

Qualcomm United States Benefits

Our benefits package is deep and comprehensive, providing you and your family extensive protection and security, along with quality, life-enhancing programs. When we say the benefits of working at Qualcomm are many, you'll see we mean that quite literally.

The benefits listed below apply to the employees of all Qualcomm entities located in the United States (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.

Benefits Include:

- 401(k) Plan
- Employee Stock Purchase Plan
- Holidays
- Vacation
- Medical Plan
- Dental Plan
- Vision Plan
- Sick Leave
- Dependent Care & Health Care Reimbursement Accounts
- Tuition
- Adoption Assistance
- Wireless Device Subsidy Program
- Matching Grant Program
- QLife (Work/Life Balance Solution)

401 (k) Plan

Description

- Pretax and post-tax roth savings through payroll deduction
- Company match of employee contribution: 100% on first \$1,500, 50% on next \$1,500, 33% on next \$7,500, and 10% thereafter
- 50% vested after 1 year, 100% after 2 years
- Loans available
- Fidelity, Vanguard and other Mutual Funds
- Employee may enroll, suspend and make changes to contributions at any time

Eligibility

- All regular status employees age 18 and older

Eligible Date

- Date of hire

Employee Contribution

- Minimum of 1% of salary
- Maximum of 100% of salary up to annual IRS deferral limit, and less other elective deferrals and required deductions
- Make up contributions permitted for employees age 50 and over

Employee Stock Purchase Plan

Description

- Elective post-tax payroll deduction
- Allows employees to purchase company stock at 85% of the fair market value at the beginning OR end of the six month period, whichever is lower
- Employee may suspend contributions at any time
- Employee may withdraw from plan at any time

Employee Stock Purchase Plan (continued)

Eligibility

- All regular status employees scheduled to work 21 or more hours per week; 5 months per calendar year
- 30 days of employment prior to the beginning date of an ESPP offering period

Eligible Date

- Every February 1 and August 1

Employee Contribution

- Minimum 1% of salary
- Maximum 15% of salary
- Maximum \$12,500 in shares each offering period

Holidays

Description

- 10 company designated holidays per calendar year
- 1 employee designated holiday per calendar year

Eligibility

- All regular status employees
- Prorated for part-time employees
- Must be on active pay status day before and day after holiday

Eligible Date

- Date of hire or eligibility

Vacation

Description

Exempt Employees:

- 3 weeks accrual per year
- After 5 years of employment: 4 weeks accrual per year
- After 10 years of employment: 5 weeks accrual per year
- Maximum accrual of 2 times employee's annual accrual rate

Non-Exempt Employees:

- 2 weeks accrual per year
- After 5 years of employment: 3 weeks accrual per year
- After 10 years of employment: 4 weeks accrual per year
- Maximum accrual of 2 times employee's annual accrual rate

Eligibility

- All regular status employees
- Prorated for part-time employees

Eligible Date

- Date of hire or eligibility

Medical Plan

Description	Non-PPO Indemnity	PPO Office	PPO Hospital Visit
Individual deductible	\$500	\$0	\$0
Family deductible	\$1,000	\$0	\$0
Plan pays	60%	100%	90%
You pay (co-insurance)	40%	\$0/ Preventive care visit \$10/ Primary care visit (non Preventive) \$10/ Mental Health Office Visit \$20/ Specialty visit	10%
Maximum co-insurance per year	\$3,000	N/A	\$750

- Pre-admission inpatient notification required

Retail Prescription Copays (for a 30 day supply):

Generic	20% with a \$15 maximum copay
No Generic Available Preferred Brand	20% with a \$20 maximum copay
Preferred Brand	30% with a \$40 maximum copay
Non-Preferred Brand	40% with a \$60 maximum copay
Fertility Drugs	50%, no maximum copay

Mail Order Prescription Copays (for a 90 day supply):

Generic	\$30 copay
No Generic Available Preferred Brand	\$40 copay
Preferred Brand	\$80 copay
Non-Preferred Brand	\$120 copay
Fertility Drugs	50%, no maximum copay

Eligibility

- All regular status employees working 30+ hours per week
- Spouse or same sex domestic partner and dependent child(ren) of eligible employee
- Pre-existing condition clause exists
- Date of hire or eligibility
- Employees working less than 40 hours pay a percentage premium.

Eligible Date Employee Contribution

Dental Plan

Description

- 100% of eligible expenses, no deductible. Maximum benefit for preventive services per year: \$500 per individual
- Individual deductible per calendar year: \$50
- Family deductible per calendar year: \$150
- 80% after deductible
- 50% after deductible
- Maximum benefits for basic and major services per year: \$1,500 per individual

Dental Plan (continued)

Description (cont.)

Orthodontia:

- 50% after deductible
- Maximum lifetime benefit for orthodontia: \$1,500 per individual

Note: Frequency limitations on certain services

Eligibility

- All regular status employees working 30+ hours per week
- Spouse or same sex domestic partner and dependent child(ren) of eligible employee
- Pre-existing condition clause exists

Eligible Date

- Date of hire or eligibility

Employee Contribution

- Employees working less than 40 hours pay a percentage premium.

