WHEN AN ACTIVE U.S. NOKIA EMPLOYEE DIES
U.S. BENEFIT RESOURCE CONTACT LIST &
CHECKLIST FOR SURVIVING FAMILY MEMBERS/BENEFICIARIES/EXECUTORS OF ACTIVE U.S. EMPLOYEES

As a surviving family member/beneficiary/executor you may find it difficult to navigate the many benefit plans the active U.S. employee participated in. The information below is provided to assist with understanding:

- benefit resources contact information and hours of operation;
- what can be expected (process and timing of events);
- benefit coverage termination;
- benefit continuation options (when available);
- actions required of the surviving family member/beneficiary/executor.

Benefit resources are notified of an active U.S. employee death by Nokia. This triggers the resources to initiate their process of benefit coverage termination, benefit continuation, beneficiary confirmation, etc. In many cases there is no initial action required by the surviving family member/beneficiary/executor. Required actions, when necessary, are highlighted in bold print.

Certain benefits and information may not apply to you – particularly if they are optional benefits not elected by the employee.

Obtaining 10-20 copies of the death certificate and several copies of documents that demonstrate proof of executor status are recommended as Nokia benefit resources and other resources outside of Nokia will request these.

The Employee Services team is available to assist and can be contacted via email at Peoplecare@Nokia.com

Benefits for active Canadian employees are managed by Sun Life. Family members of active Canadian employees, who die, should contact Employee Services at **Peoplecare@Nokia.com** for assistance with the process, coverage continuation, beneficiary payout, as well as information on obtaining the final paycheck, stock options/RSUs/performance shares, and eligible incentive plan payouts.

U.S. BENEFIT RESOURCE CONTACT LIST

Benefit Type	Resource	Contact Information & Hours
Nokia Benefit Information Website	Benefit Answers Plus	http://www.benefitanswersplus.com/
Life and Accidental Loss Insurance	MetLife	1-888-201-4612 8:00 AM - 5:00 PM Eastern Time, Mon-Fri
Various as Listed Below: • Medical • Dental • Savings Plan/401(k) • Pension • Health-Care Flexible Spending Account • Dependent Care Flexibility Spending Account	Nokia Benefits Resource Center (NBRC)	1-888-232-4111 9:00 AM – 5:00 PM Eastern Time, Mon-Fri (1-212-444-0994 if calling outside of the U.S., Puerto Rico or Canada.)
Long-Term Care	Met Life	1-800-984-8651 8:00 AM – 11:00 PM Eastern Time, Mon-Fri
Nokia Equity Plans, Restricted Shares, Shares in Success Plan, Alcatel-Lucent Equity	Nokia Stock Plan Administration	Help.nokia@globalstockandrewards.com Call toll-free U.S. +1 877-380-7793 – 8:00 a.m. to 8:00 p.m. (ET International # - 44 203 936 8924 (Mon-Fri 24x7)
Vision (EyeMed), Legal (Hyatt), Auto/Home (MetLife, Liberty Mutual, & Travelers) Identify Theft (LifeLock), Health Advisory Services (PinnacleCare), Pet Insurance	Added Benefits	1-800-622-6045 8:30 AM – 6:00 PM Eastern Time, Mon-Fri
Payroll - Nokia of America Corporation	People Services Team	Peoplecare@Nokia.com 9:00 AM – 5:00 PM Central Time, Mon-Fri
Employee Assistance Program (EAP) - Confidential Counseling	Magellan	1-800-327-7348 7 days a week, 24 hours per day
Social Security Benefits	Social Security Administration	www.ssa.gov 1-800-772-1213
Worker's Compensation Death Benefits	Liberty Mutual	800-362-0000 7 days a week, 24 hours per day

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CHECKLIST FOR SURVIVING FAMILY MEMBERS/BENEFICIARIES/EXECUTORS OF ACTIVE U.S. EMPLOYEES

