



# Your 2025 Commvault Benefits

Open Enrollment is October 28 – November 8, 2024

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# Welcome to 2025 Open Enrollment

October 28 – November 8, 2024

Dear Vaulters,

Here at Commvault, showing up for each other, our customers, and our communities each day is core to our values — we connect, we inspire, we care, and we deliver. It's how we thrive as a company and as a team! A huge part of showing up is caring for our wellbeing to be our best selves at home and at work.

As we have become more flexible in life and at work in the past few years, we're always looking for ways to adapt and evolve our benefits to provide you and your family with comprehensive, flexible, and top-quality benefits for life's most important moments.

For 2025, we are announcing a number of new programs and enhancements for you to consider — including a pharmacy plan through CVS for enhanced flexibility, a new wellness platform, and a decision support tool. We've also made enhancements to existing programs to better serve your needs. Our competitive and comprehensive benefits program supports all the dynamic aspects of your lives, including physical, emotional, and financial wellbeing. We encourage you to take the time to learn about what's new and embrace 2025 as the year to focus on self-care!

**This year's Open Enrollment is a passive enrollment**, which means that your current benefit elections will carry over to 2025, unless you take action to make a change. **The only exceptions are your Flexible Spending Account and Health Savings Account elections.** If you wish to contribute to these accounts, you must make an election to contribute during Open Enrollment.

Our success starts with you and your wellbeing. Taking care of yourself means making sure you have the right coverage in place for whatever tomorrow brings. Be sure to use Open Enrollment as an opportunity to review your current benefits to make sure they will meet your needs for the upcoming year and take action to enroll so you have the coverage you need.

Let's continue to show up for each other and make our wellbeing a priority in 2025 and beyond!

Martha Delehanty  
Chief People Officer

# What's New for 2025

At Commvault, we're committed to providing you and your family the tools and resources you need to meet your physical, emotional, and financial wellbeing goals. We regularly review our benefits program to ensure we continue offering flexible, high-quality options. For 2025, we are excited to announce a number of new programs for you to consider — including a new wellness platform and decision support tool — as well as some enhancements to existing ones.

## 2025 Medical Contributions

**GREAT NEWS!** In 2025, employee contributions for the Surest Plan, Choice Plus (PPO) Plan, and Choice Exclusive (EPO) Plan will remain the same as what you are paying today. While there have been cost increases to our plans, Commvault is absorbing these increases to ensure that your contributions remain highly competitive and below benchmark. If you are enrolled in the Choice Plus Savings Plan, you will see slight increases in your contributions.

## CVS Caremark is Our New Prescription Drug Administrator

Beginning January 1, 2025, CVS Caremark will replace UnitedHealthcare/OptumRx as our pharmacy benefits administrator. As always, you automatically receive prescription drug coverage when you enroll in a Commvault UnitedHealthcare (UHC) medical plan, but that coverage will be provided through CVS.

Here's what you need to know:



You will have the same comprehensive prescription drug coverage that you receive today. If you enroll in a Commvault UHC medical plan for 2025, you will receive a new ID card in December which will combine both medical and prescription drug information on a single ID card.



CVS Caremark will receive all current open refills and prior authorizations. However, any open refill or prior authorization that is set to expire prior to January 1, 2025 will not be transferred. It is recommended to consult with your doctor and/or call CVS Caremark to assure your prescriptions are properly transitioned.



Each prescription drug provider has a formulary drug list which is a list of medications that they cover, including both brand-name and generic drugs. The formulary list of medications at CVS will vary from OptumRx. While the majority of medications will continue to be covered at CVS, we encourage you to review the CVS formulary list carefully. You can find the formulary drug list at [info.caremark.com/dig/padruglist](https://info.caremark.com/dig/padruglist).



