



AVIATION MEDICAL BULLETIN™

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WEIGHTLIFTING MISTAKES

A recent survey of 56,000 weight-training injuries treated in emergency rooms across the country revealed the most common mistakes that lifters make. Edward Laskowski, M.D., co-director of the Sports Medicine Center at the Mayo Clinic, lists the seven most common:

Exercise	Cause of injury
biceps curl	bouncing the weight up and down
triceps extension	holding the weight over your head
bench press	excessively wide or too narrow grip
lat pull-down	leaning too far back
knee extension	locking the knees at full extension
leg press	bending the knees more than 90 degrees
abdominal crunch	snapping the neck forward

Source: Georgia Tech Sports Medicine & Performance Newsletter

ADULT OBESITY RATE TOPS 30% IN 25 STATES

Obesity still plagues millions of Americans, as rates remain high in most states, a new report finds.

The South and Midwest have the highest adult obesity rates, making up 23 of the 25 states with rates now topping 30 percent.

In 42 states, blacks have obesity rates of 30 percent or more, as do Hispanics in 30 states. Obesity rates of 30 percent or more among whites are found in 13 states.

The highest obesity rate was posted in Arkansas, at 35.9 percent. Colorado had the lowest rate, at 21.3 percent. In three states -- Arkansas, Mississippi and West Virginia -- the obesity rate was greater than 35 percent. The obesity rate was at or above 30 percent in 22 states and was not below 21 percent in any state, the researchers found.

In contrast, no state's obesity rate was above 15 percent in 1980 and no state had a rate above 20 percent in 1991, the researchers added. Now, more than 30 percent of adults, nearly 17 percent of 2- to 19-year-olds and more than 8 percent of children aged 2 to 5 are obese.

As a consequence, nearly 78 million Americans are at increased risk for a variety of obesity-related health problems, including heart disease, type 2 diabetes and cancer.

Researchers say that prevention is crucial to ending the obesity epidemic. It is easier and more effective to prevent obesity than it is to reverse trends later.

Source: HealthDay

RUNNERS VS. BIKERS

Because running is a weight-bearing activity, it is better for building bones than cycling. A University of Edinburgh study found that runners have more bone mass, especially in the hips and pelvic area.

Source: Runner's World

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CONCRETE VS. ASPHALT

Recently a jogger wrote in regarding running surfaces. Should he run on concrete sidewalks (which were flatter, but harder) or on asphalt roads (where the roadbed was cambered for drainage).

The answer made two points: First, the seemingly marginal difference between the hardness of concrete vs. asphalt was not inconsequential. Impacting the harder surface, stride upon stride, mile after mile, month after month, is significant. Repetitive stress injuries, which are a result of the cumulative effect of repeated impact forces, are more likely to occur on the harder surface.

On the other hand, the consistent running on one side of the road or the other distorts the biomechanics of the stride, the lower foot tending to supinate while the upper foot tends to pronate.

So what's the answer? The editor advises running on asphalt and changing to the other side of the road halfway through the run.

Source: Running & FitNews

5 FATS YOU SHOULD BE EATING

Before you pull out the extra virgin olive oil again, consider using one of these other healthy oils to change things up a bit. It's not that we don't love olive oil—it's high in good-for-you fats and antioxidants—but these healthy alternatives are just as capable of boosting both your dinner and health. Check 'em out!

Grapeseed oil has a clean, light, neutral taste and can be used in almost any dish, hot or cold. It can withstand high heat, up to 485°F. You can store it for 3 months at room temperature (so long as it doesn't exceed 70°F) or longer in the fridge.

Benefit: Grape-seed oil is rich in the antioxidant vitamin E, which is often in short supply in our diets.

Walnut oil is tasty in salad dressings and drizzled over prepared dishes, but it needs to be refrigerated and should not be used for cooking.

Benefit: Because walnuts are one of the best sources of plant-based omega-3 fatty acids, regular use of walnut oil could help reduce your risk of coronary heart disease.

Coconut oil is a vegan-friendly baking substitute for butter and good for low-heat cooking, up to 350°F. (It's solid at room temperature but liquefies with low heat.)

