

Qualcomm Benefits in the Netherlands

The benefits listed below apply to the employees of all Qualcomm entities located in the Netherlands (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 Programs	Qualcomm will make the necessary contributions for statutory benefit programs (including health, pension, etc).
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	Employees are eligible for between 26 and 31 days per year based on years of service with the company. Please see the Vacation Policy for additional information

Insurance Programs

Health Insurance	Qualcomm will provide health insurance to employees through Avero and will pay 6.5% of salary towards health insurance which is in accordance with statutory requirements.
Life Insurance	50% of an employee's pension will be paid to his/her spouse/partner at time of death.
Accidental Death & Disability	Qualcomm will provide coverage in the amount of 1 times annual salary in the event of accidental death. If an employee becomes disabled as a result of an accident, the benefit provided is a lump sum equal to 2 times annual salary.
Travel Medical Insurance	Qualcomm provides coverage for emergency medical treatment employees may require while traveling on company business outside of the Netherlands.
Business Travel Accident Insurance	Qualcomm provides coverage for up to \$100,000 USD if death occurs while traveling on company business.

Retirement & Savings Programs

Pension Benefits	Qualcomm provides a flexible contribution defined pension plan. The contribution to the plan is age and salary related and is split between Qualcomm and the employee.
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
Wage Savings Plan	Employees are eligible to save a net amount up to EURO 613 per year.

Additional Benefit Programs

Service Awards	Employees are recognized for years of service through the Service Award Program. Employees receive awards for 10, 15, 20 and 25 year anniversaries with Qualcomm.
Education Assistance	Based upon a reimbursement schedule, eligible employees are eligible for up to EUR 4,000 each calendar year towards an Undergraduate or Graduate Program or EUR 2,000 each calendar year towards a 2 year college program or certificate program.
Health Club Reimbursement	Qualcomm will reimburse up to 50% of health club and recreational facility membership fees, up to a maximum of EURO 700 per year.
Computer Subsidy	Qualcomm will subsidize 20% up to EURO 500 of the purchase of a 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.