



# 2025 annual open enrollment period

Online and phone enrollment period:  
**October 14, 2024 – October 25, 2024**

The 2025 annual open enrollment period begins on Monday, October 14, 2024, at 9:00 a.m., Eastern Time (ET), and ends on Friday, October 25, 2024, at 5:00 p.m., ET.

You may learn about your 2025 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](https://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 use the YBR website or call the Nokia Benefits Resource Center to enroll in or make changes to your coverage for 2025 — or call the Nokia Benefits Resource Center to ask questions about your 2025 plan options and pricing — until Monday, October 14, 2024, at 9:00 a.m., ET.

**You must take action before Friday, October 25, 2024, at 5:00 p.m., ET. Late enrollments will not be accepted.**

## Important information about 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 2025 if you **do not** take any action during the annual open enrollment period. **It is your responsibility to confirm that your 2025 default coverage shown on the YBR website is the coverage you want for 2025.**

Confirming your default coverage is quick and easy. See “Check your default coverage” on page 8 to find out how to confirm your default coverage starting Monday, October 14, 2024.



### IMPORTANT

This brochure is intended for multiple audiences. Some information in this brochure may 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 2025



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.

The following changes to benefits coverage under the Nokia health and welfare benefit plans (the “Plans”) will take effect on January 1, 2025.

## FOR ALL PARTICIPANTS

### 2025 contribution amounts

Please visit the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia) during the annual open enrollment period to see your 2025 contributions.

### Participants eligible for Medicare

Monthly contributions for the UnitedHealthcare® Group Medicare Advantage Preferred Provider Organization (PPO) option with prescription drug coverage will increase for 2025.

### Participants not eligible for Medicare

Monthly contributions for coverage in the Enhanced Point of Service (POS), Standard POS and Traditional Indemnity (TI) options will increase in 2025.

### Coming in January: Updated Summary Plan Description (SPD) for the Nokia Dental Expense Plan for Retired Employees

An updated SPD for the Nokia Dental Expense Plan for Retired Employees, part of the Nokia Retiree Welfare Benefits Plan (RWBP), will be available on the BenefitAnswers Plus website at [https://www.benefitanswersplus.com/retired\\_m/spd.html](https://www.benefitanswersplus.com/retired_m/spd.html) in January 2025.

You have the right to receive, upon written request, a hard copy of the SPD. Your request should be sent to Nokia of America Corporation, Dental Plan Administrator, 600-700 Mountain Avenue, Room 6D-401A, Murray Hill, NJ 07974.



## The Kaiser Health Maintenance Organizations (HMOs) and Medicare HMOs will no longer be offered

Due to low enrollment and/or high premium costs, the following HMOs and Medicare HMOs will no longer be available, effective January 1, 2025:

- Kaiser of Northern California
- Kaiser Permanente of Hawaii

If you are currently enrolled in one of these HMOs or Medicare HMOs and choose to remain enrolled in Nokia medical coverage for 2025, you and any covered dependents will be automatically assigned medical coverage (i.e., enrolled in default coverage) for 2025, as follows:

- **Participants eligible for Medicare:** UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage
- **Participants not eligible for Medicare:** Enhanced POS through UnitedHealthcare or, if you do not live in a POS service area or you are a Family Security Program (FSP) participant, TI through UnitedHealthcare.

For more information about default coverage, see “Check your default coverage” on page 8.

## The Aetna Dental Maintenance Organization (DMO) option will no longer be offered

Due to limited availability and low enrollment, the Aetna DMO option will no longer be available, effective January 1, 2025. If you remain enrolled or newly enroll in retiree dental coverage for 2025, your dental coverage will be provided through the Dental PPO option as of January 1, 2025.

For a summary of the Dental PPO option’s main provisions, refer to **Benefits at-a-glance and resource contact information 2025** on the BenefitAnswers Plus website. For more information, review the **Dental Expense Plan for Retired Employees Summary Plan Description (SPD)** on the BenefitAnswers Plus website or visit [www.aetna.com](http://www.aetna.com).

**Note:** You can see your 2025 dental contributions on the YBR website at [digital.alight.com/nokia](http://digital.alight.com/nokia) during the annual open enrollment period.



## Aetna will offer the Dental PPO option in the US and US territories only

Due to ongoing global data privacy legislation changes, effective January 1, 2025, Aetna will offer the Dental PPO option only to participants who have a US or US territory address, as their address of record, on file with the Nokia Benefits Resource Center.

If you are currently enrolled in the Dental PPO option and remain enrolled through the end of 2024, and you do not have a US or US territory address on file with the Nokia Benefits Resource Center, dental coverage for you (and any covered dependent[s]) will end on December 31, 2024. Starting January 1, 2025, you will no longer be eligible for retiree dental coverage through Nokia.

