



# 2026 enrollment action guide

**For participants in the management retiree plan design\***

\*Includes COBRA and Family Security Program (FSP) participants

2026-MNGR

NOKIA

# 2026 annual open enrollment period

**Important:** This guide is intended for multiple audiences. Some information in this guide may not apply to you. Please refer to the Your Benefits Resources™ (YBR) website during your annual open enrollment period to review Nokia health and welfare benefits eligibility for you and your dependents.

## Online and phone enrollment period: October 13, 2025 – October 24, 2025

**The 2026 annual open enrollment period begins on Monday, October 13, 2025, at 9:00 a.m., Eastern Time (ET), and ends on Friday, October 24, 2025, at 5:00 p.m., ET.**

You may learn about your 2026 coverage choices and costs — as well as enroll in and/or change your Nokia health and welfare benefits coverage — online on the Your Benefits Resources (YBR) website at [digital.alight.com/nokia](https://digital.alight.com/nokia) or by calling the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) during these dates and times. Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

### Please note:

- **The annual open enrollment period runs for two weeks.** You may enroll online or by phone during this time. You may also enroll using the Alight Mobile app. See “Access your benefits and enroll through the Alight Mobile app!” on page 15.
- You cannot use the YBR website or call the Nokia Benefits Resource Center to enroll in or make changes to your coverage for 2026 — or call the Nokia Benefits Resource Center to ask questions about your 2026 plan options and pricing — until Monday, October 13, 2025, at 9:00 a.m., ET.

**You must take action before Friday, October 24, 2025, at 5:00 p.m., ET. Late enrollments will not be accepted.**

Prepare to make your benefit decisions by reading the sections below.

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# What's changing for 2026

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, 2026.

## Changes to the retiree dental plan

### New dental plan carrier: MetLife will replace Aetna

Effective January 1, 2026, MetLife will replace Aetna as the carrier for the Dental Preferred Provider Organization (PPO) option. If you remain enrolled or newly enroll in Nokia retiree dental coverage for 2026, your dental coverage will be provided through the MetLife Dental PPO option as of January 1, 2026.

Under the MetLife Dental PPO option, you may visit any dentist and receive benefits. However, your out-of-pocket costs will be less if you use MetLife Preferred Dentist Program (PDP) Plus network providers because:

- PDP Plus network providers offer lower negotiated fees, and
- The Dental PPO option offers more generous coverage for PDP Plus network providers.

The MetLife Dental PPO option pays 100 percent of covered diagnostic and preventive services. After you meet the deductible, this option pays a percentage of other covered services, up to an annual maximum. Note that the percentage paid for covered services is a percentage of the provider's negotiated rate (for in-network services) or of reasonable and customary (R&C) fees (for out-of-network services). Please refer to *Benefits at-a-glance and resource contact information 2026* on the BenefitAnswers Plus website at [www.benefitanswersplus.com](http://www.benefitanswersplus.com) for more details.

To find a MetLife PDP Plus dentist, or to see if your dentist is in the PDP Plus network, visit [www.metlife.com](http://www.metlife.com). Scroll down to the "How can we help you" section and select "Find a Dentist," then choose the network "PDP Plus" and enter your ZIP code where indicated. Beginning January 1, 2026, you may also contact MetLife at 1-888-262-4876 for assistance.

## Dental transition of care

If you or a covered family member is undergoing a course of dental treatment on December 31, 2025, you may qualify for transition of care benefits under MetLife starting January 1, 2026. Guidelines for some of the most common dental services that may be eligible are outlined below.

You may submit the following claims to MetLife for processing:

- **Root canals:** For a tooth opened before January 1, 2026, but completed on or after January 1, 2026.
- **Crowns and bridgework:** For treatment (preparation and impressions) started before January 1, 2026, but placed on or after January 1, 2026.
- **Partial or full dentures:** For final impressions for appliances completed before January 1, 2026, but delivery made on or after January 1, 2026.

### Important information about 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 2026 if you **do not** take any action during the annual open enrollment period. **It is your responsibility to confirm that your 2026 default coverage shown on the YBR website is the coverage you want for 2026.**

**Confirming your default coverage is quick and easy.** See "Check your default coverage" on page 6 to find out how to confirm your default coverage starting Monday, October 13, 2025.

- **Orthodontia:** You must include the orthodontia treatment plan when you submit your first claim to MetLife. After that first submission, you may receive benefits beginning January 1, 2026, for services rendered on or after January 1, 2026, up to the lifetime maximum under the Plan.
  - **Keep in mind:** The orthodontic lifetime maximum amounts that you have used under Aetna will be transferred to MetLife. This ensures that the total benefit paid between the two carriers does not exceed the Plan's orthodontic lifetime maximum. MetLife makes all orthodontia reimbursements on a quarterly basis.

