

# benefits at-a-glance and resource contact information 2019



## **For Participants in the Formerly Represented Retiree Plan Design**

Including Long Term Disability (LTD) and COBRA Participants and Survivors in the Family Security Program (FSP)

**Note:** You may not be eligible for all of the benefit plan options shown in the following tables.

**To determine your coverage options and monthly contributions during the annual open enrollment period...**

- Visit the Your Benefits Resources™ (YBR) website at <http://resources.hewitt.com/nokia>; or
- Call the Nokia Benefits Resource Center at 1-888-232-4111. Representatives are available from 9:00 a.m. to 5:00 p.m., Eastern Time (ET), Monday through Friday.

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# benefits at-a-glance

The tables that follow summarize some features of the 2019 Nokia medical and dental plan options applicable to eligible individuals covered under the Formerly Represented Retiree plan design. Use them:

▪ <b>During the annual open enrollment period</b> — To compare plan options and coverage details before making your enrollment decisions.	▪ <b>All year</b> — Whenever you need information about your plan option or to determine whether a particular service or supply is covered.
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## How Do These Tables Work?

Check and confirm:

### 1. Which specific options apply to you

You may not be eligible for all of the benefit plan options shown in these tables. To confirm the coverage for which you (and your dependent[s]) are eligible, you can:

- Visit the YBR website at <http://resources.hewitt.com/nokia>; or
- Call the Nokia Benefits Resource Center at 1-888-232-4111.

### 2. What's covered

For your quick reference, these tables show coverage details. Note that for a service or supply to be covered, it must be:

- Medically necessary for the treatment of an illness or injury, or for preventive care benefits that are specifically stated as covered;
- Provided under the order or direction of a physician;
- Provided by a licensed and accredited healthcare provider practicing within the scope of his or her license in the state where the license applies;
- Listed as a covered service and satisfy all the required conditions of services of the applicable options; and
- Not specifically listed as excluded.

In some cases, there may be additional required criteria and conditions. Services and supplies meeting these criteria will be covered up to the allowable amount or the negotiated rate, if applicable.

#### **Need Information About a Health Maintenance Organization (HMO)/Medicare HMO?**

Due to the number of HMO/Medicare HMO options offered, HMO/Medicare HMO coverage information is not shown in these tables. Medical and prescription drug coverage levels and costs vary by individual HMO/Medicare HMO option.

To review and print specific details for the coverage options available to you, visit the YBR website at <http://resources.hewitt.com/nokia> or call the Nokia Benefits Resource Center at 1-888-232-4111 during the annual open enrollment period.

You can also contact the HMO/Medicare HMO you are considering. You can find carrier contact information on pages 15 and 16 of this guide. Or, if you are currently enrolled in an HMO/Medicare HMO, check the back of your HMO/Medicare HMO ID card.

# Medical

**Please note:** For the medical services shown in the table below and on the following pages, where coverage is expressed as a percentage, it is a percentage of the provider's contracted rate (for in-network Point of Service [POS] and UnitedHealthcare® Group Medicare Advantage Preferred Provider Organization [PPO] services), of the reasonable and customary (R&C) fee (for Traditional Indemnity and out-of-network POS services) or of the Medicare-approved fee schedule (for out-of-network UnitedHealthcare Group Medicare Advantage [PPO] services).

Feature	Point of Service (POS) (If you are not eligible for Medicare)		Traditional Indemnity (If you are or are not eligible for Medicare)	UnitedHealthcare Group Medicare Advantage (PPO) (If you are a Medicare-eligible participant or Medicare-eligible dependent of a Medicare-eligible participant)
	In-Network	Out-of-Network		
<b>Choice of Doctors</b>	Select from within a network of medical providers	Select any medical provider	Select from within a network of Preferred Provider Organization (PPO) providers or any medical provider	Select from within a network of PPO providers or any qualified provider who participates in Medicare and accepts the plan
<b>Annual Deductible</b>	See "Annual Deductible for the POS Option" on page 4.		See "Annual Deductible for the Traditional Indemnity Option" on page 4.	\$300/individual (combined with out-of-network)
<b>Annual Out-of-Pocket Maximum</b>	<b>Individual:</b> \$1,700 <b>Two-person:</b> \$3,400 <b>Family:</b> \$5,100 (excludes deductible)	<b>Individual:</b> \$4,000 <b>Two-person:</b> \$8,000 <b>Family:</b> \$12,000 (excludes deductible)	<b>Individual:</b> \$1,700 <b>Two-person:</b> \$3,400 <b>Family:</b> \$5,100 (excludes deductible)	\$1,700/individual (includes deductible; combined with out-of-network)
<b>Lifetime Maximum Benefit</b>	Unlimited (some exclusions apply)	Unlimited (some exclusions apply)	Unlimited (some exclusions apply); Other Covered Charges are limited to \$50,000 (or buy-up amount)	Unlimited (some exclusions apply)

<b>Remember</b>	You may not be eligible for all of the coverage options shown in this table. For HMO/Medicare HMO information, contact the HMO/Medicare HMO. Carrier contact information is on pages 15 and 16.
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## Annual Deductible for the POS Option

