



# AVIATION MEDICAL BULLETIN™

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## COMMON CAUSES OF MID-LIFE WEIGHT GAIN

Mid-life weight gain is one of the most predictable and unhealthy accompaniments of aging with most people gaining at least a pound or two a year. Unfortunately, mid-life comes with a convergence of many different forces that bear on our waistlines, tipping the scales in an upward direction.

### The six primary drivers of mid-life weight gain:

1. A decrease in metabolism due to loss of lean body mass (muscle)
2. A decrease in metabolism due to impaired insulin function (insulin resistance)
3. Increased time spent sitting
4. Less physical activity/exercise
5. Stress
6. Inadequate sleep duration or quality

The good news is that mid-life weight gain is not inevitable or irreversible. Physical activity reigns supreme as the ideal antidote to avoid mid-life weight gain because it can improve or alleviate all six of these drivers! For best results, strive for 30 minutes or more of moderate to vigorous physical activity five or more days a week along with two days of resistance (weight-bearing) exercise each week.

## 45 YEARS OLD

The age at which the American Diabetes Association recommends routine screening for type 2 diabetes.

## WANT TO EAT LESS? DOWNSIZE YOUR DINNERWARE

Consider purchasing smaller dinnerware. We tend to serve ourselves less food and consequently eat less when we use smaller plates, bowls and utensils.

## TICK...TICK...TICK...

There are 168 hours in a week, and you only need 2.5 of those hours to reap the health benefits of exercise. For health benefits, it's recommended that you do moderate-intensity physical activity (i.e., brisk walking) for 30 minutes a day, five days a week.

If 30 consecutive minutes a day seems like a lot of time, try to incorporate just 10 or 20 minutes a day. Take the stairs whenever you can, or park your car farther away from your office.

## But don't forget...

More health benefits come with more physical activity, so the more exercise you can incorporate into your daily routine, the better!

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## 57 MILLION

Adults have 'pre-diabetes' meaning that their blood sugar levels are high, but not yet at a diabetic level.

### WHAT'S CONSIDERED A BIG BELLY?

For optimal health, you want to keep your waist as small as possible and as close as possible to where it was in your early twenties (given you didn't have a large belly in your twenties). If your waist size has increased more than two inches since your early adulthood, it is very likely that you have some excess fat in your belly that is placing you at a higher risk of premature chronic disease.

### Here are simple instructions for determining your waist size:

1. Wrap a tape measure around your bare waist, just above your hipbones.
2. Pull the tape measure until it is snug, but not pushing into your skin. Make sure it is level all the way around.
3. Exhale, relax and then take the measurement.

#### For women

- ✓ Less than 32 inches is optimal
- ✓ More than 35 inches is considered high risk

#### For men

- ✓ Less than 37 inches is optimal
- ✓ More than 40 inches is considered high risk

The one good thing about belly fat is that it is typically the easiest fat to lose. Because it is so metabolically dynamic and lies in such close proximity to the liver and lots of large blood vessels, the body can more quickly mobilize and burn it.

### IS IT TOO LATE TO GET A FLU SHOT?

Typically, winter epidemics of influenza ("flu") hit hardest in December through February. But they can start as early as late September and last as late as May. So the best time to get your annual flu shot is in mid-October. However, if December has arrived and you haven't had your shot yet, get it now: you are still at risk for getting flu for several more months.

**Does getting a flu shot guarantee that you won't get the flu?** Few things in life are guaranteed, and perfect medical treatments are not among them. But, there is no doubt that flu shots reduce your risk of flu, and they are recommended each year for nearly everyone over 6 months of age.

### CHOLESTEROL CHECK

High cholesterol by itself, usually has no signs or symptoms. A complete cholesterol test is done to

determine whether your cholesterol is high and estimate your risk of developing heart disease.

A complete cholesterol test, referred to as a lipid panel or lipid profile, includes the calculation of four types of fats (lipids) in your blood:

**Total cholesterol.** This is a sum of your blood's cholesterol content.

**High-density lipoprotein (HDL) cholesterol.** This is often called the "good" cholesterol because it helps carry away LDL cholesterol, thus keeping arteries open and your blood flowing more freely.

