



AVIATION MEDICAL BULLETIN™

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FRESH OR FROZEN?

Ever wonder when should you opt for fresh fruits and vegetables—or just go the convenient route and buy frozen? You're in luck: *Both* frozen and fresh fruits and vegetables retain their nutrients.

Researchers analyzed the nutrient content of eight fruits and vegetables (broccoli, cauliflower, sweet corn, peas, green beans, spinach, blueberries, and strawberries) at six different seasonal points throughout two years. They split the produce into three different groups: Fresh, fresh-stored (meaning it sat in the fridge for five days), and frozen.

In a majority of their comparisons, the researchers found no significant difference in the nutrient content—specifically vitamin C, vitamin A, and total folate—of the fruits and vegetables. When there were differences, frozen produce was actually more likely to retain its nutrients than fresh-stored; the researchers found.

That's because fruits and vegetables produce enzymes that quickly lead to spoiling of nutrients. Freezing them puts that process on hold, which keeps all the nutrients packed tight until you're ready to eat them.

So it's doesn't really matter whether you prefer fresh or frozen, as long as you're actually incorporating enough fruits and vegetables into your meals.

Getting enough produce is one of the easiest way to increase your intake of vitamins and minerals that are crucial for your brain health, immune system, skin, and muscles.

But, nearly 90 percent of Americans don't eat the recommended 2-3 cups of vegetables daily and about 80 percent of people don't eat enough fruit, which is about 2 cups a day for most people.

THE TOP 5 CONDITIONS THAT SHORTEN AMERICAN LIVES ARE PREVENTABLE

More bad news for plus-sized Americans: Obesity is the leading cause of preventable life-years lost in the nation, a new study finds.

Obesity steals more years than diabetes, tobacco, high blood pressure and high cholesterol -- the other top preventable health problems that cut Americans' lives short.

These preliminary results continue to highlight the importance of weight loss, diabetes management and healthy eating in the U.S. population. Obesity was linked with as much as 47 percent more life-years lost than tobacco. Tobacco, meanwhile, had the same effect on life span as high blood pressure.

The researchers noted that three of the top five causes of life-years lost -- diabetes, high blood pressure and high cholesterol - can be treated.

CHEW ON THIS

Eating healthier foods can actually save you money, according to a study published in the *Journal of the American Dietetic Association*. The savings came from reducing portion sizes and from buying fewer of the high-calorie foods that tend to increase the amount spent at the grocery store.

EVERY BIT OF MOVEMENT MATTERS

The studies keep rolling in, and the conclusion is consistent: continuous sitting is bad for your health. In fact, many studies have revealed that the more time a person spends sitting, the higher their risk of death from any cause.

Inside This Issue ...

Is TV Making You Fat?	2
What Causes The Most Emergency Room Visits?	3
Unexpected Heart Attack Triggers	4
Exercise Made Easy	5
Size Matters	6
Counting Your Steps	7
<u><i>We Help Keep You Flying (From Harvey Watt & Company)</i></u>	8

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But, don't panic just yet if you're tied to a desk or sit behind the wheel for long bouts of time. A study found that 60 to 75 minutes of daily moderate physical activity like walking, riding a stationary bike, dancing, golf, tennis, or coaching sports eliminates the risk of death related to sitting, even from sitting for more than eight hours per day. If you can't get in 60+ minutes of moderate daily activity there's still no reason to panic—so long as you try your best to make some type of movement every day.

Any movement has benefits

Many experts and a lot of research suggest that simply getting out of your chair every 30 to 60 minutes can have significant benefits and protect your health. Standing for one to two minutes every half hour or hour can help combat the negative physiological effects of sitting. Even if you can't move around, simply standing and stretching can help boost circulation, activate your metabolism, burn extra calories and increase focus. Some studies have even shown that frequent standing breaks significantly decrease your chances of developing diabetes.

Of course, if you can get up and walk or incorporate any other kind of physical activity that's even better. Research confirms that spreading out exercise and movement throughout the day reaps benefits. One recent study published in *Medicine and Science in Sports and Exercise* found that even hourly breaks of light activity decreased measurable damage to arteries.