**Important:** All services remain subject to the Plan's annual deductible, annual maximums, lifetime maximums and frequency limits.

**Please note:**

- Participants enrolled in retiree dental coverage for 2026 will receive an ID card from MetLife by January 1, 2026. The ID card will contain your MetLife ID number, which you can use for claims and customer service starting January 1, 2026.
- As a reminder, the PPO option is available only to participants who have a US or US territory address, as their address of record, on file with the Nokia Benefits Resource Center.


## 2026 dental contribution amounts

As a result of the upcoming move to MetLife, our new dental plan carrier, monthly contributions for the PPO option will decrease in 2026. You can see your 2026 contributions on the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) during the annual open enrollment period.

### Planning to call the Nokia Benefits Resource Center? Have your phone personal identification number (PIN) ready!

To access your personalized benefits information or to enroll by phone, you will need your phone PIN. **If you have forgotten your PIN, call the Nokia Benefits Resource Center as soon as possible to request a new one.**

- If your preferred telephone number — home or mobile — is already on file with the YBR website, a one-time access code (temporary PIN) will be provided to you by telephone or text message, as applicable, so you can quickly reset your PIN.<sup>1,2</sup> **We strongly recommend that you add a mobile phone number to your personal information on file to take advantage of text messaging and additional security capabilities.<sup>1</sup>**
- If your preferred phone number is not on file, you will need to request that a temporary PIN be sent to you by US Postal Service mail.<sup>2</sup> **It may take up to 10 days to receive your temporary PIN through the mail.**

**Tip: Do not wait until you need your PIN to add your preferred phone number to your personal information on file.** If you have not done so already, log on to the YBR website today, select the profile icon  at the top right of the page and then "Personal Information," and enter your preferred phone number where indicated.

<sup>1</sup>Standard text message rates apply.

<sup>2</sup>For security purposes, access codes cannot be sent via email.

## Changes to retiree medical and prescription drug coverage

### For participants not eligible for Medicare

Monthly contributions for coverage in the Enhanced Point of Service (POS), Standard POS and Traditional Indemnity (TI) options will increase in 2026. Please visit the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) during the annual open enrollment period to see your 2026 contributions.

Other than these monthly contribution increases, there are no changes to your medical and prescription drug coverage for 2026.

### For participants eligible for Medicare

#### Changes to the UnitedHealthcare® Group Medicare Advantage (PPO) with prescription drug coverage

Effective January 1, 2026, your medical and prescription drug coverage through the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage will be separated into two UnitedHealthcare Plans:

- **The UnitedHealthcare® Group Medicare Advantage (PPO)**, which will provide your medical coverage, and
- **The UnitedHealthcare® MedicareRx for Groups (PDP)**, a Medicare Part D plan, which will provide your prescription drug coverage.

The new Plans will offer comprehensive medical and prescription drug coverage and use the same UnitedHealthcare provider network you have now.

- There will be no changes to your medical coverage, and you will have the same medical member ID number.
- The only changes to your prescription drug coverage will be:
  - **Annual prescription drug deductible:** Will increase to **\$615** per individual
  - **Annual prescription drug out-of-pocket maximum:** Will increase to **\$2,100** per individual

Once you reach the annual out-of-pocket maximum of \$2,100, your covered Part D drugs will have a \$0 cost-share for the rest of the year. Non-Part D drugs and Part B drugs are excluded from coverage

- You will receive two new member ID cards from UnitedHealthcare with separate member ID numbers: one for medical coverage and one for prescription drug coverage.

#### If you are currently enrolled in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage

You will be automatically enrolled in (i.e., defaulted into) coverage through the UnitedHealthcare Group Medicare Advantage (PPO) and MedicareRx for Groups (PDP) starting January 1, 2026, unless you choose to opt out. Your current coverage under the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage will end on December 31, 2025.

**For information about opting out of coverage, see page 9.**

#### To learn more about how the Plans work:

- See *Benefits at-a-glance and resource contact information 2026* on the BenefitAnswers Plus website at [www.benefitanswersplus.com](https://www.benefitanswersplus.com).
- See the UnitedHealthcare Group Medicare Advantage (PPO) and MedicareRx for Groups (PDP) coverage and benefit information at [retiree.uhc.com/nokia/coverage-and-benefits](https://retiree.uhc.com/nokia/coverage-and-benefits). The 2026 plan guides will also be available there by early October. The *2026 Evidence of Coverage* documents will be available through the member portal (accessible via [retiree.uhc.com/nokia](https://retiree.uhc.com/nokia)) in early December. You can also call UnitedHealthcare at 1-888-980-8117 (TTY 711), 8:00 a.m. to 8:00 p.m., local time, Monday through Friday.

## 2026 medical contribution amounts

Monthly contributions for the UnitedHealthcare Group Medicare Advantage Preferred Provider Organization (PPO) will increase in 2026. Please visit the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) during the annual open enrollment period to see your 2026 contributions.

