

Dependent Eligibility Rules Nokia US-Based Active Employees

The following dependents are eligible for coverage under Nokia's medical, dental, and life and accidental loss insurance plans for participants covered by the Active Employee Plan Design*:

- Your spouse, including common-law spouse, regardless of gender or sex.[†]
- Your domestic or civil union partner, regardless of gender or sex[‡], provided that you and your partner satisfy (A) or (B) below, as applicable:
 - A. Comply with any state or local registration process (if you and your partner live in a state or locality that maintains a registry for domestic or civil union partnerships); or
 - B. Meet all of the following requirements (if you and your partner live in a state or locality that does not maintain a registry for domestic or civil union partnerships):
 - Reside in the same household
 - Are 18 years of age or older
 - Have the mental capacity sufficient to enter into a valid contract
 - Are unrelated by blood
 - Are not married to another person and are not the domestic or civil union partner of another person
 - Consider one another to have a close and committed personal relationship and have no other such relationship with any person
 - Are responsible for each other's welfare and financial obligations, and
 - Provide such other information or documents as the plan(s) may require to confirm that the relationship meets the above criteria.
- Your child(ren), up to the end of the month in which such child(ren) turn(s) age 26. For purposes of the plans, your child(ren) means:
 1. Your biological child(ren)
 2. Your stepchild(ren) (i.e., the biological child(ren) of your spouse)
 3. Your legally adopted child(ren), including child(ren) who are placed with you for adoption
 4. The legally adopted child(ren) of your spouse, including child(ren) who are placed with your spouse for adoption
 5. Child(ren) for whom you and/or your spouse is (are) appointed as legal guardian as defined by a court order (this does not include wards of the state or foster child(ren))
 6. Child(ren) for whom you are required to provide coverage under a Qualified Medical Child Support Order (QMCSO)
 7. The biological child(ren) of your domestic or civil union partner, provided such child(ren) is (are) living with you
 8. The legally adopted child(ren) of your domestic or civil union partner, including child(ren) placed with such partner for adoption, provided such child(ren) is (are) living with you
 9. Child(ren) for whom your domestic or civil union partner is appointed as legal guardian as defined by a court order (this does not include wards of the state or foster child(ren)), provided such child(ren) is/are living with you.

* The phrase "Active Employee Plan Design" refers to the plan design applicable to all US-based employees eligible to participate in the plans. It includes active employees on a leave of absence (LOA), employees on Short-Term Disability (STD), and COBRA participants.

[†] For purposes of the plans, you may not enroll more than one spouse.

[‡] For purposes of the plans, you may not enroll more than one domestic or civil union partner (and you may not enroll a domestic or civil union partner if you have a spouse).

- Your child(ren) (as defined "1." through "6.," above), beyond age 26, provided such child(ren) meet(s) all of the following requirements:
 - The child(ren) was (were) covered under the applicable plan as an eligible dependent immediately prior to attaining age 26[§], and
 - The child(ren), prior to attaining age 26 and thereafter was and is--
 - Physically, mentally, or developmentally disabled, and
 - Incapable of self-support, and
 - Fully dependent on you for support; and
 - The child(ren) is (are) certified by the medical plan's claims administrator as incapacitated due to disability (certification process must be started no later than 31 days after the end of the month in which the child(ren) turns age 26).

As noted: This coverage applies only with respect to your child(ren) and/or your spouse's child(ren) (as defined in "1." through "6.," above). It is not available with respect to the child(ren) of your domestic or civil union partner (as defined in "7." through "9.," above).

[§] For newly hired employees, a child(ren) who has (have) been continuously covered under another employer's group health plan since immediately before turning age 26 is (are) treated as satisfying this requirement.