



AVIATION MEDICAL BULLETIN™

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WHICH SPORT CAUSES THE MOST HEAD INJURIES?

Football, Soccer, Cheerleading?

Actually, bicycling causes the most head injuries from sports or recreation, causing nearly 85,000 visits to U.S. emergency rooms in 2009. Most sports-related deaths are the result of head injuries.

Experts say that 85% of cycling-related head injuries could be prevented with correct use of helmets.

A SPRAIN IS AN INJURY TO.....

A sprain happens when you stretch or tear one of your ligaments. Ligaments are bands of tissue that connect bones to each other. Sprains typically happen to ankles, knees, or wrists that are twisted or turned the wrong way. Signs of a sprain include pain, bruising, swelling, instability, and joint stiffness.

A strain is different. Strains happen to your muscles or tendons -- the tissue that connects muscles to bones. Strains happen when the tissue is overstretched or over-tightened. Symptoms include pain, muscle spasm, and weakness.

WHAT'S THE GERMIEST THING IN YOUR HOUSE?

Wiping down counters and washing dishes is supposed to get things clean, right? That's true as long as you don't let that rag or sponge get too nasty. You'll end up spreading more ick that way.

Sponges pick up bacteria if they're not cleaned right. Zap a wet one in the microwave for 2 minutes every day and replace it every 2 weeks. Better yet, use cloths, towels, and rags that you can toss in the washer or clean with bleach.

SURPRISING CAUSES OF CHEST PAIN

Panic Attack

This can feel like a heart attack. Besides chest pain, you may be short of breath, feel your heart race, or go numb in your hands or feet. Some people feel dizzy or worry

that they're about to die. A stressful event can bring it on, or it could come out of the blue. Panic attacks can be hard to manage on your own. They can get worse if you don't get help with them.

Hernia

Underneath your lungs, there's a small area where your stomach and esophagus (your food pipe) meet. Coughing, heavy lifting, or straining during bowel movements can put pressure on this area. If there's too much pressure, part of your stomach can get pushed into the opening. That's called a hiatal hernia. Chest pain is a symptom, and so is stomach or esophagus pain, bloating, belching, and a sour taste in back of your throat. Most hernias don't need treatment, but some people eventually need surgery.

Muscle Pain

Being more active or exercising harder than normal can strain the muscles in your chest wall. You may notice that your pain is worse when you're sitting or standing a certain way. Taking a deep breath or pressing on the sore area might hurt. Scale back your workout and don't lift heavy things until the pain gets better. A heating pad or ice pack on the area can help.

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Pinched Nerve

If you've pinched a nerve in your neck or collarbone, you may feel pain in your chest or back. Too much pressure on a nerve can keep it from working the way it should. You could have a tingling "pins and needles" feeling, and your skin could become very tender. This usually can be treated with over-the-counter pain relief and steroid shots. If that doesn't help, surgery may be needed to ease the pressure.

Pulmonary Embolism

This is when a blood clot forms somewhere in your body, then works its way into your lungs. It keeps your lungs from getting enough blood. Your chest may hurt when you breathe deeply, cough, eat, or bend over. You may notice that the pain gets worse when you're active and doesn't get better when you stop. If this happens, get medical help right away. Medicine can keep the clot from getting bigger and prevent more from forming.

PREDIABETES IS STILL INCREASING

The proportion of adult Americans who have prediabetes has increased from 32 percent to 38 percent since 2002. A whopping 86 million Americans have prediabetes. That's according to the CDC -- that's **38 percent** of American adults over age 20 and 51 percent of adults over age 65.

PREDIABETES ADVICE

If you have prediabetes, the standard advice to avoid getting diabetes is to do three things at once: cut calories, eat a low-fat diet, and get exercise. But, a recent study shows that it makes more sense to focus on exercise alone.

For years we have known that intensive lifestyle changes are the best way to avoid diabetes. That program aimed at reducing body weight by seven percent, eating a low-fat diet, and increasing physical activity to at least 150 minutes per week of moderate exercise.

Research concluded that when following this strategy, the chance that a person will get diabetes decreases by 58 percent. The next best choice, taking the diabetes drug called metformin, reduces the chance of getting this chronic condition by 31 percent.

DID YOU KNOW

Brushing your teeth, even for 4 minutes, only removes 60% of the harmful bacteria in your mouth. Flossing and mouthwash are needed to take care of the rest.

