

Indigo Disability + Medical Connection

When you consider your disability coverage options, it's important to keep this simple fact in mind: every disability is also a medical event. Through a unique partnership with Blue Cross Blue Shield of Massachusetts and our preferred ancillary partners, Indigo offers a compelling advantage by integrating disability claims data and health care management.

Our Mission: A Healthy, Productive Workforce

Our goal is to work with you and your employees to create a healthier and more productive employee population. After all, returning to work and getting back to everyday activities is good for everyone.

The Indigo Advantage

Indigo coordinates the sharing of disability claims information from our preferred ancillary partners to Blue Cross Blue Shield of Massachusetts. This allows Blue Cross Blue Shield of Massachusetts dedicated nurse care managers to monitor disability cases, thus helping your employees avoid future costly visits to the doctor and time away from work.

Get Back to Business

When you manage both Short Term Disability and medical coverage benefits, you can:

- Better identify and intervene with potential high-risk conditions and high-cost expenses
- Return employees to work faster and in better health
- Reduce repeat Short Term Disability events and identify possible co-morbidities

Choose Indigo

Choose a Short Term Disability approach that helps your employees get back to work faster and helps them be more aware of their risk for future disability and medical events.

Visit www.indigo-insurance.com or contact your broker or account executive.

1. National Safety Council, Injury Facts 2008 Ed.

Disability Fact

Co-morbidities are present in 80% of all disability claims.¹

First Year Results

- Employers ranged from 10 to 3,000 employees
- Included both Short Term (< 60 days) and Long Term (> 60 days) engagements
- 38% engaged with a complex case manager for conditions like:
 - Normal pregnancy
 - Severe musculoskeletal conditions
 - Mental and substance abuse