

Disability Income Insurance Occupation Guide



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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.

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 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 and cosmetologists.

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, firefighters, police officers, 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 and longshoreman.

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 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 Sales@IllinoisMutual.com or Underwriting@IllinoisMutual.com for assistance with occupation classes.

* "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.

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 the To Age 67 benefit period.

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 which allows for optional benefits/riders available to the upgraded occupation class.

Eligibility:

- Minimum 20% business ownership.
- At least 2 consecutive years of financially successful business operations immediately preceding application completion.
- Classes 1, 2, and 3 eligible. Not available to Class 4 occupations or chiropractors.
- Part-time occupations are restricted to a maximum 5-year benefit period.
- Unconventional occupations are restricted to a maximum 2-year benefit period. As some unconventional occupations may not be eligible, see guide book for guidelines.

- The class upgrade and/or To Age 67 benefit period can be denied at the underwriter’s discretion on above-average risk cases.

Benefits Available:

- Available class upgrades: Class 1 to Class 2, Class 2 to Class 3, Class 3 to Class 5.
- The To Age 67 benefit period may be available for proposed insureds upgraded to Classes 3 or 5 –see guide book for To Age 67 guidelines. Class 1 occupations upgraded to a Class 2 are not eligible for a To Age 67 benefit period.

W-2 EMPLOYEE OCCUPATION CLASS UPGRADE

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

Many occupations qualify for our W-2 Employee Occupation Class upgrade program such as paraprofessionals and skilled trades. These occupations require advanced or specialized training, as well specific certifications or licenses. Listed below are several examples of these occupations. Please refer to the full list of eligible occupations on pages 9-42 in this guide, or call your DI Sales team with inquiries about specific occupations.

Paraprofessional Examples:

- | | |
|--------------------------|--------------------------|
| • Dental Assistants | • Surgical Assistants |
| • Dental Hygienists | • X-Ray Technicians |
| • Veterinary Technicians | • Ultrasound Technicians |
| • LPNs | • Teacher’s Aides |
| • LVNs | |

Skilled Trade Examples:

- | | |
|----------------|--------------------|
| • Carpenters | • HVAC Technicians |
| • Plumbers | • Machinists |
| • Electricians | • Mechanics |

- Available class upgrades are: Class 1 upgraded to Class 2; 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 4 occupations.
- Part-time occupations are restricted to a maximum 5-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 part-time occupations are: Class 4 physicians, chiropractors, seasonal occupations, and government employees.

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 available.
- Benefit periods of 5 years or less.
- Maximum total monthly benefit not to exceed \$5,000/month.
- No offer of coverage when participating with existing DI coverage.
- Only optional riders available are Return of Premium Rider, Retroactive Injury Benefit Rider and Integrated Monthly Benefit Rider.

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. Please note, however, that applicants with seasonal part-time occupations are not insurable.

MULTIPLE OCCUPATIONS

We will combine the hours worked in multiple unrelated occupations up to 40 hours per week, as long as the applicant is working a minimum 20 hours per week in at least one of the occupations. When an applicant has multiple occupations (two or more part-time, two or more full-time, or a full-time and a part-time), use the classification appropriate for the most hazardous work/occupation duties. When calculating monthly benefit amount eligibility, it is acceptable to include the earned income from multiple occupations up to 40 hours per week.

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.

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, which cannot exceed the monthly benefit for the wage-earning spouse.
- 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. Additional underwriting requirements may be requested at underwriter's discretion.

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 \$2,000
350+	50-74	Up to \$2,500
500+	75+	Up to \$3,000

- 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 \$600
350+	50-74	Up to \$800
500+	75+	Up to \$1,000

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. With 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 ([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.

NEW DI OCCUPATIONS

Illinois Mutual now offers coverage for occupations which some DI carriers might not cover. To provide protective value to all Policyowners, these occupations are subject to additional eligibility guidelines and/or benefit restrictions.

- To demonstrate financial stability, 2 years' tax returns are required unless otherwise specified.
- Business Owner Allowance is not available. Business Owner Class Upgrade is available, where noted.

OCCUPATION	ELIGIBILITY	BENEFITS
Bar owner, bar employee – bartender, wait staff	Less than 50% of revenue generated by food sales, otherwise treat with normal restaurant guidelines.	Occupation Class 1. Maximum 2-year benefit period.
Boilermaker	Standard guidelines apply.	Occupation Class 1. Maximum 2-year benefit period.
Lineman, pole climber	Subject to coordination with existing union or utility disability benefits.	Occupation Class 1. Maximum 2-year benefit period.
Logging laborer – buckler, chainsaw timer cutter/logger, choke setter, faller, laborer, rigging slinger	Subject to coordination with existing union benefits.	Occupation Class 1. Maximum 2-year benefit period. Minimum 90-day elimination period. Maximum \$3,000 in monthly benefit including existing union benefits.
Direct sales or multi-level marketing company – at least 3 years active occupation engagement	Subject to YTD earnings that are consistent with prior years of taxable income.	Occupation Class 1. Maximum <u>2-year</u> benefit period.
Direct sales or multi-level marketing company – at least 5 years active occupation engagement	Subject to YTD earnings that are consistent with prior years of taxable income.	Occupation Class 1. Maximum <u>5-year</u> benefit period.
Freelance – artist, author, journalist, photographer, reporter	Business Owner Class Upgrade is available.	Occupation Class varies. Refer to DI Occupation Guide to confirm. Maximum 2-year benefit period. Maximum \$1,500 monthly benefit.
Medical intern	Intern defined as first year in residency and just recently graduated.	Occupation Class 4. Maximum To Age 67 benefit period. Maximum \$3,500 monthly benefit.
Social media influencer, YouTube content creator, blogger, podcaster	Social media as component of business rather than primary income source of online hits and/or views. Subject to active occupation engagement for 3 years.	Occupation Class 1. Maximum 2-year benefit period.
Zoo attendant, breeder, feeder, groomer, trainer	Applicant must work for a zoo which is a member of the National Zoological Society.	Occupation Class 1. Maximum 2-year benefit period.