Benefit: Coconut oil is about 90% saturated fat, but research suggests that it's metabolized in the body more like unsaturated oil, possibly because it comes from a plant rather than animal source.

Avocado oil is a great option if you don't want to overpower a dish's other ingredients. It has a mild, nutty flavor and a high smoke point (520°F), making it good for stir-frying, sauteing, roasting, and even baking.

Benefit: Like olive oil, avocado oil is high in mono-unsaturated fats that help lower "bad" LDL cholesterol and increase "good" HDL.

Sesame oil shines in vinaigrettes for noodles and green salads but shouldn't be heated, or it will produce a bitter flavor. Keep it refrigerated.

Benefit: The sesame seeds that are used to create the oil form antioxidants during roasting.

Source: Prevention

STAY FIT AND AVOID WEIGHT GAIN WHILE TRAVELING

There are many reasons traveling sabotages even the most disciplined man's eating and fitness habits. But here's the thing: if you learn to recognize these potholes—and avoid them—you can actually return from your next trip leaner and healthier than when you left. So grab your bags. It's time to learn the new rules of the road.

The Flight Makes You a Blimp: With a relative humidity of less than 10 percent, the cabin is twice as arid as the Sahara Desert. But most travelers don't realize that breathing dry air can turn you into a blimp. Dehydration due to airline air is a major cause of fatigue, and fatigue gives you a reason to eat.

Solve the problem: Start drinking and flying. Keep your appetite in check with a solid liquidation plan. Drink 8 ounces of **water** before your flight. More important, drink 16 ounces of **water** for every 2 hours you'll be in the air.

As for airline food, follow this three-step process when you can: pass on any food with "pas" in its name—pasta and pastries, for instance; make sure a protein dish (chicken, beef, or fish) is your main entree; and request seconds of any fresh vegetables they serve.

Snacks? Ask for nuts or fruit instead of pretzels and chips.

Working Out is Hard Work: At home, fitting in your workout is simple—it's a regular part of that monotonous, my-soul-is-dying rut you call a life. But things are less predictable on the road, and missing a workout can make your belt feel tighter. A review board for the American College of Sports and Medicine found that, on average, men need to exercise at least 200 minutes a week just to maintain their weight.

Solve the problem: Schedule your workout times in advance. That way, the time slot will already be filled when you're invited to an impromptu dinner. Just politely decline, guilt-free, citing a prior engagement.

Booze? You Lose: Frequent business travel can drive a man to drink—especially if he's on an expense account. That's okay occasionally, but if you make heavy drinking a nightly habit, you'll max out your pants faster than you do the company credit card. Besides being packed with extra calories, alcohol compromises your willpower. So you're less likely to stick to your eating plan.

Indeed, toss down four or five drinks and you're logging the caloric equivalent of a slice of cheesecake and an 8-ounce sirloin. Worse, you'll be more likely to order the cheesecake.

Solve the problem: Put a governor on your alcohol intake—and your appetite. Remember, you're not on vacation, so drink as you would at home. When you're out with clients or business associates, make friends with Tom Collins and Bloody Mary. Each has fewer than 130 calories.

Take control of your food intake by ordering lean meats—chicken, fish, steaks with "loin" in the name. They're rich in protein, which makes you feel full while you're eating. And they're not easily upsized. Round out your meal with a house salad and a side of vegetables.

Source: Men's Health

HEART ATTACK SHOULDN'T END YOUR SEX LIFE

If you've had a heart attack, you don't have to avoid sex for fear of having another one, researchers report.

Many people who've had a heart attack worry that too much physical activity could trigger a repeat event. But after reviewing data collected on heart disease patients between the ages of 30 and 70, the researchers found sexual activity requires about the same amount of exertion as climbing two flights of stairs or taking a brisk walk.

Based on the recent data, it seems very unlikely that sexual activity is a relevant trigger of heart attack.

Less than half of men and less than a third of women are getting information about sexual activity after heart attack from their doctors. It is important to reassure patients that they need not be worried and should resume their usual sexual activity, researchers said.

Source: the American College of Cardiology.