Participants Receiving POS Level Benefits	In-Network Deductible	Out-of-Network Deductible
<ul style="list-style-type: none"> <li>Retirees and their dependents</li> <li>COBRA beneficiaries (excluding survivors) of retirees, and their dependents</li> </ul>	<ul style="list-style-type: none"> <li><b>Individual:</b> 1.2% of annual pension</li> <li><b>Two-person:</b> 1.2% of annual pension per individual</li> <li><b>Family:</b> 1.2% of annual pension per individual, up to 3.6% max.</li> </ul>	<ul style="list-style-type: none"> <li><b>Individual:</b> 6.5% of annual pension (\$600 min.)</li> <li><b>Two-person:</b> 6.5% of annual pension per individual (\$1,200 min.)</li> <li><b>Family:</b> 6.5% of annual pension per individual, up to 19.5% max. (\$1,800 min.)</li> </ul>
<ul style="list-style-type: none"> <li>Survivors of retirees on COBRA or in the FSP, and their dependents</li> <li>COBRA beneficiaries of survivors of retirees, and their dependents</li> <li>Employees on LTD, and their dependents</li> <li>COBRA beneficiaries (excluding survivors) of employees on LTD, and their dependents</li> <li>Survivors of employees on LTD on COBRA or in the FSP, and their dependents</li> <li>COBRA beneficiaries of survivors of employees on LTD, and their dependents</li> <li>Survivors of active employees on COBRA or in the FSP, and their dependents</li> <li>COBRA beneficiaries of survivors of active employees, and their dependents</li> </ul>	<ul style="list-style-type: none"> <li><b>Individual:</b> \$300</li> <li><b>Two-person:</b> \$600</li> <li><b>Family:</b> \$900</li> </ul>	<ul style="list-style-type: none"> <li><b>Individual:</b> \$600</li> <li><b>Two-person:</b> \$1,200</li> <li><b>Family:</b> \$1,800</li> </ul>

## Annual Deductible for the Traditional Indemnity Option

Participants Receiving Traditional Indemnity Level Benefits	Deductible
<ul style="list-style-type: none"> <li>Retirees and their dependents</li> <li>COBRA beneficiaries (excluding survivors) of retirees, and their dependents</li> </ul>	<b>Per individual:</b> 3.2% of annual pension
<ul style="list-style-type: none"> <li>Survivors of retirees on COBRA or in the FSP, and their dependents</li> <li>COBRA beneficiaries of survivors of retirees, and their dependents</li> <li>Employees on LTD, and their dependents</li> <li>COBRA beneficiaries (excluding survivors) of employees on LTD, and their dependents</li> <li>Survivors of employees on LTD on COBRA or in the FSP, and their dependents</li> <li>COBRA beneficiaries of survivors of employees on LTD, and their dependents</li> <li>Survivors of active employees on COBRA or in the FSP, and their dependents</li> <li>COBRA beneficiaries of survivors of active employees, and their dependents</li> </ul>	<ul style="list-style-type: none"> <li><b>Individual:</b> \$300</li> <li><b>Two-person:</b> \$600</li> <li><b>Family:</b> \$900</li> </ul>

### Remember

You may not be eligible for all of the coverage options shown in this table. For HMO/Medicare HMO information, contact the HMO/Medicare HMO. Carrier contact information is on pages 15 and 16.

Feature	Point of Service (POS) (If you are not eligible for Medicare)		Traditional Indemnity (If you are or are not eligible for Medicare)	UnitedHealthcare Group Medicare Advantage (PPO) (If you are a Medicare-eligible participant or Medicare-eligible dependent of a Medicare-eligible participant)
	In-Network	Out-of-Network		
Copayment/Coinsurance for Covered Services				
Acupuncture	You pay \$30 copayment/visit	Plan pays 70% after deductible is satisfied; limited to 30 visits/year (in- and out-of-network combined)	Plan pays 80% after deductible is satisfied; limited to 30 visits/year	Plan pays 80% after deductible is satisfied; limited to 30 visits/year
Ambulance — Emergency Air Ambulance	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	Plan pays 90% after deductible is satisfied
Ambulance — Emergency Use of Ambulance	Plan pays 90% (deductible does not apply)	Plan pays 90% (deductible does not apply)	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Ambulance — From Hospital to Hospital (if admitted to first hospital)	Plan pays 90% (deductible does not apply)	Plan pays 90% (deductible does not apply)	Plan pays 90% after deductible is satisfied	Plan pays 90% after deductible is satisfied
Anesthesia	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	Plan pays 90% after deductible is satisfied
Birth Control (prescription birth control or medication only)	See “Coverage Through the Express Scripts Prescription Drug Program” on page 10.			
Birthing Center	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	Plan pays 90% after deductible is satisfied
Blood and Blood Derivatives	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Cardiac Rehabilitation (phase three maintenance not covered)	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Chemotherapy	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Chiropractic	You pay \$30 copayment/visit; limited to 30 visits/year (in- and out-of-network combined)	Plan pays 70% after deductible is satisfied; limited to 30 visits/year (in- and out-of-network combined)	Plan pays 80% after deductible is satisfied; limited to 30 visits/year	Plan pays 80%, not subject to deductible (covered according to Medicare guidelines)

