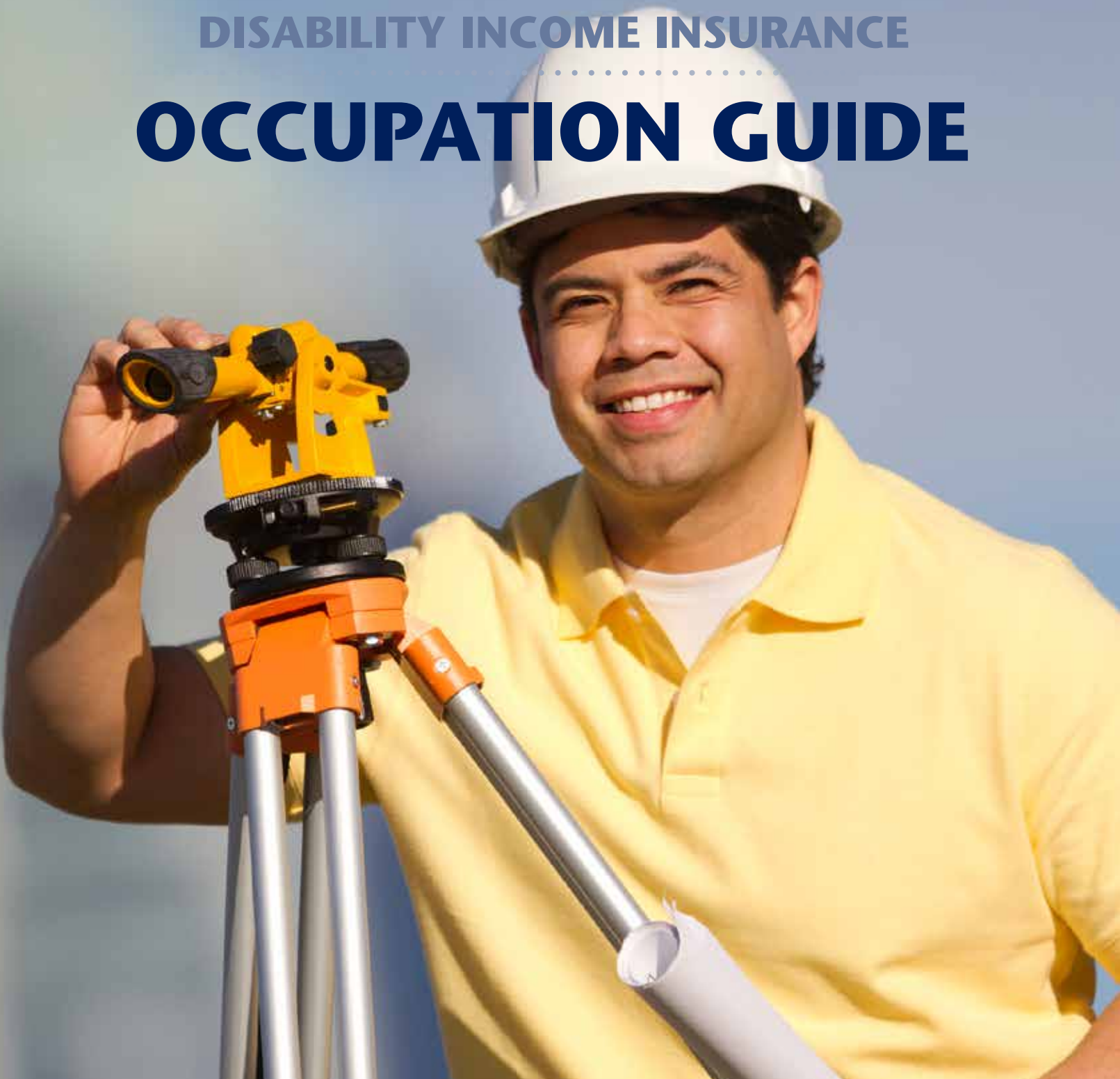


DISABILITY INCOME INSURANCE
.....
OCCUPATION GUIDE





Occupation Guide Basics	3
Class Definitions.....	3
Employment Credentials	4
Employment Stability.....	4
Business Owner Occupation Class Upgrade.....	4
W-2 Employee Occupation Class Upgrade.....	4
Part-Time Occupations	5
Seasonal Occupations	5
Multiple Occupations.....	5
Government Employees	5
Home-Based Occupations.....	6
Stay-at-Home Spouses	6
Farmer Guidelines.....	7
Multi-Life Discounts	7
Multi-Policy Discounts	7
Association Program Discount.....	7
Height and Weight Chart	8
Occupation Guide Classifications	9





OCCUPATION GUIDE BASICS

The occupation class is based on the actual duties performed and is affected by factors such as:

- Environmental hazards
- Claims experience
- Stability and motivation
- Education and training

The occupation class determines:

- Plan, benefit period, optional benefit and rider availability
- Own occupation period
- Premium rate

To determine the proper occupation class:

- Obtain a detailed description of the actual duties performed. Job title alone is not sufficient.
- Obtain the percentage of time actually spent performing professional, managerial, and administrative duties vs. trade, services, or manual labor duties.
- Match the percentage breakdown of actual duties performed to the most appropriate occupation class category listed below. Individual circumstances will vary and the Underwriting Department has final approval authority based on the available information.

CLASS DEFINITIONS

Class 5

Occupations where the duties are limited to administrative, professional, managerial and clerical with no manual labor or service demands and minimal physical dexterity demands. Typically, advanced or specialized education, training, or experience is required. Examples include accountants, actuaries, bookkeepers, computer analysts, draftsmen, and secretaries.

Class 4

Occupations where the duties include professional and specialized technical functions that may require physical dexterity with little or no manual labor or services*. Typically, advanced or specialized education, training or experience is required. Examples include surgeons, dentists and CRNAs.

* "Little or no manual labor or services" means no more than 10% of the time performing manual labor or services not to exceed 4 hours in any given workweek where at least 3 full-time employees or at least 5 subcontractors performing manual labor or services are directly supervised or managed by the Proposed Insured.

Class 3

Occupations where the duties include professional, semi-professional, supervisory or technical functions that may require on-site supervision, moderate physical dexterity with little or no manual labor or services*. Typically, specialized training or experience is required. Examples include cashiers, dental hygienists, medical technicians and on-site supervisors.

Class 2

Occupations where the duties include semi-professional, skilled trade or technical functions that may require continual physical dexterity and manual labor or services. Specialized training or skills are required. Examples include carpenters, electricians, farmers, mechanics, plumbers, cosmetologists and truck drivers.

Class 1

Occupations where the duties include technical or trade functions that may require heavy manual labor or services, continual physical dexterity and hazardous environmental exposure. Basic skills or training is required. Typically, longer periods of recuperation from disability are required. Examples include chiropractors, factory laborers, firemen, policemen, roofers and carpet layers.

NI = Not Insurable

Occupations considered uninsurable for disability income coverage based on duties that may require severe environmental hazard exposure, and may involve extraordinary psychological stressors, extreme physical dexterity and excessive manual labor or services. Examples include air traffic controllers, pilots, linemen and iron workers.

Occupation Guide Classifications

For simplicity, the occupation guide lists common occupations with the appropriate class. This is only a guide and the Underwriting Department has final approval authority based on the information received. Also noted is the maximum benefit period available for each occupation listed. Individual circumstances will vary and the guide is not all inclusive.

Please contact your DI Sales team or the Underwriting Department by phone (800) 437-7355 or by email DISales@IllinoisMutual.com or Underwriting@IllinoisMutual.com for assistance with occupation classes.



EMPLOYMENT CREDENTIALS

Employment in many occupations requires advanced education, specialized training, licensing, and certification or association membership. Only those who are employed with appropriate occupation credentials or those operating in conformity with all applicable laws will be considered for coverage.

EMPLOYMENT STABILITY

Individuals must demonstrate a history of stable, full-time (30 hours per week, on average, year-round) employment in the primary occupation. For individuals working less than 30 hours per week, see the Part-Time Occupations section of this guide.

- Provide details to frequent changes of occupation and/or employer, or any period of unemployment lasting six months or longer within five years of application completion.
- If the applicant intends to change occupation or employment status within six months following application completion, provide details.

Self-employed individuals must have been in business for at least 12 consecutive months or gainfully employed in the same occupation or line of work as current employment for two consecutive years immediately preceding self-employment.

To Age 67 Benefit Period

Applicants must have been gainfully employed in current occupation for at least two consecutive years and have a minimum salary of at least \$20,000 annually in order to be eligible for To Age 67 benefits.

BUSINESS OWNER OCCUPATION CLASS UPGRADE

For business owners applying for Personal Paycheck Power® or Business Expense Power®, Illinois Mutual will offer a “one-class” occupation upgrade.

- Available class upgrades are: Class 1 upgraded to Class 2; Class 2 upgraded to Class 3; Class 3 upgraded to Class 5.
- The business owner must have at least 20% ownership of his or her business and demonstrate at least 2 consecutive years of financially successful business operations immediately preceding application completion.

- The class upgrade allows the proposed insured to apply for optional benefits/riders that are available to the upgraded occupation class.
- The To Age 67 benefit period may be available to Class 2 and 3 occupations subject to gainful employment in the current occupation for at least 2 consecutive years and a minimum net income after business expenses of at least \$30,000 annually. Class 1 occupations upgraded to Class 2 are not eligible for a To Age 67 benefit period.
- The class upgrade and/or To Age 67 benefit period can be denied at the underwriter's discretion on above-average risk cases.
- The class upgrade is not available to Class 4 occupations or chiropractors.
- Part-time occupations are restricted to a maximum 2 year benefit period.

W-2 EMPLOYEE OCCUPATION CLASS UPGRADE

For W-2 employees in eligible paraprofessional or skilled trade occupations applying for Personal Paycheck Power®, Illinois Mutual will offer a “one class” occupation upgrade.

Paraprofessionals: A person who is trained, certified or licensed to assist a doctor, surgeon, dentist, veterinarian, registered nurse or other professional. Eligible occupations are dental assistants, dental hygienists, veterinary assistants, LPN's, LVN's, surgical assistants, X-ray technicians, ultrasound technicians, and teacher's aides.

Skilled Trades: A person who is trained, certified, or licensed in a particular trade or type of work that requires special training, advanced skill, or manual proficiency. Eligible occupations are carpenters, plumbers, electricians, HVAC technicians, machinists, and mechanics.

- Available class upgrades are: Class 2 upgraded to Class 3; Class 3 upgraded to Class 5.
- The class upgrade allows the proposed insured to apply for optional benefits/riders that are available to the upgraded occupation class.
- The To Age 67 benefit period may be available to Class 2 and Class 3 occupations subject to gainful employment in the current occupation for at least 2 consecutive years and a minimum salary of at least \$30,000 annually.



W-2 EMPLOYEE OCCUPATION CLASS UPGRADE (CONT.)

- The class upgrade and/or To Age 67 benefit period can be denied at the underwriter's discretion on above average risk cases.
- The class upgrade is not available to Class 1 or Class 4 occupations.
- Part-time occupations are restricted to a maximum 2 year benefit period.

PART-TIME OCCUPATIONS

Certain professionals and skilled individuals working on a part-time basis (at least 20 hours per week, on average, year round) can be considered for Personal Paycheck Power®, subject to the following guidelines:

Occupations:

Most insurable occupations listed in this DI Occupation Guide are eligible for coverage.

