



# On Approach

Avemco Policyholder News

SPRING 2015



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# ONE PILOT'S JOURNEY TO PROTECT HIS MEDICAL CERTIFICATE

**Jim Gorman has been flying for almost 25 years, but until recently, has never had any health issues that have jeopardized his Medical Certificate.**

This is the story of a guy who did not lose his 3rd class Medical Certificate. I'm sharing my tale in hopes that you can have a story just as anticlimactic. In my case, the villain of the saga was atrial fibrillation (A-Fib)—an irregular heartbeat. Your medical issue may well be different. But my experience, or at least the steps I took to maintain my flying privileges, might prove relevant for many pilots who want to keep flying as long as they safely can.

If you're a Baby Boomer who watches any TV at all, you've seen more than your share of commercials for A-Fib medications. That's because A-Fib is the most common of all coronary problems. An estimated 2.2 million people are diagnosed with A-Fib, and the number increases with age. But one-third of all Americans who have it are undiagnosed.<sup>1</sup> When my doctor told me I had A-Fib, it scared the heck out of me. Not because I feared the effects, though they can be severe, including stroke, but because I was afraid I'd lose my medical certificate. Most heart disease, including A-Fib, can result in the loss of a medical if the problem is not addressed in a way that the FAA thinks is prudent. On the bright side, if done right, pilots have a good chance of continuing to fly with A-Fib, after a heart attack

or heart bypass, and a few pilots have even been certified after heart transplants.

## **FOREWARNED IS FOREARMED**

I didn't have a clue that I had heart issues or any other health problems. The way I found out is significant because it's the best advice I could give to avoid surprises during an FAA medical exam: I visited my primary care physician a few weeks before my FAA exam. I also got an unofficial consultation from an Aviation Medical Examiner (AME) before my medical was due. Most good AMEs will happily do that. Once it's made official by submitting the MedXpress form online and a pilot is standing in the AME's office, it's too late. There's nothing the AME can do except report the findings to the FAA.

## ONCE YOU KNOW YOU HAVE A MEDICAL ISSUE, THEN WHAT?

After my diagnosis, the first thing I did was talk with an expert in FAA medical issues. Since I am an AOPA member, I called the medical specialists at AOPA. They assured me that A-Fib was not necessarily disqualifying. They said I would need to provide my AME with a stress test, 24-hour heart monitor report, EKG and Echocardiogram results and a letter from my primary care physician explaining the course of treatment. They also told me I should stop flying until everything was resolved unless I had a qualified pilot in the right seat to act as PIC while I was at the controls. I wasn't prepared for that news since I still had three months left on my 3rd Class. But the moment my doctor told me of my condition, I would have become a pilot "flying with a known medical problem." If nothing went wrong, the FAA would be none the wiser. But the risk of my medical condition resulting in an accident was still a possibility.

A check with my insurance company was also needed to see what conditions the policy had as far as my operating as PIC.

Then I got to work treating the A-Fib while making the FAA happy with the way I went about it. I found a specialist in atrial fibrillation and other cardiac electrophysiological issues who also happened to be a pilot. Jackpot! He didn't know the ins and outs of FAA rules, but being a pilot made him sympathetic and eager to help. He called an AME friend of his to find out the best course of treatment that would also satisfy the FAA.

The answer was one of two treatments: The first was to live with the atrial fibrillation and control the effects with an approved blood thinner. In which case, I could be granted a one-year "special issuance" and would have to return to my AME every year with the results of a new EKG and Echocardiogram, heart monitor report and a letter from my doctor.

The other option was to try to put my heart back into rhythm through a medical procedure and then maintain the steady rhythm with an approved medication. In that case, I might eventually qualify to have my normal two-year 3rd class medical returned.

