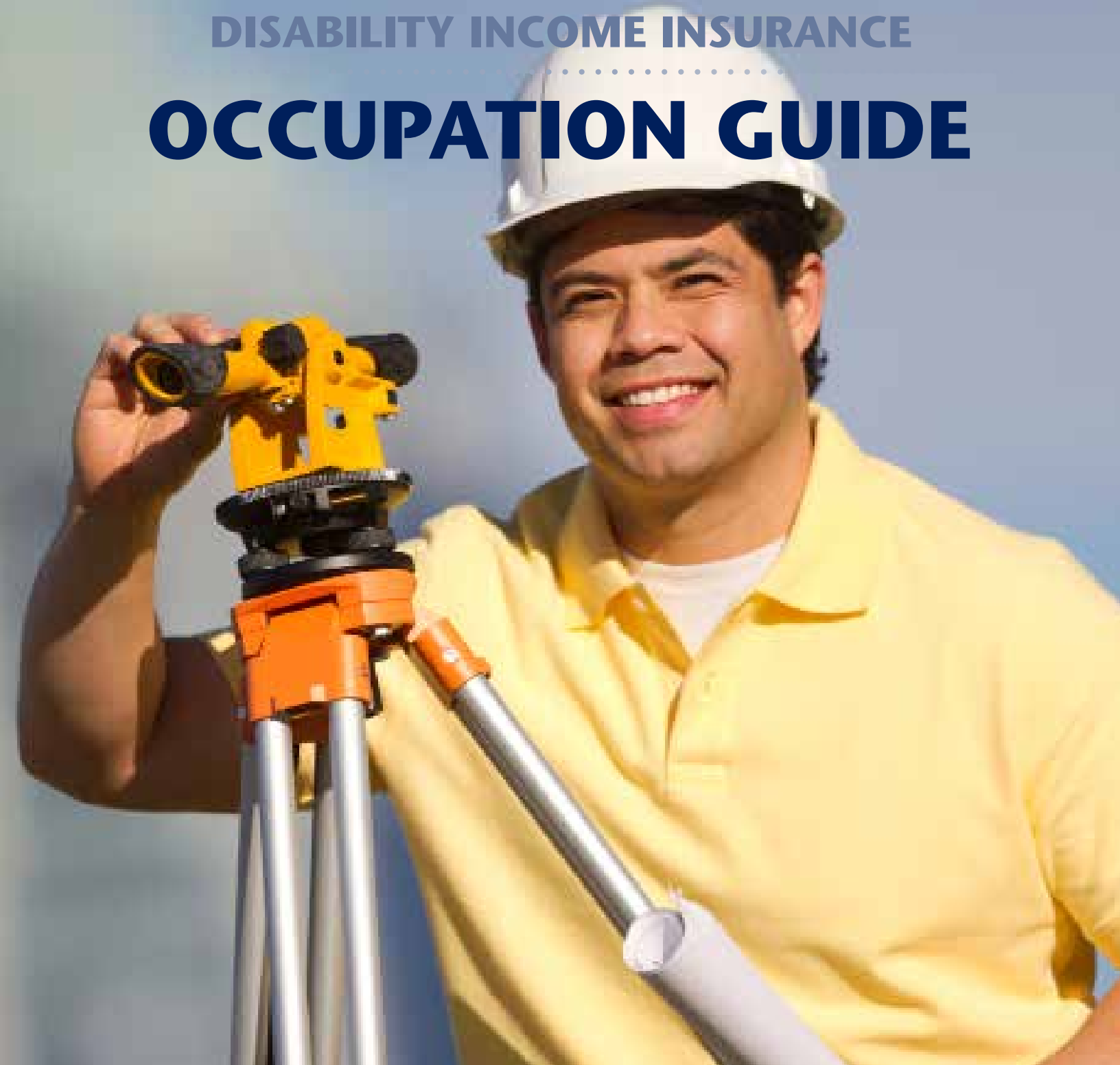


DISABILITY INCOME INSURANCE  
.....  
**OCCUPATION GUIDE**





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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.

\* "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](mailto:DISales@IllinoisMutual.com) or [Underwriting@IllinoisMutual.com](mailto: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
<b>A</b>							
<b>ACCOUNTANT, CPA</b>	5	✓	✓	✓	✓	✓	✓
<b>ACTOR, ACTRESS</b>	NI						
<b>ACTUARY</b>	5	✓	✓	✓	✓	✓	✓
<b>ADJUSTER, Claim</b>							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
<b>ADVERTISING</b>							
Manager, Copywriter or Salesperson	5	✓	✓	✓	✓	✓	✓
<b>AESTHETICIAN</b>	1	✓	✓	✓	✓		
<b>AGRONOMIST</b>	3	✓	✓	✓	✓	✓	✓
<b>AIRPORT, AVIATION</b>							
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 <b>Government Employees</b> , page 5							
<b>ANIMAL CARE</b>							
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 <b>ZOO</b>							
<b>ANTIQUA DEALER</b>							
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
<b>A</b>							
Sales Clerk	3	✓	✓	✓	✓	✓	✓
<b>APPLIANCE, Sales and Service</b>							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Delivery Driver	2	✓	✓	✓	✓		
Repair/Service Technician	2	✓	✓	✓	✓	✓	✓
Shop Supervisor, Estimator, Parts Clerk	3	✓	✓	✓	✓	✓	✓
<b>APPRAISER, Real Estate</b>							
Building inspection	2	✓	✓	✓	✓	✓	✓
No building inspection	5	✓	✓	✓	✓	✓	✓
<b>ARBORIST</b>	1	✓	✓	✓	✓		
<b>ARCHITECT</b>							
Field Supervisor, Estimator	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
<b>ARMED SERVICES PERSONNEL</b>							
All Branches	NI						
<b>ART GALLERY</b>							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Delivery/Display	2	✓	✓	✓	✓		
<b>ARTIST</b>							
Cartoonist, Commercial, Designer, Illustrator	5	✓	✓	✓	✓	✓	✓
Freelance	NI						
<b>ASTRONOMER</b>							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
<b>ASSESSOR, Tax</b>							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
<b>ATTORNEY</b>	5	✓	✓	✓	✓	✓	✓
<b>AUCTIONEER</b>	3	✓	✓	✓	✓	✓	✓
<b>AUDITOR</b>	5	✓	✓	✓	✓	✓	✓
<b>AUTHOR, WRITER</b>							
Commercial	5	✓	✓	✓	✓	✓	✓
Freelance	NI						
<b>AUTOMOBILE, MOTORCYCLE</b>							
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
<b>A</b>							
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 <b>SALVAGE, SCRAP MATERIALS, JUNK</b>							
<b>B</b>							
<b>BAKERY</b>							
Administrator, Manager	5	✓	✓	✓	✓	✓	✓
Baker/Cake Decorator	2	✓	✓	✓	✓	✓	✓
Counter Clerk/Cashier	3	✓	✓	✓	✓	✓	✓
<b>BAILBONDSMAN</b>	NI						
<b>BANK</b>							
Administrator, Manager, Salesperson, Teller	5	✓	✓	✓	✓	✓	✓
Guard - see <b>GUARD</b>							
<b>BAR, Owner, Employees</b>	NI						
<b>BARBER</b>	2	✓	✓	✓	✓		
<b>BEEKEEPER</b>	1	✓	✓	✓	✓		
<b>BICYCLE SALES/SERVICE</b>							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Assembly, Service Technician	3	✓	✓	✓	✓	✓	✓
<b>BIOCHEMIST, BIOLOGIST</b>							
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>B</b>							
<b>BLACKSMITH</b>	2	✓	✓	✓	✓		
<b>BOAT/SHIP INDUSTRY</b>							
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	✓	✓	✓	✓		
<b>BOILERMAKER</b>	NI						
<b>BOOKKEEPER</b>	5	✓	✓	✓	✓	✓	✓
<b>BOWLING ALLEY</b>							
Administrator, Manager	5	✓	✓	✓	✓	✓	✓
Bartender	NI						
Cashier/Rental Counter Clerk	3	✓	✓	✓	✓	✓	✓
Maintenance, Repair Technician	2	✓	✓	✓	✓	✓	
Snack Bar Cook, Counter Clerk	2	✓	✓	✓	✓		
<b>BRICK LAYER, MASON</b>	2	✓	✓	✓	✓		
<b>BRIDGETENDER</b>	2	✓	✓	✓	✓		
<b>BROKER</b>							
