



Nokia Benefits Resource Center
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The Woodlands TX 77387-4116

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 7.
- > 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 9.



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.

DIRECT BILLING WILL REPLACE NOKIA PENSION CHECK DEDUCTIONS FOR PAYMENT OF NOKIA'S HEALTH AND WELFARE COVERAGE

If contributions for your Nokia health and welfare coverage are currently deducted from your monthly Nokia pension check, those deductions will end effective December 31, 2026, and you will need to pay for your coverage directly. The payment for your December 2026 coverage will be your final Nokia pension check deduction.

As described on the next page, certain other deductions will also be ending, effective December 31, 2026. As a result, you will need to start making those contributions directly if you wish to continue them.

What this change means to you

Starting with your January 2027 coverage, you will need to pay for your Nokia health and welfare coverage directly. Beginning in December 2026, billing notices will be mailed to your address on file around the 15th of each month for coverage beginning on the first of the following month.

Your payment must be received by the 10th of each month to avoid a coverage interruption.

You can pay with a check or money order, but be sure to allow time for postal delivery.

If you are concerned about postal delays, you may prefer to pay by monthly direct debit (see the next page). With direct debit, your payment is automatically deducted on the 10th of each month from a checking or savings account you choose. You can confirm payment on the YBR website the next business day or by checking your bank statement or online banking account. Complete instructions for setting up direct debit will be included with your initial bill in mid-December. Note that once direct debit is set up, you will no longer receive a monthly billing notice by mail.

Attention! If you are not yet eligible to enroll in Nokia's retiree health coverage

Each year, annual open enrollment materials are mailed to former employees who will be eligible for Nokia's retiree health coverage in the future. **These materials are informational only, and you do not need to take any action at this time.**

If you prefer to set up direct debit now

You do not need to wait until you receive your first direct billing notice for your January 2027 coverage to set up direct debit. To switch from pension payroll deductions to direct billing before January 1, 2027, call the Nokia Benefits Resource Center to request the change to direct billing and to have a direct debit authorization form mailed to you.

Once you receive the form, you can complete and return it using the enclosed return envelope, or you can call the Nokia Benefits Resource Center to have a representative help you set up direct debit over the phone. Please have your banking information available when you call.

For more information

If contributions for your Nokia health and welfare coverage are currently deducted from your monthly Nokia pension check, look for a mailing from Nokia in November with additional details.

In the meantime, if you have any questions about the upcoming change to direct billing or want to set up direct debit now, 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.

Important notes

- > The change to direct billing **will not** affect your Nokia pension benefit tax-withholding elections. Any court-ordered garnishments currently deducted from your Nokia pension benefit will continue.
- > The end of Nokia pension check deductions **will** affect other deductions you may be making, including:
 - Deductions for Added Benefits® voluntary benefits coverage (you should have received a mailing from Added Benefits in September about your 2027 coverage payment options),
 - Deductions made for Equitable and Minnesota Life coverages, and
 - Deductions for contributions to United Way.

For those deductions, you will need to start making contributions directly to the provider or to United Way if you want to maintain coverage or continue contributing starting January 1, 2027.

CONTRIBUTION AMOUNTS

> Medical coverage contributions

- **For Medicare-eligible participants:** Monthly contributions for the UnitedHealthcare® Group Medicare Advantage Preferred Provider Organization (PPO), which include your contributions for prescription drug coverage, will decrease in 2027.
- **For participants not eligible for Medicare:** Monthly contributions for coverage in the Traditional Indemnity (TI) option will increase in 2027.

> Dental coverage contributions

- **For all participants:** Monthly contributions for the Dental Preferred Provider Organization (PPO) option will increase in 2027.

To see your 2027 coverage and contribution amounts, visit the YBR website at digital.alight.com/nokia during the annual open enrollment period.

CHANGES TO THE UNITEDHEALTHCARE® GROUP MEDICARE ADVANTAGE (PPO) AND UNITEDHEALTHCARE® MEDICARERx FOR GROUPS (PDP) PLANS

For Medicare-eligible participants, there are no changes to your UnitedHealthcare Group Medicare Advantage (PPO) medical coverage for 2027, and your medical member ID number will not change.

Due to adjustments made by the Centers for Medicare & Medicaid Services (CMS), the following changes to your UnitedHealthcare MedicareRx for Groups (PDP) prescription drug coverage will be effective January 1, 2027:

- **Annual prescription drug deductible:** Will increase to \$700 per individual.
- **Annual prescription drug out-of-pocket maximum:** Will increase to \$2,400 per individual.

Once you reach the annual out-of-pocket maximum of \$2,400, 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. Your prescription drug member ID number will not change.

To learn more about how the Plans work:

- See *Benefits at-a-glance and resource contact information 2027* on the BenefitAnswers Plus website at 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. The 2027 plan guides will also be available there by early December. The 2027 Evidence of Coverage documents will be available through the member portal (accessible via 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.

REMINDER

When enrolling dependents, please be sure to review the Nokia Dependent Eligibility Rules at 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.



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.

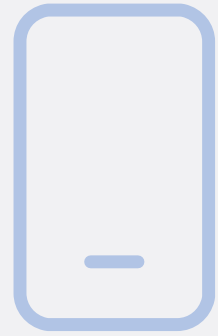
- If you have not done so already, add your preferred phone number — home or mobile — to your personal information on file, as described in “Planning to call the Nokia Benefits Resource Center?” on page 7.
- If you have previously elected electronic delivery of benefit communications, adding your mobile 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, log on to the YBR website, select the profile icon (👤) at the top right of the page and then “Personal Information,” and enter your 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.**



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, 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!

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.



Because your default coverage for 2027 may, in some cases, be different from your 2026 coverage, **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 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 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 7), 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 8),
- Add* or remove dependent(s) from coverage, and/or
- Make any other changes to your health and welfare benefits coverage for 2027.

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.

* 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/retired_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 6.)

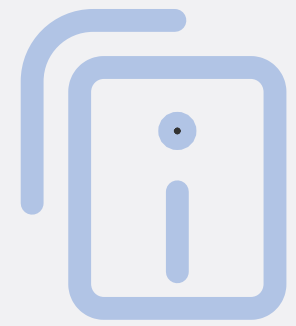


Then, when you are ready to begin, keep in mind these helpful hints:

- **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.

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)

- > 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.

BenefitAnswers Plus website www.benefitanswersplus.com (non-personalized — no password required)

- > 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/retired_m/index.html and 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. Neither the Company nor any of its health and welfare plans is bound by statements about the plans made by unauthorized personnel. This communication does not create contractual rights of any kind between the Company, the plans, and its employees or former employees.

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