

Reminders

- **Annual open enrollment communication materials** available at www.benefitanswersplus.com starting on **September 24, 2018**.
- Personalized benefits coverage and cost information available at <http://resources.hewitt.com/nokia> starting on September 24, 2018.
- **Online-only enrollment:**
September 24, 2018 – September 30, 2018
- **Online and phone enrollment:**
October 1, 2018 – October 12, 2018
- You must take action before **Friday, October 12, 2018, at 5:00 p.m., ET. Late enrollments will not be accepted.**

2019-PRE1 MR

ANNUAL OPEN ENROLLMENT 2019:

find out what's
happening so
you will be ready

The annual open enrollment period for your 2019 Nokia health and welfare benefits coverage is:

**September 24, 2018 –
October 12, 2018**

(Look inside to find out more...)

FOR PARTICIPANTS IN THE MANAGEMENT RETIREE PLAN DESIGN

You may view your annual open enrollment communication materials online at www.benefitanswersplus.com starting on September 24, 2018.

Around that same time, you will receive a mailing from Nokia with details about what's changing for 2019 as well as important legal information.



Keep the following in mind as you prepare for 2019:

How to request copies of annual open enrollment information by telephone

If you do not have Internet access, or if you have Internet access but prefer to have a copy of the enrollment information sent to you, you must make your request through the Nokia Benefits Resource Center's automated system **only**, as follows:

- 1 **Starting September 24, 2018**, call the Nokia Benefits Resource Center at 1-888-232-4111.
- 2 When prompted, enter the last four digits of your Social Security Number and your date of birth (mm-dd-yyyy). (You may also be prompted to enter your ZIP code.) No password required!
- 3 Anytime during the "It's annual open enrollment time!" greeting, say "annual enrollment" and then:
 - To request a copy of your annual open enrollment kit, say "request enrollment kit," or
 - To request a copy of your default coverage, say "send enrollment confirmation."

The copy(ies) you have requested will be mailed to your address on file within seven to 10 business days, so plan accordingly. **Late enrollments will not be accepted.**

Nondiscrimination in the provision and administration of group healthcare benefits

Nokia complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex in the provision or administration of retiree healthcare benefits.

ATENCIÓN: Si habla **español**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al (469) 991-2197 (brenda.sitton@nokia.com).

請注意：如果您說中文，我們免費為您提供語言協助服務請致電：(469) 991-2197 (brenda.sitton@nokia.com)。

Already enrolled in the UnitedHealthcare® Group Medicare Advantage (PPO)?

If so, you will receive additional materials from UnitedHealthcare beginning in September. To learn more about the UnitedHealthcare Group Medicare Advantage (PPO), call UnitedHealthcare at 1-888-980-8117 (TTY 711), 8:00 a.m. to 8:00 p.m., local time, Monday through Friday, or visit www.UHCRetiree.com/nokia.

ANNUAL OPEN ENROLLMENT:

September 24, 2018 –
October 12, 2018

You may enroll in and/or change your 2019 Nokia health and welfare benefits coverage elections on the Your Benefits Resources™ (YBR) website beginning Monday, September 24, 2018, at 9:00 a.m., Eastern Time (ET), through Sunday, September 30, 2018.

During this time, you may view your 2019 coverage and costs, as well as enroll in or make changes to your 2019 coverage — online only — at <http://resources.hewitt.com/nokia>.

You cannot call the Nokia Benefits Resource Center to enroll in or make changes to your 2019 coverage, or to ask questions about your 2019 plan options and pricing, until the online and phone enrollment period begins on Monday, October 1, 2018, at 9:00 a.m., ET.

GET READY TO ENROLL: BE SURE YOU HAVE YOUR YBR USER ID AND PASSWORD

To access your personalized benefits information and to enroll, you will need your YBR User ID and password. If you have forgotten your User ID/password, go to the YBR website, select "Forgot User ID or Password?" and follow the prompts to get a new one(s).

Your User ID/password will be sent to you by email (if you previously added your email address to the YBR website) or by US mail.

It may take up to 10 days to receive your password through the mail.

If you do not have Internet access, call the Nokia Benefits Resource Center at 1-888-232-4111 and follow the prompts for assistance.

Your Benefits Resources is a trademark of Aight Solutions LLC.