**Low-density lipoprotein (LDL) cholesterol.** This is sometimes called the "bad" cholesterol. Too much of it in your blood causes the buildup of fatty deposits (plaques) in your arteries (atherosclerosis), which reduces blood flow. These plaques sometimes rupture and can lead to a heart attack or stroke.

**Triglycerides.** Triglycerides are a type of fat in the blood. When you eat, your body converts any calories it doesn't need into triglycerides, which are stored in fat cells. High triglyceride levels are associated with several factors, including being overweight, eating too many sweets or drinking too much alcohol, smoking, being sedentary, or having diabetes with elevated blood sugar levels.

### Who should get a cholesterol test?

Adults at average risk of developing heart disease should have their cholesterol checked every five years, beginning at age 18. More frequent testing may be needed if your initial test results were abnormal or if you're at higher risk of heart disease because you:

- ❖ Have a family history of high cholesterol or heart attacks
- ❖ Are overweight
- ❖ Are physically inactive
- ❖ Have diabetes
- ❖ Eat a high-fat diet
- ❖ Smoke cigarettes
- ❖ Are a man older than 45 or a woman older than 55

People with a history of heart attacks or stroke require regular cholesterol testing to monitor the effectiveness of their treatments

### Children and cholesterol testing

For most children, the National Heart, Lung, and Blood Institute recommends one cholesterol screening test between the ages of 9 and 11, and another cholesterol screening test between the ages of 17 and 21.

Cholesterol testing is usually avoided between the ages of 12 and 16 because the hormones prevalent during puberty often contribute to false-negative results. If your child has a family history of early-onset heart disease or a personal history of obesity or diabetes, your doctor may recommend earlier or more frequent cholesterol testing.

### SAY 'AH' TO ANTIOXIDANTS!

You've likely heard or read about the positive effects of antioxidants. Antioxidants are natural substances that may stop or limit cell damage caused by things like aging, infection and pollution. Your body can produce some antioxidants on its own, but scientists have found that a healthy diet rich in whole foods like fruits, veggies, whole grains, seeds and nuts is perhaps the best way to ensure your body receives a full spectrum of antioxidants.

*Here's a glimpse at what antioxidants can do and what foods you should eat to reap their wonderful benefits.*

#### **Grab a handful of walnuts to protect your heart.**

Research from scientists at the University of Scranton in Pennsylvania reveals that walnuts are the best nut for heart health. Any type of nut contains healthy fats and antioxidants that can actually lower bad cholesterol and inflammation. Walnuts, however, score highest in antioxidant power. Grab a handful or sprinkle some in your salad or oatmeal.

**Bite into some blueberries to better your brain.** Some studies indicate that the antioxidants in berries may help to keep your memory sharp. Wild blueberries in particular appear to be the true superstar—just one cup has over 13,000 total antioxidants! Try adding the fruit to your morning cereal a few times a week.

**Have a salad, protect your sight.** A daily salad with dark leafy greens may not only protect your waistline, but also your vision. Leafy greens like spinach, kale and collard greens are packed with antioxidants lutein and zeaxanthin. Studies show these specific antioxidants can lower the risk of developing macular degeneration.

#### **Sip green tea, guard against sun damage.**

Green tea is loaded with polyphenols and catechins, and some studies show that these antioxidants may prevent sun damage by fighting radicals and inflammation. Of course, don't skip your sunscreen.

### BLADDER BLUNDERS

As we age we often run into more urinary issues. Indeed, as we get older, our kidneys may not remove bodily waste as effectively. Moreover, the muscles in the urinary system like the bladder or urethra may lose some

strength, and when those muscles aren't strong enough they may not be forcing your bladder to completely empty. As a result of these issues, you may have more urinary infections.

Urinary tract infections don't always cause signs and symptoms, but when they do they may include:

- A strong, persistent urge to urinate
- A burning sensation when urinating
- Passing frequent, small amounts of urine
- Urine that appears cloudy
- Urine that appears red or bright pink (a sign of blood in the urine)
- Strong-smelling urine
- Pelvic pain

Most UTIs can be easily treated by your doctor with a prescription. If you experience any of the above symptoms seek treatment right away.