<b>Remember</b>	You may not be eligible for all of the coverage options shown in this table. For HMO/Medicare HMO information, contact the HMO/Medicare HMO. Carrier contact information is on pages 15 and 16.
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Feature	Point of Service (POS) (If you are not eligible for Medicare)		Traditional Indemnity (If you are or are not eligible for Medicare)	UnitedHealthcare Group Medicare Advantage (PPO)  (If you are a Medicare-eligible participant or Medicare-eligible dependent of a Medicare-eligible participant)
	In-Network	Out-of-Network		
<b>Durable Medical Equipment</b>	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
<b>Emergency Room — Emergency Use</b>	You pay \$75 copayment/visit (waived if admitted)	You pay \$75 copayment/visit (waived if admitted)	Plan pays 90% after deductible is satisfied	You pay \$50 copayment/visit, not subject to deductible (waived if admitted within 24 hours)
<b>Emergency Room — Nonemergency Use</b>	Plan pays 70% after you pay \$75 copayment/visit	Plan pays 70% after you pay \$75 copayment/visit	Plan pays 80% after deductible is satisfied	You pay \$50 copayment/visit, not subject to deductible (payment of emergency room services follows Medicare guidelines)
<b>Extended Care Facility</b> (or Skilled Nursing Facility)	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied; limited to 60 days/year	Plan pays 90% after deductible is satisfied; limited to 120 days/year	Plan pays 90% after deductible is satisfied; limited to 120 days/benefit period; unlimited benefit periods
<b>Home Healthcare</b>	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied; limited to 100 visits/year	Plan pays 90% after deductible is satisfied; limited to 200 visits/year	\$0 copayment, not subject to deductible
<b>Hospice Care</b>	Plan pays 90% after deductible is satisfied; limited to 210 days/lifetime (in- and out-of-network combined)	Plan pays 70% after deductible is satisfied; limited to 210 days/lifetime (in- and out-of-network combined)	Plan pays 90% after deductible is satisfied; limited to 210 days/lifetime	\$0 copayment, not subject to deductible
<b>Inpatient Hospitalization/ Surgery</b>	Plan pays 90% after you pay \$100 copayment/admission	Plan pays 70% after deductible is satisfied and you pay \$300 copayment/admission	Plan pays 90% after deductible is satisfied	Plan pays 90% after deductible is satisfied
<b>Maternity</b>	Plan pays 90% after you pay \$30 copayment for first doctor visit and 90% after you pay \$100 copayment/hospital admission	Plan pays 70% after deductible is satisfied and you pay \$300 copayment/hospital admission	After deductible is satisfied, plan pays 90% for most inpatient and outpatient services and 80% for physician office visits	After deductible is satisfied, plan pays 90% for most inpatient and outpatient services and 80% for physician office visits

**Remember**

You may not be eligible for all of the coverage options shown in this table. For HMO/Medicare HMO information, contact the HMO/Medicare HMO. Carrier contact information is on pages 15 and 16.

Feature	Point of Service (POS) (If you are not eligible for Medicare)		Traditional Indemnity (If you are or are not eligible for Medicare)	UnitedHealthcare Group Medicare Advantage (PPO) (If you are a Medicare-eligible participant or Medicare-eligible dependent of a Medicare-eligible participant)
	In-Network	Out-of-Network		
<b>Mental Health and Chemical Dependency</b> (for those who are not eligible for Medicare)	<b>Inpatient:</b> Plan pays 90% after you pay \$100 copayment/admission <b>Outpatient:</b> You pay \$30 copayment/visit	<b>Inpatient:</b> Plan pays 70% after deductible is satisfied and you pay \$300 copayment/admission <b>Outpatient:</b> Plan pays 70% after deductible is satisfied	<b>Inpatient:</b> Plan pays 90% after deductible is satisfied <b>Outpatient:</b> Plan pays 80% after deductible is satisfied	Not applicable
<b>Mental Health and Chemical Dependency</b> (for those who are Medicare-eligible)	<b>Inpatient or Outpatient:</b> Not applicable		<b>Inpatient:</b> Plan pays 90% after deductible is satisfied <b>Outpatient:</b> Plan pays 80% after deductible is satisfied	<b>Inpatient:</b> Plan pays 90% after deductible is satisfied <b>Outpatient:</b> Plan pays 80% after deductible is satisfied
<b>Nutritionist</b>	You pay \$30 copayment/visit	Not covered	Not covered	Plan pays 100% for medical nutrition therapy and counseling per Medicare guidelines
<b>Outpatient Lab/X-Ray</b>	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	Plan pays 90% after deductible is satisfied
<b>Physician Hospital Visits and Consultations</b>	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	Plan pays 90% after deductible is satisfied
<b>Physician Office and Virtual Visits</b> (non-preventive)	You pay \$30 copayment/visit	Plan pays 70% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied
<b>Podiatrist</b>	You pay \$30 copayment/visit	Plan pays 70% after deductible is satisfied	Plan pays 80% after deductible is satisfied	Plan pays 80% after deductible is satisfied (covered according to Medicare guidelines)
<b>Private Duty Nursing</b>	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied; limited to 100 shifts/year	Plan pays 90% after deductible is satisfied; limited to 200 shifts/year	Plan pays 90% after deductible is satisfied; up to \$2,000/year; in- and out-of-network combined
<b>Radiation Therapy</b>	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	Plan pays 90% after deductible is satisfied