DANGEROUS EFFECTS OF SLEEPING PROBLEMS

Most of us are caffeine-fueled and plagued by a 24/7 society where we're constantly plugged-in, overworked,

and stressed. These daily habits take a toll on the body and impair its ability to adequately function for maximum health and optimal performance - especially since they contribute to poor sleep. While one night of short sleep won't jeopardize your health, long-term sleeping problems can have dangerous, even fatal, effects on your overall health and wellness.

Sleep Deprivation and Junk Food Cravings

The inability to sleep may lead most of us to open the fridge at 2 a.m. and reach out for the unhealthiest, high-calorie snacks; but why? A new study found sleep deprivation disrupts food choices in two ways: First, it dampens activity in several brain areas responsible for appetitive evaluation — our ability to rank different foods in the mind based on what they want, and second, an increase in the brain's amygdala — responsible for controlling the salience of food. Excessive sleepiness impairs decision-making abilities while increasing our desire for unhealthy foods. This affirms the association between a lack of sleep and an increase in weight gain and obesity.

Sleep Deprivation and Memory Loss

On the days that you're most tired, you may also find that you're most forgetful and unfocused. Sleep helps us refine how we store memory, but a lack of sleep can lead to permanent cognitive issues, such as memory loss. Researchers found memories may be getting stuck in the part of brain involved in memory forming, organizing, and storing — due to the poor quality of deep "slow wave" sleep - which is then overwritten by new memories. In addition, sleep deprivation can cause brain deterioration, which may help explain memory loss in the elderly.

Sleep Deprivation and Sex Drive

Ladies and gents, if you have a sexual appetite, be sure not to spoil it with a lack of sleep. Sleep deprived men and women who report lower libidos tend to have less interest in sex due to less energy and sleepiness. Men who suffer from sleep apnea could also be at risk for low sex drive and abnormally low testosterone levels. A new study found about half of the men who suffered from severe sleep apnea secreted lower than average levels of testosterone during the night.

Sleep Deprivation and Heart Disease

Excessive sleepiness due to the attempt to maintain a work/life balance has become too common in our society and is dangerous for our heart health. Getting six hours or less of sleep each night causes the body to produce more chemical and hormones that can lead to heart disease. These hormones and chemicals can increase the risk of stroke and other conditions, such as high blood pressure

and cholesterol, diabetes, and obesity.

Sleep Deprivation and Death

Heart problems and diabetes aren't the only conditions that can lead to sleep deprivation-related death. People who sleep anywhere from six-and-a-half to seven-and-a-half hours tend to outlive those who sleep for less. A study found men who got less than six hours of sleep a night were four times more likely to die. Several nights of too little sleep can lead to more than 700 genetic changes that could significantly affect your health.

The National Sleep Foundation recommends adults get about seven to nine hours of sleep each night.

ODD THINGS THAT MAKE YOU FAT

A Love of Late-Night Television

Staying up late may pack on up to two pounds a month. A study found that people who go to bed late eat more food (on average 248 extra calories per day), have worse diets, and are more likely to have a higher body mass index than people who tuck in earlier. Eating at night, when you're supposed to be sleeping, may cause you to process calories differently.

Plus, the foods we often crave at night — Moose Tracks ice cream, anyone? — tends to be high in calories and fat. To ease into a new routine, inch your bedtime back by 15 minutes a night until you're snagging seven to eight hours of sleep. When you get post-dinner munchies, opt for healthy snacks, such as frozen grapes or berries, air-popped popcorn, or high-fiber cereal (look for less than 5 grams of sugar per serving and more than 5 grams of fiber).

Traveling for Work

The more time you spend away from home, the worse off your waistline. After reviewing the medical records of more than 13,000 employees in a corporate wellness program, researchers found that those who traveled the most for work were more likely to have higher BMIs and a greater risk of obesity.

Since 80 percent of business travel in the United States is by car, long stints of inactivity behind the wheel and unhealthy on-the-road food choices are probably to blame. Filling a portable cooler with fresh-cut fruits and vegetables, sandwiches, yogurt, and bottles of water, and stashing some nuts (almonds and walnuts) in your glove compartment as a go-to healthy snack can help.

Carry a gym bag and a pair of sneakers— you can hit the hotel gym if there is one, or at the very least, take a walk.

ARE YOUR MEALS BEIGE?

Brightly colored fruits and veggies are loaded with vitamin C, which reduces cortisol. What's more, a recent study showed that people who ate more of the nutrients in red, orange, and yellow produce had smaller waists as a result. Add color to your plate by topping fish with a mango salsa, or throw diced red pepper into your turkey meatballs.

