



# AVIATION MEDICAL BULLETIN™

PUBLISHED BY HARVEY WATT & COMPANY BECAUSE HEALTH AND FITNESS MATTER TO AVIATORS

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## HANGOVERS EXPLAINED

Alcohol acts as a diuretic. Early in the night (before the seriously regrettable stuff), your body pulls that water from your blood plasma. But, as the night wears on, you dehydrate even more. At this point, your body will pull water from the brain to keep your other organs functioning properly. When the brain doesn't have enough water, it stretches the [cell] membranes, which causes that hangover headache we are all familiar with.

## GOOD REASONS TO EAT LESS MEAT

Eating less red meat helps reduce the risk of dying prematurely, especially from cardiovascular disease and cancer, suggests a new analysis from a long-term study of more than 120,000 health care professionals, recently in the [Archives of Internal Medicine](#).

People who ate the most red meat (averaging two servings a day) were 30 percent more likely to die over a two-decade period than those eating little or none. That included processed meats such as hot dogs and bologna.

This was true even when the researchers adjusted the findings for major lifestyle factors and other dietary variables. In contrast, people who ate fish, poultry, nuts, beans, whole grains and/or low-fat dairy products instead of meat had a reduced mortality rate.

## BEWARE: WINTER IS HERE

Most of the Northern Hemisphere is now in the throes of the deadliest time of the year. Cold kills, and I don't mean just extreme cold and crippling blizzards. I mean ordinary winter cold, like that typically experienced, chronically or episodically, by people in every state but Hawaii from late fall through early spring.

While casualties resulting from heat waves receive wide publicity, deaths from bouts of extreme cold rarely do, and those resulting from ordinary winter weather warrant virtually no attention. Yet, an international study covering

13 countries, including the United States, found that cold weather is responsible, directly or indirectly, for 17 times as many deaths as hot weather.

One likely explanation is that cold is a stealth killer. Extremes of heat tend to kill quickly, with spikes in deaths striking within days of a hot spell. But, cold exacts a more protracted toll, with an increase in cold-related deaths occurring as long as three or four weeks after a cold snap.

Furthermore, unlike what you might expect, the overwhelming majority of cold-weather casualties do not result from vehicular accidents, falls on ice or snow-related activities. Rather, they are attributable to leading killers like heart disease, stroke and respiratory disease, and are especially common among those aged 75 and older.

## EASY MONEY

Walking 30 minutes most days is likely to produce \$2500 per year in medical savings related to heart disease.

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## IS IT A HEART ATTACK?

Most of us know that chest pain or pressure is a key symptom of a heart attack. But, studies show that many people don't recognize other symptoms or don't seek emergency help right away—perhaps out of denial or because they are embarrassed that the problem will turn out not to be serious. There are also differences between how men and women experience, and respond to, heart attack symptoms.

A heart attack is one situation where it's critical to get the right help—fast. Receiving medications or a procedure to relieve a blocked artery within two hours after the onset of symptoms greatly increases not only your chances of surviving the heart attack, but of recovering with less damage to the heart muscle.

### Symptoms of a heart attack

Chest pain that feels crushing or spreading is the most common symptom of heart attack for both women and men. It's not wise to try to explain it away. Shortness of breath, in particular, and radiating pain in one or both arms are other symptoms to take seriously.

Additional warning signs include:

- Nausea and vomiting
- Heavy sweating
- Pain in the jaw, head or shoulders
- A feeling of intense anxiety or malaise

### Women and heart attack symptoms

More than one study has shown that women are less likely to identify their own heart attack symptoms and thus may postpone seeking help. This is in part because their heart attack symptoms are different, more diverse, and less well known than those that typically occur in men. Women having a heart attack are somewhat more likely to experience nausea, pain in the jaw, neck, shoulder, back, or ear, and a feeling of intense anxiety. (Surprisingly, research has found that one-third of people having a heart attack, including women, don't have chest pain.)

Most women have not been educated about the less common symptoms of a heart attack. Yet heart disease is still the leading cause of death for both women and men in the U.S. and Canada, and women's risk of heart attack rises sharply after menopause.

