



The LRO Connection

FALL NEWSLETTER

The LRO - A Plan Forward



President's Column

correspondence@lucentretirees.com

Background: In our June newsletter, we reported that at our March 2017 LRO Board meeting, several issues were raised relative to the future of the LRO. The questions had to do with what value we felt we could realistically provide to our retirees going forward given the recent successful pension buyout and the transition to Nokia.

We cited the fact that the remaining pension plan is currently satisfactorily funded, and there has been a significant drop-off in retiree questions coming into the LRO on this issue as well as on healthcare. The healthcare market, as you know, is in turmoil as the Congress wrestles with the future of the Affordable Care Act and various proposals to deal with Social Security and Medicare funding. Those issues, while important to retirees, we believe are best addressed through the NRLN organization.

The only other benefit issue where the LRO has remained active with Nokia has to do with the funding of the Group Life Insurance (GLI) trust. This trust, which was fully funded by A.T.&T at divestiture, now has assets to last only another five years or so, as expressed by Nokia, and may not be sufficient to cover eligible retirees. You may recall that the LRO wrote to the CEO of Nokia this past year apprising him of the importance of this trust to our management retirees who have lost the Death Benefit and who now depend upon the GLI as their only insurance. Nokia's response, which came from Mr. John Hickey, Vice President of Human Resources, was that funding of this trust will be evaluated at the time of the depletion of trust assets.

Your LRO Board is aware that the GLI is not an issue where litigation is a consideration as the courts have consistently ruled this form of welfare benefit remains with the discretion of the Company. Nokia's decision to continue funding this benefit will be a function of how well they perform in the marketplace and/or the growth of assets in the existing pension and GLI trust. We have stated the case for retirees, but believe we can have little impact to influence Nokia's eventual course of action.

Underlying all of this, is the recognition that our retiree population is aging and so too is the LRO board with a majority of directors now in their 80's. It is not realistic we believe, to suggest that in this environment of declining activity we can or should find replacements for our current board. The board acknowledges that there will be an end point to the organization, and the time for effective, informed planning is upon us.

Given these questions, we promised our retirees that the board would meet again in October of this year to weigh these issues, consider our future, and hopefully chart a path forward. We asked our members to comment, and comment they did. We received over 200 responses from retirees who were almost unanimous in urging us to somehow find a way to continue our role in some form. The common message -

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retirees value the communication link provided by the LRO as a place to go for information and help. It is the last tie that binds us all together.

A Plan Forward: The full board met on October 25 in Dallas, Texas to consider these issues. Eleven of the 15 members were present. The four who were unable to physically attend were linked by conference call.

It was reported that the LRO currently has 13,332 active members in our database. It was also noted that we continue to see declining activity at our website and a reduction in general questions to the LRO. There are no major issues at this time driving retirees to the website.

After considerable discussion, it was the consensus that although the above issues are valid and an end point to the organization eventually will be necessary, perhaps an interim plan can be introduced which would reduce certain board activities, relieve board workload, and lower expenses, while continuing to monitor pension funding, healthcare offerings, and the Group Life Insurance trust. In accomplishing these objectives, it would be essential to have in place an effective communication link with our members for the receipt of all pertinent, timely information. The following action plan evolved from those discussions and was referred to as a "slimmed down" version of the LRO:

1. **Website Simplification:** Eliminate all non-LRO essential information from the website. Much of the legislative or political information contained is already duplicated at the NRLN website. Our board webmaster will eliminate those sections that have shown little activity. This will reduce workload and expense. Viewers will note the changes over time.
2. **Regional Meetings:** Suspend Regional Meetings. In the past, the board has scheduled as many as two or three regional meetings a year at high retiree population centers around the country. These meetings have been popular with our retirees, particularly during events such as the pension buyout; however, they do require significant work, travel and lodging expense for the board. There will be no planned future regional meetings unless significant retiree issues arise. This will reduce expense and board workload.
3. **Newsletter - The LRO Connection:** While popular with our members, the newsletter requires significant work by the various writers and the editor, and we have had a decline in important information to report. There also is significant printing and mailing expense as we have served the roughly 25% of our membership who do not report an active email address. The board agreed that this will be the last published newsletter issue. In the future, the LRO will utilize email flashes and website updates to communicate all important news items. As this is the last printed newsletter, the board has chosen to mail a printed copy to all of our listed members. There also will be an electronic version on the web. We urge those members who do not presently have an email address registered with the LRO to visit the website at www.lucentretirees.com to complete the necessary member information and ensure you have a valid e-mail address in your record. For those members who do not have PC access, it is advised you coordinate with a relative or friend to include an e-mail address in your profile record. Future member correspondence will be distributed solely via electronic means (US mail distribution will cease.)
4. **Board Actions:** The LRO currently has 15 board members. The board presently conducts monthly conference call meetings and holds two in-person board/planning sessions per year requiring board travel. Given the above plans to simplify board operations and reduce expense, president Joe Dombrowski appointed past president Andy Guarriello and founding board member Bob Janish to submit by year-end a proposal for a slimmed down board of directors consistent with our planned operations. Also, the board agreed to continue its monthly conference calls, but reduce the in-person meetings from two to one meeting per year. This plan will also reduce expense.
5. **Annual Dues:** Effective immediately, the LRO will temporarily suspend all dues payments by members. Available surplus funds will be used to support our reduced level of expense as we continue to evaluate

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our value added to retirees. If conditions change where we believe additional funds are necessary to address retiree interests, we will come back to our membership to re-instate dues, and we know we will have your support.

Since a portion of each member's annual dues currently goes to help fund the NRLN and its legislative activities, this will represent a significant reduction in support for the NRLN coming from the LRO. While we are aware that there are differing political points of view on many of the NRLN supported issues, we suggest that members visit the NRLN at www.nrln.org and make a personal decision to consider making a direct contribution to support that organization and its agenda.

Conclusion: We believe these adjustments will ease expense and board workloads, and allow us to continue performing our basic function of effectively monitoring pension and benefit issues with Nokia and communicating with our membership.

While the above analysis represents the thinking of the entire board, as president, I want to offer some final thoughts to this discussion. Since its founding in 2003, the LRO has followed the transition from Lucent, to Alcatel-Lucent and now Nokia. We are proud of the role that this organization has played over the years in representing retiree interests to company leadership, in providing communication to our members, and in keeping our proud legacy alive.

Throughout this time period, we have been blessed with a dedicated and talented group of volunteer retiree board members who have given of their personal time and talents in support of our common interests. We think back to our founding president Ken Raschke, who has since passed, and other founding members such as Bob Janish and Eli Shaff, who both remain active with the LRO, and I say **THANK YOU** to each and everyone of our board members, past and present, for all they have done. We are not going away - not just yet - just changing a bit with the times.

Joe and the Board of Directors



LRO Board:

Back row L-R John DeCastro, Frank Minter, Bob Martina, Pam Rasmusson, Joe Dombrowski, Dick McCauley, Andy Guarriello.
Front row L-R Dan Lovett, Gary Reichow, Eli Shaff, Joe Sciulli
Missing - Paul Bayliss, Bob Janish, Ron Hoth, Al Duscher

LRO Pension Column

Frank Minter - pensions@lucentretirees.com

column again reports the levels at year end 2016. It also includes other historical data.

The most complete summary of pension and other post retirement benefits combined for both management and occupational participants is reported in the Nokia 20F at

There is little change in pension levels since we reported to you earlier this year.