Benefit Type	Resource	Process	Coverage Continuation Options	Contact Information & Hours	To Reach a Representative
Life and Accidental Loss Insurance	MetLife	➢ MetLife is notified of employee deaths on a weekly basis. ➢ **MetLife may be contacted at any time and by anyone to report an employee death**. ➢ MetLife will collect the information listed below from the reporter but will NOT provide any details about the potential benefits or amounts. ❖ Employee's Full Name ❖ Employee's Social Security Number ❖ Employee's Date of Birth ❖ Employee's Date of Death • Name of Surviving Spouse (if applicable) along with address and phone number. ❖ Reporter Name ❖ Reporter Relationship to Decedent ❖ Reporter Phone Number ❖ Reporter Address ➢ MetLife forwards these details to their claim team to research benefits. ➢ If benefits exist, MetLife will send a death benefit application to the beneficiary on record (this takes approximately 7-10 business days). ❖ MetLife claims department will review the completed application and pay out the claim in approximately five business days.	➢ Coverage ends on the date of the employee's death for the following insurance: ❖ Group Universal Life (Mgmt Employees) ❖ Group Term Life (Represented Employees) ❖ Spouse Life* ❖ Child Life* ❖ Supplemental Accidental Loss ❖ Spouse Accidental Loss ❖ Child Accidental Loss ***Survivors may apply for conversion of Spouse Life and/or Child Life to individual policies by contacting MetLife <u>within 91 days</u> of the last day of coverage.**	1-888-201-4612 8:00 AM - 5:00 PM Eastern Time Mon-Fri	Follow the prompt to report a death claim.
Health & Welfare (Medical & Dental)	Nokia Benefits Resource Center (NBRC) managed by Alight	➢ NBRC is notified of employee deaths on a weekly basis. ➢ NBRC notifies the benefit providers for medical, prescription drug, dental, flexible spending accounts and life insurance. ➢ NBRC proactively generates and mails a COBRA enrollment package to the eligible dependents. ❖ The enrollment package should be received within 7-10 business days.	➢ Medical and Dental Coverages end on the last day of the month of the employee death. However, eligible dependents have the option to drop coverage or continue through COBRA. ➢ **Note:** if employee was enrolled in the HFSA at time of death, surviving dependent has the option to continue through COBRA until end of the year.	1-888-232-4111 9:00 AM – 5:00 PM Eastern Time Mon-Fri (1-212-444-0994 if calling outside of the U.S., Puerto Rico or Canada.)	When prompted, say "Report a Death"

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Savings Plan (401K)	Nokia Benefits Resource Center (NBRC) managed by Alight	➢ NBRC is notified of employee deaths on a weekly basis. ➢ **Surviving family member, beneficiary, or executor must contact the NBRC to initiate the process.** ➢ Upon call to the NBRC, the NBRC will ask the caller for the following information and will place a hold on the participant account: ❖ employee name ❖ employee social security number ❖ employee date of birth ❖ employee date of death ❖ caller name & contact number ➢ The NBRC will inform the caller to send in a certified copy of the death certificate. ➢ Upon receipt of the death certificate, NBRC will split the 401(k) account amongst the beneficiaries. ➢ NBRC will send a Password to the beneficiaries so they may access his/her account as well as a Confirmation of Asset Transfer with payment options specific to the beneficiary.	➢ Generally, beneficiaries are not required to take a distribution at the time of an employee's death. ➢ NBRC representatives are available to answer questions regarding the beneficiary's account including distribution options.	1-888-232-4111 9:00 AM – 5:00 PM Eastern Time Mon-Fri (1-212-444-0994 if calling outside of the U.S., Puerto Rico or Canada.)	When prompted say, "Report a Death"

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Pension	Nokia Benefits Resource Center (NBRC) managed by Alight	➢ NBRC is notified of active employee deaths on a weekly basis. ➢ If the beneficiary is known, NBRC mails a Benefits Overview Notice to the surviving spouse or beneficiary within 5 business days of receiving the death notification. ➢ If the beneficiary is an estate, the NBRC mails the Benefits Overview Notice once the proper approved estate paperwork is received**, the executor must contact the NBRC to obtain instructions on where to send estate paperwork.** ➢ **Surviving family member, beneficiary, or executor should contact the NBRC to confirm the death and learn what documentation is required to be submitted to the NBRC to ensure the payment is not delayed.** ➢ Upon call to the NBRC, the NBRC will ask the caller for the following information: ❖ employee name ❖ employee social security number ❖ employee date of birth ❖ employee date of death ❖ caller name, relation to employee, address & contact number ➢ The NBRC will inform the caller to send in a certified copy of the death certificate (if not already provided) and a copy of the marriage certificate if the beneficiary is the spouse. ➢ After 60 days from the Employee's date of death and upon receipt of the death certificate and marriage certificate (if applicable), the NBRC will create a separate account for the beneficiary or estate and allocate the pension benefit accordingly. ➢ NBRC will send a Password to the beneficiary/estate so they may access the account as well as a pension kit with payment options specific to the beneficiary/estate. ➢ **Surviving family member, beneficiary, or executor must contact the NBRC to initiate the payment process.**	N/A	1-888-232-4111 9:00 AM – 5:00 PM Eastern Time Mon-Fri (1-212-444-0994 if calling outside of the U.S., Puerto Rico or Canada.)	When prompted say "Report a Death"

