



## Welcome: Help for a Retirees' Survivors

**For all Retirees: Keep this Information In a Folder for Your Family's Future.**

### Start with a Call to the Nokia Benefits Resource Center

#### **Read Through the Information Below and be Sure to Follow Up**

- Nokia's has a web site [BenefitAnswersPlus\\*](#) that says:  
"The death of your spouse or your covered child is a qualified change in status. The death of your domestic partner or your partner's child is also considered a change in status. Therefore, you can make certain changes to your health and insurance coverage. The coverage changes must be consistent with your change in status."
  
- To make changes to your current coverage, you must speak with a Benefits Center Representative, by calling the Nokia Benefits Resource Center at  
1-888-232-4111  
between 9:00 a.m. and 5:00 p.m. Eastern time, Monday through Friday."  
\*[http://benefitanswersplus.com/retired\\_m/index.html](http://benefitanswersplus.com/retired_m/index.html)

### Collect Personal Information for the Call

- The retiree's name
- Social security number
- Address of record
- Date and place of death
- Work history
  - Company; dates started and retired
  - Companies may include AT&T and subsidiaries (Western Electric, Bell Labs)

### List of Nokia Pension and Benefits which May Vary by Individual

**Note: Be sure to obtain professional advice because each case is different**

- Pensions
  - Many retirees have opted for survivor payments from the Nokia pension
- Life insurance
  - Many retirees have Nokia life insurance administered by Met Life
- Health insurance
  - Many retirees have insurance through Nokia-sponsored plans
  - Some survivors may have continuation rights
- Prescription Drug Plans
  - Many retirees have Medicare Drug Plans through Nokia-sponsored plans
- Dental Plans
  - Retirees may have opted for a Dental Plan by Aetna
- Long Term Care Plans
  - Retirees may have opted for a MetLife long term care plan
- 401-K accounts
  - Some retirees may have a Nokia-sponsored retirement account

### There are Published Websites that can Help with Broader Issues

- [AARP checklist](#)
- [Insurance company checklist](#)
- [Consumer Reports checklist](#)