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VOLUNTARY BENEFITS PROGRAMS FOR NOKIA ACTIVE EMPLOYEES
AND THEIR FAMILIES.

EyeMed Vision Care, Hyatt Legal Plans,
and PinnacleCare Health Advisory Services

ENROLLMENT INFORMATION FOR 2017

Added Benefits®
Open Enrollment Perks That Fit Your Life.

Take a peek at the new Added Benefits® Program for Nokia employees and their families.

What’s Inside:

- Welcome
- Added Benefits®
- Website Information
- EyeMed Vision Care
- Hyatt Legal Plans
- PinnacleCare Health Advisory Services

2017 Voluntary Benefits Open Enrollment Period:
October 10 – November 11, 2016

Here are your 2017 Added Benefits®.

Please note: As of 5 p.m. EST, November 11, 2016, the Open Enrollment period of Added Benefits will end, after which you will not be able to enroll in, cancel or change 2017 coverage for vision, legal or health advisory services unless you experience a qualified status change.

2017 Added Benefits® Open Enrollment Period: October 10 – November 11, 2016

You may not know what 2017 has in store for you and your family. So make sure you’re on top of life’s surprises. With the new Added Benefits® Program, you have access to additional perks and savings on programs that could help you navigate the unexpected.

As a Nokia employee, enjoy special savings on the following programs:

- Vision care and savings on eyeglasses from **EyeMed Vision Care**
- Trusted legal protection from **Hyatt Legal Plans**
- An objective resource during medical challenges from **PinnacleCare**

Seize Your Opportunity for Savings and Even More Benefits.

Your enrollment period begins at 9 a.m. EST, October 10, 2016, and ends at 5 p.m. EST, November 11, 2016.

You will be able to enroll, disenroll, or make changes to your current coverage for 2017 during these dates only. Payments for your Added Benefits® are made through convenient post-tax payroll deductions, which are broken out evenly over your 2017 payroll cycle.

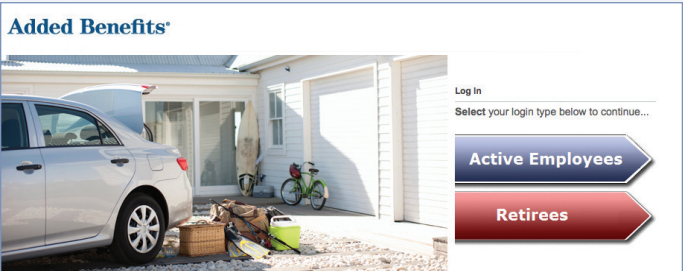


Call **1-800-622-6045** or visit **www.addedbenefitsaccess.com** to access your new Added Benefits® online.
Set up an account by clicking on the “Create Account” button and following the steps.

Accessing Your Added Benefits® Online.

Type **www.addedbenefitsaccess.com** into the address bar of your internet browser. You can set up an account by clicking on the “Create Account” button and following the steps.

Welcome Screen:



New users will need to set up an account.

Choosing Password	Create Your Account	
Password Requirements	HRID/Nokia ID	<input type="text"/>
1. is at least eight characters long (12 characters maximum recommended)	Password	<input type="password"/>
2. contains at least one letter and one number	Re-enter Password	<input type="password"/>
3. contains no special characters or symbols such as !@#%&*^&S	Email	<input type="text"/>
4. is case sensitive and can contain both upper and/or lower case letters	Re-enter Email	<input type="text"/>
5. isn't the same as HRID/Nokia ID	Security Question	<input type="text" value="What is your mother's maiden name?"/>
	Security Answer	<input type="password"/>
		<input type="button" value="Finish"/>

Log In: Please log in with your Nokia ID and password.

Click on the brochure below to view the current Added Benefits brochure. Questions on enrollment or program offerings? Call: 1-800-622-6045	Secure Account Log In® Existing Added Benefits account holders, please log in here.	New to Added Benefits website?
	<div><div>HRID/Nokia ID:</div><div><input type="text"/></div></div> <div><div>Password:</div><div><input type="password"/></div></div> <div><input type="button" value="Log In"/></div> <div><input type="checkbox"/> Remember me next time.</div>	<div><input type="button" value="Create Account"/></div> <div>Don't remember your password?</div> <div><input type="button" value="Retrieve Password"/></div>
<small>* If you don't have your HRID/Nokia ID handy, please refer to the Nokia Intranet home page and look under "Find People & Locations".</small>		

Eye Med Vision Care



See savings and style in your future with EyeMed Vision Care, a new addition to your benefits program. You'll get routine vision care and prescription eyewear from independent providers and retail locations.