CVS Caremark helps you save time and money through programs like **Maintenance Choice**, which provides added convenience when filling your maintenance prescriptions. Maintenance drugs are prescriptions commonly used to treat chronic or long-term conditions, such as high blood pressure, asthma, and diabetes. With the CVS Maintenance Choice Program, you can obtain a 90-day supply at CVS, Costco, and Kroger locations or through their **Mail Order** program. The choice is yours!



## Expanded Diagnostic Screening Benefits at No Additional Cost

At Commvault, we recognize the power of preventive care and continue to invest in supporting prevention and treatment for cancer for all Vaulters. As part of our efforts to support your wellbeing, we're expanding our preventive care services to include certain diagnostic cancer screenings beyond the standard guidelines beginning in 2025. The diagnostic mammograms and breast ultrasounds will be covered at no cost to you when obtained at an in-network UHC provider.

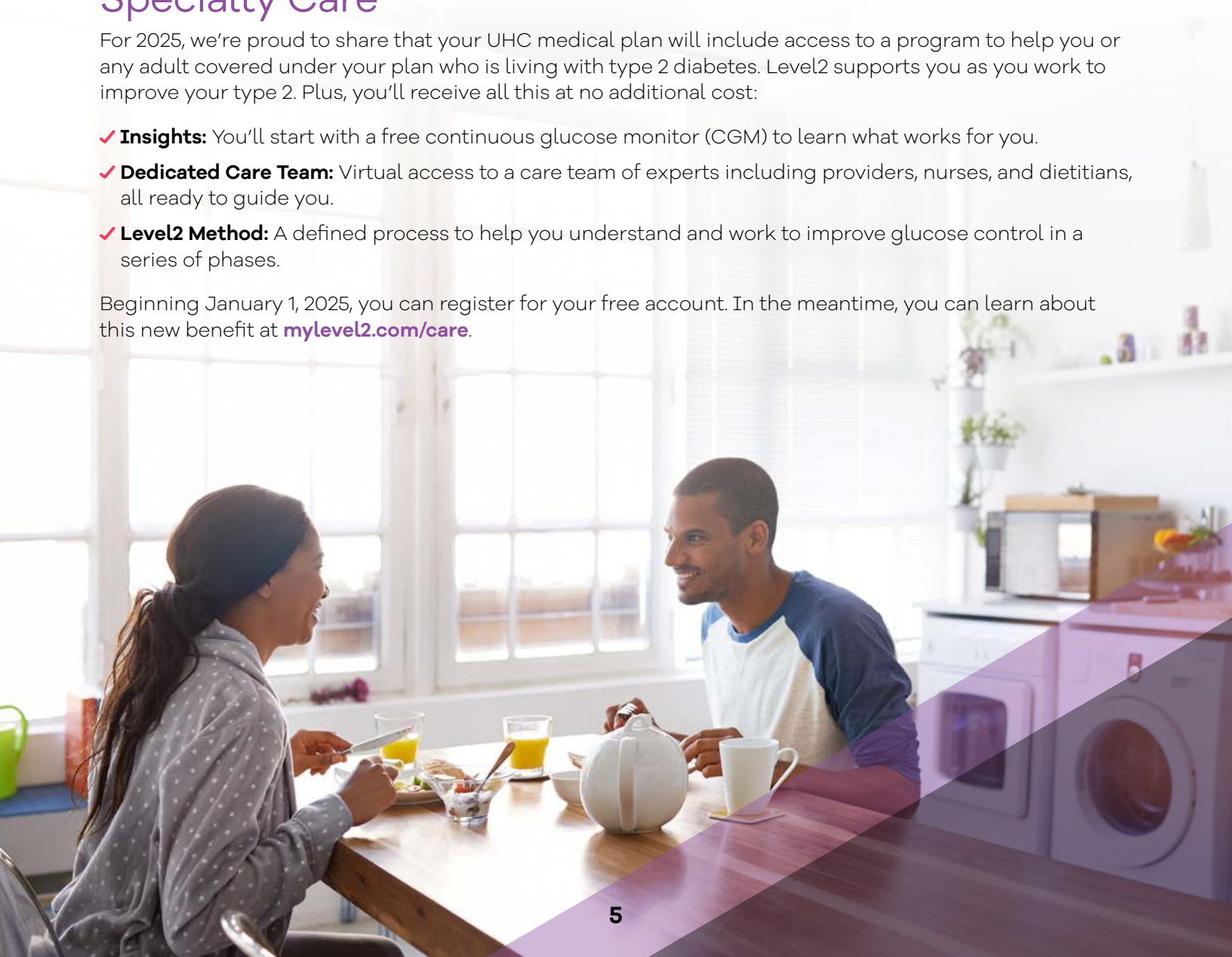
These screenings help detect signs of cancer and other serious health conditions early, increasing the chances of successful treatment. They're available to you and your covered family members at no cost as part of your comprehensive Commvault medical coverage.

