




Stop Loss Insurance

Proven solutions for limiting self-funded insurance risk

**Keeping health care costs
affordable for everyone**

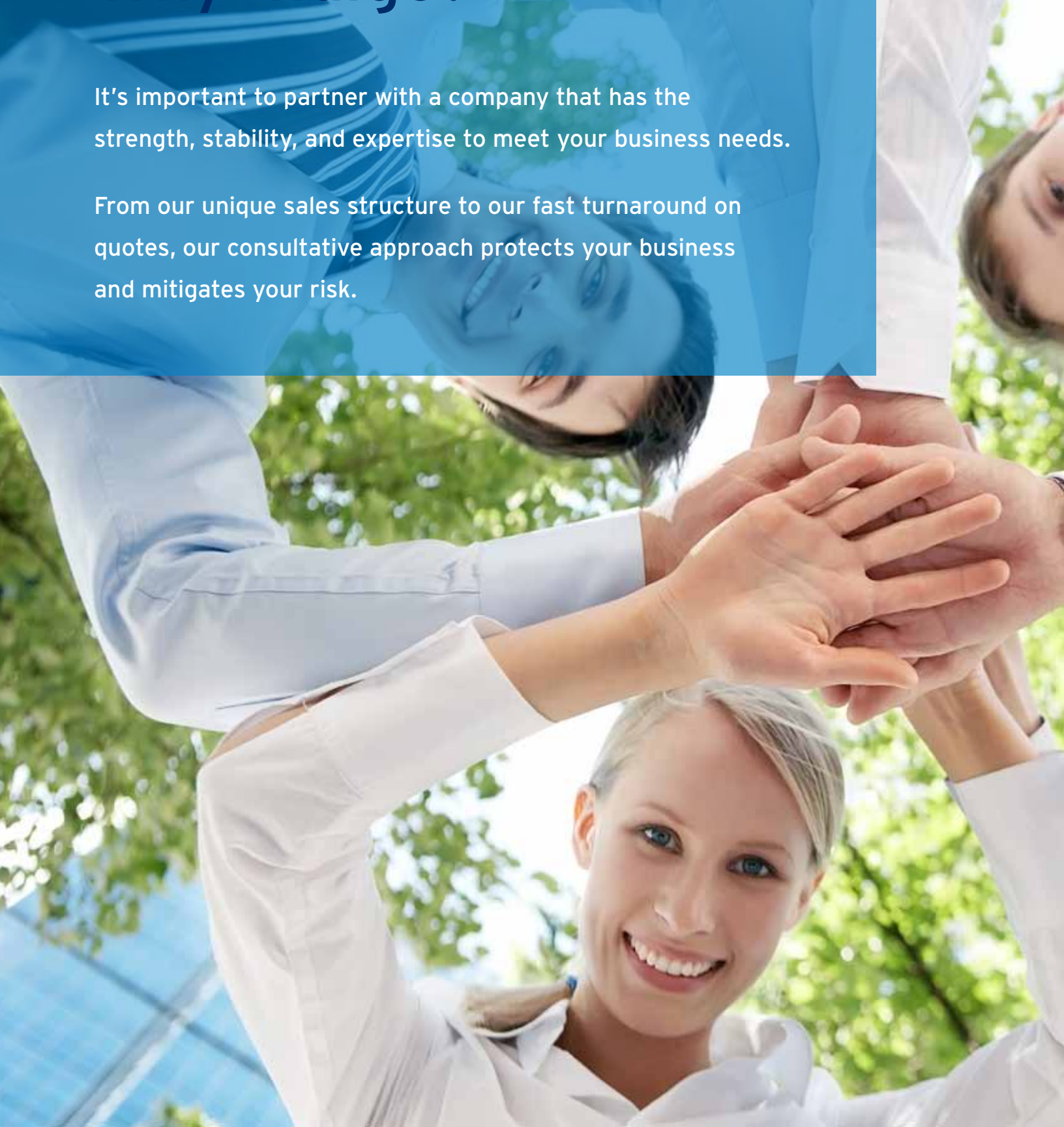


With Indigo's strong financial experience and flexible stop loss solutions, everyone saves.

Why Indigo?

It's important to partner with a company that has the strength, stability, and expertise to meet your business needs.

From our unique sales structure to our fast turnaround on quotes, our consultative approach protects your business and mitigates your risk.





The Right Solution for You

There are many advantages of self-funding health insurance.

You get immediate savings and tax advantages, and you benefit from sustainable cost control over the long term. But there's always a relationship between risk and reward—and self-funded health insurance has the potential to expose your business to substantial risk if:

- There's one catastrophic claim, or
- Total claims are higher than expected

Indigo Stop Loss has the right solution for you. Our coverage safeguards your company and helps mitigate risk.

Did you know?

Approximately 100 million Americans get benefits through self-insured group health plans, representing 57% of participants in private employment-based plans nationwide¹


1. 2011 Employee Benefit Research Institute

Innovative, Customized Options

We have a proven track record of delivering custom Stop Loss solutions tailored to business needs. Our diverse mix of products, features, and benefits has you covered— at affordable, competitive rates.

Unlimited LTM	Complying with health care reform
Flexible Contract terms	Variable Run in and Run out Periods
Advance funding	Monthly Aggregate Accommodation
Coordinate the timing of reimbursements	Help manage cash flow by providing the opportunity to settle claims on an interim monthly basis
Aggregating specific deductibles	Take on more risk in return for lower premium
Specific Deductibles	From \$50,000 to \$2,000,000
Specific and Aggregate terminal liability	Covers claims for either 3 or 6 months at the end of coverage.
Seamless renewal on incurred contracts	Contract renewals are quicker and easier
Complimentary legal and compliance advice	Receive advice from compliance attorney's at no cost

To learn how Stop Loss insurance from Indigo can protect you, go to www.indigo-insurance.com/stop-loss.



Contact your sales representative to discuss additional coverage options



About Indigo

Indigo Insurance Services is a national Managing General Underwriter, providing best-in-class stop-loss coverage for accounts looking for self-funded protection. Headquartered in Boston, Massachusetts, we have the financial strength, underwriting experience, and proven track record to help you manage all of your stop-loss needs.

Indigo's unique sales structure places our experienced underwriters in the field to work side by side with brokers and accounts, allowing for creative solutions, a consultative approach, and fast turnaround on quotes.

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