Ineligible occupations are Class 4 Physicians, Chiropractors, Retailing, Wholesaling, Restaurant Industry, Salesperson/Broker and Manufacturer Representatives. Also, those working for family owned/operated businesses, home-based occupations, seasonal occupations, government employees and those with multiple occupations are not eligible for coverage.

Eligibility:

- Minimum 2 years of employment stability including employment status, occupation/job duties, hours worked per week and insurable earned income.
- Insurable earned income of at least \$7,200 per year (financial documentation required).
- Ages 25 - 60

Benefits Available:

- All elimination periods are available.
- Benefit periods of 2 years or less.
- Maximum total monthly benefit not to exceed \$3,000/month
- No offer of coverage when participating with existing DI coverage.
- Return of Premium Rider, Retroactive Injury Benefit Rider and Integrated Monthly Benefit Rider are the only optional riders available.

SEASONAL OCCUPATIONS

Applicants employed in seasonal occupations are eligible for coverage provided there is an established and stable pattern of employment and seasonal

inactivity. The period of inactivity cannot exceed 90 days and a corresponding minimum policy elimination period will be required.

MULTIPLE OCCUPATIONS

When an applicant has two full-time occupations or a full-time and a part-time occupation, use the classification appropriate for the most hazardous work or occupation and include only the earned income derived from the primary occupation at the primary business. Do not include earned income from any secondary or part-time occupation when calculating monthly benefit amount eligibility. Applicants with multiple part-time occupations or more than two full-time occupations are not insurable.

GOVERNMENT EMPLOYEES

Federal, state, county and municipal (government) employees are considered individually at the occupation class and benefit period appropriate for their job duties. This includes law enforcement, public employees, firefighters and teachers.

Federal, state, county or municipal government funded/subsidized organizations, or those with similar government sponsored benefit programs such as postal workers or railroad employees, will be subject to the same issue and participation limits as government employees.

Government employees are subject to the following special underwriting issue and participation limits:

- The Base Monthly Benefit is limited to 30% of earned income not to exceed \$2,000 per month.
- The Integrated Monthly Benefit Rider is limited to 40% of earned income not to exceed \$1,800 per month.
- Coverage may not be available if there is any individual or group disability income insurance in force. Please contact the Home Office to discuss eligibility.
- Guaranteed Insurability Option is not available.

The Integrated Monthly Benefit Rider pays an additional Total Disability benefit reduced by receipt of Social Insurance Benefits such as Social Security, Workers' Compensation, Railroad Retirement and Government Retirement/Disability Fund. The Base Monthly Benefit is not reduced by receipt of Social Insurance Benefits.

Home Office pre-approval of payroll deduction and list billing plans for government employees is required.



HOME-BASED OCCUPATIONS

Many home-based occupations qualify for coverage subject to the following guidelines:

Businesses conducted from the home:

Less than 50% of the occupation duties are performed inside the home. Usual underwriting guidelines are applicable.

Examples include carpenters, electricians, plumbers, on-site service or repair people and traveling salespersons.

Businesses conducted inside the home:

50% or more of the occupation duties are performed inside the home.

- Home-based occupations where daily or weekly travel is required:
 - Full-time employment in current occupation for at least two years and home-based for at least one year.
 - Complete federal income tax returns for the past two years with all schedules are required.

Examples include computer consultants, commercial photographers, manufacturing representatives, and court reporters.

- Home-based occupations where daily or weekly travel is not required, but the business office is separate from the main home with its own separate entrance. The home office is used exclusively and regularly by patients, clients or customers in the normal course of trade or business:
 - Full-time employment in current occupation for at least two years and home-based for at least one year.
 - Complete federal income tax returns for the past two years with all schedules are required.

Examples include physicians, dentists, licensed massage therapists, licensed hairstylists and CPAs.

- Home-based occupations where daily or weekly travel is not required and the business office is not separate from the main home:
 - Full-time employment in current occupation for at least three years and home-based for at least two years.
 - Complete federal income tax returns for the past two years with all schedules are required.

Examples include licensed day care operators, commercial artists, graphic designers, tailors, picture framers, bookkeepers, technical writers, transcriptionists, and telemarketers.

Non-owner, W-2 employees working from the home can be considered for coverage without home-based restrictions subject to verification of income and one year of full-time employment.

STAY-AT-HOME SPOUSES

Illinois Mutual offers DI to stay-at-home spouses when their wage-earning spouse has or is applying for coverage with Illinois Mutual.

- Up to \$1,000 of monthly benefit*
- All elimination periods available
- Maximum 2 year benefit period
- Occupation class 2
- Return of Premium Rider available
- Guaranteed Insurability Option available if the maximum monthly benefit is not initially purchased
- The stay-at-home spouse is eligible for coverage only if:
 - the wage-earning spouse financially qualifies for coverage *and*
 - he or she resides with the wage-earning spouse *and*
 - the stay-at-home spouse does not already have DI coverage in force or applied for.
- If the stay-at-home spouse has a secondary part-time occupation, see the Part-Time Occupations section of this guide.
- An application is required, along with MIB and RX data check**

*The monthly benefit for the stay-at-home spouse cannot exceed the monthly benefit for the wage-earning spouse.

**Additional underwriting requirements may apply if indicated by MIB, RX data check, or other information developed during underwriting.



FARMER GUIDELINES

Even if farm expenses including depreciation result in little or no reportable income (profit) for federal income tax purposes, farmers are usually eligible for individual and/or business expense coverage. Use the acreage or herd size to determine the monthly benefit amount available on DI105 and BE105 when income cannot be verified by tax returns.

Farm Size (Acres)	Herd Size (Head)	Amount (Monthly)
200+	24-49	Up to \$1,500
350+	50-74	Up to \$2,000
500+	75+	Up to \$2,500

- Indicate the number of acres farmed or herd size on the application.
- Any member of a farm family proposed for DI must demonstrate full time participation in the farming operation, exclusive of household chores.
- The size and scope of the farming operation must support the total amount of DI proposed on all family members.

The following guidelines apply to farm spouses actively working and participating in the farm operation a minimum 30 hours per week.

- 6 month, 1 year or 2 year benefit periods available
- Occupation class 2.

Guidelines for Farm Working Spouses		
Farm Size (Acres)	Herd Size (Head)	Amount (Monthly)
200+	24-49	Up to \$400
350+	50-74	Up to \$600
500+	75+	Up to \$800

The Activities of Daily Living Rider (ADL) is available to farmers and farm working spouses who qualify for coverage based on acreage or herd size. By selling the ADL rider, your farming clients are able to purchase an ADL benefit up to 50% of the base monthly benefit amount allowed based on acreage and herd size.

MULTI-LIFE DISCOUNTS

A 5% multi-life discount is available on three or more lives based on the following guidelines:

- Available on DI105 or BE105.
- Three or more lives must be issued policies.
- Applications must be submitted at same time.
- Applicants must work for same employer.
- Employer-paid premium or Electronic Funds Transfer (EFT)
- Payroll deduction mode not eligible.
- Multi-Life Discounts not available in FL or OH.

MULTI-POLICY DISCOUNTS

A 5% multi-policy discount is available to an applicant on a DI105 policy and BE105 policy when both policies are submitted at the same time and issued. The 5% discount applies to both policies. The multi-policy discount is not available in FL.

ASSOCIATION PROGRAM DISCOUNT

Members of approved associations can receive a 5% discount on a DI105 plan. No minimum number of lives applies. Complimentary personalized marketing materials are available for approved associations of 250 or more. Association discounts not available in FL, OH, or NJ.

Download our DI Association Kit (Form A9601) from the Resource Library for program details, start-up information and a resource guide.

Note: A policy is not eligible for more than one discount.





HEIGHT AND WEIGHT CHART - DI105 AND BE105

This chart serves as a guideline for the probable underwriting action based on build. Final underwriting action will be based on all aspects of the risk.

Height	WEIGHT									
	Standard Rates	Extra Premium Rating in Percentages							IC	Uninsurable
		25%	50%	75%	100%	125%	150%			
4'8"	84 - 167	168	177	186	192	198	204	205 - 227	228	
4'9"	86 - 171	172	181	191	197	203	209	210 - 233	234	
4'10"	88 - 175	176	186	195	202	208	214	215 - 238	239	
4'11"	90 - 180	181	191	200	207	214	220	221 - 244	245	
5'0"	92 - 184	185	195	204	211	218	224	225 - 250	251	
5'1"	95 - 188	189	199	210	217	223	230	231 - 256	257	
5'2"	97 - 192	193	205	215	222	229	236	237 - 261	262	
5'3"	99 - 198	199	210	221	228	236	243	244 - 269	270	
5'4"	102 - 203	204	215	226	234	241	249	250 - 276	277	
5'5"	104 - 209	210	221	233	240	248	255	256 - 284	285	
5'6"	108 - 215	216	226	238	246	254	261	262 - 292	293	
5'7"	111 - 220	221	233	245	253	261	269	270 - 299	300	
5'8"	113 - 226	227	239	252	260	268	276	277 - 307	308	
5'9"	116 - 231	232	245	258	266	275	283	284 - 314	315	
5'10"	119 - 237	238	252	265	274	283	291	292 - 322	323	
5'11"	123 - 244	245	258	271	280	289	298	299 - 332	333	
6'0"	126 - 251	252	265	279	288	297	307	308 - 341	342	
6'1"	129 - 257	258	272	286	295	305	314	315 - 349	350	
6'2"	132 - 264	265	278	293	302	311	321	322 - 358	359	
6'3"	137 - 272	273	286	300	310	320	330	331 - 370	371	
6'4"	140 - 279	280	294	310	320	330	340	341 - 379	380	
6'5"	144 - 287	288	303	319	329	340	350	351 - 390	391	
6'6"	148 - 296	297	312	329	339	350	361	362 - 402	403	
6'7"	154 - 306	307	323	338	351	362	374	375 - 415	416	

Note: Extra premium ratings of 50% or more will limit benefit period availability.

IC = INDIVIDUAL CONSIDERATION

Weight loss tends to be unstable and short-lived. When considering applicants who have lost weight within 12 months of the application completion date, indicate the reason for the weight loss and add half of the weight lost back to the current weight prior to referencing the table for the probable underwriting action.

Individuals at or above the uninsurable weight are not eligible for coverage. Individuals significantly underweight will be given individual consideration.



