

EXPLANATION OF GRID A

General notes for all areas:

- (a) In this explanation the activity is made up of tasks. For example, *Dressing* is an activity that consists of tasks or component parts such as tying shoes and putting on a shirt.
- (b) Grids are meant to reflect the amount of time a caregiver is needed as opposed to the amount of effort applied when present. For example, if the insured requires someone to provide standby or minimal hands-on assistance throughout all transfers (within the activity of *Mobility*) to ensure the insured's safety, the insured will be rated at 100% dependent because someone has to be there for the duration of the activity.
- (c) Rationale for dependence ratings should rely on actual activity completed by the insured during the assessment or, alternately, on extrapolation from another activity or task completed by the insured during the assessment to substantiate abilities in another area. For example, to rate someone's ability to sweep the assessor could have the insured complete the task of sweeping. Alternately, if the insured demonstrated the ability to mop (including filling and emptying the mop pail), the assessor could extrapolate from the insured's mopping performance to rate the insured's ability to sweep. Any extrapolation should be explained clearly.
- (d) For activities where cuing is applicable¹ and where the insured requires cuing and/or supervision, grids are meant to reflect the amount of time a caregiver must be present during an activity to provide cuing and supervision. For example, if a caregiver must remain in the room to provide step-by-step cuing for the insured to complete all tasks within the activity of dressing, the insured will be rated 100% dependent even if they are physically able. If a caregiver is present for a brief period at the beginning of the activity to provide initiation cuing and is not required to be present for the remaining tasks, the insured would only be rated for that that brief period of cuing at the outset.
- (e) With respect to activities where the insured requires both physical and cuing assistance, determine the amount of time the caregiver must remain present during the activity. For example, if the caregiver is present for 25% of the activity to provide physical assistance and cuing assistance at the same time, the insured will be rated 25% dependent. If physical assistance and cuing assistance do not overlap, the insured will be rated for the tasks within the activity. To demonstrate, if the insured requires hands-on caregiver assistance to don or doff footwear (15%) and cuing to wear a jacket (10%) the insured will be rated a total of 25% dependent.
- (f) The assessor is encouraged to provide recommendations and rationale for reasonable adaptive techniques or aides that increase safety or independence.
- (g) In the event the suggested rating system below does not fit the insured's unique circumstances, the assessor is encouraged to use clinical judgment in adjusting their assessments and ratings accordingly. In this event, a clear explanation should be given for how the assessor rated dependence.

¹ Arising from Bed, Dressing, Bathing, Grooming, Feeding, Clean up after Meals, Meal Preparation, Laundry, Light Housekeeping, Heavy Housekeeping, Yardwork, Purchasing Supplies

GRID A ACTIVITIES:

(a) “Arising from Bed” means the physical ability of the insured, or the insured’s requirement to have verbal cuing, to get into and get out of bed.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Arising from Bed*. Record whether the insured requires the assistance of one or two caregivers.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied, e.g., someone who can move from standing to sitting independently but requires assistance when moving from sitting to standing may be rated as 15% dependent for the *Moving from sitting to standing or from standing to sitting at edge of the bed at edge of the bed* task within the overall *Arising from Bed* activity (out of the 30% total allotted to *Moving from sitting to standing or from standing to sitting at edge of the bed at edge of the bed*).

Tasks within this activity	Percentage
Moving from sitting to standing or from standing to sitting at edge of the bed	30 %
Moving from lying to sitting or sitting to lying on the bed	30 %
Bed mobility (repositioning in bed)	40 %

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Arising from Bed* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Arising from Bed* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Arising from Bed* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Arising from Bed* tasks.

Minimally dependent (<25%): Insured completes most *Arising from Bed* tasks independently (with or without adaptive aids or techniques) when rated using the chart above, or only requires a cue to initiate getting out of bed and but can physically complete all tasks for *Arising from Bed*.

Independent: Insured completes all *Arising from Bed* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(b) “Dressing” means the physical ability of the insured, or the insured’s requirement to have verbal cuing, to dress and undress himself or herself.

This category includes medical garments, if required, including the use of fasteners such as zippers, buttons, and laces.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Dressing*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Please note that partial percentages may be applied to tasks that the insured can only complete in part.