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.

WEIGHT								
Extra Premium Rating in Percentages								
Height	Standard Rates	25%	50%	75%	100%	125%	150%+	Uninsurable
4'8"	84 - 161	162 - 170	171 - 180	181 - 185	186 - 190	191 - 196	197 - 227	228
4'9"	86 - 166	167 - 175	176 - 185	186 - 190	191 - 195	196 - 200	201 - 233	234
4'10"	88 - 171	172 - 180	181 - 190	191 - 195	196 - 200	201 - 204	205 - 238	239
4'11"	90 - 177	178 - 187	188 - 197	198 - 202	203 - 207	208 - 211	212 - 244	245
5'0"	92 - 183	184 - 193	194 - 203	204 - 208	209 - 214	215 - 219	220 - 250	251
5'1"	95 - 189	190 - 200	201 - 210	211 - 216	217 - 221	222 - 226	227 - 256	257
5'2"	97 - 195	196 - 206	207 - 217	218 - 223	224 - 228	229 - 234	235 - 261	262
5'3"	99 - 202	203 - 213	214 - 224	225 - 230	231 - 236	237 - 241	242 - 269	270
5'4"	102 - 208	209 - 220	221 - 231	232 - 237	238 - 243	244 - 249	250 - 276	277
5'5"	104 - 215	216 - 227	228 - 239	240 - 245	246 - 251	252 - 257	258 - 284	285
5'6"	108 - 222	223 - 234	235 - 246	247 - 252	253 - 259	260 - 265	266 - 292	293
5'7"	111 - 229	230 - 241	242 - 254	255 - 260	261 - 267	268 - 273	274 - 299	300
5'8"	113 - 235	236 - 248	249 - 261	262 - 268	269 - 275	276 - 281	282 - 307	308
5'9"	116 - 242	243 - 256	257 - 269	270 - 276	277 - 283	284 - 290	291 - 314	315
5'10"	119 - 249	250 - 263	264 - 277	278 - 284	285 - 291	292 - 298	299 - 322	323
5'11"	123 - 256	257 - 271	272 - 285	286 - 292	293 - 300	301 - 307	308 - 332	333
6'0"	126 - 264	265 - 278	279 - 293	294 - 301	302 - 308	309 - 315	316 - 341	342
6'1"	129 - 271	272 - 287	288 - 301	302 - 309	310 - 317	318 - 324	325 - 349	350
6'2"	132 - 279	280 - 294	295 - 310	311 - 318	319 - 325	326 - 333	334 - 358	359
6'3"	137 - 286	287 - 302	303 - 318	319 - 326	327 - 335	336 - 342	343 - 370	371
6'4"	140 - 294	295 - 311	312 - 327	328 - 335	336 - 343	344 - 352	353 - 379	380
6'5"	144 - 302	303 - 319	320 - 335	336 - 343	344 - 351	352 - 360	361 - 390	391
6'6"	148 - 310	311 - 327	328 - 343	344 - 351	352 - 359	360 - 368	369 - 402	403
6'7"	154 - 318	319 - 335	336 - 351	352 - 359	360 - 367	368 - 377	378 - 415	416

Note: Extra premium ratings of 75% or more will limit benefit period availability.

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	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 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	2		✓	✓		
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	2		✓	✓		
Repair/Service Technician	2	✓	✓	✓		
Reservation or Passenger Service Agent	5		✓	✓	✓	✓
TSA Employees - see Government Employees , page 5						
ANIMAL CARE						
Breeder, Catcher, Farrier, Handler, Kennel Attendant, Trainer	2		✓	✓		
Renderer	1		✓	✓		
Veterinarian						
Small Animal, DVM	5		✓	✓	✓	✓
Small Animal, Technician	3	✓	✓	✓	✓	✓
Large Animal, DVM	3		✓	✓	✓	✓
Large Animal, Technician	2	✓	✓	✓	✓	✓
Zoo Workers - see ZOO						
ANTIQUA DEALER						
Administrator, Manager	5		✓	✓	✓	✓
Delivery	2		✓	✓		
Repair/Service Technician	2	✓	✓	✓	✓	✓
Sales Clerk	3		✓	✓	✓	✓

