

## **Important: Please read – Additional Changes to the Nokia Flexible Spending Account Plans**

Distributed to U.S. Based Employees\*

Nokia of America Corporation (the “Company”) has adopted further changes to the Nokia Flexible Spending Account Plans in response to the COVID-19 pandemic, including providing for a limited mid-year special enrollment opportunity (commencing on June 1, 2021 and ending on June 18, 2021), as described below and in the attached plan amendment and summary of material modifications (“SMM”).

Please review the attached carefully. As described in the attached:

- Effective January 1, 2020, purchases of personal protective equipment (PPE) such as face masks, hand sanitizer and sanitizing wipes, for the primary purpose of preventing the spread of COVID-19, are eligible to be reimbursed under the Nokia Health Care Reimbursement Account Plan (the “HCRA Plan”). Smart Choice has already been programmed to reflect this change. Employees will need to submit receipts to receive reimbursement for qualifying purchases of PPE. If previously submitted claims were denied, they must be re-submitted to Smart Choice.
- Effective June 1, 2021, the HCRA Plan and the Nokia Child/Elder Care Reimbursement Account Plan (the “CECRA Plan”) have been amended to provide for a special mid-year election opportunity, commencing on June 1, 2021 and ending on June 18, 2021. During this window, employees who are not currently enrolled in the HCRA Plan and/or the CECRA Plan may enroll in either or both of the plans without the need for a qualified status change (as defined in the Plans). Similarly, employees who are currently enrolled in the HCRA Plan and/or the CECRA Plan may prospectively increase their existing plan election(s) without the need for a qualified status change (as defined in the Plans). Decreases to previously elected 2021 contribution amounts will not be permitted.
  - Employees must call the Nokia Benefits Resource Center (888-232-4111) to make their new election(s).
  - New contribution amounts will be effective July 1 and will initially be reflected on employees’ July 2nd paychecks.
  - Employees who enroll for the first time in 2021 during this window may only apply their contributions toward reimbursement of expenses incurred on or after July 1, 2021.
  - Employees who elect to increase their 2021 contributions during this window may apply their increased contributions toward reimbursement of expenses incurred retroactive to January 1, 2021.
  - This special mid-year election opportunity will end on June 18, 2021. After June 18, 2021, changes to 2021 contribution elections may be made only if you experience a qualified status change (as defined in the Plans).

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.

You have the right to receive, upon written request, a hard copy of the attached plan amendment/SMM. Your request should be sent to:

Nokia  
Plan Administrator, Nokia Flexible Spending Account Plans  
600-700 Mountain Avenue  
Room 6D-401A  
Murray Hill, NJ 07974

\* This notice is being furnished without regard to your eligibility for participation in the Nokia Flexible Spending Account Plans.