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>B</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						
<b>BUILDING MANAGEMENT, MAINTENANCE</b>							
Administrator, Manager (non-resident)	5	✓	✓	✓	✓	✓	✓
Manager (resident)	2	✓	✓	✓	✓	✓	
Maintenance/Repair Technician	2	✓	✓	✓	✓		
Custodian, Janitor	1	✓	✓	✓	✓		
<b>BUSINESS MACHINE, Sales and Service</b>							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Delivery	2	✓	✓	✓	✓	✓	
Repair, Service Technician	3	✓	✓	✓	✓	✓	✓
<b>BUTCHER SHOP, MEAT LOCKER</b>							
Administrator, Manager	5	✓	✓	✓	✓	✓	✓
Shop Supervisor	3	✓	✓	✓	✓	✓	✓
Butcher, Meat Wrapper/Packer	2	✓	✓	✓	✓	✓	
Slaughtering	1	✓	✓	✓	✓		
<b>C</b>							
<b>CPA, ACCOUNTANT</b>	5	✓	✓	✓	✓	✓	✓
<b>CABINETMAKER</b>	2	✓	✓	✓	✓	✓	✓
<b>CAFETERIA</b> - see RESTAURANT INDUSTRY (Fast Food)							
<b>CAMPGROUNDS/CABIN</b>							
Cabin/Camp Operator	3	✓	✓	✓	✓	✓	✓
Maintenance	1	✓	✓	✓	✓		
<b>CAR WASH</b>							
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
<b>C</b>							
<b>CARPENTER</b>	2	✓	✓	✓	✓	✓	✓
<b>CARPET CLEANER</b>	2	✓	✓	✓	✓		
<b>CARPET INSTALLER</b>	1	✓	✓	✓	✓		
<b>CARTOGRAPHER</b>							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
<b>CASHIER, RETAIL</b>	3	✓	✓	✓	✓	✓	✓
<b>CATERER</b>							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Food Preparer	2	✓	✓	✓	✓		
Supervisor (on site)	3	✓	✓	✓	✓	✓	✓
<b>CEMETERY, MAUSOLEUM</b>							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Engraver	2	✓	✓	✓	✓	✓	
Equipment Operator, Maintenance	2	✓	✓	✓	✓		
<b>CHECK/CASH ADVANCE STORE</b>	2	✓	✓	✓	✓		
<b>CHEF – see RESTAURANT INDUSTRY</b>							
<b>CHEMIST</b>							
Lab duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
<b>CHIMNEY SWEEP or CLEANER</b>	2	✓	✓	✓	✓		
<b>CHIROPRACTOR</b>	1	✓	✓	✓			
<b>CITY EMPLOYEE</b> – see <b>Government Employees</b> , page 5							
<b>CIVIC CENTER, ARENA</b>							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Concessions	NI						
Custodian/Janitor	1	✓	✓	✓	✓		
Maintenance/Repair Technician	2	✓	✓	✓	✓		
Stagehand, Soundperson	2	✓	✓	✓	✓		
<b>CLERGY</b>	5	✓	✓	✓	✓	✓	✓
<b>COMPTROLLER</b>	5	✓	✓	✓	✓	✓	✓
<b>COMPUTER INDUSTRY</b>							
Administrator, Manager, Salesperson	5	✓	✓	✓	✓	✓	✓
Analyst, Consultant, Data Entry, Programmer	5	✓	✓	✓	✓	✓	✓
Delivery	2	✓	✓	✓	✓	✓	
Repair, Service Technician	3	✓	✓	✓	✓	✓	✓
<b>CONSIGNMENT SHOP, Clothes</b>	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
<b>C</b>							
<b>CONTRACTOR, CONSTRUCTION, BUILDING TRADES</b>							
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 <b>RAILROAD</b>							
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
<b>C</b>							
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 – <b>see DRIVER</b>							
Foreman	2	✓	✓	✓	✓	✓	✓
Handyman (residential)	2	✓	✓	✓	✓	✓	✓
Industrial Machinery Mechanic	2	✓	✓	✓	✓	✓	✓
Inspector							
Building/Home	2	✓	✓	✓	✓	✓	✓
Fire	1	✓	✓	✓	✓		
Iron Worker – <b>see STRUCTURAL STEEL</b>							
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
<b>C</b>							
Welder (no unusual hazard)	1	✓	✓	✓	✓		
Windmill Construction/Maintenance (2 stories or less)	1	✓	✓	✓			
<b>Building Trades</b>							
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	✓	✓	✓	✓		
<b>Concrete</b>							
Driveway, Sidewalk	2	✓	✓	✓	✓		
Foundation	2	✓	✓	✓	✓		
Drywall Installer, Taper, Finisher	2	✓	✓	✓	✓		
Electrician	2	✓	✓	✓	✓	✓	✓
Etchers/Engravers	2	✓	✓	✓	✓	✓	
Fence Installer	2	✓	✓	✓	✓	✓	✓
Fire/Water Restoration Specialist	2	✓	✓	✓	✓		
<b>Floors, Covering/Finishing</b>							
Carpet Layer	1	✓	✓	✓	✓		