This

	Plan Assets	Plan Liabilities	
Management	16,861	15,855	
Occupational	5,440	3,528	
Health	270	1,469	
Group Life	309	1,591	
Total	22,880	22,543	337

All numbers are as of January 1 each year

Year	2010	2011	2012	2013	2014	2015	2016
Active	11,574	10,792	10,127	9,455	8,652	9,836	9,171
Retired	56,879	62,073	71,501	70,388	86,532	84,856	78,030*
Vested	26,530	26,812	26,320	20,418#	33,047	31,939	30,059
Totals	94,983	99,677	107,948	100,261	128,686	126,631	117,260

Reflects buyout of vested in 2012

*Reflects buyout of retirees in 2015

year end 2016 in millions of Euros as follows:

LRO members may be interested in the following historical information:

Pension Plan Participants:

Following are the number of participants in the management plan as reported in the

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Annual Funding Notice (AFN) sent to all participants at the end of April each year since the year 2010:

Following are the number of participants in the Occupational Plan for the two most recent years:

	2015	2016
Active	0	0
Retired	48,031	23,549
Vested	1,048	18
Total	49,079	23,567

All but 18 of the participants in the Occupational Plan are retired and are formerly represented by the CWA. All others have been moved to the Management Plan.

There have been a number of transfers of participants from the occupational to the management plan in recent years which total approximately 81,000 individuals. Each of those transfers moved more assets than liabilities to the management plan. Subtracting that number from the 117,000 remaining in the management plan might suggest only about 36,000 actual management participants remain, although those numbers do not reflect deaths during the period.

Following are the Funding levels for each year as reported on an accounting basis on the Form 20F:

	2010	2011	2012	2013	2014	2015	2016
Assets	\$ 17.1b	\$ 18.7b	\$ 19.0b	\$ 19.3b	\$ 20.1b	\$ 17.6b	\$ 16.86b
Liabilities	\$ 17.9b	\$ 19.6b	\$ 19.6b	\$ 18.3b	\$ 21.1b	\$ 17.2b	\$ 17.86b
Funding %	95.5%	95.4%	96.9%	105.5%	95.3%	102.3%	94%

The approximate \$ 3 billion increase in liabilities in 2014 resulted from use of the new actuarial

tables in 2014 which resulted in about a 10% reduction in funding level. Retirees should not be concerned about funding % of 94 or 95% as this is a very conservative number.

*Reductions in 2015 primarily resulted from the buyout. The reduction in liabilities came from use of the new actuarial tables whereas the reduction in assets resulted from payments to retirees using the old actuarial tables. The result was a decrease in liabilities of almost \$ 4billion but asset reduction only \$ 2.5 billion.

LRO Benefits Team

Ron Hoth – ronhoth@gmail.com
Herb Zydney – eherb@att.net



Retirees' healthcare for 2018 was a major activity in recent months. This was the first year that Nokia was fully responsible for retirees benefit plans. The AON/Hewitt administrative role was ended with a new brand, "Alight Solutions", assigned an administrative role. For Medicare-eligible retirees, Nokia enrollment began September 25 and ended October 27 for management retirees and October 13 for formerly represented retirees. Centers for Medicare & Medicaid Services (CMS) Medicare enrollment began October 15 and ends December 7.

Overall, the changes to Medicare plans were modest. Part D prescription drug plans lowered the "donut hole" which benefits users with high drug costs. Premiums tended lower; Nokia's standard plan was down about 9%. Social Security announced a 2% increase in benefits; but a number of commentators mention that there would be a comparable increase in Medicare Part B premiums.

Overall, the process appeared to work smoothly. Surprisingly, there were weather-effects that had a temporary impact. Hurricane IRMA interrupted the Nokia help line; the West Coast fires displaced retirees from their communications. The LRO helped a number of retirees who had questions about their benefits by contacting Nokia directly on their behalf. The LRO Benefits Website continued to be well-used, providing guidance on how to compare plans, encouraging retirees to contact their state "SHIP" Medicare-help lines, and offering time lines to guide actions. There were over 2,800 web page views in the third-quarter. This was down about 1/3 from last year, apparently because there was more continuity in healthcare offerings, year over year.

Pre-Medicare retirees no longer had a Nokia plan available. Their healthcare insurance was available through the Affordable Care Act by means of the Federal-sponsored healthcare.gov Website or through State-provided access. The changes and uncertainties have been well-covered in the media, and the Benefits Team provided references to them. Nokia advises that there were very few escalations by retirees during open enrollment, which means it went well. They advise that it looks now like plans in 2018 will not

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(Continued from page 4) **LRO Benefit Team**

be much different from 2017, and the retiree term Group Life Insurance continues with no present plans to change. Of course, the company reserves its rights to change in the future. Nokia Benefits Organization continues to be very cooperative in helping to resolve retiree issues/problems that are forwarded to us for resolution and their assistance is required/requested.

