



# We're Indigo

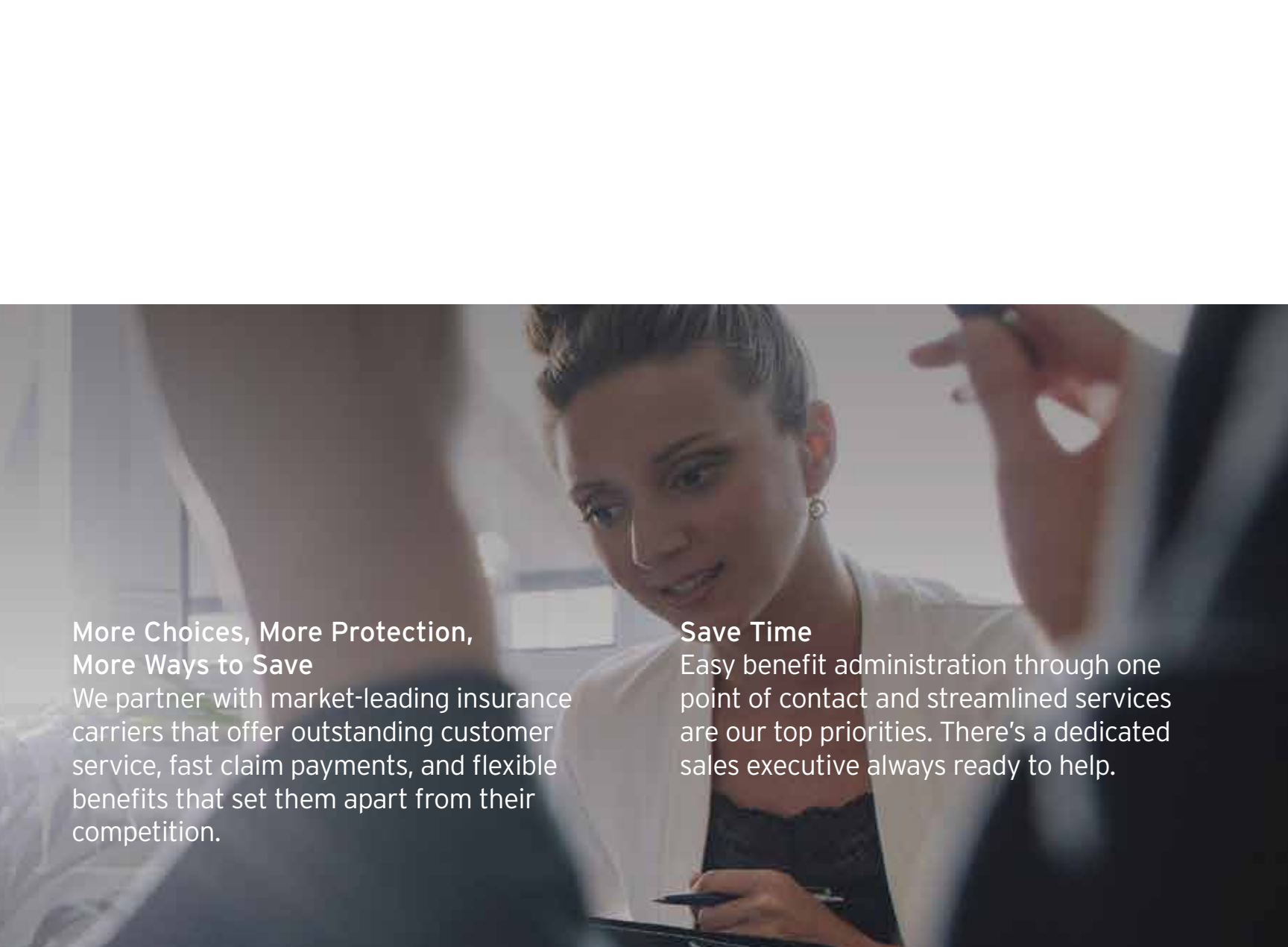
The preferred agency of Blue Cross Blue Shield  
of Massachusetts for ancillary insurance



# About Us

We're a full-service insurance agency that offers an extensive suite of specialty insurance products, giving your employees the most comprehensive coverage possible.

