

New Industries Now Eligible for Worksite Coverage

Illinois Mutual is excited to announce updates to our worksite industry guidelines. These updates mean you can help provide financial protection to potential clients in more industries than before.

Check out the list below to see the details – including options to offer more worksite coverage to clients in industries such as:

- » Eating & Drinking Places
- » Local & Suburban Passenger and Intercity & Rural Bus Transportation
- » Animal Services (Except Veterinary)
- » Convenience Stores
- » Hotels & Motels
- » And More!

KEY:	
A	Class A Rates (Disability Only)
B	Class B Rates (Disability Only)
C	Class C Rates (Disability Only)
HO	Requires Home Office Approval
OJO	Off Job Only
R	Restricted (minimum 30 hours worked per week with at least 6 months on the job) (Accident Only)
STD	Standard Rates
UA	Coverage Not Available
nec*	“not elsewhere classified”
Life	Worksite Term Life Insurance
CI	Worksite Critical Illness Insurance
Accident	Worksite Accident Insurance
WS STD	Worksite Short Term Disability Insurance
VSTD	Worksite Group Short Term Disability Insurance

Industries designated HO require advance Home Office approval.

The below chart shows the prior classification rate (crossed out in gray), and new changes to these guidelines (shown in bold).

SIC CODE	INDUSTRY DESCRIPTION	LIFE	CI	ACCIDENT	WS STD	VSTD
Major Group 07	Agricultural Services					
Industry Group 075	Animal Services, Except Veterinary	STD	STD	OJO STD	HO UA	HO UA

Major Group 17	Heavy Construction Other Than Building Construction Contractors					
Industry Group 176	Roofing, Siding & Sheet Metal Work	STD	HO	OJO STD	C* €	STD

*On-Job coverage is UA.

Major Group 41	Local & Suburban Transit and Interurban Highway Passenger Transportation					
Industry Group 411	Local & Suburban Passenger Transportation	STD	STD	OJO	C* UA	HO* UA
Industry Group 413	Intercity & Rural Bus Transportation	STD	STD	OJO	C** UA	STD¹ UA
Industry Group 417	Terminal & Service Facilities for Motor Vehicle Passenger Transportation	STD	STD	OJO	C² UA	STD UA

*Public sector is UA, subject to disclosure of union, public government or municipal, or retirement-related disability benefits, and eligible employees are those who are paid employees actively working at the participating employer.

**Intercity is UA, subject to disclosure of union, public government or municipal, or retirement-related disability benefits, and eligible employees are those who are paid employees actively working at the participating employer.

¹ Intercity is UA.

² Off Job Only.

SIC CODE	INDUSTRY DESCRIPTION	LIFE	CI	ACCIDENT	WS STD	VSTD
Major Group 54	Wholesale Trade-non-durable Goods					
Industry Group 541	Grocery Stores (except Convenience Stores)	STD	STD	STD	B	STD
Industry Group 541	Grocery Stores - Convenience Stores	STD* UA	STD* UA	STD* UA	C* UA	STD* UA

*Subject to 6 month waiting period.

Major Group 58	Eating & Drinking Places					
Industry Group 581	Eating & Drinking Places	STD* HO*	STD* HO*	OJO HO*	STD** HO*(**)	STD** HO*(**)

*90 day waiting period, minimum 30hrs/week. Excludes eating & drinking places without a daily food menu.

**90 day waiting period, minimum 30hrs/week. No bars, taverns, or night clubs. Excludes eating & drinking places without a daily food menu.

Major Group 70	Hotels, Rooming Houses, Camps, And Other Lodging Places					
Industry Group 701	Hotels & Motels	STD	STD	STD	C* UA	STD UA

*Minimum 30hrs/week.

Major Group 72	Personal Services					
Industry Group 723	Beauty Shops	STD* HO	STD	R	B	STD
Industry Group 724	Barber Shops	STD* HO	STD	R	B	STD
Industry Group 729	Miscellaneous Personal Services	HO UA	HO STD	HO OJ	HO B	HO STD

*Subject to a six month waiting period.

More cases in Miscellaneous Personal Services are available! Contact your home office sales team to find out more.

Major Group 73	Business Services					
Industry Group 734	Services to Dwellings & Other Buildings	HO UA	STD	R	HO UA	HO UA
Industry Group 738	Miscellaneous Business Services	HO** UA	HO** STD	HO** OJ**	HO** C**	HO** STD**

**Detective & Armored Car Service and Security System Service are UA.

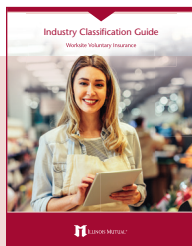
More cases in Services to Dwellings & Other Buildings are available! Contact your home office sales team to find out more.

Major Group 83	Social Services					
Industry Group 835	Child Day Care Services	STD HO	STD	STD	C	STD
Industry Group 836	Residential Care	STD HO	STD	STD	B	STD

Major Group 91	Executive, Legislative and General Government, Except Finance					
Industry Group 911	Executive Offices	HO* HO	HO* HO	HO** HO	UA HO	HO* HO

*Census required. Elected officials are Unavailable. Subject to percentage of eligible police/fire as determined by census.

**Off Job Only. Census required. Elected officials are Unavailable. Subject to percentage of eligible police/fire as determined by census.



Download the Industry Classification Guide (A8132) for a full list of eligible industries from our Resource Library on the Agent Forum.

Contact your Worksite sales team for further details of these newly eligible industries!

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For policy costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will control.

Illinois Mutual, its agents and representatives may not give legal or tax advice. An accountant or attorney should be consulted regarding individual circumstances.

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