



Blue Cross Blue Shield of Massachusetts formed Indigo Insurance Services, LLC (Indigo), as a wholly owned subsidiary, offering Massachusetts businesses with two or more employees access to an extensive portfolio of life and disability insurance products beginning on April 1, 2008.

Our broad product portfolio features plans and competitive rates that fit just about any business model, from the small, closely held business to large, multi-site employers. Best of all, our one-stop-shopping experience makes it easy for you to add life and disability plans with the highest level of security and reliability. Our options include:

Group Term Life

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

Policy features includes:

- Travel assistance*

* For groups 50 - 500

Group Accidental Death and Dismemberment (AD&D)

Provides benefits to the insured or the designated beneficiary for loss resulting from accidental death or dismemberment.

Standard AD&D Riders:

- Speech/hearing
- Coma
- Exposure and disappearance
- Repatriation
- Seat belt/air bag

AD&D Riders Available Upon Request:

- Special education
- Paralysis
- HIV
- Common carrier

The ABCs of Indigo

- A** "A" Rated Insurer (USABLE Life)
- B** Broad Product Portfolio
- C** Competitive Rates
- S** Single Point of Contact

Dependent Life

Employees' families need coverage too. Additional life coverage may be purchased for employees' eligible dependents at reasonable rates.

Group Short Term Disability

Short Term Disability coverage is invaluable. It is designed to provide partial income replacement for eligible employees who become disabled as a result of a covered non-occupational accident, illness, or pregnancy. Note: STD may not be sold "stand alone" for groups with less than 50 lives. Group Term Life or LTD must also be purchased.

Policy features include:

- Maternity coverage
- No pre-existing condition limitation
- No offset for any amounts received as a result of employer-sponsored accumulated sick leave/vacation
- Employee Assistance Program (EAP) coverage available

Group Long Term Disability

Long Term Disability coverage, often referred to as “paycheck protection,” usually begins where short term disability leaves off. Note: LTD may not be sold “stand alone” for groups with less than 50 lives. Group Term Life or STD must also be purchased.

Policy features include:

- Return to work incentive
- Family care credit
- Workplace modification benefit
- Residual disability
- Three-month survivor benefit
- Two- to five-year own occupation; extensive own occupation coverage to age 65
- No self-reported or special condition limitations
- Online EAP
- Online will preparation
- Online living will preparation and durable power of attorney

Voluntary Group Term Life

Designed to provide benefits to the beneficiary for loss of life. Paid for by the employee through payroll deductions. Custom plans are available.

Policy features include:

- Coverage amounts from \$10,000 to \$300,000 for employee and spouse
- Children are eligible for \$5,000 or \$10,000
- Portability feature
 - Employees may take coverage with them when they leave employment
- Available with only five applications with Evidence of Insurability or 25 percent employee participation with varying guarantee issue amounts based on group size

Voluntary Accidental Death & Dismemberment

Provides benefits to the designated beneficiary of the insured for a covered loss resulting from accidental death or dismemberment. Paid for by the employee through payroll deduction. Custom plans are available.

Policy features include:

- Coverage amounts from \$10,000 to \$300,000 for employee and spouse
- Children are eligible for \$5,000 or \$10,000
- Coverage is guaranteed issue
- Provides 24-hour protection

Voluntary Short Term Disability

Short Term Disability coverage is designed to provide partial income replacement for employees who become disabled as a result of a covered, non-occupational accident, illness, or pregnancy. Paid for by the employee through payroll deduction. Custom plans are available.

Policy features include:

- 50 percent, 60 percent, or 70 percent of weekly earnings
- Coverage is guaranteed issue
- Available to groups of two or more employees, requiring only one application to issue

Voluntary Long Term Disability

Offers affordable protection against lost earnings. Paid for by the employee. Custom plans are available. Participation must be 15 percent or 10 eligible employees (whichever is greater) to establish coverage.

Policy features include:

- Choice of two elimination periods (chosen by employer):
 - 90-day elimination period
 - 180-day elimination period
- Guaranteed Issue of \$5,000 of monthly benefit

NOTE: This is a brief description of the products offered and is for informational purposes only. In the event of a conflict between this information and the policy, the policy will prevail.