## New Diabetes Support through UHC's Level2 Specialty Care

For 2025, we're proud to share that your UHC medical plan will include access to a program to help you or any adult covered under your plan who is living with type 2 diabetes. Level2 supports you as you work to improve your type 2. Plus, you'll receive all this at no additional cost:

- ✓ **Insights:** You'll start with a free continuous glucose monitor (CGM) to learn what works for you.
- ✓ **Dedicated Care Team:** Virtual access to a care team of experts including providers, nurses, and dietitians, all ready to guide you.
- ✓ **Level2 Method:** A defined process to help you understand and work to improve glucose control in a series of phases.

Beginning January 1, 2025, you can register for your free account. In the meantime, you can learn about this new benefit at [mylevel2.com/care](https://mylevel2.com/care).



## Meet ALEX, A New Decision Support Tool

We know that Open Enrollment gives you a lot to think about, and we're here to support you in making informed decisions about your benefits. This year, you'll have a new, easy-to-use resource to help you prepare to enroll called ALEX.

ALEX is an online, interactive tool that can give you personalized recommendations for which medical and dental plan might be right for you. ALEX can also help you understand how a tax-advantaged savings account — such as a Health Savings Account (HSA) — can help meet your needs for 2025. All you need to do is answer a few questions about your situation. You can find ALEX at [start.myalex.com/commvault](https://start.myalex.com/commvault) beginning on October 25, just in time for Open Enrollment.



## New Orthodontia Coverage for Adults

We are excited to announce that we are expanding orthodontia coverage under the Cigna Dental PPO for members over the age of 26. Orthodontia coverage will be available to both children and adults. Whether you receive care from an in-network or out-of-network provider, you and the plan will share the cost — with you paying 50% and the plan paying 50%. There is also a separate lifetime maximum of \$1,500.

## Genetic Health Screening and Cancer Support through Genomic Life

Everyone has a lifetime risk of common diseases, like cancer and cardiovascular disease, as well as less common health conditions that can be prevented or treated if diagnosed early. Those risks are impacted by your lifestyle choices and the genetics you inherit from your parents. Through our new partnership with **Genomic Life**, you can get help identifying risks early and receive personalized prevention, diagnosis, and treatment plans based on your genetics, health, and family history.

Genomic Life coverage includes:

- **Essential Genomics:** While traditional health care focuses on treating disease after it happens, this program offers genetic screenings to identify increased health risks before disease happens. Simply send in a saliva sample from the comfort of your home, then receive your results and get recommended actions from your expert care team.
- **Precision Cancer Genomics:** If you are newly diagnosed with cancer, are a cancer survivor, or have a significant family risk of cancer, this program gives you access to a dedicated cancer navigator, ongoing patient advocacy, expert pathology consults as needed, and more.

This benefit is available for you or you and your family. Employee only coverage is \$15 per month and family coverage is \$30 per month.

# Coming in 2025! WebMD ONE, Our New Wellness Program

At Commvault, we're committed to helping you reach your wellbeing goals. Wherever you are in your wellness journey, WebMD ONE has the tools to support you. All Vaulters and their dependents over the age of 18 can create an account on the WebMD ONE platform in early 2025.