Our products are affordable, dependable, and can be tailored to fit any business model.

A woman with her hair pulled back, wearing a white blazer over a dark top, is looking down at a tablet device. She is in a meeting, with other people's hands and arms visible around her. The background is slightly blurred, showing what appears to be a whiteboard or a wall with some papers.

**More Choices, More Protection,  
More Ways to Save**

We partner with market-leading insurance carriers that offer outstanding customer service, fast claim payments, and flexible benefits that set them apart from their competition.

**Save Time**

Easy benefit administration through one point of contact and streamlined services are our top priorities. There's a dedicated sales executive always ready to help.



## Savings Made Simple

Leading the Way to Lower Health Care Costs

Lower the impact of your medical premiums while giving your employees the additional protection they're looking for. Adding multiple ancillary products to Blue Cross medical plans gives you the biggest opportunity to save.

### Pathway to Savings

(offered to groups with more than 50 employees)

Pathway to Savings is a program dedicated to helping you earn annual discounts on medical premiums by packaging together medical plans with Dental, Life & Disability, and Vision & Voluntary products. This program is fully integrated into all of our product offerings, making it easier to save while offering your employees greater coverage and protection.

### Medical Disability Partnership

When employees suffer a disablement, our disability coverage can assist their recovery and prevent future complications. Due to Indigo's unique partnership with Blue Cross, we can coordinate the sharing of disability claims information with dedicated nurse care managers to provide your employees with the support and services they need. You can be assured that employees are on the road to recovery and a return to work.

# Expanded Protection Through Specialty Insurance



## Life & Disability

Offering employees certain financial securities is key to attracting and retaining top talent. Our Life & Disability insurance gives employees peace of mind, while offering you great value.



## Voluntary Benefits

Voluntary benefits create value for both you and your employees. Employees get to choose the protection they need at an affordable cost, and you benefit by keeping business costs low.



## Vision

Blue 20/20 Vision offers employees significant savings for eyeglasses, contacts, and preventive care, such as eye exams. They'll also have access to one of the nation's largest vision care networks.



## Workers' Compensation

Our top-rated workers' compensation coverage will provide your employees with the help they need to get back on their feet.



## Travel

Our travel medical plans offer employees and their families high-quality coverage in 190 countries and territories, with convenient access to English-speaking, western-trained doctors and hospitals.



## Employee Assistance Program

Our Employee Assistance Program aims to reduce stress caused by family issues, financial struggles, and health problems, by supporting employees with a 24/7 hotline, legal and financial consultation, and in-person counseling.



# Savings Made Simple

## Leading the Way to Lower Health Care Costs

We've got the formula for lowering the financial impact of your medical premiums. Give your employees the additional protection they're looking for by combining ancillary coverage products with Blue Cross Blue Shield of Massachusetts medical plans.

### We've Got the Formula



Our Ancillary  
Products

+



Blue Cross  
Medical Plans

=



Lower Premiums

## Your Journey to Lower Costs in Three Steps

Our combined offerings will save you money in three simple steps, while still providing your employees with a competitive benefits package that helps attract and retain top talent. That's a step in the right direction.

### 1 Offer Coverage

- Medical
- Dental
- Life
- Short Term Disability
- Long Term Disability
- Healthy Actions®
- Vision
- Voluntary
- Workers' Compensation
- Critical Illness
- Accident
- Hospital Indemnity

### 2 Educate

Use Worksite Benefit Consultants to educate employees on additional coverage options, including Healthy Actions, Voluntary, and more.

### 3 Lower Costs & Save

- Healthy Actions—save up to 7.5%<sup>1</sup>.
- Dental—save up to 1%
- Short Term Disability plus 1 group ancillary product—save up to 0.5%
- Vision/Voluntary—save up to 0.25%
- Workers' Compensation—save up to 20% on your workers' compensation premium

1. Healthy Actions is available to groups of 2-99 enrolled employees. Receive up to 7.5% medical premium refund based on employee participation in the program. Dental, Short-Term Disability and Vision/Voluntary reflect % discount off medical premium.