Tasks within this activity	Percentage
Lower Body Dressing - donning and doffing:	
<input type="checkbox"/> socks or pantyhose	15 %
<input type="checkbox"/> underwear	15 %
<input type="checkbox"/> pants or skirt (includes belt and/or suspenders)	15 %
<input type="checkbox"/> footwear (inside and/or outside)	15 %
Upper Body Dressing - donning and doffing:	
<input type="checkbox"/> brassiere and/or undershirt	15 %
<input type="checkbox"/> shirt and/or sweater	15 %
<input type="checkbox"/> jacket (inside and/or outside)	10 %

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Dressing* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Dressing* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Dressing* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Dressing* tasks.

Minimally dependent (<25%): Insured completes most *Dressing* tasks independently (with or without adaptive aids or techniques) when rated using the chart above, or only requires occasional assistance for *Dressing*, e.g., the insured is able to independently don and doff all garments with the exception of zipping up their coat.

Independent: Insured completes all *Dressing* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(c) **“Bathing”** means the physical ability of the insured, or the insured’s requirement to have verbal cuing, to wash, rinse and dry his or her body in a tub, shower or by taking a sponge or bed bath.

Suggestions for Assessor: Have the insured demonstrate the activity or have them simulate the activity to maintain insured privacy. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Bathing*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence.

Tasks within this activity	Percentage for shower or tub	Percentage for sponge bath
Turning on/off taps and adjusting water temperature	5 %	
Transferring into the tub or shower	15 %	
Washing upper body	15 %	20 %
Washing lower body	15 %	20 %
Washing hair (may be done at the sink when having a sponge bath)	15 %	10 %
Transferring out of the tub or shower	15 %	
Drying upper body	10 %	15 %
Drying lower body	10 %	15 %
Gathering water, soap, and towels		15 %
Pouring out waste water		5 %

Scoring:

Maximally dependent: Insured requires physical assistance with 90-100% of *Bathing* tasks, or verbal cuing for 90-100% *Bathing* tasks to ensure safety and effectiveness, e.g., cuing to: use safety equipment appropriately during transfers, set water temperature safely, use appropriate supplies, ensure thorough washing, turn off water, and dry thoroughly (caregiver required to be present throughout the bathing task).

Partially dependent (a): Insured requires assistance with 75-89% of *Bathing* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Bathing* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Bathing* tasks.

Minimally dependent (<25%): Insured completes most *Bathing* tasks independently (with or without adaptive aids or techniques) when rated using the chart above, or only requires occasional assistance for *Bathing*, e.g., the insured is able to independently turn on taps, transfer into and out of the tub, wash and dry their hair and upper body, wash and dry their lower body down to their knees, wash their feet with a long-handled sponge, but require assistance to dry below their knees.

Independent: Insured completes all *Bathing* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(d) **“Grooming”** means the physical ability of the insured, or the insured’s requirement to have verbal cuing, to wash his or her hands and face, to shave, groom hair, apply make-up, and maintain his or her personal hygiene.

Suggestions for Assessor: Have insured demonstrate grooming activities. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Grooming*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied for tasks that the insured cannot complete in full.

Tasks within this activity	Percentage for males	Percentage for females
Brushing and/or flossing teeth and/or cleaning dentures	20 %	20 %
Washing face and/or hands	20 %	20 %
Applying antiperspirant	5 %	5 %
Cutting nails	10 %	10 %
Shaving face and/or grooming beard	25 %	
Brushing hair, styling hair, and/or shaving head	20 %	
Hairstyling and applying make-up		30 %
Shaving legs and/or armpits		15 %

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Grooming* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Grooming* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Grooming* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Grooming* tasks.

Minimally dependent (<25%): Insured completes most *Grooming* tasks independently (with or without adaptive aids or techniques) when rated using the chart above, or only requires occasional assistance for *Grooming*, e.g., the insured is able to independently complete all grooming tasks with the exception of trimming their toenails.

Independent: Insured completes all *Grooming* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(e) **“Toileting”** means the physical ability of the insured to transfer to the toilet or use a bed pan or urinal and to maintain perineal hygiene.

This category does not include the use of catheters, suppositories or other specialized bladder and bowel care aids, which are address under the categories *Bladder control* and *Bowel care*. This category does include adaptive aids such as wiping aids or grab bars.

Suggestions for Assessor: Have insured demonstrate the activity or have them simulate the activity to maintain insured privacy. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Toileting*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied to tasks within this activity.

