



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	\$300	\$0	\$0
Family deductible	\$600	\$0	\$0
After deductible:			
Plan pays	70%	100%	90%
You pay (co-insurance)	30%	\$10/visit	10%
Maximum co-insurance per year	\$3,000	N/A	\$750
<ul style="list-style-type: none"> • Pre-admission inpatient notification required • Well Child Care through age 16 • Lifetime maximum \$2,000,000 			
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%	
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%	
Eligibility	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Date of hire or eligibility 		
Employee Contribution	<ul style="list-style-type: none"> • None 		

Dental Plan

Description	
	Preventive services:
	<ul style="list-style-type: none"> • 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
	Basic services:
	<ul style="list-style-type: none"> • 80% after deductible
	Major services:
	<ul style="list-style-type: none"> • 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

- None

Vision Plan

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

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 (No 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• Reimbursement based on grade |
| Eligibility | <ul style="list-style-type: none">• All regular status employees working 30+ 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• Eligible expenses over and above annual limits are the responsibility of the employee |

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 30+ 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 mobile phones, data cards, Kindle readers and laptops once every two (2) years. The subsidy amount is dependent on the type of device purchased.

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