

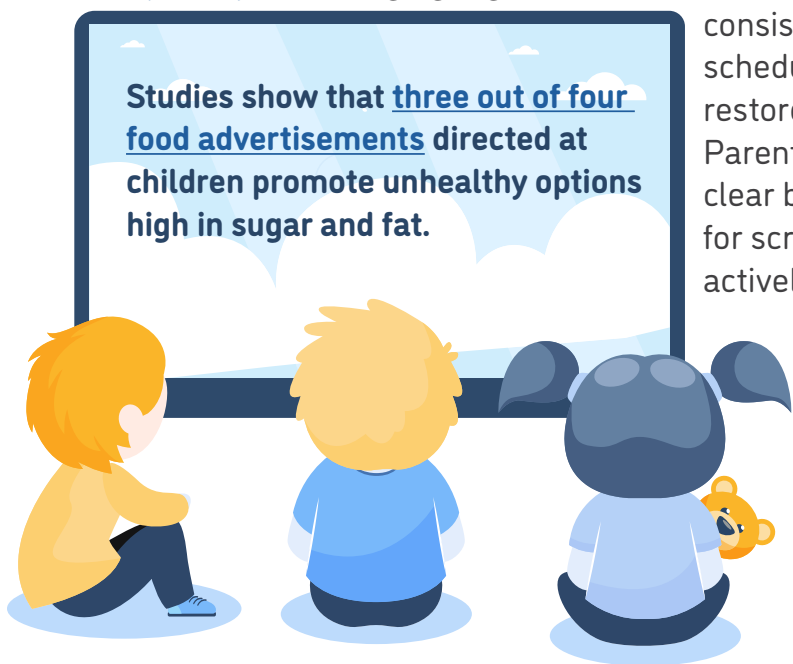
Kids, Screens, and the Obesity Puzzle

Excessive screen time has become a key factor in [rising childhood obesity rates](#) in the past decade. Children who spend hours on phones or tablets are less physically active, consume more junk food due to targeted ads, and often experience disrupted sleep. This combination slows metabolism, increases hunger, and contributes to weight gain, along with mental health challenges like anxiety and low self-esteem.

To combat this, experts recommend [limiting screen time to two hours per day](#). Encouraging regular exercise, healthy meals, and

consistent sleep schedules can help restore balance. Parents who set clear boundaries for screen time and actively engage in their children's activities help create a balanced lifestyle. Parents play a vital role by modeling

positive habits, guiding tech use, and creating screen-free family time to promote mindful behaviors and better health outcomes.



Ending Substance Abuse: Know Your Options

Substance abuse affects around [50 million Americans](#) and can stem from trauma, mental health issues, or peer pressure. Recognizing the problem is the first step toward recovery. Treatment options vary based on individual needs and may include [medical detox](#), [inpatient rehab](#), [partial hospitalization programs \(PHPs\)](#), or [intensive outpatient programs \(IOPs\)](#). Each offers different levels of care, from 24/7 support to flexible, part-time treatment.

While withdrawal symptoms such as anxiety, mood swings, and physical discomfort can occur during detox, medications like [methadone or clonidine](#) may help manage them. Recovery is more successful with a strong support system of family, friends, and professionals.

Preventing substance abuse begins with education and early intervention in schools, communities, and families. Encouraging healthy coping mechanisms like exercise and creative expression can reduce the risk of future addiction. Seeking professional guidance and building a personalized treatment plan can lead to lasting recovery and wellbeing.

If you or a loved one is facing substance abuse, consult a doctor or healthcare provider about treatment options. Some approaches may be more suitable than others, so it is important to understand available programs and collaborate with professionals to find the best path forward. By creating a personalized plan, individuals can take control of their lives and work toward lasting recovery.

BENEFIT SPOTLIGHT

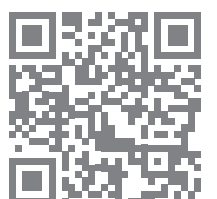


Considering a Limited Purpose FSA?

A [Limited Purpose Flexible Spending Account \(LPFSA\)](#) helps individuals with High-Deductible Health Plans (HDHPs) manage out-of-pocket vision and dental costs. It allows pre-tax contributions — up to \$3,300 in 2025 — for qualified vision- and dental-associated expenses like eyeglasses, braces, and cleanings, ultimately lowering taxable income and increasing savings. LPFSAs can be paired with [Health Savings Accounts \(HSAs\)](#), which offer long-term, tax-free savings and roll over annually. Since HSA funds roll over annually, pairing an LPFSA with an HSA allows individuals to save money year after year while reserving their HSA contributions for future expenses. Additional advantages of a LPFSA are your contributions reduce taxable income and some companies contribute to employees' LPFSA accounts.

Additional Considerations

- LPFSAs are only available to those enrolled in an HDHP with an HSA
- Self-employed or retired individuals do not qualify
- Funds typically expire at the end of the year. For 2025, a rollover of up to \$660 may be allowed, depending on the plan
- If you leave or are terminated, funds cannot be transferred to another account



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