Tasks within this activity	Percentage
Adjusting clothing <u>before</u> using the toilet/urinal/bedpan	15 %
Adjusting clothing <u>after</u> using the toilet/urinal/bedpan	15 %
Completing hygiene activities (including use of feminine hygiene products)	40 %
Transfer / equipment use <u>before</u> : For toilet: completing transfer before toilet use For urinal/bedpan use: setting up equipment	15 %
Transfer / equipment use <u>after</u> : For toilet: completing transfer after toilet use For urinal/bedpan use: removing and disposing of contents	15 %

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Toileting* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Toileting* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Toileting* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Toileting* tasks.

Minimally dependent (<25%): Insured completes most *Toileting* tasks independently (with or without adaptive aids or techniques) when rated using the chart above or only requires occasional assistance for toileting, e.g., the insured is able to complete all *Toileting* tasks except adjusting clothing after using the toilet.

Independent: Insured completes all *Toileting* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(f) **“Bladder control”** means the physical ability of the insured to relieve his or her bladder.

This activity includes the use of specialized equipment or facilities, e.g. maintenance of a regular pattern of bladder elimination by catheterization, maintenance of elimination through a stoma (cystostomy/ureterostomy) including changing, emptying, and cleaning the appliance as necessary. This category also includes changing of incontinence briefs for those incontinent of the bladder.

Tasks within this activity	Percentage
Ability to independently remain continent of bladder or to manage bladder care with the use of adaptive equipment.	Use clinical judgment

Scoring:

Maximally dependent: Insured is incontinent of bladder 90-100% of the time or requires assistance with 90-100% of *Bladder Control* tasks.

Partially dependent (a): Insured is incontinent of bladder 75-89% of the time or requires assistance with 75-89% of *Bladder Control* tasks.

Partially dependent (b): Insured is incontinent of bladder 50-74% of the time or requires assistance with 50-74% of *Bladder Control* tasks.

Partially dependent (c): Insured is incontinent of bladder 25-49% of the time or requires assistance with 25-49% of *Bladder Control* tasks.

Minimally dependent (<25%): Insured is incontinent less than 25% of the time or completes most *Bladder Control* tasks independently (with or without adaptive aids or techniques) or only requires occasional assistance for *Bladder Control*, e.g., the insured uses an indwelling catheter and can manage all day-to-day emptying and bag changes but requires assistance with monthly catheter changes.

Independent: Insured completes all *Bladder Control* tasks independently, e.g. the insured is fully continent of bladder or manages all adaptive equipment independently, or the person has occasional incontinence but uses incontinence briefs which they change independently and hygienically.

(g) “**Bowel Control**” means the physical ability of the insured to relieve his or her bowel.

This activity includes the use of specialized equipment or facilities, e.g., establishment and maintenance of a regular pattern of bowel elimination by administration of an enema, suppository, or disimpaction; maintenance of elimination through a stoma (colostomy/ileostomy) including changing, emptying, and cleaning the appliance as necessary and providing bowel care if required. This category also includes changing of incontinence briefs for those incontinent of bowel.

Tasks within this activity	Percentage
Ability to independently remain continent of bowel or to manage bowel control with the use of adaptive equipment.	Use clinical judgment

Scoring:

Maximally dependent: Insured is incontinent of bowel 90-100% of the time or requires assistance with 90-100% of *Bowel Control* tasks.

Partially dependent (a): Insured is incontinent of bowel 75-89% of the time or requires assistance with 75-89% of *Bowel Control* tasks.

Partially dependent (b): Insured is incontinent of bowel 50-74% of the time or requires assistance with 50-74% of *Bowel Control* tasks.

Partially dependent (c): Insured is incontinent of bowel 25-49% of the time or requires assistance with 25-49% of *Bowel Control* tasks.

Minimally dependent (<25%): Insured is incontinent less than 25% of the time or completes most *Bowel Control* tasks independently (with or without adaptive aids or techniques) or only requires occasional assistance for *Bowel Control*, e.g., the insured independently manages day-to-day bowel care using a suppository but requires assistance with manual disimpaction an average of every 2-3 months.

Independent: Insured completes all *Bowel Control* tasks independently, e.g. the insured is fully continent of bowel or manages all adaptive equipment independently, or the person has occasional incontinence but uses incontinence briefs which they change independently and hygienically.

(h) “Feeding” or “Eating and Drinking” means, once the meal is presented in a customary manner, the physical ability of an insured, or the insured’s requirement to have verbal cuing, to use utensils to feed himself or herself.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Eating and Drinking*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied for tasks within this activity, e.g., someone who can use a fork but not a spoon may be rated as 20% dependent (out of the 70% total allotted to completing the task *Using a spoon or fork* within the activity *Feeding*) given that a fork is used most often during the insured’s typical meals.

