



group term life insurance products and disability benefits

for Massachusetts employer groups
with 2 to 9 employees



group term life/accidental death & dismemberment

Group Term Life insurance provides coverage to a group of people under one contract for a specified period of time. This protection is designed to provide benefits to a designated beneficiary for loss of life if the insured dies while the coverage is in force.

Accidental Death & Dismemberment (AD&D) is a companion product of Group Term Life insurance. This coverage provides additional benefits if a covered accident causes loss of life or dismemberment.

Plan Options

Flat Benefit	Multiples of Salary
A set lump-sum amount.	Variable amount, based on each employee's annual salary.
Available in \$5,000 increments, as elected by the employer	1 times annual salary
	2 times annual salary
	3 times annual salary
Minimum \$15,000, maximum \$100,000	Minimum \$15,000, maximum \$100,000 Rounded up to the next \$1,000

Guarantee Issue

Guarantee Issue is the amount issued without being subject to medical questions.

Group Size: 2-5 lives—amount of coverage guaranteed per person is up to \$25,000

6-9 lives—amount of coverage guaranteed per person is up to \$50,000

See back page for eligibility requirements, reductions, terminations, and limitations.

dependent life

Your employees' families need coverage too. Additional life insurance coverage may be purchased for an employee's spouse and children at reasonable group rates. Coverage is available only if Group Term Life/AD&D is selected.

Spouse

Plan 1	\$10,000
Plan 2	\$5,000

Children

Birth to 6 months	\$100
6 months to 19 years (23 years if full-time student)	\$5,000

In order to make these benefits effective for the same month as your health insurance renewal, we must hear from you by your Group's Anniversary Date.

For more information, call your broker or account executive, or visit us at www.indigo-insurance.com.

General Conditions

- An employee must be actively at work on his proposed effective date of coverage, or his coverage will not become effective until he returns to active work.
- If a dependent is totally disabled on his proposed effective date of coverage, the coverage will not become effective until the dependent has fully recovered from the condition causing the disability.
- Evidence of Insurability (EOI) is required on Group Term Life, AD&D, and LTD amounts in excess of the Guarantee Issue amounts on all late applications for contributory coverage.

Eligibility

- All full-time employees who work a minimum of 30 hours per week on a year-round basis. Coverage does not include temporary, seasonal, or retired employees.



short term disability

Short Term Disability (STD) coverage is invaluable and is designed to provide partial income replacement for eligible employees who become disabled as a result of a covered accident or illness, including pregnancy. STD is available if Group Term Life/AD&D or Long Term Disability is selected.

Plan Options

Flat Benefit	Percentage of Salary
A set lump-sum amount.	Variable amount, based on each employee's weekly salary.
Available in \$50 increments, as elected by the employer	50 percent
	60 percent
	66 ² / ₃ percent
Minimum \$50, maximum \$250 weekly. Benefit will not exceed 66 ² / ₃ percent of weekly gross salary.	Minimum \$50, maximum \$750 weekly, in \$50 increments. Benefit will not exceed 66 ² / ₃ percent of weekly gross salary.

Benefit Options

	Accident Day benefits begin:	Illness Day benefits begin:	Duration Length of coverage:
Plan 1	1st day	8th day	13 weeks
Plan 2	1st day	8th day	26 weeks
Plan 3	15th day	15th day	13 weeks
Plan 4	15th day	15th day	26 weeks
Plan 5	8th day	8th day	13 weeks
Plan 6	8th day	8th day	26 weeks

See back page for eligibility requirements, terminations, and limitations.

long term disability

Long Term Disability (LTD) coverage, often referred to as “paycheck protection,” usually begins after the maximum benefit duration has been reached under a group STD plan. Policy features include rehabilitation, family care credit, three-month survivor benefit, and workplace modification. Long Term Disability coverage is available if Group Term Life/AD&D or Short Term Disability is selected.

Benefit Options

	60% of gross monthly income
Plan 1	\$6,000 maximum
Plan 2	\$5,000 maximum
Plan 3	\$4,000 maximum

Duration Options

Social Security Normal Retirement Age (SSNRA)
5 years

Elimination Periods

90 days
180 days

See back page for eligibility requirements and exclusions.

The Elimination Period for STD and LTD is the number of consecutive days of Total Disability which must expire before your insured employee's disability benefits begin.

products
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USable Life



Group Term Life/AD&D

Group Term Life/Accidental Death & Dismemberment (AD&D) Participation Requirements

2 to 4 lives: 100%. 5 to 7 lives: all but 1 must enroll. 8 to 9 lives: all but 2 must enroll.

Group Term Life/Accidental Death & Dismemberment (AD&D) Reductions and Termination

Benefits reduce to 65% of the original amount at age 65, to 50% of the original amount at age 70, and to 25% of the original amount at age 75.

All benefits terminate at retirement.

AD&D Limitations

Benefits will not be paid for a loss caused directly or indirectly by:

- disease, bodily or mental infirmity, or infection (except bacterial infection of a visible injury)
- suicide or intentionally self-inflicted injury, whether sane or insane
- participation in a riot or insurrection, or commission of an assault or felony
- war or any act of war, declared or undeclared
- use of any drug, hallucinogen, controlled substance, or narcotic unless prescribed by a physician
- travel or flight in, or descent from, any aircraft unless as a fare paying passenger on a commercial airline flying between established airports on: (a) a scheduled route, or (b) charter flight
- participation in parachute or hang gliding sports, or an organized race or speed contest

Short Term Disability (STD)

Additional STD eligibility requirements:

1. Groups with less than 61% of employees age 50 and above;
2. Groups with less than 51% of those covered being from same family. "Family" means father/in-law, mother/in-law, sister/in-law, brother/in-law, son/in-law, or daughter/in-law.

STD Termination

Benefits terminate at retirement.

STD Limitations

Benefits will not be paid for total disability caused by or related to:

- injury arising out of or in the course of any occupation or employment for pay or profit, or any injury or sickness for which the insured is entitled to benefits under any Worker's Compensation Law, Employer's Liability Law or similar law
- injury or sickness resulting from war or any act of war, declared or undeclared
- employee's participation in a riot or insurrection, or commission of an assault or a felony
- attempted suicide or intentionally self-inflicted injury
- employee's use of alcohol, any drug, hallucinogen, controlled substance, or narcotic unless prescribed by a physician
- elective or cosmetic surgery, except for surgery to repair damage to the natural body caused by injury

Long Term Disability (LTD)

Amount of insurance is 60 percent of monthly salary, maximum of \$4,000, \$5,000, or \$6,000.

Additional LTD eligibility requirements:

1. Groups with less than 61% of employees age 50 and above;
2. Groups with less than 51% of those covered being from same family. "Family" means father/in-law, mother/in-law, sister/in-law, brother/in-law, son/in-law, or daughter/in-law.

LTD Exclusions:

No benefit shall be paid for any disability:

- unless the insured employee is under the regular care of a physician
- that is caused or contributed to by war or act of war, declared or not
- caused by an insured employee's commission of or attempt to commit a felony, or to which a contributing cause was his being engaged in an illegal occupation
- caused or contributed to by an intentionally self-inflicted injury
- due to or contributed to by, or results from a Pre-Existing Condition

If you are receiving or are eligible to receive benefits for a Disability under a prior disability plan that:

- was sponsored by the Employer; and
- was terminated before the Effective Date of this plan,

no benefits will be payable for that Disability under this plan.

Guarantee Issue:

Maximum Guarantee Issue is \$4,000.