Cleaning, Sanding/Finishing, Marble, Mosaic, Tile Layer/Setter, Vinyl Coverings	1	✓	✓	✓	✓		
<b>Garage/Overhead Door</b>							
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	✓	✓	✓	✓	✓	✓
<b>Ironworker – see STRUCTURAL STEEL</b>							
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
<b>C</b>							
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	✓	✓	✓	✓	✓	✓
<b>CONVENIENCE STORE</b>							
Manager, Owner	2	✓	✓	✓	✓		
Employee, Cashier	2	✓	✓	✓	✓		
<b>COOK – see RESTAURANT INDUSTRY</b>							
<b>CORONER</b>	5	✓	✓	✓	✓	✓	✓
<b>COSMETIC SALES</b>							
Retail	5	✓	✓	✓	✓	✓	✓
Manufacturer's Representative	3	✓	✓	✓	✓	✓	
<b>COSMETOLOGIST</b>	2	✓	✓	✓	✓		
<b>COUNSELOR, SOCIAL SERVICES</b>							
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
<b>C</b>							
<b>COURT, FEDERAL OR MUNICIPAL</b> – see <b>Government Employees</b> , page 5							
Bailiff, Guard	1	✓	✓	✓	✓		
Judge	5	✓	✓	✓	✓	✓	✓
Reporter, Clerical	5	✓	✓	✓	✓	✓	✓
<b>CURATOR</b> , Library, Museum, Art Gallery	5	✓	✓	✓	✓	✓	✓
<b>CUSTODIAN</b> – see <b>JANITORIAL SERVICE</b>							
<b>D</b>							
<b>DAYCARE CENTER</b>							
Director, Administrator, Manager	5	✓	✓	✓	✓	✓	✓
Child Care Provider	3	✓	✓	✓	✓	✓	
<b>DAY TRADER</b>	NI						
<b>DECORATOR</b>							
Interior (consulting only)	5	✓	✓	✓	✓	✓	✓
Window and Display	3	✓	✓	✓	✓	✓	✓
Others (including Paper Hangers)	2	✓	✓	✓	✓	✓	✓
<b>DENTAL</b>							
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	✓	✓	✓	✓	✓	✓
<b>DETECTIVE</b> , Private	1	✓	✓	✓	✓		
<b>DIETICIAN</b>							
Food preparation	2	✓	✓	✓	✓		
No food preparation	5	✓	✓	✓	✓	✓	✓
<b>DINER</b> – see <b>RESTAURANT INDUSTRY (Fast Food)</b>							
<b>DISC JOCKEY</b> (not bar or night club)	3	✓	✓	✓	✓	✓	✓
<b>DISPATCHER</b>	3	✓	✓	✓	✓	✓	✓
<b>DOG GROOMER</b>	2	✓	✓	✓	✓		
<b>DRAFTSMAN</b>	5	✓	✓	✓	✓	✓	✓
<b>DRAPERY</b>							
Custom Maker and Installer	3	✓	✓	✓	✓	✓	✓
Sales	5	✓	✓	✓	✓	✓	✓
<b>DRIVER</b>							



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
<b>D</b>							
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						
<b>DRY CLEANING</b>							
Administrator, Manager (primarily supervisory)	5	✓	✓	✓	✓	✓	✓
Cashier, Counter Clerk	3	✓	✓	✓	✓	✓	✓
Laundry Technician	1	✓	✓	✓	✓		
<b>DRYWALL, Installer</b>	2	✓	✓	✓	✓		
<b>E</b>							
<b>ECONOMIST</b>	5	✓	✓	✓	✓	✓	✓
<b>EDITOR, Magazine and Newspaper</b>	5	✓	✓	✓	✓	✓	✓
<b>ELECTED OFFICIAL</b> (political office)	NI						
<b>ELECTRICAL INDUSTRY</b>							
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
<b>E</b>							
<b>ELECTROLYSIS TECHNICIAN</b>	2	✓	✓	✓	✓		
<b>ELECTRONICS, Sales and Service</b>							
Administrator, Salesperson, Manager	5	✓	✓	✓	✓	✓	✓
Delivery Driver	2	✓	✓	✓	✓		
Repair/Service Technician	2	✓	✓	✓	✓	✓	✓
Shop Supervisor, Estimator, Parts Clerk	3	✓	✓	✓	✓	✓	✓
<b>ELEVATOR</b>							
Commercial Construction or Installation	NI						
Residential Construction or Installation	2	✓	✓	✓	✓	✓	✓
Inspector	3	✓	✓	✓	✓	✓	✓
Repair and Service Mechanic/Technician	2	✓	✓	✓	✓	✓	✓
<b>EMBALMER – see FUNERAL</b>							
<b>EMPLOYMENT AGENCY</b>							
Agency Administrator, Manager Recruiter	5	✓	✓	✓	✓	✓	✓
Temporary Assignee	NI						
<b>ENGINEER – see CONTRACTOR</b>							
<b>ENTOMOLOGIST</b>							
Field or lab duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
<b>ENVIRONMENTAL CONSULTANT</b>							
Field or lab duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
<b>EQUIPMENT OPERATOR</b>							
Backhoe, Forklift, Loader, Tractor, Trencher	2	✓	✓	✓	✓		
Bulldozer, Grader, Power Shovel	2	✓	✓	✓	✓		
Crane, Dragline	1	✓	✓	✓	✓		
