

Individual Disability Income

Occupational Classification Pocket Guide

Second Edition



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OCCUPATIONAL CLASSIFICATION POCKET GUIDE

This guide is intended to assist you in determining accurate occupational classifications for your applicants. Occupational classes are assigned based on: (a) the requirements of an applicant's job; and (b) the risks which that job poses to the applicant's health. Occupational classifications are also based on industry claims experience.

Each occupation in this guide has a set of job requirements and a set of health risks. If an applicant's job requirements or health risks are not typical for his or her listed occupation, (s)he may be assigned to a different occupational class which better reflects those job requirements and health risks.

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If you are unable to find an occupation, or are just unsure, call MetLife's IDI Resource Line at 1-800-929-1492 for assistance. You will receive quick and courteous service and, most importantly, any occupational class quoted by our Sales Advisors is guaranteed as long as the information given to them is complete and accurate, and supported by final underwriting documentation.

Class**Descriptions**

- 6S¹** This class includes those persons in select professional occupations such as **Architects, CPAs and Attorneys** who have demonstrated the most favorable experience.
- 6A** This class includes those persons in select professional occupations such as **Computer CIO and Economists** who have demonstrated favorable experience.
- 5A** This class primarily includes certain technical and managerial professionals such as an **Insurance Underwriter and Small Animal Veterinarian**, that have demonstrated favorable experience.
- 4A** This class includes other professionals including technical and managerial occupations such as **Bank Officers and School Principals**.
- 3A** This class includes some types of sales duties and semi-professional occupations with primarily office duties such as **Insurance Appraisers and Dieticians**.
- 2A** This class includes occupations that require more physical activity than Class 3A and certain occupations which are not hazardous but where the claims experience has not been as favorable as Class 3A such as **Teachers and Office Managers**.
- A** This class includes occupations where light manual duties or skilled work are involved, but no unusual hazards exist, such as **Barbers, Machinists, Electricians and Plumbers**.

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- B** This class includes blue-collar occupations requiring heavy manual duties or where there are real accident or environmental hazards such as a Mechanic and Welder.
- NE** These risks are not eligible for disability income coverage such as Fireman or Police Officer.
- * An asterisk (*) next to the occupational class means that an upgrade is not allowed for that occupation. For example, for those Business Owners/Self-Employed individuals that are not eligible for an upgrade.

MEDICAL OCCUPATIONS

<i>Class</i>	<i>Descriptions</i>
5S'	This class includes select medical occupations with non-invasive duties such as Allergist and Rheumatologist.
5D'	This class includes dental specialists such as Endodontist and Oral Surgeon.
5I'	This class includes select medical occupations with invasive duties such as a Neonatologist.
4M'	This class includes General Dentist and certain physicians such as Surgeon and Gynecologist. * An asterisk (*) next to the occupational class means that an upgrade is not allowed for that occupation.

¹ Any occupation listed in this guide as 5I, 5D or 5S will be a 5A, and as 4M will be a 4A for products Expense Plus, Priority Plus, Mortgage Comp., and Buy-Sell

Invasive or interventional includes those procedures that involve insertion of a medical device into a patient's body for the purpose of delivering medication or conducting imaging or interventional procedures. Involves minimally invasive procedures performed using image guidance. Some of these procedures are done for purely diagnostic purposes (e.g. angiogram), while others are done for treatment purposes (e.g. angioplasty). Procedures usually involve the use of needles or catheters as well as some degree of incision.

Invasive or interventional does not, however, include simple or superficial procedures such as starting an IV or giving an injection.

Surgical duties either in an outpatient or inpatient setting include duties normally related to surgical procedures including cutting, suturing, use of robotic devices or use of minimally invasive equipment such as (but not limited to) laparoscope, laser, or similar surgical tools.

Osteopaths, Residents, Fellows and Interns should be classified according to their specialty.

EXECUTIVE DESCRIPTION

“Executive,” whether or not listed in the Occupational Classifications section refers to those proposed insureds working in a well-established business in a managerial, administrative, or technical capacity, with primarily office duties, less than 25% sales, and foreign travel is less than 4 trips per year. Actual occupational class is subject to actual duties performed as well as any industry specific risk considerations.

Note: These guidelines do not apply to Executives in the following industries: Advertising, Computer, Construction, Insurance and Real Estate. The guidelines also do not apply to sales or managers. Please refer to the specific industries/listings found in the Occupational Classifications Section.

3A - Must meet the following requirements:

- Employed full time (30 hours per week minimum) with a financially sound company employing 10 or more employees
- Business location is other than residence or residential property
- Earning less than \$45,000 for each of the last two years (with most from salary as opposed to variable sources)
- Duties are primarily policy making, managing and consulting - no supervision of employees with physical or manual duties.

4A - Must meet the following requirements:

- Employed full time (30 hours per week minimum) with a financially sound company employing 10 or more employees
- Business location is other than residence or residential property

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- Earning \$45,000 to \$60,000 for each of the last two years (with most from salary as opposed to variable sources)
 - Duties are primarily policy making, managing and consulting - no supervision of employees with physical or manual duties.

5A - Must meet the following requirements:

- Employed full time (30 hours per week minimum) with a financially sound company employing 10 or more employees
- Business location is other than residence or residential property
- Earning \$60,001 to \$75,000 for each of the last two years (with most from salary as opposed to variable sources)
- Duties are primarily policy making, managing and consulting - no supervision of employees with physical or manual duties.

6S - Must meet the following requirements:

- Employed full time (30 hours per week minimum) with a financially sound company employing 10 or more employees
- Business location is other than residence or residential property
- Earning more than \$75,000 for each of the last two years (with most from salary as opposed to variable sources)
- Duties are primarily policy making, managing and consulting - no supervision of employees with physical or manual duties.