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
A						
APPLIANCE, Sales and Service						
Administrator, Manager, Salesperson	5		✓	✓	✓	✓
Delivery Driver	2		✓	✓		
Repair/Service Technician	2	✓	✓	✓	✓	✓
Shop Supervisor, Estimator, Parts Clerk	3		✓	✓	✓	✓
APPRAISER, Real Estate	5		✓	✓	✓	✓
ARBORIST	1		✓	✓		
ARCHERY RANGE						
Owner, Admin/Office duties only	3		✓	✓	✓	✓
All Others	NI					
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	5		✓			
ASTRONOMER						
Field duties	3		✓	✓	✓	✓
Office duties only	5		✓	✓	✓	✓
ATTORNEY	5		✓	✓	✓	✓
AUCTIONEER	3		✓	✓	✓	✓
AUDITOR	5		✓	✓	✓	✓
AUTHOR, WRITER						
Commercial	5		✓	✓	✓	✓
Freelance	5		✓			
AUTOMOBILE, MOTORCYCLE						
Accessories, Sales, Service, Repair						
Administrator, Manager (office duties only)	5		✓	✓	✓	✓
Bodyman	2		✓	✓		
Dent Repairer	2		✓	✓		
Detailer, Runner	2		✓	✓		
Emissions Tester	3		✓	✓	✓	✓
Mechanic	2	✓	✓	✓	✓	✓
Muffler, Brake, Shocks, Tires, Battery Technician	2		✓	✓	✓	
Oil/Lube Service Technician	2		✓	✓		

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
A						
Painter/Striper	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	3		✓	✓	✓	✓
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						
AXE THROWING RANGE	NI					
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, Wait Staff, Bartender	1		✓			
BARBER	2		✓	✓		
BEEKEEPER	2		✓	✓		
BICYCLE SALES/SERVICE						
Administrator, Manager, Salesperson	5		✓	✓	✓	✓
Assembly, Service Technician	3		✓	✓	✓	✓
BIOCHEMIST, BIOLOGIST						
Lab duties	3	✓	✓	✓	✓	✓
Office duties only	5		✓	✓	✓	✓
BLACKSMITH	2		✓	✓		
BOAT/SHIP INDUSTRY						
Accessories, Mariners, Repairs, Sales, Service						

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
B						
Marina						
Administrator, Manager (office duties only)	5		✓	✓	✓	✓
Detailer	2		✓	✓		
Fuel Attendant, Towing Service	2		✓	✓		
Lift Operator	2		✓	✓		
Mechanic	2	✓	✓	✓	✓	✓
Oil/Lube Service Technician	2		✓	✓		
Painter, Stripper	2	✓	✓	✓		
Repair 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	3		✓	✓	✓	✓
Other						
Harbor Master, Pilot	2		✓	✓		
BOILERMAKER	1		✓			
BOOKKEEPER	5		✓	✓	✓	✓
BOWLING ALLEY						
Administrator, Manager	5		✓	✓	✓	✓
Bartender	1		✓			
Cashier/Rental Counter Clerk	3		✓	✓	✓	✓
Maintenance, Repair Technician	2		✓	✓	✓	
Snack Bar Cook, Counter Clerk	2		✓	✓		
BREWMASTER	2		✓	✓		
BRICK LAYER, MASON	2		✓	✓		
BRIDGETENDER	2		✓	✓		
BROKER						
Insurance - Life/Health, Property/Casualty	5		✓	✓	✓	✓

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 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 - Office Duties only (not investing own money or working on personal account)	5		✓	✓	✓	✓
Commodity, Futures, Options, all others	NI					
BUILDING MANAGEMENT, MAINTENANCE						
Administrator, Manager (non-resident)	5		✓	✓	✓	✓
Building inspection	2		✓	✓	✓	✓
Manager (resident)	3		✓	✓	✓	
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	2		✓	✓	✓	✓
Maintenance	1		✓	✓		
CAR WASH						
Administrator, Manager (office duties only)	5		✓	✓	✓	✓

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
C						
Manager	2		✓	✓	✓	✓
Cashier, Clerk, Attendant	2		✓	✓		
Detailer	2		✓	✓		
Repair/Service Technician	2		✓	✓	✓	✓
CARPENTER	2	✓	✓	✓	✓	✓
CARPET CLEANER	2		✓	✓		
CARPET INSTALLER	1		✓	✓		
CARTOGRAPHER						
Field duties	3		✓	✓	✓	✓
Office duties only	5		✓	✓	✓	✓
CASH ADVANCE STORE	2		✓	✓		
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		✓	✓		
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	1		✓			
Custodian/Janitor	1		✓	✓		
Maintenance/Repair Technician	2		✓	✓		
Stagehand, Soundperson	2		✓	✓		
CLERGY	5		✓	✓	✓	✓
COFFEE SHOP						
Manager/Admin only	5		✓	✓	✓	✓
Manager/Supervisor (no labor)	3		✓	✓	✓	✓
Barista	2		✓	✓		
COMPROLLER	5		✓	✓	✓	✓
COMPUTER INDUSTRY						

