

Qualcomm Benefits in Germany

The benefits listed below apply to the employees of all Qualcomm entities located in Germany (hereafter referred to as Qualcomm). Since this document is a summary of the benefits available, there may be additional terms, conditions, and limitations that apply. Please refer to the actual policy or insurance contract for additional information.

Statutory Programs

Social Security	Qualcomm will make the necessary contributions for statutory benefit programs (including health, pension, etc).
Leave Benefits	Qualcomm will comply with all statutory leave requirements.

Time-Off Benefit Programs

Holidays	Qualcomm will provide holiday time each year, to include any statutorily required holidays. As the observed holidays may change from one year to the next, please see the Holiday Policy for additional detail.
Vacation	Qualcomm will provide up to 30 days vacation per year. Please see the vacation policy for additional detail.

Insurance Programs

Medical Insurance	Qualcomm will make the necessary contributions to the national plan or pay 50% of the annual premium for private plan covering eligible employees and dependents.
Life Insurance	Qualcomm will provide eligible employees with life insurance coverage equal to 3 times annual salary up to a maximum of US\$600,000.
Accidental Death & Dismemberment	Qualcomm will provide eligible employees with AD&D coverage equal to 3 times annual salary up to a maximum of US\$600,000.
Travel Medical Insurance	Qualcomm will provide coverage for emergency medical treatment employees may require while traveling on company business outside of Germany.
Travel Accident Insurance	Qualcomm will provide a benefit of up to US\$100,000 if death occurs while traveling on company business.

Retirement & Savings Programs

Pension	Qualcomm will contribute 3% of the employee's base pay to the Company Support Fund. Qualcomm also provides the Pensionskasse which allows employees to make additional pension contributions.
Employee Stock Purchase Program	Qualcomm Incorporated, Qualcomm's parent company, will give eligible employees the opportunity to purchase Qualcomm Incorporated stock at a 15% discount through payroll deductions; there are 2 offering periods each year. Employees may contribute between 1% to 15% of monthly salary

Additional Benefit Programs

Service Awards	Employees are recognized for years of service through the Service Award Program. Employees receive awards for their 5, 10, 15, and 20 year anniversaries with Qualcomm.
Education Assistance	Based upon a reimbursement schedule, employees are eligible for up to EUR 4,000 each calendar year towards an Undergraduate, Graduate or PhD Program or EUR 2,000 each calendar year towards an Associate's Degree or continuing education.
Health Club Reimbursement	Qualcomm will reimburse eligible employees up to 50% of health club and recreational facility membership fees, up to a maximum of EURO 750 per year.

Computer Subsidy

Qualcomm will subsidize 20% up to EURO 500 for the purchase of a personal computer; this subsidy is available once every 3 years.

Note: Where legally possible, the Company reserves the right to modify or terminate these plans at any time. Eligibility for insurance coverage will be subject to meeting applicable insurance company underwriting requirements and maximum benefit levels.