See the “Executives” Category on page 6-21

Table for Upgrading

Small Business Owners & Self-Employed Individuals

- Rules:**
- Need total score of 7 points or more to be upgraded.
 - An asterisk (*) appears next to the occupational class for occupations that are not eligible for an upgrade.
 - Upgrades available for B to A, A to 2A, 2A to 3A, 3A to 4A, and 4A to 5A.1
 - To upgrade an A or B the following additional requirements must be met:
 - 1 or more employees
 - Less than 50% manual duties
 - Points are assigned based on 3 criteria:
 - Current net income (last 3 years)
 - Years in current business
 - Age

Criteria	Points	This Applicant
Current Net Income		
< \$35,001	0	<input type="text"/>
\$35,001 – \$50,000	1	
\$50,001 – \$75,000	2	
> \$75,000	3	
Years in Current Business		
< 2 Years	0	<input type="text"/>
3rd Year	1	
4th or 5th Year	2	
> 5 Years	3	
Insurance Age		
< 26	0	<input type="text"/>
26 – 30	1	
31 – 40	2	
41 – 50	3	
> 50	2	
Point Total		<input type="text"/>

¹ 4A to 5A upgrade not eligible for Your Occupation rider.

Occupational Classifications

A

Abrasives Industry (see *Industrial, Manufacturing*)

Accountants

Certified Public Accountants	6S
Bachelor's degree in accounting with earnings of at least \$70,000 (with current employer) for each of the last three years	5A
Others	4A

Actors	NE
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Actuaries

FSA, FCAS, MAAA	6S
ASA, ACAS, EA	5A*
Others	4A

Acupuncturists (<i>Not MD</i>)	A*
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Adjusters

Insurance (not fire or marine)	3A
Fire and marine	2A

Administrative Assistants

\$35,000, 3 yrs. experience, reports to executive	4A
Others	3A

Advertising (agency staff, not free lance)

Owner of large agency of 10 or more employees	5A
Owner less than 10 employees	4A
Account executives, copywriters, art directors, managers	4A
Artists, photographers (studio only)	3A
Photographers on location	2A

Air Conditioning and Refrigeration

Owners (no site duties) 10 or more employees	4A
Owners less than 10 employees	3A
Engineers (office duties only)	3A
Engineers (superintending and inspecting duties only)	2A
Installers, repairers, or servicers	A

Airport Personnel

Managers (office duties only)	3A
Passenger agents, operations, reservation or ticket clerks	2A
Dispatchers on line	2A
Instrument installers, mechanics (no flight testing)	A
Baggage or freight handlers, porters, fueling attendants, air traffic controllers, pilots, crewmembers	NE

Anesthesiologists (MD) 4M*

Antique Dealers (Separate from residence)

Sales only	3A
Purchasing, repairing, collecting, delivering . . .	A

Appliances

Owners, managers, sales (store only, no manual labor)	3A
Owners, managers, sales (other)	2A
Delivery, repair, install	A

Appraisers

Insurance	3A
Real estate	2A
All others	A

Architects (BA Degree)	
At least 90% office and consulting duties	6S
Other	4A
Landscape (<i>see Landscape</i>)	
Armed Services Personnel	NE
Artificial Flower Makers	A
Artificial Limb Manufacture	
Dealers (not makers or repairers)	3A
Makers or repairers	2A
Artists	
Commercial artists, graphic artists, illustrators, self-employed artists or sculptors (own commercial gallery), working full-time away from residence, not free lance	3A
Commercial artists or graphic artists, working from home with established clients/contracts	A**
Others	NE
Asbestos Workers	NE
Asphalt Industry (<i>see Industrial, Manufacturing</i>)	
Assayers (not working in mine)	2A
Assessors (<i>see Appraisers</i>)	
Astronomers (<i>see Scientists</i>)	
Athletic Instructors or Directors (<i>see Sports</i>)	
Attorneys	6S
Auctioneers	
Livestock	A
Others	2A
Audiologists	3A*
Auditors	
Office duties	4A
With field duties	2A
Authors	NE

Automobile Industry

Manufacture (*see Industrial, Manufacturing*)

Dealers

New Car

Owner multiple dealerships (either locations or brands) with 100 or more employees and office duties only	6A
Owner single dealership with 50 or more employees and office duties only	5A*
Owner single dealership with less than 50 employees and office duties only	4A*
General manager, sales manager, finance manager or business manager of a dealership with no sales duties	3A
All salespeople	2A
Mechanic	A
Parts manager, service manager (no manual duties)	2A
Parts – other	A
Body repair or paint	NE

Used Car

Owner with more than 15 employees, office duties only	2A*
Owner with less than 15 employees, office duties only	A*
All salespeople	A
Mechanic	B
Body repair or paint	NE

Garages, Service Stations, Parking lots

Proprietors, managers (not repairing)	A*
All others	B*
Body repair or paint	NE

B

Bacteriologists (<i>see Scientists</i>)	
Baggage Handlers or Porters	NE
Bail Bonders	NE
Bakeries (shops and factories)	
Superintendents, foremen (no manual work), proprietors (no baking)	2A
Counter clerks, bakers, other skilled shop workers, cashiers	A
Deliveries	B
Banks (Commercial or Retail)	
Officers	4A
Tellers, clerks	2A
Messengers, guards, armed personnel, collectors	NE
Investment bankers (<i>see Financial Services</i>)	
Bartenders	NE
Beauty Parlors and Barbershops (away from residence only)	
Proprietors and skilled employees (except manicurists)	A
Manicurists	B
Beverage Industry (<i>see Industrial, Manufacturing</i>)	
Bicycle Industry (<i>see Industrial, Manufacturing</i>)	
Billboard Hanger	NE
Biochemists (<i>see Scientists</i>)	
Biologists (<i>see Scientists</i>)	
Blacksmiths	B
Boiler, Furnace Manufacture (<i>see Industrial, Manufacturing</i>)	
Book Stores	
Owners, sales, managers	3A
Purchasing, collecting, delivering	A

Bookbinders

Owners, managers (office duties only)	3A
Skilled workers	A
Others	NE

Booking Agents

Full-time, working out of office other than residence	3A
Others	NE

Bookkeepers 3A**Botanists** (*see Scientists*)**Bowling Alleys**

Proprietors, managers	2A*
Attendants	NE

Bricklayers and Masons (*see Construction*)**Brokers** (*also see Financial Services*)

Produce:

Not visiting markets and not handling goods .	3A
Others	A
Other Brokers (Mortgage, Autos, Import/Export), earning \$50,000 or more per year, at least 2 years experience	3A
Others	2A*