# Additional Coverage Options and Potential Savings

|                                       |                      |  |
|---------------------------------------|----------------------|--|
| <b>Pathway to Savings<sup>2</sup></b> | <b>Opportunities</b> | <ul style="list-style-type: none"> <li>• Dental saves you up to 1% off medical premium</li> <li>• Short Term Disability saves you up to 0.5% off medical premium</li> <li>• Vision/Voluntary saves you up to 0.25% off medical premium</li> <li>• Opportunity to save 1.75% on medical premium when you combine Dental, Short Term Disability, one other group ancillary product, Vision, and two other voluntary products.</li> </ul> |
| <b>Healthy Actions</b>                |                      | <p>Additional discounts based on participation</p> <ul style="list-style-type: none"> <li>• You can earn up to 7.5% in medical premium savings<sup>3</sup></li> <li>• Your employees can earn up to \$300 in rewards</li> </ul>  |
| <b>Workers' Compensation</b>          |                      | Saves you up to 20% on workers' compensation premium <sup>4</sup>  |
| <b>Your Potential Savings</b>         |                      | <b><i>Your company can earn up to 9.25% in medical premium savings.</i></b>  |

2. Pathway to Savings program is for groups with at least 50 full-time employees and a minimum of 30 enrollees.

3. The more employees that participate and complete the Healthy Actions program, the higher the percentage of savings. Employees can earn up to \$300 for completing the program. The 7.5% medical premium savings is based on 80% participation in Healthy Actions. Please see the Blue Cross Blue Shield Healthy Actions fact sheet for more information

4. Accounts must meet certain qualifications and Berkshire Hathaway Guard's underwriting guidelines. Accounts must have at least \$7,500 in annualized workers' compensation premiums to qualify. For accounts with \$7,500 to \$20,000 in annualized workers' compensation premiums, the savings are 7.5%. For accounts with over \$20,000 in annualized workers' compensation premiums, the savings are 15%.

## Learn More

Talk to your Sales Executive to learn more about these programs and potential savings.

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# Life & Disability Coverage

Offering employees certain financial securities is key to attracting and retaining top talent. Our life and disability insurance gives employees peace of mind, while offering you great value.

## Group Term Life/Accidental Death & Dismemberment (AD&D)

Employees devote their lives to providing for their families. Yet only 4 in 10 people have a life insurance policy. Our Group Term Life/AD&D coverage gives employees peace of mind knowing their families will be financially protected when they're gone.

### Companion benefits to Group Term Life:

- AD&D
- Dependent Life
- Supplemental Life

Nearly one-third of Americans believe they need more life insurance.<sup>1</sup>

## Group Disability Coverage

If employees are unable to work due to an accident, injury, or pregnancy, our short, mid, and long term disability insurance provides income protection to help pay bills and other living expenses. Easy-to-process claims make carrying disability coverage even more valuable.

| Short Term  | Mid Term   | Long Term   |
|---|--|---|
| Designed for temporary injuries, conditions, or illnesses | For employers looking to introduce disability insurance for the first time | Provides income protection for an extended period of time |

77% of workers think that missing work for at least three months because of illness or injury would create a financial hardship.<sup>2</sup>

## Protection Plus—Life & Disability Packages

Protection Plus lets you put your employees' financial needs first without sacrificing your company's financial security. Designed for businesses with 2-49 employees, Protection Plus provides life and disability coverage for injured workers at an affordable cost.

### Plan features:

One low rate, guaranteed for two years

Four packages to choose from

Simple, easy administration

## One Plan. One Price. One Unbelievable Value.

1. Insurance Barometer Study, 2015
2. Consumer Federation of America and Unum, 2012

For more information, contact your Sales Executive or visit [indigo-insurance.com](http://indigo-insurance.com).



## Voluntary Benefits

### Life Is Unpredictable—Voluntary Products Give Your Employees Peace of Mind

In today's market, one of the best ways to attract and retain quality employees is to offer comprehensive insurance coverage. Our voluntary products let employees choose their own coverage and pay the premiums, making them attractive to both you and your employees. Your employees will have peace of mind, knowing they'll be taken care of financially for unexpected expenses.

#### When you offer voluntary products, your employees can:

Save money, compared to products purchased outside the workplace

Purchase them conveniently through their employer

Get the coverage that best suits their needs

Manage unexpected expenses

#### Voluntary Group Term Life

Employees devote their lives to provide for their families. If something should happen to them, they want to make sure their families are taken care of financially. Our Voluntary Group Term Life lets employees choose the right amount of coverage for them and their family members.