DIET SODAS MAY NOT HELP YOU LOSE WEIGHT

People who drink diet soda to cut back on calories may be undoing their own good intentions, a new study suggests.

Researchers report that those who opted for low-calorie soft drinks ended up eating more foods loaded with sugar, salt, fat and cholesterol. However, the study did not prove that drinking diet sodas causes a person to eat more unhealthy foods.

It may be that people who consume diet beverages feel justified in eating more, so they reach for a muffin or a bag of chips.

Or perhaps, people who feel badly about eating unhealthy foods assuage their guilt by drinking diet beverages.

Source: Nutrition Action Healthletter

THE FACTS ON SNEEZING

A sneeze rips when something irritates or tickles the inside of your nose. It can be any sort of irritant, from a feather or germ to pepper or pollen. Most people know that. But did you know that several other not-so-obvious things can also cause this explosive, involuntary reaction?

Bright light, like that from the sun, triggers about 1/3 of people; it's called photic sneeze reflex. For some, stuffing themselves is also a reason; it's called snatiation (a mix of sneeze and satiation). New science says a sneeze is your nose rebooting itself like a computer does. Sometimes your nose is just overwhelmed and needs to restart.

The origin of saying 'God bless you' is mixed. Pope Gregory VII may have called on God to protect sneezers from the bubonic plague. Our early ancestors may have been worried about releasing their souls in sneezes. Others believed sneezes would carry off evil spirits. Whether "God bless you" (English), "Banish the omen" (Greek), or "Live" (Hindu), the sneeze is recognized worldwide.

You can clock a powerful sneeze at about 100 mph! Cheetahs run full-out between 70 and 72 mph. At around 24 mph, one of the fastest men on the planet would be left eating dust and mucus.

Source: Health

HABITS THAT ARE TAKING YEARS OFF YOUR LIFE

As it turns out, living a healthy life is so much more complicated than just exercising and eating right. The more mundane tasks you do each day (bingeing on Netflix, driving to work) have more of an impact on your well-being than you think. Here are things you do each day that are taking years off your life.

You spend a lot of time alone.

A recent review published in the journal *Perspectives on Psychological Science* found that people lacking social connections are at risk for early death. By analyzing data from 70 different studies, scientists concluded that loneliness increases the risk of premature death by 26%, while living alone increases it by 32%. Even scarier: Researchers found that the risks from social isolation and loneliness were comparable to those associated with severe obesity.

You sit more than you stand.

Sitting is unavoidable in many workplaces. And the time you spend hunched in front of your computer really adds up. According to a new study sedentary time (time spent sitting while watching TV, working, etc.) was associated with a greater risk for all types of death, ranging from increased risk of cardiovascular disease to type 2 diabetes. Another study found that longer leisure time spent sitting was associated with risk of all cancers—but specifically multiple myeloma, invasive breast cancer, and ovarian cancer—in women, but not men.

Your commute is draining you.

Sometimes the only thing worse, both mentally and physically, than sitting at your desk all day is your commute to the office. Research showed that long commutes were directly associated with decreased physical activity and elevated blood pressure. The study shows commuting distances of more than 15 miles were associated with higher BMIs and waist circumferences. High stress levels from commuting in congested traffic also increased risk of fatigue, anxiety, depression, and social isolation.

You're not getting enough sleep—or you're getting too much.

Sleep is the ultimate Goldilocks situation—you need just the right amount or it's going to throw your entire body out of whack. Sleeping both too much and too little can put you at a greater risk of early death. Researchers reviewed 17 studies linking sleep duration and mortality and found that, compared with those who slept 7 to 8 hours each night, people who slept fewer than 7 hours each night had a 12% greater risk of death. Longer sleepers (those who slept more than 9 hours each night) increased their risk of death by 30%. Researchers suggest that if you're regularly getting too little or too much sleep, you should seek medical attention, as there could be an underlying cause to your unhealthy sleep patterns.

Source: Harvard Health Letter

THE PROMISING ALTERNATIVE TO STATINS

Every so often medication comes along that sends the world of medicine's collective heart aflutter. Cholesterol-lowering newcomers alirocumab (Praluent) and evolocumab (Repatha) are the current favorites.