Building Maintenance (*see Maintenance*)**Business Machines Sales & Service** (*see Salespersons*)**Butchers**

Proprietors and retail store	A
Others	B

Buyers (*also see Brokers*)

Department store (office duties only)	3A
Others	2A
Other:	
Cotton, grain, poultry, tobacco, wool	2A
Ore, livestock, lumber, fur	A

C

Cable TV (see *Radio and Television*)

Camera Manufacture (see *Industrial, Manufacturing*)

Camps (year-round occupation only)

Proprietors, managers, directors,
(administrative and office duties only) 2A

Others NE

Cannery (see *Industrial, Manufacturing*)

Cardiologist (see *Medical Services*)

Caretakers NE

Carnival and Circus NE

Carpenters (see *Construction*) A

Carpet and Rug Industry

Manufacturing (see *Industrial, Manufacturing*)

Cleaning

Owner/Supervisor (no manual duties) A

All others B

Installers B

Cashiers (not otherwise classified)

In office, sports arena ticket agents 2A

First class restaurants A

Grocery, supermarket, other restaurants B

Caterers

Proprietors, managers (no cooking,
no serving) 2A*

Chefs or cooks A*

Cement, Lime, Gypsum Manufacture

(see *Industrial, Manufacturing*)

Cemeteries

Superintendents (no manual labor,
office duties only) 3A

Skilled workers B

Others NE

Chauffeurs (see *Drivers*)

Chemical Industry (see <i>Industrial, Manufacturing</i>)	
Chemists (see <i>Scientists</i>)	
Chimney Cleaners or Sweeps	NE
Chiropodists	A*
Chiropractors	A*
Civil Service (see <i>Government Employee Guidelines Omni Portfolio DI Reference Guide 5th Edition, page 7-39</i>)	
Cleaning and Dyeing Industry (see <i>Industrial, Manufacturing</i>)	
Clergy (ordained)	3A
Clerical (not otherwise listed)	2A
Clothing Designers	3A
Cold Storage	
Proprietors, managers	A
Others	NE
Collectors of Accounts (not working from home)	
Office only	3A
Others	NE
Commodity Brokers (see <i>Financial Services</i>)	
Comptrollers or Controllers (also see <i>Executives or Accountants</i>)	4A
Computers (not self employed, not working from home)	
C.I.O., Sr. systems analysts, programmers, engineers or project managers	6A
Other systems analysts, programmers, web designers, web masters, database administrators, engineers and managers	5A*
Sales people, librarians	3A
Skilled repairs, keypunch operators, installers (light equipment)	2A
Deliveries (light equipment), installers (heavy equipment)	A
Deliveries (heavy equipment)	B
Consultant or independent contractor (see <i>Consultants</i>)	

Construction

Civil Engineers (<i>see Engineers</i>)	
Surveyors (<i>see Surveyors</i>)	
Architects (<i>see Architects</i>)	
Drafters, estimators	3A
Owners	
50 or more full time employees, no hands on duties, primarily office duties (with less than 15% site visits)	6A
25 to 49 full time employees, no hands on duties, primarily office duties (with less than 15% site visits)	5A*
10 to 24 full time employees, no hands on duties, primarily office duties (with less than 15% site visits)	4A*
5 to 10 full time employees with 25% or less hands on duties	3A*
2 to 5 employees with 25% or less hands on duties	2A*
Foreman/Superintendents/Project Managers with no manual duties	2A*
Other inspectors or superintendents	A*
Other contractors, inspectors, superintendents, carpenters, foremen, heating and air conditioning installers, plumbers, pipefitters, steamfitters, tinsmiths (shop only), sheet metal workers (shop only), sprinkler installers, stationary engineers, electricians	A
Bricklayers, drywall installers, siding installers, glaziers, masons, tile and stone setters, marble, mosaic and terrazzo setters, cement and concrete finishers, cement mixer operators, elevator installation and repair, painters, paperhangers, ornamental iron workers, floor finishers, plasterers, stucco workers, grinders, welders, other skilled workers	B

Construction (continued)

Asbestos removers, blasters, explosive handlers,
roofers, insulators, structural iron workers,
steeplejacks, air hammer operators, rock drillers,
hod carriers, laborers NE

Consultants (Not otherwise listed, office duties primarily,
not working exclusively from home)

Two years at current position, earning
\$100,000 per year or more, no sales 5A*
One year at current position, earning
\$50,000 per year or more 4A*
Others 3A*

Convenience Stores

Owners and managers B
All others NE

Cooks and Chefs (see Restaurants)

Corporate Executives (see Executives)

Court Reporters A**

Credit or Mercantile Agency

Inspectors or investigators
(not detectives) 2A

Crop Dusters NE

Curators (large established institution) 3A

Custodians and Handymen B

*Upgrade NOT available
**Maximum benefit period limited to 5 years

D

Dairy Farming (see Farming)

Dancing Instructors NE

Day Care Center (not in or next to residence)

Owner, educational instructor licensed
with state 2A

Worker (full time) A

Decorators, Interior

Consulting duties only 3A

Window and display 2A

Others including paperhangers, painters B

Delicatessen (see Restaurants)

Deliveries (see Drivers)

Dentistry

Board certified endodontists, oral surgeons,
periodontists, pediatric dentists 5D*

Board certified orthodontists, 5S*

Other dentists 4M*

Dental lab

Owners (no manual duties) 3A

Other owners, technicians, other skilled
workers 2A

Dental hygienists, dental assistants,
office assistants (not nurses) 2A

Dermatologists

Duties may include limited superficial procedures
such as shave or punch biopsy and/or non
surgical cosmetic procedures 5S*

Mohs surgeon or similar invasive procedures .. 5I*

Duties that include any plastic surgery or
cosmetic surgical procedures 4M*

Designers (office or studio not in or next to residence)