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
A							
ACCOUNTANT, CPA	5	✓	✓	✓	✓	✓	✓
ACTOR, ACTRESS	NI						
ACTUARY	5	✓	✓	✓	✓	✓	✓
ADJUSTER, Claim							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
ADVERTISING							
Manager, Copywriter or Salesperson	5	✓	✓	✓	✓	✓	✓
AESTHETICIAN	1	✓	✓	✓	✓		
AGRONOMIST	3	✓	✓	✓	✓	✓	✓
AIRPORT, AVIATION							
Air Traffic Controller	NI						
Baggage/Freight Handler, Airport Security	2	✓	✓	✓	✓		
Customs Agent	5	✓	✓	✓			
Dealer or Salesperson (aviation activities excluded by rider)	5	✓	✓	✓	✓	✓	✓
Instructor, flying	NI						
Manager, Office or Clerical Employee	5	✓	✓	✓	✓	✓	✓
Mechanic (ground duties only)	2	✓	✓	✓	✓	✓	✓
Pilot, Crew Member or Flight Attendant	NI						
Refueling, Service, Repair Technician	2	✓	✓	✓	✓		
Reservation or Passenger Service Agent	5	✓	✓	✓	✓	✓	✓
TSA Employees - see Government Employees , page 5							
ANIMAL CARE							
Breeder, Catcher, Farrier, Handler, Kennel, Groomer, Trainer	2	✓	✓	✓	✓		
Renderer	1	✓	✓	✓	✓		
Veterinarian							
Small Animal, DVM	5	✓	✓	✓	✓	✓	✓
Small Animal, Technician	3	✓	✓	✓	✓	✓	✓
Large Animal, DVM	2	✓	✓	✓	✓	✓	✓
Large Animal, Technician	2	✓	✓	✓	✓	✓	✓
Zoo Workers - see ZOO							
ANTIQUE DEALER							
Administrator, Manager	5	✓	✓	✓	✓	✓	✓
Delivery	2	✓	✓	✓	✓		
Repair/Service Technician	2	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
A							
Sales Clerk	3	✓	✓	✓	✓	✓	✓
APPLIANCE, Sales and Service							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Delivery Driver	2	✓	✓	✓	✓		
Repair/Service Technician	2	✓	✓	✓	✓	✓	✓
Shop Supervisor, Estimator, Parts Clerk	3	✓	✓	✓	✓	✓	✓
APPRAISER, Real Estate							
Building inspection	2	✓	✓	✓	✓	✓	✓
No building inspection	5	✓	✓	✓	✓	✓	✓
ARBORIST	1	✓	✓	✓	✓		
ARCHITECT							
Field Supervisor, Estimator	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
ARMED SERVICES PERSONNEL							
All Branches	NI						
ART GALLERY							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Delivery/Display	2	✓	✓	✓	✓		
ARTIST							
Cartoonist, Commercial, Designer, Illustrator	5	✓	✓	✓	✓	✓	✓
Freelance	NI						
ASTRONOMER							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
ASSESSOR, Tax							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
ATTORNEY	5	✓	✓	✓	✓	✓	✓
AUCTIONEER	3	✓	✓	✓	✓	✓	✓
AUDITOR	5	✓	✓	✓	✓	✓	✓
AUTHOR, WRITER							
Commercial	5	✓	✓	✓	✓	✓	✓
Freelance	NI						
AUTOMOBILE, MOTORCYCLE							
Accessories, Sales, Service, Repair							
Administrator, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Bodyman, Painter, Striper	2	✓	✓	✓	✓		
Dent Repairer	2	✓	✓	✓	✓		



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
A							
Detailer, Runner	2	✓	✓	✓	✓		
Mechanic	2	✓	✓	✓	✓	✓	✓
Muffler, Brake, Shocks, Tires, Battery Technician	2	✓	✓	✓	✓	✓	
Oil/Lube Service Technician	2	✓	✓	✓	✓		
Seat Upholsterer	2	✓	✓	✓	✓		
Shop Supervisor, Estimator, Parts Clerk	3	✓	✓	✓	✓	✓	✓
Windshield Repair/Installation	2	✓	✓	✓	✓	✓	✓
Sales							
Franchise Dealership Salesperson, Manager	5	✓	✓	✓	✓	✓	✓
Independent Retailer or Wholesaler, Salesperson, Manager	2	✓	✓	✓	✓	✓	✓
Service Station							
Manager	2	✓	✓	✓	✓		
Cashier, Clerk, Attendant	2	✓	✓	✓	✓		
Road Service, Towing Service	2	✓	✓	✓	✓		
Other							
Parking/Storage Attendant/Valet	1	✓	✓	✓	✓		
Repossessor	NI						
Salvage Dealer/Recycler - see SALVAGE, SCRAP MATERIALS, JUNK							
B							
BAKERY							
Administrator, Manager	5	✓	✓	✓	✓	✓	✓
Baker/Cake Decorator	2	✓	✓	✓	✓	✓	✓
Counter Clerk/Cashier	3	✓	✓	✓	✓	✓	✓
BAILBONDSMAN	NI						
BANK							
Administrator, Manager, Salesperson, Teller	5	✓	✓	✓	✓	✓	✓
Guard - see GUARD							
BAR, Owner, Employees	NI						
BARBER	2	✓	✓	✓	✓		
BEEKEEPER	1	✓	✓	✓	✓		
BICYCLE SALES/SERVICE							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Assembly, Service Technician	3	✓	✓	✓	✓	✓	✓
BIOCHEMIST, BIOLOGIST							
Lab duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
B							
BLACKSMITH	2	✓	✓	✓	✓		
BOAT/SHIP INDUSTRY							
Accessories, Mariners, Repairs, Sales, Service							
Marina (dry dock only)							
Administrator, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Detailer	2	✓	✓	✓	✓		
Fuel Attendant, Towing Service	2	✓	✓	✓	✓		
Lift Operator, Repair Technician, Painter, Striper	2	✓	✓	✓	✓		
Mechanic	2	✓	✓	✓	✓	✓	✓
Oil/Lube Service Technician	2	✓	✓	✓	✓		
Shop Supervisor, Estimator, Parts Clerk	3	✓	✓	✓	✓	✓	✓
Mariners (sailing from US Ports only - one month or less per trip and no more than nine months per year)							
Boat - Barge, Charter, Ferry, Fishing, Tour, Tug							
Captain	2	✓	✓	✓	✓		
Crewmember	1	✓	✓	✓	✓		
Ship - Cargo, Freighter, Cruiseline, Tanker							
Captain, Executive Officers	1	✓	✓	✓	✓		
Crewmember	NI						
Sales							
Franchise Dealership Salesperson, Manager, showroom duties only	5	✓	✓	✓	✓	✓	✓
Independent Retailer or Wholesaler, Salesperson, Manager	2	✓	✓	✓	✓	✓	✓
Other							
Harbor Master, Pilot	3	✓	✓	✓	✓		
BOILERMAKER	NI						
BOOKKEEPER	5	✓	✓	✓	✓	✓	✓
BOWLING ALLEY							
Administrator, Manager	5	✓	✓	✓	✓	✓	✓
Bartender	NI						
Cashier/Rental Counter Clerk	3	✓	✓	✓	✓	✓	✓
Maintenance, Repair Technician	2	✓	✓	✓	✓	✓	
Snack Bar Cook, Counter Clerk	2	✓	✓	✓	✓		
BRICK LAYER, MASON	2	✓	✓	✓	✓		
BRIDGETENDER	2	✓	✓	✓	✓		
BROKER							
Insurance - Life/Health, Property/Casualty	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
B							
Mortgage	5	✓	✓	✓	✓	✓	✓
Produce/Livestock, Feed lot, stock yard	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
Real Estate – Agent, Realtor	5	✓	✓	✓	✓	✓	✓
Stock, Bond or Investment (office duties only)	5	✓	✓	✓	✓	✓	✓
Day Trader	NI						
Floor Trader	NI						
Investor on own account	NI						
Commodity, Futures, Options	NI						
BUILDING MANAGEMENT, MAINTENANCE							
Administrator, Manager (non-resident)	5	✓	✓	✓	✓	✓	✓
Manager (resident)	2	✓	✓	✓	✓	✓	
Maintenance/Repair Technician	2	✓	✓	✓	✓		
Custodian, Janitor	1	✓	✓	✓	✓		
BUSINESS MACHINE, Sales and Service							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Delivery	2	✓	✓	✓	✓	✓	
Repair, Service Technician	3	✓	✓	✓	✓	✓	✓
BUTCHER SHOP, MEAT LOCKER							
Administrator, Manager	5	✓	✓	✓	✓	✓	✓
Shop Supervisor	3	✓	✓	✓	✓	✓	✓
Butcher, Meat Wrapper/Packer	2	✓	✓	✓	✓	✓	
Slaughtering	1	✓	✓	✓	✓		
C							
CPA, ACCOUNTANT	5	✓	✓	✓	✓	✓	✓
CABINETMAKER	2	✓	✓	✓	✓	✓	✓
CAFETERIA - see RESTAURANT INDUSTRY (Fast Food)							
CAMPGROUNDS/CABIN							
Cabin/Camp Operator	3	✓	✓	✓	✓	✓	✓
Maintenance	1	✓	✓	✓	✓		
CAR WASH							
Administrator, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Manager (primarily supervisory)	2	✓	✓	✓	✓		
Cashier, Clerk, Attendant	2	✓	✓	✓	✓		
Detailer	2	✓	✓	✓	✓		
Repair/Service Technician	2	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
C							
CARPENTER	2	✓	✓	✓	✓	✓	✓
CARPET CLEANER	2	✓	✓	✓	✓		
CARPET INSTALLER	1	✓	✓	✓	✓		
CARTOGRAPHER							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
CASHIER, RETAIL	3	✓	✓	✓	✓	✓	✓
CATERER							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Food Preparer	2	✓	✓	✓	✓		
Supervisor (on site)	3	✓	✓	✓	✓	✓	✓
CEMETERY, MAUSOLEUM							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Engraver	2	✓	✓	✓	✓	✓	
Equipment Operator, Maintenance	2	✓	✓	✓	✓		
CHECK/CASH ADVANCE STORE	2	✓	✓	✓	✓		
CHEF – see RESTAURANT INDUSTRY							
CHEMIST							
Lab duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
CHIMNEY SWEEP or CLEANER	2	✓	✓	✓	✓		
CHIROPRACTOR	1	✓	✓	✓			
CITY EMPLOYEE – see Government Employees , page 5							
CIVIC CENTER, ARENA							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Concessions	NI						
Custodian/Janitor	1	✓	✓	✓	✓		
Maintenance/Repair Technician	2	✓	✓	✓	✓		
Stagehand, Soundperson	2	✓	✓	✓	✓		
CLERGY	5	✓	✓	✓	✓	✓	✓
COMPTROLLER	5	✓	✓	✓	✓	✓	✓
COMPUTER INDUSTRY							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Analyst, Consultant, Data Entry, Programmer	5	✓	✓	✓	✓	✓	✓
Delivery	2	✓	✓	✓	✓	✓	
Repair, Service Technician	3	✓	✓	✓	✓	✓	✓
CONSIGNMENT SHOP, Clothes	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
C							
CONTRACTOR, CONSTRUCTION, BUILDING TRADES							
Contractor							
Administrator, Estimator (not on job site)	5	✓	✓	✓	✓	✓	✓
Appraiser, Real Estate							
Building inspection	2	✓	✓	✓	✓	✓	✓
No building inspection	5	✓	✓	✓	✓	✓	✓
Architect							
Field Supervisor, Estimator	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
Civil Engineer	3	✓	✓	✓	✓	✓	✓
Contract Manager							
Office duties only	5	✓	✓	✓	✓	✓	✓
On job site, primarily supervisory	3	✓	✓	✓	✓	✓	✓
Draftsman	5	✓	✓	✓	✓	✓	✓
Engineer							
Bridge or Dam	NI						
Field, Safety Construction Site (not bridge or dam)	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
Operating – see also specific industry	2	✓	✓	✓	✓		
Train – see RAILROAD							
Geographer	3	✓	✓	✓	✓	✓	✓
Manager, Estimator (on job site, primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Property/Land Acquisition Specialist							
Office duties only	5	✓	✓	✓	✓	✓	✓
On job site, primarily supervisory	3	✓	✓	✓	✓	✓	✓
Purchasing Agent	5	✓	✓	✓	✓	✓	✓
Safety Director (office duties only)	5	✓	✓	✓	✓	✓	✓
Safety Supervisor (on job site)	2	✓	✓	✓	✓		
Superintendent, Supervisor, Inspector (no labor)	3	✓	✓	✓	✓	✓	✓
Surveyor	3	✓	✓	✓	✓	✓	✓
Urban/Regional Planner (on job site)	3	✓	✓	✓	✓	✓	✓
Zoning Specialist	3	✓	✓	✓	✓	✓	✓
Construction							
Awning Design/Repair	2	✓	✓	✓	✓	✓	✓
Basement Dewatering	2	✓	✓	✓	✓	✓	✓
Blaster (handling explosives)	NI						