Praluent and Repatha received FDA approval this summer. Both were approved as adjuncts to diet and the maximum tolerable dosage of statin for patients who have had heart attacks, chest pain, strokes and other heart issues, as well as for people who have familial hypercholesterolemia, a genetic defect that results in extremely high levels of LDL (“bad”) cholesterol and early heart problems.

How they work: Recognized for their ability to drastically lower LDL cholesterol, the two new drugs are self-injected every two to four weeks rather than taken orally. Both medications are part of a new class of drugs called PCSK9 inhibitors, which are monoclonal antibodies. As the “inhibitor” in the name implies, these drugs work by inhibiting proprotein convertase subtilisin/kexin 9, a protein that makes it more difficult for the liver to remove cholesterol. By blocking this substance, the medication is able to lower the LDL cholesterol circulating in the blood. In clinical trials, PCSK9 inhibitors have been shown to lower LDL levels significantly beyond what can be achieved with statin drugs, which have been the standard cholesterol-lowering therapy for more than two decades.

What the science says so far: In clinical trials, PCSK9 inhibitors lowered LDL levels by about 60 percent. The new drugs also seemed to lower the risk of heart attack and mortality related to heart disease over about a one- to two-year follow-up. And they did so without the most common side effect of statins: muscle pain.

Source: Archives of Internal Medicine

THE #1 REASON YOU'RE NOT LOSING BELLY FAT

A new study has linked obesity and sodium intake so closely that cutting down on salt might be the absolute best way to shed belly fat, fast. For every extra gram of salt you eat in a day--that's a mere of 1/5 a teaspoon, or about what you'll find in one of those tiny salt packets from the soup shop--your risk of obesity climbs by 25 percent. Researchers speculate that sodium alters our metabolism, changing the way in which we absorb fat.

And that's really bad news. American men eat 4,243 mg of sodium a day, about double what experts recommend, while women average about 3,000 mg daily. And most of the salt we eat comes *not* from our own salt shaker, but from restaurants and packaged foods. The best way to seize control: Cook more at home, which will automatically cut your salt intake in half.

Source: Men's Fitness

5 MOST UNHEALTHY SNACKS

Unhealthy Snack # 1: French Fries

On their own or as a side dish, French fries are usually a must to make any meal yummy. From little kids to adults, they are an evergreen favorite. In actuality, one serving is a mass of starch and salt. To make it even simpler this means fat. This kind of snack will not only stack on the pounds but will even make you feel low and tired most of the time. For little kids, a serving of fries may fill them up temporarily but will provide no nutritional value to their diet. Furthermore, and this is a well known fact insulin is released from potatoes, making it risky not just for diabetics but everyone else too.

Unhealthy Snack # 2: Potato Chips

Similarly, potato chips, a much-beloved snack the world over and by people of all ages has its disadvantages. If baked at home they can be healthier but otherwise they are cooked in oil and they have a tendency to absorb a lot of oil when they are frying. The high salt content is unhealthy. You don't have to suffer from blood pressure to know that potato chips on a regular basis must be avoided. The other problems with chips are they often fill you up and when it's meal time you find yourself unable to eat your healthy meal. Arguably, other food experts insist consumers look at the flipside. They say that because once consumed the carbs turn into sugar in our body and makes us feel, for the moment energetic but very soon the body begins to suffer from hunger pangs. Also, because of the high temperatures at which the chips are fried whatever precious little nutrients are available in the dish are cooked away.

Unhealthy Snack # 3: Nachos

Nachos with cheese is another very popular but very unhealthy snack. Again, unless you decide to make the dish at home, baked and loaded with fresh vegetables and salsa, the kind you get at cafes or movie theatres has usually been deep fried and steeped in salt and cholesterol. It is also impossible to determine what quality of cheese has been used. According to some food experts a small, 100-gram portion can have up to 306 calories. And this isn't even your meal. Both the fat in the cheese and the carbohydrates in the chips is yet another dish that will pile on the pounds and make you feel lethargic.