Have your choice of two plans — the Standard Plan or the Enhanced Plan. **If you would like to take advantage of this benefit, you must enroll during the Open Enrollment period.** Review the EyeMed Vision Care plan chart on page 5 to see which plan is right for you and your family.

Keep your eyes healthy with the following benefits of EyeMed Vision Care:

- **Get coverage for eye exams, lenses, frames, and contact lenses** — a comprehensive eye exam can be the first indicator of health concerns, such as diabetes, high blood pressure, and glaucoma.
- **Locate a provider** — find an eligible provider in your area at www.addedbenefitsaccess.com.
- **Schedule routine, comprehensive eye exams** — visit participating optometrists and ophthalmologists to diagnose or detect existing eye or vision conditions through an assessment, diagnosis, and treatment plan.

Your ID Cards

Your ID cards for 2017 will be mailed to you in January. Or visit www.addedbenefitsaccess.com to print your cards.



IMPORTANT: A personalized ID card is printed with the employee's name only; eligible covered dependents should use the card for identification purposes. Member ID will be the employee's Nokia ID.

Value-Added Features

Members will receive a 20% discount on items not covered by the plan at in-network providers, which may not be combined with any other discounts or promotional offers. The discount does not apply to EyeMed providers' professional services or contact lenses. Retail prices may vary by location. Members also receive a 40% discount off hearing exams and a low-price guarantee on discounted hearing aids. Your other EyeMed advantages include access to the Vision Care plan members app and online ordering from in-network options, such as ContactsDirect and Glasses.com.

Second Pair and Lasik Benefits

At an in-network provider, once the funded benefit has been used, members also receive a 40% discount on the purchase of a second complete pair of eyeglasses and a 15% discount on conventional contact lenses.

Members also receive 15% off the retail price, or 5% off the promotional price, for Lasik or PRK from the U.S. Laser Network, owned and operated by LCA-Vision.

Retinal Imaging

Catch degenerative eye conditions early with retinal imaging. Retinal images are obtained quickly and easily and give your eye care specialists the ability to monitor your eyes through the years. Early detection and treatment of eye conditions are crucial for your eye health.

Non-Participating Providers

If you choose to use a non-participating provider, you will be required to pay in full at the time of service and obtain itemized receipts. A copy of your receipts and a completed claim form should be submitted to EyeMed for reimbursement. You will be reimbursed up to the amounts listed on your schedule of benefits. Find claim forms at www.addedbenefitsaccess.com.

Premium Protection Looks Good on You

Save on premium nonprescription sunglasses at Sunglass Hut to protect your eyes from harmful UV rays. As an EyeMed member, you're eligible for **\$20 off any purchase or \$50 off a purchase of \$200 or more from Sunglass Hut**. Time to soak up the sun while still looking fabulous.

Access your savings with these simple steps:

- Sign up at www.eyemedvisioncare.com/sunperks.
- You will receive an email with a savings code.
- Use your savings code at Sunglass Hut locations or at www.sunglasshut.com.

Visit www.addedbenefitsaccess.com or call **1-800-622-6045** to enroll in EyeMed Vision Care and keep your eyes healthy.



\$20 off any purchase or
\$50 off a purchase of
\$200 or more

when you purchase premium
nonprescription sunglasses*
from Sunglass Hut.

*May not be combined with any other offers or discounts. This is not insurance. Redeemable at any participating U.S. Sunglass Hut, Sunglass Hut at Macy's or online, or at SunglassHut.com. Excludes Chanel, Maui Jim, Oakley, Tiffany, and Tom Ford.

Hyatt Legal Plans

Smart. Simple. Affordable.®

Hyatt Legal Plans

A MetLife Company

Legal proceedings can be complex and stressful. With Hyatt Legal Plans on your side, you and your loved ones have access to extensive services and professional legal representation whenever you may need it, for only **\$17.20 per month**. Enjoy assistance with even more services that come with the upgraded plan.