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
C							
Boilermaker	NI						
Bridge, Dam, Tunnel or Highrise Projects	NI						
Building Mover/Demolition (no explosives)	1	✓	✓	✓			
Cell Tower Construction/Maintenance	1	✓	✓	✓			
Cutter/Trimmer	2	✓	✓	✓	✓	✓	✓
Direction Driller	1	✓	✓	✓	✓		
Dredge Operator	2	✓	✓	✓	✓		
Dumpster Delivery/Pickup	2	✓	✓	✓	✓		
Equipment Operator/Excavator							
Backhoe, Forklift, Loader, Tractor, Trencher	2	✓	✓	✓	✓		
Bulldozer, Grader, Power Shovel	2	✓	✓	✓	✓		
Crane, Dragline	1	✓	✓	✓	✓		
Truck – see DRIVER							
Foreman	2	✓	✓	✓	✓	✓	✓
Handyman (residential)	2	✓	✓	✓	✓	✓	✓
Industrial Machinery Mechanic	2	✓	✓	✓	✓	✓	✓
Inspector							
Building/Home	2	✓	✓	✓	✓	✓	✓
Fire	1	✓	✓	✓	✓		
Iron Worker – see STRUCTURAL STEEL							
Laborer	1	✓	✓	✓	✓		
Portable Sanitation Service	1	✓	✓	✓	✓		
Power Washer	2	✓	✓	✓	✓		
Pump/Compressor Operator	2	✓	✓	✓	✓	✓	
Rebar Worker (Reinforcing Metal Worker)	1	✓	✓	✓	✓		
Residential/Commercial Building Cleaner	1	✓	✓	✓	✓		
Road/Highway							
Airhammer, Flagman, Construction Laborer	1	✓	✓	✓	✓		
Supervisor (no labor)	3	✓	✓	✓	✓	✓	✓
Sandblaster	1	✓	✓	✓	✓		
Septic/Sewer							
Installation, Backhoe Operator	2	✓	✓	✓	✓		
Servicing	1	✓	✓	✓	✓		
Steamfitter	1	✓	✓	✓	✓		
Structural Iron Worker							
Highrise Projects (more than 2 stories)	NI						
Lowrise Projects (2 stories or less)	2	✓	✓	✓	✓	✓	✓
Traffic Control Installation/Maintenance	2	✓	✓	✓	✓		



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
C							
Welder (no unusual hazard)	1	✓	✓	✓	✓		
Windmill Construction/Maintenance (2 stories or less)	1	✓	✓	✓			
Building Trades							
Asbestos Removal	1	✓	✓	✓	✓		
Bathtub Refinisher	2	✓	✓	✓	✓	✓	✓
Block Layer, Mason	2	✓	✓	✓	✓		
Cabinet Maker	2	✓	✓	✓	✓	✓	✓
Carpet Installer	1	✓	✓	✓	✓		
Carpenter	2	✓	✓	✓	✓	✓	✓
Caulker	2	✓	✓	✓	✓	✓	✓
Ceiling Tile Installer	2	✓	✓	✓	✓		
Cement Finisher/Paver	2	✓	✓	✓	✓		
Concrete							
Driveway, Sidewalk	2	✓	✓	✓	✓		
Foundation	2	✓	✓	✓	✓		
Drywall Installer, Taper, Finisher	2	✓	✓	✓	✓		
Electrician	2	✓	✓	✓	✓	✓	✓
Etchers/Engravers	2	✓	✓	✓	✓	✓	
Fence Installer	2	✓	✓	✓	✓	✓	✓
Fire/Water Restoration Specialist	2	✓	✓	✓	✓		
Floors, Covering/Finishing							
Carpet Layer	1	✓	✓	✓	✓		
Cleaning, Sanding/Finishing, Marble, Mosaic, Tile Layer/Setter, Vinyl Coverings	2	✓	✓	✓	✓		
Garage/Overhead Door							
Administrator, Estimator (not on job site)	5	✓	✓	✓	✓	✓	✓
Installation, Maintenance and Repair Technician	2	✓	✓	✓	✓		
Manager, Estimator (on job site, primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Glazier	2	✓	✓	✓	✓	✓	✓
Granite/Counter Top Installation	2	✓	✓	✓	✓	✓	✓
Heating, Ventilation, Air Conditioning (HVAC) Technician	2	✓	✓	✓	✓	✓	✓
Insulation Installer	2	✓	✓	✓	✓	✓	✓
Ironworker – see STRUCTURAL STEEL							
Metal Fabricator	1	✓	✓	✓	✓		
Ornamental Ironworker (installs stairs, rails)	2	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
C							
Painter							
Highrise (more than 2 stories)	NI						
Lowrise (2 stories or less)							
Commercial/Residential	2	✓	✓	✓	✓	✓	✓
Highway, Directional Lines	1	✓	✓	✓	✓		
Signs, Billboards	2	✓	✓	✓	✓		
Shop only	2	✓	✓	✓	✓	✓	✓
Paper Hanger	2	✓	✓	✓	✓	✓	✓
Pattern/Model Maker	2	✓	✓	✓	✓	✓	✓
Pipefitter	1	✓	✓	✓	✓		
Plaster/Stucco Applicator	2	✓	✓	✓	✓		
Plastic Fabricator	2	✓	✓	✓	✓		
Plumber	2	✓	✓	✓	✓	✓	✓
Roofer	1	✓	✓	✓	✓		
Security System							
Installer, Repair Technician	2	✓	✓	✓	✓	✓	✓
Sales (no installation or repair)	5	✓	✓	✓	✓	✓	✓
Siding/Gutter Installer	2	✓	✓	✓	✓	✓	✓
Sign Maker/Installation	2	✓	✓	✓	✓		
Solar Panel Installer (not over 2 stories)	2	✓	✓	✓	✓	✓	✓
Sprinkler Installer	2	✓	✓	✓	✓	✓	✓
Surround Sound/Home Theater Electronics Installer	2	✓	✓	✓	✓	✓	✓
Window/Door Installer	2	✓	✓	✓	✓	✓	✓
CONVENIENCE STORE							
Manager, Owner	2	✓	✓	✓	✓		
Employee, Cashier	2	✓	✓	✓	✓		
COOK – see RESTAURANT INDUSTRY							
CORONER	5	✓	✓	✓	✓	✓	✓
COSMETIC SALES							
Retail	5	✓	✓	✓	✓	✓	✓
Manufacturer's Representative	3	✓	✓	✓	✓	✓	
COSMETOLOGIST	2	✓	✓	✓	✓		
COUNSELOR, SOCIAL SERVICES							
Field Counselor/Social Worker	2	✓	✓	✓	✓		
Office duties only	3	✓	✓	✓	✓	✓	
Psychoanalyst/Psychotherapist (office duties only)	3	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
C							
COURT, FEDERAL OR MUNICIPAL – see Government Employees , page 5							
Bailiff, Guard	1	✓	✓	✓	✓		
Judge	5	✓	✓	✓	✓	✓	✓
Reporter, Clerical	5	✓	✓	✓	✓	✓	✓
CURATOR , Library, Museum, Art Gallery	5	✓	✓	✓	✓	✓	✓
CUSTODIAN – see JANITORIAL SERVICE							
D							
DAYCARE CENTER							
Director, Administrator, Manager	5	✓	✓	✓	✓	✓	✓
Child Care Provider	3	✓	✓	✓	✓	✓	
DAY TRADER	NI						
DECORATOR							
Interior (consulting only)	5	✓	✓	✓	✓	✓	✓
Window and Display	3	✓	✓	✓	✓	✓	✓
Others (including Paper Hangers)	2	✓	✓	✓	✓	✓	✓
DENTAL							
Administrator, Manager, Receptionist, Sales	5	✓	✓	✓	✓	✓	✓
Dentist	4	✓	✓	✓	✓	✓	✓
Dental Assistant/Hygienist, Lab Technician	3	✓	✓	✓	✓	✓	✓
Dental Supply Delivery	2	✓	✓	✓	✓	✓	✓
Denturist	3	✓	✓	✓	✓	✓	✓
Endodontist	4	✓	✓	✓	✓	✓	✓
Oral Surgeon	4	✓	✓	✓	✓	✓	✓
Orthodontist	4	✓	✓	✓	✓	✓	✓
DETECTIVE , Private	1	✓	✓	✓	✓		
DIETICIAN							
Food preparation	2	✓	✓	✓	✓		
No food preparation	5	✓	✓	✓	✓	✓	✓
DINER – see RESTAURANT INDUSTRY (Fast Food)							
DISC JOCKEY (not bar or night club)	3	✓	✓	✓	✓	✓	✓
DISPATCHER	3	✓	✓	✓	✓	✓	✓
DOG GROOMER	2	✓	✓	✓	✓		
DRAFTSMAN	5	✓	✓	✓	✓	✓	✓
DRAPERY							
Custom Maker and Installer	3	✓	✓	✓	✓	✓	✓
Sales	5	✓	✓	✓	✓	✓	✓
DRIVER							



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
D							
Long Haul (driving more than 200 miles one way) Minimum 60 day elimination period required.	2	✓	✓	✓	✓		
Short Haul (driving within 200 miles one way)	2	✓	✓	✓	✓		
Ambulance	2	✓	✓	✓	✓	✓	✓
Armored Car, Courier Service	1	✓	✓	✓	✓		
Bus							
Charter, City, Transit District	1	✓	✓	✓	✓		
School	2	✓	✓	✓	✓		
Cement or Redi-Mix Truck	2	✓	✓	✓	✓		
Delivery (food/medical supplies)	2	✓	✓	✓	✓		
Dump Truck (not semi-truck, not mine or quarry, CDL-Class 3)	2	✓	✓	✓	✓		
Fertilizer Application Truck	2	✓	✓	✓	✓		
Garbage Truck, Refuse or HazMat Waste Hauler	1	✓	✓	✓	✓		
Limo Service (not metered, prepaid fare)	2	✓	✓	✓	✓		
Panel or Straight Truck, Step-Van (not UPS)							
Franchise	2	✓	✓	✓	✓	✓	✓
Independent	2	✓	✓	✓	✓		
Semi-Trailer, Tractor-Trailer (not UPS)	2	✓	✓	✓	✓		
Semi-Trailer/Tractor-Trailer Driver Instructor	2	✓	✓	✓	✓		
Taxi-Cab	NI						
Tanker Truck	2	✓	✓	✓	✓		
Tow Truck	2	✓	✓	✓	✓		
UPS Driver	NI						
DRY CLEANING							
Administrator, Manager (primarily supervisory)	5	✓	✓	✓	✓	✓	✓
Cashier, Counter Clerk	3	✓	✓	✓	✓	✓	✓
Laundry Technician	1	✓	✓	✓	✓		
DRYWALL, Installer	2	✓	✓	✓	✓		
E							
ECONOMIST	5	✓	✓	✓	✓	✓	✓
EDITOR, Magazine and Newspaper	5	✓	✓	✓	✓	✓	✓
ELECTED OFFICIAL (political office)	NI						
ELECTRICAL INDUSTRY							
Electrician, Electrical Technician	2	✓	✓	✓	✓	✓	✓
Engineer (office duties only)	5	✓	✓	✓	✓	✓	✓
Field Supervisor, Estimator	3	✓	✓	✓	✓	✓	✓
Overhead Lines, Conduits, Tunnels	NI						