<b>Remember</b>	You may not be eligible for all of the coverage options shown in this table. For HMO/Medicare HMO information, contact the HMO/Medicare HMO. Carrier contact information is on pages 15 and 16.
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Feature	Point of Service (POS) (If you are not eligible for Medicare)		Traditional Indemnity (If you are or are not eligible for Medicare)	UnitedHealthcare Group Medicare Advantage (PPO) (If you are a Medicare-eligible participant or Medicare-eligible dependent of a Medicare-eligible participant)
	In-Network	Out-of-Network		
Rehabilitation Therapy (outpatient physical, occupational, speech)	You pay \$30 copayment/visit	Plan pays 70% after deductible is satisfied; speech therapy limited to 30 visits/year	Plan pays 80% after deductible is satisfied; speech therapy limited to 30 visits/year	Plan pays 80% after deductible is satisfied
Second Surgical Opinion	You pay \$30 copayment/visit	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	Plan pays 80% after deductible is satisfied
Smoking Deterrents (prescription only)	See “Coverage Through the Express Scripts Prescription Drug Program” on page 10.			
Surgery — In-Office	You pay \$30 copayment/visit	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	Plan pays 90% after deductible is satisfied
Surgery — Outpatient	Plan pays 90% after deductible is satisfied	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	Plan pays 90% after deductible is satisfied
Urgent Care Clinic Visit	Check with Plan	Check with Plan	Check with Plan	\$50 copay per visit, not subject to deductible (waived if admitted to hospital within 24 hours)
Wigs	Plan pays up to \$300/Plan Year			Plan pays up to \$300 every 12 months, not subject to the deductible
Preventive Care				
Routine Physical Exams	You pay \$30 copayment/visit	Not covered	Not covered	\$0 copayment for Medicare-covered wellness exam to develop/update a personalized prevention plan based on current health and risk factors; contact Plan for details
Well-Child Care (including immunizations)	You pay \$30 copayment/visit	Not covered	Not covered	Not covered
Well-Woman Care (ob-gyn exam)	You pay \$30 copayment/visit	Not covered	Not covered	\$0 copayment (one visit/year)
Mammogram Screening (in doctor’s office)	You pay \$30 copayment/visit; included with doctor’s visit	Plan pays 70% after deductible is satisfied	After deductible is satisfied, plan pays 80% if preventive or 90% if diagnostic	\$0 copayment
Pap Smear (in doctor’s office)	You pay \$30 copayment/visit; included with doctor’s visit	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	\$0 copayment

<b>Remember</b>	You may not be eligible for all of the coverage options shown in this table. For HMO/Medicare HMO information, contact the HMO/Medicare HMO. Carrier contact information is on pages 15 and 16.
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Feature	Point of Service (POS) (If you are not eligible for Medicare)		Traditional Indemnity (If you are or are not eligible for Medicare)	UnitedHealthcare Group Medicare Advantage (PPO) (If you are a Medicare-eligible participant or Medicare- eligible dependent of a Medicare-eligible participant)
	In-Network	Out-of-Network		
<b>Digital Rectal Exam and Blood Test for PSA</b> (in doctor's office — prostate cancer screening for men age 50 and older)	You pay \$30 copayment/visit; included with doctor's visit	Plan pays 70% after deductible is satisfied	Plan pays 90% after deductible is satisfied	\$0 copayment
<b>Newborn In-Hospital Care</b>	Plan pays 90% (deductible does not apply)	Plan pays 70% after deductible is satisfied; limited to one visit	Plan pays 90% (deductible does not apply); limited to one visit	Not covered
<b>Other Important Information About Your Medical Coverage</b>				
<b>Are You Responsible for Charges in Excess of the Allowable Amount?</b>	No	Yes	Yes	No
<b>Who Is Responsible for Prior Authorization?</b>	Your primary care physician (PCP)	You	You	Not applicable
<b>What Is the Penalty for Failure to Obtain Prior Authorization?</b>	Not applicable	20% reduction in benefits, up to \$400 maximum/occurrence	20% reduction in benefits, up to \$400 maximum/occurrence	Not applicable
<b>Do You Have to File Claim Forms?</b>	No	Yes	Yes	No
<b>Are Centers of Excellence Available?</b>	Yes			

**Remember**

You may not be eligible for all of the coverage options shown in this table. For HMO/Medicare HMO information, contact the HMO/Medicare HMO. Carrier contact information is on pages 15 and 16.

Feature	Point of Service (POS) (If you are not eligible for Medicare)		Traditional Indemnity (If you are or are not eligible for Medicare)	UnitedHealthcare Group Medicare Advantage (PPO)  (If you are a Medicare-eligible participant or Medicare-eligible dependent of a Medicare-eligible participant)
	In-Network	Out-of-Network		
Coverage Through the Express Scripts Prescription Drug Program <sup>1,2</sup>				
Prescription Drug Annual Deductible <sup>1</sup>	Retail: \$100/individual Mail order: None	Individual: \$100 Two-person: \$200 Family: \$300	In-network (retail and mail order): Retail: \$100/individual Mail order: None Out-of-network: Individual: \$100 Two-person: \$200 Family: \$300	In-network (retail and mail order): Retail: \$100/individual Mail order: None Out-of-network: Individual: \$100 Two-person: \$200 Family: \$300
Prescription Drug Annual Out-of-Pocket Maximum <sup>1</sup>	Retail and mail order: \$1,700/individual (excludes deductible)	None	In-network (retail and mail order): \$1,700/individual (excludes deductible) Out-of-network: None	In-network (retail and mail order): \$1,700/individual (excludes deductible) Out-of-network: None
Retail Copayments <sup>3</sup> (up to a 30-day supply using an in-network pharmacy)	Generic: \$14 Formulary: \$47 Nonformulary: \$82	Plan pays 70% after deductible is satisfied	In-network: Generic: \$14 Formulary: \$47 Nonformulary: \$82 Out-of-network: Plan pays 70% after deductible is satisfied	In-network: Generic: \$14 Formulary: \$47 Nonformulary: \$82 Out-of-network: Plan pays 70% after deductible is satisfied
Mail-Order Copayments (up to a 90-day supply)	Generic: \$35 <sup>4</sup> Formulary: \$118 Nonformulary: \$205	Not applicable	In-network: Generic: \$35 <sup>4</sup> Formulary: \$118 Nonformulary: \$205 Out-of-network: Not applicable	In-network: Generic: \$35 <sup>4</sup> Formulary: \$118 Nonformulary: \$205 Out-of-network: Not applicable
Member Pays the Difference	You will pay the generic copayment, plus the difference in cost between the brand-name and generic drug, if you purchase a brand-name drug when a generic equivalent is available.			

