

Group Voluntary Insurance Benefits

Prepared for: Commvault Systems, Inc.

- Accident
- Hospital Indemnity
- Legal Services
- Auto and Home Insurance



L0919517884[exp0221][All States][DC, GU, MP, PR, VI]
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ADF# MULTI1825.18

Accident & health insurance – Key features

Accident and Hospital indemnity insurance



Guaranteed issue coverage¹



Payments are made directly to you to spend as you choose



Claims are paid fast²



Take coverage with you if you change jobs or retire³



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Accident insurance – Over 150 covered events



Injuries

- Fractures/dislocations
- Concussion
- Coma
- Ruptured disc
- Torn cartilage in knee
- Cuts/lacerations
- Torn/ruptured/severed tendon/ligament
- Broken tooth
- And more



Medical Services & Treatments

- Air/ground ambulance
- Emergency/non-emergency care
- Physician follow-up
- Transportation
- Therapy services
- Pain management
- Blood/plasma/platelets
- Inpatient surgery
- Outpatient ambulatory Surgery
- And more



Hospital – Accident

- Admission
- Confinement
- Admission – ICU
- Confinement – ICU
- Inpatient Rehab Unit



Additional Benefits

- Lodging⁴

Accident insurance – Plan breakdown

You have a choice of two plans: Low Plan and High Plan



Covered conditions	Low Plan MetLife Accident Insurance pays you	High Plan MetLife Accident Insurance pays you
Injuries – <i>12 covered injury types</i>	Ranging from \$25 – \$5,000 per injury	Ranging from \$50 – \$10,000 per injury
Medical services & treatment – <i>15 covered medical services & treatments</i>	Ranging from \$15 – \$750 per medical service/treatment	Ranging from \$35 – \$1,000 per medical service/treatment
Hospital coverage⁵ (due to an Accident)	\$1,000 (non-ICU) – \$2,000 (ICU) admission benefit per accident \$100 a day for non-ICU confinement up to 31 days \$200 a day for ICU confinement up to 31 days	\$2,000 (non-ICU) – \$4,000 (ICU) admission benefit per accident \$200 a day for non-ICU confinement up to 31 days \$400 a day for ICU confinement up to 3] days
Inpatient Rehabilitation (paid for up to 15 days Accident)	\$75 per day	\$150 per day
Additional benefits – Lodging ⁴	\$75 per day	\$100 per day



Hospital indemnity insurance – Plan highlights

Here are the benefit types that provide payments...



Hospital – Accident

- Admission
- Confinement



Intensive Care Unit Coverage – Accident

- Admission
- Confinement



Intensive Care Unit Coverage – Sickness

- Admission
- Confinement



Hospital – Sickness⁶

- Admission
- Confinement

Hospital Indemnity insurance – Plan highlights



Covered Conditions⁷

High Plan

MetLife Hospital Indemnity Pays You

Hospital Coverage (Accident and Sickness)

Admission

\$1,000 (payable 1 time per calendar year)

Confinement

\$50 a day (up to 31 days per confinement)



Legal services – Key features

- **No deductibles**, claim forms, or copays
- **No usage limits** – full service on an unlimited number of some of the most common personal legal matters
- **Access to experienced**, credentialed network attorneys in person or by telephone
- **Access to services in all 50 states**, most U.S. territories, and worldwide
- **Convenience** of payroll deduction



**For more information,
call 1-800-821-6400
or go to info.legalplans.com.**



Legal services – Plan overview

Sample covered benefits

Money matters

- Identity theft
- Negotiating with creditors
- Tax audit representation



Family and personal

- Adoption
- Prenuptial agreement
- Personal property issues



Vehicle and driving

- Defense of traffic tickets⁸
- License suspension
- Repossession



Home and real estate

- Sale, purchase, or refinancing of a primary or vacation home
- Property tax assessment
- Foreclosure



Civil lawsuits

- Civil litigation defense
- Small claims assistance
- Pet liabilities



Estate planning documents

- Simple or complex wills
- Living wills
- Revocable or irrevocable trusts



Elder care issues⁹

- Medicare
- Nursing home agreements
- Powers of attorney



Employees without access to a legal plan can easily spend an average of \$338 an hour for legal counsel.¹⁰

