



# AVIATION MEDICAL BULLETIN™

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## TIME TO EAT? MAYBE NOT

It's not just what you eat that affects the health of your heart. It's also when you eat it. A new statement by the American Heart Association says there's growing evidence that the timing of your meal matters when it comes to cardiovascular disease.

*The conclusion: Earlier is better.*

The American Heart Association suggests that planning when to consume meals and snacks as well as not skipping breakfast — all hallmarks of a healthy diet — might reduce cardiovascular disease.

**The reason?** Our organs have their own internal body clocks which may influence how we handle food. The heart association doesn't provide hard and fast rules about meal timing, but eating later in the evening means it's harder for the body to process glucose [sugar], compared with earlier in the day.

Nor does the heart association give specific guidance how often to eat. While some studies have shown that people who eat more often during the day have a lower risk of obesity and better cholesterol levels, the AHA says medical trials altering meal frequency haven't been conclusive.

If you're someone with good control over your diet, maybe grazing is a good idea. But, if it's difficult for you to stop eating once you start, it's probably not a good idea.

Breakfast gets a nod, making it the most important meal of the day. There is a link between eating breakfast and having lower heart disease risk factors. Studies have found people who eat breakfast daily are less likely to have high cholesterol and blood pressure, and people who skip breakfast — about 20 percent to 30 percent of U.S. adults — are more likely to be obese, have inadequate nutrition, show evidence of impaired glucose metabolism or be diagnosed with diabetes.

## SNORING WOMEN?

Sleep apnea may be even more dangerous for women's hearts than for men's. Characterized by frequent stopping of breathing during sleep—often followed by choking and gasping to recover—apnea is linked to cardiovascular disease, diabetes, depression, osteoporosis, and increased mortality. The study followed healthy people (average age 63) for 14 years and found that only in women was the condition independently associated with a marker for heart damage in the blood, as well as with heart failure, heart enlargement, and premature death. Sleep apnea is often regarded as a man's problem, but women also have high rates - especially those who are obese.

## DOGGED BY OBESITY

Man's best friend is battling one of man's worst enemies - obesity. Up to 50% of dogs in the U.S. weigh too much. Like people, overweight dogs are at risk for health problems: from arthritis to heart disease. This is one challenge you and your pet can face together. Research suggests people who exercise with their dogs are more likely to stick to a fitness program.

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## WOULD YOU KNOW WHAT TO DO IN A HEALTH EMERGENCY?

It's probably safe to say that no one likes to think about tragic things happening to themselves or their families. But, a little planning could go a long way when the unforeseen happens. In fact, it could save a life. Follow this checklist to ensure you have your bases covered if a health emergency ever arises.

### Health Emergency Checklist

Create and save emergency contact info. If you're ever in a situation where a stranger or emergency medical technician (EMT) is caring for you, make sure you have an emergency contact they can easily access.

Place your emergency contact info on a card and place it in your wallet or save it in your cell phone. Make sure your emergency contact is aware you have them listed and that he/she may get a call one day if a health crisis occurs.

List your medications and major medical conditions. Medical professionals like EMTs and emergency room doctors will be better equipped to treat you if they know what medications you're taking as well as any allergies or medical conditions you may have.

List all your medications and conditions on a card and place it right next to your emergency contact info in your wallet. Or, consider a medical alert bracelet. There are several styles and you can engrave your contact info as well as your main medical info (i.e., "allergic to penicillin") on the jewelry. There are several stores and sites that offer this kind of "jewelry". Do an Internet search for "medical emergency bracelets."

Do a little digging and discover what ERs and medical facilities are best for you. If you're in a situation where you can request a certain medical facility over another, exercise that option. Some facilities nearby may be better equipped to handle trauma like burns or car accidents, and others may have more cardiac specialty doctors.

Take 30-60 minutes and do some research. Make sure you know all the hospitals and ERs that surround you. Ask friends and family if they've ever had to visit any of these facilities. Lastly, check with your insurance plan to see if any of those facilities are considered out of network—ER visits are rarely inexpensive, so this could be a life saver for your bank account.

It may not be a fun thing to do or think about, but pick a day to complete this checklist and once done, you will gain some good peace of mind.