Not otherwise classified 2A

Detectives NE

Diamond Industry (<i>see Jewelry</i>)	
Die Makers (no grinding)	A
Diet Center Counselors	2A
Dieticians (no cooking)	3A
Dishwashers	NE
Dispatcher (not police or fire)	2A
Divers and Diving Attendants	NE
Dock Workers	
Superintendents, office clerks	A
Others	NE
Dog Catchers	NE
Dog Kennels (<i>see Kennels</i>)	
Domestic Servants, Maids, Butlers	NE
Doormen	NE
Drafters	3A
Dressmakers	
In shop	A
At home	NE
Drill Press Operators	B
Drivers	
Bus, chauffeurs, limousine	B
Ambulance, race car, taxi	NE
Truck (<i>see Truck Drivers</i>)	
Drug Store	
Registered pharmacists	6S
Medically trained pharmacy technicians	3A
Clerks	2A
Dry Cleaning	
Clerks (counter duties only), managers (supervising duties in plant only)	A
Other skilled workers	B

E

Economists

Ph.D. (at least 90% office duties)	6A*
Masters Degree (at least 90% office duties)	5A
Other (at least 90% office duties)	4A

Editors (magazine, newspaper, publishing, not freelance)

Office duties only	4A
Others	NE

Electrical Industry (see also *Construction or Industrial, Manufacturing*)

Electrical technicians	2A
Electricians, installers	A
Line workers, cable splicers, pole setters, transformers, tunnel workers, tower erectors	NE

Electrolysis

B

Electroplaters

B

Elevator

Inspectors	2A
Installation and repair	B
All others	NE

Emergency Room Physicians

4M*

Endodontists

5D*

Engineers (registered professionals)

At least 90% office and consulting duties, engineering degree	6S
Non-hazardous industries (less than 90% office and consulting duties only)	4A
Others (individual consideration)	

Engravers

Celluloid glass (dot etching, metal and plate photoengravers or lithographers)	2A
Monument, stone	B

Entertainment Industry (see *Motion Picture and Theater*)

Entomologists (see *Scientists*)

Executives (Subject to consideration of industry involved)

For a detailed description of an Executive please see pages 5 and 6. Please refer to the specific industries for:

- Advertising *see Advertising*
- Computer *see Computer*
- Construction *see Construction*
- Insurance *see Insurance*
- Real Estate *see Real Estate*
- Sales *see Sales*
- Managers *see Managers*

All others (office duties; less than 25% sales; foreign travel less than 4 trips per year)

Earning more than \$75,000 for each of the last two years (with most from salary as opposed to variable sources) with 10 or more full time employees 6S

Earning \$60,001 to \$75,000 for each of the last two years (with most from salary as opposed to variable sources) with 10 or more full time employees 5A

Earning \$45,000 to \$60,000 for each of the last two years (with most from salary as opposed to variable sources)with 10 or more full time employees 4A

Earning less than \$45,000 for each of the last two years (with most from salary as opposed to variable sources)with 10 or more full time employees 3A

Exercise Instructors (not in or next to residence; no martial arts) minimum 90 day elimination period B

Exterminators (Tree, fumigators, skilled workers) B

F

Factory Workers (see *Industrial, Manufacturing*)

Farmers

Proprietors, lessees, managers, superintendents, (superintending duties only)	A
Other proprietors, lessees, managers, superintendents (doing manual labor)	B
Others, hired hands, seasonal	NE

Farrier (Horseshoer) B

Fence Erectors B

Film Industry (see *Motion Picture and Theater Industry*)

Financial Services

Banking, Investment banking

Salaried employees (see *specific occupation,
such as Accountant, Banks, Computers, etc.*)

Other (see *Executive or Manager*)

Salaried employees not otherwise
classified 3A

Brokers or Traders

Commodity, Futures, Energy, Options

Not floor trading, minimum 2 years
experience, trading for clients 3A*

Floor trading, minimum 3 years experience,
minimum \$75,000 per year in earnings,
trading for clients 2A*

Above, if trading own accounts more
than 25% NE

All others NE

Stock/Bonds

Office only, minimum 3 years experience,
minimum \$75,000 per year in earnings 4A

Office only, less than 3 years experience
or less than \$75,000 per year in earnings . . 3A

Floor traders, minimum 1 year experience,
working for listed firm 2A

Financial Services (continued)

Day Traders	NE
All others	NE
Hedge Funds, Money Managers, Arbitrage, Venture Capital, Portfolio Managers	
If salaried employee of a firm employing 10 or more persons	5A
If salaried employee of a firm employing 10 persons or less	3A*
If self-employed owner/partner of a firm	
With more than 10 full time employees ...	4A*
With 10 or less full time employees	3A*
Above - but trading own accounts or managing own or firm's funds more than 25% of the time	NE
Insurance (<i>see Insurance Industry</i>)	
Financial Planner, Financial Advisor or Consultant (<i>see Insurance Industry</i>)	
Not otherwise classified (if full time)	2A
<i>For Financial Services Industry - specific financial documentation required</i>	
<i>If salaried employee - copy of most recent W-2</i>	
<i>If self-employed owner, or partner - last two years' 1040s with all supporting schedules and attachments</i>	
<i>If commissioned income - last two years' 1040s with all supporting schedules and most recent years 1099s</i>	
Firemen	NE
Fishing Industry (<i>also see Industrial, Manufacturing</i>)	
Fishers of any type, including lobster fishers, divers	NE
Floor Finishers and Sanders	B

Florists

Store Manager (at least 50% or more clerical duties)	2A
All others	A

Foresters and Forest Rangers

NE

Fundraiser (not self-employed)

3A

Funeral

Directors, morticians, undertakers (no embalming)	2A
Embalmers	A
Others	B

Fur Industry (see *Industrial, Manufacturing*)

Furniture Manufacture (see *Industrial, Manufacturing*)

Furniture Movers (including machinery and safe movers)

NE

G

Gambling Industry (where legalized and operated in conformity with the law)	
Proprietors	3A*
Managers	2A
Casino workers	A
Game Wardens	NE
Garages (see <i>Automobile Industry</i>)	
Garbage, Ash Collection, Garbage Disposal Plants and Incinerators (see <i>Industrial, Manufacturing</i>)	
Gardeners (see <i>Landscapers</i>)	
Garment Industry (see <i>Industrial, Manufacturing</i>)	
Gas Industry (see <i>Industrial, Manufacturing</i>)	
Geologists (see <i>Scientists</i>)	
Glass Industry (see <i>Industrial, Manufacturing</i>)	
Glaziers	B
Goldsmiths	A
Golf (year-round industry only)	
Proprietors, managers of golf courses	3A*
Proprietors, managers of driving ranges	2A*
Instructors (year-round at same club)	A
Caddie masters, starters, caretakers	B
Tournament professionals, all others	NE
Government Employees	
(see <i>Government Employee Guidelines Omni Portfolio DI Reference Guide 5th Edition, page 7-39</i>)	
Grain Mills, Grain Elevators	
Superintendents	2A
Foremen, inspectors	A
Skilled workers	B
All other employees	NE
Graphic Artists (see <i>Artists</i>)	