## OVERWEIGHT CHILD?

Is your youngster overweight? In one study, 80% of mothers with obese preschoolers felt that their children were not overweight.

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## WHOLE FOODS VS. LIQUID LUNCHES

Trying to lose weight? Gain weight? Build muscle? Boost energy? And, you have no time to eat a proper meal? If you believe the ads, liquid "meal replacers" or "complete nutritional drinks" like Boost and Ensure are the all-in-one answer.

Some were originally designed for people too sick or weak to manage with solid food, as well as for very obese people in doctor-supervised weight-loss programs. Other drinks were originally targeted at athletes who want "high-energy" supplements.

Now these liquid meals are marketed to the general public, young and old. While many of these drinks would be healthier snacks than a candy bar or bag of chips, most Americans don't need them. There's nothing magical about the drinks. Let's shake up some of the claims:

**"Energy drink":** Energy simply means calories—usually 250 to 375 calories per bottle (or can). Not enough calories for a true meal, but a lot for a snack. One-quarter to one-half of the calories in most drinks come from various sugars (not lactose), though some brands have reduced their sugar content somewhat.

**"High-protein":** The bottles contain 10 to 20 grams of protein (compared to 8 grams in a cup of milk, 10 grams in a cup of plain yogurt, or 7 grams in an extra-large egg). But, most Americans get more than enough protein. And, protein by itself won't build muscle.

**"Complete nutrition":** A bottle typically supplies 15 to 50 percent of most vitamins and minerals, but contains few if any of the other potentially beneficial substances in foods, such as the carotenoids in fruits and vegetables. In addition, most brands contain no fiber.

**"Doctor-recommended":** Doctors may advise these drinks for people who are undergoing chemotherapy, have serious illnesses, or simply can't eat enough solid food, but rarely for others.

**Bottom line:** People with certain medical conditions may benefit from these drinks, but they should consult their health care provider about which product is best for them. If you're healthy and frequently depend on nutrition drinks instead of meals, however, that's a bad trade-off. There's no substitute for whole foods.

## ARE SUPPLEMENTS THE SAME THING?

**In a word, no.** If you're thinking a supplement can give you all of the benefits of antioxidants, think again. High-dose supplements of antioxidants, such as vitamins E and A or selenium can be harmful. Moreover,

antioxidant supplements may negatively interact with some medicines.

Also, keep in mind that supplements can prove costly. Prices vary, but many supplements can cost you around \$50 for a one-month supply. Lastly, scientific research has not shown antioxidant supplements to be beneficial in preventing disease.

**Bottom line**—be sure to talk to your doctor before taking any vitamin supplements.

**STRETCHING: THE NEW MOBILITY PROTECTION**

A loss of flexibility may not seem like a big deal as we age. After all, it’s no longer necessary to do the kinds of athletic moves we did when we were younger. But, flexibility is the secret sauce that enables us to move safely and easily, and the way to stay limber is to stretch. People don’t always realize how important stretching is to avoiding injury and disability.

**Losing flexibility**

Flexibility declines as the years go by because the muscles get stiffer. And, if you don’t stretch them, the muscles will shorten. A shortened muscle does not contract as well as a muscle at its designed length. Calling on a shortened muscle for activity puts you at risk for muscle damage, strains, and joint pain.

Shortened muscles also increase your risk for falling and make it harder to do activities that require flexibility, such as climbing stairs or reaching for a cup in a kitchen cabinet. “Warning signs that it’s becoming a problem would be having difficulty putting on your shoes and socks or tucking in the back of your shirt.

**Stretching benefits**

When you stretch a muscle, you extend the tissue to its full length. If you hold that tension long enough, the muscle will be longer once it relaxes again.

**5 tips to get you started**

- ✓ Get your doctor’s okay before starting a stretching regimen.
- ✓ Do two to five minutes of dynamic stretches before beginning a program of static stretches.
- ✓ Try some of the stretches shown below.
- ✓ Stop stretching if you feel pain, beyond a mild burning sensation in the muscle.
- ✓ Stick with the program. It won’t magically restore flexibility overnight. In time, and with regular stretching, you’ll feel the results of a successful regimen.