## Planning to call the Nokia Benefits Resource Center? Have your phone personal identification number (PIN) ready!

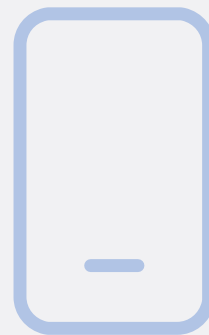
To access your personalized benefits information or to enroll by phone, you will need your phone PIN. **If you have forgotten your PIN, call the Nokia Benefits Resource Center as soon as possible to request a new one.**

- 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.<sup>1,2</sup> **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.<sup>1</sup>**
- 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.<sup>2</sup> **It may take up to 10 days to receive your temporary PIN through the mail.**

**Tip: Do not wait until you need your PIN to add your preferred phone number to your personal information on file.** If you have not done so already, log on to the YBR website today, select the profile icon (👤) at the top right of the page and then “Personal Information,” and enter your preferred phone number where indicated.

<sup>1</sup>Standard text message rates apply.

<sup>2</sup>For security purposes, access codes cannot be sent via email.



### Tip: Use Web Chat to get instant help during annual open enrollment

Have questions? Get real-time answers through the **Web Chat feature** when you visit the YBR website.

Web Chat will be available during annual open enrollment **only**, during regular Nokia Benefits Resource Center hours: 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

From the home page, click “Chat With Us” under “Quick Links” to connect with a representative.



## FOR PARTICIPANTS ELIGIBLE FOR MEDICARE

### Changes to the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage

Effective January 1, 2025, due to the Inflation Reduction Act of 2022, Medicare Part D coverage will change in three main ways:

- The coverage gap, or “donut hole,” will be eliminated. As a result, the three Part D prescription drug coverage stages will be the:
  - Yearly deductible stage;
  - Initial coverage stage; and
  - Catastrophic coverage stage.
- The Plan’s annual prescription drug deductible will increase to \$590 per individual. This amount is the Centers for Medicare & Medicaid Services (CMS) statutory Medicare Part D prescription drug deductible for 2025.
- Once you reach the \$590 per individual deductible, you will move from the yearly deductible stage to the initial coverage stage. The Plan begins to contribute, and you pay a copayment for the cost of Medicare-covered Part D prescription drugs until you reach the annual out-of-pocket maximum of \$2,000 per individual.
- Once you reach the annual out-of-pocket maximum of \$2,000, you enter the catastrophic coverage stage, and 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.

For more information about how the Plan works, see **Benefits at-a-glance and resource contact information 2025** on the BenefitAnswers Plus website and the **Evidence of Coverage (EOC)** document provided by the UnitedHealthcare Group Medicare Advantage (PPO).

### Introducing the Medicare Prescription Payment Plan

#### What it is and how it works

The Medicare Prescription Payment Plan is a new payment option to help you manage your prescription drug costs. Starting January 1, 2025, you can choose to spread out the out-of-pocket costs of your Part D prescription drugs over the course of the calendar year. It is important to know that this program does not lower prescription drug costs. This program applies only to prescriptions covered by Medicare Part D. Non-Part D drugs and Part B drugs are excluded.

If you opt in to the Medicare Prescription Payment Plan, you will no longer pay the pharmacy when you fill a covered Part D prescription. Your plan will pay the pharmacy on your behalf and send you a monthly bill for your prescription drug costs. Your monthly bill will be based on what you owe for your prescriptions divided by the number of months left in the year. You will continue to receive a separate bill for your monthly plan premium if you have one.

#### Should you opt in?

The optional Medicare Prescription Payment Plan is designed to help if you have high out-of-pocket prescription drug costs earlier in the plan year and like the idea of spreading your payments out more evenly during the year. However, you may not want or need to opt in if your yearly drug costs are low, relatively the same each month and not likely to reach the \$2,000 annual out-of-pocket limit.

To learn more about the Medicare Prescription Payment Plan, visit [retiree.uhc.com/nokia](https://retiree.uhc.com/nokia) or call 1-888-980-8117 (TTY 711).

## 24/7 access to virtual doctor visits will replace 24/7 Telephonic Nurse Support

Effective January 1, 2025, 24/7 access to virtual doctor visits will replace Telephonic Nurse Support. You can talk with a doctor about your medical concerns using your computer, tablet or smartphone anytime, day or night — **at no cost to you**. Choose from:

- > \$0 virtual visits with Amwell and Doctor On Demand®
- > \$0 virtual and phone visits with Teladoc Health

To learn more, see “Virtual Doctor Visits” in your EOC document provided by the UnitedHealthcare Group Medicare Advantage (PPO).