If there is something you think the LRO Benefit Team could do to help in healthcare decisions, please send a note to benefits@lucentretirees.com

Survivors Help

The LRO website has a section called Survivor's Help to insure survivors have all the necessary information to settle the estate: http://lucentretirees.com/docs/survivors_help_document.pdf

Why should you do this now?

Five compelling reasons to put together a survivor help document and to do your estate planning are:

1. Ensure your spouse, family members and/or surviving beneficiary(ies) are aware of all the information they will need in the event you become incapacitated or in the event of your death.
2. Ensure that your affairs will be managed by someone whom you trust and personally selected should you become incapacitated or die.
3. Protect assets to be inherited by your spouse, family members, and/or surviving beneficiary(ies).
4. Provide for special needs of spouse, children, family members, and/or surviving beneficiary(ies).
5. Prevent or discourage challenges to your estate plan

Highlights of this report include:

- Collecting, Organizing and Identifying Estate planning documents and locations
- Personal information and how to locate it
- Financial information, pensions and insurance policies
- Who to notify about passing of person (Social Security, Insurance, Lucent Pension Center etc)

Take the time to do this now and it will save a great deal of stress and worry on your survivors who are working to settle your estate.

Legislative Affairs



The LRO is reducing political and legislative material on our website and will no longer be publishing a newsletter.

Bob Martina - grassroots@lucentretirees.com Therefore, it will be more important than ever for retirees to regularly visit the NRLN website <http://www.nrln.org/index.html> to obtain this type of information. It will also be important to open all material being sent to you from the NRLN via e-mail. **The NRLN continues to be our legislative arm.**

Congress has been engrossed in repealing the ACA, directly and indirectly, through so-called tax reform. The same can be said for Social Security and Medicare. It has passed nothing to protect pensions or reducing prescription drug costs. All these are important to all retirees.

The NRLN reviews all bills introduced in Congress for applicability to its legislative agenda which is available on the above web site. Recently, updated issue papers and talking points on major issues are available on the above website.

Tax Reform: The NRLN is currently reviewing the Senate Tax proposal coming through Congress for impact on retiree issues of all types and will provide analysis and actions to be taken soon. The House bill cut \$ 473 billion from Medicare over the next decade and would destroy Medicare as we know it through a privatization scheme (premium support). If you haven't responded to the action alert on this already, do so at <http://www.nrln.org/CONGRESSLINK.HTML#/>. (Past failed direct efforts to repeal the ACA hurt Medicare.)

The NRLN web site (above) has a **current snap shot (Nov. 10)** of what it knows of both bills. Check this

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Respond to all NRLN Action Alerts

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site often.

Concurrently there are ongoing NRLN initiatives to strengthen pension security and reduce the costs of prescription drugs.

Pension Initiative: Legislative wording changes on five issues have been passed to members of applicable sub-committee of Congress requesting that bills be introduced and passed to correct the matters in these areas. All apply or might apply to LRO members.

1. Mergers, Acquisitions and Spin-Offs
2. Pension Plan Mergers
3. Pension Plan Abuse (Backdoor Reversions)
4. Annual Funding Notices
5. Bankruptcy

Prescription Drugs: Would you believe there are about 150 bills in Congress addressing prescription drugs? Some address the three major items of our legislative agenda: allowing importation of 90 day supply of prescribed drugs; putting Medicare drugs out for bid; blocking pay (or other deals) for delay of generic drugs.

