



# AVIATION MEDICAL BULLETIN™

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## DON'T EVER FORGET THE BENEFITS OF HAND WASHING

As we enter into fall and winter, we too enter the cold and flu season. While you should indeed get your yearly flu shot, don't mistakenly think that vaccinations can protect you from every illness or from getting sick altogether. To be sure, the very basic act of hand washing can protect your health just as well as some of our most recent and sophisticated treatments.

Good old-fashioned hand washing is one of the simplest and most important things you can do to avoid getting sick and spreading germs to others. Proper washing removes germs from your hands. If you have harmful germs on your hands and then touch your eyes, nose or mouth, you can get sick.

### What's The Best Way To Wash Your Hands?

According to the Centers for Disease Control and Prevention (CDC), you can effectively wash your hands and help prevent the spread of germs and disease in about 30 seconds:

- Wet your hands with clean, running water (it doesn't matter if the water is cold or warm).
- Apply soap, and **lather** your hands by rubbing them together with the soap.
- Scrub for at least **20 seconds**.
- Rinse your hands well under clean, running water.
- Dry your hands using a clean towel or air dry them.

## DID YOU KNOW?

Visceral or "deep" fat wraps around your inner organs is more troublesome for your health than subcutaneous fat (fat that's directly under your skin) which sits around your buttocks, legs or arms. If you have a large waist or belly, you have visceral fat. Shedding belly bulge impacts more than your appearance. Excess abdominal fat is linked to an increased risk of heart disease, type 2 diabetes, insulin resistance and some cancers.

## KEEPING YOUR HEART FIT MAY HELP YOUR MIND STAY SHARP

Older individuals who reached more of the American Heart Association's seven goals for heart-healthy living showed quicker thinking speeds and less decline in memory and thinking skills six years later. The study focused on Life's Simple Seven, a template for heart healthy living created by the American Heart Association.

1. **Manage blood pressure.** It should normally be less than 120/80 mm Hg.
2. **Control cholesterol levels.** High cholesterol contributes to plaque, which can block arteries.
3. **Keep blood sugar levels** in a normal range. High blood sugar levels can damage the heart, kidneys, eyes, and nerves.
4. **Get moving.** Try for at least 150 minutes of moderate physical activity or 75 minutes of vigorous physical activity weekly.
5. **Eat right.** Get a mix of nutritious foods from all food groups. Limit salt, sugar, saturated fat, and trans fat.
6. **Maintain a healthy weight.**
7. **Don't smoke.**

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### ANXIETY GETTING THE BEST OF YOU?

It's perfectly normal to worry from time to time—job concerns, financial security and your health are just a few items that can cause you to fret. Anxiety can prove to be a healthy response, spurring you to take action when facing danger or uncertainty. But, for some people, anxiety is a routine part of their everyday lives.

Generalized Anxiety Disorder (GAD)—the broadest type of anxiety—is characterized by constant, excessive and often unwarranted worry. Usually, this means having **persistent anxious thoughts on most days of the week, for several months**. Also, the anxiety is typically so severe that it interferes with daily life, and is accompanied with symptoms such as fatigue, restlessness, muscle tension and irritability.

Only a doctor can diagnose GAD. If you've experienced the symptoms above, or think you might have this condition, call or visit your primary care doctor right away. There are several treatments that can help alleviate generalized anxiety disorder.

According to the National Institutes of Health, GAD affects about 6.8 million American adults. The disorder develops gradually and can arise at any time in one's life.

### QUICK ANXIETY COPING STRATEGIES

- ✓ Take a walk—even if it's just for 5 minutes. It will ease tension and boost your mood.
- ✓ Aim for your best instead of perfection. Trying to be perfect is stressful. Take comfort in your best effort.
- ✓ Make a lunch date.
- ✓ Having someone to talk to can take your mind off your anxiety and help you cope.
- ✓ Let people know how they can help you. Asking your family or friends to take on certain tasks and chores can help unload some of the burden you feel.
- ✓ Write down your worries. It can help identify what's bothering you and allow you to evaluate what you can and can't do about it.

