



Nokia Flexible Spending Account Plans

Extended Claims-Filing Deadline for 2022 Claims

This document is both an amendment to the Nokia Flexible Spending Account Plans (collectively, the “Plan”) and a summary of material modifications with respect to such amendment. In this regard, it modifies information presented in the summary plan description (“SPD”) for the Plan, dated January 1, 2023, a copy of which can be accessed [here](#).

The Plan is made up of two separate plans--the Nokia Health Care Reimbursement Account Plan (the “HCRA Plan”), which provides for a *Health Care Flexible Spending Account (HFSA)*, and the Nokia Child/Elder Care Reimbursement Account Plan (the “CECRA Plan”), which provides for a *Dependent Care Flexible Spending Account (DFSFA)*. The changes being made hereby and described herein affect both plans, as set forth below. The changes described are effective as of May 16, 2023 and expire on December 31, 2023.

Please do two things:

1. Read this notice, and
2. Retain a copy of this notice for your records.

The changes are as follows:

HCRA Plan and CECRA Plan--Extended Period for Filing Claims

As set forth in the SPD, all claims for reimbursement must be submitted no later than May 15 of the year following the year for which you made your salary reduction election under the Plan(s). This means, for example, that claims (whether under the HCRA Plan or the CECRA Plan) for the 2022 Plan Year are required to be submitted no later than May 15, 2023, and claims for the 2023 Plan Year must be submitted no later than May 15, 2024. Notwithstanding the foregoing, in connection with the declaration of a national emergency due to the Coronavirus (COVID-19) pandemic, the claims-filing deadline for the 2022 Plan Year for both the HCRA Plan and the CECRA Plan is being extended to December 31, 2023. Note: The claims-filing deadline for the 2023 Plan Year is not being extended.

The HCRA Plan also includes a feature known as the “grace period.” This is an additional period, immediately following the close of a Plan Year, within which you may incur claims and submit them for reimbursement with respect to such Plan Year. Under the HCRA Plan, the Grace Period is the period from January 1 to March 15 of the year immediately following the year for which you made a salary reduction election, provided that you were a participant in the HCRA Plan on December 31 of such Plan Year. The grace period for the HCRA Plan is not being extended. For the 2022 Plan Year, it is still March 15, 2023. (The CECRA Plan does not provide for any grace period.)

For your convenience, set forth below is a table showing the HCRA Plan and CECRA Plan grace periods (period to incur claims) and claims-filing deadlines for the 2022 Plan Year (as amended hereby) and for the 2023 Plan Year.

HCRA Plan (HFSA)

<i>Plan Year</i>	<i>Grace Period Ended/Ends</i>	<i>Claims Filing Deadline</i>
2022	3/15/2023	12/31/2023
2023	3/15/2024	5/15/2024

CECRA Plan (DFSA)

<i>Plan Year</i>	<i>Grace Period Ended/Ends</i>	<i>Claims Filing Deadline</i>
2022	n/a	12/31/2023
2023	n/a	5/15/2024

/end