

## Benefits Overview

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### Your Total Compensation

As an employee of InterDigital you receive more than just your direct compensation. The company also makes other significant contributions to your financial security and health/welfare in the form of your “indirect” compensation or benefits package. Your total compensation/benefits at InterDigital include:

- **Compensation**
  - Competitive Base Salary
  - Retention and Performance Based Short and Long Term Incentive Opportunities
- **Health & Welfare Benefits**
  - Medical Plan
  - Dental Plan
  - Vision Plan
  - Basic Group and Optional Life & Accidental Death and Dismemberment Insurance
  - Basic and Supplemental Short Term Disability Plan
  - Basic and Supplemental Long Term Disability Plan
  - Critical Illness (Optional)
  - Flexible Spending Account - Medical
  - Flexible Spending Account - Dependent Care
  - Employee Assistance Program
- **Retirement Benefits**
  - 401(k) Savings Plan (match 50% of first 6% of earnings deferred)
- **Work/Life Balance**
  - Paid Time Off (PTO)
  - Company Paid Holidays
  - Tuition Reimbursement
  - 529 College Savings Plan
  - Travel Assistance
  - Wellness Program
  - Adoption Assistance

### Your Health & Welfare Benefits

It is important to understand the benefits portion of your total compensation package so you can use it to the fullest extent. This overview highlights just the key features of the benefits program. The Benefits Passport website at <http://www.interdigitalpa.com/> provides more details on each of these plans. Once you become an employee, you'll be provided with access to this site. If you have questions about your benefits, you may also contact your Human Resources representative.

Key features of your Health & Welfare program:

- You design your own benefits plan to meet your individual/family needs. As your needs change, you can change your benefit choices each year during open enrollment.

**\* This is a summary of benefits only. The company reserves the right to change the level of benefits at any time. An employee's specific rights to benefits under insured benefit plans is governed solely by InterDigital's agreements with the benefit plan provider.**

- You can purchase most of your benefits using pre-tax dollars, thereby reducing your taxable income for purposes of Federal Income Tax, Social Security Tax (FICA) and, in some cases, State Income Taxes.\*

Payment for your benefit selections comes from two sources – the company and you. The costs you'll see when you enroll reflect your personal cost after the company subsidy has been applied. The company subsidizes benefits for both full-time and part-time employees.

\* Some jurisdictions do not allow your pre-tax contributions to be excluded from your taxable income for state or local tax purposes. If you have questions regarding the tax status of your contributions, contact your state or local taxing authority.

## **Eligibility**

Full-time and part-time employees who regularly work at least 20 hours per week are eligible for most health & welfare benefits. There is no waiting period for health and welfare benefit. Your participation may begin on your first day of employment.

Certain temporary employees are eligible for medical benefits on the first day of the month following 60 days of employment.

In addition to your personal coverage, you may also elect medical, dental and/or vision coverage for your spouse or qualified domestic partner. You may also cover your unmarried children or the unmarried children of your domestic partner until their 26<sup>th</sup> birthday under medical and vision coverage and until their 30<sup>th</sup> birthday under you dental coverage.

## **Basic Group Life and Accidental Death and Dismemberment**

The Company provides you with Basic Group Life insurance equal to one and one-half times your base salary, up to a maximum of \$300,000. If your death is the result of an accident, your beneficiary will also receive an accidental death benefit equal to your total Group Life Insurance benefit. This plan also includes dismemberment benefits for certain accidental injuries such as loss of a limb or loss of eyesight.

## **Optional Life Insurance and Accidental Death and Dismemberment**

In addition to the automatic coverage provided by the company, you may purchase optional life coverage and accidental death and dismemberment for yourself, your spouse, your dependents and your qualified domestic partner.

## **Short Term Disability Plan**

The Company automatically provides Short Term Disability (STD) coverage. If you are approved for a STD claim, payments will begin with the eighth consecutive day of disability. For the first 26 weeks you are paid 66-2/3% of your base salary.