Here are just a few of the resources you'll have access to:



**ONE Health Assessment:** Visit a Quest Diagnostics facility to complete a biometric screening, then receive a personalized health report complete with steps to help you improve your wellbeing.



**Daily Habits Digital Coaching Programs:** Identify your goals and start a digital coaching plan to begin building a new healthy habit. You can focus on reducing stress, getting better sleep, quitting tobacco, and so much more!



**Media Library:** Find hundreds of videos, podcasts, and articles on a wide range of health and wellbeing topics.



**Community:** Build your support system on the platform. You can share helpful tips, discuss your experiences, and join conversations as you work toward your health goals.



**Health Tracking:** Use the platform to track your healthy habits and daily activity levels. You can even connect a wearable fitness device to WebMD ONE for automatic syncing.

More information will become available as our launch date gets closer.

## Increased HSA Contribution Limits for the Choice Plus Savings Plan

The HSA contribution limits are increasing for 2025, meaning you can set aside more tax-advantaged dollars to use for today's and tomorrow's health care expenses. Both your and Commvault's contributions count towards the annual maximum that can be contributed to an HSA. Review the table below to see how much you can contribute in 2025.

Coverage Tier	Commvault Contributes	Your Maximum Contribution	Total Maximum Contribution
<b>Employee Only</b>	\$300	\$4,000	\$4,300
<b>Family</b>	\$500	\$8,050	\$8,550

Remember, if you will be age 55 or older in 2025, you can make an additional \$1,000 catch-up contribution.

## Health Care FSA and Limited Purpose FSA Contribution Limits

In 2025, you can contribute up to \$3,200 to the Health Care FSA or Limited Purpose FSA. You can also carry over up to \$500 of unused 2024 FSA contributions into 2025.

You can contribute to the Health Care FSA if you enroll in the Surest Plan, Choice Plus Preferred PPO, Choice Exclusive EPO, or waive medical coverage. The Limited Purpose FSA is available for those enrolled in the Choice Plus Savings Plan.

The contribution limit for Dependent Care FSAs is not changing and will remain at \$5,000 for 2025.

## Enhanced Legal Plan Coverage

When you enroll in the MetLife Legal Plan, you have access to legal assistance for a broad range of family and personal matters, including adoption, prenuptial agreements, divorce, and immigration assistance. Beginning in 2025, your coverage will also include 20 hours of reproductive assistance law.

## New Name for Gympass

Gympass is now Wellhub. Though its name has changed, the way the program works is staying the same. Through Wellhub, you can access a wide variety of fitness centers, wellness apps, on-demand fitness classes, and even one-on-one personal training sessions, all through one affordable membership. Wellhub's flexible, month-to-month tiered plans make it easy for you to find the option that best fits your preferences. Commvault continues to cover the cost of the Digital membership option. You don't need to wait for Open Enrollment — get started by visiting [wellhub.com/en-us/](https://wellhub.com/en-us/) or download the Wellhub app.

Note that Wellhub will be making a few adjustments to their offerings at the end of this year. These include slight cost increases for the Starter+ and Basic Plans, as well as the introduction of the new Titanium Plan option, which will include access to SoulCycle and Life Time locations. If you are enrolled in a paid Wellhub plan as of December 1, 2024, Wellhub will contact you with more information about these changes.