Whether you can squeeze in 60+ minutes of moderate activity or just stand or move around every hour, keep in mind that movement of any type is what matters. The science is overwhelmingly telling us that less sitting and more exercise is the goal, and every little bit of improvement in either area helps.

IS TV MAKING YOU FAT?

Trying to stay slim? Start by switching off your TV during meal time.

Of course, just turning off the television won't make pounds melt away. But, new research suggests that not watching TV at dinnertime seems to reduce the risk of obesity in adults. Also, eating home-cooked meals is also linked to a lower risk of obesity. What doesn't seem to make much of a difference for adult weight is how often a family eats meals together, the study showed.

How often you are eating family meals may not be the most important thing. It could be that what you are doing during these meals matters more. This highlights the importance of thinking about what is going on during those meals, and whether there might be opportunities to turn the TV off or do more of your own food preparation.

Research found more than half of the respondents ate family meals on most days, 35 percent on some days, and 13 percent a few days a week. One-third of the study participants watched TV or videos most of the time during family meals, and another one-third said the TV was never on while eating meals.

Adults who said they never watched TV or videos during family meals were much less likely to be obese than those who always watched something during mealtimes, the findings showed. In addition, respondents whose family meals were all home-cooked were less likely to be obese than those who ate only some or no home-cooked meals.

The lowest risk of obesity was among adults who always ate home-cooked meals and never watched TV while having dinner. While eating meals together as a family didn't seem to be a factor in adults' obesity risk, it may provide other benefits for family members, such as improving social and emotional health.

HEALTH LESSONS MEN CAN LEARN FROM WOMEN

Catch More ZZZs

Women usually get more sleep than men. Many log at least 8 hours of shut-eye on weeknights. Both genders need between 7 and 9 hours a night. To help you nod off, make sure your room is dark and cool, and leave devices like phones, tablets, and TVs in another part of the house.

Keep Up With Your Buddies

Looking for a reason to get a group of guys together for poker night? How about this? It could add years to your life. Women tend to have more friends. Having a group of pals you can have fun with and trust can be quite healthy.

Kick the Habit

About 20 out of every 100 adult men smoke, while only 15 of 100 adult women light up. Whether you go through a couple of packs a day or only smoke every once in a while, it's time to talk to your doctor about how to stop.

Back Away From the Bar

Ladies know when to say no better than guys do. They're only half as likely to abuse alcohol as men. That's not the only bad news -- dudes are also more likely to binge and to stay drunk longer.

Play It Safer

Guess which gender takes more risks. Guys are usually the ones who don't wear seat belts, drive too fast, or make all-out war out of a friendly pickup basketball game. Slow down and think twice before you act -- and wind up in the ER.

Keep Your Skin Safe

Men spend more time in the sun. But, they're less likely to use sunscreen correctly, if at all. Use enough to fill a shot glass, and reapply every 2 hours.

Watch What You Eat

The healthy eating award goes to the gals. Guys eat more meat, while women eat more fruits and vegetables. Men are more likely to eat runny eggs, raw oysters, and nearly raw beef. The fact is, some guys just don't want to eat their veggies. Don't be that guy.

Wash Your Hands

Don't touch that bathroom door handle. Way more women wash their hands more often (and better) than men --

especially after they use a public restroom. That gets rid of germs that can cause disease. Plus, women are much more likely to use soap than men. Bottom line: If you don't want to catch a cold, the flu, or something worse, scrub down!

Get Checked Out

One way to stay healthy: Go to the doctor. Men are about twice as likely as women to say they haven't seen a doctor in the past year. Don't tough it out. Ask the doc how often you should come in and what tests he suggests for someone your age. Then make an appointment, and get it over with.

BLOOD PRESSURE DIFFERENCES BETWEEN ARMS

Has your doctor ever measured your blood pressure in both arms? Not a bad idea. Finding blood pressure differences between one side of the body and the other can be a warning sign for atherosclerosis in the main blood vessel leaving the heart or elsewhere in the body. It is a signal that you need to look further.