## **Optional Supplemental Short Term Disability Plan**

In addition to the automatic coverage provided by the company, you may purchase supplemental short term disability coverage for yourself. Additional coverage amount is determined by carrier.

## **Long Term Disability Plan**

The Company automatically provides you with Long Term Disability (LTD) coverage equal to 66-2/3% of your base salary at no cost to you. If you are approved for an LTD claim, payments will begin the 27<sup>th</sup> week of disability.

## **Optional Supplemental Long Term Disability Plan**

In addition to the automatic coverage provided by the company, you may purchase supplemental long term disability coverage for yourself. Additional coverage amount is determined by carrier.

## **Specified Critical Illness Insurance**

You may purchase optional insurance protection against serious, life threatening illnesses for yourself, spouse, child or qualified domestic partner.

## **Medical Plan**

The medical options available include:

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- High Deductible PPO Plan and HSA
- Personal Choice PPO Plan

### **Dental Plan**

Dental Benefits are provided through Guardian's DentalGuard PPO program.

### **Vision Plan**

The Vision Service Plan covers eye exams and eyeglass lenses or contact lenses. It also provides discounts for laser vision correction.

### **Flexible Spending Account - Medical**

You may make pre-tax contributions to this account each payday (up to a plan maximum of \$2,500) to reimburse yourself for certain medical, dental and vision expenses not fully payable by your health care plans. Employees must work 30+ hours to be eligible for this benefit.

### **Flexible Spending Account - Dependent Care**

You may make pre-tax contributions to this account each payday (up to a plan maximum of \$5,000 per household) to reimburse yourself for the cost of child or other dependent care services when those services make it possible for you (and your spouse, if applicable) to work. Employees must work 30+ hours to be eligible for this benefit.

### **Employee Assistance Program**

You are automatically eligible to take advantage of the services offered through Health Advocate Employee Assistance Program (EAP) at no cost to you. The EAP offers comprehensive work and life services, including referrals for assistance with personal problems and helpful information for managing your daily life.

## **Your retirement benefits**

### **401(k) Savings Plan**

Plan Administrator is TransAmerica Retirement Solutions.

All regular full and part-time employees over the age of eighteen are eligible to participate in our 401(k) Savings Plan beginning on the first of the month following 30 days of employment. This provides you with a convenient and tax-effective method to save part of your income for retirement. A wide range of investment funds are available. Co-ops employed as part of an academic course of study are not eligible to participate in this benefit.

You may contribute a percentage of your eligible earnings on a pre-tax basis, up to an annual dollar limit set by the IRS. InterDigital matches 50% of the first 6% that you contribute to the plan through a cash contribution.

If you have reached the maximum contribution set by the IRS and you will turn 50 years old or older within the current year, you may also contribute an additional "catch-up" amount up to the annual limit also set by the IRS.

The employer match portion of your 401(k) Savings Plan is 33% vested after the first year, 66% vested after the second year, and 100% vested after three vesting years of service.

## **Your other benefits**

The Company offers a number of work/life and family related benefits at no cost to you, including family and medical leave, maternity/paternity leave, Company paid holidays and more...

### **Paid Time Off**

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Paid Time Off is accrued each pay period beginning on the date of hire. Paid Time Off is a combination of vacation, sick and personal time. Accrual rates begin at 18 days per calendar year (6 hours per pay period) and increase with tenure beginning at the fourth anniversary to a maximum of 28 days. Part-time employees also accrue paid time off at a reduced rate.

### **Tuition Reimbursement**

The Company offers reimbursement for certain college level courses after six months of service.

### **529 College Savings**

You may make contributions (through payroll deduction) to save and invest for future college and graduate school expenses for a child or other designated beneficiary.

### **Travel Assistance**

The Company provides 24 hour emergency assistance to employees when traveling for business in a foreign land or anywhere in the United States (more than 100 miles from home).

### **Wellness Program**

The Company offers to all employees a Wellness Program, to assist in improving their quality of life. Participation in certain events offered through the Wellness Program can provide various incentives to employees.