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
C						
Administrator, Manager, Salesperson	5		✓	✓	✓	✓
Analyst, Consultant, Data Entry, Programmer	5		✓	✓	✓	✓
Delivery	2		✓	✓	✓	
Repair, Service Technician	3		✓	✓	✓	✓
Web Developer, Application Developer	5		✓	✓	✓	✓
CONSIGNMENT SHOP	2		✓	✓	✓	✓
CONTRACTOR, CONSTRUCTION, BUILDING TRADES						
Contractor						
Administrator, Estimator (not on job site)	5		✓	✓	✓	✓
Appraiser, Real Estate	5		✓	✓	✓	✓
Architect						
Field Supervisor, Estimator	3		✓	✓	✓	✓
Office duties only	5		✓	✓	✓	✓
Building inspection	2		✓	✓	✓	✓
Contract Manager						
Office duties only	5		✓	✓	✓	✓
On job site, primarily supervisory	3		✓	✓	✓	✓
Draftsman	5		✓	✓	✓	✓
Engineer						
Bridge or Dam	1		✓			
Civil Engineer	3		✓	✓	✓	✓
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)	3		✓	✓		
Superintendent, Supervisor, Inspector (no labor)	3		✓	✓	✓	✓
Surveyor	3		✓	✓	✓	✓
Urban/Regional Planner (on job site)	3		✓	✓	✓	✓
Zoning Specialist	3		✓	✓	✓	✓
Construction						
Awning Design/Repair	2	✓	✓	✓	✓	✓

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
C						
Basement Dewatering	2		✓	✓	✓	✓
Blacktopping (no road construction)	2		✓	✓		
Blaster (handling explosives)	NI					
Boilermaker	NI					
Bridge, Dam, Tunnel or Highrise Projects	1		✓			
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	3		✓	✓	✓	✓
Handyman (residential)	2	✓	✓	✓	✓	✓
Industrial Machinery Mechanic	2	✓	✓	✓	✓	✓
Inspector						
Building/Home	2		✓	✓	✓	✓
Fire	1		✓	✓		
Iron Worker – see STRUCTURAL IRON WORKER						
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	1		✓			
Traffic Control Installation/Maintenance	2	✓	✓	✓		

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
C						
Welder (no unusual hazard)	1	✓	✓	✓		
Windmill/Turbine Construction/Maintenance	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		✓	✓	✓	✓
Iron Worker – see STRUCTURAL IRON WORKER						
Metal Fabricator	1		✓	✓		
Ornamental Ironworker (installs stairs, rails)	2		✓	✓	✓	✓
Painter						

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
C						
Highrise (more than 2 stories)	1		✓			
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	✓	✓	✓	✓	✓
Rofer	1		✓	✓		
Security System						
Installer, Repair Technician	2	✓	✓	✓	✓	✓
Sales (no installation or repair)	5		✓	✓	✓	✓
Siding/Gutter Installer	2		✓	✓	✓	✓
Sign Maker/Installation	2		✓	✓		
Solar Panel Installer						
Less than 2 stories	2		✓	✓	✓	✓
More than 2 stories	1		✓			
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 (not elected position)	3		✓	✓	✓	✓
COSMETIC SALES						
Retail	3		✓	✓	✓	✓
Direct Sales or Multi-Level Marketing Company Representative	NI					
COSMETOLOGIST	2		✓	✓		
COUNSELOR, SOCIAL SERVICES						
Field Counselor/Social Worker	3		✓	✓	✓	
Office duties only	5		✓	✓	✓	✓
Psychoanalyst/Psychotherapist (office duties only)	5		✓	✓	✓	✓

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 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	3	✓	✓	✓	✓	✓
Dental Supply Delivery	2		✓	✓	✓	✓
Dental Therapist	3	✓	✓	✓	✓	✓
Denturist	3	✓	✓	✓	✓	✓
Endodontist	4		✓	✓	✓	✓
Lab Technician	3		✓	✓	✓	✓
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	2		✓	✓	✓	✓
Bar or night club	1		✓			
DISPATCHER	3		✓	✓	✓	✓
DOG GROOMER	2		✓	✓		
DRAFTSMAN	5		✓	✓	✓	✓

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
D						
DRAPERY						
Custom Maker and Installer	3		✓	✓	✓	✓
Sales	5		✓	✓	✓	✓
DRIVER						
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)	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, Uber, Lyft	1		✓			
Tanker Truck	2		✓	✓		
Tow Truck	2		✓	✓		
UPS Driver	NI					
DRY CLEANING						
Administrator, Manager (primarily supervisory)	5		✓	✓	✓	✓
Cashier, Counter Clerk	3		✓	✓	✓	✓
Laundry Technician	2		✓	✓		
DRYWALL, Installer	2		✓	✓	✓	✓
E						
ECONOMIST	5		✓	✓	✓	✓
EDITOR, Magazine and Newspaper	5		✓	✓	✓	✓
ELECTED OFFICIAL (political office)	NI					
ELECTRICAL INDUSTRY						
Electrician	2	✓	✓	✓	✓	✓
Electrical Technician	2		✓	✓	✓	✓
Engineer (office duties only)	5		✓	✓	✓	✓
Field Supervisor, Estimator	3		✓	✓	✓	✓
Overhead Lines, Conduits, Tunnels	1		✓			

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 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/Service Technician	2		✓	✓	✓	✓
EMBALMER – see FUNERAL						
EMPLOYMENT AGENCY						
Agency Administrator, Manager Recruiter	5		✓	✓	✓	✓
Temporary Assignee	NI					
ENGINEER						
Bridge or Dam	1		✓			
Civil Engineer	3		✓	✓	✓	✓
Field, Safety Construction Site (not bridge or dam)	3		✓	✓	✓	✓
Office duties only	5		✓	✓	✓	✓
Operating – see also specific industry	2		✓	✓		
Train – see RAILROAD						
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	5		✓	✓	✓	✓
EXPLOSIVES HANDLER	NI					
EXECUTIVE, CORPORATE						
Office duties primarily, little or no foreign travel	5		✓	✓	✓	✓
EXTERMINATOR, FUMIGATOR	2		✓	✓	✓	✓

