

Impairments

A

Acromegaly.....	Table 4 – 8
Addison’s Disease.....	Standard – Table 3
ADHD/ADD.....	Standard – Table 2
Alcohol	
Current excessive use	Decline
Alcoholism treatment, no current use, postponed 2 years.....	Standard – Table 8
Alzheimer’s Disease	Decline
Anemia	
Aplastic Anemia	Standard – Decline
Sickle Cell	Decline
Sickle Cell Trait	Standard
Aortic Aneurysm	
Unoperated.....	Table 6 to Decline
Surgery, stable 6 months.....	Table 2 – 6
Angina Pectoris	
Angina.....	Table 2 – 8
Unstable Angina, under age 40	Decline
Stable Angina, over age 40 (dependent on age and cath. report)	Table 4 – 8
Angioedema	Standard – Table 2
Ankylosing Spondylitis	Standard – Table 4
Anorexia Nervosa	
Current	Decline
Full recovery, stable > 4 years	Standard – Table 2
Anxiety Disorders	
Mild or well-controlled.....	Standard
Others	Standard – Table 4
Aortic Murmurs/Insufficiency	Standard – Table 8
Arrhythmias	
Atrial Fibrillation	Standard –Decline
Atrial Flutter	Standard – Decline
Infrequent PVC(s).....	Standard
Multiple PVC(s)	Standard – Table 8
Arteriosclerosis Obliterans	Table 4 – Decline
Arteriovenous (AV) Malformations	
Cerebral unoperated.....	Decline
Surgery, stable 6 months.....	Table 4 – 8
Arthritis	
Osteoarthritis	Standard

Fit program may apply.

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Asbestosis	
Mild degree of respiratory impairment.....	Standard – Table 4
Severe impairment.....	Decline
Ascites	Decline
Asthma	
Mild intermittent	Standard
Persistent, depends on severity.....	Table 2 – Decline
Atrial Fibrillation	Standard – Decline
Atrial Flutter	Standard – Decline
Atrial Septal Defect	
No surgery.....	Standard – Decline
No residuals 6 months after surgery.....	Standard
Atrioventricular Block	
1st degree – 2nd degree.....	Standard – Table 2
3rd degree – complete	Table 2 – Decline
B	
Bacterial Endocarditis	
Normal heart & valves, recovered after 1 year	Table 2 – 4
Barlow’s Syndrome	Standard – Table 3
Basal Cell Carcinoma	
Maximum 4 excisions, complete resolution	Standard
Bells Palsy	
Recovered.....	Standard
Benign Prostatic Hypertrophy	
Normal PSA levels & urinalysis	Standard
Berger’s Disease (IgA Nephropathy)	Table 2 – 8
Bicuspid Aortic Valve	Standard – Table 8
Bigeminy	Standard – Table 8
Bi-Polar Disorder	
Stable	Table 2 – 8
Blood Pressure	
Controlled with medication.....	Standard
Bright’s Disease	
Acute full recovery.....	Standard – Table 2
Chronic good renal function.....	Standard – Table 8
Chronic poor renal function	Decline
Bronchiectasis	
Mild – moderate, no surgery.....	Standard – Table 6
Severe – extreme, no surgery.....	Table 8 – Decline
Bronchitis	
Chronic mild – moderate.....	Standard – Table 3
Severe	Table 4 – Decline
Buerger’s Disease	
Nonsmoker, no surgery or other impairments.....	Standard – Table 4

Fit program may apply.

Impairments, continued

Bundle Branch Blocks (EKG)

Hemiblock.....	Standard
Right.....	Standard – Table 4
Left, more than 1 year from onset.....	Table 4

C

Cancer

Most malignancies, postponed 2 – 5 years.....	Indiv. Consideration
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Chronic Heart Failure.....Decline

Cardiac Pacemaker (Artificial).....Standard – Decline

Cardiomyopathy.....Table 4 – Decline

Carotid Bruits

Asymptomatic & no other related history.....	Standard – Table 2
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Celiac Disease

Controlled with diet.....	Standard – Table 4
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Cerebral Embolism/Thrombosis

Single episode, no complications, stable 1 year.....	Table 2 – Table 8
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Multiple episodes.....	Decline
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Cerebral Palsy

Mild – moderate.....	Standard – Table 3
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Severe.....	Decline
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Cerebrovascular Accident

Single episode, no complications, stable 1 year.....	Standard – Table 8
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Multiple episodes.....	Decline
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Charcot Marie – Tooth Disease.....Standard – Decline

Chest Pain

Non-cardiac.....	Standard
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Cardiac.....	Indiv. Consideration
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Cholangitis, Cholecystitis, Cholelithiasis

Recovered.....	Standard
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Christmas Disease (Factor IX Deficiency).....Table 2 – 8

Chronic Obstructive Pulmonary Disease (COPD).....Standard – Table 8

Cirrhosis

Confirmed diagnosis.....	Decline
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Cocaine

No current use, postponed 3 years then.....	Standard to Table 8
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Colitis (Ulcerative)

Controlled with medication.....	Table 2 – 8
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Colon Polyps

Benign.....	Standard
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Malignant.....	Indiv. Consideration
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Congestive Heart Failure (Chronic).....Decline

Fit program may apply.