## If you and/or your covered dependent(s) are denied enrollment in the UnitedHealthcare Group Medicare Advantage (PPO)

Medicare rules require that your enrollment in the UnitedHealthcare Group Medicare plans be reviewed and approved by the Centers for Medicare & Medicaid Services (CMS). If your enrollment and that of your dependent(s) is denied, **Nokia will send you a letter in mid-February 2026 that includes the reason for the CMS denial and the deadline by when you must resolve the enrollment issue.**

**Note:** The above information does NOT apply to participants and dependents whose enrollment has been previously approved by CMS and are currently enrolled in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage.

### Reminder: The Medicare Prescription Payment Plan can help you manage your costs

The Medicare Prescription Payment Plan (M3P) lets you spread out your Part D prescription drug costs over the year. It does not lower your drug costs and applies only to Part D prescriptions.

If you enroll, your plan pays the pharmacy, and you receive a monthly bill for your drug costs, divided by the remaining months in the year.

**Should you opt in?** It may make sense if you have high early-year drug costs and prefer even payments. It may not make sense if your costs are low, consistent and unlikely to exceed the \$2,100 annual limit set for 2026.

**New for 2026:** Because of the plan change, you must re-enroll in the M3P for 2026 if you are currently enrolled. You may enroll in or opt out of the M3P anytime. Your enrollment will be renewed automatically each year, unless you opt out.

To learn more, visit [retiree.uhc.com/nokia](https://retiree.uhc.com/nokia) or call 1-888-980-8117 (TTY 711).

# How to enroll

## Check your 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 2026 if you do not take any action during the annual open enrollment period.**

Because your default coverage for 2026 may, in some cases, be different from your 2025 coverage, **it is your responsibility** to confirm that your 2026 default coverage shown on the YBR website during the annual open enrollment period is the coverage you want for 2026.

**Here is how to find your default coverage starting Monday, October 13, 2025.**

**1. Visit the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia).**

- From the home page, select the “Annual Enrollment” tile to go to the “Annual Enrollment” page.
- You will see a personal message prompting you to get started with enrollment.
- Click the blue bar entitled “Go to enrollment” below the message to be taken to the Benefits Summary page.
- Under “Next Year’s Benefits,” you will see a table that displays the coverage and costs that will be effective as of January 1, 2026. This is the default coverage you will receive for 2026 if you do not make any changes during the annual open enrollment period.

**2. Alternatively, you may call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) to request that a copy of your default coverage record be sent to you.**

- After the welcome message, choose the option for “all other benefit questions.”
- Follow the prompts to authenticate your identity.
- After you hear the “it’s annual enrollment time” message, say “annual enrollment” to reach a representative. You can then request a copy of your default coverage record.

The copy of your default coverage record will be mailed to your address on file within 7 to 10 business days.

**Note:** If you have signed up to receive communications from the Nokia Benefits Resource Center electronically, the copy will be sent to your Secured Participant Mailbox on YBR within one business day.

## If you need a copy of your annual open enrollment kit

The easiest and most convenient way to access the information you need to enroll continues to be through the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) during the annual open enrollment period. However, if you do not have Internet access or you prefer to have a copy of the annual open enrollment kit sent to you, you can make your request through the Nokia Benefits Resource Center. Here is what you need to do:

1. **Starting October 13, 2025**, call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711).
2. After the welcome message, choose the option for “all other benefit questions.”
3. Follow the prompts to authenticate your identity.
4. After you hear the “it’s annual enrollment time” message, say “annual enrollment” to reach a representative. You can then request a copy of your annual open enrollment kit.

Your annual open enrollment kit will be mailed to your address on file within 7 to 10 business days. Note that annual open enrollment kits are always sent via US Postal Service mail, even if you have signed up to receive communications from the Nokia Benefits Resource Center electronically.

## How to take action

If you decide to change your default coverage and take action during the annual open enrollment period, do it easily **starting at 9:00 a.m., ET, on Monday, October 13, 2025:**

- Through the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) or via the Alight Mobile app (see page 15), or
- By calling the Nokia Benefits Resource Center.

**Remember: You must take action before Friday, October 24, 2025, at 5:00 p.m., ET. Late enrollments will not be accepted.**

## Do you need to take action?

You may already be enrolled in the right coverage for yourself and your family and may not need to take any action during the annual open enrollment period. However, you will need to take action to:

- Choose coverage other than your default coverage (see “Check your default coverage” on page 6),
- Add<sup>3</sup> or remove dependent(s) from coverage, and/or
- Make any other changes to your health and welfare benefits coverage for 2026.

If you do not take action during the annual open enrollment period, you will receive the default coverage shown on the YBR website during the annual open enrollment period.

