

BENEFIT SPOTLIGHT: Dependent Care FSA

The Dependent Care FSA allows you to set aside money from your paycheck for the specific purpose of caring for a dependent. Qualifying dependents include a child (including stepchild or foster child) below the age of 13, or a dependent incapable of caring for themselves.

The money placed within the Dependent Care FSA is not subject to taxes, allowing you to save money on dependent-related costs. Dependent Care FSA funds may be used for certain qualifying purchases:

- Education (below the kindergarten level)
- Before- and after-school care
- Day camps (including summer or specialty)
- Nannies or babysitters

Starting in 2026, you can contribute up to \$7,500 into the Dependent Care FSA, which is the maximum per household. This means that if you and your spouse both have Dependent Care FSAs through different employers, your combined total cannot exceed \$7,500. If you're married but file your taxes separately, your limit is \$3,750.

Dependent Care FSAs are use-it-or-lose-it accounts. Once the plan year ends, the money left in the account is forfeited, so be mindful of your expenses. It's also a good idea to save your receipts for every Dependent Care FSA expenditure, since they're more than likely needed for claim verification.

Once your child turns 13, you can no longer use Dependent Care FSA funds for their care. If they turn 13 mid-year, only expenses prior to their birthday qualify.

Magnificent Magnesium

Magnesium has been a hot topic in wellness circles for a while now — it's even recently gone viral on TikTok as the main ingredient for the "Sleepy Girl Mocktail," a drink said to make you fall asleep fast. But magnesium is more than just a health fad. It's key to more than 300 different chemical processes in your body, from digesting food to repairing DNA.

Your body sources magnesium from high fiber foods, such as nuts, legumes, whole grains, vegetables, and fruit. The daily recommended dosage is about 320-420 milligrams. However, magnesium deficiency is surprisingly common across the globe. An estimated 2.4 billion people worldwide don't consume enough in their regular diet.

Your magnesium levels can be checked through a standard blood test, which will help you determine whether magnesium supplements would be a good fit for you. Common supplements include:

- Magnesium glycinate:
An ingredient in sleep aids and can help relieve anxiety
- Magnesium citrate:
Often used as a laxative
- Magnesium oxide:
May reduce headache and migraine symptoms
- Magnesium sulfate (Epsom salt):
Can be added to a bath to relieve muscle pain

If you're deficient in magnesium, supplements can help you reap a variety of health benefits, including maintaining good cortisol levels, lowering the risk of heart disease, relieving premenstrual syndrome (PMS) symptoms, helping to prevent osteoporosis, and beating insomnia.



Melatonin: Chemical Chamomile

Approximately 2.1% of American adults and 6% of children use melatonin at least monthly.

Melatonin is the hormone that determines your circadian rhythm, or your body's natural sleep-wake cycle. It's created by the pineal gland, a tiny gland located in the middle of your brain. Around the time that the sun goes down, your pineal gland begins to create melatonin. As a result, you become sleepy — your body temperature and blood pressure naturally lower, and your eyes become less responsive to light.

Melatonin production continues through the night to help you stay asleep but ceases once you're exposed to sunlight. Without melatonin running through your body, you begin to feel awake, alert, and ready to tackle the day.

If you have issues with insomnia, jet lag, or suffer from a circadian rhythm disorder, melatonin supplements may help you to regulate your sleep-wake cycle.



[LDBLIFESTYLEBENEFITS.COM](https://ldblifestylebenefits.com)

BONUS ARTICLE: Preventive Healthcare Saves Lives