WOMEN, LOSE THE PUDGE

A little bit of belly fat is actually good for you: it protects your stomach, intestines, and other delicate organs. But, too much fat is anything but healthy. Extra fat cells deep in your abdomen (aka visceral fat) generate adipose hormones and adipokines—chemical troublemakers that travel to your blood vessels and organs, where they cause inflammation that can contribute to problems like heart disease and diabetes.

The good news? Every pound you shed can help reduce your girth. Once women start losing weight, they typically lose 30% more abdominal fat compared with total fat. Even better, the choices you make every day can supercharge your ability to burn belly fat. Here are common pitfalls—and ways to undo each one.

You Don't Think Girls Get Beer Bums?

According to a new study, beer may indeed be linked with abdominal obesity. And, though beer appears to have the greatest impact, wine won't save you from a spare tire: One study found that the amount of alcohol of any type that women drank contributed to weight gain. Stick with seven or fewer alcoholic beverages a week. Light to moderate drinkers are the least likely to carry excess weight anywhere.

You're on a low-fat diet. To shed belly fat, it's good to eat fat—specifically monounsaturated fatty acids (MUFAs). When researchers in one study asked women to switch to a 1,600-calorie, high-MUFA diet, they lost a third of their belly fat in a month. MUFAs are satiating, so they help you eat fewer poor-quality foods. Have a serving of MUFAs—like a handful of nuts, a tablespoon of olive oil, or a quarter of an avocado—with every meal and snack.

You've been feeling blue for a while. Women with depressive symptoms were far more likely to have extra belly fat, found a recent study. That may be because depression is linked to reduced physical activity and poor eating habits. **Exercise!** It improves levels of brain chemicals that regulate metabolism of fat, as well as your mood. This enhances your motivation to do other things that help ward off depression, like seeing friends. But, if

you're so bummed out that you don't want to do things you used to enjoy, it's time to seek the help of a therapist.

Your food comes from a box. Simple carbs (like chips) and added sugar (in items like sweetened drinks) cause your blood sugar to spike, which triggers a flood of insulin—a hormone that encourages your liver to store fat in your middle.

Instead of focusing on cutting out junk, center your efforts on adding in healthy fare (think extra servings of vegetables at each meal). Filling your tank with high-quality fuel thwarts hunger.

You're skimping on the miracle mineral. Magnesium regulates more than 300 functions in the body. No surprise that a study found that people who consumed more of it had lower blood sugar and insulin levels. At least twice a day, reach for magnesium-rich foods such as dark leafy greens, bananas, and soybeans.

You're hooked on diet soda. A study found that diet soda drinkers were more likely to have a high percentage of fat in their bellies. The researchers think that diet drinkers may overestimate the calories they're "saving," and then overeat.

Your sweat sessions don't involve sweat. Research has shown that high-intensity interval training, or HIIT—bursts of vigorous activity followed by short periods of gentle activity or rest—boasts belly-shrinking benefits. High-intensity exercise seems to be more effective at reducing insulin, triglycerides, and cortisol, and it burns more calories in less time, too.

If you enjoy biking or running, for example, accelerate to a pace that makes it hard to talk for two minutes; then slow down for a minute, and repeat until you're done. Like resistance training? Try a series of moves like squats or push-ups for two minutes each with a 60-second break between them.

WHAT'S THE EXACT CAUSE OF MUSCLE CRAMPS?

The exact cause of muscle cramps -- also called a muscle spasm or "charley horse" -- is not known. They happen when one of your muscles or muscle groups, usually in your calf or thigh, suddenly tightens up. Muscle fatigue, poor conditioning, dehydration, depletion of electrolytes, or muscles that are cold may also play a role.

Cramps can be quite painful, but they're usually not serious and often go away on their own. You can ease the cramp by stopping whatever activity you were doing when it started and by gently stretching the muscle. Apply heat to tense or tight muscles and apply ice to muscles

that are tender or sore.

THE MOST COMMON RUNNER'S INJURY?

Runners are particularly prone to injury because running is a weight-bearing exercise with repeated stress. Runner's knee -- which is irritated cartilage -- is the most common complaint, causing pain near the kneecap. You may feel it most when going up or down stairs, kneeling, or squatting.

If you want to avoid runner's knee, you should warm up before each workout and have a cool-down period afterward. Choose running shoes that fit well, and replace them regularly. And, don't increase the distance you run too quickly -- no more than 10% each week.

SHIN SPLINTS ARE CAUSED BY...

