



find out  
what's  
changing  
for 2020  
so you will  
be ready

## visit the **BenefitAnswers Plus** website

You may enroll in your 2020 Nokia health and welfare benefits coverage:

### **Online only:**

September 23, 2019 – September 29, 2019

### **Online and by phone:**

September 30, 2019 – October 11, 2019

(Look inside to learn more...)

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).

**NOKIA**

# 2020 annual open enrollment period

The table below shows the timing for enrolling in and/or changing your coverage during the annual open enrollment period.

## Online Only

## Online and by Phone

FROM: >

Monday, September 23, 2019, at 9:00 a.m., Eastern Time (ET), through Sunday, September 29, 2019

Monday, September 30, 2019, at 9:00 a.m., Eastern Time (ET), through Friday, October 11, 2019, at 5:00 p.m., ET

YOU MAY: >

View your coverage and costs as well as make your elections on the Your Benefits Resources™ (YBR) website.

View your coverage and costs as well as make your elections on the YBR website.

**You cannot call the Nokia Benefits Resource Center to enroll in or make changes to your 2020 coverage, or to ask questions about your 2020 plan options and pricing, until Monday, September 30, 2019, at 9:00 a.m., ET.**

You may also call the Nokia Benefits Resource Center to enroll in or make changes to your coverage. Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

You must take action before Friday, October 11, 2019, at 5:00 p.m., ET. Late enrollments will not be accepted.

## Important Update: Enhanced Security for YBR and Nokia Benefits Resource Center Passwords — Your Action May Be Required

Due to recent security enhancements, you may now be required to set up a new password when you log on to the YBR website. You may also be required to set up a separate, new password (now called a phone PIN) for calling the Nokia Benefits Resource Center. Your User ID will not change.

If you have not already done so, simply follow the on-screen prompts to create your new password and phone PIN.

**Note:** If you have forgotten your User ID and/or password and need to request new one(s), see “Have You Forgotten Your YBR Website User ID and/or Password?” on page 5 for details.



# what's changing for 2020

This section constitutes a Summary of Material Modifications (SMM) to the Summary Plan Descriptions (SPDs) of the health and welfare benefit plans referred to herein.

The following changes to benefits coverage under the Nokia health and welfare benefit plans (the "Plans") will take effect on January 1, 2020.

## > For Medicare-Eligible Participants

### Changes to Certain Copayments for the UnitedHealthcare® Group Medicare Advantage (PPO) Option

To help you access the most appropriate level of care at the lowest cost, copayments for emergency room and urgent care center visits will change, effective January 1, 2020. The changes are shown below in ***bold italics***.

- **Emergency room – emergency or nonemergency use:** You pay a ***\$60*** copayment/visit, not subject to the deductible (waived if admitted within 24 hours). This is an *increase* of \$10/visit.
- **Urgent care center visit:** You pay a ***\$30*** copayment/visit, not subject to the deductible (waived if admitted within 24 hours). This is a *decrease* of \$20/visit.

## > For Participants Not Eligible for Medicare

### Age Limit Eliminated for Applied Behavior Analysis Therapy

Effective January 1, 2020, the Point of Service (POS) and Traditional Indemnity options will cover Applied Behavior Analysis (ABA) therapy for eligible dependents **of any age** who have a primary diagnosis of autism spectrum disorder. (Previously, coverage was limited to eligible dependents age 11 and under.)

Coverage is at the in-network, outpatient, mental health rate and is subject to prior authorization requirements. Support is also available to help you navigate community, state, federal and educational resources.

For more information, contact UnitedHealthcare's Optum Advocate at 1-800-577-8539 (POS) or 1-800-577-8567 (Traditional Indemnity). Except as provided above, ABA therapy is excluded from coverage under the plan.

### Certain HMOs Will No Longer Be Offered to Participants Not Eligible for Medicare

Due to low enrollments and/or high premium costs, the following HMOs will not be available, effective January 1, 2020:

- Aetna Pennsylvania
- EmblemHealth

If you are not Medicare-eligible and are currently enrolled in either of these HMOs, you will need to choose another medical plan option for 2020.

If you do not make a new election, you will be automatically assigned medical coverage (i.e., enrolled in default coverage) for 2020. For more information about default coverage, see "Check Your Default Coverage" on page 6.

**Please note:** The changes shown above affect only participants who are not eligible for Medicare. The Medicare HMOs are not changing for 2020.

## Not Sure Where to Get the Care You Need?

See "Get the Right Care, at the Right Place" on page 4 for guidance from UnitedHealthcare.