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
E							
ELECTROLYSIS TECHNICIAN	2	✓	✓	✓	✓		
ELECTRONICS, Sales and Service							
Administrator, Salesperson, Manager	5	✓	✓	✓	✓	✓	✓
Delivery Driver	2	✓	✓	✓	✓		
Repair/Service Technician	2	✓	✓	✓	✓	✓	✓
Shop Supervisor, Estimator, Parts Clerk	3	✓	✓	✓	✓	✓	✓
ELEVATOR							
Commercial Construction or Installation	NI						
Residential Construction or Installation	2	✓	✓	✓	✓	✓	✓
Inspector	3	✓	✓	✓	✓	✓	✓
Repair and Service Mechanic/Technician	2	✓	✓	✓	✓	✓	✓
EMBALMER – see FUNERAL							
EMPLOYMENT AGENCY							
Agency Administrator, Manager Recruiter	5	✓	✓	✓	✓	✓	✓
Temporary Assignee	NI						
ENGINEER – see CONTRACTOR							
ENTOMOLOGIST							
Field or lab duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
ENVIRONMENTAL CONSULTANT							
Field or lab duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
EQUIPMENT OPERATOR							
Backhoe, Forklift, Loader, Tractor, Trencher	2	✓	✓	✓	✓		
Bulldozer, Grader, Power Shovel	2	✓	✓	✓	✓		
Crane, Dragline	1	✓	✓	✓	✓		
Truck – see DRIVER							
EVENT PLANNER	3	✓	✓	✓	✓	✓	✓
EXPLOSIVES HANDLER	NI						
EXECUTIVE, CORPORATE							
Office duties primarily, little or no foreign travel	5	✓	✓	✓	✓	✓	✓
EXTERMINATOR, FUMIGATOR	2	✓	✓	✓	✓	✓	✓
F							
FACTORY, MANUFACTURING, INDUSTRIAL, PROCESSING PLANT							
Administrator, Manager, Supervisor (not on factory floor)	5	✓	✓	✓	✓	✓	✓
Assembly Technician	1	✓	✓	✓	✓		



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
F							
Carpenter	2	✓	✓	✓	✓	✓	✓
Control Board Operator (shielded from machine, no labor)	3	✓	✓	✓	✓	✓	✓
Electrician	2	✓	✓	✓	✓	✓	✓
Foreman	2	✓	✓	✓	✓	✓	✓
Forklift Driver	2	✓	✓	✓	✓		
Janitor	1	✓	✓	✓	✓		
Laborer	1	✓	✓	✓	✓		
Lab Technician	3	✓	✓	✓	✓	✓	✓
Machine Operator, Machinist-Millwright, Tool and Die Maker	2	✓	✓	✓	✓		
Maintenance Technician	2	✓	✓	✓	✓		
Manufacturing Technician	1	✓	✓	✓	✓		
Material Handler	1	✓	✓	✓	✓		
Painter	2	✓	✓	✓	✓		
Plumber	2	✓	✓	✓	✓	✓	✓
Processing Technician	1	✓	✓	✓	✓		
Security Guard	2	✓	✓	✓	✓		
Shipping/Receiving, Warehouse (no truck driving)	2	✓	✓	✓	✓		
Supervisor, Superintendent, Inspector (no labor)	3	✓	✓	✓	✓	✓	✓
Tow Motor Operator	2	✓	✓	✓	✓		
Welder	1	✓	✓	✓	✓		
FARM IMPLEMENT DEALER							
Accessories, Sales, Service, Repair							
Administrator, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Mechanic	2	✓	✓	✓	✓	✓	✓
Service Technician	2	✓	✓	✓	✓	✓	✓
Shop Supervisor, Estimator, Parts Clerk	3	✓	✓	✓	✓	✓	✓
Sales							
Franchise Dealership Salesperson, Manager	5	✓	✓	✓	✓	✓	✓
Independent Retailer or Wholesaler, Salesperson, Manager	2	✓	✓	✓	✓	✓	✓
FARMER							
Farm Laborer	2	✓	✓	✓	✓	✓	✓
Temporary, Seasonal, Part-Time Hired hands or Migrant Workers	NI						
FEDERAL GOVERNMENT EMPLOYEE – see GOVERNMENT EMPLOYEES , page 5							
FEED MILL, GRAIN ELEVATOR							



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
F							
Administration, Management, Sales (office duties only)	5	✓	✓	✓	✓	✓	✓
Manager, Operator	2	✓	✓	✓	✓	✓	✓
Maintenance Technician	2	✓	✓	✓	✓	✓	✓
FENCE INSTALLER – see BUILDING TRADE							
FINANCIAL CONSULTANT	5	✓	✓	✓	✓	✓	✓
FIRE DEPARTMENT – see GOVERNMENT EMPLOYEES , page 5 Volunteer Firefighters are classified according to their primary occupation							
Chief, Marshal, Superintendent (no firefighting duties)	3	✓	✓	✓	✓	✓	✓
Firefighter, Medic, Inspector	1	✓	✓	✓	✓		
Paramedic, EMT (no firefighting duties)	2	✓	✓	✓	✓	✓	✓
FIRE/WATER RESTORATION SPECIALIST	2	✓	✓	✓	✓		
FISHING INDUSTRY – see BOAT/SHIP INDUSTRY							
FITNESS INSTRUCTOR/PERSONAL TRAINER	2	✓	✓	✓	✓		
FLOORS, COVERING/FINISHING							
Carpet Layer	1	✓	✓	✓	✓		
Cleaning, Sanding/Finishing, Tile Layer/Setter, Vinyl Coverings	2	✓	✓	✓	✓		
FLORIST							
Greenhouse and Light Delivery	2	✓	✓	✓	✓	✓	
Retail (store duties only)	5	✓	✓	✓	✓	✓	✓
FOREST RANGER	2	✓	✓	✓	✓		
FOUNDRY WORKER – see FACTORY							
FUNERAL HOME, MORTUARY, CREMATORIUM							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Mortician							
Embalming	3	✓	✓	✓	✓	✓	✓
No embalming	5	✓	✓	✓	✓	✓	✓
Embalmer	3	✓	✓	✓	✓	✓	✓
FURNITURE MAKER	2	✓	✓	✓	✓	✓	✓
FURNITURE MOVER (including machinery)							
Local	2	✓	✓	✓	✓		
Long Haul – see DRIVER							



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
G							
GAMBLING INDUSTRY (Casino, Riverboat, Off-Track Betting Paramutual Horse/Dog Track, where legalized and operated in conformity with the Law. All considered employees must be experienced, qualified and have worked in their present position for a minimum period of one year.)							
Boat Captain, Executive Officer	2	✓	✓	✓	✓		
Jockey, Animal Handler, Bartender	NI						
Operating Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Supervisor, Cashier, Dealer, Game Operator, Security, Cage Personnel	3	✓	✓	✓	✓	✓	
GAME WARDEN	2	✓	✓	✓	✓		
GARAGE/OVERHEAD DOOR							
Administrator, Estimator (not on job site)	5	✓	✓	✓	✓	✓	✓
Manager, Estimator (on job site, primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Installation, Maintenance, Repair Technician	2	✓	✓	✓	✓		
GARDENER – see LANDSCAPE							
GEOLOGIST (working in the USA or Canada only)							
Above ground or Field Worker	3	✓	✓	✓	✓	✓	✓
Below ground	NI						
Office and consulting duties only	5	✓	✓	✓	✓	✓	✓
GLASS BLOWER	2	✓	✓	✓	✓		
GLAZIER	2	✓	✓	✓	✓	✓	✓
GOLF – see SPORTS							
GRAIN ELEVATOR – see FEED MILL							
GRAPHIC DESIGNER	5	✓	✓	✓	✓	✓	✓
GROCERY							
Administrator, Manager	5	✓	✓	✓	✓	✓	✓
Assistant Manager, Supervisor, Cashier, Sales Clerk (no stocking)	3	✓	✓	✓	✓	✓	✓
Butcher, Meat Wrapper/Packer	2	✓	✓	✓	✓	✓	
Stock Clerk, Warehouse	2	✓	✓	✓	✓		
Store Display	2	✓	✓	✓	✓		
GUARD – see GOVERNMENT EMPLOYEES, page 5							
Armored Car	1	✓	✓	✓	✓		
Bank (with gun)	1	✓	✓	✓	✓		
Penal Institution, Transit Systems	1	✓	✓	✓	✓		
Security							



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
G							
Armed	1	✓	✓	✓	✓		
Unarmed	2	✓	✓	✓	✓		
GUIDE, Sports/Recreation	1	✓	✓	✓	✓		
GUNSMITH	2	✓	✓	✓	✓		
H							
HAIRDRESSER							
Administrator, Manager, Sales	5	✓	✓	✓	✓	✓	✓
Cosmetologist, Stylist	2	✓	✓	✓	✓		
HARDWARE STORE, HOME IMPROVEMENT CENTER							
Administrator (office duties only)	5	✓	✓	✓	✓	✓	✓
Manager, Supervisor	3	✓	✓	✓	✓	✓	✓
Cashier, Sales Clerk, Stock Clerk, Warehouse	2	✓	✓	✓	✓		
HAZARDOUS WASTE HANDLER	1	✓	✓	✓	✓		
HEALTH CLUB/SPA							
Administrator, Manager (office duties only)	3	✓	✓	✓	✓	✓	✓
Attendant, Instructor or Trainer	2	✓	✓	✓	✓		
Masseuse	1	✓	✓	✓	✓		
HEATING, AIR CONDITIONING							
Administrator, Estimator (not on job site)	5	✓	✓	✓	✓	✓	✓
Manager, Estimator (on job site, primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Heating, Ventilation and Air Conditioning (HVAC) Technician	2	✓	✓	✓	✓	✓	✓
HEAVY EQUIPMENT OPERATOR – see EQUIPMENT OPERATOR							
HOME-BASED OCCUPATIONS – see ELIGIBILITY SECTION, page 6							
HORSESHOER, FARRIER	2	✓	✓	✓	✓		
HORSE TRAINER/HANDLER	2	✓	✓	✓	✓		
HOTEL, MOTEL							
Administrator, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Administrator, Manager (primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Bellhop	1	✓	✓	✓	✓		
Bed & Breakfast Owners	1	✓	✓	✓	✓		
Cashier, Desk Clerk	3	✓	✓	✓	✓	✓	✓
Housekeeping, Maid	1	✓	✓	✓	✓		
Custodian/Janitor	1	✓	✓	✓	✓		
Maintenance/Repair Tech.	2	✓	✓	✓	✓		