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
F						
FACTORY, MANUFACTURING, INDUSTRIAL, PROCESSING PLANT						
Administrator, Manager, Supervisor (not on factory floor)	5		✓	✓	✓	✓
Assembly Technician	1		✓	✓		
Carpenter	2	✓	✓	✓	✓	✓
Control Board Operator (shielded from machine, no labor)	3		✓	✓	✓	✓
Electrician	2	✓	✓	✓	✓	✓
Foreman	3		✓	✓	✓	✓
Forklift Driver	2		✓	✓		
Janitor	1		✓	✓		
Laborer	1		✓	✓		
Lab Technician	3		✓	✓	✓	✓
Machine Operator, Tool and Die Maker	2	✓	✓	✓		
Machinist-Millwright	2	✓	✓	✓		
Maintenance Technician	2		✓	✓		
Manufacturing Technician	1		✓	✓		
Material Handler	2		✓	✓		
Painter	2		✓	✓		
Plumber	2	✓	✓	✓	✓	✓
Processing Technician	2		✓	✓		
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	3		✓	✓	✓	✓
FARMER						
Farm Laborer	2		✓	✓	✓	✓
Temporary, Seasonal, Part-Time Hired hands or Migrant Workers	NI					

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
F						
FEDERAL GOVERNMENT EMPLOYEE – see GOVERNMENT EMPLOYEES , page 5						
FEED MILL, GRAIN ELEVATOR						
Administration, Management, Sales (office duties only)	5		✓	✓	✓	✓
Manager, Operator (no labor)	3		✓	✓	✓	✓
Maintenance Technician	2		✓	✓	✓	✓
FENCE INSTALLER	2		✓	✓	✓	✓
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		✓	✓	✓	
Manager/Supervising only (no labor)	5		✓	✓	✓	✓
Retail (store duties only)	3		✓	✓	✓	✓
FOOD TRUCK OPERATOR	1		✓	✓		
FORESTER	1		✓	✓		
FOREST RANGER	2		✓	✓		
FOUNDRY WORKER – see FACTORY						
FUNERAL HOME, MORTUARY, CREMATORIUM						
Administrator, Manager, Salesperson	5		✓	✓	✓	✓
Funeral Home Director	5		✓	✓	✓	✓
Embalmer	3		✓	✓	✓	✓
FURNITURE MAKER	2	✓	✓	✓	✓	✓
FURNITURE MOVER (including machinery)	2		✓	✓		

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
G						
GAMBLING INDUSTRY (Casino, Riverboat, Off-Track Betting Paramutuel 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.)						
Animal Handler	2		✓	✓		
Bartender	NI					
Boat Captain, Executive Officer	2		✓	✓		
Jockey	NI					
Operating Manager (office duties only)	5		✓	✓	✓	✓
Security	2		✓	✓		
Supervisor, Cashier, Dealer, Game Operator, 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		✓	✓		

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
G						
Penal Institution, Transit Systems	1		✓	✓		
Security						
Armed	1		✓	✓		
Unarmed	2		✓	✓		
GUIDE, Sports/Recreation	1		✓	✓		
GUN CLUB/SHOOTING RANGE						
Owner,Admin/Office duties only	3		✓	✓	✓	✓
All Others	NI					
Virtual Range						
Owner, Admin/Office duties only	5		✓	✓	✓	✓
All Others	3		✓	✓	✓	✓
GUNSMITH	2		✓	✓		
GYMNASTICS COACH/INSTRUCTOR	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)	5		✓	✓	✓	✓
Attendant, Instructor, machine maintenance technician or Trainer	2		✓	✓		
Masseuse, Massage Therapist	3		✓	✓		
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		✓	✓		

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
H						
HOTEL, MOTEL						
Administrator, Manager (office duties only)	5		✓	✓	✓	✓
Administrator, Manager (primarily supervisory)	3		✓	✓	✓	✓
Bellhop	2		✓	✓		
Bed & Breakfast Owners	1		✓	✓		
Cashier, Desk Clerk	3		✓	✓	✓	✓
Housekeeping, Maid	1		✓	✓		
Custodian/Janitor	1		✓	✓		
Maintenance/Repair Tech.	2		✓	✓		
HOUSECLEANING/MAID SERVICE	1		✓	✓		
HOUSEMOVER or DEMOLITION	1		✓	✓		
I						
ICE SKATING COACH/INSTRUCTOR	2		✓	✓		
IMMIGRATION OFFICIAL (office duties only)	5		✓	✓	✓	✓
INSPECTOR						
Aircraft	2		✓	✓	✓	✓
Building/Home	2		✓	✓	✓	✓
Fire	1		✓	✓		
Marine	2		✓	✓	✓	✓
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		✓	✓	✓	✓
Freelance	5		✓			