**WHAT ARE THE SIGNS AND SYMPTOMS OF STROKE?**

Strokes are sometimes called brain attacks because the causes are very similar to the causes of heart attack -- a clot in or rupture of a blood vessel and damage to the tissue downstream from the site of injury. In the case of a stroke, the symptoms depend on what part of the brain is affected; thus, strokes can affect speech, hearing, vision, movement, sensations, or other functions.

**Common stroke symptoms begin quite suddenly and can include:**

- numbness or weakness in one limb, part of the face, or other region, especially if it is one-sided
- seeing double or blurring vision
- difficulty speaking, finding words, or understanding language
- loss of balance, dizziness, vertigo, difficulty walking
- sudden, severe headache

**Women also report unique symptoms:**

- sudden hiccups
- sudden general weakness
- sudden sweating
- sudden anxiety and fear

The American Stroke Association has initiated the F-A-S-T campaign to help people identify possible stroke and call 9-1-1 quickly. F-A-S-T stands for:

- **Face:** Ask the person to smile and look for drooping on one side.
- **Arms:** Ask the person to raise their arms and look for weakness or drifting on one side.
- **Speech:** Ask the person to repeat a simple sentence and listen for slurring or inappropriate answers.
- **Time:** If any of these symptoms are present call 9-1-1 immediately as rapid administration of medicine can make a difference for some types of stroke.

**PUSHUPS FITNESS TEST**

Pushups are one of the oldest and most reliable measures of upper body strength. The US Tennis Association has put together numbers for adult recreational players. *Compare the number of pushups you can do in 60 seconds* (hands under shoulders, legs and back straight, 90-degree elbow at down position) with USTA standards:

**Women (# of pushups)**

| Excellent | Good  | Average | Below average |
|-----------|-------|---------|---------------|
| >44       | 34-44 | 27-33   | <27           |

**Men (# of pushups)**

| Excellent | Good  | Average | Below average |
|-----------|-------|---------|---------------|
| >49       | 40-49 | 30-39   | <30           |

**FITNESS: THE TRUTH**

How much of what you know about fitness is really true? Well, here are some truths from fitness authority Kathy Smith:

**1. Walking is a good cardiovascular workout.** Walking is not just for those who can't run. In fact, walking can be as good as running. Studies from the University of Colorado in Boulder compared the results from walking and running. At the same intensity level, walkers and runners made similar fitness gains. Runners, however, lost eleven times as many days to injury as walkers.

The speed at which you walk IS important. Kathy says to walk as if you were "late for dinner at your in-laws house." She suggests working up to a 12-minute-mile pace. That's 5 miles per hour. And, by the way, a 12-minute-mile walk will burn as many calories as a 9-minute-mile jog.

**2. Weightlifting won't give women bulky muscles.** That takes testosterone, and women don't have enough to bulk up. What weight training will do is tone muscles.

She suggests using light weights and doing 12 to 15 reps of each exercise. After a few weeks, add more weight and drop the reps to 8 to 12.

**BAD HABITS ASSERTING THEMSELVES**

Five fruits and vegetables a day. Exercise, several times a week at least. No smoking. But, millions of middle-age Americans are having none of it.

- ◆ Over the last 20 years, the share of Americans 40 to 74 who eat five fruits and vegetables a day has dropped to 26 percent from 42 percent.
- ◆ Moderate drinking — roughly one drink a day for women, two for men — increased to 51 percent from 40 percent, even as the number of abstainers went down, to 40 percent from 51 percent.
- ◆ And, the number of smokers in the 40-to-74 group declined only slightly, to 26 percent from 27 percent.
- ◆ The obesity rate increased to 36 percent from 28 percent. And, 43 percent of Americans said they worked out at least 30 minutes three times a week, down from just over half.

The results are disappointing and disturbing. The study focused on middle-age adults because they are at greatest risk for heart disease, but surprisingly found that even those with diabetes, high blood pressure or high

cholesterol were no more likely to adhere to healthy habits.