### THERE IS A FOUNTAIN OF YOUTH

**There is a fountain of youth:** It is your mind, your talents, the creativity you bring to your life and the lives of people you love. When you learn to tap this source, you will truly have defeated age.

— Sophia Loren

### HOW TO SPOT & TREAT THYROID TROUBLES

Your thyroid is a small, butterfly-shaped gland that sits low on the front of the neck. Although it is small in size, the thyroid plays a big role in your overall health. The gland secretes hormones that influence metabolism, growth and development, and body temperature. If your thyroid isn't functioning properly, you are likely to experience several symptoms. However, because common symptoms of an overactive thyroid can be associated with fatigue or aging in general, many people dismiss them and never get checked out until the condition greatly worsens.

#### Could you have thyroid issues?

Millions of people have an overactive thyroid gland and don't know it. The condition, known as hyperthyroidism, causes your thyroid gland to make and release more thyroid hormones than your body needs. The condition is much more common among women, but men can develop it as well. People with an overactive thyroid often experience several symptoms including:

- Increased body temperature and/or an inability to stay cool
- Constant perspiration, thirst and/or hunger
- Irritability, anxiousness and/or insomnia
- Unexplained weight loss even when appetite and the amount and type of food you eat remain the same or even increases
- An enlarged thyroid gland (goiter), which may appear as a swelling at the base of your neck
- Shaky hands
- Vision problems like watery, or double vision
- Hives
- Increased heart rate

If you've been experiencing any of these symptoms, call your healthcare provider and ask about having your thyroid tested. Aside from the daily discomfort that hyperthyroidism can cause, if left untreated, an overactive thyroid can cause health complications, such as irregular heart rhythm and heart trouble, miscarriage, or osteoporosis.

There are several different ways your doctor can treat

hyperthyroidism. Depending on your age and the severity of the condition, treatments could include anti-thyroid medications, radioactive iodine, beta blockers, or surgery.

### ARE YOU AN 'ULTRA' EATER?

More than half of the average American diet consists of ultra-processed foods, according to one study. What's more, these foods make up 90% of the excess sugar calories Americans take in.

Ultra-processed foods contain flavorings, colorings, sweeteners, and other additives. Ultra-processed foods include mass-produced soft drinks, sweet or savory packaged snacks, confectionery and desserts, packaged baked goods, chicken/fish nuggets and other reconstituted meat products, and instant noodles and soups.

### THE WELL ROUNDED WAY TO LIFELONG FITNESS

Any physical activity is better than none, but a well-rounded approach is the best way to go for lifelong physical benefits. What does well-rounded mean? It's focusing on all four types of exercise:

**Endurance (or aerobic)** — Think of activities that increase your breathing and heart rate. Regular endurance/aerobic movement can help to delay or prevent conditions that often become more common as you age.

**Strength** — Think activities that involve lifting or pushing weight. You don't need to head to a gym. Exercises that include using your own body weight can provide benefit.

**Balance** — Think activities that help to keep you steady and upright. Having good balance can prevent falls, which often become more common with age.

**Flexibility** — Think activities that focus on stretching. Being flexible keeps your muscles loose and relaxed and helps to give you more freedom of movement.

### HOW TO CHOOSE BREAD THAT'S ACTUALLY HEALTHY

All bread is not created equal. The bread aisle in the grocery store can seem like a confusing assortment of bagel flats, multigrain slices, and whole-wheat rolls (with an old-school loaf of Wonder Bread thrown in the mix). While it's clear that not all bread is created equal, it can be hard to know how to make the healthiest pick.

It's a good idea to arm yourself with some information beforehand—that way you know what to look for and what different terms actually mean. The truth is, there's

no need to fear this carb. Bread can be an incredibly nutritious addition to your diet. Here are some go-to rules next time you're in the bread aisle:

#### Whole is key

When choosing bread, always opt for the whole-grain option. Whole-grain products use the entirety of the grain. This includes the endosperm, germ, and bran, which provide fiber, protein, vitamins, and minerals for your body.