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
K						
KARATE INSTRUCTOR (no sparring)	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		✓	✓	✓	✓
Cashier, Counter Clerk	3		✓	✓	✓	✓
Laundry Technician	2		✓	✓		
LAWYER	5		✓	✓	✓	✓
LIBRARY – see GOVERNMENT EMPLOYEES , page 5						
Administrator, Curator, Librarian	5		✓	✓	✓	✓
Maintenance Technician	2		✓	✓		
LICENSE AND TITLE SERVICE	5		✓	✓	✓	✓
LIFE COACH, Certified Only	2		✓	✓		
LINEMAN	1		✓			
LIQUOR SALES, Retail Package Store						
Administrator, Manager (primarily supervisory)	3		✓	✓	✓	
Cashier, Sales Clerk (no stocking)	3		✓	✓		
Stock Clerk, Warehouser	2		✓	✓		
LITERARY AGENT	5		✓	✓	✓	✓
LITHOGRAPHER	3		✓	✓	✓	✓
LOBBYIST	3		✓	✓	✓	
LOCKSMITH	3		✓	✓	✓	✓
LONGSHOREMAN	NI					
LUMBER INDUSTRY						
Building Products, Lumber Yard, Retail Sales						
Administrator, Manager, office duties only	5		✓	✓	✓	✓
Cashier, Sales Clerk (no stocking or order filling)	3		✓	✓	✓	✓
Delivery	2		✓	✓		
Stock Clerk, Warehouser, Yard Attendant	2		✓	✓		
Supervisor	3		✓	✓	✓	✓
Logging						
Buyer, Grader/Scaler, Inspector, Surveyor	3		✓	✓	✓	
Manager, Superintendent, Clerical (office duties only)	5		✓	✓	✓	✓

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
L						
Bucker, Choke Setter, Faller, Rigging Slinger, Laborer, Chain Saw Timber Cutter/Logger	1		✓			
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						
Administrator, Manager (office duties only)	5		✓	✓	✓	✓
Manager, Estimator (no labor)	3		✓	✓	✓	✓
Grinder, Buffer, Polisher	2		✓	✓		
Machinist	2	✓	✓	✓		
Millwright	2	✓	✓	✓		
MAIL CARRIER	2		✓	✓		
MANICURIST	2		✓	✓		
MANUFACTURER'S REPRESENTATIVE						
Delivery	2		✓	✓		
Direct Sales or Mult-Level Marketing Company Representative	NI					
No Delivery	3		✓	✓	✓	✓
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		✓	✓	✓	
MECHANIC	2	✓	✓	✓	✓	✓
MEDICAL/HEALTH CARE (Physicians performing surgery will be classified as a surgeon)						

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
M						
Acupuncturist	3		✓	✓	✓	✓
Administrator (office duties only)	5		✓	✓	✓	✓
Ambulance Driver	2		✓	✓	✓	✓
Anesthesiologist, Anesthetist (CRNA)	4		✓	✓	✓	✓
Anesthesiologist Assistant	3	✓	✓	✓	✓	✓
Audiologist	5		✓	✓	✓	✓
Billing Clerk, Clerical or Data Processing	5		✓	✓	✓	✓
Cardiologist	4		✓	✓	✓	✓
Case Manager in Hospital	3		✓	✓	✓	✓
Certified Medical Assistant (CMA)	2		✓	✓	✓	✓
Certified Nursing Assistant (CNA)	1		✓	✓		
Chiropractor	1		✓			
Dermatologist	5		✓	✓	✓	✓
Dietician						
Food preparation	2		✓	✓		
No food preparation	5		✓	✓	✓	✓
Doula	3		✓	✓	✓	✓
Emergency Medical Physician	4		✓	✓	✓	✓
Ear, Nose, and Throat (ENT)	4		✓	✓	✓	✓
Endocrinologist	4		✓	✓	✓	✓
Gastroenterologist	4		✓	✓	✓	✓
Gynecologist	4		✓	✓	✓	✓
Health Official (field duties)	3		✓	✓	✓	✓
Hematologist	5		✓	✓	✓	✓
Hospitalist	5		✓	✓	✓	✓
Hypnotherapist	3		✓	✓	✓	✓
Infectious Disease Physician	5		✓	✓	✓	✓
Intern	4		✓	✓	✓	✓
Internal Medicine (Internist, Primary Care, Family Medicine, General Practitioner)	5		✓	✓	✓	✓
Life Flight – Pilot and Crew	NI					
Maintenance, Janitorial	1		✓	✓		
Medical Technician	3	✓	✓	✓	✓	✓
Midwife	3		✓	✓	✓	✓
Naturopath	5		✓	✓	✓	✓
Neurologist	4		✓	✓	✓	✓
Nurse (Including Traveling Nurse)						
RN						
Doctor's Office/Clinic Only	5		✓	✓	✓	✓
All others	3		✓	✓	✓	✓

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
M						
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		✓	✓	✓	✓
Perfusionist	3	✓	✓	✓	✓	✓
Pharmacist, Pharmacologist	5		✓	✓	✓	✓
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		✓	✓	✓	✓
Psychiatric Technician						
Manual duties	1		✓	✓		
No manual duties	3		✓	✓		
Psychiatrist	5		✓	✓	✓	✓
Psychologist	5		✓	✓	✓	✓
Radiologist	5		✓	✓	✓	✓
Resident	4		✓	✓	✓	✓
Rheumatologist	5		✓	✓	✓	✓
Respiratory Therapist	3	✓	✓	✓	✓	✓
Rolfer	3		✓	✓	✓	✓
Speech Therapist	5		✓	✓	✓	✓
Surgeon	4		✓	✓	✓	✓
Surgical Assistant	3	✓	✓	✓	✓	✓
Surgical Technician	3		✓	✓	✓	✓
Urologist	4		✓	✓	✓	✓
X-Ray Technician, Ultrasound Technician	3	✓	✓	✓	✓	✓