Research published in the British medical journal *The Lancet* found that a blood pressure difference of 10 to 15 points between arms increases the risk for dying from a stroke or from heart disease. Having a difference of 15 points or more was found to double the risk for peripheral artery disease (PAD), a condition that affects more than 12 million Americans. Researchers concluded this after reviewing 20 studies that recorded blood pressure differences between arms.

WHERE IS THE LARGEST (AND OFTEN INJURED) TENDON IN THE BODY?

The Achilles tendon is the largest tendon in your body -- and it's prone to injury. Each one connects your calf muscles to your heel bone. Repeated stress from running or jumping can inflame the tendon, known as Achilles tendinitis. If the condition lasts a long time, tiny tears develop in the tendon. That's called Achilles tendonosis.

Both injuries are usually treated with rest, ice, anti-inflammatory medications, and physical therapy. Surgery may be needed in severe cases or if the Achilles tendon is ruptured or torn.

WHAT CAUSES THE MOST EMERGENCY ROOM VISITS?

Most sports-related emergency room visits come from strains and sprains, about 29% according to the CDC. Broken bones are next, and bruises and scrapes are third. Ankles are the most injured body part at 12%. Fingers and faces are second and third.

When is a sprain or strain serious enough to see a health care professional? If you have severe pain, swelling, or numbness, or if you can't bear weight on the area, you should see a doctor. Another reason for a doctor's visit is if you have pain and swelling, instability, or joint abnormality from an old injury. If you don't have any of these signs, it may be safe to treat your injury at home.

HYPERTENSION TREATMENT

The DASH Diet

You may be able to lower your blood pressure by switching to a better diet. The DASH Diet -- Dietary Approaches to Stop Hypertension -- involves eating more fruits, vegetables, whole-grain foods, low-fat dairy, fish, poultry, and nuts. You should eat less red meat, saturated fats, and sweets. Reducing sodium in the diet can also have a significant effect.

Exercise

Regular exercise helps lower blood pressure. Adults should get about 150 minutes of moderate-intensity exercise every week. That could include gardening, walking briskly, bicycling, or other aerobic exercise. Muscle-strengthening activities are recommended at least two days a week and should work all major muscle groups.

Diuretics

Diuretics are often the first choice if diet and exercise changes aren't enough. Also called "water pills," they help the body shed excess sodium and water to lower blood pressure. That means you'll urinate more often.

Some diuretics may deplete the body's potassium, causing muscle weakness, leg cramps, and fatigue. Some can increase blood sugar levels in diabetics. Erectile dysfunction is a less common side effect.

Beta-blockers

Beta-blockers work by slowing the heart rate, which means that the heart doesn't have to work as hard. They are also used to treat other heart conditions, such as an abnormal heart rate called arrhythmia. They may be prescribed along with other medications. Side effects can include insomnia, dizziness, fatigue, cold hands and feet, and erectile dysfunction.

ACE Inhibitors

ACE inhibitors reduce the body's supply of angiotensin II -- a substance that makes blood vessels contract and narrow. The result is more relaxed, open (dilated) arteries, as well as lower blood pressure and less effort for the heart. Side effects can include a dry cough, skin rash, or dizziness, and high levels of potassium. Women should not become pregnant while taking an ACE inhibitor.

IT'S OK TO EAT FOOD THAT FALLS ON THE FLOOR?

As a kid, you may have followed the "5-second rule" that says you can pop food into your mouth if you pick it up right away. Turns out it's better not to.

Germs get on food as soon as it hits the floor. It's hard to know if they'll make you sick, but why take the chance? When in doubt, toss it out.

UNEXPECTED HEART ATTACK TRIGGERS

Lack of Sleep

You'll feel grumpy and tired if you don't get enough sleep on a regular basis, but it can raise your risk of a heart attack, too. In one study, researchers found that people who usually slept fewer than 6 hours a night were twice as likely to have a heart attack as those who slept 6 to 8. Doctors aren't sure exactly why this is, but they do know that losing sleep can raise your blood pressure and lead to inflammation. Neither of those is good for your heart.

Cold Weather

It's a shock to the system. Being outside in the winter months can cause your arteries to narrow, making it harder for blood to reach your heart. On top of that, your heart has to work harder to keep your body warm. If you're concerned about it, play it smart in cold temperatures, and limit heavy physical activity, like snow shoveling.

