Find out what's changing for 2027 so you will be ready

Visit the BenefitAnswers Plus website

This year, you may enroll in your 2027 Nokia health and welfare benefits online and by phone:

October 12, 2026 – October 23, 2026

Look inside to learn more...

For eligible active employees, employees on a leave of absence or Short-Term Disability (STD), and COBRA participants

Nokia Benefits Resource Center
Dept 07544
PO Box 64116
The Woodlands TX 77387-4116

2027-ACTIVE-WC

2027 annual open enrollment period

Online and phone enrollment period: **October 12, 2026 – October 23, 2026**

The 2027 annual open enrollment period begins on Monday, October 12, 2026, at 9:00 a.m., Eastern Time (ET), and ends on Friday, October 23, 2026, at 5:00 p.m., ET.

You may learn about your 2027 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** 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 3.

> You cannot enroll in or make changes to your 2027 coverage until annual open enrollment begins on Monday, October 12, 2026, at 9:00 a.m. ET. This also means you must wait until then to call the Nokia Benefits Resource Center with questions about your 2027 plan options and pricing.

You must take action before Friday, October 23, 2026, at 5:00 p.m., ET. Late enrollments will not be accepted.

REMINDER

You have the option to choose how you prefer to receive communications from the Nokia Benefits Resource Center. Log on to the YBR website at **digital.alight.com/nokia**, 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, see "If you need a copy of your annual open enrollment kit" on page 7.

IMPORTANT
This brochure is intended for multiple audiences. Some information in this brochure might not apply to you. Please refer to the YBR website during your annual open enrollment period to review Nokia health and welfare benefits eligibility for you and your dependents.

What’s changing for 2027

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.

Except as noted below, there are no changes to the Nokia health and welfare benefit plans (the “Plans”) for 2027, other than some changes to the Surest copay ranges for chemotherapy. To see your 2027 coverage and contribution amounts, visit the YBR website at **digital.alight.com/nokia** during the annual open enrollment period.

NEW APP-BASED PAIN MANAGEMENT PROGRAM: HINGE HEALTH WILL REPLACE KAIA HEALTH

Starting January 1, 2027, Hinge Health will replace Kaia Health for the Surest and UnitedHealthcare® (UHC) medical plan options.

Available at no cost to you and your covered family members aged 18 or older, Hinge Health’s personalized exercise therapy program for joint and muscle pain and women’s pelvic health can help you overcome pain or limited movement, recover from injuries, prepare for or recover from surgery and keep your joints healthy and pain-free.

Features include a team of physical therapists and health coaches, personalized care plans, real-time feedback and more. Watch for additional information later this year.

Other changes may apply to Kaiser Northern California HMO coverage

The changes in this guide do not apply to the Kaiser Health Maintenance Organization (HMO). Check the YBR website during the annual open enrollment period or contact Kaiser directly for its 2027 coverage changes.

Kaiser contact information is on the back of your Kaiser member ID card (if you are currently enrolled) and in *Benefits at-a-glance and resource contact information 2027* on the BenefitAnswers Plus website.

Access your benefits and enroll through the Alight Mobile app!

Connect with your Nokia benefits on the YBR website anytime, anywhere. Use the Alight Mobile app to review, manage, 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 your device’s app store,
- Go to the **App Store** or **Google Play** and search for “Alight Mobile,” or
- Visit **alight.com/alight-mobile-app**.

Once you have downloaded the app:

- 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!

SIMPLIFIED STATEMENT OF HEALTH FORM FOR EMPLOYEE GROUP UNIVERSAL LIFE (GUL) INSURANCE AND SPOUSE LIFE INSURANCE

Good news! Employee Group Universal Life (GUL) Insurance rates are being reduced by 10 percent[1], effective January 1, 2027. To encourage you to take advantage of these reduced rates and boost your coverage, Nokia and MetLife have partnered to bring you this special opportunity during this year's annual open enrollment period to apply for or apply to increase your employee GUL Insurance coverage using a simplified, shorter statement of health form. This simplified, online form, which contains just five health questions, serves as the evidence of insurability that you must submit to MetLife, the carrier.

In addition, this simplified statement of health form will also be available for Spouse Life Insurance. While rates are not being reduced for Spouse Life Insurance, take advantage of this opportunity to evaluate your family's coverage needs and apply for or apply to increase Spouse Life Insurance using the simplified statement of health form.

- **Please note:** All applications for coverage are subject to review and approval by MetLife. If you choose to apply for or apply to increase coverage, it may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based on your answers to the health questions, MetLife's underwriting rules, and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

The simplified statement of health form will only be available during this year's annual open enrollment period (October 12, 2026 – October 23, 2026). IMPORTANT: If you do not complete and submit the online form to MetLife by Friday, October 23, 2026, at 5:00 p.m., ET, you will be required to complete the standard form with additional health questions when you provide evidence of insurability to MetLife.