Truck – see DRIVER							
<b>EVENT PLANNER</b>	3	✓	✓	✓	✓	✓	✓
<b>EXPLOSIVES HANDLER</b>	NI						
<b>EXECUTIVE, CORPORATE</b>							
Office duties primarily, little or no foreign travel	5	✓	✓	✓	✓	✓	✓
<b>EXTERMINATOR, FUMIGATOR</b>	2	✓	✓	✓	✓	✓	✓
<b>F</b>							
<b>FACTORY, MANUFACTURING, INDUSTRIAL, PROCESSING PLANT</b>							
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
<b>F</b>							
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	✓	✓	✓	✓		
<b>FARM IMPLEMENT DEALER</b>							
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	✓	✓	✓	✓	✓	✓
<b>FARMER</b>							
Farm Laborer	2	✓	✓	✓	✓	✓	✓
Temporary, Seasonal, Part-Time Hired hands or Migrant Workers	NI						
<b>FEDERAL GOVERNMENT EMPLOYEE</b> – see <b>GOVERNMENT EMPLOYEES</b> , page 5							
<b>FEED MILL, GRAIN ELEVATOR</b>							



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



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
<b>G</b>							
<b>GAMBLING INDUSTRY</b> (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	✓	✓	✓	✓	✓	
<b>GAME WARDEN</b>	2	✓	✓	✓	✓		
<b>GARAGE/OVERHEAD DOOR</b>							
Administrator, Estimator (not on job site)	5	✓	✓	✓	✓	✓	✓
Manager, Estimator (on job site, primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Installation, Maintenance, Repair Technician	2	✓	✓	✓	✓		
<b>GARDENER – see LANDSCAPE</b>							
<b>GEOLOGIST</b> (working in the USA or Canada only)							
Above ground or Field Worker	3	✓	✓	✓	✓	✓	✓
Below ground	NI						
Office and consulting duties only	5	✓	✓	✓	✓	✓	✓
<b>GLASS BLOWER</b>	2	✓	✓	✓	✓		
<b>GLAZIER</b>	2	✓	✓	✓	✓	✓	✓
<b>GOLF – see SPORTS</b>							
<b>GRAIN ELEVATOR – see FEED MILL</b>							
<b>GRAPHIC DESIGNER</b>	5	✓	✓	✓	✓	✓	✓
<b>GROCERY</b>							
Administrator, Manager	5	✓	✓	✓	✓	✓	✓
Assistant Manager, Supervisor, Cashier, Sales Clerk (no stocking)	3	✓	✓	✓	✓	✓	✓
Butcher, Meat Wrapper/Packer	2	✓	✓	✓	✓	✓	
Stock Clerk, Warehouse	2	✓	✓	✓	✓		
Store Display	2	✓	✓	✓	✓		
<b>GUARD – see GOVERNMENT EMPLOYEES, page 5</b>							
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
<b>G</b>							
Armed	1	✓	✓	✓	✓		
Unarmed	2	✓	✓	✓	✓		
<b>GUIDE, Sports/Recreation</b>	1	✓	✓	✓	✓		
<b>GUNSMITH</b>	2	✓	✓	✓	✓		
<b>H</b>							
<b>HAIRDRESSER</b>							
Administrator, Manager, Sales	5	✓	✓	✓	✓	✓	✓
Cosmetologist, Stylist	2	✓	✓	✓	✓		
<b>HARDWARE STORE, HOME IMPROVEMENT CENTER</b>							
Administrator (office duties only)	5	✓	✓	✓	✓	✓	✓
Manager, Supervisor	3	✓	✓	✓	✓	✓	✓
Cashier, Sales Clerk, Stock Clerk, Warehouse	2	✓	✓	✓	✓		
<b>HAZARDOUS WASTE HANDLER</b>	1	✓	✓	✓	✓		
<b>HEALTH CLUB/SPA</b>							
Administrator, Manager (office duties only)	3	✓	✓	✓	✓	✓	✓
Attendant, Instructor or Trainer	2	✓	✓	✓	✓		
Masseuse	1	✓	✓	✓	✓		
<b>HEATING, AIR CONDITIONING</b>							
Administrator, Estimator (not on job site)	5	✓	✓	✓	✓	✓	✓
Manager, Estimator (on job site, primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Heating, Ventilation and Air Conditioning (HVAC) Technician	2	✓	✓	✓	✓	✓	✓
<b>HEAVY EQUIPMENT OPERATOR – see EQUIPMENT OPERATOR</b>							
<b>HOME-BASED OCCUPATIONS – see ELIGIBILITY SECTION, page 6</b>							
<b>HORSESHOER, FARRIER</b>	2	✓	✓	✓	✓		
<b>HORSE TRAINER/HANDLER</b>	2	✓	✓	✓	✓		
<b>HOTEL, MOTEL</b>							
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
<b>H</b>							
<b>HOUSECLEANING/MAID SERVICE</b>	1	✓	✓	✓	✓		
<b>HOUSEMOVER or DEMOLITION</b>	1	✓	✓	✓	✓		
<b>I</b>							
<b>IMMIGRATION OFFICIAL (office duties only)</b>	5	✓	✓	✓	✓	✓	✓
<b>INSPECTOR</b>							
Building/Home	2	✓	✓	✓	✓	✓	✓
