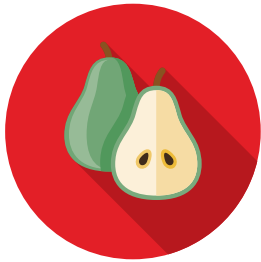


Fueling Young Athletes

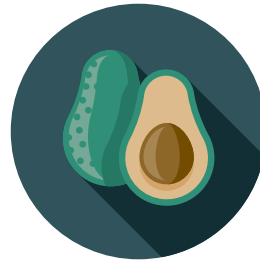
Nutrition plays a vital role in supporting young athletes' growth, development, and athletic performance. The key things to remember are:



Hydration



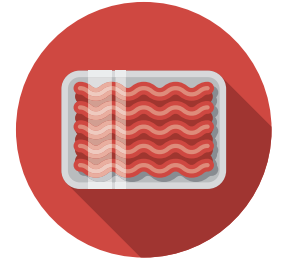
Fiber



Health fats



Meal timing



Lean proteins

Getting enough of the proper nutrients — including carbs, protein, and healthy fats — helps energy production and lowers the risk of injury. Fluids help prevent dehydration and heat-related illnesses, so young athletes should have water before, during, and after exercise to prevent dehydration. Visit ldblifestylebenefits.com/ for a kid athlete-approved recipe idea.

Medical Debt

Medical debt is a significant issue in the United States, affecting millions of individuals and families each year. Here are a few steps you can take to help alleviate or protect yourself from unexpected medical debt:

- Maintain your health insurance coverage.
- Familiarize yourself with the details of your health insurance plan, including deductibles and out-of-network benefits.
- See in-network providers.
- Ask about costs and coverage before an appointment.
- Discuss payment plans if needed.
- Take advantage of HSA and FSA accounts to help you budget for healthcare costs and reduce your taxable income.

Taking proactive steps can help you avoid and reduce medical debt and protect your financial well-being.



BENEFIT SPOTLIGHT

Medicare

Medicare plays a vital role in providing healthcare coverage to millions of Americans by covering a wide range of healthcare services, including hospital care, medical services, and prescription drugs.

Medicare is broken down into different types of coverage:

- Medicare Part A: Hospital Insurance
- Medicare Part B: Medical Insurance
- Medicare Part C: All the benefits of Parts A and B, plus additional benefits such as prescription drug coverage (Part D) and dental, vision, and hearing coverage
- Medicare Part D: Prescription Drug Coverage

Most people become eligible for Medicare when they turn 65 years old. Individuals may also qualify for Medicare before age 65 if they have specific disabilities. Enrollment in Medicare typically occurs during specific enrollment periods.



BONUS ARTICLE: Supporting Veterans' Mental Health

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