

Mid Term Disability

Indigo Insurance Services is pleased to offer Mid Term Disability (MTD) to groups with two or more employees based in Massachusetts. MTD is a new coverage option designed for employers that do not have any disability coverage in place.

MTD offers employees income protection for two or three years—a coverage duration that offers solid value with significant cost savings (an estimated 25 to 30 percent less than Long Term Disability). MTD coverage has a shorter elimination period than Long Term Disability and a longer coverage period than Short Term Disability.

With MTD coverage, employers can offer their employees significant coverage at a reduced cost while employees have the peace of mind of knowing that they will be protected in the event that they suffer an illness or accidental injury.

Flexible Plan Options	
Benefit Duration	2 or 3 years
Elimination Period	60, 90, or 120 days
Benefit Amount	Monthly benefits up to 60% of salary

Included Benefits:

- Return to work incentive
- Waiver of premium benefit
- Survivor benefit
- Vocational assistance

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

This is not a policy or certificate of insurance, and does not extend coverage. Only the terms and provisions of an actual issued policy control.

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**USABLE Life**

USABLE Life is rated "A" (Excellent) by A.M. Best and "A" (Strong) by Standard and Poors.