# Not New, Yet Noteworthy

While not new for 2025, we wanted to remind you of a few great programs to support your family's total wellbeing:

## Physical

- ✓ **Real Appeal:** An online weight management and healthy lifestyle program designed to spark a healthy transformation — available at no additional cost to you and your family members if enrolled in a UHC medical plan. You'll get:
  - **Fitness on Demand™:** Fitness on your schedule, you can get moving and motivated with hundreds of on-demand workouts, available anytime, anywhere, at no additional cost.
  - **Success kit:** Included with the kit, you can meet your fitness goals when you start your health journey using the scales, a balanced portion plate and access to online fitness content.
  - **Online coaching:** Get personalized tools to help set your fitness goals and track progress with the help of a coach.
- ✓ **Wellhub:** Access a wide variety of fitness centers, wellness apps, on-demand fitness classes, and even one-on-one personal training sessions, all through one affordable membership.
- ✓ **Rx Savings Solutions:** Save on the cost of your prescriptions with Rx Savings Solutions (RxSS). RxSS will help you manage the rising cost of prescription drugs all at no cost to you. They connect with your Commvault medical plan to show you all the lower-cost options you have for your medications. Even if no one in your household is taking prescriptions, activate your account so you are ready for savings in the future.



## Emotional

- ✓ **Spring Health:** Our innovative Employee Assistance Program (EAP) offers personalized mental health care and expert assistance with day-to-day challenges. As a support system for you and your family, Spring Health makes it easy to access care by providing you with a care navigator and matching you with a therapist, medication manager, or coach based on your needs and preferences. The EAP is available to all Vaulters regardless of whether you are enrolled in a Commvault medical plan.
- ✓ **Calm Health App:** Provides tools to help support your mental health and well-being — all at your own pace. If you are enrolled in a Commvault UHC medical plan, Calm Health is included at no additional cost to you and your dependents.



## Financial

- ✓ **Identity Theft Protection:** ID Watchdog gives you and your family protection and peace of mind by watching for signs of potential fraud across billions of data points, including credit report monitoring, dark web monitoring, public records monitoring, and more. If you experience identity theft, a certified resolution specialist will help you manage your case and navigate the restoration process.
- ✓ **Origin:** Take advantage of financial wellness benefits with Origin, so you can put financial management on autopilot. You'll have access to 1-on-1 professional financial planners and cutting-edge technology to support your every money move. Available at no cost to you and your spouse/domestic partner.
- ✓ **Pet insurance:** Pet insurance through Pets Best can help you protect against the financial impact of veterinary care needed for your pet's injuries, illnesses, or other needed treatments.



# Your 2025 Benefits at a Glance

Your Commvault benefits provide support and resources for all of life's moments. Make sure you're taking full advantage of them in 2025.



## Your Health

- **NEW!** WebMD ONE Wellness Platform
- Medical
- Rx Savings Solutions
- Supplemental Medical
  - Accident Insurance
  - Critical Illness
  - Hospital Indemnity
- Dental
- Vision
- Tax-advantaged HSA and FSAs
- Reproductive and Family Building Support through Maven
- UHC Cancer Support Program
- **NEW!** Genetic Health Screening and Cancer Support through Genomic Life
- UHC Fertility Solutions
- Weight Management Program through Real Appeal
- Digital Physical Therapy through Kaia
- WellHub (Formerly Gympass)



## Your Money

- Life Insurance
- Disability Insurance
- Employee Stock Purchase Plan
- 401(k) Plan
- Origin Financial Planning
- Student Loan & Refinancing Program



## Your Life

- Spring Health Employee Assistance Program (EAP)
- MetLife Legal Plan
- Auto & Home Insurance
- Pet Insurance
- Identity Theft Protection
- Tuition Reimbursement
- Employee Perks
- Back-up Child, Elder, and Pet Care
- Surrogacy and Adoption Program

# 2025 Medical, Dental, and Vision Plans

## Medical Plans

Here is an overview of your 2025 medical plan options.