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Health Care Flexible Spending Account	Nokia Benefits Resource Center (NBRC) managed by Alight	➢ Your Smart Choice Account is notified of employee deaths on a weekly basis. ➢ Eligible dependents that elect to continue coverage through COBRA (see above) may submit claims incurred through March 15 of the following year. The deadline for submitting claims for any plan year is April 15 of the following year. ➢ Claims incurred up to the date of the employee death may be submitted on behalf the decedent employee through April 15 of the following year.	➢ Coverage terminates upon the date of employee death. ➢ Eligible dependents have the option to continue on an after-tax basis and at current contribution rate via COBRA for the remainder of the plan year in which the death occurs. Details to continue coverage via COBRA will be sent to the eligible dependents from the NBRC.	1-888-232-4111 9:00 AM – 5:00 PM Eastern Time Mon-Fri (1-212-444-0994 if calling outside of the U.S., Puerto Rico or Canada.)	When prompted say, “Report a Death”
Dependent Care Flexible Spending Account	Nokia Benefits Resource Center (NBRC) managed by Alight	➢ Your Smart Choice Account is notified of employee deaths on a weekly basis. ➢ Claims for eligible dependent care expenses incurred during coverage period can be submitted until April 15 of the following calendar year.	➢ Coverage terminates on the earlier of December 31 of the Plan Year, or when there is no money in the account. ➢ Contributions to the Dependent Care Flexible Spending Account cannot be made after the date of the employee death.	1-888-232-4111 9:00 AM – 5:00 PM Eastern Time Mon-Fri (1-212-444-0994 if calling outside of the U.S., Puerto Rico or Canada.)	When prompted say, “Report a Death”

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Long-Term Care	Met Life	➢ MetLife is notified of employee deaths on a weekly basis. ➢ **Family should contact Met Life Long-Term Care to discuss:** ❖ **potential premium refunds when a covered employee dies.** ❖ **alternate billing methods for surviving family members with coverage**.	➢ Employee Coverage terminates on the date of the employee death. ➢ Coverage for family members will continue (as long as premiums continue to be paid)	1-800-984-8651 8:00 AM – 11 PM Eastern Time Mon - Fri	Follow prompts for an Existing Customer. You may need to press zero several times before being transferred to rep.
Nokia Equity Plans - Shares in Success Plan, Performance and Restricted Shares	Nokia Stock Plan Administration	➢ If a deceased employee has vested shares in the Performance or Restricted Shares Program the People Experience will contact the heir or beneficiary and provide them a letter and form from Morgan Stanley at Work. **The completed form should be sent back to Morgan Stanley via email discretionary@morganstanley.com** ➢ Morgan Stanley will request from Nokia Stock Plan Administration a signed indemnity letter which will authorize Morgan Stanley to cash out/share transfer to the deceased heir/beneficiary.	N/A	Equity Team: **Equity@Nokia.com** Employee Services **Peoplecare@Nokia.com** 9:00 AM – 5:00 PM Central Time, Mon-Fri Morgan Stanley's Sharework **Help.nokia@globalstock and rewards.com** Call toll-free U.S. +1 877-380-7793 – 8:00 a.m. to 8:00 p.m. (ET) International # - 44 207 425-0950 (Mon-Fri 24 hours)	

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Voluntary Benefits: Vision (EyeMed) Legal (Hyatt) Auto/Home (MetLife, Liberty Mutual & Travelers) Identity Theft (Life Lock), Health Advisory Services (Pinnacle Care) Pet Insurance (Nationwide)	Added Benefits	➢ Added Benefits receives weekly notification of an employee death and terminates coverage as a result. Surviving family member may contact Added Benefits	➢ Vision, Health Advisory Services and Legal coverage ends at end of month in which employee dies. There is <u>no option</u> for dependents to continue this voluntary coverage. ➢ Auto and Home insurance coverage discounts continue through policy renewal date at the same policy rates. The payroll deduction will change to direct home bill - there may be an increase associated with change from payroll deduction to direct home bill. Dependents can renew policies at renewal time. Contact the carriers for policy renewal rates via the Added Benefits contact number. ➢ Identity Theft (LifeLock) coverage ends at the end of the month in which the employee dies. LifeLock offers services on a retail basis at retail rates. Dependents may contact LifeLock if interested. Group rates offered to Nokia would no longer apply. ➢ Pet Insurance (Nationwide) discounts continue through policy renewal date at the same policy rates. The payroll deduction will change to direct home bill. Dependents can renew policies at renewal time. The group discount will be removed at that time. Contact Nationwide for policy renewal	1-800-622-6045 8:30 AM – 6:00 PM Eastern Time, Mon-Fri	