Some people are taking medication instead of following a healthy lifestyle. You take a pill and say, 'I'll eat whatever I want, and my doctor says my cholesterol is fine.' Your pill may be lowering your cholesterol, but it's not doing the other 100 things that proper eating and exercise do for you.

Other studies have shown that people who adopted healthy behavior reduced their risk of heart disease and death by 35 percent in just four years.

**DIET MISTAKE****Eating Too Much**

Whether you're filling your plate with low-fat, low-carb, or even healthy, nutritionally balanced foods, overestimating how much food your body needs is among the most common mistakes, experts say.

Many people believe they should feel not just satisfied after a meal, but stuffed. Many of us have lost touch with the sensation of having had enough food.

People also tend to believe that they can eat larger portions if all the food on their plate meets the guidelines of their current diet -- such as low-carb or low-fat -- and that, is also not true.

**The solution:** Remain conscious of portion sizes. Weigh and measure standard portions, at least at first, so you'll know what the amounts should look like. And, never use restaurant portions as your guide -- they super-size everything.

**ACETAMINOPHEN AND ALCOHOL DON'T MIX**

Don't drink if you are taking acetaminophen (Tylenol). This pain reliever can, especially in moderate to heavy drinkers, cause liver damage if taken in high doses over a period of time.

One study of more than 300 cases of acute liver failure found that 38% were caused by excessive acetaminophen use. Acetaminophen use is risky even if it's been 10 hours since you've taken a drink. (Many cold and flu remedies contain acetaminophen).

**MEN GETTING HURT**

Based on emergency room statistics, here are the ten most common ways men hurt themselves:

1. Mr. Handyman: with power tools
2. On a ladder or stool
3. In the yard: using lawn mowers
4. Cooking: from burns

5. Cleaning: from cleaning agents
6. In the garden: from shovels, rakes, etc.
7. Cutting firewood, clearing brush: from chain saws
8. Doing laundry (you gotta be kidding)
9. Tending a fire
10. Ironing clothes (see No. 8)

| If you carry or wear                   | Headlights will pick you up at | Drivers will see you are a person at |
|--|--------------------------------|--------------------------------------|
| A white T-shirt                        | 224 ft                         | 105 ft                               |
| Reflective tags                        | 532 ft                         | 144 ft                               |
| A flashlight                           | 1,379 ft                       | 316 ft                               |
| A jogger's vest                        | 744 ft                         | 322 ft                               |
| Reflective head, wrist and ankle bands | 760 ft                         | 436 ft                               |

**JOG DEFENSIVELY**

Don't expect motorists to make an effort to be able to see you when you are jogging. They may be distracted with a cell phone, in a hurry, or just not paying attention. Jogging on public roads is risky business. Here are some tips on jogging defensively.

1. Run against traffic. Most joggers are killed by automobiles coming behind them.
2. Be alert. Don't let your mind wander.
3. Wear reflective clothing. Better yet, don't run at night unless this is your only alternative.
4. Don't wear headsets. You need to be able to hear traffic sounds.
5. Beware of curves. Drivers may not see you in time.
6. Obey traffic signals. Cross only on green and use designated crosswalks.
7. Use road shoulders and sidewalks instead of roads when you can. If you run with a partner, run single file.
8. Don't play games with drivers. If someone "aims" at you in fun, get out of the way.

**CALL 911 FOR YOURSELF**

Most people surveyed (89%) said they would call 911, if they saw someone having a heart attack. But, only 23% said they would call 911 if they thought they were experiencing heart attack symptoms.

They either call their doctor, take aspirin, or try to get a ride to the emergency room. Some would even try to drive themselves.

More than half of the 1.1 million Americans who have heart attacks each year die before they can get treatment.

**EXERCISING AFTER DARK**

If you jog on the roads at night, how do you know whether you'll be seen by motorists? The National Highway Traffic Safety Administration has done tests, and this is what they've found as to how visible you are under certain situations

**GARLIC AND ONIONS**

Garlic produces a chemical called allicin, and this is what seems to give garlic its "magic." There have been several studies on the effects of garlic, and some have shown that garlic may be effective in slowing the development of atherosclerosis and may be able to modestly reduce blood pressure.