Fire	1	✓	✓	✓	✓		
Meat	3	✓	✓	✓	✓	✓	✓
<b>INSULATION INSTALLER</b>	2	✓	✓	✓	✓	✓	✓
<b>INSURANCE AGENT/BROKER</b>	5	✓	✓	✓	✓	✓	✓
<b>INTERIOR DECORATOR – see DECORATOR</b>							
<b>INTERPRETER</b>	5	✓	✓	✓	✓	✓	✓
<b>IRON WORKER – see STRUCTURAL IRON WORKER</b>							
<b>J</b>							
<b>JANITORIAL SERVICES</b>							
Administrator, Manager, Estimator (not on job site)	5	✓	✓	✓	✓	✓	✓
Manager, Supervisor, Estimator (on job site, no labor)	3	✓	✓	✓	✓	✓	✓
Custodian/Janitor	1	✓	✓	✓	✓		
Maintenance/Repair Technician	2	✓	✓	✓	✓		
<b>JEWELRY</b>							
Administrator, Manager, Salesperson (retail)	5	✓	✓	✓	✓	✓	✓
Appraiser	5	✓	✓	✓	✓	✓	✓
Design and Repair	3	✓	✓	✓	✓	✓	✓
Salesperson (wholesale or craft shows)	3	✓	✓	✓	✓	✓	✓
<b>JOURNALIST (not freelance)</b>	5	✓	✓	✓	✓	✓	✓
<b>K</b>							
<b>KARATE INSTRUCTOR (no contact)</b>	2	✓	✓	✓	✓		
<b>L</b>							
<b>LABORER – see specific industry</b>							
<b>LANDSCAPE, LAWN, GARDEN, NURSERY</b>							
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	✓	✓	✓	✓		
<b>LAUNDRY, DRY CLEANING</b>							
Administrator, Manager (supervisory duties only)	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
<b>L</b>							
Cashier, Counter Clerk	3	✓	✓	✓	✓	✓	✓
Laundry Technician	1	✓	✓	✓	✓		
<b>LAWYER</b>	5	✓	✓	✓	✓	✓	✓
<b>LIBRARY</b> – see <b>GOVERNMENT EMPLOYEES</b> , page 5							
Administrator, Curator, Librarian	5	✓	✓	✓	✓	✓	✓
Maintenance Technician	2	✓	✓	✓	✓		
<b>LICENSE AND TITLE SERVICE</b>	5	✓	✓	✓	✓	✓	✓
<b>LIQUOR SALES, Retail Package Store</b>							
Administrator, Manager (primarily supervisory)	3	✓	✓	✓	✓	✓	
Cashier, Sales Clerk (no stocking)	3	✓	✓	✓	✓		
Stock Clerk, Warehouse	2	✓	✓	✓	✓		
<b>LITERARY AGENT</b>	5	✓	✓	✓	✓	✓	✓
<b>LITHOGRAPHER</b>	3	✓	✓	✓	✓	✓	✓
<b>LOBBYIST</b>	3	✓	✓	✓	✓	✓	
<b>LOCKSMITH</b>	3	✓	✓	✓	✓	✓	✓
<b>LONGSHOREMAN</b>	NI						
<b>LUMBER INDUSTRY</b>							
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	✓	✓	✓	✓	✓	
<b>M</b>							
<b>MACHINE SHOP</b>							



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
<b>M</b>							
Administrator, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Manager, Estimator (no labor)	3	✓	✓	✓	✓	✓	✓
Grinder, Buffer, Polisher, Machinist	2	✓	✓	✓	✓		
Millwright	2	✓	✓	✓	✓		
<b>MAIL CARRIER</b>							
U.S. Post Office	2	✓	✓	✓	✓		
Independent Contractor	2	✓	✓	✓	✓		
<b>MANICURIST</b>	1	✓	✓	✓	✓		
<b>MANUFACTURER'S REPRESENTATIVE</b>							
Minimal physical dexterity demands (no labor)	5	✓	✓	✓	✓	✓	✓
Others	2	✓	✓	✓	✓		
<b>MARKET RESEARCH ANALYST</b>	5	✓	✓	✓	✓	✓	✓
<b>MASON, BRICK LAYER</b>	2	✓	✓	✓	✓		
<b>MASS TRANSIT SYSTEM</b> – see <b>GOVERNMENT EMPLOYEES</b> , 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	✓	✓	✓	✓		
<b>MASSAGE THERAPIST/MASSEUSE</b>	3	✓	✓	✓	✓	✓	
<b>MASSEUSE</b> (health club only)	1	✓	✓	✓	✓		
<b>MECHANIC</b>	2	✓	✓	✓	✓	✓	✓
<b>MEDICAL/HEALTH CARE</b> (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
<b>M</b>							
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
<b>M</b>							
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	✓	✓	✓	✓	✓	✓
<b>MERCHANDISER</b>							
Office duties only	5	✓	✓	✓	✓	✓	✓
Display setup	3	✓	✓	✓	✓	✓	✓
<b>METEOROLOGIST</b>							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
<b>METER READER</b>	3	✓	✓	✓	✓	✓	✓
<b>MILLWRIGHT</b>	2	✓	✓	✓	✓		
<b>MINE, QUARRY</b>							
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
<b>M</b>							
Underground Operation, All Employees	NI						
<b>MINISTER</b>	5	✓	✓	✓	✓	✓	✓
<b>MOBILE HOME MOVER, SET-UP</b>	1	✓	✓	✓	✓		
<b>MOTOR FREIGHT</b>							