## Other Changes May Apply to HMO and Medicare HMO Coverage

Unless noted, the changes in this guide do not apply to Health Maintenance Organization (HMO) and Medicare HMO options. You will need to check the YBR website during the annual open enrollment period or contact the carriers of those options directly for their 2020 coverage changes. You can find carrier 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 2020* on the BenefitAnswers Plus website.

## Get More from Your UnitedHealthcare Medical Plan Option: Choose Premium Care Physicians

Choosing a doctor is one of the most important health decisions you will make. When you choose a Premium Care Physician from the UnitedHealth Premium® Program, 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, log on to [www.myuhc.com](http://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.

To learn more, visit BenefitAnswers Plus at [www.benefitanswersplus.com](http://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.

**Note:** This resource is available only to participants enrolled in the POS or Traditional Indemnity option.

### > For All Participants

#### Contributions for 2020

##### If You Are Eligible for Medicare, Retired Prior to March 1, 1990, and You...

- **Enroll in the UnitedHealthcare Group Medicare Advantage (PPO) option:** You will not pay a monthly contribution for coverage in 2020.
- **Enroll in the Traditional Indemnity option:** Your monthly contribution for coverage will not increase for 2020.

##### If You Are Eligible for Medicare, Retired On or After March 1, 1990, and You...

- **Enroll in the UnitedHealthcare Group Medicare Advantage (PPO) option:** Your monthly contribution for coverage will not increase for 2020.
- **Enroll in the Traditional Indemnity option:** Your monthly contribution for coverage will not increase for 2020.

##### If You Are Not Eligible for Medicare

Regardless of when you retired, your monthly contribution for coverage will not increase for 2020.

Review the YBR website at <https://digital.alight.com/nokia> during the annual open enrollment period for your 2020 contributions.

#### Get the Right Care, at the Right Place

You and your family have more options than ever when you need medical care. Here is a quick guide for knowing the best place to go.<sup>1</sup>

Location/Type of Visit	Recommended When...	For Issues/Services Like...
<b>NurseLine</b>	You have a sudden health concern and need help deciding what to do next	Questions about a medication, finding a primary care physician (PCP) or specialist, or understanding an ongoing health condition or new diagnosis
<b>Virtual Doctor Visits</b>	Your issue is not an emergency, you are unable to visit your PCP, and your condition does not require a hands-on exam or test	A cold, flu, rash, sore throat, stomachache or bronchitis
<b>Doctor's Office</b>	You need preventive and routine care	Checkups, immunizations, making a wellness plan, preventive care or illnesses like earaches
<b>Urgent Care Center</b>	Your issue is not an emergency and your PCP is not available to help	Sprains, strains, minor bone breaks, sudden illnesses like fever or minor burns
<b>Emergency Room</b> (Call 911 or go to the nearest one)	You have a life-threatening or very serious condition and need immediate care	Heavy bleeding, chest pain, major burns or difficulty breathing

<sup>1</sup>Source: UnitedHealthcare®

## Expanded Prescription Drug Coverage Management Programs

Nokia is committed to keeping the cost of your prescription drugs down while providing you with the coverage you need. With this goal in mind, Express Scripts uses coverage management programs to determine how the Prescription Drug Program will cover certain prescription drugs.

Updates to the coverage management programs are made from time to time. Express Scripts will notify you if any of these programs apply to you.

## The DMO Option Through Aetna Will No Longer Be Offered in Certain Locations

Due to low enrollments and/or low in-network provider participation, the Dental Maintenance Organization (DMO) will not be available in the following states, effective January 1, 2020:

- Alabama
- Arkansas
- Maine
- Mississippi
- New Hampshire
- South Carolina

If you are currently enrolled in the DMO option, you will automatically receive default dental coverage through the Traditional option for 2020, unless you actively decline coverage during annual open enrollment.

## Have You Forgotten Your YBR Website User ID and/or Password?

If so, go to the YBR website, select “Forgot User ID or Password?” and follow the prompts to get a new one(s).

