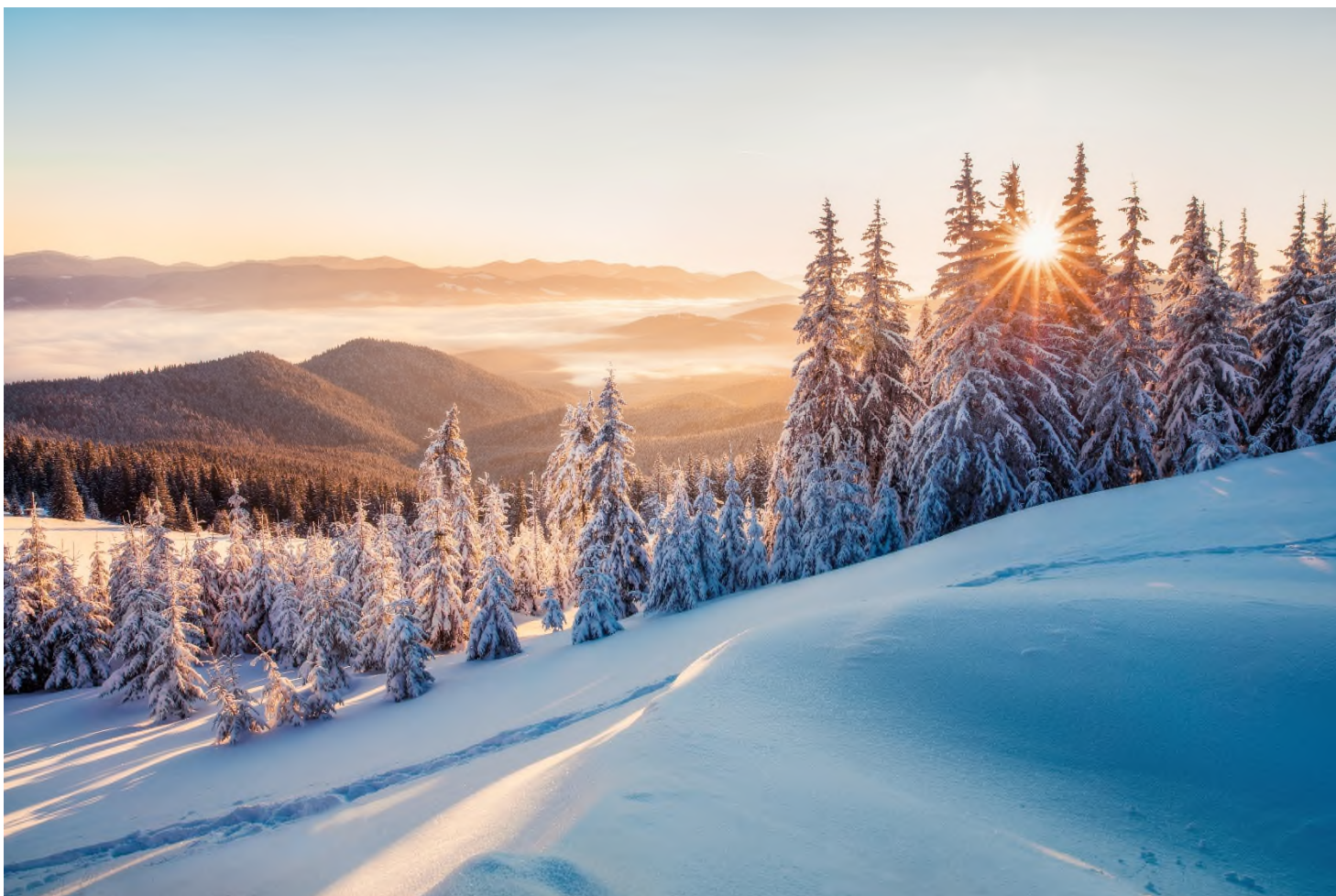




# Get more from your 2023 Nokia benefits

**Important information about using your benefits in 2023**

**For participants in the management retiree plan design\***

\*Includes COBRA and Family Security Program (FSP) participants

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# 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](#).