If you already participate in Hyatt Legal Plans, you do not need to re-enroll for this benefit; your 2016 coverage will automatically roll over into 2017.

In Network

All attorney fees for covered services are paid in full, with more than 13,000 in-network attorneys to choose from. You pay no deductibles or copayments, and there are no claim forms.

Out of Network

You may choose a non-plan attorney and be reimbursed for covered services according to a set fee schedule. You will be responsible for paying the difference, if any, between the plan’s payment and the non-plan attorney’s charge for services.

Covered Services Include:

- **Consumer Protection Matters**
 - Small Claims Assistance
 - Personal Property Protection
- **Debt Matters**
 - Debt Collection Defense
 - Identity Theft Defense
 - Personal Bankruptcy or Wage Earner Plan
 - Tax Audits
- **Defense in Civil Lawsuits**
 - Administrative Hearing Representation
 - Civil Litigation Defense
 - Incompetency Defense
- **Document Preparation**
 - Affidavits
 - Deeds
 - Demand Letters
 - Document Review
 - Mortgages
 - Notes
- **Elder Law Matters**
- **Family Law**
 - Contested or Uncontested Adoption
 - Contested or Uncontested Guardianship or Conservatorship
 - Name Change
 - Premarital Agreement
 - Protection from Domestic Violence

• Immigration Assistance

• Personal Injury (25% Network Maximum)

• Personal Property Protection

• Real Estate Matters

- Boundary or Title Disputes (Primary Residence)
- Eviction and Tenant Problems (Primary Residence — Tenant Only)
- Home Equity Loans (Primary Residence, Second, or Vacation Home)
- Property Tax Assessment (Primary Residence)
- Refinancing of Home (Primary Residence, Second, or Vacation Home)

- Sale or Purchase of Home (Primary Residence, Second, or Vacation Home)
- Zoning Applications

• Traffic and Criminal Matters

- Juvenile Court Defense
- Restoration of Driving Privileges
- Traffic Ticket Defense (No DUI)

• Will and Estate Matters

- Living Trusts
- Living Wills
- Powers of Attorney
- Probate (10% Network Discount)
- Wills and Codicils

Exclusions

Some legal services are excluded from this plan. No services or consultations can be provided for the following matters:

- Employment matters, including company or statutory benefits.
- Matters involving the company, MetLife® and affiliates, and Plan Attorneys.
- Matters wherein there is a conflict of interest between the employee and spouse (or dependents), in which case services are excluded for the spouse and dependents.
- Appeals and class actions.
- Farm and business matters, including rental issues when the Participant is the landlord.
- Patent, trademark, and copyright matters.
- Costs or fines.
- Frivolous or unethical matters.
- Matters for which an attorney-client relationship exists prior to the Participant becoming eligible for plan benefits.

Your Coverage Can Be Extended to Parents

Make the most out of your benefits with the Hyatt Family Matters Plan, which allows you to extend legal resources to your and your spouse’s parents. The family plan includes telephone advice and consultations when preparing wills, living wills, powers of attorney, and deeds.

To enroll your and/or your spouse’s parents, go to **www.addedbenefitsaccess.com**, download the appropriate form, pay the upfront premium for a two-year membership, and your parents will have access to the Family Matters Legal Plan. The \$240 premium, which cannot be canceled, covers each set of parents enrolled. Payments are made directly to Hyatt Legal by check or money order.