## ER VISITS BY THE NUMBERS

Unfortunately the unforeseen happens quite a lot. Here are some emergency room stats from the Centers for Disease Control and Prevention (CDC):

- **136 million** Number of visits every year
- **40 million** Number of injury-related visits
- **11.9%, Or 16 million** Number of emergency department visits resulting in hospital admission
- **2 million** Number of emergency department visits resulting in admission to critical care units
- **27%** Percent of visits with patient seen in fewer than 15 minutes

## HOW TO BURN OFF THE FOODS YOU LOVE

### Pedal Away Pizza Pie

Next time you decide to have an extra slice of pepperoni pizza at dinner, ride your bike to the restaurant. A 10-mile round trip would burn it off with calories to spare. A price worth paying for good pie? 1 slice: 308 calories.

### Sleep Off That Sandwich

A 150-pound person burns 95 calories an hour while sleeping. So a BLT would be enough to fuel your body during a 3-hour nap. Good sleep can help appetite and weight management as well. BLT: 303 calories.

## CAN YOU MAKE YOUR METABOLISM BETTER?

Boosting metabolism is the holy grail of weight watchers everywhere, but how fast your body burns calories depends on several things. Some people inherit a speedy metabolism. Men tend to burn more calories than women, even while resting. And, for most people, metabolism slows steadily after age 40. Although you can't control your age, gender, or genetics, there are other ways to improve your metabolism. Here are a few of them:

### Build Muscle

Your body constantly burns calories, even when you're doing nothing. This resting metabolic rate is much higher in people with more muscle. Every pound of muscle uses about 6 calories a day just to sustain itself, while each pound of fat burns only 2 calories daily. That small difference can add up over time. After a session of strength training, muscles are activated all over your body, raising your average daily metabolic rate.

### Fuel Up With Water

Your body needs water to process calories. If you are even mildly dehydrated, your metabolism may slow down. In one study, adults who drank eight or more glasses of water a day burned more calories than those who drank four. To stay hydrated, drink a glass of water or other unsweetened beverage before every meal and

snack. Also, snack on fresh fruits and vegetables, which naturally contain water, rather than pretzels or chips.

### Should You Try Energy Drinks?

Some ingredients in energy drinks can give your metabolism a boost. They're full of caffeine, which increases the amount of energy your body uses. They sometimes have taurine, an amino acid. Taurine can speed up your metabolism and may help burn fat. But, using these drinks can cause problems like high blood pressure, anxiety, and sleep issues for some people. The American Academy of Pediatrics doesn't recommend them for kids and teens.

### Snack Smart

Eating more often can help you lose weight. When you eat large meals with many hours in between, your metabolism slows down between meals. Having a small meal or snack every 3 to 4 hours keeps your metabolism cranking, so you burn more calories over the course of a day. Several studies have also shown that people who snack regularly eat less at mealtime.

### Spice Up Your Meals

Spicy foods have natural chemicals that can kick your metabolism into a higher gear. Cooking foods with a tablespoon of chopped red or green chili pepper can boost your metabolic rate. The effect is probably temporary, but if you eat spicy foods often, the benefits may add up. For a quick boost, spice up pasta dishes, chili, and stews with red pepper flakes.

### Power Up With Protein

Your body burns many more calories digesting protein than it does digesting fat or carbohydrates. As part of a balanced diet, replacing some carbs with lean, protein-rich foods can boost metabolism at mealtime. Good sources of protein include lean beef, turkey, fish, white meat chicken, tofu, nuts, beans, eggs, and low-fat dairy products.

### Sip Some Black Coffee

If you're a coffee drinker, you probably enjoy the energy and concentration perks. Taken in moderation, one of coffee's benefits may be a short-term rise in your metabolic rate. Caffeine can help you feel less tired and even increase your endurance while you exercise.

### Avoid Crash Diets

Crash diets -- those involving eating fewer than 1,200 (if you're a woman) or 1,800 (if you're a man) calories a day -- are bad for anyone hoping to quicken their metabolism. Although these diets may help you drop pounds, that comes at the expense of good nutrition. Plus, it backfires,

since you can lose muscle, which in turn slows your metabolism. The final result is your body burns fewer calories and gains weight faster than before the diet.