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
M						
MERCHANDISER						
Office duties only	5		✓	✓	✓	✓
Display setup	3		✓	✓	✓	✓
METEOROLOGIST						
Field duties	3		✓	✓	✓	✓
Office duties only	5		✓	✓	✓	✓
METER READER	3		✓	✓	✓	✓
MICROBLADING	2		✓	✓		
MILLWRIGHT	2	✓	✓	✓		
MINE, QUARRY						
Explosion Handler	NI					
Surface Operation (Strip Mine, Gravel Pit, Quarry)						
Assayer, Engineer, Inspector, Superintendent, Surveyor	3		✓	✓	✓	✓
Carpenter, Mechanic, Electrician	2	✓	✓	✓	✓	✓
Chemist, Manager, Clerical (office duties only)	5		✓	✓	✓	✓
Crane and Equipment Operator, Truck Driver, Laborer	1		✓	✓		
Operating Engineer	2		✓	✓	✓	✓
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					

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
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/Distributor	2		✓	✓		
Photographer	3		✓	✓	✓	✓
Journalist, Photographer, Reporter (freelance)	NI					
NOTARY						
Office duties only	5		✓	✓	✓	✓
Field duties	3		✓	✓		
NUCLEAR or POWER PLANT EMPLOYEE						
Administrator, Control Board Operator, Engineer, Manager (office duties only)	5		✓	✓	✓	✓
Manager, Supervisor, Tradesman, Maintenance Technician, Hazardous Waste Handler	1		✓	✓		
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	1		✓			

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
P						
PARALEGAL	5		✓	✓	✓	✓
PARAMEDIC, EMT	2		✓	✓	✓	✓
PARAMEDICAL EXAMINER	3		✓	✓	✓	✓
PATTERN, MODEL MAKER , Metal, Wood, Plastic, Paper, Wax	2	✓	✓	✓	✓	✓
PAWNBROKER, PAWNSHOP	1		✓			
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		✓	✓	✓	✓
PHOTOGRAPHER, CAMERAMAN	3		✓	✓	✓	✓
Aerial	2		✓	✓		
Commercial, In Studio, Newspaper or Magazine	3		✓	✓	✓	✓
Drone Operator	3		✓	✓	✓	✓
Freelance	3		✓			
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		✓	✓		

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
P						
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		✓	✓		
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		✓	✓		
Psychologist	3		✓	✓		
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		✓	✓		

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
P						
POTTERY MAKER	2		✓	✓		
POWER WASHER						
2 stories or less	2		✓	✓		
More than 2 stories	1		✓			
PRINCIPAL – see SCHOOL						
PRINTING, PUBLISHING						
Administrator, Clerical, Manager	5		✓	✓	✓	✓
Machine Operator, Pressman, Printer, Engraver, Bookbinder	2		✓	✓	✓	✓
PROCESS SERVER	1		✓	✓		
PROCESSING PLANT – see FACTORY						
PROFESSOR – see SCHOOL						
PSYCHIATRIST	5		✓	✓	✓	✓
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		✓	✓		
RADON INSPECTOR	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	2		✓	✓		
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					

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
R						
REAL ESTATE AGENT	5		✓	✓	✓	✓
RECEPTIONIST	5		✓	✓	✓	✓
RECRUITER	5		✓	✓	✓	✓
RECYCLING CENTER						
Employees (manual duties)	1		✓	✓		
Manager (no manual duties)	2		✓	✓		
REFEREE (no professional sports, working full-time year round)	2		✓	✓		
REPORTER						
Court	5		✓	✓	✓	✓
Freelance	5		✓			
Magazine, Newspaper, Radio, Television						
Field duties	3		✓	✓	✓	✓
Primarily office duties	5		✓	✓	✓	✓
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, Caterer, Host/Hostess, Waiter/Waitress,	2		✓	✓		
Bartender, Dishwasher, Kitchen Assistant, Table Attendant	1		✓			
Cashier	3		✓	✓	✓	✓
Fast Food, Cafeteria, Deli, Diner						
Manager (supervisory only)	2		✓	✓	✓	
Waiter/Waitress, Cashier, Host/Hostess	2		✓	✓		
Cook	1		✓	✓		
Dishwasher, Kitchen Assistant, Table Attendant	1		✓			
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					

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
R						
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	3		✓	✓	✓	✓
Computer, Industrial Products, Business Machines (no delivery/repair)	5		✓	✓	✓	✓
Direct Sales or Multi-level Marketing Company Representative	1		✓	✓		
Manufacturer's Representative						
No Delivery	3		✓	✓	✓	✓
Delivery	2		✓	✓		
Retail Sales Clerk (no stocking or order filling)	3		✓	✓	✓	✓
Route Salesperson (delivery by truck/van) - see DRIVER						
Door-to-door (canvassing)	NI					
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	1		✓	✓		
SCHOOL						
Private School/Public School – see GOVERNMENT EMPLOYEES , page 5						
Administrator, Athletic Director, Counselor, Principal, Secretary, Superintendent	5		✓	✓	✓	✓
Bus Driver	2		✓	✓		
Cafeteria	1		✓	✓		