### STEPPIN' OUT!

For practically any activity, the right athletic shoe is critical to enjoying it, performing well, and most importantly, feeling and staying well while you're doing it. Improper or over-worn shoes could leave you with aching feet or even shin splints.

#### **How often do I need to replace my shoes?**

Usually after 300 to 500 miles of running or walking (if you're regularly active this usually equates to about six months) the cushioning material in your shoe will begin to wear down, and that's when it's time to replace. Another good indicator it's time to replace is if your feet, back, knees and/or joints are a little achy after a normal workout.

Most athletic stores have knowledgeable staff who will help you get the right shoe—so be sure to leverage their services. You should also be equipped with some basic knowledge to better ensure you meet your feet's requirements. You can get off on the right foot with these requirements. You can get off on the right foot with these tips:

#### **Understand that there should be zero "break-in" time.**

The shoes should be comfortable as soon as you try them on. If you have to wait for them to stretch or break-in, you will likely have blisters and other foot pain. Try another size or a different pair.

**Keep the shoes to one activity.** If possible, keep your shoes to just the activity they're intended for. For example, if you purchase walking shoes, don't also use

them for activities like an aerobics class or for chores like mowing the lawn. This will help keep your shoes pristine and better preserved.

**Inspect your old shoes or bring them to the store.**

Learning how you wear and tear your shoes can help you select what's right for your foot.

Here's what to look for:

*If the top outer edge is worn*, your feet likely have high arches and roll outward.

**You need:** Shoes with substantial cushioning for support and shock absorption.

*If the top inner edge is worn*, your feet roll inward. You likely have flat or low arches.

**You need:** High- stability shoes like cross- trainers will help keep your feet better aligned with your legs.

*If your shoes appear to be evenly worn*, you probably have an average gait with equal weight distribution across the foot.

**You need:** Stability or moderate-stability shoes, which offer a balance of cushioning and support. Running shoes are usually a good option because they offer a variety of fits and support and can be used for various activities.

**Shop for shoes at the end of the day or right after your activity.** This will help ensure the shoes still fit even when your feet are a bit swollen. Also, be sure to wear the socks you'll wear during the activity.

**FIVE WINTER FOODS YOU DON'T WANT TO MISS**

It's getting colder outside, which for many of us means no more farmer's markets or gardens. But with the blessing of ample food supplies, winter still brings us delicious and seasonal foods that are smoking hot for our health! Here are five winter foods you want to incorporate into your diet this season.

**Pomegranates**

Pomegranate juice is available year round, but you can purchase fresh pomegranates in most grocery stores from September through January. Pomegranate juice is rich in antioxidants— just a cup daily might help to keep free radicals from oxidizing "bad" LDL cholesterol, according to a study in the *American Journal of Clinical Nutrition*. The seeds from the fruit are also nutritional gems. Try tossing them on a salad or in some yogurt for a crunchy and nutritious addition.

**Kale**

All green vegetables are nutritional treasures, but kale is one of the crown jewels. This leafy green is unequivocally one of the healthiest foods you can eat, providing more nutrition per calorie than any other food. Kale also tops the list of the most potent antioxidant vegetables, and of course has just a smidge of calories.

**Oranges**

This refreshing fruit is a fabulous source of vitamin C, folate, potassium, and fiber—a surefire winner for heart health. In addition, this amazing food contains every known class of natural anticancer compounds, making it one of nature's most perfect "anti-cancer packages." For best results, consume a piece of citrus daily. All citrus fruits are great, but oranges are the superstars.

**Broccoli**

Broccoli is a bonafide nutritional megastar. This non-starchy, cold weather veggie is chock full of vitamins, minerals, and fiber, yet ridiculously low in calories. Even more remarkable, broccoli is home to over 150 health-promoting phytochemicals, including sulforaphane, now world famous for its anti-cancer prowess. Strive to include two or more servings weekly Please note: broccoli is healthiest raw or lightly steamed. If you do boil it, only do so for about four minutes.