## **Enrolled in Nokia dental coverage for 2023? Dental plan member ID cards are *not* required**

Keep in mind that Aetna does not issue dental plan ID cards; you do not need to present an ID card to receive services under the plan. (You may be asked to provide your group number, which is 700140.)

However, if you would like to have an ID card, you can print one out from [www.aetna.com](http://www.aetna.com).

# What you need to know about your member ID cards

## UnitedHealthcare® Group Medicare Advantage (PPO) with prescription drug coverage members

If you are enrolled in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage for 2023:

- UnitedHealthcare will mail additional information, along with new ID cards, to all UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage members for 2023. **You will use your new ID card for both your medical and prescription drug coverage in 2023.** You will not receive a separate prescription drug ID card.
- If you have not received your new card by January 1, 2023, or if you need a new card for yourself or additional cards for your dependents, you may print them from the UnitedHealthcare website at [retiree.uhc.com/nokia](https://retiree.uhc.com/nokia). You will need to sign in or register in order to access the website. You can also call UnitedHealthcare Customer Care (Member Services) at 1-888-980-8117 (TTY 711).

Be sure to have your ID card 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.

## Enhanced or Standard POS, Traditional Indemnity and HMO/Medicare HMO members

- If you have changed your UnitedHealthcare medical plan option or have enrolled in UnitedHealthcare medical coverage for the first time for 2023, you will receive a new medical plan ID card from UnitedHealthcare by January 1, 2023. (If you have newly enrolled in UnitedHealthcare medical coverage for 2023, you will also receive a new prescription drug ID card from CVS Caremark by January 1, 2023.)
- If you have not changed your UnitedHealthcare medical plan option for 2023, continue to use your current medical plan ID card in 2023. You will not receive a new medical plan ID card. CVS Caremark will not provide current members with new prescription drug ID cards for 2023. Please continue to use your current CVS Caremark ID card in 2023.
- If you have not received your new card(s) (as applicable) by January 1, 2023, or, if you need new cards for yourself or additional cards for your dependents, you may print them from the applicable carrier's website:
  - Medical (UnitedHealthcare): [www.myuhc.com](https://www.myuhc.com)
  - Prescription drug (CVS Caremark): [Caremark.com](https://www.caremark.com)
- For HMO/Medicare HMO coverage, contact the HMO/Medicare HMO for any questions about ID cards. You can find contact information on the back of your HMO/Medicare HMO ID card (if you are currently enrolled) and in *Benefits at-a-glance and resource contact information 2023* on the BenefitAnswers Plus website.

# Attention UnitedHealthcare® members: Take advantage of these tools and resources anytime

UnitedHealthcare offers a number of tools and resources to help you manage your and your family's health and healthcare. **All are available at no additional cost to you.**

## Available to all UnitedHealthcare members

### Virtual visits

When you do not feel well, the last thing you want to do is leave the comfort of home to sit in a waiting room. Good news! You don't have to. As part of your UnitedHealthcare medical benefits, you have an alternative for nonemergency care: virtual visits.

A virtual visit lets you see and talk to a doctor from your smartphone, tablet or computer without an appointment, for less than you would pay for an office visit. Most visits take about 10 – 15 minutes. Doctors can write a prescription<sup>1</sup>, if needed, that you can pick up at your local pharmacy.

To register for and request a virtual visit:

- **If you are enrolled in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage**, log on to [retiree.uhc.com/nokia](https://retiree.uhc.com/nokia) and choose from provider sites where you can register for a virtual visit. **Note:** Virtual behavioral health visits are also covered. For information, visit [www.UHCvirtualvisits.com](https://www.UHCvirtualvisits.com).
- **If you are enrolled in the Enhanced POS, Standard POS or Traditional Indemnity option**, log on to [www.myuhc.com](https://www.myuhc.com). In the center of your home page, you will see "My providers and facilities." Scroll to the right, select "Virtual Visits: Connect with a Doctor Online" and register for a virtual visit. **Note:** Virtual behavioral health visits are also covered.

Once registered, you can request a visit. Pay your portion of the service via credit or debit card according to the terms of your medical plan option. Then, enter a virtual waiting room. During your visit, you can talk to a doctor about your health concerns, symptoms and treatment options.