Dispatcher	3	✓	✓	✓	✓	✓	✓
Driver – see DRIVER							
Handler or Dock Worker	2	✓	✓	✓	✓		
<b>MOVIE THEATER</b>							
Manager	3	✓	✓	✓	✓	✓	✓
Ticket and Theatre Attendant, Concessions	2	✓	✓	✓	✓		
<b>MUNICIPAL EMPLOYEE</b>							
– see GOVERNMENT EMPLOYEES, page 5							
<b>MUSEUM</b>							
Administrator, Curator	5	✓	✓	✓	✓	✓	✓
Maintenance Technician	2	✓	✓	✓	✓		
Restoration Technician	2	✓	✓	✓	✓	✓	✓
Tour Guide	3	✓	✓	✓	✓	✓	✓
<b>MUSICAL INSTRUMENT REPAIR</b>	3	✓	✓	✓	✓	✓	✓
<b>MUSICIAN</b>							
Concert, Theater, Symphony	3	✓	✓	✓	✓	✓	
Night Club, Disco or Touring Group, Freelance	NI						
<b>N</b>							
<b>NANNY</b>	2	✓	✓	✓	✓		
<b>NEWSPAPER, MAGAZINE PUBLISHING</b>							
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						
<b>NUCLEAR or POWER PLANT EMPLOYEE</b>							
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
<b>N</b>							
<b>NURSE – see MEDICAL/HEALTH CARE</b>							
<b>NURSERY, Plants, Trees, etc. – see LANDSCAPE</b>							
<b>NURSING HOME – see MEDICAL/HEALTH CARE</b>							
Activities Director	3	✓	✓	✓	✓	✓	✓
<b>O</b>							
<b>OCCUPATIONAL THERAPIST</b>	3	✓	✓	✓	✓	✓	✓
<b>OFFICE PERSONNEL</b>	5	✓	✓	✓	✓	✓	✓
<b>OIL/GAS FIELD EMPLOYEES</b>							
Working in USA or Canada only	1	✓	✓	✓	✓		
Foreign or Off-Shore	NI						
<b>OPTICAL</b>							
Ophthalmologist, Optician, Optometrist	5	✓	✓	✓	✓	✓	✓
Receptionist, Optical or Eyeglass Technician (measuring, fitting)	5	✓	✓	✓	✓	✓	✓
Lab Technician (manufacture, grinding, repairing)	3	✓	✓	✓	✓	✓	✓
<b>P</b>							
<b>PAINTER</b>							
Lowrise (2 stories or less)							
Commercial/Residential	2	✓	✓	✓	✓	✓	✓
Highway, directional lines	1	✓	✓	✓	✓		
Signs, Billboards	2	✓	✓	✓	✓		
Shop only	2	✓	✓	✓	✓	✓	✓
Highrise (more than 2 stories)	NI						
<b>PARALEGAL</b>	5	✓	✓	✓	✓	✓	✓
<b>PARAMEDIC, EMT</b>	2	✓	✓	✓	✓	✓	✓
<b>PARAMEDICAL EXAMINER</b>	3	✓	✓	✓	✓	✓	✓
<b>PATTERN, MODEL MAKER, Metal, Wood, Plastic, Paper, Wax</b>	2	✓	✓	✓	✓	✓	✓
<b>PAWNBROKER, PAWNSHOP EMPLOYEE</b>	NI						
<b>PERSONAL TRAINER/FITNESS INSTRUCTOR</b>	2	✓	✓	✓	✓		
<b>PEST CONTROL, Inspection and Service</b>	2	✓	✓	✓	✓	✓	
<b>PET STORE</b>							
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	✓	✓	✓	✓		
<b>PHARMACIST</b>	5	✓	✓	✓	✓	✓	✓





OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
<b>P</b>							
<b>PHOTOGRAPHER, CAMERAMAN</b>							
Aerial	2	✓	✓	✓	✓		
Commercial, In Studio, Newspaper or Magazine	3	✓	✓	✓	✓	✓	✓
Freelance	NI						
<b>PIANO REPAIRER, TUNER</b>	3	✓	✓	✓	✓	✓	✓
<b>PICTURE FRAMING</b>							
Clerk (no labor)	5	✓	✓	✓	✓	✓	✓
Framer	2	✓	✓	✓	✓	✓	✓
<b>PIPEFITTER</b>	1	✓	✓	✓	✓		
<b>PIZZA MAKER</b>	2	✓	✓	✓	✓		
<b>PLASTERER</b>	2	✓	✓	✓	✓		
<b>PLASTIC FABRICATOR</b>	2	✓	✓	✓	✓		
<b>PLUMBER</b>	2	✓	✓	✓	✓	✓	✓
<b>POLE BUILDING TRADESMAN</b>	2	✓	✓	✓	✓	✓	✓
<b>POLICE/LAW ENFORCEMENT</b> – see <b>GOVERNMENT EMPLOYEES</b> , 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
<b>P</b>							
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	✓	✓	✓	✓		
<b>POOLS</b>							
Cleaning, Installation, Repair, Servicing	2	✓	✓	✓	✓		
Sales	5	✓	✓	✓	✓	✓	✓
<b>POSTAL SERVICE</b> –see <b>GOVERNMENT EMPLOYEES</b> , page 5							
Postmaster/Administrator (office duties only)	5	✓	✓	✓	✓	✓	✓
Window/Counter Clerk	3	✓	✓	✓	✓	✓	✓
Mail Carrier	2	✓	✓	✓	✓		
Mail Sorter/Processor	2	✓	✓	✓	✓		
<b>POTTERY MAKER</b>	2	✓	✓	✓	✓		
<b>POWER WASHER</b> , 2 stories or less	2	✓	✓	✓	✓		
<b>PRINCIPAL</b> – see <b>SCHOOL</b>							
<b>PRINTING, PUBLISHING</b>							
Administrator, Clerical, Manager	5	✓	✓	✓	✓	✓	✓
