2027 enrollment action guide

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

2027-ACTIVE

NOKIA

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2027 annual open enrollment period

Important: This guide is intended for multiple audiences. Some information in this guide might 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 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 2.
- 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.

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

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 to 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.

Reminder: Make sure your dependent life and dependent 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.

[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.

For more information, see “Flexible Spending Accounts” starting on page 5.

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 from 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.

Flexible Spending Accounts

The following section is for participants who are enrolled in, or are eligible to elect, the Health Care Flexible Spending Account (HFSA) and/or Dependent Care Flexible Spending Account (DFSA).

General information

You must actively elect the HFSA and/or DFSA during the annual open enrollment period each year. Elections **do not** roll over from year to year. This means that if you do not make a contribution election for the HFSA and/or DFSA during this annual open enrollment period, you will not participate in either or both accounts for 2027.

Use it or lose it. You will forfeit any HFSA and/or DFSA balances if not used by the deadline(s) to incur expenses or if fully documented claims are not submitted (postmarked, faxed or uploaded) to Alight Smart-Choice Accounts™ (Smart-Choice Accounts) by the applicable submission deadline(s). These deadlines are summarized below.
Tip: Even if you do not spend and claim reimbursement of your full FSA balance(s) by these deadlines, you will still receive the tax savings from your FSA(s).

Keep track of these key FSA dates

For your convenience, here are the grace period and claims submission deadlines for the 2026 and 2027 FSAs:

Plan year	Grace period ends	Claims filing deadline
HFSA		
2026	March 15, 2027	May 15, 2027
2027	March 15, 2028	May 15, 2028
DFSA		
2026	Not applicable	May 15, 2027
2027	Not applicable	May 15, 2028

Important! You must submit all your fully documented 2026 HFSA and/or DFSA claims to Smart-Choice by May 15, 2027.

Do not wait until the last minute to submit your final 2026 claims to Smart-Choice. It may take up to 10 days for a claim to be processed, so be sure to submit your claim far enough in advance of the May 15 deadline to ensure there is sufficient time to resolve any issues that may affect your claim.

After May 15, 2027, no additional documentation will be accepted for incomplete or invalid 2026 claims. This means that if you submit a claim on May 15 but the documentation is incomplete or invalid (for example, a receipt is missing or a faxed submission is illegible), the claim will be denied and you will not be reimbursed for your expense. If you submit a claim on May 15 and all documentation is complete and valid, your claim will be processed and you will be reimbursed.

For more information

Contact Smart-Choice Accounts via a link on the YBR website or call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711) between 9:00 a.m. and 5:00 p.m., ET, Monday through Friday. 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. You can also refer to the *Nokia Flexible Spending Account Plans Plan Document and Summary Plan Description* on the BenefitAnswers Plus website.

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.

1. **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.
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" 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 2), 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.

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 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.

[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.

Important reminders

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

> **To see your contribution costs for 2027…**
>
> Review the YBR website at digital.alight.com/nokia during the annual open enrollment period.

- **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.) To review and/or update your permanent (mailing) address on file, see "Review your permanent address on file" on page 12.

  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?" below.
  - **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.
- **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. To add your mobile phone number to your personal information on file:
    - **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.**

- **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 6.
- **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 26, 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.)
- **What you need to know about your medical, prescription drug and/or dental member ID cards:**
  – **Medical and prescription drug:**
    - All Surest medical plan option members will receive new medical plan member ID cards from Surest by January 1, 2027, to use in 2027.
    - All UHC medical plan option members will receive new medical plan member ID cards from UHC by January 1, 2027, to use in 2027.
    - CVS Caremark will not provide current members who re-enroll in or default into the same Surest or UHC medical plan option for 2027 with new prescription drug member ID cards. Please continue to use your current CVS Caremark member ID card in 2027.
    - CVS Caremark will provide new prescription member ID cards by January 1, 2027, to use in 2027, to:
      - ♦ All current Surest and UHC members who enroll in a different Surest or UHC medical plan option for 2027; and
      - ♦ Persons newly enrolling in Surest or UHC medical coverage for 2027.