Description

Exam:

- 100% of eligible expenses once every 12 months, \$5 copay

Lenses/Frames:

- Once every 24 months, \$10 copay
- Contact lenses (in lieu of glasses): once every 24 months

Note: Lenses, frames and contact lenses are subject to a maximum allowable benefit

Eligibility

- All regular status employees working 30+ hours per week
- Spouse or same sex domestic partner and dependent child(ren) of eligible employee
- Pre-existing condition clause exists

Eligible Date

- Date of hire or eligibility

Employee Contribution

- Premiums required for dependent coverage and employees working less than 40 hours per week.

Sick Leave

Description

- Used for personal illness/doctor's appointments. May be integrated with disability programs
- **Exempt Employees:** Sick time taken as needed based on the honor system
- **Non Exempt Employees:** 10 days per year, bi-weekly accrual (160 hour maximum accrual)

Eligibility

- All regular status employees
- Prorated for part-time employees

Eligible Date

- Date of hire

Employee Contribution

- None

Dependent Care & Health Care Reimbursement Accounts

- | | |
|------------------------------|---|
| Description | <ul style="list-style-type: none">• Enables employees to pay for dependent care and health care expenses with pretax dollars |
| Eligibility | <ul style="list-style-type: none">• All regular status employees working 30+ hours per week |
| Eligible Date | <ul style="list-style-type: none">• Date of hire or eligibility• Every January 1• Upon family status change |
| Employee Contribution | <ul style="list-style-type: none">• Maximum of \$5,000 annually for each reimbursement account |

Tuition

- | | |
|------------------------------|---|
| Description | <ul style="list-style-type: none">• Employees may seek assistance for tuition and fees for academic education• Reimbursement of up to \$5,250 per calendar year for cost of tuition, books, and parking for courses toward continuing education, certification program, associate's degree or a bachelor's degree• Reimbursement of up to \$10,125 per calendar year for costs of tuition, books, and parking for courses toward a graduate or post-graduate degree |
| Eligibility | <ul style="list-style-type: none">• Reimbursement based on grade
• All regular status employees working 40+ hours per week• Must be actively employed when the course begins and ends• Course, program or study must be pre-approved and considered job related• List of approved schools |
| Eligible Date | <ul style="list-style-type: none">• Date of hire |
| Employee Contribution | <ul style="list-style-type: none">• Employee pays up front and may request reimbursement for eligible expenses |

Adoption Assistance

- | | |
|------------------------------|--|
| Description | <ul style="list-style-type: none">• Provides financial assistance up to \$4,000 towards some expenses associated with adopting a child |
| Eligibility | <ul style="list-style-type: none">• All regular status employees working 40+ hours per week |
| Eligible Date | <ul style="list-style-type: none">• Date of hire |
| Employee Contribution | <ul style="list-style-type: none">• None |

Wireless Device Subsidy Program

- Description**
- Employees are eligible to receive a subsidy on the purchase of a brand new approved wireless device containing a QCT chipset, including data cards, e-readers, tablets, and laptops once every three (3) years. The subsidy amount is 50% of the device cost, minimum purchase price of \$99.99. Maximum subsidy amount for the eligible device is \$100.
- Eligibility**
- All regular status U.S. employees who are regularly scheduled to work forty (40) hours per week
- Eligible Date**
- After 3 months of employment
- Employee Contribution**
- Up front purchase price of wireless device

Matching Grant Program

- Description**
- Provides one-for-one matching of employee contributions each fiscal year to IRS recognized non-profit organizations
 - Maximum amount:
All employees: \$1,000
Director & Above: \$5,000
- Eligibility**
- All regular status U.S. employees who are regularly scheduled to work forty (40) hours per week
- Eligible Date**
- Date of hire
- Employee Contribution**
- None

QLife (Work/Life Balance Solution)

- Description**
- Balancing work, family and life. QLife is comprised of six communities that represent the multiple facets of our lives:
- **Community Life**
Qualcomm provides hundreds of opportunities for our employees to make a measurable impact on the communities we call home.
 - **Family Life**
Workshops, adoption assistance, child and elder care resource referral help handle numerous family matters.
 - **Healthy Life**
Qualcomm makes it easy to get healthy and stay healthy with on-site and online fitness programs, health education workshops and an on-site medical and dental clinic in San Diego. If there is no on-site fitness center where you're located, Qualcomm will reimburse your health club fees (maximum reimbursement amount applies).

Q Life (continued)

Description (cont.)

- **Leisure Life**
Partake in tournaments. Adventure Outings. “Learn To” programs that teach scuba diving, surfing and more. There are groups for aviation, motorcycle buffs and more.
- **Life Resources**
Qualcomm’s vendor discount web site will point you to great deals from local and national merchants such as amusement parks, sporting events and movie theaters.
- **Team Life**
Work groups can take part in customized team bonding events where you and your co-workers share in fun, novel experiences.

Eligibility

- Qualcomm employees and family members

Eligible Date

- Date of hire

Employee Contribution

- Some activities require participation fees