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
H							
HOUSECLEANING/MAID SERVICE	1	✓	✓	✓	✓		
HOUSEMOVER or DEMOLITION	1	✓	✓	✓	✓		
I							
IMMIGRATION OFFICIAL (office duties only)	5	✓	✓	✓	✓	✓	✓
INSPECTOR							
Building/Home	2	✓	✓	✓	✓	✓	✓
Fire	1	✓	✓	✓	✓		
Meat	3	✓	✓	✓	✓	✓	✓
INSULATION INSTALLER	2	✓	✓	✓	✓	✓	✓
INSURANCE AGENT/BROKER	5	✓	✓	✓	✓	✓	✓
INTERIOR DECORATOR – see DECORATOR							
INTERPRETER	5	✓	✓	✓	✓	✓	✓
IRON WORKER – see STRUCTURAL IRON WORKER							
J							
JANITORIAL SERVICES							
Administrator, Manager, Estimator (not on job site)	5	✓	✓	✓	✓	✓	✓
Manager, Supervisor, Estimator (on job site, no labor)	3	✓	✓	✓	✓	✓	✓
Custodian/Janitor	1	✓	✓	✓	✓		
Maintenance/Repair Technician	2	✓	✓	✓	✓		
JEWELRY							
Administrator, Manager, Salesperson (retail)	5	✓	✓	✓	✓	✓	✓
Appraiser	5	✓	✓	✓	✓	✓	✓
Design and Repair	3	✓	✓	✓	✓	✓	✓
Salesperson (wholesale or craft shows)	3	✓	✓	✓	✓	✓	✓
JOURNALIST (not freelance)	5	✓	✓	✓	✓	✓	✓
K							
KARATE INSTRUCTOR (no contact)	2	✓	✓	✓	✓		
L							
LABORER – see specific industry							
LANDSCAPE, LAWN, GARDEN, NURSERY							
Architect, Administrator, Designer (office duties only)	5	✓	✓	✓	✓	✓	✓
Manager, Estimator (on-site, primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Gardener, Landscaper, Mower, Driver	2	✓	✓	✓	✓	✓	✓
Landscape Sprinkler Installation	2	✓	✓	✓	✓	✓	✓
Tree Trimmer, Surgeon/Fumigator/Stump Removal	1	✓	✓	✓	✓		
LAUNDRY, DRY CLEANING							
Administrator, Manager (supervisory duties only)	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
L							
Cashier, Counter Clerk	3	✓	✓	✓	✓	✓	✓
Laundry Technician	1	✓	✓	✓	✓		
LAWYER	5	✓	✓	✓	✓	✓	✓
LIBRARY – see GOVERNMENT EMPLOYEES , page 5							
Administrator, Curator, Librarian	5	✓	✓	✓	✓	✓	✓
Maintenance Technician	2	✓	✓	✓	✓		
LICENSE AND TITLE SERVICE	5	✓	✓	✓	✓	✓	✓
LIQUOR SALES , Retail Package Store							
Administrator, Manager (primarily supervisory)	3	✓	✓	✓	✓	✓	
Cashier, Sales Clerk (no stocking)	3	✓	✓	✓	✓		
Stock Clerk, Warehouse	2	✓	✓	✓	✓		
LITERARY AGENT	5	✓	✓	✓	✓	✓	✓
LITHOGRAPHER	3	✓	✓	✓	✓	✓	✓
LOBBYIST	3	✓	✓	✓	✓	✓	
LOCKSMITH	3	✓	✓	✓	✓	✓	✓
LONGSHOREMAN	NI						
LUMBER INDUSTRY							
Building Products, Lumber Yard, Retail Sales							
Administrator, Manager (primarily supervisory)	5	✓	✓	✓	✓	✓	✓
Cashier, Sales Clerk (no stocking or order filling)	3	✓	✓	✓	✓	✓	✓
Delivery	2	✓	✓	✓	✓		
Stock Clerk, Warehouse, Yard Attendant	2	✓	✓	✓	✓		
Logging							
Buyer, Grader/Scaler, Inspector, Surveyor	2	✓	✓	✓	✓	✓	
Manager, Superintendent, Clerical (office duties only)	5	✓	✓	✓	✓	✓	✓
Bucker, Choke Setter, Faller, Rigging Slinger, Laborer, Chain Saw Timber Cutter/Logger	NI						
Equipment Operator (not chain saw) Skidder/Forwarder, Grapple Loader, Debarker, Feller/Shears/Harvesters, Truck Driver	1	✓	✓	✓	✓		
Saw Mill							
Administrator, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Equipment Operator, Loader, Saw Operator, Stacker	1	✓	✓	✓	✓		
Manager, Supervisor (no labor)	3	✓	✓	✓	✓	✓	
M							
MACHINE SHOP							



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
M							
Administrator, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Manager, Estimator (no labor)	3	✓	✓	✓	✓	✓	✓
Grinder, Buffer, Polisher, Machinist	2	✓	✓	✓	✓		
Millwright	2	✓	✓	✓	✓		
MAIL CARRIER							
U.S. Post Office	2	✓	✓	✓	✓		
Independent Contractor	2	✓	✓	✓	✓		
MANICURIST	1	✓	✓	✓	✓		
MANUFACTURER'S REPRESENTATIVE							
Minimal physical dexterity demands (no labor)	5	✓	✓	✓	✓	✓	✓
Others	2	✓	✓	✓	✓		
MARKET RESEARCH ANALYST	5	✓	✓	✓	✓	✓	✓
MASON, BRICK LAYER	2	✓	✓	✓	✓		
MASS TRANSIT SYSTEM – see GOVERNMENT EMPLOYEES , page 5							
Baggage Handler	2	✓	✓	✓	✓		
Clerical, Computer Operator, Customer Service, Manager, Scheduler, Supervisor (office duties only)	5	✓	✓	✓	✓	✓	✓
Conductor	2	✓	✓	✓	✓		
Driver, Engineer, Crew Member	1	✓	✓	✓	✓		
Electrician	2	✓	✓	✓	✓	✓	✓
Control Room Operator, Dispatcher, Electronic Switching and Traffic Controller	3	✓	✓	✓	✓	✓	✓
Maintenance, Repair Technician	2	✓	✓	✓	✓		
Toll Booth Operator	1	✓	✓	✓	✓		
MASSAGE THERAPIST/MASSEUSE	3	✓	✓	✓	✓	✓	
MASSEUSE (health club only)	1	✓	✓	✓	✓		
MECHANIC	2	✓	✓	✓	✓	✓	✓
MEDICAL/HEALTH CARE (Physicians performing surgery will be classified as a surgeon)							
Acupuncturist	3	✓	✓	✓	✓	✓	✓
Administrator (office duties only)	5	✓	✓	✓	✓	✓	✓
Ambulance Driver	2	✓	✓	✓	✓	✓	✓
Anesthesiologist, Anesthetist (CRNA)	4	✓	✓	✓	✓	✓	✓
Audiologist	5	✓	✓	✓	✓	✓	✓
Billing Clerk, Clerical or Data Processing	5	✓	✓	✓	✓	✓	✓
Blood Bank, Lab, X-Ray, or Medical Technician	3	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
M							
Cardiologist	4	✓	✓	✓	✓	✓	✓
Certified Nursing Assistant (CNA)	1	✓	✓	✓	✓		
Chiropractor	1	✓	✓	✓			
Dermatologist	5	✓	✓	✓	✓	✓	✓
Dietician							
Food preparation	2	✓	✓	✓	✓		
No food preparation	5	✓	✓	✓	✓	✓	✓
Emergency Medical Physician	4	✓	✓	✓	✓	✓	✓
Ear, Nose, and Throat (ENT)	4	✓	✓	✓	✓	✓	✓
Gastroenterologist	4	✓	✓	✓	✓	✓	✓
Gynecologist	4	✓	✓	✓	✓	✓	✓
Health Official (field duties)	3	✓	✓	✓	✓	✓	✓
Hematologist	5	✓	✓	✓	✓	✓	✓
Hypnotherapist	3	✓	✓	✓	✓	✓	✓
Infectious Disease Physician	5	✓	✓	✓	✓	✓	✓
Intern	NI						
Internal Medicine (Internist, Primary Care, Family Medicine, General Practitioner)	5	✓	✓	✓	✓	✓	✓
Life Flight – Pilot and Crew	NI						
Maintenance, Janitorial	1	✓	✓	✓	✓		
Midwife	3	✓	✓	✓	✓	✓	✓
Naturopath	5	✓	✓	✓	✓	✓	✓
Neurologist	4	✓	✓	✓	✓	✓	✓
Nurse							
RN	3	✓	✓	✓	✓	✓	✓
LPN	2	✓	✓	✓	✓	✓	✓
LVN	2	✓	✓	✓	✓		
CNA	1	✓	✓	✓	✓		
Nurse Practitioner	5	✓	✓	✓	✓	✓	✓
Obstetrician	4	✓	✓	✓	✓	✓	✓
Oncologist	5	✓	✓	✓	✓	✓	✓
Oral Surgeon	4	✓	✓	✓	✓	✓	✓
Osteopath	5	✓	✓	✓	✓	✓	✓
Paramedic, EMT	2	✓	✓	✓	✓	✓	✓
Paramedic Examiner	3	✓	✓	✓	✓	✓	✓
Pathologist/Toxicologist	5	✓	✓	✓	✓	✓	✓
Pediatrician	5	✓	✓	✓	✓	✓	✓
Pharmacist, Pharmacologist	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
M							
Pharmacy Technician	3	✓	✓	✓	✓	✓	✓
Phlebotomist	3	✓	✓	✓	✓	✓	✓
Physical or Occupational Therapist	3	✓	✓	✓	✓	✓	✓
Physical Therapist Assistant	3	✓	✓	✓	✓	✓	✓
Physician, General Practitioner	5	✓	✓	✓	✓	✓	✓
Physician's Assistant	5	✓	✓	✓	✓	✓	✓
Podiatrist	4	✓	✓	✓	✓	✓	✓
Prosthetics Technician	3	✓	✓	✓	✓	✓	✓
Psychiatrist	5	✓	✓	✓	✓	✓	✓
Psychologist	5	✓	✓	✓	✓	✓	✓
Radiologist	5	✓	✓	✓	✓	✓	✓
Resident	NI						
Rheumatologist	5	✓	✓	✓	✓	✓	✓
Respiratory Therapist	3	✓	✓	✓	✓	✓	✓
Rolfer	3	✓	✓	✓	✓	✓	✓
Surgical Assistant	3	✓	✓	✓	✓	✓	✓
Speech Therapist	5	✓	✓	✓	✓	✓	✓
Surgeon	4	✓	✓	✓	✓	✓	✓
Surgical Assistant	3	✓	✓	✓	✓	✓	✓
Urologist	4	✓	✓	✓	✓	✓	✓
X-Ray Technician, Sonographer	3	✓	✓	✓	✓	✓	✓
MERCHANDISER							
Office duties only	5	✓	✓	✓	✓	✓	✓
Display setup	3	✓	✓	✓	✓	✓	✓
METEOROLOGIST							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
METER READER	3	✓	✓	✓	✓	✓	✓
MILLWRIGHT	2	✓	✓	✓	✓		
MINE, QUARRY							
Explosion Handler	NI						
Surface Operation (Strip Mine, Gravel Pit, Quarry)							
Assayer, Engineer, Inspector, Superintendent, Surveyor	3	✓	✓	✓	✓	✓	✓
Carpenter, Operating Engineer, Mechanic, Electrician	2	✓	✓	✓	✓	✓	✓
Chemist, Manager, Clerical (office duties only)	5	✓	✓	✓	✓	✓	✓
Crane and Equipment Operator, Truck Driver, Laborer	1	✓	✓	✓	✓		