**Winter Squash**

There are many varieties of winter squash—including butternut, acorn, delicata and spaghetti—and they are all excellent choices in the winter. One cup of cooked winter squash has little calories (around 80) but is high in vitamin A and vitamin C, as well as being a good source of vitamins B6 and K, potassium and folate.

**WHAT'S IN A NUMBER?**

\$2-5.00. That's the average cost of a pint of blueberries. One cup has over 13,000 total antioxidants and the fruit has been proven to help fight off several diseases and keep you healthy.

**CUT SATURATED FATS TO LOWER HEART RISK**

People who cut down on saturated fats reduce their risk of heart attacks, but only if they replace them with unsaturated fats or with carbohydrates from whole grains. Replacing foods high in saturated fats (mostly animal products) with low-quality carbs (refined starches or added sugars)—a common substitution in low-fat diets—does not reduce the risk.

Over the course of a decade or two, people who replaced high-saturated-fat foods with those rich in polyunsaturated fats (such as nuts, seeds, and many

vegetable oils) benefited most, followed by those substituting foods high in monounsaturated fats (such as olive oil and avocados), and then those substituting whole grains.

### USE WITH CARE

Dietary supplements lead to an estimated 23,000 visits to U.S. emergency rooms and more than 2,100 hospitalizations every year. Federal officials analyzed nationally representative data from 63 emergency departments over a decade.

Nearly 30 percent of the visits involved young adults (ages 20 to 34), and 20 percent unsupervised children. Supplements containing herbs or other “complementary” compounds accounted for two-thirds of the visits; vitamins, minerals, and other nutrients, the other one-third. Supplements marketed for weight loss and energy boosting were the most common culprits, often causing cardiac symptoms such as palpitations, chest pain, and fast heartbeat.

### DETOX FACTS AND FICTIONS

After holiday overindulgence, is it time for an inner “cleanse”? If you spend time online, read lifestyle magazines, sit through infomercials, or watch celebrity interviews, chances are you’ve heard or seen something about “detoxing.”

That ubiquitous yet amorphous term refers to various dietary regimens, products, and procedures that are supposed to cleanse your body and give it a radical reboot. The idea of cleaning yourself out as a way of kick-starting healthier habits may sound appealing, especially if you’ve been eating poorly, overindulging during the holidays, or otherwise treating your body less than optimally. But there’s no evidence to back up the detox concept—and it makes no scientific sense anyway. Some of the plans are outright dangerous, especially for certain groups of people.

#### What does detox mean anyway?

For decades the term detox (short for detoxification) was used almost exclusively to refer to medical procedures that rid the body of dangerous levels of poisons or, more commonly, to programs (often hospital-based) that help people addicted to alcohol or drugs kick the habit and cope with the sometimes agonizing withdrawal symptoms.

Today detox has become a catch-all name for a wide variety of nontraditional diets, fasts, spa treatments, and other products and procedures that, proponents claim,

will help you reset your metabolism, drop weight fast, clean out your gastrointestinal tract, and eliminate “toxins” from the body. Among the best known and most extreme is the Master Cleanse, which calls for consuming nothing but warm salt water, laxative tea, and a liquid concoction of lemon juice, maple syrup, and cayenne pepper for 10 days.

There are many other plans and books, from the 10-Day Green Smoothie Cleanse and Dr. Oz’s 3-Day Detox Cleanse (“All you need is 3 days, a blender and \$16 a day!”) to the Martha’s Vineyard Diet Detox, which promises a startling (and definitely unsafe) 21-pound weight loss in 21 days.

#### What are these “toxins”?

Toxins are usually defined as substances created by plants, animals, and microorganisms that are poisonous to humans and other animals at relatively low doses. The definition is sometimes expanded to include other dangerous substances, regardless of origin or dose needed to cause harm. Among detox proponents, however, the definition of toxins has been so broadened as to be essentially meaningless. For example, detox plans often refer to refined sugar, caffeine, red meat, alcohol, gluten, and countless environmental contaminants as toxins.

And they cite conditions as varied as headaches, obesity, fatigue, poor memory, acne, various cancers, gastrointestinal problems, depression, insomnia, arthritis, and chronic nasal congestion as evidence of “toxicity” wreaking havoc in the body, though there is no research to support any of this.