Auto and Home – Policies available to you



We can address all of your insurance needs

- Auto
- Renter's
- Condo
- Home
- Boat
- Flood¹¹
- Personal excess liability protection/umbrella



Protect all of your assets with comprehensive coverage

New Auto Replacement Cost Coverage¹²

Repair or replacement of new vehicles – no deduction or depreciation

Replacement Cost for Special Parts¹³

Repair or replacement of certain parts, regardless of their wear and tear at the time of the accident

Replacement cost for Coverage on Home¹⁴

Rebuild home at today's rebuilding cost, even if that takes it over the policy's limit

Replacement cost on Contents

Pays the cost to repair or replace covered items inside your home¹⁵

Blanket Property Limits

Combines policy limits for your home, private structures to provide one total limit and more coverage⁵

Identity theft protection¹⁶

Receive valuable assistance if ever you're the victim of identity theft



Take advantage of all your savings

Because of where you work, we want to make sure you have the right protection and you take advantage of all your discounts



**Discounts
based on where
you work**



**Automated
payment discounts**



**Multi-policy
discounts¹⁷**



**Deductible
Savings Benefit¹⁸**



**Employee tenure
discount¹⁹**

Buy and manage coverage on your terms

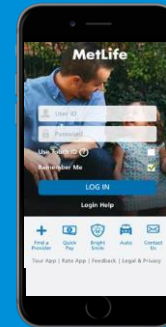


CONVENIENT PAYMENT OPTIONS

- Checking account
- Credit card
- Direct billing

VARIETY OF WAYS TO BUY AND MANAGE COVERAGE

- Phone
- Online
- Mobile app
- One-on-one



MetLife mobile app provides a simple way to access your coverage

- See policy details
- View ID cards
- File claims and upload accident details



Start saving today!



Call 1-800-GET-MET8 (1-800-438-6388)

For auto and home insurance an employee does not enroll but must apply for coverage.

Questions? Need help or more info?



Visit

Visit Workday to enroll in Hospital, Accident and Legal. To enroll in Home/Auto, contact MetLife directly after January 1, 2021



Call

1-800-GET-MET8 (1-800-438-6388)
Monday through Friday, 8 am – 8 pm, EST

Footnotes and disclosures

1. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.
2. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.
3. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.
4. The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.
5. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
6. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
7. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See the Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
8. Does not cover DUI.
9. Consultation and document review for issues related to parents.
10. Average hourly rate of \$338.00/hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2016).
11. MetLife Auto & Home participates in the National Flood Insurance Program (NFIP) managed by the federal government. No group discount is available for flood insurance.
12. This applies to a total loss with your brand new auto within the first year or 15,000 miles (whichever occurred first). See policy for restrictions. Subject to deductible.
13. Not available in all states. This coverage does not apply to theft of tires or batteries unless the entire vehicle were stolen. See policy for restrictions. Subject to deductible.
14. Coverage A Plus may not be available in all states. Coverage is subject to requirements listed in the policy. Customers should consult their policies or agents for coverage availability and restrictions.
15. State restrictions and limitations may apply.
16. Not available to auto customers in NC nor NH, nor with all policy forms. Available to NC homeowners customers with optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium
17. Other product discounts may apply. Not all discounts or payment options are available in all states. Not available in all states. Qualifying policies vary by state, but include life insurance (including optional life, GUL and GVUL), disability, long-term care, annuity, employee paid dental, accident and health, and legal plans.
18. DSB is not available in all states. NY drivers must pay a state-required minimum deductible before using this benefit. Benefit can be earned for up to 5 years depending on your policy form, the benefit could be up to \$250 or \$500.
19. State restrictions and limitations may apply.



Product disclaimers

If a multi-product piece with AI and HI use:

METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policies or their provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident and Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see the plan description for details.

METLIFE AUTO & HOME is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, Warwick, RI 02886. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify.

Availability of products and features are based on MetLife Auto & Home's guidelines, group size, underwriting and state requirements.

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Thank you.