#### ...But be sure to look for the labels that say 100% whole grain

Breads can label themselves 'whole grain' even if only 51 percent of the ingredients qualify. That's why it's important to examine packaging for the "100 percent whole grain" stamp. If you see that, it means your loaf contains 16 grams of whole grains per serving.

And, when it comes to choosing between organic or conventional breads, you can save your money and skip the organic. It's not a make-or-break factor when it comes to bread.

#### Fewer ingredients mean better bread

The absence of artificial flavors, colors, and preservatives is important as well.

#### Focus on fiber

You've heard it before and we'll say it again—fiber is crucial to your diet. It helps keep you full, encourages healthy bowel movements, and improves gut health. See how many grams of fiber there are per slice, and ideally, you're going to want anything over three grams. The fiber comes from the endosperm that's left intact in whole grains.

According to the U.S. Dietary Guidelines, you should aim for about 30 grams of fiber per day, and half of your daily grain intake should be whole grains.

### BAD BREATH CAUSES

#### A Low-Carb Diet

When you cut out carbs and boost the amount of protein you eat, your body starts burning fat for energy. That process makes compounds called ketones, which cause bad breath. In this case, better dental hygiene won't solve the problem. Your best bet is to mask your breath with sugar-free gum.

#### The Common Cold

As if they weren't annoying enough, respiratory tract infections like colds and bronchitis can also give you bad

breath. That's because odor-causing bacteria like to feed on mucus. And if you have a stuffy nose, you're more likely to resort to mouth-breathing, which can dry out your mouth.

### SHOULD MODERATE DRINKING BE RECOMMENDED AS PART OF A HEALTHY LIFESTYLE?

Drinking is distinctly unhealthy. And, not in the typical ways you might associate with alcoholism, but in the sense of increased cancer risk—even for moderate drinkers.

The World Health Organization has recognized alcoholic beverages as a Group 1 carcinogen since 2012, meaning evidence supports a link between alcohol and increased cancer risk.

This past March, a review of studies looking at the correlation between drinking and cancer concluded that “there is strong evidence that alcohol causes cancer at seven sites in the body and probably others. The research credits alcohol with nearly 6 percent of all cancer deaths worldwide.

Lots of us drink and we'd really like to believe drinking is good for us. But, the research around that has really fallen apart in the last couple years. Studies that support alcohol's potential health benefits have been grossly oversold by industry-funded research—in the end, distracting consumers from the realities of cancer risk.

### LIFESTYLE AND COLON CANCER

Early detection and removal of colon polyps that could eventually turn cancerous is the best prevention against colorectal cancer.

Since it is also most treatable when found early, adults over 50 should get screened for colon cancer. People with a family history of colorectal cancer may want to begin screening earlier than age 50 (10 years before their relative developed colon cancer), especially if they have other risk factors.

Lifestyle choices you can make to help ward off colorectal cancer include:

- ✓ Don't smoke. Smokers may have a two - to threefold higher risk for developing pre-cancerous polyps.
- ✓ Limit alcohol. Averaging more than two drinks per day has been linked to an increased risk for colon cancer.
- ✓ Follow a diet high in fiber from fruits, vegetables, and whole grains, and low in fat.

- ✓ Get at least 30 minutes of brisk exercise every day.
- ✓ Maintain a healthy weight.
- ✓ Take a daily multivitamin containing folic acid.
- ✓ Increase calcium intake with low-fat dairy products or calcium supplements.

### WHY DO I HAVE TO COUGH?

An abdominal hernia results from a weakness in the abdominal wall. Soft tissue, usually part of the intestine, may bulge through the weak spot. This bulge is most likely to happen when you increase pressure within the abdomen which normally occurs with activities such as lifting, straining, sneezing and coughing. While your doctor checks for a hernia, especially an inguinal hernia, a forced cough may push tissue through the defect in the wall, making it easier to detect.

### CANCER PREVENTION

Two-thirds of cancer deaths in the U.S. could be prevented through lifestyle changes in diet, exercise, not smoking, and cancer screening.