#### Voluntary Accidental Death & Dismemberment (AD&D)

Accidents happen at unexpected times. The effects can be devastating. Voluntary AD&D lets employees protect their families financially by choosing a policy that best suits their needs in case of tragedy.

To learn more, contact your Sales Executive or visit [indigo-insurance.com](http://indigo-insurance.com).



## Hospital

Provides financial support to employees in the event that they or their covered family members are hospitalized. This coverage helps pay for out-of-pocket expenses such as deductibles and copayments, food, housing, and childcare.

## Accident

Covers employees 24/7 for disabling accidents and injuries that aren't work related, and therefore not covered by workers' compensation. We pay employees directly, allowing them to use the money toward housing, childcare, food, deductibles, and other expenses.

## Critical Illness

Covers heart attacks, strokes, cancer, and more. When the unexpected occurs, Critical Illness insurance provides financial protection for employees and their families when they need it the most. It offers financial support during diagnosis, hospital intensive care, outpatient treatment, and related disability. We pay the employee directly so they can use the money for expenses such as rent, childcare, food, deductibles, and other living expenses.

## 3-in-1 Essential Care & Recovery Bundle

Our 3-in-1 Essential Care & Recovery Bundle combines Hospital, Accident, and Critical Illness coverage into an affordable package that offers employees financial protection in case of hospital stays, accidents, and critical illness.

## Voluntary Disability

**Short term disability** covers a set percentage of an employee's salary for a specified amount of time. **Long term disability** covers a set percentage of an employee's salary for an extended period of time.

## Vision

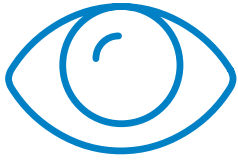
Eye health is critical to overall health and wellness. Blue 20/20 Vision offers employees significant savings for eyeglasses, contacts, and preventive care, such as eye exams. They'll also have access to one of the nation's largest vision care networks.

## Pet Insurance

Pets, like their owners, can be affected by costly medical conditions. Our #1-rated insurance for dogs and cats covers all hereditary, congenital, and chronic conditions, as well as accidents, illnesses, treatment, prescriptions, and diagnostics. When a pet is sick or injured, owners won't have to worry about being able to afford care.

## Worksite Benefit Consultants

To support employers, our worksite benefits consultants personalize the decision-making process for employees by educating them on their available benefits and choices.



# Vision Care Plans

## Blue 20/20 Gives Employees What They Want—Choice, Flexibility, and Savings.

Eye health is critical to overall health and wellness. Blue 20/20 offers employees significant savings on vision exams, lenses, contacts, and frames. They'll also have access to one of the nation's largest vision care networks.

| Flexible Plan Designs   | Convenient Service  | Network Providers  |
|---|---|--|
| <ul style="list-style-type: none"> <li>Options include: exam only, materials only, or exam and materials plans</li> <li>Multiple copay and material allowance options</li> <li>Additional discounts on second pair of glasses and sunglasses</li> </ul> | <ul style="list-style-type: none"> <li>Thousands of independent providers and retailers to choose from</li> <li>Evening and weekend hours available</li> <li>Locations near major shopping centers</li> <li>No appointment necessary at most locations</li> </ul> | <ul style="list-style-type: none"> <li>LensCrafters®</li> <li>Pearle Vision<sup>SM</sup></li> <li>Sears Optical®</li> <li>Target Optical®</li> <li>JCPenney Optical</li> </ul> |

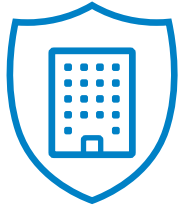


Each year, the U.S. loses \$5.3 billion in productivity loss due to vision impairment.<sup>1</sup>

1. Taylor & Francis Online, 2015

For more information, contact your Sales Executive, or log in to Broker Central at [bluecrossma.com/brokerhome](http://bluecrossma.com/brokerhome) and click Vision Coverage under Products.





## Workers' Compensation Insurance

When accidents happen, it pays to have the best workers' compensation available. That's why we offer industry-leading coverage that's fast, easy, and affordable.