<sup>1</sup> The deductibles and out-of-pocket maximums for the Prescription Drug Program are separate from the deductibles and out-of-pocket maximums for POS, Traditional Indemnity and UnitedHealthcare Group Medicare Advantage (PPO) coverage. "Member Pays the Difference" program charges do not count toward prescription drug annual out-of-pocket maximums.

<sup>2</sup> Where prescription drug coverage is expressed as a percentage, it is a percentage of the plan's cost for the drug.

<sup>3</sup> Prescription drug copayments will double after the third time you receive a maintenance medication at a retail pharmacy; for cost savings, use mail order.

<sup>4</sup> You may be eligible for up to a 90-day supply of a generic drug for \$10 or less. To find out if your medication qualifies, visit [www.express-scripts.com/lowcostgenerics](http://www.express-scripts.com/lowcostgenerics) or call 1-800-336-5934.

#### Remember

You may not be eligible for all of the coverage options shown in this table. For HMO/Medicare HMO information, contact the HMO/Medicare HMO. Carrier contact information is on pages 15 and 16.

# Dental

**Please note:** For the services shown in the table below, where coverage is expressed as a percentage, it is a percentage of the reasonable and customary (R&C) fee (for Traditional option services) or of the dentist-eligible charges (for Dental Maintenance Organization [DMO] option services).

Feature	Traditional Option	Dental Maintenance Organization (DMO) Option (Participating Providers) <sup>5</sup>
<b>Annual Deductible</b>	\$25/individual; applies to non-preventive services <b>only</b>	Generally not applicable
<b>Diagnostic and Preventive Care</b> (for example: exams, cleanings and routine X-rays)	Plan pays 100%	Plan pays 100%
<b>Minor Restorative Services</b> (for example: fillings)	Based on a geographic schedule	Plan pays 100%
<b>Major Restorative Services</b> (for example: crowns)	Based on a geographic schedule	Plan pays 75%
<b>Orthodontia</b>	Based on a geographic schedule up to a lifetime maximum of \$1,500/individual	Plan pays 50%; in general, no lifetime maximum applies
<b>Annual Maximum Benefit</b>	\$1,500/individual	Generally not applicable

<sup>5</sup> If you visit a non-participating dentist after you enroll in the DMO option, your benefit will generally be lower since it will be limited to a specific dollar amount.

## Important Information Regarding the DMO Option

### How to Enroll

Even if you are currently enrolled in the DMO option, it will not appear as a coverage option on the YBR website during the annual open enrollment period. To enroll in the DMO option, you must first enroll in the Aetna Traditional option (if you are eligible) and then switch to the Aetna DMO option during the year. The DMO option is available in a limited area. You can only enroll in this option if it is available where you live.

For more information about the DMO option (including availability in your area) or to switch to the DMO option, contact Aetna directly at 1-800-220-5479.

#### Questions?

For questions about dental coverage or if you are looking for a provider in the DMO network, please contact Aetna:

- [www.aetna.com](http://www.aetna.com)
- Traditional option: 1-800-220-5470
- DMO option: 1-800-220-5479

#### REMEMBER

You may not be eligible for all of the coverage options shown in this table.

# resource contact information

For information about your benefits coverage, contact these resources.

Where	What You Will Find
<b>Nokia Resources</b>	
<a href="http://resources.hewitt.com/nokia">http://resources.hewitt.com/nokia</a> 24 hours a day, every day, except on Sunday between midnight and 1:00 p.m., ET	<b>The Your Benefits Resources (YBR) website</b> <ul style="list-style-type: none"> <li>▪ View your current coverage</li> <li>▪ Review and compare your 2019 healthcare options and contribution costs</li> <li>▪ Enroll in coverage for 2019</li> <li>▪ Make changes to your default coverage for 2019</li> <li>▪ Opt out of your 2019 coverage</li> <li>▪ Find a doctor or healthcare provider</li> <li>▪ Learn more about your Nokia benefits</li> <li>▪ Review dependent eligibility rules</li> <li>▪ Review, add or change your dependent's(s') information on file</li> <li>▪ Understand how a Life Event may change your benefits</li> </ul>
1-888-232-4111 (1-212-444-0994 if calling from outside of the United States, Puerto Rico or Canada) Monday through Friday, from 9:00 a.m. to 5:00 p.m., ET	<b>Nokia Benefits Resource Center</b> <ul style="list-style-type: none"> <li>▪ <b>If you do not have Internet access:</b> <ul style="list-style-type: none"> <li>– Enroll in coverage for 2019</li> <li>– Make changes to your default coverage for 2019</li> <li>– Opt out of your 2019 coverage</li> <li>– Review dependent eligibility rules</li> <li>– Review, add or change your dependent's(s') information on file</li> </ul> </li> <li>▪ Resolve a unique benefits issue that you have not been able to solve on your own</li> <li>▪ Notify Nokia if you or your eligible dependent(s) will become Medicare-eligible due to a disability</li> </ul>
<a href="http://www.benefitanswersplus.com">www.benefitanswersplus.com</a>	<b>The Nokia BenefitAnswers Plus website</b> <ul style="list-style-type: none"> <li>▪ Get your enrollment materials</li> <li>▪ Find answers to your benefit questions</li> <li>▪ View plan-related documents such as Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs)</li> <li>▪ Find carrier contact information during the year</li> </ul>
<b>UnitedHealthcare</b>	
<b>Group Medicare Advantage (PPO):</b> <a href="http://www.UHCRetiree.com/nokia">www.UHCRetiree.com/nokia</a> 1-888-980-8117 (TTY: 711) 8:00 a.m. to 8:00 p.m., local time, seven days a week <b>POS:</b> 1-800-577-8539 <b>Traditional Indemnity:</b> 1-800-577-8567 <a href="http://www.myuhc.com">www.myuhc.com</a>	<b>General information about your coverage and dedicated Customer Care (Member Services)</b> <ul style="list-style-type: none"> <li>▪ Understand how your UnitedHealthcare medical coverage works</li> <li>▪ Find network physicians, specialists and facilities in your community</li> <li>▪ Compare average treatment costs and hospitals in your area for medical procedures you may be considering</li> <li>▪ Manage your healthcare choices and costs through a Plan Comparison Calculator</li> <li>▪ Access claims information</li> <li>▪ Speak with an experienced customer care representative who understands your plan and can answer questions quickly</li> </ul>