EyeMed Vision Care	Standard Plan*		Enhanced Plan*	
	Member Cost In Network	Out of Network Reimbursement	Member Cost In Network	Out of Network Reimbursement
Exam (with dilation as necessary)	Once per calendar year, covered in full	\$40	Once per calendar year, covered in full	\$40
Retinal Imaging	Up to \$39	Not covered	Up to \$39	Not covered
Frames	Once per calendar year, \$120 allowance, 20% off balance over \$120	\$50	Once per calendar year, \$150 allowance, 20% off balance over \$150	\$60
Standard Plastic Lenses	Once per calendar year		Once per calendar year	
Single Vision	\$10 copay	\$40	\$0 copay	\$40
Bifocal	\$10 copay	\$75	\$0 copay	\$75
Trifocal	\$10 copay	\$100	\$0 copay	\$100
Standard Progressive	\$75 copay	\$75	\$65 copay	\$75
Premium Progressive	\$75 copay, 80% of charge, less \$120 allowance	\$75	\$65 copay, 80% of charge, less \$120 allowance	\$75
Lens Options (per pair of glasses)				
UV Coating Treatment	\$15 copay	Not covered	\$15 copay	Not covered
Tint (solid and gradient)	\$15 copay	Not covered	\$15 copay	Not covered
Scratch Resistance Coating	\$15 copay	Not covered	\$15 copay	Not covered
Polycarbonate - Adults	\$40 copay	Not covered	\$20 copay	\$14
Polycarbonate - Kids	\$40 copay	Not covered	\$20 copay	\$14
Anti-Reflective Coating	\$45 copay	Not covered	\$20 copay	\$18
Polarized	20% off retail price	Not covered	20% off retail price	Not covered
Other Add-Ons/Services	20% off retail price	Not covered	20% off retail price	Not covered
Contact Lenses (in lieu of frames and lenses, allowance covers materials only)	Once per calendar year		Once per calendar year	
Conventional	\$100 allowance, 15% off balance over \$100	\$75	\$150 allowance, 15% off balance over \$150	\$75
Disposable	\$100 allowance, member cost is balance over \$100	\$75	\$150 allowance, member cost is balance over \$150	\$75
Medically Necessary	\$0 copay, covered in full	\$75	\$0 copay, covered in full	\$75
Contact Lens Fit and Follow-Up Visits	Available once a comprehensive eye exam has been completed		Available once a comprehensive eye exam has been completed	
Standard Contact Lens Fit and Follow-Up	Up to \$40	Not covered	Covered in full for first and two follow-up visits	\$40
Premium Contact Lens Fit and Follow-Up	10% off retail price	Not covered	10% off retail price, then apply \$40 allowance	\$40
Additional Pairs Benefit	Receive a 40% discount off a complete pair of eyeglasses purchases and a 15% discount off conventional contact lenses once the funded benefit has been used	Not covered	Receive a 40% discount off a complete pair of eyeglasses purchases and a 15% discount off conventional contact lenses once the funded benefit has been used	Not covered
Monthly Cost	Employee — \$11.11		Employee — \$16.70	
	Employee + 1 — \$22.23		Employee + 1 — \$33.42	
	Family — \$30.58		Family — \$45.96	

NEW – Don’t forget about your Amplifon Hearing Health Care 40% discount. Visit www.addedbenefitsaccess.com for more information and how to use the discount.

* In Network differences between the Standard and Enhanced Plans are highlighted in yellow.

Your glasses/lenses benefit and the additional pairs benefit can cover prescription sunglasses or eye glasses.

Benefits described above are for one-time use per calendar year; benefit allowances provide no remaining balance for future uses within the same calendar year.



Pinnacle Care



You and your family’s health should be top priorities. When you need an appointment with a specialist to address a complex medical issue, turn to the concierge health advisory team from PinnacleCare to fill the gap not addressed by health insurance and other benefits. **If you would like to take advantage of this benefit, you must enroll during the Open Enrollment period.**

PinnacleCare coordinates the specialized care associated with your more serious or complex medical needs, saving you time and effort. You’ll avoid the hassles of searching for a specialist who will accept your insurance and see new patients.

Your PinnacleCare benefit will connect you with a personal health advisor to coordinate access to top specialists and medical centers for an appropriate diagnosis and treatment. Get help avoiding unnecessary costs and delays by connecting with a PinnacleCare advisor, who will help you select an appropriate provider and then coordinate the scheduling of your appointments and transfer of relevant medical records.

Nearly 30% of medical conditions are misdiagnosed or can result in unnecessary or inappropriate treatment that may be harmful to patients. *Source: RAND, Journal of the American Medical Association*

Your PinnacleCare health advisor will:

- Help you better understand your diagnosis and treatment options.
- Collect, organize, and review your medical records.
- Identify a top medical expert to confirm the details of your diagnosis and appropriate treatment options.
- Facilitate and schedule your appointment in an expedited manner.
- Coordinate the transfer of medical records for review prior to your scheduled appointment.
- Follow up with you to ensure that you are on the right path.