Not a UnitedHealthcare member? Check with your HMO or Medicare HMO to see if it offers a similar service.

#### 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](https://uhc.com/checkchoosego) or [here](#).

<sup>1</sup> Doctors cannot prescribe medications in all states.

## Live nurse assistance/telephonic nurse support<sup>2</sup>

Assistance from an experienced registered nurse is a toll-free call away — 24 hours a day, seven days a week.

Nurses can answer your questions about an illness, injury or medication; help you manage a chronic condition; provide information about a variety of healthcare topics; and more. Both English- and Spanish-speaking registered nurses are available.

To reach a nurse:

- **If you are enrolled in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage:** Call 1-877-365-7949. (This number also appears on the back of your UnitedHealthcare ID card.)
- **If you are enrolled in the Enhanced POS, Standard POS or Traditional Indemnity option:** Call the number on the back of your UnitedHealthcare ID card and select the prompt to connect with a nurse. You can also participate in an online live nurse chat. Just log on to [www.myuhc.com](http://www.myuhc.com) from any device with an Internet connection.

Not a UnitedHealthcare member? Check your medical plan ID card to see if your HMO or Medicare HMO offers a similar telephone or online nurse resource.

## Available to UnitedHealthcare Group Medicare Advantage (PPO) with Prescription Drug Coverage members only

### UnitedHealthcare® HouseCalls visit

UnitedHealthcare HouseCalls offers yearly check-in care between regular provider visits to help you stay in good health. With no travel or waiting rooms required, a visit is quick to schedule, simple to complete and a great idea to help maintain good health.

**Note:** HouseCalls may not be available in all areas. For more information, contact UnitedHealthcare Customer Care (Member Services) at [retiree.uhc.com/nokia](http://retiree.uhc.com/nokia) or 1-888-980-8117 (TTY 711). Representatives are available from 8:00 a.m. to 8:00 p.m., local time, Monday through Friday.

<sup>2</sup>This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The service is not an insurance program and may be discontinued at any time.

## UnitedHealthcare Hearing

Get a hearing exam and access to brand-name and private-labeled hearing aids from any of more than 7,000 UnitedHealthcare Hearing providers nationwide. For more information, visit [www.uhchearing.com/retiree](http://www.uhchearing.com/retiree) or call 1-866-445-2071 (TTY 711).

**Note:** Please refer to your Evidence of Coverage for details of your benefit coverage, including these hearing care enhancements effective January 1, 2023:

- **Routine hearing exams:** Provided at a \$0 copayment, not subject to the deductible, whether received in-network or out-of-network; limited to one exam per Plan Year.
- **Hearing aid allowance:** A \$500 allowance toward the cost of certain hearing aids, at no additional cost, every three years. To access your hearing aid benefits, you must contact UnitedHealthcare Hearing at 1-866-445-2071 (TTY 711). Hearing aids purchased outside of UnitedHealthcare Hearing's nationwide network are not covered.

## Renew by UnitedHealthcare health and wellness experience

Live healthier with Renew. Renew offers resources and activities designed to help support your health and wellness goals, including:

- Brain games,
- Recipes,
- Learning courses,
- Workout videos,
- *Renew* magazine,
- And more!

Explore all that Renew has to offer. To sign in or register, visit [retiree.uhc.com/nokia](http://retiree.uhc.com/nokia) and go to "Health & Wellness."

## In-home, non-medical care services

Receive up to eight hours per month of in-home, non-medical care from CareLinx, UnitedHealthcare's national provider. Services include grocery shopping, meal preparation, bathing, personal care, medication reminders and more.

To learn more, visit [www.carelinx.com/uhcgroup](http://www.carelinx.com/uhcgroup) or call CareLinx at 1-833-253-5403. Representatives are available from 8:00 a.m. to 7:00 p.m., Central Time (CT), Monday through Friday, and from 10:00 a.m. to 6:00 p.m., CT, Saturday and Sunday.

## Transportation to healthcare appointments

Get to your health-related appointments more easily through ModivCare. Receive up to 24 one-way trips per year to your healthcare appointments. To learn more or to schedule your ride, visit [www.modivcare.com/BookNow](http://www.modivcare.com/BookNow) or call ModivCare at 1-833-219-1182 (TTY 1-844-488-9724).