Much detox lore is focused specifically on the colon: Toxic substances supposedly attach to and fester in the colon’s lining, increasing the risk of illness unless they’re removed via a special diet or, in some cases, colonic cleansing. Such notions are false—and absurd.

#### Don’t our organs “detox” us?

Yes. In fact, the human body is a marvelously efficient detoxing machine when it comes to self-cleansing and protection from chemical damage. The skin, airways, and intestines act as barriers to most harmful substances. The liver is the body’s primary processor, converting dangerous substances into less harmful ones that are then eliminated via urine and stool, unless overwhelmed by a large dose of a poison. The kidneys also filter out unwanted compounds directly into the urine.

### What about detoxing to lose weight?

If your goal is weight loss—a benefit touted by most of these plans—detoxing is not the solution. While the severe calorie restriction that most detox plans encourage can make you lose weight rapidly, as can the diuretics or laxatives they may include, most of the pounds lost are from water or the accelerated elimination of fecal matter, not body fat or toxic material. Pounds lost by fasting or dramatically cutting calories almost always return when normal eating habits are resumed.

**Bottom line:** Detox plans are at best unnecessary and at worst harmful, even deadly. Eating a healthy diet, getting enough sleep, avoiding tobacco smoke, limiting alcohol, and exercising regularly should keep your body’s “cleansing” systems functioning well—and confer the results claimed for detox plans.

### WHAT A ‘JERKY’

Sales of dried-meats snacks (“jerky”) are on an upswing, perhaps due, at least in part, to America’s growing passion for protein. There’s now even a National Jerky Day.

But, what has been trending is not just the old-style highly processed beef-stick kind from the gas station. Rather, these are jerkies for 21st-century foodies, generally free of additives (like MSG, hydrolyzed corn protein, textured soy flour, and nitrates) and containing such ingredients as elk, ostrich, buffalo, alligator, venison, lamb, turkey, salmon, trout, and ahi tuna. And, if they are made from beef, it’s beef with an array of epicurean flavors, from curry and sweet teriyaki to kung pao; the beef may even be organic and from grass-fed cattle.

These upscale jerkies—which tend to carry upscale price tags, too—can be a tasty and convenient snack. But, don’t assume that they are a healthful way to nosh, even with their modified ingredients and “all-natural” claims. On the one hand, an ounce of jerky, the standard serving size, provides a substantial amount of protein (about 10 to 15 grams), which can be satiating. And, the products tend to be low in fat (about 2 grams per ounce) and calories (most under 100); a few are surprisingly low in sodium (less than 140 milligrams). Compare that to the original Slim Jim meat stick, for instance, which has 11 grams of fat (4 saturated), 480 milligrams of sodium, and 140 calories per ounce.

If you have a hankering for jerky on occasion, compare labels (especially for sodium) to find the most healthful ones. You don’t need the ones with the most protein—lower amounts are fine.

### HOW PROCESSED IS YOUR FOOD?

You’ve undoubtedly heard the term “highly processed” applied to foods, probably in contexts suggesting that this is an unhealthy attribute. But, what exactly does this term mean, how many foods fall into this category, and why are they often frowned upon?

Food processing is any procedure that alters food from its natural state, such as heating, freezing, milling, mixing, and adding flavorings. Cooking and preparing raw ingredients at home is also processing them, but “processed” is almost always reserved for commercial foods, usually packaged. Of course, food processing can be a good thing—it helps ensure a safe, diverse, abundant, and accessible food supply.

But many experts believe that excessive consumption of highly processed foods leads to poor diets (and high obesity rates). That may be especially true of ready-to-eat foods, which can be consumed quickly and easily. To test this notion, a new study looked at purchases of packaged foods and beverages from more than 150,000 households and analyzed them in terms of their processing and nutritional quality.