Shin splints are caused by inflammation of muscles, tendons, bone, and other tissue that surrounds the shin bone in the lower leg. The pain occurs behind the inner edge of the bone, called the tibia. The injury happens mostly to runners, dancers, aerobic exercisers, and other people whose legs hit the ground over and over again.

If you have shin splints, you know they can be painful. But, they typically are not serious. Treatment is usually a matter of resting the injury and sometimes applying ice or a cold pack. An over-the-counter pain reliever can be helpful.

WHAT IS HYPERTENSION?

Hypertension, or high blood pressure, is a common condition that will catch up with most people who live into older age. Blood pressure is the force of blood pressing against the walls of the arteries. When it's too high, it raises the heart's workload and can cause serious damage to the arteries. Over time, uncontrolled high blood pressure increases the risk of heart disease, stroke, and kidney disease.

Hypertension Symptoms

High blood pressure is sometimes called a silent killer because it may have no outward symptoms for years. In fact, one in five people with the condition don't know they have it. Internally, it can quietly damage the heart, lungs, blood vessels, brain, and kidneys if left untreated. It's a major risk factor for strokes and heart attacks in the U.S.

What Causes Hypertension?

Normal blood pressure readings will fall below 120/80, while higher results over time can indicate hypertension. In most cases, the underlying cause of hypertension is unknown. The top number (systolic) shows the pressure when the heart beats. The lower number (diastolic)

measures pressure at rest between heartbeats, when the heart refills with blood. Occasionally, kidney or adrenal gland disease can lead to hypertension.

Prehypertension: A Warning Sign

Almost one-third of Americans have prehypertension. Their blood pressure is consistently just above the normal level -- falling anywhere between 120 and 139 for systolic pressure or 80 to 89 for the diastolic pressure. People in this range have a higher risk of developing heart disease than those with a lower reading. Your doctor may recommend lifestyle changes to help lower your blood pressure.

The Hypertension Danger Zone

You have high blood pressure if readings average 140/90 or higher -- for either number -- though you may still have no symptoms. At 180/110 and higher, you may be having a hypertensive crisis. Rest for a few minutes and take your blood pressure again. If it is still very high, call 911. A hypertensive crisis can lead to a stroke, heart attack, kidney damage, or loss of consciousness. Symptoms of a hypertensive crisis can include a severe headache, anxiety, nosebleeds, and feeling short of breath.

Who Gets High Blood Pressure?

Up to the age of 45, more men have high blood pressure than women. It becomes more common for both men and women as they age, and more women have hypertension by the time they reach 65. You have a greater risk if a close family member has high blood pressure or if you are diabetic. About 60% of people with diabetes have high blood pressure.

MEAT HEAVY DIET LINKED TO EARLY DEATH

People who eat large amounts of red meat and processed meats face a greater risk of premature death from heart disease and cancer, National Cancer Institute research shows.

The large study of 545,000 American men and women, ages 50 to 71, bolsters evidence of the health risks of diets loaded with red meat such as hamburger and processed meats such as hot dogs, bacon and cold cuts.

Over 10 years, eating the equivalent of a quarter-pound hamburger a day gave men in the study a 22% higher risk of dying of cancer and a 27% higher risk of dying of heart disease. That's compared with those who ate the least red meat, just 5 ounces a week. Women who ate large amounts of red meat had a 20% higher risk of dying of cancer and a 50% higher risk of dying of heart disease.

YOUR CELL PHONE HAS MORE GERMS THAN A TOILET SEAT

Surprise! That thing you carry around and hold up to your mouth all day has 10 times more bacteria than most toilet seats. The reason? You don't clean your phone like you clean a bathroom.

Don't worry about it too much. Those are your germs on the phone, so you won't get sick as long as you don't share it.

WEEKEND EATING

According to Obesity Research, Americans between the ages of 19 and 50 consume 115 calories more each day on Saturday and Sunday than they consume on weekdays. Most of these calories come from fat and alcohol researchers say.

Those extra calories translate into a five pound weight gain every year.

MEDICAL MISTAKES AND HOW TO AVOID THEM

Mistakes Do Happen. Medical error is the nation's third leading cause of death, behind only cancer and heart disease, according to researchers at Johns Hopkins. They estimate that it causes more than 250,000 deaths each year. You can do a few things to help your medical team avoid some of the most common ones.

Medication. If you get the wrong drug or amount, it can cause serious problems. Some are powerful, and it can be tricky to give them in a dose that's both safe and effective. A lack of training, human error, and poor communication can all lead to mistakes. Pay attention, ask questions, and keep an updated list of your medicines so your doctor knows about any other drugs you take.