To access and submit the online form, follow the prompts that appear on the YBR website when you apply for or apply to increase your GUL Insurance and/or Spouse Life Insurance coverage during annual open enrollment.

EMPLOYEE, SPOUSE AND CHILD ACCIDENTAL LOSS INSURANCE PREMIUMS ARE INCREASING

For several years now, we have been able to maintain *exceptionally low* premiums for Employee, Spouse and Child Accidental Loss Insurance coverage due to surplus policy reserves. Over time, these reserves have decreased and it is now necessary to raise premiums, effective January 1, 2027, aligning them more closely to actual and projected costs of coverage ongoing.

Please visit the YBR website at **digital.alight.com/nokia** during the annual open enrollment period to see the 2027 premium costs.

[1]You may not see a reduction in your existing monthly premium if you experience other events affecting your coverage, such as an increase to your coverage amount or a salary change, and/or if you have entered into a new age bracket.

HIGHER ANNUAL CONTRIBUTION LIMITS FOR THE FLEXIBLE SPENDING ACCOUNTS

Effective January 1, 2027, the annual contribution limits for the Health Care Flexible Spending Account (HFSA) and Dependent Care Flexible Spending Account (DFSA) are increasing. For 2027, you may contribute:

- **HFSA:** Up to $3,400 per year. **Important:** Be sure you understand the out-of-pocket costs (e.g., copay, deductible or coinsurance amounts, as applicable) you can expect to pay for healthcare services in 2027. Having a good sense of your estimated out-of-pocket healthcare expenses under your 2027 health plan options can help you make an appropriate contribution to your HFSA.
- **DFSA:** Up to $6,500 per year.

Say “yes” to the FSAs during annual open enrollment and $ave

Put money you would otherwise spend on taxes back into your wallet. **Enroll (or re-enroll) in an FSA during annual open enrollment!**

FSAs let you save on taxes and on planned healthcare and/or dependent care expenses. You contribute pre-tax dollars to an FSA through convenient payroll deductions. This lowers your taxable income, so you automatically pay less in taxes. Your tax savings will be equal to the taxes you would have paid on the money you have contributed.

- **Use the HFSA** to pay for eligible out-of-pocket healthcare (medical, prescription drug, dental and vision) expenses — like copays, deductibles and coinsurance — as well as hundreds of over-the-counter medicines and healthcare items. **Tip:** Your entire HFSA annual contribution is available as soon as your first contribution is posted to your account in January.
- **Use the DFSA** to pay for eligible child care and/or elder care expenses that let you and your spouse (if applicable) work, find work or attend school full-time. **Tip:** If you are already paying for dependent care, you probably have a good idea of what your costs will be for the coming year. Enroll in the Dependent Care FSA and get a tax break on expenses you know you will have.

Remember: To participate in an FSA in 2027, you must enroll (or re-enroll) during annual open enrollment. FSA contribution elections **do not** roll over year to year.

REMINDER

When enrolling dependents, please be sure to review the Nokia Dependent Eligibility Rules at **www.benefitanswersplus.com/active_m/ded.html**.

The rules describe who is eligible to be covered under Nokia’s medical, dental, and life and accidental loss 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.

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 2027 if you do not take any action during the annual open enrollment period.

Exception: Flexible Spending Account (FSA) elections **do not** roll over from year to year. You must actively elect to contribute to the FSA(s) during the annual open enrollment period each year.

It is your responsibility to confirm that your 2027 default coverage, as shown on the YBR website during the annual open enrollment period, is the coverage you want for 2027.

Here is how to find your default coverage starting Monday, October 12, 2026.

Visit the YBR website at digital.alight.com/nokia.

- From the home page, select the "Annual Enrollment" banner.
- Click the blue "Go to enrollment" bar to be taken to your "Benefits Summary."
- You will see a table that displays your current benefits and next year's benefits side by side.
- Under "Next Year's Benefits" you will see the default coverage you will receive for 2027 if you do not make any changes during the annual open enrollment period.

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" or press 3.
- Follow the prompts to authenticate your identity.
- After you hear the "it's annual enrollment time" message, say "annual enrollment" or press star 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** during the annual open enrollment period. However, if 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 12, 2026,** 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" or press 3.
3. Follow the prompts to authenticate your identity.
4. After you hear the "it's annual enrollment time" message, say "annual enrollment" or press star 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 12, 2026**:

- Through the YBR website at **digital.alight.com/nokia** or via the Alight Mobile app (see page 3), or
- By calling the Nokia Benefits Resource Center.