Convulsions	Table 2 – 8
Cor Pulmonale	
Chronic	Decline
Costochondritis	Standard
Crohn’s Disease	Standard – Table 8
Cushing’s Syndrome	
Controlled with medication	Standard – Table 4
Cystic Fibrosis	Decline
Cystitis	
Recovered	Standard
D	
Dementia	Decline
Depression	
Controlled with medication	Standard – Table 3
Diabetes	
Type I, over age 20	Table 2 – 8
Type II, over age 20	Standard – Table 8
Dialysis	
Renal failure	Decline
Diverticulitis/Diverticulosis	Standard – Table 3
Down’s Syndrome	Decline
Drug Addiction	
Postponed 3 years then	Standard – Table 8
Duodenal Ulcer	
No Bleeding	Standard
E	
Eclampsia	
Recovered	Standard
Emphysema	Standard – Table 8
Encephalitis	
Recovered	Standard
Others	Decline
Endocarditis	
Normal heart & valves	Table 2
Structurally abnormal heart	Table 2 – Decline
Epilepsy	Table 2 – 8
Erythema Nodosum	
Recovered	Standard
F	
Fibrocystic Breast Disease	
Benign	Standard

Fit program may apply.

Impairments, continued

G

Gastric Bypass

PP 1 year, then rated..... Table 2 – 4

Gastritis Standard

Gestational Diabetes

Currently pregnant Postpone

History of..... Standard – Table 2

Gilbert’s Syndrome Standard

Glomerulonephritis (Chronic)

Good renal function Table 4 – 8

Poor renal function Decline

Goiter/Graves’ Disease

Recovered no complication..... Standard – Table 3

Guillain – Barré Syndrome Standard – Table 3

H

Hashimoto’s Disease Standard

Heart Attack (See Myocardial Infarction)

Heart Failure (Chronic) Decline

Hemochromatosis Table 2 – Decline

Hemophilia Table 2 – Decline

Hepatitis (Chronic) Standard – Decline

Hereditary Nephritis Decline

Herpes Simplex Standard

Hirschsprung’s Disease

Unoperated..... Table 2 – 3

Surgery, full recovery Standard

Histoplasmosis

Treated, full recovery Standard – Table 2

Hodgkins Disease Indiv. Consideration

Huntington’s Chorea Decline

Hydrocephalus

Over age 19..... Table 2 – 8

Hyperlipidemia

Controlled Standard

Hypertension

Controlled Standard

Hyperthyroidism

No complications Standard – Table 3

Hypoglycemia

Functional Standard

Fit program may apply.

Hypothyroidism	
Controlled with medication	Standard
Hysterectomy	
Not due to malignancy	Standard
I	
Idiopathic Hypertrophic Sub-Aortic Stenosis (IHSS)	
Under age 40	Decline
Over age 40	Table 4 – Decline
Ileitis	Standard – Table 8
Intermittent Claudication	Table 2 – Decline
Irritable Bowel Syndrome	Standard
Inflammatory Bowel Disease	
1 year after diagnosis or major attack, over age 20	Standard – Table 8
J	
Juvenile Rheumatoid Arthritis	Decline
K	
Kaposi’s Sarcoma	Decline
Kidney Dialysis	Decline
Kidney Stones	Standard – Table 4
L	
Left Bundle Branch Block (LBBB)	
1 year after diagnosis	Table 4
Left Anterior Hemiblock	
Isolated	Standard
Left Posterior Hemiblock	
Isolated	Standard
Legionnaire’s Disease	
Recovered	Standard
Leukemia	Indiv. Consideration
Lupus (Discoid)	
No evidence of Systemic Lupus over 6 months	Standard
Lupus (Systemic) Erythematosus	
No symptoms or complications after 1 year, over age 20	Standard – Decline
Lymphoma	Indiv. Consideration
M	
Mallory-Weiss Syndrome	
Present	Decline
Marfan’s Syndrome	Table 2 – Decline

Fit program may apply.