Tasks within this activity	Percentage
Using a spoon and/or fork	70 %
Using a knife	10 %
Using a cup, glass, and/or mug	20 %
*Ability to chew and swallow	Up to 100 %

*Up to 100% dependence can be applied to someone who does not chew or swallow appropriately given that a caregiver has to be present throughout the meal to ensure safety, e.g., prevent choking.

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Eating and Drinking* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Eating and Drinking* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Eating and Drinking* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Eating and Drinking* tasks when rated using the chart above, e.g., the insured is able to use a spoon and/or fork, but requires assistance to use a cup, glass and/or mug and to use a knife.

Minimally dependent (<25%): Insured completes most *Eating and Drinking* tasks independently (with or without adaptive aids or techniques) when rated using the chart above.

Independent: Insured completes all *Eating and Drinking* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(i) **“Taking Medication”** means the physical ability of the insured to routinely administer oral or topical medication as he or she requires.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Taking Medication*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied for tasks within this activity, e.g., someone who takes medication in the morning and night but who cannot open pills bottles in the morning due to increased stiffness (but can open them for evening medication use) may be rated as 25% dependent for the task of opening/closing caps (out of the 50% total allotted to completing this task within the activity *Taking Medication*).

Tasks within this activity	Percentage
Opening and closing caps and accessing water or other mediums required to take medication	50 %
Dispensing medication (pills, liquid medication, etc.) with appropriate medium, e.g., water and/or applying topical creams	50 %

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Taking Medication* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Taking Medication* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Taking Medication* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Taking Medication* tasks.

Minimally dependent (<25%): Insured completes most *Taking Medication* tasks independently (with or without adaptive aids or techniques) when rated using the chart above, or only requires occasional assistance for *Taking Medication*, e.g., the insured is able to open and close caps and take pills, but requires assistance to apply a topical cream twice per week.

Independent: Insured completes all *Taking Medication* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(j) **“Mobility”** means the physical ability of the insured to transfer himself or herself into or out of a vehicle or a wheelchair.

This task also includes transfers onto household furniture.

Mobility DOES NOT include the ability to ambulate or propel a wheelchair.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Mobility*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied, e.g., someone who can transfer on and off of kitchen furniture and on and off of their wheelchair, can transfer onto but not out of the living room chair, and requires assistance transferring into and out of their vehicle may be rated as:

- 0% dependent for the task *Transferring onto kitchen and/or living room furniture and/or wheelchair*
- 10% dependent for the task *Transferring off of kitchen and/or living room furniture and/or wheelchair* (out of the 35% total allotted to completing the task *Transferring off of kitchen and/or living room furniture and/or wheelchair* within the activity *Mobility*)
- 15% dependent for the task *Transferring into a vehicle*
- 15% dependent for the task *Transferring out of a vehicle*
- Total: 40% dependent

Tasks within this activity	Percentage
Transferring onto kitchen and/or living room furniture and/or wheelchair	35 %
Transferring off of kitchen and/or living room furniture and/or wheelchair	35 %
Transferring into a vehicle	15 %
Transferring out of a vehicle	15 %

Scoring:

Maximally dependent: Insured requires assistance with 90-100%) of *Mobility* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Mobility* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Mobility* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Mobility* tasks, e.g., the insured can transfer to all surfaces in the home independently but requires assistance with getting into and out of the vehicle.

Minimally dependent (<25%): Insured completes most *Mobility* tasks independently (with or without adaptive aids or techniques) when rated using the chart above or only requires occasional assistance.

Independent: Insured completes all *Mobility* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(k) “Functional Ability” means the ability of the insured to function alone without supervision due to a physical limitation resulting from the accident, as opposed to any cognitive limitation. This activity is rated on the amount of caregiver time required in the home to supervise someone with a physical limitation that restricts their ability to move.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Functional Ability*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied when the insured is only partially able to complete tasks.

