



## Safety Net: Healthy Online Habits For Kids

Many of us were introduced to the internet as young adults or even later in life, but it's important to consider another group that has easy access to the internet – young children and teens.

According to 2018 Pew Research data, 95% of teenagers report having access to a smartphone, and 45% say they are online almost constantly. Younger children are also online more than they used to be: a 2021 study saw rising percentages of children between 5-11 using digital devices and social media sites.

While the internet can be a fantastic resource, it's important to teach them some **basic internet boundaries**:

- Keep personal information private.
- Don't talk to strangers or meet up with someone you've only met online.
- Tell a trusted adult about inappropriate or bullying messages.
- Don't open emails or click links from someone you don't know.
- Establish open, trusting communication with your kids so they feel comfortable sharing any suspicious online behavior with you.

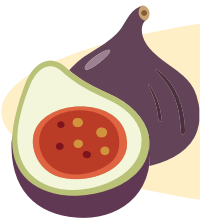


## Nutritional Boosts

Most of us would like to eat more healthily but may not know where to start. Here are some easy dietary shifts you can utilize:



**Sodas.** If you crave a sweet bubbly, swap your regular soda for a reduced-sugar or sugar-free version. There are also several kinds of low-sugar probiotic sodas or even kombucha that are delicious and good for your gut.



**Snacks.** Bites like beef jerky, low-sugar trail mix, and various fruits and vegetables will provide you with nutrients like protein, healthy fats, and fiber to nourish your body and leave you satiated for longer than a bag of chips.



**Punch up meals.** If you're looking for easy vegetable additions to a meal, whether for yourself or any picky eaters at home, try air-frying Brussels sprouts or making your own oven-baked sweet potato fries.

Visit [www.ldblifestylebenefits.com](http://www.ldblifestylebenefits.com)  
for two recipe ideas!

## Copays, Coinsurance, and Deductibles

Medical plan terminology surrounding how much you have to pay for a given service can be confusing. Let's look at some of the most common terms:

**Deductible:** A deductible is a fixed amount of money that you have to pay before your insurance starts paying benefits. This amount varies by plan, but typically plans with higher monthly costs have lower deductibles and plans with lower monthly costs have higher deductibles. (Some plans have separate deductibles for prescription benefits, so make sure to check your plan details for this.)

**Coinsurance:** Coinsurance kicks in once you've reached your deductible. Now whenever you have a covered medical expense, you'll pay coinsurance, which is a set percentage of the total cost, and your insurance will pay the rest.

**Copay:** This is a set amount you'll pay for a covered service and varies per service. You may pay copays before you hit your deductible and after; this varies by plan.

**Out-of-pocket maximum:** Once you've paid this set amount out-of-pocket, your plan will pay 100% for covered services for the rest of the year. Depending on your plan, your deductible may or may not include to your out-of-pocket maximum.

Each plan differs; consult your summary plan description for more information.