A Big, Heavy Meal

Think twice before going back for seconds or thirds -- it may hurt more than your waistline. When you eat large amounts of food in one sitting, it leads to higher levels of the stress hormone norepinephrine in your body. That can raise your blood pressure and heart rate, and it may trigger heart attacks in some people. Very fatty meals can also cause a sudden jump in a kind of fat in your blood, and that may temporarily damage some blood vessels as well.

Sudden or Intense Exertion

Getting in shape will protect your heart in the long run, but doing too much could be dangerous. About 6% of heart attacks are triggered by extreme physical effort. And, while you've probably heard that exercise is a good way to relieve stress, it's especially important not to overdo it when you're angry or upset.

Getting Out of Bed in the Morning

Heart attacks are more common in the morning. Your brain floods your body with hormones to help you wake up, and that puts some extra stress on your heart. You may also be dehydrated after a long sleep, which can make your heart work harder, too.

Alcohol

A drink a day seems to help protect your heart against disease, but heavy drinking may do just the opposite. Over time, that can raise your blood pressure, increase certain kinds of bad cholesterol, and lead to weight gain -- all of which can hurt your heart. There also can be short-term consequences: A single night of binge drinking can raise your risk of heart attack over the next week, according to one study.

HOW RISKY IS MAYO?

The claim: Mayonnaise is a major source of foodborne illness.

The facts: This myth continues to circulate, even on some reputable websites. Granted, summertime picnic spreads that include heaping bowls of potato salad, chicken salad, tuna salad, and egg salad can easily be the source of food poisoning if these foods are left out in the heat. But, here's the thing: Commercial mayonnaise—made primarily of water, vegetable oil, and eggs—isn't the culprit.

The mayonnaise myth began back when it was more common to make mayonnaise from scratch. But commercial mayonnaise doesn't cause food poisoning for a couple of reasons. One is that it is made with pasteurized eggs, which carry virtually no risk of contamination. Second, commercially prepared mayonnaise must adhere to what's known as a "standard of identity" set by the FDA—that is, it must be made with specific ingredients in a specific way. Two of the required ingredients for mayonnaise are vinegar and lemon juice, in set amounts. Both are acidic, and acid is the enemy of foodborne bacteria.

According to research, Salmonella, E. coli, Listeria, and other harmful bacteria die when "inoculated" into mayonnaise. Acidity is the most important intrinsic characteristic of mayonnaise, dressings, and sauces in determining the growth and the survival of pathogenic bacteria. There are no reports from the CDC since then, either. The fact is: it is the ingredients that are commonly paired with mayonnaise that are the risky ones. Chicken, tuna, potatoes, and eggs, for example, are all less acidic than mayonnaise and thus more susceptible to bacterial growth. Combine that with temperatures above 40°F and any bacteria that may be present will double in as little as 20 minutes.

If mayonnaise is part of the dish, bacterial growth is actually diminished, though mixing mayonnaise with contaminated ingredients doesn't make a dish safe. Food safety rules still apply: Wash hands and surfaces often during preparation. Don't cross contaminate (don't mix raw foods with cooked foods). Refrigerate perishable foods as soon as possible (40°F or below). If mayo dishes, such as chicken salad or tuna salad, are on your picnic menu, bring them in a cooler packed with ice to keep them below 40°F. And keep in mind that the USDA recommends throwing out any perishable foods, such as meat, poultry, fish, eggs, and prepared foods, that have been at room temperature for more than two hours, and after one hour if the temperature is 90°F or above. Refrigerating mayonnaise keeps it fresh longer.

EXERCISE MADE EASY

Health experts are telling us to exercise even more. Sounds hard, doesn't it? The good news is that you can exercise in small segments all day long. Wash your car. Walk the dog. Work in the garden. Park your car far away from the store. Get off the bus a couple of blocks before your regular stop.