Where	What You Will Find
<b>Group Medicare Advantage (PPO):</b> 1-877-365-7949 <b>POS and Traditional Indemnity:</b> <a href="http://www.myuhc.com">www.myuhc.com</a> 1-866-444-3011 24 hours a day, seven days a week	<b>UnitedHealthcare OptumHealth™ NurseLine<sup>SM</sup> and Live Nurse Chat</b> <ul style="list-style-type: none"> <li>▪ Speak with a registered nurse at any time</li> <li>▪ Get information about health and welfare topics</li> <li>▪ Participate in a live online Nurse Chat</li> <li>▪ Both English- and Spanish-speaking registered nurses are available</li> </ul>
<a href="http://www.myoptumhealthcomplexmedical.com">www.myoptumhealthcomplexmedical.com</a> 1-866-936-6002 7:00 a.m. to 7:00 p.m., Central Time (CT), Monday through Friday, excluding holidays	<b>UnitedHealthcare Cancer Resource Services (CRS)</b> <ul style="list-style-type: none"> <li>▪ Get information regarding a cancer diagnosis and treatment</li> <li>▪ Find cancer centers or physicians</li> </ul>
<a href="http://www.healthy-pregnancy.com">www.healthy-pregnancy.com</a> 1-800-411-7984	<b>Healthy Pregnancy Program</b> <ul style="list-style-type: none"> <li>▪ 24-hour access to experienced maternity nurses</li> <li>▪ Education and support for women through all stages of pregnancy and delivery</li> </ul>
<a href="http://www.myoptumhealthcomplexmedical.com">www.myoptumhealthcomplexmedical.com</a> (click the "Congenital Heart Disease" link or call the phone number on the back of your medical ID card)	<b>Congenital Heart Disease Program (CHD)</b> <ul style="list-style-type: none"> <li>▪ Clinical consultants can provide information to assist parents, family members, case managers and physicians in making decisions about congenital heart disease</li> </ul>
<a href="http://www.myoptumhealthcomplexmedical.com">www.myoptumhealthcomplexmedical.com</a> (click the "Transplantation" link or call the phone number on the back of your medical ID card)	<b>Transplant Resource Services</b> <ul style="list-style-type: none"> <li>▪ Services and access to medical professionals renowned for providing quality treatment in solid organ or blood/marrow transplants</li> </ul>
<a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a> <b>POS:</b> 1-800-577-8539 <b>Traditional Indemnity:</b> 1-800-577-8567	<b>UnitedHealthcare Mental Health and Chemical Dependency</b> <ul style="list-style-type: none"> <li>▪ Understand how your mental health and chemical dependency coverage works</li> <li>▪ Access claims information</li> </ul>
<b>Express Scripts Prescription Drug Coverage (does not apply to HMO/Medicare HMO coverage)</b>	
<a href="http://www.express-scripts.com">www.express-scripts.com</a> 1-800-336-5934	<b>Express Scripts</b> <ul style="list-style-type: none"> <li>▪ Understand how your prescription drug coverage works</li> <li>▪ Prescription drug coverage and pricing information, including comparisons for brand-name and generic medications received through mail order and retail</li> <li>▪ Access claims information</li> <li>▪ Find an in-network pharmacy</li> <li>▪ Order medications from the Express Scripts Pharmacy for savings opportunities</li> </ul>
<a href="http://www.express-scripts.com/choices">www.express-scripts.com/choices</a> 1-800-336-5934	<b>Express Scripts My Rx Choices</b> <ul style="list-style-type: none"> <li>▪ Find lower-cost options for the medications you currently take on an ongoing basis</li> </ul>
<a href="http://www.express-scripts.com/lowcostgenerics">www.express-scripts.com/lowcostgenerics</a> 1-800-336-5934	<b>Express Scripts Low-Cost Generics</b> <ul style="list-style-type: none"> <li>▪ Determine if your medications are eligible for an additional discount through mail order</li> </ul>
<b>Aetna Dental</b>	
<a href="http://www.aetna.com">www.aetna.com</a> <b>Traditional option:</b> 1-800-220-5470 <b>DMO option:</b> 1-800-220-5479	<b>Aetna Dental</b> <ul style="list-style-type: none"> <li>▪ Understand how your dental coverage works</li> <li>▪ Find network dentists</li> <li>▪ Access claims information</li> </ul>