Grocery Store

Owners, managers — large supermarket,
part of national chain (no manual labor) 3A

Owners, managers — supervisory
duties only 2A*

Owners, managers, clerks — general duties A

Cashiers B

Guards (not otherwise classified,
not carrying a gun) B

Guides

Museum or public building A

Tour guides, sightseeing only, employed
all year B

Other NE

Gunsmiths A

Gynecologists 4M*

H

Hairdressers (also see <i>Beauty Parlors and Barbershops</i>)	A
Harbor Pilots (see <i>Marine Industry</i>)	
Harbor Masters	B
Health Spa or Club	
Owners, managers, office duties only, well established business 3 years or more	2A
Other owners, managers	A
Instructors or personal trainers	B
Heavy Equipment Operators	B
Hospitals (see <i>Medical Services Industry</i>)	
Hotels, Motels, Inns	
Proprietors, managers, clerks	3A
Bellboys, chambermaids, unskilled workers	NE
Household Appliances (see <i>Appliances</i>)	
Hydraulic Press Operators	B

I

Industrial, Manufacturing (also see *Executives, Engineers, Salespersons, Scientists or other specific occupations*)

Supervisors, managers (supervisory duties only, no manual duties):

Supervising 10 or more clerical level employees 4A

Supervising fewer than 10 clerical level employees or 30 or more manual laborers 3A

Others supervising manual laborers 2A

Supervisors with limited manual duties, foremen, inspectors A

Skilled workers B

Information Technology (IT) (see *Computers*)

Inspectors (not otherwise classified)

Insurance (see *Adjusters*)

Credit, elevator, mercantile, real estate 2A

Building, food manufacturing, livestock, lumber, railroads, truck A

Insurance Industry (also see *Actuaries, Adjustor or other specific occupation*)

For MetLife or NEF only*

Chairman's Council, President's Conference, and Management Leader's Conference, Managing Partners or Master Producer all based on prior calendar year 5A*

MDRT qualifiers, Leader's Conference, Other Managers and Senior Account Executives based on prior calendar year 4A*

Other Representatives with three years of service and three year income average of \$45,000 per year or CLU, ChFC or CFP designation 3A*

Insurance Industry (continued)

Other Representatives with a minimum of
1 to 3 years years experience and minimum
income of \$20,000 for prior year 2A*

Please note: Those established representatives
newly joining MetLife will be given consideration
on a case by case basis.

For other agents and brokers

General agents, managers, agents earning
over \$75,000 per year and in business over
5 years 4A*

General agents, managers, agents earning
over \$50,000 per year and in business over
3 years 3A*

All other agents 2A*

Home Office Employees: *see specific occupation*

Executives (*see Executives*)

Underwriters 5A

Raters, clerical duties in office only 3A

Not otherwise classified 3A

Interior Decorators (*see Decorators, Interior*)

Internal Revenue

(*see Government Employee Guidelines Omni Portfolio
DI Reference Guide 5th Edition, page 7-39*)

Interpreters (full time only) 2A

J

Janitors

Owners, managers (no cleaning duties)	A*
Others	B

Jewelry Industry (also see *Watches or Watch Cases*)

Proprietors, managers, superintendents, office and supervisory duties only	3A
Clerks, sales, other proprietors or managers, makers and repairers using hand tools only	2A
Others, diamond dealers, cutters, polishers, setters	NE

Jockeys NE

Junk Dealers

Proprietors (superintending duties only)	B
All others	NE

Justices of the Peace

(see <i>Government Employee Guidelines Omni Portfolio DI Reference Guide 5th Edition, page 7-39</i>)	3A
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K

Kennels

Veterinarians, small animals only	5A*
Veterinarians, other	3A*
Proprietors, managers or operators (supervising only), breeders, trainers	A
Groomers	B
Others	NE

L

Labor Unions

Union officials, office duties only	3A
All others	NE

Laboratory

Owners (no manual duties), medical or dental	3A
Medical technicians	3A
Dental technicians	2A
Other skilled workers	A

Landscape Architects (with college degree) 3A

Landscape Designers 2A

Landscapers, Gardeners, Nurseries (year-round,
full time, regularly employed)

Owners (no manual duties)	A
All others	B

Laundries

Supervisory duties only	A
All others	B

Lawyers 6S

Lecturers NE

Lens Grinders, Polishers or Cutters (not Opticians) . A

Librarians

Masters or Ph.D., Library Science	4A
Others	2A

Lifeguards NE

Limousine

Owner	A
Drivers	B

Liquor Store Owner A

Livestock

Farmers, ranchers (<i>see Farmers</i>)	
Buyers, sellers (not handling stock)	A
Auctioneers, inspectors	A
Superintendents, foremen	B
Others	NE

Lobbyist	5A
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Locksmiths	2A
-------------------------	----

Longshore Workers (stevedores)	NE
---	----

Lumber Industry (*see Industrial, Manufacturing*)

Loggers	NE
---------------	----

M

Machine Shop Workers

Machinists (grinders, buffers, polishers, millwrights)	B
Maintenance (<i>see Maintenance</i>)	
Others	NE

Maintenance

Building superintendents	A
Janitor	B
Others	B

Managers (*see Non-Industrial Workers*)

Manicurists (in shops)

B

Manufacturer's Representatives

5 years experience, office not in or next to residence, well established	4A*
Others	3A*

Manufacturing (*see Industrial, Manufacturing*)

Marina

Owners, managers (no manual duties)	2A
Skilled workers	B
Unskilled workers	NE

Marine Industry (large passenger lines or freighters; not fishing, towing or hauling hazardous material)