### THIS CAN HAPPEN AFTER JUST ONE NIGHT OF POOR SLEEP

Scientists have long known that skimping on sleep can screw with our health and **biological clock**, which helps our bodies adapt to the daily cycle of day and night.

Now, a study suggests that all it takes is one night of sleep loss to alter our biological clock genes — and this impact may hold clues to the complex link between sleep and certain diseases. After all, lack of sleep has been linked to an increased risk of obesity and diabetes.

After a restless night people think they can make up for the lost sleep by going to bed early and sleeping in the next day. This certainly helps people feel rested, but a new study finds that just one night of sleep deprivation negatively impacts metabolism and biological clocks on a cellular level.

When study participants had been sleep deprived and it was only one night ... their glucose levels were at the level where you would say there is an increased risk of diabetes. While the study shows one night of bad sleep can impact people in significant ways, the experts advise people not to panic after a bad night's rest.

Previous research indicates poor sleep increases people's risk of being overweight or developing diabetes. Many thought metabolic changes occur after prolonged periods of sleep loss, but this study shows the body changes after just one night.

### HEALTH PROBLEMS CAUSED BY DRINKING TOO MUCH

A slew of recent studies are starting to promote alcohol as "healthy"; that is, drinking a few glasses of wine in a week. However, those that consume three or more drinks a day, may be damaging their bodies irreparably. Learn what conditions alcohol abuse may cause.

**Damage to the nervous system and brain cells.** Alcohol interferes with the transmission of nerve impulses in the brain and nervous system. Chronic alcohol abuse can result in psychological problems, rapid pulse, trembling, anxiety, and the loss of intellectual ability.

**Pancreatitis.** Heavy drinking, usually over a period of 10 years or more, is the cause of about eight out of 10 cases of chronic pancreatitis. Alcohol disrupts the digestive process by inflaming the pancreas and damaging its cells, often causing severe pain.

**Erectile dysfunction.** Alcohol abuse is the leading cause of impotence and other sexual dysfunctions, mainly because of the depressant effect of alcohol on the nervous system.

**Diabetes.** Too much alcohol can cause chronic inflammation of the pancreas (pancreatitis), which can impair its ability to secrete insulin, ultimately leading to diabetes. If you already have diabetes, alcohol is even more dangerous because if your liver gets damaged (the organ that stores your glucose supply), your glucose levels may become unsteady and put you at risk for hypoglycemia.

**Cirrhosis of the liver.** Most people who consume alcohol do not suffer damage to the liver, but heavy alcohol use over several years can cause chronic injury to the liver. For women, consuming two to three drinks—including beer and wine—per day and for men, three to four drinks per day, can lead to liver damage and cirrhosis.

**Heart.** Drinking a lot over a long time or too much on a single occasion can damage the heart and cause problems including cardiomyopathy, arrhythmia, stroke, and high blood pressure.

**Cancer.** Drinking too much alcohol can increase your risk of developing certain cancers, including cancers of the mouth, esophagus, throat, liver, and breast.

**Immune system.** Drinking too much can weaken your immune system, making your body a much easier target for disease. Chronic drinkers are more liable to contract diseases like pneumonia and tuberculosis than people who do not drink too much. Drinking a lot on a single occasion slows your body's ability to ward off infections—even up to 24 hours after getting drunk.

**Anemia.** Heavy drinking can lower your red blood cell count, which can trigger symptoms of fatigue, shortness of breath, and lightheadedness.

**Gout.** Alcohol and diet may play a role in contracting gout, which is a condition caused by the formation of uric acid crystals in the joints.

### PEANUT BUTTER BETTER

It turns out that peanut butter is one of the recommended snack foods for kids and teens. Peanuts are a good source of monounsaturated fat (the good kind). Recent studies have found that peanuts and peanut butter protect against heart disease by lowering cholesterol and controlling body weight - benefits that older children need more than ever.

The American Academy of Pediatrics suggests waiting until children are at least 2 years old before introducing

them to peanut butter. Hold off until 3 if either parent has any type of allergies at all. Wait until 4 before serving chunky style to guard against choking.

