

## **Important: Temporary Nokia Health Care Reimbursement Account Plan (the “HCRA Plan”) and Child/Elder Care Reimbursement Account Plan (the “CECRA Plan”) Changes**

On December 27, 2020, the Consolidated Appropriations Act, 2021 (CAA) was signed into law. Among other provisions, its COVID-19 relief measures allow for temporary changes that enable participating employees to have more flexibility to use their previously elected 2020 and 2021 plan year Flexible Spending Account (FSA) funds. Please review the attached update to the Nokia FSA Plan document and Summary Plan Description for more details about these changes that the Company is making to our HCRA and CECRA Plans as a result of this legislation. **Please note that the changes will be reflected in Smart Choice starting in mid-March 2021, and you should wait until such time to ensure that any claims subject to the new provisions are processed correctly.** Also, you will be required to resubmit any previously denied claims which may now be eligible for reimbursement.

- **Temporarily Extended Health Care Reimbursement Account (HCRA) Plan Grace Period.**  
Participants will have a 12-month grace period during which to incur new Health Care Flexible Spending Account (HFSA) expenses for reimbursement for the 2020 plan year and for the 2021 plan year. This means that any unused amounts remaining in a participant’s HFSA as of December 31, 2020 (for the 2020 Plan Year) can be applied to expenses incurred through December 31, 2021, and any unused amounts remaining in a participant’s HFSA as of December 31, 2021 (for the 2021 Plan Year) can be applied to expenses incurred through December 31, 2022.
- **Temporary Child/Elder Care Reimbursement Account (CECRA) Plan Grace Period.**  
Participants will have a 12-month grace period during which to incur new Dependent Care Flexible Spending Account (DFSA) expenses for reimbursement for the 2020 plan year and for the 2021 plan year. This means that any unused amounts remaining in a participant’s DFSA as of December 31, 2020 (for the 2020 Plan Year) can be applied to expenses incurred through December 31, 2021, and any unused amounts remaining in a participant’s DFSA as of December 31, 2021 (for the 2021 Plan Year) can be applied to expenses incurred through December 31, 2022.
- **Temporary Increase in Dependent Child Age to 14.** The maximum eligible age of a dependent is temporarily changed from 13 to 14 for the 2020 Plan Year only. This allows participants who enrolled in the DFSA for 2020 and who have children who aged out of CECRA coverage in 2020 (or in 2021 with respect to unused 2020 amounts) to use DFSA funds through December 31, 2021 (or until the child’s 14th birthday, if earlier). Please see the examples below.
  - Your eligible Child turned 13 on June 15, 2020--you may submit and be reimbursed for eligible expenses with respect to such Child that are incurred through December 31, 2020 and also, to the extent you have unused amounts in your DFSA as of December 31, 2020, through June 14, 2021 (i.e., until such Child turns 14).
  - Your eligible Child turns 13 on April 10, 2021 and you have unused amounts in your DFSA as of December 31, 2020--you may submit and be reimbursed for eligible expenses with respect to such Child that are incurred before January 1, 2022 (i.e., through the end of 2021). The amount that can be reimbursed is limited to your unused 2020 DFSA amounts.

**HCRA Plan and CECRA Plan--Extended Period for Filing Claims.** Please review the information in the attached amendment and summary of material modifications to the Nokia Flexible Spending Account Plans regarding claim filing deadlines for the 2019 through 2022 Plan Years.

If you have questions regarding these changes, please contact the Nokia Benefits Resource Center toll-free at 888-232-4111, Monday through Friday from 9 a.m. to 5 p.m. Eastern Time.