Remember: You must take action before Friday, October 23, 2026, at 5:00 p.m., ET. Late enrollments will not be accepted.

Do you need to take action?

You might already be enrolled in the right coverage for yourself and your family and might 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[2] or remove dependent(s) from coverage, and/or
- Make any other changes to your health and welfare benefits coverage for 2027, such as making a contribution election for your HFSA and/or DFSA, if eligible.

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.

[2]Make sure your dependents are eligible under the Nokia eligibility rules before you add them to your coverage. You can view eligibility rules at **www.benefitanswersplus.com/active_m/ded.html**. You will be asked to verify the eligibility of the dependent(s) you enroll for coverage.

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 9.)

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 23, 2026, at 5:00 p.m., ET) even if you have already completed your enrollment.

> **You may save or print your elections** if you would like. To do so, save or print the “Completed Successfully!” page for your records when you are finished taking action.

> **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 “Don’t have User ID” and/or “Forgot password” and follow the prompts to get new ones.

- 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 is 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.)

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.

- If you have not done so already, add your preferred phone number — home or mobile — to your personal information on file, as described in “Planning to call the Nokia Benefits Resource Center?” on page 10.
- 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.

When you need a helping hand, count on the Employee Assistance Program (EAP)

Need help coping with stress, family pressures, money issues or work demands? Reach out to the EAP.

The EAP offers you and your household members free, confidential, 24/7 assistance for a wide range of medical and behavioral health issues, such as emotional difficulties, marital or family concerns, alcoholism, drug abuse and other personal life issues.

You do not need to be enrolled in the EAP or Nokia’s medical coverage to access EAP services. To speak with a counselor, call Magellan at 1-800-327-7348 or visit **Member.MagellanHealthcare.com**.

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 at 1-888-232-4111 (TTY 711) as soon as possible to request a new one.**

After the welcome message, choose the option for “all other benefit questions” or press 3. Follow the prompts to authenticate your identity. After you hear the “it’s annual enrollment time” message, say “annual enrollment” or press star to reach a representative. **Note:** If you call outside of the annual open enrollment period, after you authenticate your identity, state the reason for your call when prompted to reach a representative.

> 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. (For security purposes, access codes cannot be sent via email.) **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.** Standard text message rates apply.

  – **Employees (including those on a leave of absence or Short-Term Disability):** From the Nokia Employee Hub, Tools and resources, select “NokiaME,” then “Contact Info” and enter your mobile phone number where indicated. Your personal information in your YBR website profile will be updated within 7 to 10 business days.

  – **COBRA participants:** Log on to the YBR website, select the profile icon at the top right of the page, then “Personal Information” and enter your mobile phone number where indicated.

> 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. **It may take up to 10 days to receive your temporary PIN through the mail.**

Reminder: Make sure your dependent life and accidental loss insurance coverage is up to date

During annual open enrollment, take a moment to review all of your current dependent life and dependent accidental loss insurance coverage elections on the YBR website and make any necessary changes for 2027.

> **For spouse/domestic or civil union partner coverage:** It is your responsibility to elect and maintain coverage only when you are married or in a domestic or civil union partnership. It is also your responsibility to cancel coverage when you are no longer married or no longer in a domestic or civil union partnership.

> **For child coverage:** It is your responsibility to elect and maintain coverage only when you have at least one eligible child. It is also your responsibility to cancel coverage when you no longer have any eligible child(ren).

You can view dependent eligibility rules at **www.benefitanswersplus.com/active_m/ded.html**.

Resources for now and later

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

Your Benefits Resources (YBR) website digital.alight.com/nokia (personalized and password protected)	BenefitAnswers Plus website www.benefitanswersplus.com (non-personalized — no password required)
> View your current coverage. > Review and compare your 2027 healthcare options and contribution costs — **and enroll online! (October 12, 2026 – October 23, 2026)** > Opt out of your 2027 coverage. > Find a doctor or healthcare provider. > Learn more about your Nokia benefits. > Review, add or change the information on file for your dependent(s). > Understand how a life event may change your benefits.	> See benefit news and updates, including coverage tips and reminders. > Get your enrollment materials. > Find answers to your benefit questions. > View plan-related documents such as Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs). > Find carrier contact information throughout the year.

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. After the welcome message, choose the option for "all other benefit questions" or press 3. Follow the prompts to authenticate your identity. After you hear the "it's annual enrollment time" message, say "annual enrollment" or press star to reach a representative. (If you call outside of the annual open enrollment period, after you authenticate your identity, state the reason for your call when prompted to reach a representative.) 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 2027 Nokia benefits"* for important reminders and tips. The brochure will be available at **www.benefitanswersplus.com/active_m/index.html** and **www.benefitanswersplus.com/active_m/other_resources.html**.