



Notice Regarding Nondiscrimination in the Provision and Administration of Group Healthcare Benefits and Regarding Plan Accessibility

Discrimination is Against the Law

In accordance with Section 1557 of the Affordable Care Act, the Nokia Medical Expense Plan for Retired Employees, a part of the Nokia Retiree Welfare Benefit Plan (the “Plan”), complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with the scope of sex discrimination described at 45 C.F.R. § 92.101(a)(2)). The Plan does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

The Plan:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with the Plan, such as:
 - Qualified sign language interpreters; and
 - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters; and
 - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact the Plan’s Civil Rights Coordinator: Brenda Sitton, NAM Employment Equity, 121 Pedaling Peak Cove, San Marcos, TX 78666, (214) 244-3534, brenda.sitton@nokia.com.

If you believe that the Plan has failed to provide the above services to you or has discriminated in another way against you on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Plan's Civil Rights Coordinator at the address noted above. You can file a grievance in person or by mail or email. If you need help filing a grievance, the Plan's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.