your federal tax return for 2025. 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 2025 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.

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