Tasks within this activity	Percentage
Ability to access the kitchen and/or dining area	15 %
Ability to access recreational areas in the home, e.g. living room, computer area	15 %
Ability to access the bathroom	30 %
Ability to access the bedroom	25 %
Ability to access objects around the house (such as a DVD player, stereo system, shelving, items in a freezer, etc.)	10 %
Ability to reach a means of transportation in the garage or on the street by the home	5 %
*Ability to enter / exit the home	0 - 100 %

*Up to 100% dependence may reasonably be rated if someone is not able to safely exit the home in the event of an emergency given the potential risk, e.g., unable to exit the home in the event of fire/smoke hazards. However, reasonable clinical judgment should be exercised. For example, an injured person who requires assistance to exit the home and who lives with a spouse who is typically in and around the home 12 hours per day (50% of a 24 hour day), the person may be rated as 50% dependent for having someone available during the remaining 12 hours of the day while the spouse is away. No additional caregiver is required when the spouse is in the home.

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Functional Ability* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Functional Ability* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Functional Ability* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Functional Ability* tasks.

Minimally dependent (<25%): Insured completes most *Functional Ability* tasks independently (with or without adaptive aids or techniques) when rated using the chart above or only requires occasional assistance for *Functional Ability*, e.g., the insured is able access all areas of the home except the basement recreational area.

Independent: Insured completes all *Functional Ability* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(j) **“Clean up after Meals”** means the physical ability of the insured, or the insured’s requirement to have verbal cuing, to clear the table, do the dishes, and put away the dishes after a meal.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Clean up after Meals*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied , e.g., someone who can clear light, one-handed items but not a larger, two-handed item from the table may be rated as 5% dependent for the activity of clearing the table (out of the 20% total allotted to completing the *Clean up after meals* task).

Task within this activity	Percentage when using dishwasher	Percentage when no dishwasher
Clearing the table – including scraping/rinsing dishes	20 %	20 %
Washing dishes	25 %	35 %
Drying dishes	25 %	30 %
Loading the dishwasher	15 %	
Putting away dishes and food items	15 %	15%

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Clean up after Meals* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Clean up after Meals* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Clean up after Meals* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Clean up after Meals* tasks.

Minimally dependent (<25%): Insured completes most *Clean up after Meals* tasks independently (with or without adaptive aids or techniques) when rated using the chart above or only requires occasional assistance for *Clean up After Meals*, e.g., the insured is able to clear the table, wash and dry dishes, load the dishwasher, put away easy-to-reach items, but cannot put away below knee level and/or above head level dishes.

Independent: Insured completes all *Clean up after Meals* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(m) “Meal Preparation” means the physical ability of the insured, or the insured’s requirement to have verbal cuing, to prepare three meals per day.

Breakfast, lunch, and supper are rated separately.

Suggestions for Assessor: Have insured demonstrate the meal preparation. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Meal Preparation*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied for partial ability to complete tasks within this activity.

Tasks within this activity	Percentage (breakfast)	Percentage (lunch)	Percentage (supper)
Retrieving ingredients and dishes	30 %	15 %	5 %
Assembling food (including pouring, adding ingredients, stirring, and opening packages and/or cans)	30 %	30 %	35 %
Washing, peeling and chopping	10 %	25 %	30 %
Transporting food and/or dishes from the counter to the table	15 %	10 %	5 %
Lowering and lifting food in and out of oven and ability to monitor hot foods cooking on the stove	10 %	10 %	15 %
Handling larger and/or heavier items, e.g. pot of potatoes, hot roaster	5 %	10 %	10 %

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Meal Preparation* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Meal Preparation* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Meal Preparation* tasks, e.g. for lunch the insured can retrieve ingredients and dishes, assemble food, and transport food, but cannot wash, peel, and chop, lower food into and out of the oven, monitor hot food or handle heavy items.

Partially dependent (c): Insured requires assistance with 25-49% of *Meal Preparation* tasks when rated using the chart above.

Minimally dependent (<25%): Insured completes most *Meal Preparation* tasks independently (with or without adaptive aids or techniques) when rated using the chart above or only requires occasional assistance for *Meal Preparation*.

Independent: Insured completes all *Meal Preparation* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(n) “Laundry” means the physical ability of the insured, or the insured’s requirement to have verbal cuing, to carry a basket of clothes and to wash, dry, fold, iron, and pack away laundered items.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Laundry*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied for tasks within this activity, e.g., someone who can fold half of the laundry may be rated as 25% dependent for the task of *Folding Laundry* (out of a total of 50% for this task within the *Laundry* activity).