I chose the second option, because I like the chance of getting my two-year certification back. My doctor recommended electrical cardioversion, where an electric shock stops your heart's electrical activity momentarily, then hopefully resumes its normal rhythm. There are other, more invasive procedures, but my cardiologist thought this was a good place to start in my case. The bad news from my perspective was that the FAA wanted me on the ground for another 90 days to make sure the procedure took. The good news is that it appears to have worked for me. Armed with a stack of reports from my EKG and Echocardiogram, stress test, heart monitor, cardioversion and a supportive letter from my doctor, I was ready to take my 3rd Class Medical exam. Almost.

## FINDING AN AME WHO KNOWS THE DRILL

Like many pilots, I had always sought out an AME who would give me the most perfunctory exam the FAA would allow and with the least amount

of hassle. But now my goals had changed. I wanted someone who had dealt with problem medicals before and knew his way through the FAA process. I started asking around the airport. Several pilots recommended the same AME, so that's the one I went to. First, I made an appointment for that unofficial consultation I mentioned earlier. No AME can predict definitively what the FAA's decision will be regarding a medical issue, but mine gave me an encouraging thumbs up. Only then did I submit my MedXpress form and set up an official 3rd class physical.

## THE HAPPY ENDING AND THE MORAL

The end of the story is that the FAA granted my special issuance without incident and followed up with a letter saying that in one year I must submit a 24-hour heart monitor report, EKG and Echocardiogram test, a list of medications and a status report from my cardiologist. The best scenario is that I will get my two-year certification back. Otherwise, I will apply for another one-year special issuance and repeat as necessary.

It took a little more than six months and a solid session of recurrent training with my instructor to get back into the air. But I don't regret a moment of the time I spent on the ground. The preparation and investigation I did gave me the best possible chance of staying in good health and on good terms with the FAA.

<sup>1</sup>Data courtesy of the National Stroke Association - <http://www.stroke.org/site/PageServer?pagename=afib>

Medical conditions and situations vary. Articles and news items provided by Avemco\* are not intended to provide medical or other advice. The information provided may not be applicable in all situations, and readers should always seek specific advice from their medical providers, the FAA, and other applicable sources prior to taking action with respect to any matters discussed herein.

# DEPEND ON AUTOMATION... WHEN APPROPRIATE

**By Jason Blair, ATP, CFI-I, MEI-I,  
FAA Designated Pilot Examiner**

Without a doubt, reliance on aircraft systems to control the aircraft can lead to over-dependence on automation systems for pilots. In some cases tragically - think of Asiana Flight 214 that crashed in July 2013. According to the National Transportation Safety Board's Accident Report Summary, among the many factors that led to that crash was a lack of understanding of certain automation systems during approach and landing<sup>1</sup>. But those same systems can also offer significant benefits to safety when they are used properly. Sometimes, it is a good thing to depend on aircraft automation systems, as long as they are used correctly.

Some keys to avoiding over-dependence on automation systems are to actually know how to use them, what they are doing and when they can be used to improve safety. We all like to have an autopilot maintain straight and level as we cruise enroute, but what about more critical phases of flight such as during an approach or, dare I propose, to recover from an unusual attitude encounter?

I'll preface the rest of this discussion with the general statement that if you don't know how to use the systems in your aircraft that automate functions, such as autopilots, Flight Management Systems (FMS) and Global Positioning Systems (GPS), you shouldn't rely on them.





The most common use of autopilots and advanced avionics is generally during IFR flying where autopilots are used to maintain straight and level, track GPS or VOR navigation paths, or fly approach paths on both horizontal and vertical planes. This is a good thing. When used properly, even simple wing levelers have the ability to keep the aircraft on a path and at an altitude to reduce your workload. The reduction in physical workload needed allows pilots to pay more attention to setting up on an approach, not busting minimums, or properly planning for the weather ahead.