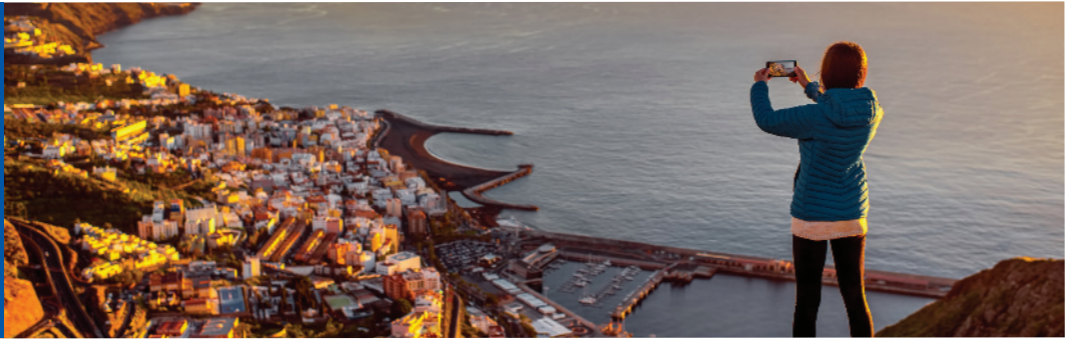
A one-time access code will be provided to you by telephone or text message as applicable (if you previously added your preferred telephone number — home or mobile — to the YBR website). You may also answer your security questions if you have previously completed them. If none of these are on file with YBR, you will need to request a temporary password be sent to you 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.

**Tip:** If you have not already done so, log on to the YBR website today and provide your preferred telephone number — home or mobile. Just select “Your Profile,” then “Personal Information” and enter your phone number where indicated. We recommend that you add a mobile phone number to take advantage of additional security and text messaging capabilities. (If you have elected electronic delivery of benefits communications, those communications will still be sent to your email address on file.)



# check your default coverage



## > What Is Default Coverage?

Your default coverage is the Nokia health and welfare benefits coverage in which you and your covered dependent(s) will be enrolled automatically for 2020 if you do not take any action during the annual open enrollment period.

Because your default coverage for 2020 may in some cases be different than your 2019 coverage, it is your responsibility to confirm that your 2020 default coverage shown on the YBR website during the annual open enrollment period is the coverage that you want for 2020.

You can find your default coverage on the YBR website at <https://digital.alight.com/nokia> from Monday, September 23, 2019, at 9:00 a.m., ET, through Friday, October 11, 2019, at 5:00 p.m., ET, when the annual open enrollment period ends.

If you would like to have a record of your default coverage sent to you, please follow the instructions outlined in “How to Request Copies of Annual Open Enrollment Information by Telephone” below.

## How to Request Copies of Annual Open Enrollment Information by Telephone

The easiest and most convenient way to access the information you need to enroll continues to be through the YBR website at <https://digital.alight.com/nokia> during the annual open enrollment period. However, 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**.

Like YBR, the automated telephone system is easy and convenient to use. **Starting September 23, 2019**, just follow these three simple steps:

1. 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 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 record, say “send enrollment confirmation.” Your default coverage record is a record of the coverage that is currently on file with the Nokia Benefits Resource Center and that will be in place for you on January 1, 2020, if you **do not** make any changes during annual open enrollment.

The copy(ies) that you have requested will be mailed to your address on file within seven to 10 business days.

*Note that if you have signed up to receive communications from the Nokia Benefits Resource Center electronically, the copy of your default coverage record will be sent to your Secured Participant Mailbox on YBR within one business day. Annual open enrollment kits are always sent via US Postal Service mail.*



# resources for now and later



> Nokia provides these year-round resources to help you conveniently manage your benefits.

## Your Benefits Resources (YBR) Website <https://digital.alight.com/nokia> (personalized and password-protected)

- View your current coverage
- Review and compare your 2020 healthcare options and contribution costs — and **enroll online!** (September 23, 2019 – October 11, 2019)
- Opt out of your 2020 coverage
- Find a doctor or healthcare provider
- Learn more about your Nokia benefits
- Review, add or change your dependent's(s') information on file
- Understand how a Life Event may change your benefits

## BenefitAnswers Plus Website [www.benefitanswersplus.com](http://www.benefitanswersplus.com) (non-personalized — no password required)

- See benefits news and updates, including coverage tips and reminders
- Get your enrollment materials
- Find answers to your benefit questions
- View plan-related documents such as Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs)
- Find carrier contact information throughout the year

## > More to Come

Be sure to check out the BenefitAnswers Plus website at [www.benefitanswersplus.com](http://www.benefitanswersplus.com) in December for important coverage reminders and tips on using your benefits in 2020.

If you do not have access to the Internet, the Nokia Benefits Resource Center can help you resolve a unique benefits issue or enroll in or make changes to your coverage. Call 1-888-232-4111 (1-212-444-0994 if calling from outside of the United States, Puerto Rico or Canada). Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

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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