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
M							
Underground Operation, All Employees	NI						
MINISTER	5	✓	✓	✓	✓	✓	✓
MOBILE HOME MOVER, SET-UP	1	✓	✓	✓	✓		
MOTOR FREIGHT							
Dispatcher	3	✓	✓	✓	✓	✓	✓
Driver – see DRIVER							
Handler or Dock Worker	2	✓	✓	✓	✓		
MOVIE THEATER							
Manager	3	✓	✓	✓	✓	✓	✓
Ticket and Theatre Attendant, Concessions	2	✓	✓	✓	✓		
MUNICIPAL EMPLOYEE							
– see GOVERNMENT EMPLOYEES, page 5							
MUSEUM							
Administrator, Curator	5	✓	✓	✓	✓	✓	✓
Maintenance Technician	2	✓	✓	✓	✓		
Restoration Technician	2	✓	✓	✓	✓	✓	✓
Tour Guide	3	✓	✓	✓	✓	✓	✓
MUSICAL INSTRUMENT REPAIR	3	✓	✓	✓	✓	✓	✓
MUSICIAN							
Concert, Theater, Symphony	3	✓	✓	✓	✓	✓	
Night Club, Disco or Touring Group, Freelance	NI						
N							
NANNY	2	✓	✓	✓	✓		
NEWSPAPER, MAGAZINE PUBLISHING							
Account Executive, Manager	5	✓	✓	✓	✓	✓	✓
Editor, Copywriter, Journalist, Publisher, Reporter (office duties only)	5	✓	✓	✓	✓	✓	✓
Journalist, Reporter (field duties)	3	✓	✓	✓	✓	✓	✓
Delivery Driver	2	✓	✓	✓	✓		
Distributor	1	✓	✓	✓	✓		
Photographer	3	✓	✓	✓	✓	✓	✓
Journalist, Photographer, Reporter (freelance)	NI						
NUCLEAR or POWER PLANT EMPLOYEE							
Administrator, Control Board Operator, Engineer, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Manager, Supervisor, Tradesman, Maintenance Technician, Hazardous Waste Handler	1	✓	✓	✓	✓		



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
N							
NURSE – see MEDICAL/HEALTH CARE							
NURSERY, Plants, Trees, etc. – see LANDSCAPE							
NURSING HOME – see MEDICAL/HEALTH CARE							
Activities Director	3	✓	✓	✓	✓	✓	✓
O							
OCCUPATIONAL THERAPIST	3	✓	✓	✓	✓	✓	✓
OFFICE PERSONNEL	5	✓	✓	✓	✓	✓	✓
OIL/GAS FIELD EMPLOYEES							
Working in USA or Canada only	1	✓	✓	✓	✓		
Foreign or Off-Shore	NI						
OPTICAL							
Ophthalmologist, Optician, Optometrist	5	✓	✓	✓	✓	✓	✓
Receptionist, Optical or Eyeglass Technician (measuring, fitting)	5	✓	✓	✓	✓	✓	✓
Lab Technician (manufacture, grinding, repairing)	3	✓	✓	✓	✓	✓	✓
P							
PAINTER							
Lowrise (2 stories or less)							
Commercial/Residential	2	✓	✓	✓	✓	✓	✓
Highway, directional lines	1	✓	✓	✓	✓		
Signs, Billboards	2	✓	✓	✓	✓		
Shop only	2	✓	✓	✓	✓	✓	✓
Highrise (more than 2 stories)	NI						
PARALEGAL	5	✓	✓	✓	✓	✓	✓
PARAMEDIC, EMT	2	✓	✓	✓	✓	✓	✓
PARAMEDICAL EXAMINER	3	✓	✓	✓	✓	✓	✓
PATTERN, MODEL MAKER, Metal, Wood, Plastic, Paper, Wax	2	✓	✓	✓	✓	✓	✓
PAWNBROKER, PAWNSHOP EMPLOYEE	NI						
PERSONAL TRAINER/FITNESS INSTRUCTOR	2	✓	✓	✓	✓		
PEST CONTROL, Inspection and Service	2	✓	✓	✓	✓	✓	
PET STORE							
Administrator, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Manager (primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Cashier, Sales Clerk (no labor, stocking or order filling)	3	✓	✓	✓	✓	✓	✓
Delivery, Stock Clerk, Warehouse	2	✓	✓	✓	✓		
Groomer, Handler	2	✓	✓	✓	✓		
PHARMACIST	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
P							
PHOTOGRAPHER, CAMERAMAN							
Aerial	2	✓	✓	✓	✓		
Commercial, In Studio, Newspaper or Magazine	3	✓	✓	✓	✓	✓	✓
Freelance	NI						
PIANO REPAIRER, TUNER	3	✓	✓	✓	✓	✓	✓
PICTURE FRAMING							
Clerk (no labor)	5	✓	✓	✓	✓	✓	✓
Framer	2	✓	✓	✓	✓	✓	✓
PIPEFITTER	1	✓	✓	✓	✓		
PIZZA MAKER	2	✓	✓	✓	✓		
PLASTERER	2	✓	✓	✓	✓		
PLASTIC FABRICATOR	2	✓	✓	✓	✓		
PLUMBER	2	✓	✓	✓	✓	✓	✓
POLE BUILDING TRADESMAN	2	✓	✓	✓	✓	✓	✓
POLICE/LAW ENFORCEMENT – see GOVERNMENT EMPLOYEES , page 5							
Fish and Game Warden	2	✓	✓	✓	✓		
Police Superintendent, Commander, Captain, Supervisor, Chief, Sergeant, Lieutenant (office duties only)	3	✓	✓	✓	✓	✓	✓
Supervisory field duties	2	✓	✓	✓	✓		
Police Dispatcher	3	✓	✓	✓	✓	✓	✓
Police Officer, Sheriff, Deputy Sheriff, Patrol, Trooper (uniformed)	1	✓	✓	✓	✓		
Special Units							
Animal Control	1	✓	✓	✓	✓		
Bailiff, Court Security	1	✓	✓	✓	✓		
Bicycle, Segway	1	✓	✓	✓	✓		
Bomb Squad	NI						
Canine Corps	1	✓	✓	✓	✓		
Detective, Investigator, Inspector (not undercover)	1	✓	✓	✓	✓		
Harbor Patrol	1	✓	✓	✓	✓		
Horseback	1	✓	✓	✓	✓		
Instructor (firearms)	1	✓	✓	✓	✓		
Motorcycle	1	✓	✓	✓	✓		
Parking Enforcement (unarmed)	3	✓	✓	✓	✓	✓	✓
Riot Squad	NI						
School/College/University	1	✓	✓	✓	✓		



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
P							
SWAT	NI						
Traffic, Parking	1	✓	✓	✓	✓		
Probation, Truant Officer	1	✓	✓	✓	✓		
Special Agents (field duty, not undercover, no foreign service)							
ATF, DEA, FBI, INS (Border Patrol, Immigration)	1	✓	✓	✓	✓		
Bureau of Diplomatic Security	NI						
Forest Service/National Park Security, Ranger	2	✓	✓	✓	✓		
Secret Service	NI						
Prison/Jail or Penal/Correctional/Rehabilitative Institution							
Correctional Officer, Guard, Jailer	1	✓	✓	✓	✓		
Counselor	2	✓	✓	✓	✓		
Nurse, RN	2	✓	✓	✓	✓		
Physician	4	✓	✓	✓	✓		
Warden	2	✓	✓	✓	✓		
POOLS							
Cleaning, Installation, Repair, Servicing	2	✓	✓	✓	✓		
Sales	5	✓	✓	✓	✓	✓	✓
POSTAL SERVICE –see GOVERNMENT EMPLOYEES , page 5							
Postmaster/Administrator (office duties only)	5	✓	✓	✓	✓	✓	✓
Window/Counter Clerk	3	✓	✓	✓	✓	✓	✓
Mail Carrier	2	✓	✓	✓	✓		
Mail Sorter/Processor	2	✓	✓	✓	✓		
POTTERY MAKER	2	✓	✓	✓	✓		
POWER WASHER , 2 stories or less	2	✓	✓	✓	✓		
PRINCIPAL – see SCHOOL							
PRINTING, PUBLISHING							
Administrator, Clerical, Manager	5	✓	✓	✓	✓	✓	✓
Machine Operator, Pressman, Printer, Engraver, Bookbinder							
Shielded from Machinery (no labor)	3	✓	✓	✓	✓	✓	✓
Not Shielded from Machinery (labor)	2	✓	✓	✓	✓		
PROCESS SERVER	1	✓	✓	✓	✓		
PROCESSING PLANT – see FACTORY							
PROFESSOR – see SCHOOL							
PSYCHIATRIST	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
P							
PSYCHOLOGIST	5	✓	✓	✓	✓	✓	✓
PURCHASING AGENT	5	✓	✓	✓	✓	✓	✓
R							
RADIO, TELEVISION PRODUCTION							
Air Traffic Reporter	2	✓	✓	✓	✓		
Broadcasting							
Control, Switchboard and Transmission Engineer	3	✓	✓	✓	✓	✓	✓
Announcer, Newscaster, Disc Jockey, Reporter	3	✓	✓	✓	✓	✓	✓
Camera Crew, Film or Tape Processor	3	✓	✓	✓	✓	✓	✓
Producer, Program and Studio Director, Copywriter, Salesperson	5	✓	✓	✓	✓	✓	✓
Stagehand	2	✓	✓	✓	✓		
RAILROADS – see GOVERNMENT EMPLOYEES , page 5							
Baggage and Freight Handler	2	✓	✓	✓	✓		
Clerical, Computer Operator, Customer Service, Manager, Scheduler, Supervisor (office duties only)	5	✓	✓	✓	✓	✓	✓
Conductor	2	✓	✓	✓	✓		
Electrician	2	✓	✓	✓	✓	✓	✓
Engineer	1	✓	✓	✓	✓		
Tower and Electronic Switching and Traffic Controller	3	✓	✓	✓	✓	✓	
Train Crew Member (passenger or freight)	1	✓	✓	✓	✓		
Yard Maintenance or Repair	1	✓	✓	✓	✓		
RANCHER							
Ranch laborer	2	✓	✓	✓	✓	✓	✓
Temporary, Seasonal or Part-Time	NI						
REAL ESTATE AGENT	5	✓	✓	✓	✓	✓	✓
RECEPTIONIST	5	✓	✓	✓	✓	✓	✓
RECRUITER	5	✓	✓	✓	✓	✓	✓
RECYCLING CENTER							
Employees (manual duties)	1	✓	✓	✓	✓		
Manager (no manual duties)	2	✓	✓	✓	✓		
REFEREE	3	✓	✓	✓	✓	✓	✓
REPORTER							
Court	5	✓	✓	✓	✓	✓	✓
Magazine, Newspaper, Radio, Television							
Field duties	3	✓	✓	✓	✓	✓	✓
Primarily office duties	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
R							
RESTAURANT INDUSTRY							
Primarily Food Sales (not fast food)							
Administrator, Manager, Bookkeeper (office duties only)	5	✓	✓	✓	✓	✓	✓
Administrator, Manager, Head Chef (primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Administrator, Manager, Host/Hostess (no bartending)	2	✓	✓	✓	✓	✓	✓
Chef, Cook, Waiter/Waitress, Cashier, Caterer	2	✓	✓	✓	✓		
Bartender, Dishwasher, Kitchen Assistant, Table Attendant	NI						
Fast Food, Cafeteria, Deli, Diner							
Manager (supervisory only)	2	✓	✓	✓	✓	✓	
Waiter/Waitress, Cashier, Host/Hostess	2	✓	✓	✓	✓		
Cook	1	✓	✓	✓	✓		
Dishwasher, Kitchen Assistant, Table Attendant	NI						
Primarily Liquor Sales	NI						
RETAIL (not otherwise classified)							
Retailer, General Merchandise (not convenience store)							
Administrator, Manager (primarily supervisory)	5	✓	✓	✓	✓	✓	✓
Cashier, Sales Clerk (no stocking)	3	✓	✓	✓	✓	✓	✓
Stock Clerk, Warehouse	2	✓	✓	✓	✓		
Loss Prevention Specialist	2	✓	✓	✓	✓		
Adult Merchandiser	NI						
ROOFING							
Contractor							
Administrator, Estimator (not on job site)	5	✓	✓	✓	✓	✓	✓
Manager, Estimator (on job site, primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Contractor (performing roofing duties)	1	✓	✓	✓	✓		
Rofer (laborer)	1	✓	✓	✓	✓		
S							
SALESPERSON – see also specific industry or BROKER							
Advertising	5	✓	✓	✓	✓	✓	✓
Auto							
Franchise Dealership Salesperson	5	✓	✓	✓	✓	✓	✓
Independent Retailer or Wholesaler, Salesperson	2	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
S							
Computer, Industrial Products, Business Machines (no delivery/repair)	5	✓	✓	✓	✓	✓	✓
Manufacturer's Representative							
Minimum physical demands (no labor)	5	✓	✓	✓	✓	✓	✓
Others	2	✓	✓	✓	✓		
Retail Sales Clerk (no stocking or order filling)	3	✓	✓	✓	✓	✓	✓
Route Salesperson (delivery by truck/van) - see DRIVER							
Door-to-door (canvassing)	NI						
Soliciting Order (delivery by auto only)	3	✓	✓	✓	✓	✓	✓
SALVAGE, SCRAP MATERIALS, JUNK							
Dealer, Recycler							
Administrator, Manager, Salesperson (office duties only)	5	✓	✓	✓	✓	✓	✓
Collector, Yard Employees	1	✓	✓	✓	✓		
Parts Clerk (counter duties only)	3	✓	✓	✓	✓	✓	✓
SAND BLASTER (2 stories or less)	1	✓	✓	✓	✓		
SCHOOL							
Private School/Public School - see GOVERNMENT EMPLOYEES, page 5							
Administrator, Athletic Director, Counselor, Principal, Secretary, Superintendent	5	✓	✓	✓	✓	✓	✓
Bus Driver	2	✓	✓	✓	✓		
Cafeteria	1	✓	✓	✓	✓		
Custodian, Janitor, Maintenance/Repair Technician	1	✓	✓	✓	✓		
Instructor (other than classroom duties only)							
Aerobics	2	✓	✓	✓	✓		
Art	3	✓	✓	✓	✓	✓	✓
Coach	3	✓	✓	✓	✓	✓	✓
Dance	2	✓	✓	✓	✓		
Driving	3	✓	✓	✓	✓	✓	✓
Martial Arts	2	✓	✓	✓	✓		
Music	3	✓	✓	✓	✓	✓	✓
Physical Education	3	✓	✓	✓	✓	✓	✓
Shop or Industrial Arts	2	✓	✓	✓	✓	✓	✓
Librarian	5	✓	✓	✓	✓	✓	✓
Nurse	2	✓	✓	✓	✓	✓	✓
School Teacher (classroom duties only)	5	✓	✓	✓	✓	✓	✓
Teacher's Aide	2	✓	✓	✓	✓	✓	