These "fitness breaks" can all be added to the official amount of time recommended for exercise. The new U.S. Department of Health and Human Services daily requirements for exercise break down as follows:

30 minutes MINIMUM reduces risk for heart disease, diabetes, and some cancers

60 minutes SUGGESTED prevents weight gain in adults

60 – 90 minutes OPTIMUM to lose weight and keep it off (along with restricting calories)

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.

THE GOOD CHOLESTEROL

Good cholesterol, bad cholesterol: what's the difference? Is there a "naughty and nice" list for cholesterol?

HDL cholesterol is the well-behaved "good cholesterol." This friendly scavenger cruises the bloodstream. As it does, it removes harmful bad cholesterol from where it doesn't belong. High HDL levels reduce the risk for heart disease -- but low levels increase the risk.

What Makes HDL Cholesterol so Good?

HDL is short for high-density lipoprotein. Each bit of HDL cholesterol is a microscopic blob that consists of a rim of lipoprotein surrounding a cholesterol center. The HDL cholesterol particle is dense compared to other types of cholesterol particles, so it's called high-density.

Cholesterol isn't all bad. In fact, cholesterol is an essential fat. It provides stability in every cell of your body.

To travel through the bloodstream, cholesterol has to be transported by helper molecules called lipoproteins. Each lipoprotein has its own preferences for cholesterol, and each acts differently with the cholesterol it carries. Experts believe HDL cholesterol may act in a variety of helpful ways that tend to reduce the risk for heart disease:

- HDL cholesterol scavenges and removes LDL -- or "bad" -- cholesterol.
- HDL reduces, reuses, and recycles LDL cholesterol by transporting it to the liver where it can be reprocessed.
- HDL cholesterol acts as a maintenance crew for the inner walls (endothelium) of blood vessels. Damage to the inner walls is the first step in the process of atherosclerosis, which causes heart attacks and strokes. HDL scrubs the wall clean and keeps it healthy

What Are Good Levels for the HDL Cholesterol?

A cholesterol test or lipid panel tells the level of HDL cholesterol. What do the numbers mean?

- HDL cholesterol levels greater than 60 milligrams per deciliter (mg/dL) are high. That's good.
- HDL cholesterol levels less than 40 mg/dL are low. That's not so good.

In general, people with high HDL are at lower risk for heart disease. People with low HDL are at higher risk.

What Can I Do if my HDL Cholesterol Level Is Low?

If your HDL is low, you can take several steps to boost your HDL level and reduce your heart disease risk:

- **Exercise** . Aerobic exercise for 30 to 60 minutes on most days of the week can help pump up HDL.
- **Quit smoking** . Tobacco smoke lowers HDL, and quitting can increase HDL levels.
- **Keep a healthy weight**. Besides improving HDL levels, avoiding obesity reduces risk for heart disease and multiple other health conditions.

DUMB AND DUMBER

Secondhand smoke is even worse for kids than researchers first thought. Known for leading to asthma and behavioral trouble, it also appears to depress children's scores on math, reading, and problem solving tests. Put another way, smoke seems to decrease young people's IQ from 2 to 5 points, according to a Cincinnati Children's Hospital Medical Center Study. Experts suspect that nicotine damages brain cells. The real shame: as many as 25% of children still inhale smoke at home.

DID YOU KNOW?

Good health is a state of complete physical, mental and social well-being, and not merely the absence of disease or infirmity.

SIZE MATTERS

Portion sizes have never been bigger, and bigger portions encourage overeating by as much as 56%. In 1955, a single order of French fries weighed 2.4 ounces. Today a single serving size is nearly 7.5 ounces.

But go ahead and eat large portions of foods low in calories and fat such as vegetables, fruits, and broth-based soups. These foods can aid weight management by providing satisfying portions with fewer calories.

MAKING LITTLE CHANGES CAN MAKE A BIG DIFFERENCE

You can manage your weight – and even lose weight – with some simple small lifestyle changes.

1. Evaluate Your Eating Habits

Be realistic about your eating habits. Are you a late-night snacker? Do you taste your food while cooking? Do you finish the kid's leftovers? Being aware of these behaviors and stopping them can save a lot of extra calories you probably won't miss.

2. If You Fail to Plan, Plan to Fail

Have a strategy for what you will eat, and when. Plan your meals and snacks. Eat something nutritious and filling before a party where there will be junk food, or stash healthy snacks at work to avoid temptation.