Impairments, continued

Marijuana	
Over age 18.....	Preferred – Decline
Megacolon	
Congenital with surgical repair.....	Standard
No surgery or surgery with recurrence.....	Table 2
Melanoma	
Surgery & confirmed pathology.....	Standard – Decline
Meniere’s Disease	
Recovered.....	Standard
Meningitis	
Recovered & no residuals.....	Standard
Mental Retardation	
Mild – no complications, over age 8.....	Standard – Table 2
Severe.....	Decline
Migraines/Headaches	Standard
Mitral Valve Murmurs	
Functional.....	Standard
Otherwise.....	Standard – Table 8
Mononucleosis	
Recovered.....	Standard
Multiple Sclerosis (MS)	Table 2 – Decline
Muscular Dystrophy (MD)	Standard – Decline
Myasthenia Gravis	
Mild, 1 year since onset.....	Standard – Table 5
Others.....	Decline
Myocardial Infarction	
Over age 40.....	Table 4 – Decline
Myocarditis	
Single attack, no complication, 2 years since resolution.....	Standard – Table 2
With complications.....	Decline
Myositis	Standard – Decline
N	
Narcolepsy	
Onset over 6 months ago.....	Standard – Table 4
Nephrectomy	
Benign.....	Standard
Nephritis	
Acute.....	Standard – Table 3
Chronic with good renal function.....	Standard – Table 4
Chronic with poor renal function.....	Decline
Neuritis	Standard – Table 2

Fit program may apply.

O

Organic Brain Syndrome Decline

Osteomyelitis

Chronic Standard – Table 4

Osteoporosis Standard

P

Pacemaker (Artificial)

No other heart disease after 3 months, over age 40 Table 2 – 4

Paget’s Disease (bone)

Mild not progressive Standard

Others Decline

PTSD (Post Traumatic Stress Disorder)

Single episode, mild Standard

Others Table 2 – 6

Palpitations Standard – Table 3

Pancreatitis

Acute, recovered Standard

Chronic Decline

Paraplegia Individ. Consideration

Parkinson’s Disease

Mild Table 2 – 4

Marked or severe Table 4 – Decline

Patent Ductus Arteriosus

Unoperated Decline

6 months after surgery, full recovery Standard

Pericarditis

Single episode, full recovery Standard

Peripheral Vascular Disease

Nonsmoker Standard – Table 4

Smoker Decline

Phlebitis

Single episode, full recovery Standard

Poliomyelitis

No residuals Standard

With residuals Table 3 – 8

Polycystic Kidney Disease

Normal renal function Table 2 – 8

Abnormal renal function Decline

Polycythemia

1 year after diagnosis, controlled Table 2 – 4

Polymyositis Standard – Decline

Polyps

Excised pathology benign Standard

Fit program may apply.

Impairments, continued

Prostatitis	
Treated, full recovery	Standard
Proteinuria	Standard – Decline
Psoriasis	
Systemic	Standard – Table 2
Psoriatic Arthritis	(see Rheumatoid Arthritis)
Pulmonary Embolism, over 6 months	Standard – Table 4
Pulmonary Hypertension	Decline
Pulmonary Infarction	
6 months after single episode, full recovery	Standard – Table 4
Pyelonephritis	
1 year after treatment, full recovery	Standard
Q	
Quadriplegia	
Complete	Decline
R	
Regional Enteritis	
Symptom free 1 year, over age 20	Standard – Table 6
Renal Artery Stenosis	
No hypertension, over 6 months	Standard – Table 3
Renal Failure	Decline
Renal Transplant (single)	
No complications after 1 year, over age 20	Table 6 – Decline
Right Bundle Branch Block	
Complete	Standard – Table 2
Rheumatoid Arthritis	
Not disabled, over age 18	Standard – Table 6
S	
Sarcoidosis	
Confined to lungs or skin, in remission 6 months	Standard
Other	Decline
Scleroderma	
Localized	Standard – Table 2
Sclerosing Cholangitis	Decline
Seminoma	
Over 8 years since treatment	Standard
Senile Dementia	Decline
Sickle Cell Anemia	Decline
Sickle Cell Trait	Standard

Fit program may apply.

Sjogren's Syndrome	
No other connective tissue disorders	Standard
Sleep Apnea	
Successfully treated	Standard – Table 3
Spina Bifida	
Minimal deformity	Standard – Table 4
Stroke	
1 year since event	Table 4 plus flat – Decline
Suicide Attempt	
Single attempt, over 1 year	\$5 extra per thousand
Single attempt, over 5 years	Standard
Multiple attempts	Decline
Systemic Lupus Erythematosus (SLE)	
1 year since diagnosis, no complications, over age 20	Table 2 – 8
T	
Tachycardia	
No other heart disease	Standard – Table 2
Transient Ischemic Attack	
Single event, over 6 months	Table 2 – 4
Multiple events, over 1 year	Table 4 – 8
U	
Ulcerative Colitis	
1 year since diagnosis or major attack, over age 20	Table 2 – 8
V	
Varices, Esophagus	Decline
Ventricular Septal Defect (VSD)	
Trivial or slight, without surgery	Standard to Table 4
3 months since surgery	Standard
With complications	Decline
W	
Wolff-Parkinson-White (WPW)	
No complications	Standard
X	
Xeroderma Pigmentosum	Usually Decline

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