	Surest Plan	Choice Plus Preferred (PPO)		Choice Exclusive (EPO)	Choice Plus Savings		Kaiser (CA only)
	In-Network Only	In- Network	Out-of-Network	In-Network Only	In-Network	Out-of-Network	In-Network Only
<b>Deductible</b> (Individual/ Family)	No deductible	\$500/ \$1,000	\$1,000/ \$2,000	\$250/ \$500	\$2,500/ \$5,000*	\$4,000/ \$8,000**	\$500/ \$1,000
<b>Coinsurance</b>	You pay 0%	You pay 15%	You pay 30%	You pay 0%	You pay 15%	You pay 40%	You pay 10%
<b>Out-of-Pocket Maximum</b> (Individual/ Family)	\$3,000/ \$6,000	\$3,000/ \$6,000	\$6,000/ \$12,000	\$3,000/ \$6,000	\$4,000/ \$8,000	\$7,000/ \$14,000	\$3,000/ \$6,000
<b>Preventive Care</b>	\$0	\$0	30% after deductible	\$0	\$0	40%	\$0
<b>Office Visit</b> • Primary Care • Specialist	Flat copay; amount will depend on the quality rating of the provider	\$25 copay \$50 copay	30% after deductible	\$20 copay \$40 copay	You pay in full until the deductible has been met; then the plan pays 85% and you pay 15% until you reach the out-of-pocket maximum	You pay in full until the deductible has been met; then the plan pays 60% and you pay 40% until you reach the out-of-pocket maximum	\$20 copay \$20 copay
<b>Emergency Room Visit</b>		\$150 copay	\$150 copay	\$150 copay			10% after deductible
<b>Inpatient/ Outpatient Hospitalization</b>		15% after deductible	30% after deductible	\$150 copay \$300 copay			10% after deductible
<b>Prescription Drug</b>							
<b>Retail</b> (up to 31 days)	Flat copay that depends upon drug tier	\$10 \$35 \$60	Not covered	\$10 \$35 \$60	Applies to medical and prescription drug costs	Applies to medical and prescription drug costs	\$10 \$30 20% after deductible*
<b>Generic</b>							
<b>Preferred Brand</b>							
<b>Non-Preferred Brand</b>	Flat copay that depends upon drug tier	\$20 \$70 \$120	Not covered	\$20 \$70 \$120	Applies to medical and prescription drug costs	Applies to medical and prescription drug costs	\$20 \$60 N/A*
<b>Generic</b>							
<b>Preferred Brand</b>							
<b>Non-Preferred Brand</b>							

\*If you cover dependents, the entire family deductible must be met before the plan will begin to pay benefits.

\*\*If you cover dependents, the entire family out-of-pocket maximum must be met before the plan will cover costs at 100% for the remainder of the calendar year.

# Dental Plans

Here is an overview of your 2025 dental plan options. Contribution rates remain the same.

	Cigna Dental PPO Plan		Cigna DHMO Plan
	In-Network	Out-of-Network	In-Network Only
<b>Individual/family deductible</b> (applies to basic and major services)	\$50/\$150		None
<b>Annual maximum benefit</b>	\$1,500		None
<b>Preventive services</b>	You pay \$0		You pay \$0 or copay based on schedule
<b>Basic services</b>	You pay 10%, plan pays 90%	You pay 20%, plan pays 80%	You pay \$0 or copay based on schedule
<b>Major services</b>	You pay 40%, plan pays 60%	You pay 50%, plan pays 50%	Cost varies by procedures
<b>Implants</b>	You pay 50%, plan pays 50% Separate lifetime maximum of \$1,500		Not covered
<b>Orthodontia coinsurance/lifetime maximum</b> (children and adults)	You pay 50%, plan pays 50% Separate lifetime maximum of \$1,500		Covered with restrictions for children and adults



**Reminder!** Beginning in 2024 in the Cigna PPO, we introduced the Cigna Dental WellnessPlus<sup>SM</sup> feature. When you or your family members receive any preventive care service in one plan year, the annual dollar maximum will increase in the following plan year. When you or your family members remain enrolled in the plan and continue to receive preventive care, the annual dollar maximum will increase in the following plan year, until it reaches the maximum level.

Here's of reminder of how the annual maximum increases:

- **Year 1:** Annual Maximum is \$1,500 — annual preventive care services received
- **Year 2:** Annual Maximum increases to \$1,600 — annual preventive services continue to be received
- **Year 3:** Annual Maximum increases to \$1,700 — annual preventive services continue to be received
- **Year 4 and beyond:** Annual Maximum increases to \$1,800



# Vision Plan

Here's an overview of your 2025 vision plan, which is the same as 2024 with the same contribution rates.