## Using YBR

Before you begin, make sure you have your User ID and password ready, along with any information — including Social Security number(s) — for any new eligible dependent(s) you may be adding to your coverage. (If necessary, see “Have you forgotten your YBR website User ID and/or password?” on page 8.)

Then, when you are ready to begin, keep in mind these helpful hints:

- **Set aside enough time** to complete the enrollment process without interruption. After 15 minutes of inactivity on the YBR website, you will automatically be logged off, and any elections made up to that point will not be saved.
- **The first time you log on from a particular device**, you will be prompted to choose and answer a series of security questions. This will register your device with the YBR website and provide additional protection for your personal information.
- **Review your dependent(s) on file for each of your benefit plans** — and make any updates or corrections.
- **Click “Complete Enrollment”** when you are done making your elections or if you must log off the YBR website before completing your elections; otherwise, your elections made up to that point will not be saved. You can log back on and make any additional changes before your enrollment deadline (Friday, October 24, 2025, at 5:00 p.m., ET) even if you have already completed your enrollment.
- **You may save or print your elections** if you like. To do so, save or print the “Completed Successfully!” page for your records when you are finished taking action.

### Reminder

When enrolling dependents, please be sure to review the Nokia Dependent Eligibility Rules at [www.benefitanswersplus.com/retired\\_m/ded.html](https://www.benefitanswersplus.com/retired_m/ded.html).

The rules describe who is eligible to be covered under Nokia’s medical, dental and life insurance plans. With respect to children, the rules include various criteria, including age. As also described in the rules, if you have a child who is covered under the plan(s), is disabled and would otherwise lose coverage under the plans due to no longer satisfying the age limit for coverage, you have the ability to continue coverage beyond the stated age provided certain criteria are met. Among these is that you obtain medical certification of disability and that you start the certification process within 31 days of the date your child loses eligibility under the plan(s) due to age.

<sup>3</sup>Make sure your dependents are eligible under the Nokia eligibility rules before you add them to your coverage. You can view eligibility rules on the YBR website. You will be asked to verify the eligibility of the dependent(s) you enroll for coverage.

- **Log off the YBR website** when you are finished to prevent others from viewing your information. When “You’ve Logged Off” appears on the screen, you will know your information is protected.
- **Watch for your enrollment confirmation** in your email. If you have a preferred email address on file, a detailed confirmation of enrollment statement will be emailed to you after you have completed your enrollment on YBR. The statement will show all your benefit elections as well as their monthly costs. Be sure to save it for your records.

## 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.


If your preferred telephone number — home or mobile — is already on file with the YBR website, a one-time access code will be provided to you by telephone or text message, as applicable. 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 that a temporary password be sent to you by US Postal Service mail. **It may take up to 10 days to receive your password through the mail.** (For security purposes, access codes cannot be sent via email.)

**Tip:** If you have not done so already, add your preferred phone number — home or mobile — to your personal information in your YBR website profile today, as described in the orange box on page 3.

**We strongly recommend that you add a mobile phone number to take advantage of additional security and text messaging capabilities — including the ability to quickly reset a forgotten YBR website User ID and/or password or Nokia Benefits Resource Center phone personal identification number (PIN) using a one-time access code that can be sent to your mobile phone via text message.** Standard text message rates apply.

**Please note:** If you have previously elected electronic delivery of benefit communications, adding your mobile phone number to your personal information on YBR will not affect email delivery of those communications. Benefit communications will continue to be sent to your email address on file.

### Reminder: You have the option to choose how you prefer to receive communications from the Nokia Benefits Resource Center

Select the profile icon  at the top right of the page and then “Manage Communications.” Scroll down to the “Delivery Preference” section to choose your preferred method of delivery (electronically or US Postal Service mail) and verify your contact information. **Please note:**

- Communications delivered electronically will get to you faster, while communications delivered by mail may take up to 10 days.
- Your election for receipt of communications on the YBR website will not affect the method of delivery for your annual open enrollment kit. If you would like to have a copy of your annual open enrollment kit mailed to you, please follow the instructions outlined in “If you need a copy of your annual open enrollment kit” on page 6.

# Thinking of opting out of medical and/or dental coverage?

## During the annual open enrollment period

- You have the option to opt out of your coverage during the annual open enrollment period on the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) or by calling the Nokia Benefits Resource Center, regardless of your Medicare eligibility.
- **If you are eligible for Medicare:**
  - If you opt out of UnitedHealthcare Group Medicare Advantage (PPO) coverage, you also automatically opt out of MedicareRx for Groups (PDP) coverage, and vice versa.
  - Keep in mind that enrolling in a private insurer's Medicare Part C or Medicare Part D option does not automatically disenroll you from Nokia's coverage. **You must actively disenroll from Nokia's coverage through the YBR website or by calling the Nokia Benefits Resource Center.**
- **Regardless of your Medicare eligibility:**
  - Your Nokia dental coverage election is separate from your Nokia medical and prescription drug coverage election. Whether you opt in to or out of Nokia's coverage, you can still keep your dental coverage, and vice versa.
- You may be eligible to opt back in to Nokia's medical coverage (which includes prescription drug benefits) and/or dental coverage during a future annual open enrollment period or if you have a qualified status change.