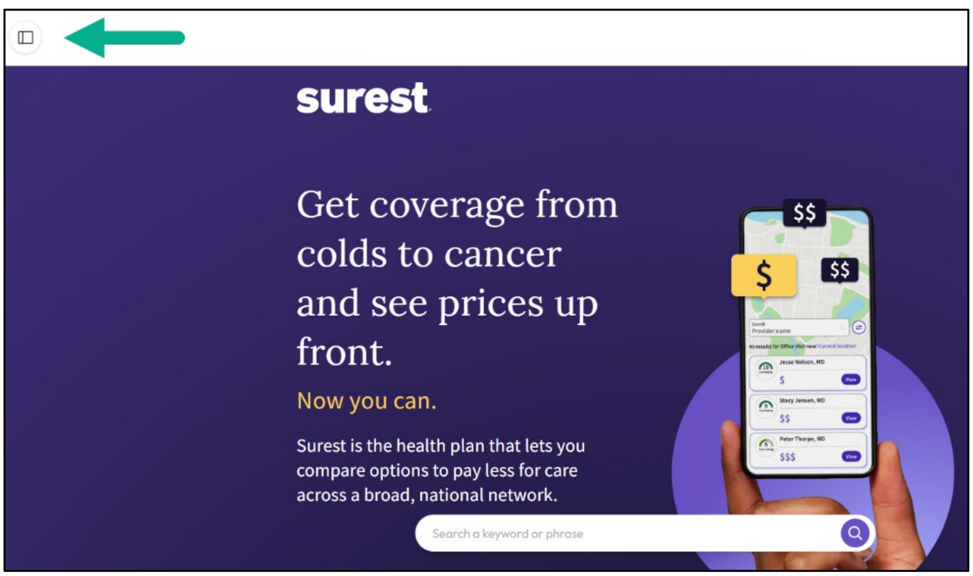
The importance of using your Nokia prescription drug program

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, call CVS Caremark at 1-800-240-9623 or visit Caremark.com.

    - If you have not received your new cards by January 1, 2027, or if you need new cards for yourself or additional cards for your dependents, you may print (or, in the case of Surest and UHC, download a digital copy of) them from the applicable carrier's website, as shown below. You will need to log on or register to access the websites.
        - Medical (Surest): Benefits.Surest.com
        - Medical (UHC): myuhc.com (you may also access your member ID card using the UnitedHealthcare mobile app, available on the App Store and Google Play store)
        - Prescription drug (CVS Caremark): Caremark.com
    - For Kaiser HMO coverage, contact Kaiser for any questions about member ID cards. You can find contact information 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.
  - **Dental:**
    - MetLife will not provide current members who re-enroll in or default into dental coverage for 2027 with new dental member ID cards. Please continue to use your current MetLife member ID card in 2027. Only persons newly enrolling in dental coverage will receive member ID cards for 2027.
- **The Surest and UHC options all use the same UnitedHealthcare Choice Plus Network, except in Maine, Massachusetts and New Hampshire.** In those states, the UHC options use the Harvard Pilgrim network, as noted below.
  - **How to find out if a provider is in-network for your Surest medical option:**
    - Visit Surest.care/Nokia (for both pre-members and current members) and select the pane/toggle icon at the top left of the page as shown below. This will open a navigation bar immediately below.



    - When the navigation bar appears, select "Try it for yourself" and then the "Start your search" bar to be taken to the "Find care" page. Once there, you may first need to change the search location from the default location shown. Then, in the field for "Search services, providers, more" enter your provider's name. In-network providers are identified with a green "In network" checkmark.
    - Remember, you can also identify in-network providers using the YBR website.
  - **How to find out if a provider is in-network for your UHC medical option:**
    - **Current UHC members:** Sign in to your account on myuhc.com and follow the prompts.
    - **Pre-members:** On myuhc.com, click "Find a Provider" to be taken to the "Choose coverage type" page. Select "Employer and Individual" to be taken to the "Choose type of care" page. Under "What type of care are you looking for?" choose "Medical" to be taken to the "Choose a plan" page.