### BREAST CANCER AWARENESS

Women fear breast cancer, even though heart disease is by far the most common cause of death. According to the National Cancer Institute, women have a 1 in 8 chance of being diagnosed with breast cancer at some time in their lives. Your breast-cancer risk may be higher or lower, depending on your personal health history, family history, and many other factors not fully understood.

So at various ages, these are the risks:

Age 30 to 39... 1 in 229

Age 40 to 49... 1 in 68

Age 50 to 59... 1 in 37

Age 60 to 69... 1 in 26

### ALL WEATHER WORKOUTS

The short days of winter have sidetracked many an outdoor walking or jogging routine. But, even in regions with biting winds and freezing cold, you can keep chugging through the season if you take precautions and make adjustments.

**Be visible.** If you're working out on roads before sunrise or after sunset, you need to make yourself visible to drivers. Wear white or bright outer layers, or consider buying a reflective vest or a small, battery-powered flashing red light that you can clip to your jacket or bike.

**Wear layers.** Cold-weather exercise clothes should both keep you warm and allow sweat to escape. Layers work best because you can shed and don them as needed to stay comfortable. Start with underwear and socks made of a synthetic fabric that wicks moisture away from the skin. Avoid cotton, which retains sweat and loses its insulating power. Wool or lightweight synthetic fleece works well as a middle layer because it also wicks moisture, but it isn't ideal for direct contact with the skin. Add a wind- and water-resistant jacket made of nylon or a breathable synthetic such as Gore-Tex. Wear a stocking cap and gloves or mittens for protection.

**Warm up.** Cold muscles are tight and vulnerable to strains. Moreover, sudden exertion in cold air can cause a sharp rise in blood pressure or trigger asthma attacks in susceptible people. To avoid problems, spend a few minutes walking, jogging in place, or otherwise working muscles and joints through the movements you'll be doing more vigorously outdoors, gradually boosting the intensity. After working out, cool down by walking slowly until your heartbeat drops close to its resting rate to prevent sudden, potentially dangerous drops in blood pressure.

**Stay hydrated.** Cold weather may leave you feeling less thirsty, but it's still easy to become dehydrated, which can impair your body-heat regulation. As a general rule, drink about one or two cups of water before starting. During the workout - or right after a short one - you should take in as much fluid as you've lost in perspiration. For example, drink about one cup every 20 minutes, if you're sweating profusely.

People with certain health conditions, such as asthma, coronary heart disease, or diabetes, should check with their doctor for more specific directions before exercising strenuously outdoors—even if they've been working out regularly in warm weather.

### YOU MAKE THE CALL

People trying to quit smoking can double their chances of success by using a telephone counseling program like the quit-lines available in most states.

Visit [www.smokefree.gov](http://www.smokefree.gov), or call 1-800-QUITNOW for a referral to a quit-line in your area.

Other resources that will increase your chances of success include setting a quit date and making a plan to help deal with cravings. Keep gum or sugarless candy available, enlist the help of family and friends, and avoid situations that always trigger your urge to smoke

### WAIST SIZES

- 30 - Average waist size in inches in women in 1960.
- 37 - Average waist size in inches in women today.
- 35 - Waist size in inches that indicates obesity in women.

### OBESITY ON TV

According to a Harvard study, two hours of watching TV a day raises your odds of becoming obese by 23%; four hours a day raises it by 46%.

The average woman spends nearly five hours per day watching TV.

### DON'T STOP ONCE YOU START

Discontinuing low-dose aspirin after a heart attack or stroke sharply raises the risk of having another one.

In a study of more than 600 stroke and heart-attack survivors, Swiss researchers found that those who stopped taking their aspirin—because of pending surgery, bleeding, or just forgetting or deciding to stop—had triple the risk of having a stroke within the month, compared with those who stayed on aspirin. That bolsters earlier research linking aspirin withdrawal to a strongly increased risk of second heart attacks.

Researchers surmise that stopping aspirin not only eliminates its protective benefits but may possibly elevate risk beyond original levels by making platelets more likely to form clots. Earlier studies have similarly suggested a “rebound” in cardiovascular risk after stopping cholesterol-lowering statin drugs.

