



A variety of voluntary benefits right at your fingertips.

The Added Benefits® Program for Nokia Employees and Retirees.

As an employee or retiree of Nokia, you have access to a wide range of voluntary benefits to protect your automobile, home¹, pets, and even your identity. Plus, you can take advantage of special savings and money-saving perks.

Added Benefits®

101 Park Avenue, 14th Floor, New York, NY 10178

John Q. Sample
Address Line 1
Address Line 2
City, State 12345-6789



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U.S. POSTAGE
PAID
ROCHESTER, NY
PERMIT NO. 944

The Added Benefits® Auto & Home¹ Insurance Program

- Get free, no-obligation quotes from three of the nation's leading providers:



- Enjoy good student and multi-policy discounts, and good-driver rewards
- View side-by-side auto insurance quotes with the Comparative Rater online tool
- Employees may pay premiums through payroll deduction² (if eligible), electronic funds transfer (EFT), or direct billing — plus, you could receive a discount for payroll deduction or EFT
- Retirees may pay through EFT or direct billing

Note: Down payments may be required; use of EFT or direct billing may result in service fees.

My Pet Protection® pet insurance from Nationwide®

- Visit any vet, anywhere, and get up to 90% back on eligible vet bills³
- Enjoy nose-to-tail coverage for accidents and illnesses, including cancer
- Utilize the 24/7 **vethelpline®** for assistance (a \$150 value!)
- Employees may pay through payroll deduction², EFT, or direct billing
- Retirees may pay through EFT or direct billing



Nationwide®
is on your side

LifeLock™ Identity Theft Protection

- Help protect your identity, connected devices, and online privacy
- For full plan details, visit addedbenefitsaccess.com



LifeLock™
with  **Norton** | Benefit Plans

¹Home insurance is not part of Farmers GroupSelectSM benefits offering in FL. Homes in MA may be subject to underwriting review based upon proximity to coast. Homeowners insurance is not currently part of the Travelers new business offering in FL. Home insurance is not available in FL through Liberty Mutual[®] Insurance offered in this program.

²You may pay your premiums through deductions from your paychecks, if you are eligible. A separate down payment is required in certain instances.

³Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

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