### FOOD FOR THOUGHT

Calories still count. Americans may think they are eating healthier when they buy foods with added omega-3 oils or probiotics, but they can still be high in calories.

A 1,200 calorie burrito, even if it is made with free-range chicken and hormone-free sour cream, is still a 1,200 calorie burrito.

### YOUNG PITCHERS

The USA Baseball Medical and Safety Advisory Commission and the American Sports Medicine Institute in Birmingham, Alabama asked 28 orthopedic surgeons and coaches for some guidelines on the number of pitches a youngster should throw per game and how many games per week he or she should pitch. The answer: 11&12 year-olds should be limited to 68 pitches per game, two games per week. They also said that curve balls should not be taught until the age of 15.

### STERILIZE CONTACT LENS CASE

You clean your contact lens, but what about your contact-lens case? A study reported in *the British Journal of Ophthalmology* indicates that the case itself can harbor a single-celled parasite called *acanthamoeba* which contact-lens cleaning solutions do not destroy.

You can disinfect your lens case by placing it in boiling water for 10 minutes.

### DROP THE ENERGY DRINKS IF YOU HAVE HEART PROBLEMS

People with hypertension or heart disease should avoid consuming energy drinks, according to a recent study.

Healthy adults who drank two cans a day of a popular energy drink experienced an increase in their blood pressure and heart rate, which was insignificant for healthy adults but could prove harmful to people with a heart-related condition.

The participants' heart rates were up 7.8% on the first day of the study and 11% the seventh day. Blood pressure increased at least 7% on those days.

The brand of energy drink used in the study isn't identified because most energy drinks on the market contain similar levels of caffeine and taurine, a non-essential amino acid derivative often found in meat and fish.

Both caffeine and taurine have been shown to have a direct impact on cardiac function. Scientists are

petitioning the FDA to regulate energy drinks over fears of caffeine intoxication in young drinkers. Of top-selling energy drinks, No Fear has the highest caffeine content, with 174 mg, followed by Monster and RockStar tied with 160 mg- though serving sizes vary.

### BASICS OF NUTRITION AND WEIGHT CONTROL

Obesity continues to rise in the US – and among pilots, too.

You need 15 calories per pound per day to maintain your weight with normal activity; you will lose weight on 10 calories per pound. Most women will safely lose weight on 1200 calories a day, men on 1500. Consult your physician or a nutritionist to find out which diet best suits your needs. For instance, the amounts of salt or fat may have to be altered if you have high blood pressure or high cholesterol.

- Aim to lose fat, not weight. Rapid weight loss is mostly water. In crash diets or prolonged low-calorie diets (500-800 calories per day) fat is lost, but so is muscle and other valuable tissue. Remember that your heart is a muscle. Don't try to lose in one month what you have gained over years.
- Your body must burn 3500 calories to lose one pound of fat. The optimum weight loss is about 1 pound a week. Sounds discouraging at first, but this amounts to 12-24 pounds a year of weight that has an excellent chance of staying off.
- There is no known food that “melts fat.”
- Start thinking about an eating plan instead of a diet. There are no loopholes to losing weight. The only way to lose body fat is to create a calorie deficit—either by eating fewer calories and/or exercising more.
- For each year over 30, your body burns 1% fewer calories, probably because of less muscle mass. So, at age 50 you burn 20% fewer calories than you did 20 years before. No wonder we put on the pounds as we get older. Also, as we get older, most of us are less active and need dietary adjustments and a regular exercise program.

Modern Man has exactly the same genetic makeup as Early Man (about 35,000 years ago). Forget the books and articles that say the reason we are fat is because Early Man did not eat cereals and sugar and so on. Early Man did not have Chevrolets, Burger Kings, or TV and spent about four hours a day roving about—walking to forage

for food and running to keep from being eaten. Our obesity problem has become an epidemic only in the past 50 years.

### THE ONLY FIVE DIET RULES YOU NEED

Lots of diets work for lots of people—the key is to find what works best for you. But if you're not sure where to begin, these 5 science-proven tips (that are easy to fit into any lifestyle) will get you started:

**1. Snack on almonds.** When salty cravings strike, bypass the pretzels or popcorn. In a recent study of men and women who were following a low-calorie diet, researchers found that those who ate nuts shrank their waistlines nearly 50% more than dieters who didn't eat them- despite consuming the same number of calories. Researchers found that even without increasing exercise, a diet enriched with monounsaturated fatty acids found in foods such as almonds and avocados decreased the accumulation of abdominal fat, compared with a carbohydrate-heavy diet, which increased it.

