

SMC-M, N, AND O COMBINATIONS

Higher levels turn on exact combinations, anatomical sites, joint factors, blindness, deafness, and paralysis findings.

K S L M N O R T

EXACT QUALIFYING COMBINATIONS

READ THE ANATOMICAL FACTORS

SMC-M	SMC-N	SMC-O
Both hands lost or without effective use	Both arms lost or without effective use, with factors preventing natural elbow action with prostheses	Both arms anatomically lost near the shoulder so prostheses cannot be used
Both legs lost or without effective use, with factors preventing natural knee action with prostheses	Anatomical loss of both legs with factors preventing use of prosthetic appliances	Two separate SMC-L, SMC-M, or SMC-N entitlements without double-counting
One arm and one leg lost or without effective use, with factors preventing natural elbow and knee action	Anatomical loss of one arm and one leg with factors preventing use of prosthetic appliances	Qualifying bilateral deafness combined with the specified bilateral blindness
Blindness in both eyes with only light perception	Anatomical loss of both eyes	Paraplegia plus loss of anal and bladder sphincter control
Bilateral blindness that creates a regular aid and attendance need	Blindness in both eyes without light perception	Qualifying extremity loss with absolute deafness and nearly total blindness

HALF STEPS

Independent 50 percent or single permanent 100 percent disabilities may move the rate under SMC-P, subject to the exact rule and SMC-O cap.

NO DOUBLE-COUNTING

Separate SMC-O predicates must involve distinct disabilities, anatomical segments, or bodily systems.

R PREDICATE

SMC-O or the maximum rate under SMC-P is required before evaluating SMC-R1 or SMC-R2.