### Features and Benefits:

Competitive pricing

Easy online submissions

Convenient payment options

Expert customer service for employers and employees

### Save up to 15%

on your workers' compensation premium just for signing up.\*

### Plus save an additional 5%

when you participate in Healthy Actions® and have a 50% or higher employee participation rate.

\*Accounts must meet certain qualifications and Berkshire Hathaway Guard's underwriting guidelines. Accounts must have at least \$7,500 in annualized workers' compensation premiums to qualify. For accounts with \$7,500 to \$20,000 in annualized workers' compensation premiums, the savings is 7.5%. For accounts with over \$20,000 in annualized workers' compensation premiums, the savings is 15%.

### Underwritten by:



### Partnered with:



Rated A+ (Superior) by A.M. Best

Get a Fast, Easy Quote:  
Visit [indigo.compnet-insurance.com](http://indigo.compnet-insurance.com).



## Pay-As-You-Go Means More Cash Flow

Smaller, more frequent payments help you free up money to use toward other business operations.

| Benefits include:   |  |
|---------------------|--|
| No down payment     | Payments that match your payroll cycle       |
| No installment fees | Automatic withdrawals from your bank account |

### Other Payment Options:

#### Traditional Installments

- 10%-25% down payment plus consecutive installments<sup>1</sup>
- Multiple payment options
- Installment fees may apply

#### Self-Reporting Plan

- 15% down payment plus 11 monthly installments
- No installment fees
- Enter data online
- Automatic withdrawals from your bank account

#### Faster, Easier Claims

CompNet's toll-free claims reporting service processes claims quickly, allowing injured employees to get prompt treatment, so they can return to work sooner. CompNet also completes the required forms, which means less paperwork for you.

#### Available for All Businesses

Through our partners, we offer workers' compensation to all businesses across all professions.

1. The down payment and number of installments are typically based on policy premium size.

For more information, contact your Sales Executive or visit [indigo-insurance.com](http://indigo-insurance.com)



# Travel Medical Insurance

Employees and their families can travel with confidence knowing that quality health care is available wherever life takes them. Our group and individual travel medical plans offer high-quality coverage in 190 countries and territories, with convenient access to English-speaking, western-trained doctors and hospitals.

## Services include:

|   |  |
|---|--|
| 24/7 concierge-level assistance, including appointment scheduling       | Direct billing for cashless access to care |
| A mobile app that helps members find doctors, hospitals, and pharmacies | Member education and support               |

## Group Products

### Blue Cross Blue Shield Global Expat™

Coverage for long-term travel of six months or more.

### Blue Cross Blue Shield Global Traveler™

Coverage for short-term travel of up to 180 days.

## Individual Products

### GeoBlue Voyager™

Coverage for short-term travel of up to 180 days.

### GeoBlue Trekker™

Coverage for unlimited trips in a 12-month period, up to 70 days maximum per trip.

For more information, contact your Sales Executive or visit [geoblutransportinsurance.com/bcbsma](http://geoblutransportinsurance.com/bcbsma).







## Employee Assistance Program (EAP)

Improve productivity and give your employees a performance boost. Using our 24/7 hotline and in-person counseling, employees can receive legal and financial consultation, child and elder care referrals, and other services to help reduce their everyday stress.

| Employee Services                         | Employer Services  |
|---|--|
| Available by telephone 24/7               | Telephone consultation with an EAP professional  |
| Support and crisis assistance             | Formal management referrals  |
| Face-to-face assessment and counseling    | Department of Transportation/Substance Abuse Professional assessment and case management |
| Legal and financial consultation          | Dedicated account management   |
| Referral to child and elder care services | On-site educational workshop   |
| Comprehensive online resources            | Supervisory training   |
| Health coaching                           | Crisis management services   |

### The Value of EAP

**The typical ROI is \$3 or more for every \$1 dollar invested in the EAP.<sup>1</sup>**

<sup>1</sup> Hargrave, G. E., Hiatt, D., Alexander, R., & Shaffer, I. A. (2008). EAP treatment impact on presenteeism and absenteeism: Implications for return on investment. *Journal of Workplace Behavioral Health*, 23(3), 283-293.

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Contact your broker or  
Sales Executive for more details.

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Because Life Happens

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