**2. Fill up on fiber.** When you slow digestion, you slow the delivery of glucose [blood sugar] to the bloodstream. That means less insulin is released, and with lower insulin release comes lower visceral [belly] fat storage. In a study of adults, those who ate the most fiber weighed less and had lower insulin levels and slimmer waistlines than those who ate the least. Aim for at least 25g a day from such foods as vegetables, fruits, beans, lentils, brown rice, and whole grain bread, cereal, and pasta.

**3. Stay satisfied with protein.** Gram for gram, protein has the same number of calories as carbs (and half that of fat), but takes longer to digest, so you feel full longer. It also seems to help lower levels of the hormone ghrelin, which is known to stimulate appetite. Studies found those following a diet that included 25% of calories from protein lost nearly twice as much fat after 6 months than those eating a diet with 12% protein. Include a serving of lean protein with each meal and snack—eggs for breakfast, a turkey sandwich for lunch, low-fat or fat-free yogurt or milk for a snack, and grilled fish and vegetables for dinner.

**4. Skip the sweetener.** Rats given unlimited access to artificially sweetened yogurt consumed more calories, gained more weight, and packed on more fat than those that ate sugar-sweetened yogurt. Researchers believe artificial sweeteners may hinder your body's ability to regulate calories based on taste, so you end up overeating. Go with a little bit of natural sweetener, such as raw sugar or honey, instead.

**5. Dump one high calorie item from your diet.** Exercise works best when you don't offset your hard work with empty calories. By eliminating just one high-calorie item from your daily diet, such as a large latte, or substituting cereal and low-fat milk for a bagel and cream cheese, you can easily reduce your intake by 250 calories.

#### DO COLAS RELIEVE UPSET STOMACH?

There is no real proof that colas do, in fact, relieve upset stomach. According to Robert Russell, MD, any carbonated drink may offer temporary relief from nausea by causing you to belch.

When you are nauseated, your stomach stops emptying and fills with gas and fluid. Drinking something carbonated will make you belch, and that can help dispel some of the gas trapped in your stomach.

#### MEDITERRANEAN DIET LESSENS MENTAL DECLINE

Here's more evidence that eating like a Mediterranean might help protect your aging brain. Following up on other studies linking the so-called Mediterranean diet to slower cognitive decline, researchers compared the eating habits and mental abilities of nearly 4,000 older Midwesterners.

Participants' diets were scored (maximum 55 points) for adherence to a traditional Greek diet, and cognitive performance was tested every 3 years. Even after adjusting for other lifestyle factors, those with higher "MedDiet" scores suffered slower cognitive decline over time: A person with a 10-point higher score than someone the same age would, on average, perform mentally as if 3 years younger.

Researchers concluded, Incorporating more vegetables, more olive oil, fish and moderate wine consumption coupled with greater physical activity is good for our aging brains.

#### HOW MUCH EXERCISE DO YOU NEED TO PREVENT HEART DISEASE

The old thought was that vigorous exercise could be dangerous to people at risk for heart disease. Emerging evidence suggests that the more vigorous the workout, the more value to your heart—though short, 15-minute spurts of exercise may be as beneficial as one marathon session.

#### How exercise clears arteries

Exercise helps dilate the body's blood vessels and enables blood to circulate more freely.

At Harvard, researchers found up to a 20% reduction of heart-disease risk for those who most frequently got

vigorous exercise. This category included running or jogging, swimming laps, playing tennis, or doing aerobics.

Walking three miles or more a week resulted in a 10% reduction in risk. Other moderate exercises include walking, golf, and yard work.

#### How much exercise is enough?

The amount of exercise it takes to help prevent heart disease is a matter of debate. Some experts urge people to exercise more frequently and moderately; others push for longer, more vigorous workouts. The sad fact is, most Americans are sedentary. One-quarter don't exercise at all. So getting them to move at all is an improvement.

