

Impairment Guide

Impairment (Alphabetical)	Rating
Acromegaly	Table 4–8
Addison's disease	Standard – Table 3
ADD/ADHD	Standard – Table 2
AIDS or ARC	Decline
Alcohol treatment then 2 years sobriety	Standard – Table 8
Alpha1 Antitrypsin Def (no meds, good pulmonary, favorable A1P, NS)	Standard
Alzheimer's disease	Decline
Amyloidosis	Standard – Decline
Amyotrophic lateral sclerosis	Decline
Anemia	Standard – Decline
Aortic aneurysm	Table 2 – Decline
Angina	Standard – Decline
Angioedema	Standard
Ankylosing spondylitis	Standard – Table 4
Anorexia nervosa	Standard – Decline
Anxiety	Standard – Table 2
Aortic insufficiency	Standard – Table 8
Arteriosclerosis obliterans	Table 4 – Decline
Arteriovenous malformations	Standard – Decline
Arthritis – osteoarthritis	Standard
Arthritis – rheumatoid or psoriatic	Standard – Table 6
Asbestosis	Standard – Decline
Ascites	Decline
Asthma	Standard – Table 4
Atrial fibrillation or flutter	Table 2 – Decline
Atrial septal defect	Standard – Decline
Atrioventricular block 1st and 2nd degree	Standard – Table 2
Atrioventricular block 3rd degree – complete	Table 4 – Decline
Barlow's syndrome	Standard – Table 2
Basal cell carcinoma	Standard
Bells palsy	Standard

Impairment (Alphabetical)	Rating
Benign prostate hypertrophy	Standard
Berger's disease	Table 2–8
Bicuspid aortic valve	Standard – Table 8
Bigeminy	Standard – Table 8
Bipolar mental illness	Table 2 – 8
Bright's disease	Standard – Decline
Bronchiectasis	Table 3 – Decline
Bronchitis chronic	Table 4 – Decline
Buerger's disease	Standard – Table 4
Bundle branch block – hemiblock or right	Standard – Table 2
Bundle branch block – left	Table 4 – Decline
Cancer – two years after treatment, no metastases, no recurrence	Standard – Decline
Cardiomyopathy	Table 2 to Decline
Carotid bruit	Standard – Table 3
Celiac disease	Standard – Table 4
Cerebral palsy – gainfully employed & no assistance in walking	Standard – Table 3
Cerebrovascular accident	Table 4 – Decline
Charcot Marie Tooth disease	Standard – Decline
Cholecystitis – recovered	Standard
Cholelithiasis – no symptoms	Standard
Christmas disease (Factor IX deficiency)	Table 2–8
Chronic Fatigue Syndrome	Standard – Table 2
Chronic obstructive pulmonary disease (COPD)	Table 4 – Decline
Chronic pain – regular narcotic use	Table 4 – Decline
Chronic renal insufficiency / failure	Decline
Cirrhosis	Decline
Cocaine use – no use in past three years	Standard – Decline
Colitis – not ulcerative & full recovery	Standard

Impairment (Alphabetical)	Rating
Colon polyp(s) – benign	Standard
Congestive Heart Failure	Decline
Cor Pulmonale	Decline
Coronary artery disease – bypass or stent	Table 2 – Decline
Costochondritis	Standard
Crohn’s disease	Table 2–8
Cushing’s syndrome	Standard – Table 4
Cystic fibrosis	Decline
Cystitis	Standard
Deep Venous Thrombosis (two months after recovery)	Standard
Dementia	Decline
Depression	Standard – Table 8
Diabetes – NS – dx <5 years – age <50	Table 3 – 8
Diabetes – NS – dx <5 years – age >50	Standard – Table 4
Diabetes – NS – dx >5 years – age <50	Table 4 – Decline
Diabetes – NS – dx >5 years – age >50	Table 2 – 6
Dialysis	Decline
Discoid lupus (more than one year after clear diagnosis)	Standard
Diverticulitis/Diverticulosis – recovered	Standard
Down’s syndrome	Decline
Drug abuse or addiction – no drug use in three years	Standard – Table 8
Eclampsia – recovered	Standard
Emphysema	Table 4 – Decline
Encephalitis – recovery no residuals	Standard
Endocarditis – recovered no residuals	Standard
Epilepsy	Standard – Decline
Erythema nodosum – recovered	Standard
Esophageal varices	Decline