But let's take this further. Some modern avionics systems can do more. We all know that when VFR pilots encounter IMC conditions, the outcome is all too often deadly. But with new systems, we can increase the survivability. What if a VFR pilot is flying an aircraft that has a three-axis autopilot or just a wing leveler? A wing leveler can be used to manage workload and keep an aircraft straight and level. And, for pilots with three-axis autopilots, it may be safer to engage the autopilot to maintain straight and level in an inadvertent encounter with IMC conditions. Once the aircraft is stable, they can select adjustments to headings or altitude for the autopilot to perform at prescribed rates. This reduces the potential that the pilot will

lose control and go from inadvertent IMC to an unusual attitude. I wonder how many pilots might have had better results in their encounters with IMC conditions if their autopilot had been properly operated. How about recovery from an unusual attitude? Some aircraft have an autopilot that is capable of bringing an aircraft from significantly abnormal attitudes to straight and level flight with just the push of a single button. Would this be safer than having a rusty VFR pilot try to recover using skills they may have learned many years ago and not practiced since?

The first rule of flying is, of course, to fly the airplane. The second is to fly the airplane in a manner that stops it from hitting stuff (ground, other planes, bad weather, etc.). How we fly the aircraft has traditionally been considered a physical thing we do with our hands and feet. Perhaps we now need to consider that "flying the airplane" also should include "directing the airplane" using automation systems.

Even just using the autopilot to stay straight and level as we set up for an approach can reduce our workload enough to spend more time reviewing the approach plate for the approach. This can be the difference between catching or missing key information on the procedure.

I will never advocate reduced emphasis on the training and improving aircraft control (stick & rudder) skills. I will advocate training for pilots in the proper use of the automation systems to augment their overall control of the aircraft, and that may help them out of a situation that is above their aircraft control abilities. Knowing when to rely on automation systems and how to use them properly is something that might help save a few more pilots when things go from the planned to the unplanned.

If your plane has autopilot systems that can help, then practice. If you don't know how to use the systems, locate an experienced flight instructor who is familiar with them and learn. Over-dependence on automation can be fatal, but utilization of automation systems can reduce workload and in some cases, even save your life.

*Jason Blair is an active single and multi-engine instructor and FAA Designated Pilot Examiner with 4,800 hours total time and 2,700 hours instruction given. He serves on several FAA/Industry aviation committees and is the past Executive Director of the National Association of Flight Instructors. He also consults on aviation training and regulatory efforts for the general aviation industry.*

<sup>1</sup> <http://www.nts.gov/news/events/2014/asiana214/abstract.html>

## AVEMCO INSURANCE COMPANY SCHOLARSHIP WINNER ANNOUNCED

We are pleased to announce that we have awarded an Avemco Scholarship to **David Smith**, a recent graduate of the Pittsburgh Institute of Aeronautics (PIA). David earned an Airframe and Powerplant (A&P) license from PIA and will use his scholarship monies to help offset some of his student loans. He is a helicopter pilot who obtained his A&P license to help further his goal of becoming a humanitarian pilot in remote parts of the world where qualified maintenance facilities are few and far between. He says, "I'm engaged to be married in July and my fiancée is excited about the opportunity. We're looking forward to one day going overseas together."

The scholarship was presented at the 9th Annual Aviation Education & Career Expo in Leesburg, VA. The Avemco scholarship was open to students ages 16 to 20 that were selected to represent their schools at this event. Marci Veronie, Vice President of Sales and Marketing at Avemco, recently joined the Aviation Education Expo planning committee and related, "When we can provide support for aviation-related youth activities at the grass roots level, then we are helping to build that next generation's passion for flight."



