

QUALCOMM Benefits in Israel

The benefits listed below apply to the employees of all QUALCOMM entities located in Israel (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	QUALCOMM will make the necessary contributions for statutory benefit programs (includes pension benefits).
Complimentary Education Fund	8.5% of an employee's salary will be paid by QUALCOMM
Computer Subsidy Program	QUALCOMM will subsidize 20% up to 2,800 ILS of the purchase of a computer, this subsidy is available once every 3 years.
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 their monthly salary.
Managers Insurance	QUALCOMM will provide this insurance to managers and above - 5% of salary
Pension Benefits	Included in statutory payments.
Public Holidays	Please see Holiday Policy for Israel for specific days.
Sick Leave	Employees will accrue up to 30 days per year.
Travel Accident Insurance	Up to \$100,000 USD if death occurs while traveling on company business.
Travel Medical Insurance	Provided through CIGNA International Insurance Company (Medical Benefits Abroad) - pays for emergency medical treatment employees may require while traveling on company business outside of Israel.
Vacation	Full-time employees will earn vacation time according to the Israeli law, which specifies the minimum number of vacation days' accrual per year, in relation to the employee's professional seniority. The employee's yearly accrual may exceed that specified by the law, if so stated by his/her contract.

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.