### Attention Family Security Program (FSP) participants

- You cannot add new dependents to your Nokia medical coverage at any time.
- The FSP program does not provide dental coverage.
- If you drop or lose Nokia's medical coverage for any reason at any time, you can **never** re-enroll.

### For more information about Medicare

See "What you need to know about Medicare" beginning on page 14.

## Outside of the annual open enrollment period

- You can drop coverage at any time during the year.
- When you drop medical coverage (which includes prescription drug benefits), you can still keep your dental coverage, and vice versa.
- You may be eligible to opt back in to medical coverage (which includes prescription drug benefits) and/or dental coverage during a future annual open enrollment period or if you have a qualified status change.
- **To drop coverage outside of the annual open enrollment period, you must call the Nokia Benefits Resource Center.**
  - **If you are Medicare-eligible:** Enrolling in a private insurer's Medicare Part C or Medicare Part D option does not automatically disenroll you from Nokia's coverage. Your enrollment in Nokia's coverage is regulated by CMS, so when you call the Nokia Benefits Resource Center to drop your coverage, they will notify you of the earliest possible effective date for disenrollment (based on CMS guidelines). Please note that if you disenroll from Nokia's medical coverage, you will also be disenrolled from prescription drug coverage, and vice versa.

# Important reminders

Take note of the following for the annual open enrollment period — and all year.

## Medical option-specific reminders

### Concerning the UnitedHealthcare Group Medicare Advantage (PPO) and MedicareRx for Groups (PDP)

- Being defaulted into, or enrolling in the UnitedHealthcare Group Medicare Advantage (PPO) and MedicareRx for Groups (PDP) for the first time for 2026?
  - CMS requires that you provide a street address, and not a PO Box, to process your enrollment in this option.
  - Once your enrollment has been approved, UnitedHealthcare will mail additional information, along with new member ID cards, to **all** UnitedHealthcare Group Medicare Advantage (PPO) and MedicareRx for Groups (PDP) plan members. **You will receive two new member ID cards to use in 2026:** one for medical coverage through UnitedHealthcare Group Medicare Advantage (PPO) and one for prescription drug coverage through UnitedHealthcare MedicareRx for Groups (PDP).

### Concerning the POS and TI medical plan options

- **What you need to know about your medical and prescription drug member ID cards:**
  - If you are keeping your UnitedHealthcare medical plan option for 2026, continue to use your current medical plan member ID card in 2026. You will not receive a new medical plan member ID card.
  - If you are enrolling in UnitedHealthcare medical coverage for the first time for 2026, you will receive a new medical plan member ID card from UnitedHealthcare by January 1, 2026. You will also receive a new prescription drug member ID card from CVS Caremark by January 1, 2026.
  - CVS Caremark will not provide current members with new prescription drug member ID cards for 2026. Please continue to use your current CVS Caremark member ID card in 2026.
  - If you have not received your new cards by January 1, 2026, or if you need new cards for yourself

Contribution costs for Nokia's health and welfare coverage are either deducted from monthly pension payments or directly billed.

Retirees who want to switch from direct billing to pension deductions should call the Nokia Benefits Resource Center.

Participants who are directly billed may go to the YBR website to elect the Direct Debit or Pay Now method of payment.

### The importance of using your Nokia prescription drug program

Your Nokia prescription drug coverage offers many advantages when filling prescriptions. In addition to ensuring that you are using the lowest-cost drug for your condition, the prescription drug program has safeguards in place to make sure that:

- Your medication is being used correctly and safely for the condition for which it is prescribed;
- You are advised of any side effects of your medication;
- You are advised of any interactions between the medications you are taking;
- You are advised whether the drug may be a high-risk medication for patients ages 65 and older;
- Safe dosing levels of opioids are monitored; and
- Long-term opioid use is minimized.

