

SMC LEVEL MAP

The letters are statutory subsections, not a simple severity score.

K S L M N O R T

LEVEL AND TYPICAL QUALIFIER

START WITH THE PREDICATE

SMC-K	Loss or loss of use Creative organ, one hand, one foot, or one eye. Added to the basic rate and most SMC levels, subject to statutory caps and exclusions.	SMC-S	Housebound One condition rated 100 percent plus separate conditions independently ratable at 60 percent, or qualifying housebound-in-fact status.
SMC-L	Aid and attendance Regular aid and attendance due to service-connected disability, permanent bedridden status, or a listed paired loss or blindness criterion.	SMC-L 1/2	Intermediate rate SMC-L entitlement plus additional independent disability or loss satisfying the applicable intermediate-rate rule.
SMC-M	Higher loss combinations Specified anatomical loss, loss-of-use, or blindness combinations beyond the SMC-L level.	SMC-M 1/2	Intermediate rate SMC-M entitlement plus additional independent disability or loss satisfying the applicable intermediate-rate rule.
SMC-N	More severe combinations Higher specified combinations involving extremity loss, loss of use, or blindness.	SMC-N 1/2	Intermediate rate SMC-N entitlement plus additional independent disability or loss satisfying the applicable intermediate-rate rule.
SMC-O	Highest standard rate The most severe listed loss combinations or qualifying multiple SMC entitlements. One possible predicate for SMC-R.	SMC-P	Intermediate-rate authority The legal mechanism for intermediate and next-higher rates, capped at the SMC-O dollar amount. It is not a separate tier.
SMC-R₁	Higher aid and attendance SMC-O or the maximum rate under SMC-P, plus the need for regular aid and attendance.	SMC-R₂	Higher level of care SMC-R ₁ eligibility plus daily personal health-care services provided by, or under regular supervision of, a licensed professional.
SMC-T	TBI and aid and attendance Service-connected TBI requires regular aid and attendance and, without that care, institutional treatment would be required. No SMC-O predicate.		

SMC levels are statutory subsections, not a simple severity ladder. Confirm the exact legal predicate and do not reuse the same loss twice.