3. Always Shop With a Full Belly

You've heard this before: never shop for groceries when you are hungry. You are more likely to make impulse purchases of foods that are less healthy. Make a shopping list in advance and stick to it. Stock your pantry and refrigerator with lots of healthy foods so you won't be tempted by junk foods.

4. Eat Regular Meals

Eat regularly to help yourself feel full, to prevent drops in blood sugar, or binge snacking. Some people need the old-fashioned three square meals per day; others do better with six smaller meals. Figure out what works best for you.

5. Eat Your Food Sitting Down at a Table and From a Plate

Don't eat out of packages, or while distracted by the phone, television, or computer. Sit down and make eating your only activity so you can focus on enjoying your food.

6. Serve Food Onto Individual Plates, and Leave the Extras Back at the Stove

Take one serving at a time. Fill your plate with the desired portion, and take it to the table, leaving the bowls or pots in the kitchen where they will not tempt you. It can take about 20 minutes to feel full after you start eating. If you give yourself a second helping before that time you may overeat.

7. Eat Slowly, Chew Every Bite, and Savor the Taste of the Food

Slow down when you eat. Drink a sip of water in between each bite. Put your fork down when you are chewing. Make sure all food is chewed thoroughly. This helps get to that 20-minute mark when your brain will get the signal from your stomach to know you're full.

8. Don't Eat After Dinner

After-dinner snacking can pile on the pounds and usually the food choices are not healthy. Resist the urge to eat after dinner. Have a glass of water or other beverage without calories, or try a piece of sugar-free hard candy. Brush your teeth to minimize the urge to eat. Decide you will shut down the kitchen after dinner – sometimes having a set time the kitchen is "closed" can help you avoid raiding the pantry.

9. If You Snack During the Day, Treat the Snack Like a Mini-Meal

If you must snack during the day, opt for nutritious choices that include complex carbs and a small amount of protein. An apple with some peanut butter is a good example.

10. Start Your Day With Breakfast

Breakfast is the most important meal of the day – we've all heard it. It's important because your body has been resting all night and it needs fuel to start your metabolism back up and give you energy for your day. You'll also be less hungry at the next meal.

SALT AFFECTS BLOOD VESSELS WITHIN HALF HOUR OF EATING

A salty meal might start having negative effects on your blood vessels before you've finished dessert, according to new research. Scientists report that a meal containing a typical 3.8 grams of salt reduced the ability of blood vessels to widen within just 30 minutes.

The salt effect peaked about an hour after the meal and faded after two hours - similar to responses seen after a meal high in saturated fats, "which we know can damage blood vessels in the long term."

EXERCISE IS THE BEST MEDICINE

If you want a natural remedy that really works, try exercise. A survey of more than 46,000 people found exercise to be almost as effective--and sometimes more effective--than prescription medications for common medical problems. Participants also favored exercise over many alternative therapies such as massage, diet, herbs, and acupuncture.

Exercise scored better than other natural remedies for...

- allergies
- depression
- high cholesterol
- insomnia
- respiratory infections

Exercise worked as well as prescription medications for...

- arthritis
- back pain
- prostate problems

NEW DIETARY GUIDELINES

- Enjoy your food, but eat less.
- Avoid oversized portions.
- Make half your plate fruits and vegetables.
- Switch to fat-free or low-fat (1%) milk.
- Compare sodium in foods like soup, bread, and frozen meals – and choose the foods with lower numbers.
- Drink water instead of sugary drinks.

COUNTING YOUR STEPS

If your goal is to walk 10,000 steps a day, the equivalent of 30 minutes of brisk exercise, here are some counting hints:

- One mile = 2,000 to 2,100 steps.
- Nine holes of golf without a cart = 8,000 steps.
- One city block = 200 steps.
- The average person walks about 1,200 steps in 10 minutes (not a brisk pace).
- An easy way to check the accuracy of a pedometer is to walk where you know the distance, such as on a track or around a football field.
- If you walk in a shopping mall, the mall public relations office should also be able to tell you the distance.

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.