



Occupation Classes and TeleMed Issue Limits

The company has declared that applicants age 18-55 in designated occupations are eligible for higher issue limits when ALL medical underwriting requirements are obtained through the TeleMed Program (TeleMed exam, labs and APSs). Refer to the “TeleMed Limit Level” column in the Occupation Class listing to determine occupations eligible for higher limits.

Level 1 Issue Limit: \$15,000

Level 2 Issue Limit: \$12,500

In California, the issue limit for both Level 1 and Level 2 is \$15,000.

Please note that lifetime benefits from all sources are limited to \$10,000 per month.

TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
	Accountants		
	Certified Public Accountant.....	6	
	College Degree.....	5	
	Others	4	
	Actuaries	6	
	Adjusters (<i>See Insurance</i>)		
	Administrative Assistants (office duties only)	4	
	Advertising		
	Account Executives (advertising)	5	
	Advertising Representatives	3	
	Art Directors (print media).....	5	
	Artists or Graphic Artists (full time, salaried)	4	
	Commercial Artists (full time, salaried)	4	
	Graphic Artists/Designers (office only, salaried)....	4	
	Print Space Salesmen	3	
	Writers (full time, salaried)	4	
	Agents (<i>See specific industry</i>)		
	Air Conditioning		
	Engineers (office and consulting only)	5	
	Engineers (superintending and inspecting)	4	
	Installers, Repairmen, Servicemen.....	2	
	Airport Personnel		
	Managers (office and supervisor duties)	4	
	Dispatchers (office duties only)	1	
	Operations Clerks, Passenger Agents	3	
	Reservation Clerks	3	



TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
	Antique Dealers		
	Sales Only	3	
	Purchasing, Repairing, Collecting or Delivering	2	
	Appraisers	4	
	Architects		
	College or Professional Degree (in office duties)...	6	
	Landscape Architects	4	
	Artists, Graphic Designers		
	Commercial (working full time away from residence)	4	
	Others	<i>Contact your Underwriter for home-based business owner consideration.</i>	
	Assayers (not in mine)	3	
	Assessors	4	
	Attorneys	6	
	Paralegals	4	
	Auctioneers	3	
	Auditors	5	
	Authors (<i>See Writers</i>)		
	Automobile Industry		
	Dealers, Salesmen		
	Dealership Owners (new vehicles).....	3	B,E,G,H
	Owners of Multiple Dealerships	4	
	Salesmen (new vehicles)	3	
	Used vehicles only	2	
	Garages, Filling and Service Stations and Parking Lot Proprietors, Managers (not repairing)	2	
	Repairmen, Painters, Bodymen, Mechanics	1	
	Car Wash Proprietors and Managers	2	
	Bakeries		
	Managers, Proprietors	3	
	All Others	2	



TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
	Banks		
	Officers.....	5	
	Portfolio Managers.....	4	B,J
	Loan Officer.....	4	B,J
	Tellers, Clerks.....	3	
	Booking Agents		
	(full time, office away from home).....	2	
	Bookkeepers	3	
	Brokers		
	Futures-Option.....	<i>Contact your Underwriter for consideration</i>	
	Insurance (<i>See Insurance</i>)		
	<u>Merchandise</u>		
	- Office duties only (not visiting market or handling goods).....	3	
	- Others.....	2	
	<u>Real Estate</u>		
	- Commercial.....	3	B,J
	- Residential.....	3	B,J
	<u>Stocks or Bonds</u>		
	- Office duties only.....	4	B,J
	Building or Apartment House		
	Owners or Managers (supervising only).....	3	
	Building Industry (<i>See Construction</i>)		
	Business Machines Sales and Service		
	Owners.....	4	B,E,G,H
	Managers, Salesmen.....	3	B,G,H
	Servicemen.....	2	
	Buyers (department store)		
	Office duties only.....	4	
	Others.....	3	
	Cabinet Makers	2	
	Cantors	3	
	Carpenters	1	



TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
	Cashiers		
	Office and Sales only	3	
	Caterers (no food prep or serving)		
	Office and Sales only	3	
	Civil Engineers (See Engineers)		
	Claims Adjusters (Insurance)		
	Not Fire or Marine	4	
	Fire or Marine	3	
	Clergymen	3	
	Clerks (office)	3	
	Clothing Manufacturers		
	Proprietors, Managers, Clerks, Inspectors, Designers, Supervisors (office and supervising only)	4	
	Other Workers.....	2	
	Collection Industry		
	Office Only	3	
	Comptrollers	4	A,J
	Computer Industry		
	Owners, Proprietors (no sales duties)	5	
	Systems Engineers, Design Engineers	5	
	Computer Analysts.....	4	B,G,H
	Consultants.....	4	
	Librarians, Programmers.....	4	
	Salesmen (duties primarily inside home office).....	4	
	Salesmen (duties outside home office)	3	B,J
	Skilled Repairmen, Servicemen, Installers	2	
	Construction Industry		
	Owners, Contractors (executive duties only).....	5	
	Owners, Contractors, Estimators (supervising and on-site inspection)	4	
	Construction Engineers (<i>See Engineers</i>)		
	Owners, Contractors (working).....	<i>Classify according to duties</i>	
	Foremen, Supervisors (on-site)	2	
	Skilled workers	<i>Classify according to trade</i>	



TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
	Consultants		
	Office Duties Only (no sales).....	4	B,E,G,H
	Others (sales duties).....	4	
	Couriers/Express Mail Service		
	Executives	4	A,C,D,F,G,H
	Supervisors.....	3	
	Others	1	
	Curators-Art Gallery/Library/Museum	4	
	Decorators (interior)		
	Consulting Duties only (minimum income \$50,000)	4	
	Window and Display.....	2	
	Designers		
	In Office or Studio (away from home).....	4	
	Industrial	4	A,G,H
	Dieticians		
	Not Preparing Food.....	3	
	Others	2	
	Draftsmen (office away from home).....	4	
	Dry Cleaning		
	Clerks, Managers	3	
	Foremen	2	
	Deliverymen.....	1	
	Editors-Magazine, Newspapers		
	Office Duties Only	4	A,C,D,F,G,H
	Efficiency Experts or Industrial Engineers		
	Office Duties Only	4	
	Electrical Industry		
	<u>General</u>		
	- Electrical Engineers (degree, office and consulting only).....	6	
	- Engineers (consulting and designing).....	5	
	- Meter Readers	1	
	- Installers and Repairmen	1	
	- Electricians.....	2	



TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
	Employment Agency		
	Owners, Managers, Recruiters	4	B,E,G,H
	Engineers (degree-registered professional)		
	Office and Consulting Duties Only	6	
	Construction Engineers (primary office duties)	4	
	Non-Hazardous Industry (field duties).....	4	
	Event Planners (no manual duties).....	3	
	Executives		
	To upgrade see Occ-Classes 6, 5 and Move Up Options	4	A,C,D,F,G,H
	Exporters/Importers		
	Office and Sales Only (no travel)	4	
	Others	2	
	Express, Motor Freight, or Warehouse		
	Agents, Estimators, Owners, Managers (office and sales only).....	4	
	Owners, Managers (supervisory)	3	
	Dispatchers, Expressmen, Foremen, Packers.....	2	
	Farmers		
	Proprietors, Farmers (supervisor only)	<i>Contact your Underwriter for consideration</i>	
	Fire Arms		
	Inspectors, Repairers, Sales Dealers	2	
	Fishing Industry		
	<u>Hatcheries</u>		
	- Managers, Owners and Superintendents (supervising only)	3	
	<u>Processing and Packing</u>		
	- Foremen	2	
	Florists		
	Merchants, Managers	4	
	Clerks	3	
	Floral Arrangers (office only)	3	
	Greenhouse-Artificial Flower Makers	1	
	Funeral Directors		
	Proprietors, Directors (not embalming)	4	



TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
	Furniture Designers	4	
	Glaziers	1	
	Golf		
	Owners, Proprietors, Managers of Golf Courses, Country Clubs (Executive duties only)		<i>Contact your Underwriter for consideration</i>
	Harbor Masters (<i>See Marine Industry</i>)		
	Heating Apparatus		
	Dealers or Salesmen (no installing or servicing)	3	
	Installers, Servicemen	2	
	Hospitals, Nursing Homes, Long Term Care Facilities		
	Administrators, Executives	5	
	Managers, Superintendents, Clerks, Dietitians (not cooking)	3	
	Nurses – RNs	3	
	Nurses – LPNs	1	
	Technicians (medical, X-ray).....	3	
	Hotels, Motels, Inns (open year-round)		
	<u>First Class</u>		
	- Owners, Managers	4	
	- Clerks	3	
	<u>Small Operation</u>		
	- Owners, Managers	3	
	- Clerks	2	
	- All Others.....	1	
	Household Appliances		
	Dealers, Salesmen	3	
	Installers and Repairers	1	
	Income Tax Service		
	Executives, Owners.....	4	A,C,D,E,G
	Supervisors.....	4	
	Insurance		
	Adjusters (not fire or marine), Office Managers.....	4	
	Surveyors, Underwriters, Clerical Help, Claims Examiners (office only).....	4	