Tasks within this activity	Percentage
Collecting and sorting laundry	10 %
Transporting laundry	5 %
Loading washer (including putting in soap)	5 %
Unloading washer and loading the dryer	5 %
Unloading dryer	5 %
Folding laundry	50 %
Putting away laundry	10 %
Ironing laundry	10 %

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Laundry* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Laundry* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Laundry* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Laundry* tasks.

Minimally dependent (<25%): Insured completes most *Laundry* tasks independently (with or without adaptive aids or techniques) when rated using the chart above or only requires occasional assistance for *Laundry*, e.g., the insured is able to complete all tasks except unloading the washer and dryer.

Independent: Insured completes all *Laundry* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(o) “**Light Housekeeping**” means the physical ability of the insured, or the insured’s requirement to have verbal cuing, to carry out sweeping or vacuuming uncarpeted floors, dusting, making beds, and maintaining a general tidiness.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Light Housekeeping*. Record whether the house is less than or greater than 1500 square feet (140 square meters).

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied for tasks within this activity, e.g., someone who can sweep half of the floors and are unable to move furniture to sweep the other half may be rated as 20% dependent for the task of *Sweeping* (out of a total of 40% for this task within the *Light Housekeeping* activity).

Tasks within this activity	Percentage
Sweeping or vacuuming uncarpeted floors	40 %
Dusting/wiping	40 %
Making the bed	10 %
Maintaining general tidiness	10 %

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Light Housekeeping* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Light Housekeeping* tasks, e.g., the insured is able to complete easy-to-reach wiping, dusting and tidying (half of this task) but is unable to sweep, make the bed, or change the sheets.

Partially dependent (b): Insured requires assistance with 50-74% of *Light Housekeeping* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Light Housekeeping* tasks.

Minimally dependent (<25%): Insured completes most *Light Housekeeping* tasks independently (with or without adaptive aids or techniques) when rated using the chart above or only requires occasional assistance for *Light Housekeeping*.

Independent: Insured completes all *Light Housekeeping* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(p) “Heavy Housekeeping” means the physical ability of the insured, or the insured’s requirement to have verbal cuing, to carry out vacuuming, taking out garbage, changing bed sheets, cleaning curtains, washing floors, walls, and windows, cleaning bathrooms and appliances.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Heavy Housekeeping*. Record whether the house is less than or greater than 1500 square feet (140 square meters).

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied for tasks within this activity, e.g., someone who cleans the toilet bowl with a toilet brush and can wipe the upper parts of the toilet bowl and toilet tank but who cannot wipe the base and back of the toilet may be rated as 15% dependent for the task of *Cleaning the toilet* (out of a total of 20% for this task within the *Heavy Housekeeping* activity).

Tasks within this activity	Percentage
Vacuuming*	25 %
Mopping*	25 %
Cleaning the bathroom	30 %
<input type="checkbox"/> Cleaning the tub (15 %)	
<input type="checkbox"/> Cleaning the toilet (10 %)	
<input type="checkbox"/> Wiping the sink/counter/mirror (5 %)	
Cleaning appliances, walls, windows (spot clean day to day), taking out garbage, changing bed sheets	10 %
Cleaning appliances/walls/windows/carpets/curtains, etc. (Spring/Fall)	10 %

* In the case that the home has no carpets and therefore no vacuuming, the vacuuming task would be rated out of 0% and the mopping task out of 50%.

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Heavy Housekeeping* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Heavy Housekeeping* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Heavy Housekeeping* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Heavy Housekeeping* tasks, e.g., the insured can complete most housekeeping tasks but is unable to clean the tub or mop the floors.

Minimally dependent (<25%): Insured completes most *Heavy Housekeeping* tasks independently (with or without adaptive aids or techniques) when rated using the chart above or only requires occasional assistance for *Heavy Housekeeping*.

Independent: Insured completes all *Heavy Housekeeping* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(q) “Yard Work” means the physical ability of the insured, or the insured’s requirement to have verbal cuing, to complete the following tasks:

- (i) planting, maintaining, and harvesting a garden;
- (ii) maintaining and caring for a lawn and trees or shrubs;
- (iii) shoveling snow;
- (iv) gathering and chopping firewood, when firewood is used as the primary means of heating an insured’s principal residence.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Yard Work*. Record whether the size of the yard is less than or greater than 1 acre.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied for tasks within this activity.