Where	What You Will Find
<b>MetLife</b>	
1-888-201-4612	<b>MetLife Life Insurance</b> <ul style="list-style-type: none"> <li>Understand how your life insurance coverage works</li> <li>Request conversion</li> <li>Request or update beneficiary forms</li> </ul>
1-800-984-8651	<b>MetLife Long-Term Care Insurance (LTCI)</b> <ul style="list-style-type: none"> <li>Understand how your LTCI coverage works</li> <li><b>Note:</b> Plan closed to new entrants as of December 31, 2012</li> </ul>
<b>Other Resources (Union Contacts)</b>	
1-800-296-3993 Email: <a href="mailto:andrew.wambach@nokia.com">andrew.wambach@nokia.com</a>	<b>CWA Employee Resource/Managed Care Program Coordinator — Andy Wambach</b> <ul style="list-style-type: none"> <li>Not a representative of the Nokia medical plan</li> <li>Assists current and former union members</li> </ul>
1-610-413-9772 Email: <a href="mailto:rml1949@hotmail.com">rml1949@hotmail.com</a>	<b>IBEW Managed Care Program Coordinator — Robert Longenecker</b> <ul style="list-style-type: none"> <li>Not a representative of the Nokia medical plan</li> <li>Assists former union members</li> </ul>
<b>HMO/Medicare HMO (see carrier contact information on next pages)</b>	
Contact information is also available: <ul style="list-style-type: none"> <li>On the back of your ID card, if you are currently enrolled in an HMO/Medicare HMO;</li> <li>By visiting the YBR website at <a href="http://resources.hewitt.com/nokia">http://resources.hewitt.com/nokia</a>; or</li> <li>By calling the Nokia Benefits Resource Center at 1-888-232-4111.</li> </ul>	<b>Your HMO/Medicare HMO carrier</b> <ul style="list-style-type: none"> <li>Understand how your HMO coverage works</li> <li>Access claims information</li> </ul>

# HMOs for Participants Not Eligible for Medicare

HMO Option	Phone Number	Website
Aetna Pennsylvania	1-866-646-2496	<a href="http://www.aetna.com">www.aetna.com</a>
EmblemHealth	<ul style="list-style-type: none"> <li>Members: 1-800-447-8255</li> <li>Prospective members: 1-800-447-8632</li> </ul>	<a href="http://www.emblemhealth.com">www.emblemhealth.com</a>
Horizon Blue Cross/Blue Shield of New Jersey	<ul style="list-style-type: none"> <li>Members: 1-800-355-2583</li> <li>Prospective members: 1-800-224-1234</li> </ul>	<a href="http://www.horizonblue.com">www.horizonblue.com</a>
Kaiser Mid-Atlantic	<ul style="list-style-type: none"> <li>Washington, D.C.: 1-301-468-6000</li> <li>Outside the Washington, D.C., metro area: 1-800-777-7902</li> <li>TDD: 1-301-879-6380</li> </ul>	<a href="http://kp.org">http://kp.org</a>
Kaiser Northwest	<ul style="list-style-type: none"> <li>Portland, OR area only: 1-503-813-2000</li> <li>1-800-813-2000 elsewhere</li> </ul>	
Kaiser of Northern California Kaiser of Southern California	1-800-464-4000	
Kaiser Washington	1-888-901-4636	
Kaiser Permanente of Colorado	<ul style="list-style-type: none"> <li>1-800-632-9700</li> <li>Southern Colorado: 1-888-681-7878</li> </ul>	
Kaiser Permanente of Georgia	<ul style="list-style-type: none"> <li>1-888-865-5813</li> <li>Local: 1-404-261-2590</li> </ul>	
Kaiser Permanente of Hawaii	<ul style="list-style-type: none"> <li>Oahu: 1-808-432-5955</li> <li>Other islands: 1-800-966-5955</li> </ul>	



# Medicare HMOs

Medicare HMO Option	Phone Number	Website
Aetna Health Plans of New Jersey	1-800-282-5366	<a href="http://www.aetna.com">www.aetna.com</a>
Aetna Health Plans of Pennsylvania		
BlueCross BlueShield of North Carolina	1-888-310-4110	<a href="https://www.bluecrossnc.com/medicare-members">https://www.bluecrossnc.com/medicare-members</a>
Kaiser WA (formerly Group Health of Puget Sound)	1-888-901-4636	<a href="http://kp.org">http://kp.org</a>
EmblemHealth	<ul style="list-style-type: none"> <li>Members: 1-800-447-8255</li> <li>Prospective members: 1-800-447-8632</li> </ul>	<a href="http://www.emblemhealth.com">www.emblemhealth.com</a>
Horizon Blue Cross/Blue Shield of New Jersey	<ul style="list-style-type: none"> <li>Members: 1-800-365-2223</li> <li>Prospective members: 1-800-425-9435</li> </ul>	<a href="http://www.horizonblue.com">www.horizonblue.com</a>
Humana Health Plan of Florida Humana Health Plan of Illinois Humana Health Plan of Kansas City	<ul style="list-style-type: none"> <li>Members: 1-866-396-8810</li> <li>Prospective members: 1-800-824-8242</li> </ul>	<a href="http://www.humana.com">www.humana.com</a>
Kaiser Mid-Atlantic	<ul style="list-style-type: none"> <li>1-888-777-5536</li> <li>TTY: 1-866-513-0008</li> </ul>	<a href="http://my.kp.org/nokia">http://my.kp.org/nokia</a>
Kaiser Northwest	<ul style="list-style-type: none"> <li>Portland, OR area only: 1-503-813-2000</li> <li>1-800-813-2000 elsewhere</li> </ul>	
Kaiser of Northern California Kaiser of Southern California	1-800-443-0815	
Kaiser Permanente of Colorado	<ul style="list-style-type: none"> <li>1-800-476-2167</li> <li>TTY: 1-866-513-9964</li> </ul>	
Kaiser Permanente of Georgia	<ul style="list-style-type: none"> <li>1-800-232-4404</li> <li>Local: 1-404-233-3700</li> </ul>	
Kaiser Permanente of Hawaii	<ul style="list-style-type: none"> <li>Oahu: 1-808-432-5955</li> <li>Other islands: 1-800-966-5955</li> </ul>	
Keystone Health Plan Central	<ul style="list-style-type: none"> <li>1-800-962-2242</li> <li>TDD: 1-800-779-6961</li> </ul>	<a href="http://www.capitalbluemedicare.com">www.capitalbluemedicare.com</a>
UnitedHealthcare of Arizona	1-800-610-2660	<a href="http://www.uhcretiree.com">www.uhcretiree.com</a>
UnitedHealthcare of California	1-800-610-2660	
UnitedHealthcare of Colorado	1-800-610-2660	
UnitedHealthcare of Oklahoma	1-800-950-9355	

