

Firms in the following industries are not eligible for STD or LTD coverage

SIC Code	Description
097x	Fishing, Hunting, and Trapping
101x-124x	Metal Mining
12xx	Coal Mining
13xx	Oil & Gas Extraction
21xx	Manufacturing: Tobacco Products
241x-242x	Manufacturing: Lumber and Wood Products, Except Furniture
261x-263x	Manufacturing: Paper and Allied Products
289x	Manufacturing: Chemical and Allied Products
329x	Manufacturing: Stone, Clay, Glass and Concrete Products
331x-332x	Manufacturing: Primary Metal Industries
401x	Railroad Transportation
411x-417x	Local and Suburban transit; Interurban Highway Passenger Transportation
421x-423x	Motor Freight Transportation and Warehousing
431x	United States Postal Service
441x-449x	Water Transportation
451x-458x	Air Transportation
533x-539x	Retail Trade: General Merchandise Stores
581x	Retail Trade: Eating and Drinking Places
621x-628x	Security and Commodity Brokers, Dealers, Exchanges, and Services
672x, 679x	Holding and Other Investment Offices
701x-704x	Services: Hotels, Rooming Houses, Camps, Other Lodging Places
721x, 723x- 725x, 729x ..	Services: Personal Services
736x, 738x	Services: Business Services
792x	Services: Amusement and Recreation Services
801x-804x, 809x	Services: Health Services
866x	Services: Membership Organizations
881x	Services: Private Households
889x	Services: Not Elsewhere Classified
922x	Public Administration: Justice, Public Order and Safety
999x	Nonclassifiable Establishments

You can also find your SIC code at <http://listsandmail.com/siclist2.html>