	UHC Vision Plan	
	In-Network	Out-of-Network
<b>Exam</b> (once every calendar year)	\$0 copay	Up to \$40 covered
<b>Prescription glasses</b> (once every calendar year)		
Single vision	\$0 copay	Up to \$40 covered
Lined bifocal	\$0 copay	Up to \$60 covered
Lined trifocal	\$0 copay	Up to \$80 covered
Standard progressive lenses	\$55 copay	Up to \$60 covered
Premium progressive lenses	\$100–\$250 copay	Up to \$60 covered
<b>Frames</b> (once every calendar year)	\$150 allowance for a selection of frames plus 30% discount on the amount over the allowance	Up to \$45 covered
<b>Contact lenses (instead of glasses)</b> (once every calendar year)	Conventional: \$0 copay; \$130 allowance; 60% off balance over \$130 (discount off retail pricing at participating providers)  Disposable: \$0 copay; \$130 allowance	Up to \$130 covered Up to \$210 if medically necessary



# 2025 Bi-Weekly Paycheck Contribution

Below are the bi-weekly paycheck contributions for medical, dental and vision coverage.

Medical					
	Choice Plus Savings Plan	Surest Plan	Choice Exclusive (EPO) Plan	Choice Plus Preferred (PPO) Plan	Kaiser (CA only)
Employee only	\$6.92	\$50.22	\$66.50	\$96.00	\$58.31
Employee + 1	\$35.08	\$117.50	\$147.25	\$206.40	\$117.03
Employee + 2	\$49.85	\$173.71	\$190.00	\$268.80	\$174.92
Family	\$64.62	\$229.93	\$273.32	\$367.25	\$233.21

Dental		
	Cigna PPO	Cigna DHMO
Employee only	\$8.32	\$4.64
Employee + 1	\$16.60	\$9.27
Employee + 2	\$23.46	\$13.38
Family	\$26.42	\$14.77

Vision	
	UHC Vision Plan
Employee only	\$3.34
Employee + 1	\$6.10
Employee + 2	\$10.58
Family	\$10.58

*\*Please note that if you cover your domestic partner and/or your domestic partner's children, this will be a taxable benefit.*

# It's Time to Enroll

## Open Enrollment is October 28 – November 8, 2024

This is your opportunity to update your Commvault benefits for 2025! We're introducing new benefits and programs to meet you where you are today and tomorrow, so be sure to review your new and improved options before making your enrollment decisions.

**Remember!** If you don't take action during Open Enrollment, all of your benefit elections will carry over to 2025, except for your FSA and/or HSA elections: If you wish to contribute to an **FSA and/or HSA**, you must make an election during Open Enrollment. Your current elections will not roll over.



### LEARN

about the new and enhanced options available to you in 2025 by reviewing this brochure and [benefits.commvault.com](https://benefits.commvault.com).

Attend a webinar for a deeper dive into our benefits. Find details below.



### DECIDE

if you want to make any changes to your benefits or if you wish to contribute to an HSA or FSA.



### ENROLL

in your 2025 benefits through your **Workday Inbox** starting **October 28**.

Remember, you must enroll if you want to contribute to an HSA or FSA in 2025. All your other elections will carry over to 2025.

## Want more information about Commvault's benefits?

Join one of the many webinars being held over the next few weeks. Below is an overview of our vendor partners and benefit topics we'll be covering. Scan the QR code to access the detailed schedule with the dates and times.



### BENEFIT/VENDOR

- UHC Medical/Vision/FSA
- UHC Surest
- Kaiser Medical (CA only)
- CVS Caremark
- Fidelity HSA
- Cigna Dental
- MetLife
- Spring Health
- Genomic Life
- Maven