Machine Operator, Pressman, Printer, Engraver, Bookbinder							
Shielded from Machinery (no labor)	3	✓	✓	✓	✓	✓	✓
Not Shielded from Machinery (labor)	2	✓	✓	✓	✓		
<b>PROCESS SERVER</b>	1	✓	✓	✓	✓		
<b>PROCESSING PLANT</b> – see <b>FACTORY</b>							
<b>PROFESSOR</b> – see <b>SCHOOL</b>							
<b>PSYCHIATRIST</b>	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
<b>P</b>							
<b>PSYCHOLOGIST</b>	5	✓	✓	✓	✓	✓	✓
<b>PURCHASING AGENT</b>	5	✓	✓	✓	✓	✓	✓
<b>R</b>							
<b>RADIO, TELEVISION PRODUCTION</b>							
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	✓	✓	✓	✓		
<b>RAILROADS</b> – see <b>GOVERNMENT EMPLOYEES</b> , 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	✓	✓	✓	✓		
<b>RANCHER</b>							
Ranch laborer	2	✓	✓	✓	✓	✓	✓
Temporary, Seasonal or Part-Time	NI						
<b>REAL ESTATE AGENT</b>	5	✓	✓	✓	✓	✓	✓
<b>RECEPTIONIST</b>	5	✓	✓	✓	✓	✓	✓
<b>RECRUITER</b>	5	✓	✓	✓	✓	✓	✓
<b>RECYCLING CENTER</b>							
Employees (manual duties)	1	✓	✓	✓	✓		
Manager (no manual duties)	2	✓	✓	✓	✓		
<b>REFEREE</b>	3	✓	✓	✓	✓	✓	✓
<b>REPORTER</b>							
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
<b>R</b>							
<b>RESTAURANT INDUSTRY</b>							
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						
<b>RETAIL (not otherwise classified)</b>							
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						
<b>ROOFING</b>							
Contractor							
Administrator, Estimator (not on job site)	5	✓	✓	✓	✓	✓	✓
Manager, Estimator (on job site, primarily supervisory)	3	✓	✓	✓	✓	✓	✓
Contractor (performing roofing duties)	1	✓	✓	✓	✓		
Rofer (laborer)	1	✓	✓	✓	✓		
<b>S</b>							
<b>SALESPERSON – see also specific industry or BROKER</b>							
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
<b>S</b>							
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	✓	✓	✓	✓	✓	✓
<b>SALVAGE, SCRAP MATERIALS, JUNK</b>							
Dealer, Recycler							
Administrator, Manager, Salesperson (office duties only)	5	✓	✓	✓	✓	✓	✓
Collector, Yard Employees	1	✓	✓	✓	✓		
Parts Clerk (counter duties only)	3	✓	✓	✓	✓	✓	✓
<b>SAND BLASTER (2 stories or less)</b>	1	✓	✓	✓	✓		
<b>SCHOOL</b>							
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
<b>S</b>							
University Professor	5	✓	✓	✓	✓	✓	✓
<b>SEAMSTRESS</b>							
Dressmaker	3	✓	✓	✓	✓	✓	✓
Sewing Machine Operator in factory	2	✓	✓	✓	✓		
<b>SECRETARY</b>	5	✓	✓	✓	✓	✓	✓
<b>SECURITY SYSTEMS</b>							
Installer or Repair Technician	2	✓	✓	✓	✓	✓	✓
Sales (no installation or repair)	5	✓	✓	✓	✓	✓	✓
<b>SEPTIC/SEWER</b>							
Installation, Backhoe Operator	2	✓	✓	✓	✓		
Servicing	1	✓	✓	✓	✓		
<b>SERVICE STATION – see AUTOMOBILE , MOTORCYCLE</b>							
<b>SEWING MACHINE REPAIR</b>	2	✓	✓	✓	✓	✓	✓
<b>SHEET METAL WORKER</b>							
Installation (2 stories or less)							
Commercial	2	✓	✓	✓	✓		
Residential	2	✓	✓	✓	✓	✓	✓
Installation (more than 2 stories)	NI						
Shop Technician	2	✓	✓	✓	✓	✓	✓
<b>SHERIFF, DEPUTY – see POLICE/LAW ENFORCEMENT</b>							
<b>SHIPPING/RECEIVING CLERK – see WAREHOUSE</b>							
<b>SHOES</b>							
Custom Made	3	✓	✓	✓	✓	✓	
Repair Technician	3	✓	✓	✓	✓	✓	
Shoeshiner	1	✓	✓	✓	✓		
<b>SIDING INSTALLER</b>	2	✓	✓	✓	✓	✓	✓
<b>SILK SCREEN PRINTER</b>	3	✓	✓	✓	✓	✓	✓
<b>SNAP ON TOOL, Owner/Operator</b>	2	✓	✓	✓	✓	✓	✓
<b>SOCIAL WORKER – see COUNSELOR</b>							
<b>SPEAKER, MOTIVATIONAL</b>	3	✓	✓	✓	✓	✓	
<b>SPORTS</b>							
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
<b>S</b>							
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						
<b>SPRINKLER SYSTEM INSTALLER</b> , Building Sprinklerfitter	2	✓	✓	✓	✓	✓	✓
