W-2 Employee Occupation Class Upgrade for DI

Your community is full of workers from a wide range of occupations who need disability income insurance (DI) to help them protect their paycheck! Illinois Mutual can expand your sales with W-2 Employee Occupation Class Upgrades for workers in eligible occupations, so you can make the best DI offers possible to meet your clients' needs!

Illinois Mutual, like many DI carriers, offers self-employed business owner class upgrades. Here's what sets us apart: we also offer W-2 employee class upgrades for professionals who aren't business owners.

Nurse

Personal Paycheck Power[®] DI Class Upgrades Offer these Exciting Advantages:

- W-2 employees in eligible occupations can now receive a "one-class" occupation upgrade.
- This class upgrade allows your clients to apply for optional benefits and riders that are available to the upgraded occupation class, which may mean your clients have even more coverage options available to them.
- Occupation class upgrades allow your client access to lower premium rates.
- The To Age 67 benefit period may be available to Class 2 and Class 3 occupations subject to underwriting, gainful employment and being in the current occupation for at least 2 consecutive years with a minimum salary of at least \$30,000 annually.

Dental Hygienist

Available class upgrades for eligible occupations include:

- » Class 3 upgraded to Class 5
- » Class 2 upgraded to Class 3
- » Class 1 upgraded to Class 2

Illinois Mutual®

Truck Driver

Eligible Occupations for W-2 Employee Occupation Class Upgrades include:

- » Appliance, Sales, Service/Repair Technician
- » Awning Design or Repair Worker
- » Bathtub Refinisher
- » Biochemist/Biologist/Chemist lab duties
- » Blood Bank, Lab/Medical Technician
- » Cabinetmaker
- » Carpenter
- » Ceiling Tile Installer
- » Cemetery/Mausoleum Engraver
- » Chemist (lab duties)
- » Dental Assistant
- » Dental Hygienist
- » Dental Therapist
- » Denturist
- » Electrician
- » Electronics Installer
- » Etcher/Engraver
- » Furniture Maker

- Glass Blower
- » Glazier
- » Granite/Counter Top Installer
- » Handyman (Residential)
- Heating, Ventilation, Air Conditioning (HVAC) Technician
- » Licensed Practical Nurse (LPN)
- » Licensed Vocational Nurse (LVN)
- » Machine Operator, Tool and Die Maker
- » Machinist
- » Mechanic
- » Millwright
- » Occupational Therapist
- » Pattern Model Maker (Metal, Wood, Plastic, Paper, Wax)
- » Physical Therapist
- » Picture Framer
- » Plumber

- » Repair Technician
- » Respiratory Therapist
- » Security System Installer/ Repair Technician
- » Sewing Machine Repair Worker
- » Surgical Assistant
- » Teachers' Aide
- » Telephone Installer/Repair (no pole climbing)
- » Tool & Die Maker
- » Traffic Control Installation/ Maintenance
- » TV Cable/Dish Installer (no pole climbing)
- » Ultrasound Technician
- » Veterinary Technician
- » Welder (no unusual hazard)
- » Window/Door Installer
- » X-Ray Technician & Service Repair Technician



Look for the convenient link to our DI Occupation Guide

when you run an illustration or submit an electronic application. You can also download this resource (A9640) from our Agent Forum's Resource Library.

Contact your DI sales team for support! (800) 437-7355, ext. 775 • Sales@IllinoisMutual.com



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