TeleMed Limit Level	Occupation	Occupation Class	Move Up Option
	Agents, General Agents, Brokers, Financial Planners	4	I
	Other Adjusters	3	
	Jewelry		
	<u>Retail Stores</u>	4	
	- Owners, Managers	3	
	- Clerks	2	
	- Makers, Repairers		
	<u>Manufacturing-Wholesale</u>		
	- Owners, Managers	3	
	Judges (law degree needed).....	<i>Contact your Underwriter for consideration</i>	
	Landscape and Horticultural Services		
	Office Only	4	
	Supervisors.....	3	
	Landscape Architects	4	
	Lawyers	6	
	Librarians	4	
	Liquor Industry		
	<u>Manufacturers</u>		
	- Office Only	4	
	- Others.....	2	
	<u>Distribution</u>		
	- Office and Salesmen	2	
	- Retail Stores (no delivery)	2	
	Literary Agents	3	
	Lobbyists	4	
	Locksmiths	2	
	Lumber Industry		
	<u>Logging</u>		
	- Proprietors, Managers (not in woods).....	3	
	<u>Lumber Yards</u>		
	- Office Only	3	
	Machine Shops		
	Owners, Managers (office duties only).....	4	
	Foremen, Machinists, Skilled Workers.....	2	



TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
	Manufacturing (non-hazardous product or industry)		
	Professional Engineers	5	
	Executives, Owners (office duties only)	5	
	Designers, Manufacturers, Representatives, Draftsmen	4	
	Superintendents, Managers, Foremen (supervisory duties only)	3	
	Working Foremen, Electricians, Mechanics, Pipe Fitters, Shipping and Receiving Clerks	2	
	Other Skilled Workers		<i>See specific trade</i>
	Marine Industry		
	Harbor Masters	3	
	Harbor Pilots	2	
	<u>Marina</u>		
	- Owners, Managers	3	
	- Skilled Workers		<i>See specific trade</i>
	Market Research		
	Executives, Owners	5	
	Others (office duties only)	4	
	Others	3	
	Mechanics	1	
	Medical Laboratories		
	Office Only	4	
	Others	3	
	Medical Market – MDs, DOs		
1	Allergists/Immunologists	4	
2	Anesthesiologists	4P	
2	Anesthetists (MD or DO only)	4P	
1	Cardiologists (non-invasive or non-surgical)	4	
2	Cardiologists (invasive or surgical)	4P	
2	Cardiovascular Surgeons	4P	
1	Dentists (all specialties except oral surgeons)	4P	
1	Dermatologists (non-invasive or non-surgical)	4	
2	Dermatologists (invasive or surgical)	4P	
2	Emergency Room Physicians	4P	
1	Endocrinologists (non-invasive or non-surgical)	4	
1	Family Practice Physicians	4	
1	Gastroenterologists	4	
1	General Practice Physicians	4	
1	Geneticists	4	



<u>TeleMed Limit Level</u>	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
1	Geriatricians	4	
1	Gynecological Oncologists	4P	
1	Hematologists.....	4	
1	Immunologists (non-invasive or non-surgical)	4	
1	Internists (non-invasive or non-surgical)	4	
1	Neonatologists (non-invasive or non-surgical)	4	
1	Nephrologists	4	
1	Neurologists	4	
2	Neurosurgeons	4P	
1	Obstetricians and/or Gynecologists.....	4P	
1	Oncologists.....	4P	
1	Ophthalmologists (non-invasive or non-surgical)...	4	
2	Ophthalmologists (invasive or surgical)	4P	
2	Oral Surgeons.....	4P	
1	Orthodontists	4P	
2	Orthopedic Surgeons.....	4P	
1	Osteopaths (non-invasive or non-surgical)	4	
2	Osteopaths (invasive or surgical)	4P	
1	Otolaryngologists	4P	
2	Pain Management Physician	4P	
1	Pathologists (non-invasive or non-surgical)	4	
2	Pathologists (invasive or surgical)	4P	
1	Pediatricians	4	
1	Periodontists.....	4P	
1	Physiatrists (physical medicine, rehab).....	4	
2	Plastic Surgeons	4P	
1	Prosthodontists	4P	
1	Psychiatrists (MD)	4	
1	Pulmonologists.....	4	
1	Radiologists (diagnostic, therapeutic).....	4	
2	Radiologists (interventional).....	4P	
*	Residents (medical or dental).....	<i>Classed according to their specialty</i>	
1	Rheumatologists.....	4	
2	Surgeons (all specialties).....	4P	
1	Urologists (non-invasive or non-surgical)	4	
2	Urologists (invasive or surgical)	4P	