Those findings highlight the importance of strictly adhering to your aspirin regimen, even if you've never had a heart attack or stroke. If your doctor or dentist advises you to stop taking aspirin before a surgical procedure, ask whether the risk of bleeding outweighs the risk of discontinuing the aspirin.

If you need to stop, do so as briefly as possible. If you experience gastrointestinal bleeding, talk to your doctor about switching to another blood thinner.

### COMPARE APPLES AND ORANGES

In deciding which fresh fruits and vegetables to buy, consumers go for taste first and health benefits second. A survey by the Produce Marketing Association found that Americans prefer, in this order:

- Apples
- Oranges
- Bananas
- Broccoli
- Greens (spinach)
- Tomatoes

Why not go for them all and eat at least nine a day?

**CALCIUM NEEDS**

Daily calcium needs change with age...

1 to 3 years	500 mg
4 to 8 years	800 mg
9 to 18 years	1,300 mg
19 to 50 years	1,000 mg
51 years and older	1,200 mg

**EXERCISE MAY CUT YOUR RISK OF 13 TYPES OF CANCER**

Need fresh motivation to lace up those walking shoes? Greater activity is linked to lower odds of three of the most common cancers.

A study of 1.44 million adults reports that physical activity is associated with lower risk of 13 types of cancer, including three of the four most common—breast, colon and lung cancer. Generally, meeting the recommended 150 minutes a week for moderate exercise, such as walking, or 75 minutes a week of vigorous activity, was associated with lower risk. *But, people who exercised more were found to have even lower risk.*

Researchers say minimizing your risk of many types of cancer, including several of the most common, yet again gives us all a great reason to strive to obtain the weekly recommendation for moderate-to-vigorous activity.

The link between greater leisure-time physical activity and lower cancer incidence largely held even when smoking history and obesity were factored in. The lower risk was most significant for esophageal cancer—42%—which researchers noted as important because such tumors are particularly deadly. Greater levels of physical activity were associated with a 10% lower risk for breast cancer, 16% for colon cancer, and 26% for lung cancer. Other cancers less likely among those exercising more were leukemia, myeloma and cancers of the liver, kidney, stomach, endometrium, rectum, bladder, and head/neck.

The connection between excess weight and cancer was clear in the study, but the news was positive even for those who have a hard time losing weight: overweight and obese participants who exercised were much less likely to develop most cancers than their sedentary peers.

**TAKE CHARGE!**

What about diet? The role of diet in cancer risk is complex, but the American Cancer Society <www.cancer.org> recommends:

- ❖ Eat a healthy diet, with an emphasis on plant foods.
- ❖ Choose foods and drinks in amounts that help you get to and maintain a healthy weight.
- ❖ Limit how much processed meat and red meat you eat.
- ❖ Eat at least two and a half cups of vegetables and fruits each day.
- ❖ Choose whole grains instead of refined grain products.
- ❖ If you drink alcohol, limit your intake. Drink no more than one drink per day for women or two per day for men.

**PHILADELPHIA FIRST BIG CITY TO TAX BEVERAGES**

Come January, Philadelphia will be the first major US city to tax sodas and other sweetened beverages. The city council rebuffed a multi-million-dollar lobbying effort by the beverage industry in passing the tax, which will add about 50 cents a liter to the cost of sodas, sports drinks, energy drinks and sweetened coffees and teas.

Although the measure targeted Philadelphia’s high rates of obesity and overweight—68% of adults and 41% of children—it also taxes diet drinks containing low-calorie sweeteners. Only drinks containing at least half milk or fruit or vegetable juice are exempt.

**NEW LOW-CALORIED SWEETNER OKAYED**

Look for another option in low-calorie beverages now that the US Food and Drug Administration has okayed EverSweet. The agency issued a GRAS (Generally Recognized As Safe) “no-objections” letter allowing maker Cargill to introduce the sweetener.