Onions are a good source of vitamin C, which can help your body combat the formation of free radicals known to cause cancer. Onions are also rich in the antioxidant quercetin, and Japanese researchers have found that onions may help combat hay fever, eczema and allergies.

**WHAT WE IN THE U.S. DO**

Here's what Americans do and don't do:

- ◆ 43 million of us lift weights regularly
- ◆ 38 million walk or run on a treadmill
- ◆ Twice as many women as men workout with a personal trainer
- ◆ Three out of four don't get enough exercise
- ◆ Seventy percent of us purchased fitness clothing for casual wear, not for exercise
- ◆ Forty-nine percent of us take vitamin/mineral supplements

**WHAT'S REALLY MAKING YOU LOOK OLDER?**

Aging is of course inevitable, but there are factors at play that can help determine how old you really look. Your inherited genes indeed play a role in your appearance as you get older, but maybe not as much as you think. In fact, a study found that the major factors of skin aging (think wrinkles and crow's feet) involve lifestyle choices like smoking, eating and sun exposure.

The study's researchers noted that environmental factors and personal lifestyle choices more than genes can add years to a person's appearance.

**Bottom line:** maintaining a healthy lifestyle that includes not smoking, eating lots of fruits and veggies, exercising and wearing sunscreen will help keep you radiant inside and out!

### WHAT DO BLOOD PRESSURE NUMBERS MEAN?

**Your blood pressure is recorded as two numbers:**

- ✓ **Systolic blood pressure** (the upper number) — indicates how much pressure your blood is exerting against your artery walls when the heart beats.
- ✓ **Diastolic blood pressure** (the lower number) — indicates how much pressure your blood is exerting against your artery walls while the heart is resting between beats.

### Which number is more important?

Typically, more attention is given to systolic blood pressure (the top number) as a major risk factor for cardiovascular disease for people over 50. In most people, systolic blood pressure rises steadily with age due to the increasing stiffness of large arteries, long-term build-up of plaque and an increased incidence of cardiac and vascular disease. However, elevated systolic or diastolic blood pressure alone may be used to make a diagnosis of high blood pressure. And, according to recent studies, the risk of death from ischemic heart disease and stroke doubles with every 20 mm Hg systolic or 10 mm Hg diastolic increase among people from age 40 to 89.

### BLOOD PRESSURE CATEGORIES

The five blood pressure ranges as recognized by the American Heart Association are:

#### Normal blood pressure

Congratulations on having blood pressure numbers that are within the normal (optimal) range of less than 120/80 mm Hg. Keep up the good work and stick with heart-healthy habits like following a balanced diet and getting regular exercise.

#### Prehypertension

(early stage high blood pressure) Prehypertension is when blood pressure is consistently ranging from 120-139/80-89 mm Hg. People with prehypertension are likely to develop high blood pressure unless steps are taken to control it.

#### Hypertension Stage 1

Hypertension Stage 1 is when blood pressure is

consistently ranging from 140-159/90-99 mm Hg. At this stage of high blood pressure, doctors are likely to prescribe lifestyle changes and may consider adding blood pressure medication.

#### Hypertension Stage 2

Hypertension Stage 2 is when blood pressure is consistently ranging at levels greater than 160/100 mm Hg. At this stage of high blood pressure, doctors are likely to prescribe a combination of blood pressure medications along with lifestyle changes.

#### Hypertensive crisis

This is when high blood pressure requires emergency medical attention. If your blood pressure is higher than 180/110 mm Hg and you are NOT experiencing symptoms such as chest pain, shortness of breath, back pain, numbness/weakness, changes in vision or difficulty speaking, wait about five minutes and take it again. If the reading is still at or above that level, you should CALL 9-1-1 and get help immediately.

### HOW TO FIND THE BEST FITNESS DEVICE

Fitness devices like activity trackers, heart rate monitors and nutrition apps have become a multi-billion dollar industry, with more and more consumers getting comfortable using these devices by the second. People using trackers range from athletes to exercise novices. Most use these devices to keep them motivated and on track. Indeed, when you can see your movement, measurements and progress on any given day, you're much more conscious and motivated to keep up the good work.