Tasks within this activity	Percentage (winter)	Percentage (other seasons)
Snow removal	100 %	
Cutting grass		40 %
Gardening, flowerbeds raking leaves, and managing shrubs		60 %

An insured with long term permanent physical restrictions related to their accident injuries should be rated based on their need for assistance and combined for all seasons. For example, if an insured is 40% dependent for spring, summer and fall yard work (approximately ½ of the year) and 60% dependent for winter snow removal (approximately ½ of the year), the insured is therefore 50% dependent, on average, for the year.

In the event gathering and chopping firewood is required as the primary means of heating the insured’s principal residence, use clinical judgement to rate this task within the yardwork activity.

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Yard Work* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Yard Work* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Yard Work* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Yard Work* tasks.

Minimally dependent (<25%): Insured completes most *Yard Work* tasks independently (with or without adaptive aids or techniques) when rated using the chart above or only requires occasional assistance for *Yard Work*.

Independent: Insured completes all *Yard Work* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(r) **“Purchasing Supplies”** means the physical ability of the insured, or the insured’s requirement to have verbal cuing, to purchase and unload needed household supplies, groceries, cleaning products, clothes, hardware, and required equipment.

Suggestions for Assessor: Have insured demonstrate the activity. Alternately, the assessor may extrapolate abilities from other activities the insured completes during the assessment to demonstrate their abilities with respect to *Purchasing Supplies*.

Applicable tasks for this activity and suggested task percentage breakdowns are listed below to form a basis for rating dependence. Partial percentages may be applied for tasks within this activity, e.g., someone who can attend the store for light to medium items at light to medium volumes but can only complete half of heavier item/heavier volume purchases may be rated as follows:

- 0% dependent for attending the store for light items OR managing small volume purchases
- 0% dependent for attending the store for medium items OR for managing medium volume purchases
- 10% dependent for the ability to attend the store to obtain medium to heavy items, e.g., sugar, dog food, or large bottled water OR to manage larger volume purchases (out of total of 20 % for this task within the *Purchasing Supplies* activity).

Tasks within this activity	Percentage
Ability to attend the store to obtain light items (less than 5 lbs per item), e.g., bread and eggs and/or to manage small volume purchases	40 %
Ability to attend the store to obtain medium items (less than 10 lbs per item), e.g., milk, a larger roast or chicken and/or to manage medium volume purchases	40 %
Ability to attend the store to obtain medium to heavy items (more than 10 lbs per item), e.g., sugar, dog food, or large bottled water and/or to manage larger volume purchases	20 %

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Purchasing Supplies* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Purchasing Supplies* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Purchasing Supplies* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Purchasing Supplies* tasks.

Minimally dependent (<25%): Insured completes most *Purchasing Supplies* tasks independently (with or without adaptive aids or techniques) when rated using the chart above or only requires occasional assistance for *Purchasing Supplies*.

Independent: Insured completes all *Purchasing Supplies* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.

(s) “**Transportation**” means the physical ability of the insured to use transportation when necessary.

Suggestions for Assessor:

Record any driving restriction and whether the restriction is clearly due to the accident related injuries (e.g. injury requires medication that restricts driving).

If the customer is unable to operate/drive a motor vehicle due to accident-related injuries following the motor vehicle accident, regardless of their ability to use other available means of transportation, such as a taxi or bus, and regardless of whether they had a license prior to the MVA, they are considered 100% dependent.

If the customer was, or was not, eligible to drive prior to the motor vehicle accident, but chose to walk for transportation means in the community, and the accident injuries have limited their ability to walk anywhere, they are considered 100% dependent.

If the customer is partially able to operate/drive a motor vehicle due to accident-related injuries following the motor vehicle accident (e.g. restricted license to operate during day light hours, the grid would be adjusted accordingly).

Applicable tasks for this activity are listed below.

Tasks within this activity	Percentage
Inability to drive due to accident-related injuries	100 %
Ability to drive with restrictions	25 – 90 %

Scoring:

Maximally dependent: Insured requires assistance with 90-100% of *Transportation* tasks.

Partially dependent (a): Insured requires assistance with 75-89% of *Transportation* tasks.

Partially dependent (b): Insured requires assistance with 50-74% of *Transportation* tasks.

Partially dependent (c): Insured requires assistance with 25-49% of *Transportation* tasks.

Minimally dependent (<25%): Insured completes most *Transportation* tasks independently (with or without adaptive aids or techniques) or only requires occasional assistance for *Transportation*.

Independent: Insured completes all *Transportation* tasks independently. Insured may use adaptive aids or adaptive techniques to do so.