Qualcomm Benefits in Canada

The benefits listed below apply to the employees of all Qualcomm Canada Inc. (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
Statutory Leave	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 15-25 days of vacation per year, based on years of service. Please see the vacation policy for additional detail on vacation.
Insurance Programs	
Health Insurance	Qualcomm will provide extended health, dental and vision coverage to eligible employees and dependents.
Life Insurance	Qualcomm will provide life insurance benefits of 3X annual salary, with a maximum of CAD 600,000.
Accidental Death & Dismemberment	Qualcomm will provide AD&D coverage of 3X annual salary, with a maximum of CAD 600,000.
Long Term Disability	Qualcomm provides long term disability coverage in the event of an extended illness. Income replacement is provided at the rate of 67% of salary.
Travel Medical Insurance	Qualcomm provides coverage for emergency medical treatment employees may require while traveling on company business outside of Canada. This coverage is provided through the AETNA WorldTraveler program.
Business Travel Accident Insurance	Qualcomm provides coverage for up to $100,000 USD if death occurs while traveling on company business. This coverage is provided through CIGNA.
Retirement & Savings Programs	
Pension Benefits	Quacomm offers a group Registered Retirement Savings Plan (RRSP) with Great West Life. The company matches employee payroll contributions up to a maximum of 3% of base salary, not to exceed the CAD 3,000 annual match limit.

ESPP	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 5, 10, 15, and 20 year anniversaries with Qualcomm.
Employee Assistance Program	Qualcomm provides Employee Assistance (Resilience) benefits to employees and their eligible dependents.
Tuition Assistance	Qualcomm will provide reimbursement for job-related courses through approved universities. Based on a reimbursement schedule, employees are eligible for a maximum of CAD 4,000 per year for continuing education and 2 or 4 year degrees, or a maximum of CAD 8,000 for graduate level courses. Tuition reimbursement requests are subject to management approval.

Note: Where legally possible, Qualcomm 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. Coverage and participation under any of these programs or insurance policies shall cease upon termination of employment (excluding any period for which pay in lieu of notice is provided, except the minimum notice, if any, required by applicable legislation). This limitation shall take precedence over any verbal or written statement to the contrary, except those expressly agreed to in writing by the Company