Hospital Stay: Too Long or Too Short. It's no fun being in a hospital, but you shouldn't be rushed home before you're ready. Studies show that people who go home too quickly, especially after surgery, are more likely to get seriously ill again because of related problems. But, you don't want to stay too long, either. That's linked to higher rates of infection and other problems. Be honest and clear with your doctor about your symptoms, so you can get the treatment you need, then get home and stay there.

Bed Rest. Within the first 10 days, you start to lose muscle mass and bone density. If you're in bed longer than that, it also can affect your heart, lungs, and brain, and cause bed sores. That's why many doctors want you up and about as soon as possible -- scientists are working on safe ways to get people moving with all kinds of

conditions.

THE PERFECT FOOD: BEANS?

Beans, it turns out, may be the perfect food. Full of protein, vitamins, calcium, and fiber, plus more antioxidants than originally thought. The U.S. Department of Agriculture is trying to determine which legumes are the most healthful. Preliminary studies suggest that the darker the bean, the more beneficial it is.

THROW AWAY SOCIETY

On average, households waste 14% of their food purchases (15% of that includes products still within their expiration date, but never opened).

A University of Arizona researcher estimates an average family of four currently tosses out \$590 per year in meat, fruits, vegetables, and grain products. Reduce food waste with careful planning. (Devise a menu and take a list to the grocery store.) Buy smaller sizes. Know what's in your refrigerator and pantry that needs to be used while it is still "good." Freeze foods you can't eat right away.

JOG AWAY JET LAG

Business travelers who exercise during their trips to other time zones were less groggy and more productive, reports a study by the consulting firm Alertness Solutions. Experts believe that working out increases your body's temperature, which in turn can help your internal clock adjust to the time change quickly.

IT'S A CINCH

Air bags and antilock brakes get all the glory, but seat belts have saved more lives than any other car-safety feature, according to the National Highway Traffic Safety Administration in Washington, D.C. No matter where you sit or how short the ride, strap in every time: Fatal crashes occur three times more often on local roads than on interstates.

SLEEP BETTER TONIGHT

Here are five sleep-better tricks that relate to your diet:

- **Skip caffeine after 2:00 P.M.** Caffeine stays in your system for nearly 8 hours.
- **Don't indulge at happy hour.** Alcohol disrupts the slow-wave and REM sleep. Limit yourself to two drinks at least three hours before bedtime.
- **Never go to bed too hungry or too full.** If you're hungry, you'll toss and turn; if you're full, increased body temperature and sugar levels make it hard to fall asleep.
- **Eat a high protein snack.** An hour before bed, a

protein-snack will help your brain make the sleep inducing chemicals melatonin and serotonin.

- **Get enough calcium and magnesium.** Calcium has a slight sedative effect; magnesium is a mild muscle relaxant.

A MATTER OF TIMING

On average, patients get very little time to tell the doctor what's on their minds.

19 minutes: spent waiting to see the doctor.

16 minutes: spent face-to-face with a primary-care doctor.

90 seconds: it takes patients to describe symptoms if uninterrupted.

23 seconds: patients get to speak before doctor interrupts.

QUITTING SMOKING

Sooner is best, but later is better than not at all. A study of male doctors and their smoking habits stands out as perhaps one of the most important ever. When early results were published in 1954, it was the first really solid evidence that smoking causes lung cancer. 50 years after that initial report, the *British Medical Journal* published an article summarizing a half century's worth of mortality data on the British physicians. Some of the key points:

- ✓ Nonsmokers live about 10 years longer than smokers.
- ✓ Quitting at age 60, 50, 40, or 30 adds, respectively, 3, 6, 9, or 10 years to life expectancy.
- ✓ The life expectancy of ex-smokers is just about the same as it is for those who never smoked, if they quit between the ages of 35 and 44.
- ✓ Even quitting between the ages of 55 and 64 helps ex-smokers live longer than smokers, although their life expectancy lags behind those who never smoked.

BLOODSHOT EYES

When eyes are "bloodshot," the small vessels on the surface of the eyeballs are dilated and visible. Many people notice that their eyes are bloodshot first thing on awakening.

Lack of sleep, alcohol consumption the night before, overuse of contact lenses, or an allergy are among the possible causes. Bloodshot eyes during the day can be caused by some irritant, eyestrain, excessive rubbing, or anything that tends to dry your eyes (high heat, low humidity, or insufficient tear production).

