

## Guide to Impairments (continued)

Impairment	Nassau Safe Harbor Term		Nassau Safe Harbor Term Express
	Decision	APS Required	
Schizophrenia	Decline		Decline
Seizure/Convulsion	Mild, Standard to Table 2 Moderate, Table 2 to 6 Severe, Decline Last attack < 6 months ago, postponement	X	See Epilepsy
Shortness of Breath	Rate for cause		Possible Accept (Rate for cause)
Sickle Cell Anemia	Decline		Decline
Sickle Cell Trait	Standard		Accept
Sleep Apnea	Mild-Moderate (treated), Standard Severe (treated), Table 4 to Decline Severe (untreated), Decline		Accept
Squamous Cell Carcinoma (SCC)	Standard to Decline	X	Possible Accept
Stroke	Age 45-69, possible Table 4 to Decline Age 70+, possible Table 2 to Decline	X	Decline
Suicide Attempt	Less than 5 years since occurrence, Decline Otherwise, Standard to Decline	X	Decline
Systemic Lupus Erythematosus (SLE)	Mild-Moderate, Standard Severe, Decline Diagnosis < 1 year ago, postponement	X	Decline
Transient Ischemic Attack	Single episode > 6 months ago, Standard to Table 4 Otherwise, Decline	X	Decline
Tuberculosis	Diagnosed over 6 months ago and with normal chest x-ray, Standard to Decline	X	If on current treatment, Decline Otherwise possible Accept
Ulcer	No complications in past year, Standard		No complications in past year, Accept
Ulcerative Colitis	See Crohn's Disease	X	See Crohn's Disease
Weight loss surgery: Gastric Bypass/ Gastric Sleeve (surgery greater than six months ago)	Standard to Decline (rate for Build)		Possible Accept

### Diabetes Mellitus base rate (Safe Harbor Term Express):

Current age less than 30 = Decline

Current age 30-40, diagnosed within 10 years = Table D

Current age 30-40, diagnosed over 10 years = Table C

Current age 41-50, diagnosed within the past 10 years = Table C

Current age 41-50, diagnosed over 10 years ago = Table B

Current age 51+, diagnosed within the past 10 years = Table B

Current age 51+, diagnosed over 10 years ago = Standard

Additional diabetes risk factors may increase the overall rating (i.e. build, tobacco use, insulin use)

### Examples:

Male, age 51 diagnosed within ten years, prescribed insulin, and currently uses tobacco = Decline

Female, age 41 diagnosed within ten years, prescribed oral medication, and a non-tobacco user = Table C

### Diabetes Mellitus base rate (Safe Harbor Term):

Current age less than 30 = Decline

Current Age 31+: Mild-Moderate, non-tobacco user, Standard to Table 8 (Table determination from medical reports)

Current Age 31+: Severe, Table 3 to Decline (Table determination from medical reports)