## Home-delivered meals

Receive up to 21 freshly made meals per year from Mom's Meals, delivered right to your home. All meals must be ordered in one shipment. To learn more or place your order, visit [www.MomsMeals.com/uhc](http://www.MomsMeals.com/uhc) or call 1-866-224-9485 (TTY 711).

## Renew Active® fitness program

Renew Active by UnitedHealthcare focuses on better health for both your body and mind. It includes:

- Free gym membership from the program's nationwide network (including many premium gyms);
- On-demand digital workout videos and live streaming classes;
- Online Fitbit® Community for Renew Active (no Fitbit device needed);
- AARP® Staying Sharp® online brain health program; and
- Local wellness classes and events.

You will need a confirmation code to get started. To obtain your code, log on to [retiree.uhc.com/nokia](https://retiree.uhc.com/nokia), click "Health & Wellness" and look for "Renew Active," or call UnitedHealthcare at 1-888-980-8117 (TTY 711).

## Available to Enhanced POS, Standard POS and Traditional Indemnity Option members only

### UnitedHealth Premium® Program

Choosing a doctor is one of the most important health decisions you will make. The UnitedHealth Premium Program can help.

The UnitedHealth Premium Program uses evidence-based medicine and national standardized measures to evaluate physicians in various specialties. When you choose a Premium Care Physician, you can be sure that the doctor meets the program's criteria for providing quality and cost-effective care.

To find a Premium Care Physician, simply log on to [www.myuhc.com](https://www.myuhc.com) and select "Find a Provider." Premium Care Physicians will be at the top of your search results. Look for two blue hearts and the words "Premium Care Physician" in the doctor's profile.

**Keep in mind:** If a doctor does not have a Premium designation, it does not mean that he or she provides a lower standard of care. It could mean that the data available to UnitedHealthcare was not sufficient to include the doctor in the program or that the doctor practices in a specialty not evaluated as a part of the Premium designation program. All doctors who are part of the UnitedHealthcare network must meet rigorous credentialing requirements, which are separate from the Premium program.

To learn more, visit the BenefitAnswers Plus website at [www.benefitanswersplus.com](https://www.benefitanswersplus.com). Select the "Carriers & Other Resources" tab, then "Other Resources & Information" and then the "Find the Right Doctors: Use the UnitedHealth Premium® Program" link.

**Enrolled in the Enhanced POS, Standard POS or Traditional Indemnity Option? See your prescription drug savings on Caremark.com!**

Your Nokia medical 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](https://www.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.

## Online submission of out-of-network claims and tracking of prior authorization requests

Enjoy the convenience of completing the following actions through **myuhc.com**<sup>®</sup>:

- **Submit claims for reimbursement of out-of-network medical services.** To get started, log on to [www.myuhc.com](http://www.myuhc.com), select “Claims and Accounts” and follow the prompts to provide the necessary information and upload any required documentation.
- **Track requests for prior authorization of outpatient medical services.** View the details and status of your in-process requests, determination results (approved, denied, partially denied or canceled) and appropriate next steps. There is also an FAQ section to help answer common questions. To get started, log on to [www.myuhc.com](http://www.myuhc.com), select “Claims and Accounts” and follow the prompts.

## Voice identification (ID)

When you call UnitedHealthcare at the number on the back of your ID card, you can use a voice ID to authenticate yourself going forward. Here is how it works:

During your call, you will have the option to record a voice ID while speaking your date of birth. Then, whenever you call UnitedHealthcare in the future, the system will recognize you when you say your birthdate.

If you prefer not to record a voice ID, no problem! Simply follow the system prompts to authenticate your identity every time you call. The choice is yours.

## Rally<sup>®</sup>

You have access to UnitedHealthcare Rally, a user-friendly digital experience on **myuhc.com**<sup>®</sup> that will engage you by using technology, gaming and social media to help you understand, learn about and support you on your health journey.

Rally offers personalized recommendations to help you and your covered family members make healthier choices and build healthier habits, one small step at a time. It is available at no additional cost to you. You can access Rally at [www.myuhc.com](http://www.myuhc.com) from your computer, tablet or smartphone anytime.