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
S							
University Professor	5	✓	✓	✓	✓	✓	✓
SEAMSTRESS							
Dressmaker	3	✓	✓	✓	✓	✓	✓
Sewing Machine Operator in factory	2	✓	✓	✓	✓		
SECRETARY	5	✓	✓	✓	✓	✓	✓
SECURITY SYSTEMS							
Installer or Repair Technician	2	✓	✓	✓	✓	✓	✓
Sales (no installation or repair)	5	✓	✓	✓	✓	✓	✓
SEPTIC/SEWER							
Installation, Backhoe Operator	2	✓	✓	✓	✓		
Servicing	1	✓	✓	✓	✓		
SERVICE STATION – see AUTOMOBILE , MOTORCYCLE							
SEWING MACHINE REPAIR	2	✓	✓	✓	✓	✓	✓
SHEET METAL WORKER							
Installation (2 stories or less)							
Commercial	2	✓	✓	✓	✓		
Residential	2	✓	✓	✓	✓	✓	✓
Installation (more than 2 stories)	NI						
Shop Technician	2	✓	✓	✓	✓	✓	✓
SHERIFF, DEPUTY – see POLICE/LAW ENFORCEMENT							
SHIPPING/RECEIVING CLERK – see WAREHOUSE							
SHOES							
Custom Made	3	✓	✓	✓	✓	✓	
Repair Technician	3	✓	✓	✓	✓	✓	
Shoeshiner	1	✓	✓	✓	✓		
SIDING INSTALLER	2	✓	✓	✓	✓	✓	✓
SILK SCREEN PRINTER	3	✓	✓	✓	✓	✓	✓
SNAP ON TOOL, Owner/Operator	2	✓	✓	✓	✓	✓	✓
SOCIAL WORKER – see COUNSELOR							
SPEAKER, MOTIVATIONAL	3	✓	✓	✓	✓	✓	
SPORTS							
Athlete (professional)	NI						
Billiard and Pool Parlor							
Equipment Maintenance or Repair	2	✓	✓	✓	✓	✓	
Food or Beverage Service	2	✓	✓	✓	✓		



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
S							
Proprietor, Manager, Cashier	2	✓	✓	✓	✓	✓	
Diver (scuba, sky diving or instructor)	NI						
Golf							
Course Maintenance Technician	2	✓	✓	✓	✓		
Instructor or Golf Pro (not on tour)	3	✓	✓	✓	✓		
Proprietor, Manager of Golf Course or Driving Range	3	✓	✓	✓	✓	✓	✓
Racquetball Instructor	2	✓	✓	✓	✓		
Riding School							
Instructor	2	✓	✓	✓	✓		
Proprietor, Manager (primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Stablehand	1	✓	✓	✓	✓		
Skating Rink							
Instructor	2	✓	✓	✓	✓		
Proprietor, Manager (primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Skiing (instructor, rescue and patrol)	NI						
Tennis (professional, not on tour)	3	✓	✓	✓	✓		
Tournament Professional and All Others	NI						
SPRINKLER SYSTEM INSTALLER , Building Sprinklerfitter	2	✓	✓	✓	✓	✓	✓
STATE AND MUNICIPAL EMPLOYEES –see GOVERNMENT EMPLOYEES , page 5							
STEAMFITTER (non-hazardous industries)	1	✓	✓	✓	✓		
STEEL BUILDING , Pole Building Technician	2	✓	✓	✓	✓	✓	✓
STEEL MILL – see FACTORY							
STENOGRAPHER	5	✓	✓	✓	✓	✓	✓
STRUCTURAL IRON WORKERS							
Lowrise Projects (2 stories or less)	2	✓	✓	✓	✓	✓	✓
Highrise Projects (more than 2 stories)	NI						
SURGEON	4	✓	✓	✓	✓	✓	✓
SURVEYOR	3	✓	✓	✓	✓	✓	✓
T							
TAILOR	3	✓	✓	✓	✓	✓	✓
TANNING SALON ATTENDANT	2	✓	✓	✓	✓		
TATTOO ARTIST	NI						
TAXI-CAB DRIVER	NI						
TAXIDERMIST	3	✓	✓	✓	✓	✓	✓
TECHNICAL WRITER	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
T							
TELEMARKETER	5	✓	✓	✓	✓	✓	✓
TELEPHONE							
Installation or Repair (no pole climbing)	2	✓	✓	✓	✓	✓	✓
Lineman/Pole Climber	NI						
Tower Service or Installation	NI						
TELEVISION, CABLE/DISH							
Installation or Repair (no pole climbing)	2	✓	✓	✓	✓	✓	✓
Lineman/Pole Climber	NI						
TEMPORARY EMPLOYEES	NI						
TILE LAYER, SETTER	2	✓	✓	✓	✓		
TOLL BOOTH OPERATOR	1	✓	✓	✓	✓		
TOOL and DIE MAKER	2	✓	✓	✓	✓		
TOPOGRAPHER							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
TRAVEL AGENT	5	✓	✓	✓	✓	✓	✓
TRUCK DRIVER – see DRIVER							
U							
UPHOLSTERER	2	✓	✓	✓	✓	✓	✓
V							
VACUUM CLEANER DEALER							
Administrator, Manager (primarily supervisory)	5	✓	✓	✓	✓	✓	✓
Cashier, Sales Clerk (no stocking)	3	✓	✓	✓	✓	✓	✓
Delivery/Collection Driver	2	✓	✓	✓	✓		
Door-to-Door Salesperson	NI						
Repair/Service Technician	2	✓	✓	✓	✓	✓	✓
Stock Clerk, Warehouse	2	✓	✓	✓	✓		
VENDING MACHINES							
Installer, Repairman, Service Technician	2	✓	✓	✓	✓	✓	✓
VETERINARIAN							
Small Animal, DVM	5	✓	✓	✓	✓	✓	✓
Small Animal, Technician	3	✓	✓	✓	✓	✓	✓
Large Animal, DVM	2	✓	✓	✓	✓	✓	✓
Large Animal, Technician	2	✓	✓	✓	✓	✓	✓
VIDEO STORE							
Administrator, Manager (primarily supervisory)	5	✓	✓	✓	✓	✓	✓
Cashier, Sales Clerk	3	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
V							
Stock Clerk	2	✓	✓	✓	✓		
Adult Merchandiser	NI						
W							
WAITER, WAITRESS							
Bar and Lounge	NI						
Restaurant	2	✓	✓	✓	✓		
WALLPAPER, Hanger	2	✓	✓	✓	✓	✓	✓
WAREHOUSE, Shipping and Receiving							
Administrator, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Checker, Crater, Forklift, Packer, Stocker or Powered Truck Operator	2	✓	✓	✓	✓		
Manager, Checker (primarily supervisory)	3	✓	✓	✓	✓	✓	✓
WATCH, CLOCK REPAIR	3	✓	✓	✓	✓	✓	✓
WATER COMPANY/WATER TREATMENT PLANT							
Administrator, Chemist, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Lab Chemist, Water Tester	3	✓	✓	✓	✓	✓	✓
Maintenance Technician	1	✓	✓	✓	✓		
Monitoring, Filter, Pump Technician	2	✓	✓	✓	✓	✓	✓
Plant Manager (primarily supervisory)	3	✓	✓	✓	✓	✓	✓
WATER SOFTENING SERVICE							
Delivery	2	✓	✓	✓	✓		
Administrator, Manager, Salesperson (primarily supervisory)	5	✓	✓	✓	✓	✓	✓
Service and Installation (no delivery)	2	✓	✓	✓	✓	✓	✓
WELDER (no unusual hazard)	1	✓	✓	✓	✓		
WELL DRILLER (water)	2	✓	✓	✓	✓		
WINDOW WASHER (2 stories or less)	2	✓	✓	✓	✓		
X							
X-RAY MACHINE							
Delivery	2	✓	✓	✓	✓		
Operator, Technician	3	✓	✓	✓	✓	✓	✓
Salesperson	5	✓	✓	✓	✓	✓	✓
Service/Repair Technician, Tester	2	✓	✓	✓	✓	✓	✓
Z							
ZOO							
Administrator, Director, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Attendant, Breeder, Feeder, Groomer, Trainer	NI						
Director, Manager (field duties, primarily supervisory)	3	✓	✓	✓	✓	✓	✓



300 S.W. Adams Street Peoria, IL 61634
800.437.7355

Policy Form DI105, Disability Income Policy
Policy Form BE105, Business Expense Policy
Policy Form 9253, Retroactive Injury Benefit Rider
Policy Form 9259, Activities of Daily Living Rider
Policy Form 9264, Integrated Monthly Benefit Rider
Policy Form 9266, Return of Premium Rider
Policy Form 9267, Guaranteed Insurability Option Rider

Not available in AK, CA, DC, HI or NY. Coverage and availability may vary in other states.

For costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual.

A9640 (2/15) AGENT USE ONLY