These matters appear to be obstructed by massive campaign contributions to some key politicians for the last several elections. See for yourself: <https://www.opensecrets.org/industries/summary.php?ind=H04&cycle=2018&recipdetail=M&sortorder=U>

Letters have been sent to heads of key senate committees (Senators Hatch and Alexander) asking for their support of five bills. A letter was also sent to the president on these matters also. <http://www.nrln.org/Newsletters/FOCUS%202017%20Fall.pdf>

Fall NRLN – DC Fly-in Meeting: In early September, the NRLN held its semi-annual meeting in Washington, DC. Members of most associations and chapters of the NRLN attended, including ours represented by our president Joe Dombrowski. It is summarized in the above web site

Key websites to check on and contact your Congressman and Senators: <http://www.nrln.org/congresslegs.html#/legislators/> Pick out your state and then pick out your rep or senator – This site allows you to contact them in many ways phone, fax, twitter, Facebook , NRLN contact page , his/her web site.

When you get to the reps or senators page, you can also see if he/she is co-sponsoring bills the NRLN supports. Just scroll down.

A last reminder: Always respond to NRLN Action Alerts - current one on http://www.nrln.org/congress.html#. We need more of you to participate in doing so. It takes less than five minutes.

 **Business Update** **Nokia Warns of More Gloom in Network Market**
Nokia reported a sharp drop in quarterly earnings October 26 and warned that the network equipment market had turned more challenging due to tough competition in China and consolidation among wireless carriers. Shares dropped as much as 16 percent after it forecast the market, where it competes with China's Huawei [HWT.UL] and Sweden's Ericsson (ERICb.ST), would fall for a third straight year in 2018.

Nokia Slams Ericsson 5G Claims as 'Misinformation'

Nokia has hit back on November 3 after Ericsson claimed it was the only equipment maker with a 5G-ready baseband product. Nokia said its AirScale radio access platform has about 100 AirScale customers and that its product is now being used in 5G-related trials.

Nokia's CEO On Alcatel-Lucent Deal, 5G, and IoT

Nokia CEO Rajevee Suri said on October 9 that with the 2015 acquisition of Alcatel-Lucent, he believes Nokia is set to address a world of 5G networks and the Internet of Things. He has a complete chain of telecom gear to offer telcos and even entice enterprises and industrial IoT clients.

Nokia Bell Labs Leads Use for 5G for Automated Transport, Smart Grid and More

According to an announcement in September, an industry group led by Nokia Bell Labs and including several academics in Finland has established a collaboration project called WIVE (Wireless for Verticals) to make it possible for new types of industries to gain competitive advantage from the latest wireless technologies, especially 5G.

Respond to all NRLN Action Alerts

- History Corner - North Carolina Works

The North Carolina Works had a long, proud history working on military projects for the U.S. Government and as a supplier of key transmission products for the Bell System.

In 1944, the U.S. Department of War asked for missile defense proposals, and the Bell System responded with the proposed Project Nike. The Bell System was ultimately awarded the project, and the government provided a list of cities deemed suitable for military work. Winston Salem was one of those cities - not near the coastline, not near large population centers.

In 1946, Western Electric purchased 65 acres of land on the old Lexington Road in Winston Salem. Old timers remember this land had once been a small airfield often visited by itinerant barnstormers in the 1920s. Western Electric constructed a Quonset Hut warehouse on the land, and in the years 1946-1952, this Quonset Hut was the only evidence of Western Electric on this property.

Construction of the Works began in 1952, and though the official dedication and flag raising ceremony didn't take place until 1955, operations actually began in 1954. The Works would grow to over 1 million sq. ft. of manufacturing space with an office building of nearly 260,000 sq. ft.

Nike was a large project with many locations involved with manufacturing various parts. Military work was done at Western Electric's Burlington and Greensboro locations as well. The North Carolina Works assignment was the design, development and manufacture of ground control systems for America's first SAM (surface to air missile) - the Nike Ajax. The North Carolina Works built one of the first "clean rooms" in the U.S. to manufacture the precision gyroscopes needed for missile control. The Ajax missiles, built by Douglas Aircraft, could reach a maximum speed of 1,000 mph, an altitude of 70,000 ft., and had a range of 25 miles. 13,000 Ajax missiles and 240 missile batteries were installed in the U.S. by 1962. Western Electric also built control and guidance systems for the Hercules and Zeus missiles which carried thermonuclear ordinance.