Captains, first officers, doctors	3A
Harbor Pilots	NE
River Pilots	NE
Harbor Master	B
Radio operators, pursers, chief stewards	2A
All other workers	NE

Masons and Bricklayers (*see Construction*)

Massage Therapists (Registered)	A
Masseurs or Masseuses	NE
Mechanics (see <i>Automobile Industry</i>)	
Medical Services	
Acupuncturist	A*
Chiropractor	A*
Podiatrist	A*
Psychiatrist	4M*
Pharmacist	6S
Optometrist (see <i>Optometrist</i>)	
Optician (see <i>Optician</i>)	
Nurses (see <i>Nursing</i>)	
Dentist (see <i>Dentistry</i>)	
Hospital/Clinic/Doctors office/Nursing Home or Independent Living Facility:	
Executive	5A
Administrator or business manager (no patient care)	4A
Dieticians (no cooking or serving)	3A
Unit Manager (not nursing)	3A
Nutritionist	3A
Clerical/Secretarial/Receptionist	2A
Medical/Surgical Assistant (earning more than \$35,000 per year)	3A
Medical/Surgical Assistant (earning \$35,000 or less per year)	2A
Physician Assistant (certified/licensed)	4A*
Paramedic/EMT (no ambulance)	A
Paramedic/EMT (ambulance)	NE
Perfusionist	3A
Speech Pathologist	4A
Speech, hearing, respiratory therapist	3A
Occupational or Physical Therapist	2A
Other Therapists	2A

Medical Services (continued)

Laboratory, x-ray, dialysis, EKG, ultrasound technicians	3A
Midwife (licensed not making house calls) ...	3A
Midwife making housecalls	2A
Medical equipment repair	2A
All surgeons	4M*
Allergist	5S*
OB/GYN	4M*
Psychiatrist	4M*
Anesthesiologist	4M*
Electrophysiologist	5S*
ENT (no surgical duties)	5S*
ENT (any surgical duties)	4M*
Emergency room physician	4M*
Family Practice	5S*
Gastroenterologist	5S*
General Practice	5S*
Hematologist	5S*
Internal medicine	5S*
Neonatologist	5I*
Neurologist	5S*
Oncologist	5S*
Pain Management (AAPM&R board certified)	5S*
Pain Management (All others)	4M*
Pathologist	5S*
Pediatrician	5S*
Physiatrist (AAPM&R board certified)	5S*
Pulmonologist	5S*
Cardiologist (non invasive/interventional procedures) ...	5S*
Cardiologist (any invasive/interventional procedures) ...	5I*

Radiologist (no invasive/interventional procedures)	5S*
Radiologist (any invasive/interventional procedures)	5I*
Rheumatologist	5S*
Urologist (no surgical duties)	5S*
Urologist (any surgical duties)	4M*
All other Physicians or Osteopaths not otherwise listed (no invasive duties)	5S*
All other Physicians or Osteopaths not otherwise listed (any invasive duties)	5I*
Physicians and Osteopaths working in/for correctional facility	NE
Attendants, cooks, orderlies, kitchen, laundry, custodial, drivers	NE

Messengers

Unarmed	A
Armed or using motorcycle or bicycle	NE

Metal Industry (see *Industrial, Manufacturing*)

Meteorologists (see *Scientists*)

Meter Installers or Repairers (meters on ground
or inside)

B

Meter Readers (not government employees)

A

Military

NE

Mining Industry (*Office only, see Industrial, Manufacturing*)

All others	NE
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Ministers

3A

Mobile Home Dealers

2A

Models

NE

Monument Industry

Salespersons (sales only)	3A
Carvers, engravers, setters	B

Motion Picture and Theater Industry

(full time, not freelance)

Directors, producers, management (office duties only), booking and talent agents 3A

Film developers, camera operators (no stunt work), stage managers, projectionists in studio, sound editors, recording engineers, directors or producers or managers on set 2A

Make-up artists, camera repairs, film splicers, theater managers and proprietors A

Theater projectionists, box office (full time) B

Actors, ushers, attendants, stunts, others NE

Motivational Speaker NE

Municipal Employees

(see *Government Employee Guidelines Omni Portfolio DI Reference Guide 5th Edition, page 7-39*)

Musicians (sole occupation)

Concert, theater, symphony, TV, radio (working full time) 2A

Others (including freelance) NE

Music Teachers

Working from home NE

Others (see *Schools*)

N

Neurosurgeons 4M*

Newspaper Industry

Printers (*see Printing and Publishing*)

Editors 4A

Reporters, photographers (no flying),
clerks 2A

Delivery (*also see Drivers*) B

Non-Industrial Workers (*also see specific occupations*)

Supervisors, managers (supervising duties only):

Supervising 30+ employees
(office duties only) 4A

Supervising clerical level employees
(office duties only) 3A

Supervising manual laborers, no manual
duties 2A

Others A

Foremen, inspectors A

Skilled workers B

Nuclear and Atomic Energy

(*also see Industrial, Manufacturing*)

Individuals handling or coming in close
contact with radioactive materials NE

Nursing

Registered Nurses (directors, instructors)

Nurse Anesthetist 3A

Nurse Practitioner 3A

Registered Nurses (hospital or doctor's
office) 2A

Registered Nurses, self employed or working
from a registry providing follow-up medical care
in patient's home, nursing home and

Licensed Practical Nurse (LPN) A

Nursing (continued)

Registered Nurses or Licensed Practical Nurses (LPNs) (working in psychiatric hospital, working from registry in patient's home or nursing home who perform medical and non-medical duties, 2 years financial stability and receives W-2) ..	B
Certified nurses' aide (CNA)	B
Nurses' aides	NE
Registered Nurses or LPNs working in a correctional facility	NE

O

Obstetricians	4M*
Occupational Therapists	2A*
Office Clerks (<i>also see specific industry</i>)	
Typists, stenographers, general office	2A
Office Managers (supervisory duties only):	
Supervising 10+ 3A classified employees, office duties	4A
Others supervising 3A or clerical level employees, office duties	3A
Others	2A
Oil and Natural Gas Industry (<i>see Industrial, Manufacturing</i>)	
Oncologists	5S*
Ophthalmologists (MDs)	
(non invasive, no surgical duties)	5S*
(invasive duties, any surgical duties)	4M*
Opticians	
Selling and fitting duties only	3A
Shopwork, grinders	2A
Optometrists	4M*
Oral Surgeons (Board Certified)	5D*
Orthodontists (Board Certified)	5S*
Orthopedic Surgeons	4M*
Osteopaths (DO) (non invasive)	5S*