Impairment (Alphabetical)	Rating
Factor VII or IX Deficiency	Table 2 – Decline
Fibrocystic breast disease	Standard
Fibromyalgia	Standard
Fibromuscular Dysplasia (treated after 6 months)	Standard – Table 2
Gastric bypass – one year after surgery	Standard – Table 3
GERD	Standard
Gestational diabetes – not currently pregnant and normal labs	Standard
Gilbert’s syndrome	Standard
Glomerulonephritis	Table 4 – Decline
Graves’ disease – controlled	Standard
Guillain – Barre syndrome- recovered no residuals	Standard
Hashimoto’s disease – controlled	Standard
Heart attack	Table 4 – Decline
Hemochromatosis – six months after dx well controlled	Standard – Table 4
Hemophilia	Table 2 – Decline
Hematemesis (unresolved or unexplained)	Decline
Hematochezia (fully investigated and benign)	Standard
Hematuria (resolved or no genitourinary disease)	Standard
Hemoptysis (unresolved or unexplained)	Decline
Hepatitis A – recovered	Standard
Hepatitis B – no acute symptoms	Standard – Table 8
Hepatitis C – no acute symptoms	Table 2 – Decline
Hirschsprung’s disease – surgically corrected	Standard
Histoplasmosis	Standard – Table 2
HIV	Individual Consideration

Impairment Guide

Impairment (Alphabetical)	Rating
Hodgkin's disease – postpone one to five years depending on Stage	Table 2 – Decline
Huntington's chorea	Decline
Hydrocephalus	Table 2–8
Hyperglycemia – medically monitored and not diabetes	Standard
Hyperlipidemia – controlled	Standard
Hypertension – controlled	Standard
Hyperthyroidism or hypothyroidism	Standard
Hypoglycemia	Standard
Idiopathic Hypertrophic Sub Aortic Stenosis	Table 4 – Decline
Ileitis	Standard – Table 8
Intermittent claudication	Table – Decline
Irritable Bowel Syndrome	Standard
Inflammatory Bowel Disease	Table 2 – Table 8
Kaposi's sarcoma	Decline
Kidney stones	Standard
Labyrinthitis	Standard
Left Anterior Hemiblock	Standard
Left Posterior Hemiblock	Standard
Legionnaire's Disease (full recovery)	Standard
Leukemia (five years after end of treatment)	Table 4 – Decline
Lyme Disease (full recovery)	Standard
Lymphoma – postpone one to five years depending on stage	Table 4 – Decline
Mallory-Weiss Syndrome (currently under treatment)	Decline
Marfan's Syndrome (no cardiac or vascular impairments)	Table 2-Table 8
Marijuana Use (infrequent and no criminal record)	Standard non-nicotine (if no use of nicotine for past 12 months) – Table 4 non-nicotine.
Melanoma (complete excision and established pathology)	Standard – Decline

