

# W-2 EMPLOYEE OCCUPATION CLASS UPGRADE FOR DISABILITY INCOME INSURANCE



Your community is full of paraprofessionals and skilled trade workers who need help protecting their income. Let them know that you're here to help them protect what they work so hard for. Our Personal Paycheck Power® class upgrades offer W-2 clients more exciting options.

- W-2 employees in eligible paraprofessional or skilled trade occupations applying for Personal Paycheck Power® 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.
- 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.**

#### Available class upgrades include:

- Class 2 upgraded to Class 3
- Class 3 upgraded to Class 5

#### Paraprofessionals

A paraprofessional is 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 technicians
- Licensed practical nurses (LPNs)
- Licensed vocational nurses (LVNs)
- Surgical assistants
- X-ray technicians
- Ultrasound technicians
- Teachers' aides

#### Skilled Trades Workers

A skilled trades worker is 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
- Heating, ventilation, air conditioning (HVAC) technicians
- Machinists
- Mechanics

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*\*Occupation upgrades are limited to one class. Not available to Class 4 occupations or chiropractors. The class upgrade and/or the To Age 67 benefit period can be denied at the underwriter's discretion on above-average risk cases. Part-time occupations are restricted to a maximum 2 year benefit period.*

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