P

Painters

Artists (<i>see Artists</i>)	
Interior Decorators (<i>see Decorators, Interior</i>)	
House painters, shop painters of manufactured articles, sign painters	B
Highway (directional lines and signs), bridge (including railroad), ship painters (hull or interior finishing), steeplejacks, structural iron	NE

Paralegals

Earning \$35,000 per year or more, 3 years experience	4A
Others	3A

Paramedical Examiners

Office only	3A
Traveling duties	2A
Paramedics (no ambulance)	A
Paramedics (in ambulance)	NE

Pastors 3A

Pattern Makers 2A

Pawnbrokers NE

Pediatricians 5S*

Periodontists 5D*

Personnel Agencies

Owners, proprietors, recruiters	3A
---------------------------------	----

Pet Groomers B

Pharmacists

Registered pharmacists	6S
------------------------	----

Photoengravers 2A

Photographers and Camera Operators	
Commercial, still portrait (not freelance), studio only	3A
Newspaper, newsreel, motion picture (no stunts or flying)	2A
Aerial	NE
Physical Therapists	2A*
Physicians (see <i>Medical Services</i>)	
Physician Assistants (certified or graduate of accredited program)	4A*
Physicists (see <i>Scientists</i>)	
Piano Repairers or Tuners	A
Pile Driver Operators	NE
Pilot	NE
Plastics Industry (see <i>Industrial, Manufacturing</i>)	
Plumbers	A
Podiatrists (D.P.M.)	A*
Police Officer	NE
Porters	NE
Postal Service	NE
Priests	3A
Printing and Publishing	
Editors, copywriters	4A
Reporters	2A
Skilled workers	A
Others (office duties only)	3A
Probation Officers	NE
Professors (see <i>Schools</i>)	
Proofreaders (full time)	2A
Property Managers (office duties only, no manual or maintenance duties)	
Earning \$50,000 per year or more	3A*
Others	2A*
Prosthetics (also see <i>Artificial Limb Makers</i>)	2A

Psychiatrists	4M*
Psychotherapist	
Ph.D.	4A*
Other	3A*
Psychologists	
Ph.D.	4M*
Others	3A*
Publicity Agents or Managers	3A
Purchasing Agents	3A

R

Rabbis 3A

Radio and Television Industry

Broadcasting or Cable Studio:

Executive or manager, office duties only 4A

Producers, program and studio directors 4A

Guides A

Clerks, camera operators, stage managers,
sound editors, sound technicians, and
other technical crafts 2A

Actors, actresses, announcers, reporters,
other entertainers and personalities,
disc jockeys NE

Control Room:

Chief of engineers, supervisors 2A

Control, switchboard, transmission and
maintenance engineers A

Transmitter:

Supervisors (office duties only) 2A

Operators, engineers A

Maintenance B

Sales and Repairs:

Sales (store or shop only, no manual work) ... 3A

Clerical 2A

Repairs A

Skilled workers B

Radiologists (*see Medical Services*)

Railroads

Executives and office workers 3A

Others — due to extensive disability benefits
available through their employment, they are
ineligible for additional disability coverage .. NE

Real Estate Agents, Brokers, Realtors Residential

(full time only)

Principals or owners, annual income of at least \$40,000 for each of the past 3 years	3A*
Others	2A*

Real Estate Brokers, Commercial 4A*

Real Estate Developers, Commercial or Residential

(see Construction owners)

Receptionists 2A

Restaurants

Establishments not otherwise listed below with secondary liquor sales

Proprietors, managers:

Not tending bar or cooking 3A

Tending bar occasionally A

Regularly tending bar NE

Head waiters, maitre d'hotels, cashiers,

cooks, chefs A*

Other employees NE

Establishments catering primarily to liquor sales (Bars, cabarets, night clubs, taverns, etc.):

Proprietors, managers not tending bar, cashiers B

Others NE

Diners, cafeterias, cafes, pizzerias, fast food establishments, delicatessens:

Proprietors, managers (3 years in current establishment, earning \$50,000 per year or more, no cooking or serving) A*

All others NE

Retail Sales (non-food)

Store proprietors, managers

(office duties only, no manual duties) 3A

Retail Sales (continued)

Other proprietors and managers, office clerks, stock clerks and sales staff (light goods only)	2A
Stock clerks (others)	A
Grocery (food, <i>see Grocery</i>)	

S

Salespersons (full time, not otherwise classified)

Minimum 2 years in current position, minimum earned income \$45,000 each year	
Travel to clients less than 30% of the time (no delivery, installing or repairing)	4A
Travel to clients 30% or more of the time (no delivery, installing or repairing)	3A
Sales Manager – supervising others (no delivery, installing or repairing)	4A
Soliciting and delivery by passenger auto only	2A
Installing, repairing, servicing	A
Delivering by light truck or van	B

Sandblasters

Building cleaners, glass and potteries, stone, metal	B
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Schools (see *Government Employee Guidelines Omni Portfolio DI Reference Guide 5th Edition, page 7-39 if applicable*)

Principals, superintendents, other administrative officials	4A
Teachers	
Academic subjects (classroom only)	3A
Agricultural, animal husbandry, forestry, dance, driving, golf, handicrafts, horticulture, laboratory, manual training, physical education, music	A
Aides	NE
Not otherwise classified (classroom only)	A
Professors (College or University)	
with Ph.D.	6S
with Masters	5A
Instructors–Other	4A

