



Stop-Loss Insurance

Proven Solutions for Limiting Self-Funded Insurance Risk

The Indigo Advantage

Coverage That Exceeds Expectations

Through expertise and innovation, we exceed employers' ever-changing stop-loss needs by providing flexible solutions that protect more than their bottom line. We only partner with highly rated carriers, and we're a wholly owned subsidiary of the largest commercial health insurer in Massachusetts-so we'll be there when we're needed the most.

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Legal and Compliance Services

Get unlimited access to compliance attorneys and employment law programs at no additional charge.

Indigo Stop-Loss Has the **Right Solution for You**

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. Our coverage safeguards your company and helps mitigate those risks. There are also many benefits of self-funded insurance. You get immediate savings and



Product Highlights

We work with some of the industry's top-rated carriers to provide you with the highest-quality protection, which can be customized to meet your unique business needs. Features include:

- Unlimited Lifetime Maximum
- Coverage on groups 100+
- Flexible contract terms-various run-in, run-out, and contract lengths
- Advance funding at no additional charge
- Aggregating specific deductibles
- Specific and aggregate contracts-down to \$50,000 deductible
- Plan mirroring option
- No new laser at renewal option with renewal rate cap
- Terminal liability
- Seamless renewals on incurred contracts
- Complementary legal and compliance advice

To learn how Stop-Loss insurance from Indigo can protect you, talk to your sales representative, or visit www.indigo-insurance.com/stop-loss



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.

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Stop-loss policies are issued by Independence Life and Annuity Company under Policy Form Number 2019 SL-APP and 2019 SL-POL. Subject to state approvals SLPC 30514 1/20 (exp. 1/22)