- ✓ Some studies show that regular exercise—30 to 60 minutes a day—lowers blood sugar and blood pressure, boosts HDL (good cholesterol), and can reduce the protein that contributes to blood clots.
- ✓ A recent study found that even moderate exercise can shield against heart disease. Compared with men who got little or no exercise, those who walked briskly for at least 30 minutes each day were about 20% less likely to develop heart disease.
- ✓ Lifting weights—a type of exercise once dismissed by cardiologists for people with high blood pressure—also reduced risk by about 25%. Running at least an hour each week cut the risk by 40%.
- ✓ Exercise helps people lose weight, though a surprising study by researchers at the Cooper Institute for Aerobics Research in Dallas found it is better for your heart for you to be fit than thin. Unfit, lean men had a higher risk of death from cardiovascular disease than men who were fit and obese.
- ✓ Exercise is also associated with other healthy behaviors, like not overeating and not smoking.

#### Never too late to start

A German study found that people who exercised regularly during their lifetimes were 60% less likely to be diagnosed with coronary heart disease than sedentary people. People who became physically active after the age of 40 were 55% less likely to be diagnosed with heart disease than those who had been inactive all their lives.

#### NEW WAY TO DO SHOULDER SHRUGS

You've probably done shoulder shrugs before. You simply held a barbell with arms extended downward and lift the shoulders. Here's a new twist on shoulder shrugs: home

the bar overhead with a little-wider-than-shoulder-width.

It gives a good workout to the upper back and trapezius muscles without having to use a heavy weight. Michael Mejia, *Men's Health* exercise advisor says that hitting the muscles from a different angle promotes muscle growth. He advises two sets like this, followed by one set the conventional way.

### WHAT-WAS-I-THINKING-ABOUT?

Ever hit a golf shot or make a tennis return and ask yourself "What-was-I-thinking-about?" You obviously know that most athletic endeavors are mental. You have the ability to make the shot or return; you've done it before many times; but something happens. And, you "choke."

Yogi Berra used to say "Baseball; is 90% mental; the other half is physical." The mental part of sports is always the bigger factor. So what are some things you can do to keep the mental aspect of your game under control? *The Georgia Tech Sports Medicine & Performance Newsletter* suggests some situations you should consider:

**Worrying about the outcome.** Georgia Tech sports psychology consultant Joe Gandolfo, M.A., says it is better to focus on the process mode rather than the outcome mode. "Playing in the process mode simply means that you focus on one shot at a time (called 'playing in the moment'). The competitor who develops the ability to get himself or herself back into the process mode after drifting into the outcome mode will ultimately play at consistently higher levels."

**Fatigue.** Physical fatigue leads to mental fatigue. Better physical conditioning can help.

**Underestimating the opponent.** The underdog likes nothing better than to be taken lightly.

**Taking a situation for granted.** Both "thinking that you are winning" and "thinking that it's too late to win" open the door to mental mistakes. Develop a killer instinct.

**Trying to impress others.** Going for the great "put-away" shot when others are looking often leads to disaster. Remember David Toms won the last hole of the 2001 PGA championship by laying up.

**Setting a target score.** Mike Perpich, Director of Instruction at RiverPines Golf Club in Atlanta, says when you do that, "You don't play one shot or one hole at a time. Also, if you play the first few holes poorly, it can wreck your game for the whole round."

### WEIGHT LIFTING

Muscles burn calories. Just like with a car engine, the bigger a muscle, the more energy it needs. So building up your muscles increases metabolism (the amount of calories you burn at rest.) After six months of intense weight training, you can speed up your metabolism by at least 7 percent. For every pound of lean muscle you add, you'll burn an additional 30 to 50 calories each day.

### GRABBING MORE OF LIFE

I've seen you from my windows, with some envy I've disguised.

I watched you training, straining, rubbing sweat from your eyes.

I watched you morning after morning, running farther every day,

While I mumbled to myself, "diet, get back in shape."

I've been there on the roadside as you went trotting by,

All lean and healthy, and if you hear a sigh,

You'll know I wish I'd done it those mornings you went by,

While I slept and sat and ate too much, you were grabbing more of life.

## 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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