Pricing*

- \$16/month (employee)
- \$29/month (employee plus family)

*Post-tax payroll deduction.



Call **1-800-622-6045** or visit **www.addedbenefitsaccess.com** to enroll in PinnacleCare for help addressing your medical needs.

How does PinnacleCare differ from what we get through our doctors and medical plans?

Your advisory team is not employed by any healthcare provider or any health insurance plan. They work solely for you and have no conflict of interest associated with your specific care or treatment. PinnacleCare guides you through an incredibly confusing and time-consuming process, helping to prevent unnecessary or inappropriate treatment. They work to confirm a diagnosis at the onset and connect you with experienced specialists to inform you about the most current and effective treatment options. With PinnacleCare, you don’t have to carry the burden of a complex health issue alone.

When should I contact PinnacleCare?

You should contact a PinnacleCare Connection Advisor when you or someone in your immediate family receives a serious diagnosis or is struggling with a complex condition, a recommendation for surgery, or a significant change in a current treatment plan.

What defines a serious diagnosis or complex treatment?

PinnacleCare defines a serious diagnosis as one that will involve rigorous treatment, a choice of treatment options, or a prolonged recovery, and can result in significant healthcare costs and/or time away from work. Examples include cancer, cardiac surgery, back surgery, joint replacement surgery, transplants, and persistent diagnostic challenges.

Can you provide an example of a change in treatment?

For preexisting conditions, a change in treatment might entail a new drug or a recommendation for a surgical procedure, a change from a previous prescription, or therapy. Example: after a patient receives a series of injections for back pain, his/her physician recommends surgery.

What services are covered under this benefit?

Depending on your particular situation, PinnacleCare may provide you with a confirmation of your diagnosis, recommendations on top in-network specialists, facilitated appointments, and/or provide research on a diagnosis and appropriate treatment options. In certain cases, PinnacleCare will help to coordinate the gathering and forwarding of key medical records to a recommended specialist.

How will this work with my medical plan?

All recommendations will direct you to resources that operate within your insurance provider’s network. We encourage you to contact your insurance provider with any questions or concerns associated with claims and/or coverage.

Are our conversations kept confidential?

Yes, PinnacleCare is a Health Insurance Portability and Accountability Act (HIPAA) compliant company, and no personal health information will be shared with any third party without your consent.





Get More with Your Added Benefits®.

The Added Benefits® Program includes voluntary perks separate from your health and welfare benefits coverage. Nokia has arranged for payroll deductions for any of the coverages you may elect from this program.

Coming Soon: Auto and home insurance, identity theft protection, and pet insurance (already available to you) will be available starting 1/1/2017, with special savings and discounts as well as payment through payroll deduction. Keep an eye out for more information in the mail. We will be sending you program descriptions in early January.

Note: Nokia does not sponsor or endorse this coverage. This program does not apply to employees of subsidiaries or to joint ventures who maintain their own voluntary benefits programs.



MetLife Auto & Home®



Nationwide®
Is on your side

Review your Added Benefits® to take advantage of the programs that are right for you. Call **1-800-622-6045** or visit **www.addedbenefitsaccess.com** to access your new benefits online.

Things to remember for your 2017 Open Enrollment.

As you review the Added Benefits® Program for Nokia employees and their families, keep in mind that these benefits are available during the designated Open Enrollment period only. You will be able to enroll, disenroll, or make changes to your current coverage for 2017 during these dates only.

2017 Added Benefits® Open Enrollment Period:
October 10 – November 11, 2016

In the instance of a life-changing event, you may be eligible to adjust your benefits. Life-changing events include marriage or divorce, the birth of a child, gaining or losing a dependent, turning 26 years old, changes in current coverage, and others.

¹ Home insurance is not part of MetLife Auto & Home’s benefit offering in MA and FL. Homeowners insurance is not currently part of the Travelers new business offering in FL.

Group legal plans are offered by Hyatt Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI, and in FL provided by Hyatt Legal Plans of Florida, Inc.

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