



indigo offers more of
what your employees want:
flexibility, choice, and security

We Are Indigo

For the Unpredictability of Life— and the Wellbeing of Your Workforce

A loyal and satisfied workforce is crucial to your company's success. Unfortunately, the instability in the economy and financial markets leaves most workers feeling vulnerable about their financial future.

Evidence shows that worrying about paying bills, the enormous expense of critical illness, and the growing cost of retirement affects employees' health, productivity, and job performance.¹ On the upside, companies that offer solutions to ease their employees' financial concerns realize significant gains in retention and productivity.¹

Offering voluntary benefits contributes to employee satisfaction. Employees who are happy with their benefits are more likely to be happy with their jobs.¹

Reduce Your Employees' Stress and Everyone Benefits

During difficult economic times, benefits are more important than ever. Employees are looking for guidance and solutions that reduce their stress and help them prepare for an uncertain future. What's more, they are open to paying for voluntary benefits, as long as the benefits:

- Help promote their wellbeing
- Meet their individual needs
- Cost less than products purchased outside the workplace
- Can be purchased conveniently

This is where Indigo excels. Our voluntary benefits allow you to offer your diverse workforce a range of options to meet their specific needs.

To enhance our product offerings, our worksite benefits consultants personalize the decision-making process for your employees and provide you with support in educating employees on their benefits and choices.

Indigo Gives Employees the Flexibility, Choice, and Security They Want

While benefits help retain employees and enhance job satisfaction, not all employees want or need the same coverage. With Indigo voluntary insurance, employees choose their own plans and

1. MetLife, *9th Annual MetLife Study of Employee Benefits Trends: A Blueprint for the New Benefit Economy*, March 2011



contribute 100 percent of the premium. Our plans are flexible and able to be mixed and matched to suit employees' needs—all at budget-friendly prices.

Expanded Voluntary Product Line

At Indigo, we're constantly thinking about how we can provide more to employees—more coverage, more security, and even more peace of mind. And we're proud to offer our biggest voluntary product line to date.

Voluntary Group Term Life

People work hard their entire lives to provide for their families. They want to be sure that when they're gone, their families are covered for any bills, mortgage payments, and burial expenses. With Voluntary Group Term Life, employees can choose the right amount of coverage for their lifestyles and be comforted knowing their families are protected.

Voluntary Accidental Death & Dismemberment (AD&D)

Accidents can come at the most unexpected times. And when they happen, the effect on a family can be devastating. With Voluntary AD&D, there's protection for everyone affected.

Voluntary Short Term Disability (VSTD)

Accidents happen. Illnesses happen. And if an employee can't work because of maternity leave, illness, or a disability, what's their next step? Highly valued among the workforce, VSTD adds tremendous value to any benefit package.

Voluntary Long Term Disability (VLTD)

VLTD has employees covered when they're injured or sick and can't work for an extended period of time. It protects not only their income, but also their way of life. Mortgage payments, car payments, and expenses like gas and food are covered until employees get back on their feet.

CriticalCare Elite

CriticalCare Elite pays for expenses that regular medical insurance may not cover, such as copayments, deductibles, and even home finances. Employees can choose from two plan options—CriticalCare Elite with Cancer or CriticalCare Elite without Cancer.

CancerCare Elite

CancerCare Elite offers employees peace of mind throughout the preventive, treatment, and recovery processes for cancer and other specified diseases.

Claims are paid directly to the employee and the policy is guaranteed renewable throughout his or her lifetime.

Choose Indigo

Employees' needs are unique. Their insurance coverage should be, too. Our plans are flexible, attractive, and affordable—plans supported by excellent customer service, fast claims payments, and the financial strength of an industry leader.

Getting started is easy. Contact your account executive, or visit www.indigo-insurance.com

For life's unpredictable moments, there's Indigo.





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