<b>STATE AND MUNICIPAL EMPLOYEES</b> –see <b>GOVERNMENT EMPLOYEES</b> , page 5							
<b>STEAMFITTER</b> (non-hazardous industries)	1	✓	✓	✓	✓		
<b>STEEL BUILDING</b> , Pole Building Technician	2	✓	✓	✓	✓	✓	✓
<b>STEEL MILL</b> – see <b>FACTORY</b>							
<b>STENOGRAPHER</b>	5	✓	✓	✓	✓	✓	✓
<b>STRUCTURAL IRON WORKERS</b>							
Lowrise Projects (2 stories or less)	2	✓	✓	✓	✓	✓	✓
Highrise Projects (more than 2 stories)	NI						
<b>SURGEON</b>	4	✓	✓	✓	✓	✓	✓
<b>SURVEYOR</b>	3	✓	✓	✓	✓	✓	✓
<b>T</b>							
<b>TAILOR</b>	3	✓	✓	✓	✓	✓	✓
<b>TANNING SALON ATTENDANT</b>	2	✓	✓	✓	✓		
<b>TATTOO ARTIST</b>	NI						
<b>TAXI-CAB DRIVER</b>	NI						
<b>TAXIDERMIST</b>	3	✓	✓	✓	✓	✓	✓
<b>TECHNICAL WRITER</b>	5	✓	✓	✓	✓	✓	✓



OCCUPATION	CLASS	AVAILABLE BENEFIT PERIODS					
		6 Mo.	1 Year	2 Year	5 Year	10 Year	To Age 67
<b>T</b>							
<b>TELEMARKETER</b>	5	✓	✓	✓	✓	✓	✓
<b>TELEPHONE</b>							
Installation or Repair (no pole climbing)	2	✓	✓	✓	✓	✓	✓
Lineman/Pole Climber	NI						
Tower Service or Installation	NI						
<b>TELEVISION, CABLE/DISH</b>							
Installation or Repair (no pole climbing)	2	✓	✓	✓	✓	✓	✓
Lineman/Pole Climber	NI						
<b>TEMPORARY EMPLOYEES</b>	NI						
<b>TILE LAYER, SETTER</b>	2	✓	✓	✓	✓		
<b>TOLL BOOTH OPERATOR</b>	1	✓	✓	✓	✓		
<b>TOOL and DIE MAKER</b>	2	✓	✓	✓	✓		
<b>TOPOGRAPHER</b>							
Field duties	3	✓	✓	✓	✓	✓	✓
Office duties only	5	✓	✓	✓	✓	✓	✓
<b>TRAVEL AGENT</b>	5	✓	✓	✓	✓	✓	✓
<b>TRUCK DRIVER – see DRIVER</b>							
<b>U</b>							
<b>UPHOLSTERER</b>	2	✓	✓	✓	✓	✓	✓
<b>V</b>							
<b>VACUUM CLEANER DEALER</b>							
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	✓	✓	✓	✓		
<b>VENDING MACHINES</b>							
Installer, Repairman, Service Technician	2	✓	✓	✓	✓	✓	✓
<b>VETERINARIAN</b>							
Small Animal, DVM	5	✓	✓	✓	✓	✓	✓
Small Animal, Technician	3	✓	✓	✓	✓	✓	✓
Large Animal, DVM	2	✓	✓	✓	✓	✓	✓
Large Animal, Technician	2	✓	✓	✓	✓	✓	✓
<b>VIDEO STORE</b>							
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
<b>V</b>							
Stock Clerk	2	✓	✓	✓	✓		
Adult Merchandiser	NI						
<b>W</b>							
<b>WAITER, WAITRESS</b>							
Bar and Lounge	NI						
Restaurant	2	✓	✓	✓	✓		
<b>WALLPAPER, Hanger</b>	2	✓	✓	✓	✓	✓	✓
<b>WAREHOUSE, Shipping and Receiving</b>							
Administrator, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Checker, Crater, Forklift, Packer, Stocker or Powered Truck Operator	2	✓	✓	✓	✓		
Manager, Checker (primarily supervisory)	3	✓	✓	✓	✓	✓	✓
<b>WATCH, CLOCK REPAIR</b>	3	✓	✓	✓	✓	✓	✓
<b>WATER COMPANY/WATER TREATMENT PLANT</b>							
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	✓	✓	✓	✓	✓	✓
<b>WATER SOFTENING SERVICE</b>							
Delivery	2	✓	✓	✓	✓		
Administrator, Manager, Salesperson (primarily supervisory)	5	✓	✓	✓	✓	✓	✓
Service and Installation (no delivery)	2	✓	✓	✓	✓	✓	✓
<b>WELDER (no unusual hazard)</b>	1	✓	✓	✓	✓		
<b>WELL DRILLER (water)</b>	2	✓	✓	✓	✓		
<b>WINDOW WASHER (2 stories or less)</b>	2	✓	✓	✓	✓		
<b>X</b>							
<b>X-RAY MACHINE</b>							
Delivery	2	✓	✓	✓	✓		
Operator, Technician	3	✓	✓	✓	✓	✓	✓
Salesperson	5	✓	✓	✓	✓	✓	✓
Service/Repair Technician, Tester	2	✓	✓	✓	✓	✓	✓
<b>Z</b>							
<b>ZOO</b>							
Administrator, Director, Manager (office duties only)	5	✓	✓	✓	✓	✓	✓
Attendant, Breeder, Feeder, Groomer, Trainer	NI						
Director, Manager (field duties, primarily supervisory)	3	✓	✓	✓	✓	✓	✓



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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

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

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