## UnitedHealthcare mobile app

Think of the UnitedHealthcare app as your go-to healthcare resource for whenever you are on the go. The UnitedHealthcare app makes it easy for you to access your healthcare information, anytime and anywhere, from your mobile device.

The UnitedHealthcare app gives you tools to help you find care, manage your health plan details, and stay on top of costs. You can:

- Find network care options for doctors, clinics and hospitals in your area;
- Talk to a doctor by video 24/7;
- See reviews and ratings for doctors;
- Generate and share digital health plan ID cards;
- View claims and account balances;
- Estimate the costs of common procedures; and
- View your copayment, coinsurance, annual deductible and/or out-of-pocket expenses.

To download the UnitedHealthcare app, visit the App Store or Google Play.

## myHealthcare Cost Estimator

You may be surprised to learn that different doctors, labs and hospitals can charge **different** rates for the **same** medical services — even when they are all in-network. The myHealthcare Cost Estimator gives you the information you need to make the best decisions for your health and your wallet.

The myHealthcare Cost Estimator can help you:

- Preview and compare your costs for a procedure or treatment at different providers and facilities,
- Choose the treatment option that is best for you,
- Plan your care, and
- Budget for your medical expenses.

You can access the myHealthcare Cost Estimator from [www.myuhc.com](http://www.myuhc.com) or the UnitedHealthcare app. (To log on to [www.myuhc.com](http://www.myuhc.com), you will first need to register.)

Once you have accessed the myHealthcare Cost Estimator, just search for the condition (for example, back pain) or treatment (for example, physical therapy) for which you want a cost estimate. The myHealthcare Cost Estimator will show you doctors and locations that offer those services in your area. You can also learn about your treatment options, compare estimated costs, see quality and cost-efficiency ratings and map the location of the provider or facility. The cost estimator will even give you a personalized estimate of your out-of-pocket costs, based on your option's applicable deductible, coinsurance and/or out-of-pocket maximum.

# Manage your dental benefits with the Aetna Health<sup>SM</sup> app

Need to find an in-network provider? Want to check a claim or see your ID card? You can — right from your smartphone — using the free Aetna Health app.

The Aetna Health app is available 24/7 and works with most smartphones and tablets. To get started, just follow these three easy steps:

**Step 1:** Search for “Aetna Health” on the App Store or Google Play to download the app.

**Step 2:** Register directly on the Aetna Health app or at [www.aetna.com](http://www.aetna.com) from any computer. (Once you have registered, you can skip to Step 3 and simply log on to use the Aetna Health app.)

**Step 3:** Use your secure member website log-on information to access the app features.

## 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<br>                        | Review, enroll in or make changes to your Nokia benefits on the YBR website.                                                                                                            | Search for “Alight Mobile” on the App Store and Google Play.    |
| UnitedHealthcare<br>                    | Find in-network medical providers, estimate costs, view and manage claims, access your ID card and connect with customer service representatives.                                       | Search for “UnitedHealthcare” on the App Store and Google Play. |
| UnitedHealthcare Rally <sup>3</sup><br> | Get personalized support and information to help you and your covered family members make healthier choices and build healthier habits.                                                 | Search for “Rally” on the App Store and Google Play.            |
| CVS Caremark <sup>3</sup><br>           | Refill mail 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.     |
| Aetna Health<br>                        | Find in-network dentists, check the status of a claim and view an ID card.                                                                                                              | Search for “Aetna Health” on the App Store and Google Play.     |

<sup>3</sup>Available to POS and Traditional Indemnity option members only.

# Keep your life insurance and/or savings plan beneficiaries up to date

If you are eligible for and participate in the Nokia life insurance and/or Nokia Savings/401(k) Plan, it is important to keep your 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 YBR website at <https://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 [www.metlife.com/mybenefits](http://www.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 Your Benefits Resources™ (YBR) website at <https://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: Tax 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 2022 Form 1095-C no later than March 2, 2023.

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 2022. You may need Form 1095-C or the information it includes in order to file your federal tax return for 2022. 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 2022 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 employees 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. 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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