Impairment (Alphabetical)	Rating
Melena (unresolved or unexplained)	Decline
Meniere's Disease (controlled or resolved)	Standard
Meningitis (fully recovered without complications)	Standard
Migraines (fully evaluated)	Standard
Mitral insufficiency or regurgitation	Standard – Decline
Mitral Valve Prolapse	Standard
Monoclonal Gammopathy or MGUS (after two years stable labs)	Table 2 – Table 4
Mononucleosis (recovered)	Standard
Motor Neuron Disease	Decline
Multiple Sclerosis	Table 2 – Decline
Muscular Dystrophy	Standard – Decline
Myasthenia Gravis	Standard – Decline
Myelofibrosis	Decline
Myeloma	Decline
Myeloproliferative Disorders	Table 2 – Decline
Myocardial Bridging (asymptomatic)	Standard
Myocardial Infarction	Table 4 – Decline
Myocarditis (single incident, one year full recovery)	Standard
Myositis (chronic or progressive)	Decline
Narcolepsy	Standard – Table 4
Nephritis	Standard – Decline
Neuritis	Standard – Table 2
Neuropathy	Standard – Table 4
Organic Brain Syndrome	Decline
Osteomyelitis (chronic stable, not progressive)	Table 2 – Table 4
Osteoporosis	Standard
Pacemaker	Table 2 – Decline
Paget's Disease of Bone (not progressive)	Standard

Impairment (Alphabetical)	Rating
Palpitations (normal cardiac workup)	Standard
Pancreatitis (chronic or recurrent)	Decline
Paraplegia	Table 6 – Decline
Parkinson's Disease	Table 2 – Decline
Patent Ductus Arteriosus (surgically corrected)	Standard
Pericarditis (full recovery)	Standard
Peripheral Vascular Disease (non-smoker)	Standard – Table 4
Phlebitis (full recovery)	Standard
Plasma Cell Disorder (two years after diagnosis, stable labs)	Table 2 – Decline
Poliomyelitis (stable no wheelchair)	Standard – Table 3
Polycystic Kidney Disease	Table 2 – Decline
Polycythemia (diagnosed two years, stable CBC)	Table 2 – Table 6
Polymyositis	Standard – Decline
Polyp (benign pathology)	Standard
Post-Polio Syndrome (stable no wheelchair)	Standard – Table 3
Post-Traumatic Stress Disorder	Standard – Table 6
Prostatitis (treated)	Standard
Proteinuria	Standard – Decline
Psoriasis	Standard
Psoriatic Arthritis	Standard – Table 6
Pulmonary Embolism (after six months full recovery)	Standard – Table 4
Pulmonary Hypertension	Decline
Pyelonephritis (full recovery)	Standard
Quadriplegia	Decline
Regional Enteritis	Table 2 – Table 8
Renal Artery Stenosis (six months after treatment, no HTN)	Standard – Table 3
Renal Dialysis	Decline
Renal Insufficiency / Failure	Decline

Impairment (Alphabetical)	Rating
Renal Transplant	Decline
Restless Leg Syndrome	Standard
Right Bundle Branch Block	Standard
Rheumatic Fever (full recovery no cardiac residuals)	Standard
Rheumatoid Arthritis	Standard – Table 6
Sarcoidosis (lungs/skin only and remission six months)	Standard
Schizophrenia	Decline
Scleroderma (skin only, two years after diagnosis)	Standard
Sclerosing Cholangitis	Decline
Sickle Cell Disease (normal CBC, no hospitalizations past five years)	Table 3 – Decline
Sickle cell trait	Standard
Sjogren's Syndrome	Standard
Sleep apnea (treated)	Standard – Table 3
Spina Bifida (asymptomatic)	Standard
Spina Bifida (symptomatic)	Table 4 – Decline
Stroke (after first year)	Table 4 – Decline
Suicide attempt (after first year)	Flat extra \$5/M
Suicide attempts (two years after last)	Table 4 – Decline
Systemic Lupus Erythematosus	Table 2 – Table 8
Tachycardia (cardiac workup neg)	Standard – Table 2
Transient Ischemic Attack (after six months)	Table 3 – Table 6
Tremor (negative neurological evaluation)	Standard
Ulcerative Colitis	Table 2 – Table 8
Varicose veins	Standard
Vertigo (after neurological evaluation)	Standard
Ventricular Septal Defect (no surgery needed)	Standard – Table 4
Wolff-Parkinson-White (WPW)	Standard
Xeroderma Pigmentosum	Decline