To learn more:

- **UnitedHealthcare Group Medicare Advantage (PPO) and MedicareRx for Groups plan members:** Call UnitedHealthcare at 1-888-980-8117 (TTY 711) or visit [retiree.uhc.com/nokia](https://retiree.uhc.com/nokia).
- **POS or TI option members:** Call CVS Caremark at 1-800-240-9623 or visit [Caremark.com](https://Caremark.com).

or additional cards for your dependents, you may print them from the applicable carrier's website:

- Medical (UnitedHealthcare): [www.myuhc.com](http://www.myuhc.com)
- Prescription drug (CVS Caremark): [Caremark.com](http://Caremark.com)
- **Is a POS option not listed as a coverage option on the YBR website?** You may live in an area with limited access to doctors and hospitals in a POS network. If a POS option is not shown as an available option on the YBR website at [digital.alight.com/nokia](http://digital.alight.com/nokia) and you are not eligible for Medicare, you can still enroll in a POS option if you are comfortable with the distance between yourself and POS network doctors and hospitals. If you are currently enrolled in a POS option for 2025 under these circumstances, your POS coverage **will not** automatically carry over to 2026. You must take action to re-enroll by calling the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) during the annual open enrollment period.
  - **Please note: POS options are not available to Medicare-eligible participants nor to participants in the Family Security Program (FSP).**
- **Looking for an in-network UnitedHealthcare POS provider?** Use the information below when you are looking for an in-network POS provider on the UnitedHealthcare website (remember, you can also find in-network providers using the YBR website):
  - On [www.myuhc.com](http://www.myuhc.com), click “Find a Provider,” and then choose the type of provider and your plan. If you live in Maine, Massachusetts or New Hampshire, choose “Choice Plus with Harvard Pilgrim.” If you live in any other state, choose “Choice Plus.”

### When caller ID says “Optum,” please answer the phone



If you are enrolled in a UnitedHealthcare medical plan option, you may receive a call from Optum HouseCalls on behalf of UnitedHealthcare. Why? Because you or a covered family member has been identified as someone who could benefit from a telephone conversation with an Optum HouseCalls nurse. **This is not a sales call; no one will try to sell you anything.**

This telephone outreach service is an extension of your Nokia medical plan benefits and is designed to provide additional support to members. All Optum HouseCalls nurses who call will identify themselves, confirm they are speaking with the correct Nokia medical plan member, explain the reason for their call and give you the opportunity to call them back at your convenience. **You will not be asked to provide any personal health information.**

**Your privacy is protected.** UnitedHealthcare and Optum HouseCalls are dedicated to safeguarding your privacy and do not share your name or any other identifying information. Your conversations will remain confidential. Any health information collected as part of the assessment will be kept confidential in accordance with the Notice of Privacy Practices (available on the BenefitAnswers Plus website at [www.benefitanswersplus.com](http://www.benefitanswersplus.com)); be used only for health and wellness recommendations or for payment, treatment or healthcare operations; and be shared with your health plan but not with Nokia.

## General reminders

- **Are you dropping a dependent from coverage? Here is what you should know about COBRA.**
    - **COBRA continuation coverage is *not* offered to dependents removed from coverage during the annual open enrollment period.** If your dependent is experiencing a qualified status change (due to circumstances causing your dependent to no longer be eligible for coverage under the plan) and you remove that dependent from your coverage during the annual open enrollment period, your dependent will **not** be eligible for COBRA continuation coverage. Instead, if you have a dependent who experiences a qualified status change, for that dependent to be eligible for COBRA continuation coverage, you must report that change through the “Life Events” section on the YBR website (or call the Nokia Benefits Resource Center). Note: Typically, you must report all qualified status changes within 31 days of the change occurring.
    - **COBRA continuation coverage *is* offered to dependents who lose coverage due to reaching the age limit.** Dependents aging out of group health plan eligibility will maintain coverage through the end of the month in which they turn age 20, or age 24 if enrolled as a full-time student, at which point they will then become eligible for COBRA continuation coverage. If your dependent is aging out, you will receive communications about the loss of coverage and the applicable COBRA paperwork. (Your dependent will also receive the applicable COBRA paperwork.)
  - **Keep in mind: Healthcare carriers’ contracts with network providers may expire at any time during the year.** You cannot make changes to your coverage and/or add/drop dependents outside of the annual open enrollment period due to these types of changes because they are not considered qualified status change events. Visit the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) (select “Life Events”) for more information about qualified status changes.
  - **Interested in the Vision Discount Program or the other “voluntary benefits” offered by Added Benefits?** Keep the following in mind:
    - **Vision Discount Program:** As a Nokia retiree, the Vision Discount Program is automatically available to you at **no cost**, and enrollment is not required. You can enjoy discounts on a wide variety of eye care services, including comprehensive eye exams, eyeglasses, contact lenses and LASIK surgery at participating providers. You can print your Vision Discount Program ID card from [www.addedbenefitsaccess.com](https://www.addedbenefitsaccess.com).
    - **Identity theft protection services, auto and home insurance, and pet insurance:** You may also be eligible for these additional voluntary benefits. You can enroll in or drop these coverages anytime during the year.
- To learn more or to enroll, visit [www.addedbenefitsaccess.com](https://www.addedbenefitsaccess.com) or call Added Benefits at 1-800-622-6045.
- As a reminder, Nokia does not make any endorsement of or representation regarding any product or service provided under any voluntary benefits program. Note that the enrollment information in this guide does not apply to your voluntary benefits.
- **Do you receive a Form W-2?** The Affordable Care Act (ACA) requires that employers disclose the value of the employer-provided benefit for health insurance coverage on each participant’s Form W-2.
  - **You may receive the ACA-required Internal Revenue Service (IRS) Form 1095-C.** The ACA requires that employers provide Form 1095-C to certain (but not all) plan participants each year. The form serves as proof that you met the ACA’s requirement for having qualifying healthcare coverage during the year. Employers must provide forms for the 2025 tax year to participants, as applicable, no later than March 2, 2026.
  - **Basic Life Insurance coverage may be subject to reductions based on age or other plan provisions.** For details, please refer to the appropriate Summary Plan Description (SPD) on the BenefitAnswers Plus website at [www.benefitanswersplus.com](https://www.benefitanswersplus.com).
  - **Enrolled in Group Universal Life (GUL) Insurance?** Keep in mind that your coverage rates are age-based. As a result, your premiums for GUL coverage may reflect an increase if you are entering a new age bracket for a given plan year, even if coverage rates are not otherwise increasing.