## If you and/or your covered dependent(s) are denied enrollment in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage

Medicare rules require CMS to approve your enrollment in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage. As a result, if your enrollment and/or that of your dependent(s) in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage is denied, **Nokia will send you a letter in mid-February 2025 that includes the reason for the CMS denial and the deadline by when you must resolve the enrollment issue.**

**Note:** The above information does NOT apply to participants and dependents whose enrollment has been previously approved by CMS and are currently enrolled in the UnitedHealthcare Group Medicare Advantage (PPO) with prescription drug coverage.

## FOR PARTICIPANTS NOT ELIGIBLE FOR MEDICARE

### The Rally® wellness program will no longer be offered

Effective January 1, 2025, UnitedHealthcare will no longer offer Rally as part of medical coverage through the Enhanced POS, Standard POS or TI option. If you are currently participating in Rally, be sure to redeem any outstanding points by December 31, 2024.

### Access your benefits and enroll through the Alight Mobile app!

Connect with your Nokia benefits on the YBR website anytime, anywhere through the Alight Mobile app. Use the 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 to the appropriate app store for your device,
- > Go to the [App Store](#) or [Google Play](#) and search for “Alight Mobile,” or
- > Visit [alight.com/app](https://alight.com/app).

#### Once you have downloaded the app, follow these steps:

- > 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 2025 if you do not take any action during the annual open enrollment period.



Because your default coverage for 2025 may, in some cases, be different from your 2024 coverage, **it is your responsibility** to confirm that your 2025 default coverage shown on the YBR website during the annual open enrollment period is the coverage you want for 2025.

**Here is how to find your default coverage starting Monday, October 14, 2024.**



**Visit the YBR website at [digital.alight.com/nokia](https://digital.alight.com/nokia).**

- From the home page, select the “Annual Enrollment” tile to go to the “Annual Enrollment” page.
- You will see a series of four steps. Click step 4, “Enroll in Your Benefits.” A green bar entitled “Enroll Now (View Coverage/Make Changes)” will appear immediately below.
- Click the green bar to be taken to the “Enroll in Your Benefits” page.
- Under “Current vs. New Coverage and Costs,” you will see a table that displays the coverage that will be effective as of January 1, 2025. This is the default coverage you will receive for 2025 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.”
- Follow the prompts to authenticate your identity.
- After you hear the “it’s annual enrollment time” message, say “annual enrollment” 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](https://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 14, 2024**, 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.”
3. Follow the prompts to authenticate your identity.
4. After you hear the “it’s annual enrollment time” message, say “annual enrollment” 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 14, 2024**:

- Through the YBR website at [digital.alight.com/nokia](https://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 25, 2024, at 5:00 p.m., ET. Late enrollments will not be accepted.**

## Do you need to take action?

You may already be enrolled in the right coverage for yourself and your family and may 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<sup>3</sup> or remove dependent(s) from coverage, and/or
- Make any other changes to your health and welfare benefits coverage for 2025.

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.


<sup>3</sup>Make sure your dependents are eligible under the Nokia eligibility rules before you add them to your coverage. You can view eligibility rules on the YBR website. 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 11.)

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.
- **You have the option to choose** how you prefer to receive communications from the Nokia Benefits Resource Center. 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, please follow the instructions outlined in “If you need a copy of your annual open enrollment kit” on page 9.
- **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 25, 2024, at 5:00 p.m., ET) even if you have already completed your enrollment.
- **You may save or print your elections** if you 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 “Forgot User ID or Password?” and follow the prompts to get a new one.



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 are 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.)

**Tip:** If you have not done so already, add your preferred phone number — home or mobile — to your personal information in your YBR website profile today. 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.

**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.

**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.

## REMINDER

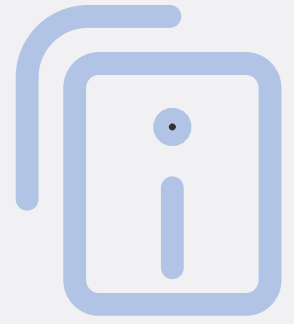
When enrolling dependents, please be sure to review the Nokia Dependent Eligibility Rules at [https://www.benefitanswersplus.com/retired\\_m/ded.html](https://www.benefitanswersplus.com/retired_m/ded.html).

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.



# 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](https://digital.alight.com/nokia) (personalized and password protected)

- > View your current coverage.
- > Review and compare your 2025 healthcare options and contribution costs — **and enroll online! (October 14, 2024 – October 25, 2024)**
- > Opt out of your 2025 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](https://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. Representatives are available from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday.

## More to come

Be sure to check out the BenefitAnswers Plus website at [www.benefitanswersplus.com](https://www.benefitanswersplus.com) in December for important coverage reminders and tips on using your benefits in 2025.



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. The Company cannot be bound by statements about the plans made by unauthorized personnel. This information is not a contract of employment, either expressed or implied, and does not create contractual rights of any kind between the Company and its employees or former employees.

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