Some key findings:

- Highly processed foods supplied 63 percent of daily calories. These are defined as “multi-ingredient industrially formulated mixtures” that are no longer recognizable as their original plant or animal sources—everything from hot dogs, margarine, and frozen entrees to most baked goods, ice cream, and candies.
- Moderately processed foods and those processed for basic preservation accounted for another 30 percent of calories. Examples include white rice, pasta, peanut butter, canned produce, cheese, butter, yogurt, ham, and jam.
- Unprocessed or minimally processed foods accounted for only 7 percent of daily calories. These are “whole foods” such as fresh or frozen produce, beans, nuts, eggs, brown rice, milk, and fresh meats.

Unsurprisingly, the study found that highly processed foods supply not only most of our calories but also a disproportionate share of the sugar, sodium, and saturated fat that we eat.

What’s to be done? Food companies sometimes try to develop highly processed foods that are healthier, though they haven’t had a good track record with this, and

consumers often don't like the results. The alternative: Buy more whole or minimally processed foods and do the "processing" yourself. It's called home cooking.

### GOAT'S MILK

Drink goat's milk if you like its taste, not because of claims that it is more healthful than cow's milk. Nutritional differences between the two milks are small; goat's milk has a little more calcium, protein, fat, and potassium, but a little less of some other nutrients. Children who are allergic to cow's milk are also likely to be allergic to goat's milk. Moreover, goat's milk contains nearly as much lactose (milk sugar) as cow's milk, so if you're lactose-intolerant, it is not the answer. Make sure any milk you drink is pasteurized; goat's milk often is not.

### PRESCRIPTION DRUG USE ON THE RISE

Six out of ten adults in the U.S. take a prescription medication, up from five out of ten a decade ago. Nine out of ten people over 65 take at least one drug, and four out of ten of them take five or more (nearly twice as many as a decade ago). Insured adults under 65 are twice as likely to take medication as the uninsured. The more overweight people are, the more likely they take medication. Eight of the ten most commonly used drugs treat hypertension, high blood cholesterol, or diabetes conditions that are more common in people who are overweight.

### BEER BELLY ALERT

Normal-weight people who carry extra fat around their midsection are more likely to die during the next ten years than those who are overweight or obese but have normal fat distribution, based on waist-to-hip ratio. So concluded a recent study in the *Annals of Internal Medicine*, which looked at people ages 18 to 90.

The increased risk was most consistently seen in men, who were found to be three times more likely to be normal weight and "abdominally obese" than women. Abdominal obesity increased mortality rates most dramatically in normal-weight men.

Abdominal obesity was defined as a waist-to-hip ratio of greater than 1.0, meaning that the waist measure is as big as or bigger than hip circumference (an 'apple-shaped body').

### AVOIDING THE BUG

Researchers at the University of Arizona found that, in order, the top five germ-contaminated office spots are: phone, desktop, water fountain handle, microwave door handle, computer keyboard.

One way to stop the spread of cold and flu germs is to frequently clean your desk, telephone, computer keyboard, mouse, and other office items.

Just like doorknobs, shopping cart handles, or shaking hands with someone, these are places where germs spread easily from one person to another.

### 3 REASONS IT'S EASIER FOR MEN TO LOSE WEIGHT

Why does it seem easier for men to lose weight? It may be all in our heads.

1. Women simply obsess about food more. According to a recent survey, "25% of women think about food every half-hour, only 10% think about sex that often. When it comes to men, 5% think about sex once a minute and 36% find their minds wandering to it every 30 minutes."
2. Women tend to relate emotionally to food while men do not. The book Conquering Heart Attack & Stroke references a brain-scan study in which "researchers flashed tempting foods in front of men and women who hadn't eaten for a day, then told them to fight their hunger. The men's brains showed far less activity in areas of emotional regulation, memory, and motivation than the women's – as if men were more easily able to 'switch off' their cravings for favorite foods, which included fried chicken, lasagna, ice cream, and pizza."
3. To top it all off, men also have faster metabolisms. According to Weight Watchers, "Research has found that on average the metabolism of a man is 5 to 10 percent higher than that of a woman of the same weight and height."

### DECADES OF WEIGHT GAIN

The average daily calorie intake of American adults increased by about 500 calories between the early 1970s and the early 2010s, and by 350 calories for children. That is more than enough to explain the 19 pound average weight gain in adults and 9 pound gain in kids during this period.

## 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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