The North Carolina Works was also involved in the design, development and manufacture of components for Project Safeguard. This project established the Distant Early Warning Line or D.E.W line to detect incoming Soviet bombers during the Cold war. It was a system of radar stations in the far northern Arctic region of Canada, with additional stations along the North Coast and Aleutian Islands of Alaska - also Greenland and Iceland.

In the 1980s, the Works was heavily involved in the manufacture of Systems-Carrier-SLC-96 to deliver modern telephone and data service to neighborhoods and business parks. Many SLC-96 systems today are converted to deliver DSL internet service.

During its peak years, the Works provided employment for some 6,000 workers.

But with changes in the telecommunications industry, the sad announcement came in 1988 of plans to shut down the facility. By 1991, the facility was vacant. Thus came to an end a proud history of the North Carolina Works.

The building was abandoned from 1991 to 1996 when it was purchased by a local family to consolidate several businesses. Since 2003, the office area has been the headquarters of Data Chambers, LLC, a company that builds and operates data centers. Rich Crim, a former employee of the North Carolina Works and a Lucent retiree, is the VP of Critical Facilities of that operation. The editor thanks Rich for supplying the background information for this History Corner piece.

The North Carolina Works - an important part of our shared history.

LRO Member Information:

Since all future communications with members will be distributed via electronic mail, it is essential that every member have an e-mail address in their record. If a member does not have PC access, it is suggested the member post the e-mail address of a relative or friend in order to receive LRO distributed information. In early 2018, LRO will discontinue processing mail through the US postal service.

If the member named on this distribution is deceased, would the recipient please inform LRO by either e-mail (lucentretirees.com) or via US mail (LRO Org, PO Box 1535, Cranford, NJ 07016), noting the deceased member's name and address on the return response.

LRO is a not for profit, tax exempt organization; however any contributions by members are not tax deductible.

Lucent Retiree Organization Contacts

www.lucentretirees.com

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Find the LRO on Facebook

If you are a Facebook user, please click on the link below - you will have to sign in, and it will take you to the LRO Facebook page. We are working to make this page informative. If you have suggestions, please contact Pam Rasmussen at pam@lucentretirees.com.

<http://www.facebook.com/#!/pages/Lucent-Retirees-Organization-LRO/119718694773981>

Handy Contact Information

Health & Welfare & Pension Plan Inquiries
 Nokia Benefits Resource Center (NBRC) 1-888-232-4111
 International Long Distance 1-212-444-0994

www.resources.hewitt.com/nokia

Aetna Dental

1-800-220-5479 (DMO) 1-800-220-5470 (PPO)
www.aetna.com

UHC Medicare Advantage Group PPO

www.uhcretiree.com/nokia

For Information on coverage

1-888.980-8117 (TTY:711)

For information about providers 1-877-842-3210

Express Scripts Medicare Prescription Plan

1-800-230-0512 (If Medicare-Eligible)

(TTY: 1-800-717-3231)

www.express-scripts.com

Express Scripts Prescription Plan

1-800-336-5934 (If Non-Medicare-Eligible)

www.express-scripts.com

United Healthcare Traditional Indemnity 1-800-577-8567

Medicare-Facts about Medicare Parts A, B, C & D

1-800-633-4227 (TTY: 1-877-486-2048)

SHIP contact information 1-800-633-4227

www.medicare.gov

MetLife Life Insurance 1-888-201-4612

MetLife Long-Term Care (LTC) 1-800-984-8651

www.metlife.com/mybenefits

Social Security Administration 1-800-772-1213

Update Personal Info. on file w/ Medicare

(TTY: 1-800-325-0778)

Your Benefits Resources Website

<http://resources.hewitt.com/nokia>

Nokia Advocacy Center 1-888-232-4111

To escalate problem issues

Nokia website for Benefits News

www.benefitsanswersplus.com

LRO Website www.lucentretirees.com

LRO Benefits Email Address

benefits@lucentretirees.com

Added Benefits for Nokia Employees 1-800-622-6045

www.addedbenefitsaccess.com