- **Be sure your beneficiaries are up to date.** Take care of the people who matter most. Use this annual open enrollment opportunity to review, add or update your beneficiary designation(s) while you are on the YBR website as follows:
  - **For life insurance:** Complete MetLife’s online beneficiary designation process. You can either:
    - Visit the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia). Select the profile icon  at the top right of the page, then select “Beneficiaries” and then select “View/update your life insurance beneficiary designations” to be taken to the MetLife MyBenefits website. No additional User ID or password needed!
    - OR**
    - Go to the MetLife MyBenefits website at [www.metlife.com/mybenefits](https://www.metlife.com/mybenefits) directly, but you must register and create a User ID and password to access your information. You will need to enter your User ID and password to log on each time you visit the website.
  - **For the savings plan:** Log on to the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) to access your savings plan account. Select the profile icon  at the top right of the page and then select “Beneficiaries.” Or call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711).
- **Report the death of a participant, including a covered dependent, as soon as possible by calling the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711); 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.
- **Review your permanent address on file.** As a reminder, the Nokia Benefits Resource Center recognizes your permanent address on file as your mailing address. That address also determines your eligibility for some benefit plan options. To confirm or update your permanent address on file, call the Nokia Benefits Resource Center.
- **The following materials are available on the BenefitAnswers Plus website:**
  - **The most current Summary Plan Descriptions (SPDs).** SPDs are summaries of the Nokia benefits offered to eligible participants under the applicable benefit plan. They are provided for informational purposes and are intended to comply with Department of Labor requirements. You can find these summaries and any applicable Summaries of Material Modifications (SMMs) on the BenefitAnswers Plus website at [www.benefitanswersplus.com](https://www.benefitanswersplus.com).
  - **The Nokia Health Plans’ Notice of Privacy Practices.** Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Nokia health plans are required to provide you with a notice about their privacy practices, their legal duties and your rights concerning your health information. You can find this notice among your annual open enrollment materials on the BenefitAnswers Plus website at [www.benefitanswersplus.com](https://www.benefitanswersplus.com).
  - **The Section 1557 Nondiscrimination Notice.** Under Section 1557 of the Affordable Care Act, Nokia and UnitedHealthcare are required to provide you with notices ensuring that all individuals, regardless of race, color, national origin, age, disability or sex, are treated fairly and without discrimination under Nokia’s health plans. (Note that UnitedHealthcare’s notice applies to the POS and TI options only.) You can find these notices on the BenefitAnswers Plus website at [https://benefitanswersplus.com/retired\\_m/hmedical.html](https://benefitanswersplus.com/retired_m/hmedical.html).

# What you need to know about Medicare

**Your Nokia medical and prescription drug coverage may be impacted by Medicare. Take note of these details if you and/or your dependent(s) are Medicare-eligible.**

Medicare is the US federal government's health insurance program for people who are age 65 or older or who have certain disabilities. There are four parts to Medicare: **Part A** offers hospitalization benefits; **Part B** offers medical benefits, such as doctor and ambulance services; **Part C** offers the same services covered under Parts A and B, plus (sometimes) coverage for prescription drugs and dental, vision and hearing care; and **Part D** offers prescription drug coverage.

## You must be entitled to Medicare Part A and enrolled in Medicare Part B

Under the Nokia plan provisions, Medicare-eligible participants must be entitled to Medicare Part A and enrolled in Medicare Part B to receive benefits coverage through the Plan.

The UnitedHealthcare Group Medicare Advantage (PPO) — like other Medicare Advantage plans — is a Medicare Part C option. By enrolling in the UnitedHealthcare Group Medicare Advantage (PPO), you agree to receive standard Medicare Part A and Medicare Part B services through that option.