The “next-generation” product is similar to sweeteners made from stevia, but is produced by fermentation of baker’s yeast rather than from the plant leaf. Said to be ideal for use in sodas, especially colas, EverSweet promises sugar-like taste without a bitter aftertaste. Cargill and partner Evolva have not yet set a commercial release date, however.

**OMEGA-6s IN VEGETABLE OIL LINKED TO LOWER DIABETES**

Contrary to some advice to limit the omega-6 fats found in vegetable oil, a new Finnish study finds that high blood levels are associated with a significantly reduced risk of type 2 diabetes, at least in men. The study looked primarily at linoleic acid, an essential omega-6 fat not formed by the body, which must be obtained from the diet. It’s the primary fatty acid found in oils high in polyunsaturated fats (see below) as well as nuts and seeds.

Diets rich in omega-6 fatty acids have been consistently associated with optimal health outcomes, and this study further reinforces those findings. Fortunately, it is relatively easy to incorporate vegetable oils high in omega-6 fatty acids, such as soybean and corn oils, into the diet.

**Omega-6 Benefits:** Some studies—and innumerable Internet posts—have suggested omega-6 fatty acids increase inflammation or advocate maintaining a low ratio of omega-6 to the omega-3 fats found in fish. But, replacing saturated fats with polyunsaturated fats such as those in liquid vegetable oil—and specifically linoleic acid—has been shown effective in reducing cardiovascular risk. Polyunsaturated-fat levels have also been linked to lower mortality risk.

Common cooking oils vary in their percentage of polyunsaturated fat (primarily linoleic acid). Among those high in omega-6s, these are all good choices:

- ✓ Soybean oil—60% polyunsaturated
- ✓ Corn oil—57%
- ✓ Safflower oil (not “high-oleic”)—78%
- ✓ Grapeseed oil—73%
- ✓ Sunflower oil (not “high-oleic”)—69%

Keep in mind that all oils are concentrated sources of calories—about 120 per tablespoon. Unsaturated fats should be used to replace fats and oils high in saturated fat, not added to the diet.

**SUSTAINABLE ACTIVITIES**

Few of us play team sports such as baseball, soccer, football, basketball, or hockey after graduation. But, students who participate in activities such as tennis, golf, jogging, cycling, and swimming tend to continue such activities throughout life. A recent study suggests that school and college PE programs should emphasize sustainable activities.

**DECLINING RISK**

A man’s risk of dying from a heart attack is about 40 percent less than it was for his father at the same age. The same is true for women, compared to their mothers.

**QUITTING SMOKING AND WEIGHT GAIN**

Most women believe that if they stop smoking they will gain weight. A recent study by the University of Minnesota indicates that is not true. Fully two-thirds of women who quit didn’t gain any weight; the one-third who did only gained a few pounds and lost it quickly.

**OBESITY INCREASES**

Here’s a look at the trend in weight for Americans:

Decade	Obesity
1960s	1 in 7
1970s	1 in 4
2000s	1 in 3
2010s	1 in 2.5

**EATING WHILE DRIVING**

Eating behind the wheel is a growing cause of automobile accidents. Interestingly, it isn’t the eating per se, so much as trying to clean up the spill. Mustard seeps out of a hamburger and you try to keep it off your clothes or the seat of the car. Here are the 10 foods that insurance companies have found to be the most likely to cause problems:

- |                       |                        |
|-----------------------|------------------------|
| 1. Coffee             | 6. Barbeque            |
| 2. Hot soup           | 7. Fried chicken       |
| 3. Tacos              | 8. Jelly-filled donuts |
| 4. Chili-covered food | 9. Soft drinks         |
| 5. Juicy hamburgers   | 10. Chocolate          |

**WALKING, THE BOTTOM LINE**

If you choose walking as your mode of exercise, here are some guidelines:

1. **Pace.** At least 3.5 mph is the rule of thumb. That’s about a mile in 17 minutes. (15 to 20 minute miles are generally acceptable, based on age, weight and fitness level.)
2. **Frequency.** Every day if possible.
3. **Duration.** At least one hour.

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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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