**TeleMed eligibility limits based on specialty occupation classification.*



<u>TeleMed</u>	<u>Limit</u>	<u>Occupation</u>	<u>Occupation</u>	<u>Class</u>	<u>Move Up</u>
<u>Level</u>					<u>Option</u>
Medical Market – Other					
		Acupuncturists (not MDs, licensed).....		3	
		Audiologists		4	
		Chiropractors.....		2	
		Dental Hygienists.....		1	
		Dental Lab Workers, Technicians.....		2	
		Embalmers		2	
		Epidemiologists.....		<i>Classed according to duties</i>	
		Geneticists (non-MD or non-DO)		4	
		Lab Workers (in hospital)		3	
		Medical Assistants		3	
		Midwives (RN-certified, in hospital or clinic)		3	
		Naturopaths		3	
2		Nurse Anesthetists (CRNA).....		4P	
		Nurse Practitioners (degreed).....		4	
		Nurses – RNs (in hospital or nursing home), Instructors, Directors.....		3	
		Nurses – RNs (MD office).....		3	
		Nurses – LPNs		1	
		Occupational Therapists.....		3	
		Opticians		4	
		Optometrists		6	
		Paramedics (in hospital).....		3	
		Pharmacists		5	
		Phlebotomists		3	
		Physical Therapists (salaried)		3	
		Physician Assistants (Degreed, certified, non- surgical).....		4	
		Physician Assistants (Degreed, certified, surgical).....		4P	
		Physiotherapists		3	
		Podiatrists.....		3	
		Psychologists (PhD)		5	
1		Psychologists (Masters)		4	
		Psychologists – Counselors (others)		3	
		Respiratory Therapists		3	
		Speech Therapists		3	
		Surgical Assistants/Technicians.....		3	
		Ultrasound Technicians.....		3	

Physician or Osteopath not otherwise listed – contact your Underwriter for appropriate classification.



TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
	Merchants (<i>See Sales</i>)		
	Mining		
	Office Only	3	
	Mortgage Bankers/Brokers		
	Salaried.....	5	
	Commission	3	B,G,H,J
	Motion Picture Industry (<i>See Radio and TV</i>)		
	Moving and Storage		
	Executives	3	B,C,D,E,G,H
	Supervisory	2	
	Musicians		
	Symphony Orchestra, Conductors (full time, salaried).....	3	
	Newspaper Industry		
	Advertising, Business or Circulation Managers, Editors	4	
	Correspondents, Photographers, Reporters, Proofreaders	3	
	Photographers (salaried)		
	Commercial (studio)	4	
	On-Site	2	
	Piano Repairers or Tuners	2	
	Pipefitters	1	
	Plasterers	1	
	Plumbers	2	
	Printing and Publishing Industry		
	Compositors, Layout.....	4	
	Linotype Operators, Photoengraving, Lithographers, Proofreaders.....	3	
	Job Printers, Monotype Operators, Pressmen, Stenotypers, Type Casters.....	2	
	Machine Repairmen, Photoengraving Printers or Routers	2	
	Typesetters	2	



TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
	Programmers (data processing).....	4	
	Proofreaders	3	
	Prosthetic Limb Manufacturers		
	Dealers (not making or repairing).....	4	
	Makers or Repairers	2	
	Publicity Agents or Managers	3	
	Publishers	4	B,G,H
	Purchasing Agents	4	
	Radio, Television, Motion Pictures, Stage-Theater		
	Announcers, Film or Sound Editors, Radio or TV Production Managers or Program Directors (studio duties only), Radio or TV Engineers (master control)	3	
	Theater Owners or Managers (office and supervising only).....	3	
	Film Developers or Colorists, Directors, Producers, Stage Managers, Projectionists, Radio or TV Reporters; Radio or TV Engineers (office, supervisor, not maintenance or transmitting), Sound Engineers	3	
	Boom Men – Cameramen (not aerial or stunt), Property Men, Scenery Shifters, Sound Effects Men	2	
	Real Estate Agents (<i>See Brokers</i>)		
	Restaurants		
	<u>First Class – Liquor Sales Secondary</u>		
	- Proprietors, Managers, Hosts or Hostesses, Maitre D’s (not cooking or tending bar)	3	
	- Head Chefs (primarily supervisory duties).....	3	
	- Establishments Catering Primarily to Liquor Sales (no food prep) Proprietors, Managers (not tending bar).....	3	
	- All Others.....	1	



TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
Sales			
	Retail (inside, not delivering) Merchants, Proprietors	4	
	Managers, Cashiers	3	
	Assistant Managers, Sales Clerks, Supervisors with Sales Duties.....	3	
	Stock Clerks (light articles).....	2	
	Delivering, Stock Clerks (heavy goods)	1	
Outside Sales (no delivery)			
	Manufacturers Representatives	4	
	Other Traveling Sales.....	3	A,H,J
	Other Sales	3	
	Clothing and Garment Sales	3	
	Liquor Sales	2	
Sales Managers			
	(salaried, executive duties, incidental travel).....	4	B,F,G,H
Scientists			
	Anthropologists	5	O
	Astronomers	5	O
	Bacteriologists.....	5	O
	Biochemists		
	- Office Duties Only.....	6	
	- Others.....	3	
	Biologists	5	
	Botantists		
	- Office Duties Only	6	
	- Others	3	
	Chemists		
	- Office Duties Only.....	6	
	- Lab Duties Only and Supervisors	5	O
	- Engaged in Process Work	3	
	Computer Scientists (researchers/developers who work primarily in academic settings or in R&D labs)	5	O
	Demographers	5	O
	Ecologists	5	O
	Economists	5	O
	Entomologists.....	5	O
	Geologists		
	- Office Duties Only.....	6	
	- In the Field.....	3	
	Geophysicists	5	O
	Meteorologists.....	5	O



TeleMed Limit Level	Occupation	Occupation Class	Move Up Option
	Pharmacological Scientists (researchers/developers who work primarily in academic settings or in R&D labs)	5	O
	Physicists.....	5	O
	Political Economists.....	5	O
	Political Scientists	5	O
	Sociologists	5	O
	Zoologists.....	5	O
	Secretaries, Administrative Assistants	4	
	Social Workers (office only, no investigation).....		
	PhD (MSW – Master of Social Work).....	5	
	Private Agency	4	
	No Master’s (MSW) Degree	3	
	Statisticians	5	
	Stock or Bond Brokers or Salesmen (<i>See Brokers</i>)		
	Surveyors	3	
	Tailors	2	
	Taxicab-Limo Service Company		
	Owners or Managers (office and supervising only)	3	
	Teachers		
	All private institutions (classroom only), including Principals.....	5	
	Teachers with PhD	5	
	Music.....	4	
	Shop, Trade and Physical Education.....	3	
	Telecommunications		
	Administrators.....	4	
	Assistant Managers	4	
	Inside Installers, Foremen, Repairmen, Testmen, Inspectors	2	
	Dispatchers, Operators	3	
	Outside Foremen, Inspectors.....	2	
	Textile Industry		
	Superintendents and Foremen (supervising only)...	3	
	Other Skilled Workers	1	



TeleMed Limit Level	<u>Occupation</u>	<u>Occupation Class</u>	<u>Move Up Option</u>
	Theater (<i>See Radio, TV, and Motion Picture</i>)		
	Translator	4	
	Transportation Industry (truck, airplane and bus)		
	Executives, General Officers (office duties only)...	5	
	Announcers, Station Masters (office), Station Agents (office)	4	
	Ticket Agents	3	
	Managers, Superintendents, Surveyors	3	
	Other Skilled Workers		<i>See specific trade</i>
	Travel Agencies		
	Office Only	4	B,E,F,G,H
	Others	3	
	Undertakers (<i>See Funeral Directors</i>)		
	Upholsters	2	
	Vending Machine Industry		
	Office Only	3	
	Veterinarians		
	Small Animals	5	
	Large Animals	3	
	Watchmakers or Repairers	2	
	Writers (salaried, full-time)	4	
	X-Ray Technicians	3	
	Zoo Directors	3	

Determination of all classifications is the final decision of the home office underwriter.