### **Adoption Assistance**

The Company offers Adoption Assistance in the form of financial reimbursement, parental leave of absence and resource referral services for qualified adoption and inter-family adoption expenses for children up to age 18.

### **Domestic Partnerships**

Domestic Partners of employees are eligible to receive the same benefits and services extended to spouses of employees upon verification of Domestic Partner registration (where applicable).

## Benefits Overview

	When you become eligible	Cost	Key Facts
<b>Health &amp; Welfare</b>			
Basic Group Life and Matching AD&D Insurance	FT/PT Employees: First day of hire	Full cost paid by IDCC	Automatic coverage of 1 1/2 times your eligible earnings. Max \$300,000
Optional Life and AD&D Insurance	FT/PT Employees: First day of hire	Full cost paid by Employee	You may elect up to 5 times your annual base salary. Max \$500,000
Short Term Disability	FT/PT Employees: First day of hire	Full cost paid by InterDigital	Provides up to 26 weeks of income protection. Total potential benefit of 66-2/3 of your monthly salary
Supplemental Short Term Disability	FT/PT Employees: First day of hire	Full cost paid by Employee	Provides additional income protection above the normal short term disability for up to 26 weeks. Additional coverage limit is determined by the carrier.
Long Term Disability	FT/PT Employees: First day of hire	Full cost paid by InterDigital	Provides income protection in the event your disability lasts longer than 26 weeks. Total potential benefit of 66-2/3 of your monthly salary
Supplemental Long Term Disability	FT/PT Employees: First day of hire	Full cost paid by Employee	Provides income protection in the event your disability lasts longer than 26 weeks. Additional coverage limit is determined by carrier
Critical Illness	FT/PT Employees: First day of hire	Full cost paid by Employee	Provides income protection against serious, life threatening illnesses. Additional coverage limit is determined by carrier.
Medical Plan	FT/PT Employees: First day of hire	Employee shares cost with InterDigital	Refer to Medical Plan Section
Dental Plan	FT/PT Employees: First day of hire	Employee shares cost with InterDigital	Refer to Dental Plan Section
Vision Plan	FT/PT Employees: First day of hire	Full cost paid by InterDigital	Covers a yearly eye exam and an allowance for frames and lenses. Discounts for laser vision correction.
Health Advocate	FT/PT Employees: First day of hire	Full cost paid by InterDigital	Provides assistance with health care coordination efforts and questions.
Flexible Spending Accounts: Medical and Dependent Care	FT/PT Employees: First day of hire	You make pre-tax contributions (up to plan maximum)	Allows you to set aside pre-tax dollars for eligible health care (\$2500) and dependent care (\$5000) expenses.
Employee Assistance Program	FT/PT Employees: First day of hire	Full cost paid by InterDigital	Provides a wide range of work and life services, including referrals for assistance with personal problems
<b>Retirement</b>			
401(k) Savings Plan	FT/PT/SC Employees: First of month following 30 days of employment (co-ops not eligible)	You may contribute a percentage of eligible earnings on a pre-tax basis up to the IRS limit.	IDCC matches 50% on the first 6% that you contribute to the plan through a cash contribution. There is a 3 year vesting on the employer match contribution.
<b>Other</b>			
Paid Time Off (PTO)	FT/PT Employees: Accrual begins on first day of hire	Full cost paid by InterDigital	Accrues based on number of years with the company. Includes managed time and a minimum of 10 paid holidays
Work/Life	FT/PT Employees: Eligibility date varies	Full cost paid by IDCC	Includes family and medical leave, adoption assistance, and other family related benefits and services.
529 College Savings	FT/PT Employees: First day of hire	Full cost paid by employee	Tuition savings plan offered through Financial Investments.
Travel Assistance	FT/PT Employees: First day of hire	Full cost paid by InterDigital	Unum Travel Assistance
Tuition Reimbursement	FT: After 180 days of employment	Reimbursement cost determined by grade achieved	Refer to Tuition Reimbursement Policy for details.
Wellness Program	FT/PT Employees: First day of hire	Full cost paid by InterDigital	Program designed to improve participants quality of life.

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