Unhealthy Snack # 4: Doughnuts

Next we have on the list are doughnuts. Glazed or covered with a layer of chocolate or whatever topping you fancy, they are moist, gooey (when they are center filled) and at times, heavenly. Except, they are not! To put it mildly, they are made from flour, coated in sugars that are more often than not refined, artificial flavoring is often used, and of course, they are deep fried. So if you're conscious about your weight, you'll want to stay away from this dangerous delight. The consumption of the snack can amount to approximately, 200 calories per doughnut and this is when it is simply glazed.

Unhealthy Snack # 5: Soft Drinks

The first thing that comes to mind is the fizz, the delicious, bubbly fizz. Soft drinks have in reality long been supposed to lead to lower calcium levels along with higher phosphate levels in the blood stream. In such a situation the bones lose their calcium levels leading to diseases such as osteoporosis in the long run. The sugar levels in some drinks amount to 12 teaspoons in one 1 liter bottle. The fizz that is so much fun at first makes one feel bloated and disturbs natural gases in the stomach. Yet another common problem associated with soft drinks is the caffeine that is present in so many of them. According to health experts caffeine causes calcium loss through the kidneys. Lets not forget that soft drinks contribute to obesity!

Source: Harvard HEALTHbeat

SUCCESSFUL AGING

Aging is part 'n parcel of living. It's a natural occurrence of getting older. You can't stop the aging process, but you can do some things to age "successfully."

Kenneth Minaker, MD, Chief of the Geriatric Unit at Massachusetts General Hospital in Boston, says there are steps you can take to maintain the vigor and resiliency of a younger person, even as you get older. "I'm all for people making personal lifestyle changes that preserve their ability to function over time," he says.

We are going to live longer. In 1900, just one in 1,500 women lived till 100. Today, one in 40 can expect to live that long.

Dr. Minaker's 10 habits for successful aging are based on review of scientific literature on old, healthy people who lead full lives.

Sleep 7 to 8 hours per night. A good night's sleep promotes good health.

Control weight. Excess weight paves the way for heart disease, diabetes, cancer, osteoarthritis—conditions that compromise one's well-being.

Exercise. Vigorous physical activity is a must for maintaining vitality.

Limit alcohol intake. A drink a day for women and two for men is associated with lower heart disease risk. Higher levels increase the risk of certain cancers and accidents.

Don't smoke. Smoking is the most preventable cause of death and disability in our society.

Eat breakfast. Scientists don't know why it helps; they just know it does.

Become more educated. The more educated you are, the more "wiring" your brain has for making decisions that allow you to survive.

Stay socially connected. Having highly integrated social networks of people who care about you have a "very profound" effect on positive aging.

Maintain optimism and happiness. Optimists tend to do better than pessimists, says Minaker.

Source: Tufts University Health & Nutrition Letter

BURNING CALORIES

How many calories do you burn? Assuming you weigh 167 pounds, at the activity indicated, you will burn the following in 30 minutes:

Sleeping	35
Sitting motionless	40
Standing motionless	45
Typing at a computer	55
Washing dishes	85
Raking lawn	150
Walking at 3 mph	150

Source: Medicine and Science in Sports and Exercise

HAMSTRING-LOWER-BACK CONNECTION

If you have low back pain, you likely have inflexibility in your hamstrings. If the set of three muscles on the backside of the upper leg are tight, the discs in the spinal column are compressed because forward rotation of the pelvis is restricted.

A good stretching exercise is done with a towel. Lying on your back, hold onto the ends of a towel and put the center of the arch of your right foot, nearer the toes. With the right leg lifted vertically, gently pull on the towel. Repeat with the other leg.

To be effective, stretches should be held for 30 to 45 seconds.

Source: Georgia Tech Sports Medicine & Performance Newsletter

WHY ASPIRIN FIGHTS CANCER

You know that aspirin can reduce the risk of a heart attack. But there is now evidence that it also reduces the risk of colon cancer. A study from Ireland has identified one possible reason for its cancer-fighting capacity.

Aspirin (and other anti-inflammatory drugs (NSAIDs, such as ibuprofen and naproxen) work to block an enzyme called cyclooxygenase-2 (COX-2). The Irish study linked COX-2 with colon-cancer tumors.