### Find out more details about Medicare

Review details about Medicare Parts A, B, C and D — including premium costs and any applicable deductibles, copayments and other costs, as well as any late enrollment penalties that may apply — in the *Medicare & You* handbook mailed to all Medicare households each fall. It is also available on the Medicare website at [www.medicare.gov](http://www.medicare.gov) or by calling Medicare at 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048), 24 hours a day, 7 days a week.

### Enrollment and disenrollment are not solely within the control of Nokia and rely heavily on decisions made by CMS.

If you are Medicare-eligible, you can disenroll from the UnitedHealthcare Group Medicare Advantage (PPO) and MedicareRx for Groups (PDP) **at any time during the year** by calling the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711). (During annual open enrollment, or if you and/or your eligible dependent(s) experience a qualified status change during the year, you may also disenroll through the YBR website.) However, CMS approval is required. As a result, all elections and effective dates of coverage are determined by CMS.

## Nokia coverage options for when you are eligible for Medicare but your dependent is not (and vice versa)

In most cases, covered dependent(s) must be enrolled in the same Nokia medical option and with the same healthcare carrier you choose for yourself. However, there are exceptions:

### If you are eligible for Medicare

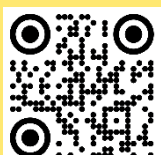
If you enroll in the following medical and prescription drug coverage...	Then coverage for you and your Medicare-eligible dependent(s) will be...	And coverage for your eligible covered dependent(s) not eligible for Medicare will be...
UnitedHealthcare Group Medicare Advantage (PPO) and Medicare Rx for Groups (PDP)	UnitedHealthcare Group Medicare Advantage (PPO) medical and UnitedHealthcare MedicareRx for Groups (PDP) prescription drug coverage	Enhanced POS medical and CVS Caremark prescription drug coverage, if there is a UnitedHealthcare Enhanced POS network in your area; otherwise, TI medical and CVS Caremark prescription drug coverage

### If you are not eligible for Medicare

If you enroll in the following medical coverage...	Then coverage for you and your dependent(s) not eligible for Medicare will be...	And coverage for your Medicare-eligible dependent(s) will be...
Enhanced or Standard POS, which includes CVS Caremark prescription drug coverage	Enhanced or Standard POS medical and CVS Caremark prescription drug coverage	TI medical, with Medicare primary, and CVS Caremark prescription drug coverage
TI, which includes CVS Caremark prescription drug coverage	TI medical and CVS Caremark prescription drug coverage	

#### Access your benefits and enroll through the Alight Mobile app!

Connect with your Nokia benefits on the YBR website anytime, anywhere through the Alight Mobile app. Use the app to review, enroll in or make changes to your benefits quickly and easily, at **your** convenience.



To download the Alight Mobile app on your mobile device:

- Scan the code at the lower left to be directed to the appropriate app store for your device,
- Go to the [App Store](#) or [Google Play](#) and search for “Alight Mobile,” or
- Visit [alight.com/alight-mobile-app](https://alight.com/alight-mobile-app).

Once you have downloaded the app, follow these steps:

- Open the app, search for “Nokia,” and tap the name.
- Enter your YBR User ID and password, and tap “Sign in” to log on. You are all set!

# Resources for now and later

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

Your Benefits Resources (YBR) website <a href="https://digital.alight.com/nokia">digital.alight.com/nokia</a> (personalized and password-protected)	BenefitAnswers Plus website <a href="https://www.benefitanswersplus.com">www.benefitanswersplus.com</a> (non-personalized — no password required)
<ul style="list-style-type: none"><li>• View your current coverage.</li><li>• Review and compare your 2026 healthcare options and contribution costs — <b>and enroll online! (October 13, 2025 – October 24, 2025)</b></li><li>• Opt out of your 2026 coverage.</li><li>• Find a doctor or healthcare provider.</li><li>• Learn more about your Nokia benefits.</li><li>• Review, add or change the information on file for your dependent(s).</li><li>• Understand how a life event may change your benefits.</li></ul>	<ul style="list-style-type: none"><li>• See benefit news and updates, including coverage tips and reminders.</li><li>• Get your enrollment materials.</li><li>• Find answers to your benefit questions.</li><li>• View plan-related documents such as Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs).</li><li>• Find carrier contact information throughout the year.</li></ul>

**Note:** 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 (TTY 711); 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.

## More to come

Visit the BenefitAnswers Plus website in December to see “*Get more from your 2026 Nokia benefits*” for important reminders and tips. The brochure will be available at [www.benefitanswersplus.com/retired\\_m/index.html](https://www.benefitanswersplus.com/retired_m/index.html) and [www.benefitanswersplus.com/retired\\_m/other\\_resources.html](https://www.benefitanswersplus.com/retired_m/other_resources.html).

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. 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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