Most commonly, if the cause is external and temporary,

bloodshot eyes improve by themselves. Washing your face and eyelids with cold water can help, and so can cold compresses. Over-the-counter eye drops (which usually contain a decongestant to constrict blood vessels) and eyewashes may help, too. But, follow instructions carefully with any eye product. Overuse of some eyedrops can actually increase redness. And, eyecups can be a source of infection, so use only the disposable kind.

Colds, flu, and hay fever can produce bloodshot eyes as well, but occasionally the condition can be a sign of more serious disease or injury. Conjunctivitis, or “pinkeye,” which usually looks more alarming than bloodshot eyes, is an infection that produces very red, irritated eyes, along with itching and a discharge. If you think you have an eye infection, if your eyes don’t clear up, or if you have eye pain or changes in vision, you should seek medical advice.

THE GENDER GAP IN CARDIAC ARREST TREATMENT

When cardiac arrest strikes, immediate action can make the difference between life and death. But, women may be less likely than men to receive potentially lifesaving emergency procedures in the hospital, a large national study has found.

The study combed through records from over 1 million cardiac arrest victims who made it to the hospital alive. It found that women were 19 to 29 percent less likely than men to receive certain procedures: coronary angiography and angioplasty to find out whether a heart attack caused the cardiac arrest, then open up any artery blockages; and therapeutic hypothermia, which lowers the body temperature to help boost a patient’s survival odds and limit brain damage.

The reasons for the disparity are not clear. One possibility: With women, it can be more difficult to know whether a heart attack triggered the cardiac arrest. They are less likely to have “classic” heart attack symptoms like chest pain, for example.

Ultimately, the odds of surviving cardiac arrest mainly depend on quick action. Make sure your family members know how to recognize cardiac arrest and how to respond—by calling 911 and performing chest compressions, if you do not have a pulse and are unconscious, until emergency help arrives.

CHOICES

The leading causes of preventable deaths in the U.S. are:

1. Smoking.
2. Poor exercise and eating habits.

3. Excess alcohol use. (More than an average of two drinks per day or more than four drinks per occasion for men; one drink per day or more than three drinks per occasion for women.)

The good news is that you can lower your risk by making healthier lifestyle choices.

TEN THOUSAND STEPS BEGINS WITH A PEDOMETER

The target for Americans is to walk 10,000 steps a day. Most of us walk only about half that much.

The best way to find out how many steps you take is to buy a pedometer and put it on your belt. You can find them at sporting goods stores and on websites. To get the most accurate count, wear it directly over your hipbone.

Put it on as soon as you get up in the morning and leave it on until it’s time for bed. Each night record the number of steps you took that day. Your first goal is to increase the number of steps by 1,000 per day.

To get to 10,000, you’ll likely need to add a couple of miles of exercise walking or jogging into your daily routine.

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WHAT'S THE DIFFERENCE?

We are often asked, “If we have Long Term Disability (LTD) coverage for our pilots, why do we/they need Loss of License (LOL) coverage”? The answer lies in an explanation of the difference between LTD and LOL.



Traditional LTD carriers don't recognize what we call the licensing risk. That's the risk of an FAA licensing grounding that can extend well beyond the resolution of the health issue/problem that initially triggers a disability benefit. Further, they generally don't recognize at all, those health related licensing safety issues that cause a pilot's loss of income, but never trigger an LTD benefit. Below is an example:

A pilot has to have a stent. After 45 days, his cardiologist releases him to go back to work. The LTD carrier reasons that his health problem has been solved, and his doctor released him, so they deny or cease further payment of benefits.

Here's the problem: The FAA won't even consider letting him fly until at least six months has elapsed between the event and his request to go back on flight status. And, it's incumbent on the *pilot* to prove to the FAA that he/she is fit to fly after the six month mark. So, he has to know the FAA requirements, have extensive testing, and have his case presented to the FAA Cardiac Review Board for a "Special Issuance". (And, by the way, the board only meets every other month.) So, in the real world of aviation, it can be seven to twelve months before this pilot can fly again even though the LTD carrier stopped benefits after 45 days. A LOL contract would continue to pay him long after the LTD plan stopped.

The bottom line is that traditional disability insurance will not typically consider a pilot disabled once your treating doctor or the insurance company's doctor say "he's good to go." Hence the reason Loss of License Insurance was created and our experience shows it pays nearly 1 in 20 covered pilots every year.

With 65 years experience, Harvey Watt & Co provides the *only* US pilot disability plans for individuals and small groups we know with a FAA Medical Licensing definition of disability for commercial pilots.

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