A number of epidemiological studies have found that NSAID users have fewer cases of colon cancer than non-users.

Only aspirin, however, has been found to reduce cardiovascular risks.

Source: Consumer Reports on Health

FISHING FOR THE TRUTH

The American Heart Association recommends that you eat fish twice a week. "New studies show the remarkable health benefits of fish for people who have heart disease," says Penny Kris-Etherton, Ph.D., R.D., distinguished professor of nutrition at Pennsylvania State University, and one of the study's authors.

The omega-3 fatty acids in fish—particularly in fish that swim in cold waters—lower the risk of heart disease by making blood less sticky and thus less likely to form blood clots. These fatty acids also reduce elevated levels of triglycerides, another cardiovascular risk factor.

Here is a list of the amounts (in grams) of omega-3 fatty acids per 3 ounces of fish (baked, broiled or steamed).

There is a downside to eating certain fish, however. Those indicated in bold type may contain levels of mercury that are in excess of FDA safety guidelines. Methyl mercury can accumulate in some species of fish. It can cause elevated blood pressure, irregular heart rate and other health problems.

Fish (3 oz)	Omega-3 (gm)
Herring, Atlantic	1.9
Salmon, Atlantic	1.9
Whitefish	1.6
Tuna, bluefin	1.4
Sardines, canned in oil	1.3
Mackerel, Atlantic	1.2
Salmon, sockeye	1.2
Trout, rainbow, wild	1.0
Swordfish	0.9
Bass, freshwater	0.9
Mussels, blue	0.7
Halibut	0.6
Pollock, Atlantic	0.5
Sole/flounder	0.5
Ocean perch	0.4
Salmon, chinook/lox	0.4
Crab, Alaska king	0.4
Shrimp	0.3
Clams	0.3
Catfish, farmed	0.2
Cod, Pacific	0.2
Tuna, light (canned in water)	0.2
Haddock	0.2

Source: Consumer Reports on Health

NON-DRUG HELP FOR HIGH BLOOD PRESSURE

Lifestyle changes may reduce or eliminate your need for hypertensive medication. Mayo Clinic doctors recommend the following:

- ✓ **Maintain a healthy weight.** Even a reduction of 10 pounds can help.
- ✓ **Exercise.** Thirty to forty minutes a day is recommended.
- ✓ **Eat well.** Choose low-fat dairy products, whole grains, a d fruits and vegetables to maintain an adequate potassium intake.
- ✓ **Reduce sodium.** Limit sodium to 2,000 to 3,000

milligrams a day.

- ✓ **Stop smoking.** Nicotine raises blood pressure.
- ✓ **Limit alcohol.** Men should consume no more than one ounce of alcohol (2 ounces of 100-proof liquor, 24 ounces of beer, or 10 ounces of wine) a day
- ✓ **Limit caffeine.** Caffeine can cause a rise in blood pressure in some people.
- ✓ **Manage stress.** Find ways to relax.

Source: Mayo Clinic Health Letter

BEAT BAD BREATH

Everyone has bad breath. When we wake up in the morning, our mouth is full of bacteria. Fortunately brushing and flossing takes care of the “funk.” But, for some people the odor lingers.

What Causes Bad Breath?

Bad breath is often caused by a buildup of bacteria in your mouth (usually on the back of your tongue) that causes inflammation and gives off bad odors or gases that smell like sulfur.

The good news is that in most cases, bad breath will go away on its own with a little self-care:

Brush and floss daily and scrape your tongue—it’s where most of the odor- producing bacteria resides.

Drink water throughout the day. A moist, hydrated mouth can help you produce saliva and wash away food debris.

If you think you have bad breath, limit pungent foods. Certain foods like garlic or onions can stick with you even after brushing. As food is digested, it's absorbed into your bloodstream and then is expelled by your lungs when you breathe.

Eat a healthy, balanced diet and regular meals. Certain diets, like juicing, extreme fasting and very low carb diets can cause bad breath.

Snack on raw carrots, celery or apple slices. These healthy, crunchy snacks can help keep your mouth moist and clear away food debris.

Source: Prevention

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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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