# Health Insurance Portability and Accountability Act of 1996 (“HIPAA”)

If you are a participant in the Nokia Medical Expense Plan for Retired Employees and/or the Nokia Dental Expense Plan for Retired Employees (collectively, the “Plans”), your personal health information is private. HIPAA requires the Plans to inform you of the availability of a notice about the Plans’ privacy practices, legal duties and your rights concerning your health information received and/or created by the Plans. You can print a copy of the Plans’ Notice of Privacy Practices for your records at any time from the BenefitAnswers Plus website at [www.benefitanswersplus.com](http://www.benefitanswersplus.com). You may also request a copy by calling 1-908-582-4727.

## Women’s Health and Cancer Rights Act of 1998 Notice

The Women’s Health and Cancer Rights Act of 1998 ensures that medical plans that cover mastectomies also cover certain related reconstructive surgery. A covered woman who has a mastectomy can elect the following procedures after consulting with her physician and be assured of plan coverage for these expenses:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment required as a result of physical complications for all stages of mastectomy, including lymphedema.

Coverage is subject to all of the terms of the plan, including applicable copayments, deductibles and/or coinsurance provisions. For more information, contact your health plan’s Member Services.

## Notice Regarding Nondiscrimination in the Provision and Administration of Retiree 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 benefits under its group healthcare programs for retirees. In this regard, in accordance with Section 1557 of the Affordable Care Act, Nokia does not exclude people or treat them differently for purposes of its retiree healthcare programs or the administration of such programs because of race, color, national origin, age, disability or sex. Nokia also provides, upon request and free of charge:

- Appropriate auxiliary aids and services to people with disabilities to communicate effectively with Nokia and program administrators, including, for example, written information in other formats (large print, audio, accessible electronic formats or other formats), and
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you believe you have been discriminated against, or if you need the above services, contact Nokia's Equal Opportunity Investigator: Brenda Sitton, 601 Data Drive, Room 20821, Plano, TX 75075; 469-991-2197; [brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com). **Note: This contact is ONLY for assistance with federal nondiscrimination and accessibility requirements as they apply to the Nokia Medical Expense Plan for Retired Employees. If you have any other questions about your Nokia-provided health and welfare benefits, contact the Nokia Benefits Resource Center at 1-888-232-4111.**

If you believe that Nokia has failed to provide those services or has discriminated in another way on the basis of race, color, national origin, age, disability or sex in its provision and administration of benefits under its group healthcare programs for retirees, you can file a grievance with the above person. Your grievance must be in writing and can be submitted by mail, fax or email. Grievances must be submitted within 60 days of your becoming aware of the alleged discriminatory action.

If you need help filing a grievance, the above person or entities are available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <https://www.hhs.gov/ocr/complaints/index.html>.

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

XIN LU'U Ý: Nếu quý vị nói tiếng **Việt**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi 469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)).

알림: **한국어**를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다.

469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)) 번으로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Mangyaring tumawag sa 469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)).

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском**. Позвоните по номеру 469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 469-991-2197 (رقم هاتف الصم والبكم: 469-991-2197) ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com))

ATANSYON: Si w pale **Kreyòl ayisyen**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nan 469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)).

ATTENTION: Si vous parlez **français**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le 469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)).

UWAGA: Jeżeli mówisz po **polsku**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod numer 469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)).

ATENÇÃO: Se você fala **português**, contate o serviço de assistência de idiomas gratuito. Ligue para 469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)).

ATTENZIONE: in caso la lingua parlata sia l'**italiano**, sono disponibili servizi di assistenza linguistica gratuiti. Si prega di chiamare il numero 469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)).

ACHTUNG: Falls Sie **Deutsch** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.  
Rufen Sie 469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)) an.

注意事項：日本語を話される場合、無料の言語支援サービスをご利用いただけます。  
469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)) にお電話ください。

توجه: اگر زبان شما فارسی است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد.  
469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com)) تماس بگیرید.

कृपा ध्यान दें: यदि आप हिंदी भाषी हैं तो आपके लिए भाषा सहायता सेवाएं निःशुल्क उपलब्ध हैं। कृपा पर काल करें  
469-991-2197 ([brenda.sitton@nokia.com](mailto:brenda.sitton@nokia.com))

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 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.

This information is not a contract of employment, either expressed or implied, and does not create contractual rights of any kind between the Company and its employees or former employees.

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