- ♦ In the search field under “Select the area where you live, then explore your available plans” enter your location/ZIP code and click “Select.”
- ♦ You will be presented with a list of plan options to choose from. 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.” You will then be taken to the “Find care” page.
- ♦ In the search field under “Search by name, procedure, or condition,” enter your keyword to locate the available in-network providers in your area.

- **Keep in mind: Healthcare carriers’ contracts with network providers may expire at any time during the year.** You cannot make changes to your medical, dental or FSA coverage and/or add or 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 (select “Life Events”) for more information about qualified status changes.
- **Thinking of opting out of coverage? You have the option to opt out of your Nokia coverage.**
  - When you opt out of Nokia’s medical coverage (which includes prescription drug benefits), you can still keep your Nokia dental coverage, and vice versa.
  - You may be eligible to opt back in to Nokia’s medical and/or dental coverage during a future annual open enrollment period or if you have a qualified status change.
  - Even if you opt out of Nokia’s medical plan, you still have access to the plan’s Employee Assistance Program (EAP) coverage.
- **To get the most from your dental coverage, remember these tools and resources:**
  - **Online tool for locating in-network dentists:** When comparing your dental plan options on the YBR website, click the “Find a Dentist” link to search for in-network providers.
  - **MetLife’s MyBenefits for accessing and managing your dental benefits:** For more information about your dental coverage, visit MetLife at metlife.com/mybenefits (enter “US-Nokia” in the “Employer or Association” field when signing in) or call 1-888-262-4876.
- **Nokia’s medical plan does not provide vision coverage. However, you can purchase vision coverage (and coverage under other voluntary benefits programs) through Added Benefits®.**
  - To learn more or to enroll, visit www.addedbenefitsaccess.com or call Added Benefits at 1-800-622-6045. (The enrollment information in this guide does not apply to Added Benefits.)
  - **Note:** Added Benefits programs are completely voluntary and are offered solely as a convenience to Nokia employees. Nokia does not make any endorsement of or representation regarding these programs. Nokia does not contribute toward the cost of these programs and receives no consideration, in cash or otherwise, in connection with them.
- **See the value of your health coverage.** 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 should expect to receive your 2026 Form W-2 no later than January 31, 2027.
- **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 2026 tax year to participants, as applicable, no later than March 2, 2027.
- **Want to see a summary of your health plan option’s benefits and coverage?** The ACA requires that employers provide participants with a Summary of Benefits and Coverage (SBC) to compare health plan options when making decisions and enrolling in coverage. SBC(s) for the health plan option(s) for which you are eligible will be available during annual open enrollment on the BenefitAnswers Plus website at www.benefitanswersplus.com and the YBR website at digital.alight.com/nokia. SBCs for the Surest health plan options will also be available at Benefits.Surest.com (for pre-members and members). Select “Preview a plan” and use “Nokia2027” as the access code. The SBC can be found under the “Plan information” section.

- **Basic Life Insurance and Basic Accidental Death and Dismemberment (AD&D) 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.
- **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. 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 metlife.com/mybenefits directly using your MetLife 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. Be sure to enter "US-Nokia" in the "Employer or Association" field when signing in.
  - **For the Nokia Savings/401(k) Plan:** Log on to the YBR website at 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). 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.
- **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 update your address with the Nokia Benefits Resource Center, use one of the following venues:
  - **Active employees (including employees 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:** Call the Nokia Benefits Resource Center at 1-888-232-4111 (TTY 711). 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.
- **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.
  - **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.

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.

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.