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Benefit Type	Resource	Process	Coverage Continuation Options	Contact Information & Hours	To Reach a Representative
Worker's Compensation Death Benefits	Liberty Mutual	➢ The Spouse/dependents of an employee that dies, due to a work- related injury or illness, may be eligible to receive worker's compensation death benefits. Benefits vary by state. ➢ Supervisor completes and submits an "On-The-Job Injury and Illness" form to report a work-related death to Nokia. ➢ Nokia notifies Liberty Mutual of the death within 48 hours. ➢ Liberty Mutual, responsible for investigating the claim for compensability, contacts the spouse/dependents within 24 hours to collect additional information and discuss next steps and timing.	N/A	Liberty Mutual 800-362-0000 24 Hours, 7 Days a week	Prompt 1 Provide employee Social Security Number to be directed to the appropriate Liberty Mutual Claim Office.

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Payroll - Nokia of America Corporation Final Paycheck, Pay Statements, W2 tax declaration, Executor/Power of Attorney, Direct Deposit, Taxation	People Experience	➢ The employee's final paycheck will be deposited into the employee's bank account on file on the next regular pay cycle, from the termination date. If no direct deposit is on file, a paper check will be mailed to the last address on file. ➢ Pay in lieu of accrued, unused Paid Time Off (PTO) will be deposited into the employee's bank account on file the next regular pay cycle, from the termination date. If no direct deposit is on file, a paper check will be mailed to the last address on file. ➢ Our payroll vendor, ADP, mails the employee's W2 to the address on record no later than January 31 of the year following the tax year. If the employee previously signed up for online electronic access to their W2, the tax declaration form will be available In February of the following year. Please contact People Experience and request that a copy be mailed to a different address than on file. ➢ An Executor (POA ends when participant is deceased) may request: ❖ A copy of the employee's pay statement(s) ❖ A copy of the W2 (see above for timing of mailing) ❖ A change of mailing address ❖ A change in direct deposit account information by contacting People Experience **and providing a copy of the death certificate, proof of executor status,** new mailing address (if applicable), and/or direct deposit account information (if applicable). Please allow two pay periods for changes to address or direct deposit information to take effect. ➢ The Executor will need to provide the W-9 Form - Request for Taxpayer Identification Number and Certification to People Experience in the event that any future payments in the following year need to be issued and accounted for in a timely manner. You can obtain a copy of the W-9 form at https://www.irs.gov/pub/irs-pdf/fw9.pdf. ➢ Taxation for payments in current year of death are changed to reflect the exemption of federal tax withholding. Taxation for payments made in year following death are changed to reflect the exemption of Social Security and Medicare (FICA).	N/A	Employee Services Peoplecare@Nokia.com	

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Annual Incentive Plan (Management Employee Only)	Supervisory Manager	➢ Employees who meet eligibility criteria for the Annual Incentive Plan will receive consideration of treatment by the supervisory manager (this assumes the Nokia board approves the payment of the Performance Driven Incentive (PDI) or Metric Driven Incentive (MDI) based on a number of operating performance metrics). ➢ See Payroll Section for information on obtaining a copy of the pay statement and or to change the direct deposit information. ➢ Any payment owed will be paid as soon as administratively possible.	N/A	Supervisory Manager	
Sales Incentive Plan (Sales Employee Only)	Supervisory Manager	➢ Employees on sales compensation are eligible for sales incentive pay through the date of their death. Sales compensation is paid three (3) weeks in arrears via direct deposit. ➢ See Payroll Section for information on obtaining a copy of the pay statement and or to change the direct deposit information. ➢ Other questions regarding sales incentive payments should be directed to the supervisory manager.	N/A	Supervisory Manager	
Employee Assistance Program (EAP) - Confidential Counseling	Magellan	➢ Confidential, voluntary counseling services are offered for members of the employee's household and benefit eligible dependents.	Coverage ends the month following the month the	1-800-327-7348 7 Days a week, 24 hours per day	
Social Security Benefits	Social Security Administration	➢ Contact the Social Security Administration directly to determine eligibility for potential benefits such as: ❖ Widow or widower benefits as early as age 60 ❖ Benefits for surviving families with children under age 18.	N/A	www.ssa.gov 1-800-772-1213	
Returning Nokia Property	Returning Nokia Property	➢ Contact the supervisory manager to arrange for the return of ALU property (e.g., computer, cell phones, documentation, etc.). People Experience (1-214-519-8633) can provide assistance in obtaining the supervisory manager name and contact information.	N/A	People Experience Peoplecare@Nokia.com	

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