Scientists (including: agronomists, anthropologists, archaeologists, astronomers, bacteriologists, biologists, botanists, chemists, entomologists, geneticists, geologists, meteorologists, physicists)	
Actuarial, computer, library, medical, political, psychological and social sciences (<i>see specific occupation</i>)	
Ph.D. (at least 90% office duties)	6S
Masters Degree (at least 90% office duties)	5A
Others (at least 90% office duties)	4A
Field work, no hazardous duties	2A
Seamstresses, Dressmakers	
In shop	A
At home	NE
Secretaries	
Private to executive	3A
Others	2A
Service Stations (<i>see Automobile Industry</i>)	
Sewer, Sewage Disposal and Cesspool Workers	
Inspectors, foremen	A
Others	NE
Sextons	A
Sheet Metal Workers, Tinsmiths	
Shop work only	A
Others	B
Shipping and Receiving Clerks	
Office only	2A
Light goods only	A
All others	B
Shoe Repair	
Shoemakers and repairers	B
Bootblacks	NE

Sign and Billboard Industry

Sign making (no installation)	A
Painting (no installation)	B
Others	NE

Silversmiths

Sky Divers (professional)

Social Workers (*see Government Employee Guidelines Omni Portfolio DI Reference Guide 5th Edition, page 7-39*)

Office duties only	3A
All others	A

Speech Pathologists

Sports

Executive office duties only	4A
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Athletic instructors, directors, managers,
coaches, scouts, full time umpires
(no martial arts):

Schools and colleges	2A
Professional and other	NE

Professional athletes	NE
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Beaches, pools, bathhouses (owners and employees)	NE
--	----

Billiard and Pool Parlors, Dance Halls,
Skating Rinks:

Proprietors, managers (supervising duties only, full time employment)	B
--	---

Others	NE
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Bowling Alleys (*see Bowling Alleys*)

Golf (*see Golf*)

Racing — Horse and Dog:

Starters, judges, stewards, officials	A
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Pari-mutuel clerks, trainers, stable hands, harness drivers, jockeys	NE
---	----

Racing — Other

Motorboat, speedboat, motorcycle, bicycle, etc.	NE
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Sports (continued)

Riding Schools:

Proprietors, managers (supervising
duties only) A

Instructors, stable hands, rodeo
performers NE

Statisticians (office only) 3A

Steamfitters (non hazard industry) A

Stenographers A**

Stevedores NE

Stewards or Stewardesses, Airline NE

Stock and Bond Brokers or Sales (see Brokers)

Stock Clerks (see Retail Sales)

Supervisors (see Industrial, Manufacturing)

Surgeons (see Medical Services)

Surveyors

Non-hazardous industries 2A

Others NE

T

Tailors (away from home)

Not cleaning	A
General duties	B

Taxidermists

2A

Taxicab

Owner	B
Driver	NE

Teachers (see *Schools*)

Technical Writers (not self-employed)

2A

Telephone Industry

Executives, managers, office duties only	4A
Supervisors, switchboard operators	2A
Foremen, inspectors, installers (meters inside or on ground)	A
Meter installers (other), cable splicers, outside foremen, power line and pole workers	NE

Television (see *Radio and Television Industry*)

Tent Makers

A

Theater (see *Motion Picture and Theater Industry*)

Therapists

Speech pathologists	4A*
Speech, hearing, respiratory	3A*
Occupational, physical and others	2A*
Therapist Assistants	NE
Family, marriage counselors	
MSW	3A
Ph.D.	4A
Drug or alcohol counselors	2A
Counselor-not otherwise classified	2A

Ticket Agents (office duties only)

3A

Tile Layers or Setters

B

Tinsmiths

Shop work only A

Others B

Toll Collectors NE**Tools**

Tool designers 2A

Tool or die makers (no grinding) A

Topographers 3A**Tour Guides** (*see Guides*)**Traffic Managers** (office duties only) 3A**Travel Agency**

Proprietors 3A

Agents 2A

Tree Workers

Fumigators, sprayers, and surgeons NE

Truck Drivers (non-hazardous industries)

Drivers, heavy equipment operators B

Type Casters, Founders and Setters A**Typesetters**

Computer only 3A

Other A

Typists (not working from home) 2A

U

Undertakers (see *Funeral Directors*)

Union Officials (see *Labor Unions*)

Upholsterers A

V

Vending Machines (operated in conformity with the law)

Collectors, fillers, installers, repairers,
service B

Veterinarians (D.V.M.)

Small animals only 5A*

Others 3A

Videographers (commercial, not freelance) 2A

Video Store

Owners, sales, managers 2A

Purchasing, manual duties A

Violin Makers or Repairers A

W

Waiters or Waitresses NE

Wallpaper

Designers 3A
Makers A
Hangers or printers B

Warehouse Workers

Checkers (not handling goods) 2A
Checkers, craters, foremen, packers A
Fork lift, powered truck operators, skilled
workers B
Hand truckers, laborers NE

Watches or Watch Cases (also see *Jewelry Industry*)

Makers or repairers using hand tools only 2A
Makers or repairers using other type tools A

Water Meters (see *Government Employee Guidelines Omni
Portfolio DI Reference Guide 5th Edition, page 7-39*)

Installers, repairers, testers B
Readers, inspectors A

Water Works

Superintendents (superintending
duties only) 2A
Filter and pump operators A
All other skilled employees B

Welders and Cutters (no unusual hazard) B

Welfare Workers (see *Government Employee Guidelines Omni
Portfolio DI Reference Guide 5th Edition,
page 7-39*)

Office duties only 3A
Others A

Wells (not gas, oil or salt)

Borers, drillers, diggers (not handling
explosives) B

Wholesale Distributor

- Proprietors, managers (office duties only) 3A
- Other proprietors and managers, office
clerks, stock clerks (light goods only) 2A
- Other stock clerks A

Wigmakers A

Window Industry (*see Industrial, Manufacturing*)

Writers (not freelance, not working from home)

- Copywriters 4A
- Technical writers 2A
- Others NE

X

X-ray

- Radiologists (*see Medical Services*)
- Operators, technicians 3A
- Repairs 2A
- Service A

Y

YMCA (*see Health Spa or Club*)

Z

Zoos (*see Government Employee Guidelines Omni Portfolio
DI Reference Guide 5th Edition, page 7-39*)

- Zoo directors (no contact with animals)
and administrative staff 3A
- Zoo keepers B
- Attendants, feeders NE

Zoologists (*see Scientists*)

NOTES

NOTES

MetLife[®]

Metropolitan Life Insurance Company

200 Park Avenue

New York, NY 10166

www.metlife.com

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