*Julie O'Brien of ProJet (left) presents Avemco Scholarship Recipient David Smith with his award.*

## AVEMCO'S PEOPLE - ALEXANDER WALTERS



**ALEXANDER WALTERS,**  
**AVIATION SALES UNDERWRITER**

The newest member of our team of Aviation Insurance Specialists grew up almost in the traffic pattern of the Avemco home office in Frederick, Maryland. Alexander Walters came to us via a degree in Agricultural and Resource Economics from the University of Maryland, followed by a stretch as a personal banker. His experience helping people manage their finances gives Alex a unique insight into how important it is that our customers know every aspect of their policy. He says, "People understand car and home insurance, but they have a lot more questions about aircraft insurance simply because it's so much more complicated. So, I take the time to help them understand it all and help them figure out what they need to know in order to

make decisions on how much and what kind of coverage they should have." He says that's one of the things his customers like most about working with Avemco: "The ability to talk directly to an underwriter without having to play phone tag to get past a broker who refers the question to the insurance company and back again." It turns out his customers are teaching him as much about aviation as he is teaching them about insurance. Alex has learned that one truth every pilot knows: Pilots willingly share their experience and knowledge to help other pilots.

In his spare time, Alex is a dedicated home brewer and athlete, playing on one of Frederick's co-ed soccer teams.



Readback is your chance to tell us what you think about everything we say and do - including our PIREP's, articles, emails and previous issues of the *On Approach* newsletter.

### Response to “Crosswind Takeoffs”

*Note: We received a record number of responses to this PIREP, and many of our readers requested more information on landings. We have an excellent article found [here](#) on Crosswind Landings that might be of interest to many.*

*And a number of our readers responded with requests and questions about taildraggers. Look for a PIREP that we will be publishing later this year entitled “What’s a Ground Loop” that provides some of that content.*

*Here are some of the responses to “Crosswind Takeoffs”*

Good job!!! Covering both take-offs and landings is good writing. Crosswinds are one of my favorite subjects and challenges. I own both a tricycle gear and a taildragger and the taildragger teaches the rules well. Keep up the good work.

-- Bob Doughty

Excellent topic. We tend to forget the importance of cross wind optimum control input from time to time and it causes us problems. Thank you for reminding us and teaching us, once again, the proper way in which to handle crosswinds. Safe flying!

-- Robert Smallwood

Everything P. Turner wrote about was spot on. My flight instructors warned me about crosswind takeoffs and landings. For years of flying different planes (not high time though) I did just fine. A look at the wind sock told my small brain if it was a day to fly or not. Then that infamous day happened that the wind sock showed a slight crosswind and I launched my newly made plane into the air — what a thrill. Then at about 10 or 15 feet the right wing lifted at about a 45 degree angle and I am sure only a fast correction by rudder and aileron kept my left wing from biting the pavement. With heart racing I pulled power and was on the ground just that fast. I turned off at the midpoint taxi way still shaking. I went over to the tie down spot and got out wondering what went wrong. Then looking back over at the runway I saw them — those devils — three of them swirling just beyond the runway. I realized that I just took off flying into a clear air dust devil that just about ate me up. That wind sock did not tell me about those devils coming down that runway. So now on those warm lazy days of summer I also look past the wind sock - not just at it.

--Stan Kee, Owner of a VW Longster II K - a modified replica of a 1930 Henderson Longster

*We welcome your comments and feedback. Email [avemco@avemco.com](mailto:avemco@avemco.com). Comments will be considered for inclusion in our next newsletter. You will be notified of our interest to obtain your approval prior to being published. Your comments may be edited for length and style before publication. Edited copy will be sent to you to ensure accuracy.*



# COMING TO A HANGAR NEAR YOU

The most fun we have all year is meeting our customers in person and strengthening our ties within the aviation community.

## **Great Minnesota Aviation Gathering**

April 10-11

Anoke County-Blaine Airport (AKE), Blaine, MN

## **Sun 'n Fun: Booth C-56**

April 21-26

Lakeland, FL

## **Great Alaska Aviation Gathering: Booth #154**

May 2-3

Ted Stevens Anchorage International Airport -  
FedEx Maintenance Hangar

## **Idaho Aviation Expo**

May 15-16

Aero Mark XL Hangar (KIDA), Idaho Falls, ID

## **AOPA Fly-In**

May 16

Salinas, CA (SNS)

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**Avemco Policyholder News**

## SPRING 2015

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