If you're in the market for a fitness device or want to replace your current one, keep these key questions in mind:

**What are your fitness goals?** Before you buy, consider your goals. Are you trying to increase movement throughout the day? Improve your endurance? Train for a triathlon? If you want something that just tracks your steps, you can probably do just fine with a simple (and much less expensive) device. If you're a more experienced exerciser you may need something more sophisticated.

**How much data do you want?** Some activity trackers can provide data on your every move (even when you're sleeping) and can thus offer new insight into your health. Many devices can provide GPS technology to track your location, and can monitor your speed, heart rate and altitude (just to name a few). If this data is important to you, just be prepared to spend more.

**Are you comfortable using the technology?** Many activity trackers on the market today are very tech savvy. They can let you sync with external heart monitors, smart bathroom scales and even provide the ability to share data remotely with your doctor. Most are intuitive to use, but just be sure you're comfortable and know how to use the device before you take it home.

Trackers are great tools to keep you aware and motivated. Moreover, they can give you great insight into the habits that make up your lifestyle. But, do keep in mind that a fitness tracker is only beneficial if you use it. Make sure you select one that fits your goals and needs.

### CAN I JUST USE MY SMART PHONE?

An app downloaded to your smart phone can indeed offer many of the same benefits of an activity tracker. In a study published in the Journal of the American Medical Association, researchers noted that smartphone apps did a great job capturing the accuracy of steps taken.

During the study, researchers asked adults to walk wearing a variety of wearable trackers while also carrying their smart phones. The phones ran activity apps that tracked movement, and the phones actually came out on top over wearable devices when it came to accuracy of measuring steps. So, if you're looking for something that just measures steps, there's solid evidence that you don't have to look further than your phone.

### THE HEALTH BENEFITS OF ACTING LIKE A YOUNGSTER

Believe it or not, behaving like a child can help you get and stay healthy. To be sure, adopting some of the natural habits and behaviors exhibited by children can benefit your health—from helping to manage stress to trimming your waistline.

**Help Protect Your Brain.** Children go to school every day and are constantly learning new things, whether it's a math concept or a new game on the playground. Unfortunately, as we age, this continual learning usually begins to decline. But, there's good reason to keep your mind active and learn new things. Regularly challenging your mind with activities like reading books, doing crossword puzzles and/or playing board games can keep your brain fit as you age. Some studies even indicate that regular learning and mental stimulation can help protect you from Alzheimer's disease.

**Help You Stay Slim.** Kids eat when they're hungry and they eat until they're full. Many adults, on the other hand, eat not because of true hunger but because of boredom or to fulfill an emotional need. Moreover, adults

often indulge in large portions and eat until their plates are clean. Following the habits of children, whether it's having a smaller "kiddie" size meal or eating "kid-like" snacks such as celery with peanut butter, frozen grapes or plain yogurt with fruit can help you manage your weight.

### COMPARED TO THE 1970s, WE NOW CONSUME

- 20% less beef, but nearly twice as much chicken and turkey. We consume slightly more poultry than beef.
- 50% more grain products (mostly white breads, pasta, and corn for snack chips). Only a tiny proportion are whole-grain products. For instance, less than 2% of wheat flour is whole-wheat.
- 25% more vegetables and fruits. But, we're choosing the same ones over and over. Potatoes alone account for more than 30% of our vegetable servings, with most ending up as fries or chips. Iceberg lettuce is the #2 veggie.
- 75% more cheese, but 22% less milk. Of all servings of dairy products, two-fifths are cheese. Mozzarella consumption has gone up 360%. We now drink more nonfat and reduced-fat milk than whole.
- 75% more vegetable oil, 25% more shortening, but 25% less margarine.
- 30% more added sugars. We consume, on average, the equivalent of 34 teaspoons of added sugars a day - that's more than 500 calories. Our intake of nondiet sodas has risen 65%.

**Bottom line:** We're eating more of almost everything - and that adds up to 300 to 500 calories a day more than 40 years ago.

## 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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