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
S						
Custodian, Janitor, Maintenance/ Repair Technician	1		✓	✓		
Instructor (other than classroom duties only)						
Aerobics	2		✓	✓		
Art	3		✓	✓	✓	✓
Coach	3		✓	✓	✓	✓
Dance	3		✓	✓	✓	✓
Driving	3		✓	✓	✓	✓
Martial Arts (no sparring)	2		✓	✓		
Music	3		✓	✓	✓	✓
Physical Education	3		✓	✓	✓	✓
Shop or Industrial Arts	2		✓	✓	✓	✓
Librarian	5		✓	✓	✓	✓
Nurse	5		✓	✓	✓	✓
School Teacher (classroom duties only)	5		✓	✓	✓	✓
Teacher's Aide (classroom duties only)	3	✓	✓	✓	✓	
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)	1		✓			
Shop Technician	2		✓	✓	✓	✓
SHERIFF, DEPUTY – see POLICE/LAW ENFORCEMENT						

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
S						
SHIPPING/RECEIVING CLERK – see WAREHOUSE						
SHOES						
Custom Made	3		✓	✓	✓	
Repair Technician	3		✓	✓	✓	
Shoeshiner	2		✓	✓		
SIDING INSTALLER	2		✓	✓	✓	✓
SILK SCREEN PRINTER	3		✓	✓	✓	✓
SNAP ON TOOL, Owner/Operator	2		✓	✓	✓	✓
SOCIAL MEDIA INFLUENCER, YOUTUBE CONTENT CREATOR, BLOGGER, PODCASTER	1		✓			
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		✓	✓		
Proprietor, Manager, Cashier	2		✓	✓	✓	
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	2		✓	✓		
Scuba Diving Instructor (max 75 feet depth)	1		✓			
Skating Rink						
Instructor	2		✓	✓		
Proprietor, Manager (primarily supervisory)	3		✓	✓	✓	✓
Skiing (instructor, rescue and patrol)	NI					
Sky Diving Instructor	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						

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
S						
STEAMFITTER (non-hazardous industries)	1		✓	✓		
STEEL BUILDING , Pole Building Technician	2		✓	✓	✓	✓
STEEL MILL – see FACTORY						
STENOGRAPHER	5		✓	✓	✓	✓
STRUCTURAL IRON WORKER	1		✓			
SURGEON	4		✓	✓	✓	✓
SURVEYOR	3		✓	✓	✓	✓
T						
TAILOR	3		✓	✓	✓	✓
TANNING SALON ATTENDANT	2		✓	✓		
TATTOO ARTIST	1		✓			
TAX ASSESSOR	5		✓	✓	✓	✓
TAXI-CAB, UBER, LYFT DRIVER	1		✓			
TAXIDERMIST	3		✓	✓	✓	✓
TECHNICAL WRITER	5		✓	✓	✓	✓
TELEMARKETER	5		✓	✓	✓	✓
TELEPHONE						
Installation or Repair (no pole climbing)	2	✓	✓	✓	✓	✓
Lineman/Pole Climber	1		✓			
Tower Service or Installation	NI					
TELEVISION, CABLE/DISH						
Installation or Repair (no pole climbing)	2	✓	✓	✓	✓	✓
Lineman/Pole Climber	1		✓			
TEMPORARY EMPLOYEES	NI					
THEATER						
Stagehand	2		✓	✓		
Theater Instructor, not performing	3		✓	✓	✓	✓
Theater Performer	NI					
TICKETBROKER	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						

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
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	2		✓	✓	✓	✓
Repair/Service Technician	2	✓	✓	✓	✓	✓
VETERINARIAN						
Small Animal, DVM	5		✓	✓	✓	✓
Small Animal, Technician	3	✓	✓	✓	✓	✓
Large Animal, DVM	3		✓	✓	✓	✓
Large Animal, Technician	2	✓	✓	✓	✓	✓
VIDEO STORE						
Administrator, Manager (primarily supervisory)	5		✓	✓	✓	✓
Cashier, Sales Clerk	3		✓	✓	✓	✓
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	2		✓	✓		
Monitoring, Filter, Pump Technician	2		✓	✓	✓	✓
Plant Manager (primarily supervisory)	3		✓	✓	✓	✓

OCCUPATION	CLASSIFICATIONS		AVAILABLE BENEFIT PERIODS			
	Occ Class	W-2 Occ Class Upgrade Eligible	6 Mo., 1 & 2 Year	5 Year	10 Year	To Age 67
W						
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		✓	✓		
More than 2 stories	1		✓			
X						
X-RAY MACHINE						
Delivery	2		✓	✓		
Repair/Service Technician	2	✓	✓	✓	✓	✓
Salesperson	5		✓	✓	✓	✓
Technician	3		✓	✓	✓	✓
Tester	2		✓	✓	✓	✓
Z						
ZOO						
Administrator, Director, Manager (office duties only)	5		✓	✓	✓	✓
Attendant, Breeder, Feeder, Groomer, Trainer	1		✓			
Director, Manager (field duties, primarily supervisory)	3		✓	✓	✓	✓

If you're looking for an occupation but do not see it listed in this guide, please contact your DI sales team or the underwriting department.

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Policy Form 9264, Integrated Monthly Benefit Rider
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