



SEIU 775
BENEFITS GROUP



Dora P.
Daryeel bixiye, Tacoma

2025-2026

Tusaha Caymiska Daryeelka Caafimaad



Wac 1-877-606-6705 haddii aad su'aalo
qabto saabsan caymiska ama aad u baahan
tahay in lagaa caawiyo inaad codsato.

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ភាសារបស់អ្នក។

한국어로 된 의료 보험 정보를 확인하
십시오.

ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਹੈਲਥਕੇਅਰ ਕਵਰੇਜ ਬਾਰੇ
ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰੋ।

Получите информацию о медицинском
страховом покрытии на вашем языке.

Ku hel macluumaadka ceymiska daryeelka
caafimaadka luqaddaada.

Obtenga información sobre la cobertura
de atención médica en su idioma.

Отримайте інформацію про покриття
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Nhận thông tin về bảo hiểm chăm sóc
sức khỏe bằng ngôn ngữ của bạn.

myseiu.be/oe

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Deborah waxay u baahnayd qaliin wadnaha furan ah oo ku kici lahaa boqolaal kun oo doolar haddii aan caymis loo helin. Iyadoo in yar ka walwalsan kharashaadka, ayay tiri "Waxaan awood u yeeshay inaan diiradda saaro naftayda iyo bogsashadayda".

Deborah M.
Daryeel bixiye, Vancouver



Faa'idooyinka Fayo-qabka



Waxaa intaa dheer in aad heleyso daboolid daryeel caafimaad oo tayo sare leh, waxaad heysataa kaalmooyin kale oo la heli karo oo aan adiga kharash kuugu jirin—loogu talagalay inay kaa caawiyaan in aad hoos u dhigto culayska, badbaado shaqada iyo wanaajinta tayada noloshaada.



Caregiver Kicks: Kabo Bilaash ah oo Loogu Talagalay Daryeel Bixiyeyaasha

Hel xirmo bilaash ah sanad kasta! Waxaa lagu heli karaa in ka badan 90 qaab oo ka socda Reebok illaa Sketchers, Caregiver Kicks waa kabo aan simbiririxasho lahayn oo loogu talagalay inay kuugu ilaaliyaan si ammaan ah oo raaxo leh aad dareebto inta aad shaqada ku jirto.

myseiu.be/kicks



Dheefaha Is-daryeelida

Daryeel-bixiyeyaashu inta badan dadka kale ayay hormariyaan, laakiin is-daryeeliduna waa muhiim. Waxaa jira faa'idooyin badan oo bilaash ah iyo kuwo ku kaca kharash jaban oo loogu talagalay daryeel-bixiyeyaasha kuwaas oo gacan ka geysan kara wax ka qabashada walbahaarka, walaaca iyo niyad-jabka. myseiu.be/self-care

Faa'idooyin Dheeraad ah oo Daryeel Bixiyaha ah



Wax badan ka baro howlgabka daryeel bixiyeyaasha, faa'idooyinka waxbarashada iyo shaqo ku beegista iyo sida looga heli karo barta seiu775benefitsgroup.com.

Tilmaamo Tallaabo-ka-Tallaabo ah oo ku aadan Codsashada Ceymiska

Nidaamka isdiiwaangalinta wuxuu ahaa mid aad u fudud. Kaliya waxaan dhex maray buug-yaraha oo aan iftiimiyay waxyaabaha muhiimka ii ah. Awoodidda in aan ku sameysto onleen waa ay sahlaneyd."

Acacia V., Daryeel bixiye

1 Wax badan ka ogoow caymiskaaga

- Sahami fursadahaaga caymiska iyo dulmarka muhiimka ah ee faa'idooyinka ku jira tilmaamahan.
- Eeg faahfaahinta u qalmitaanka bogga 8 si aad u aragto haddii aad u qalanto.
- Dib u eeg Buugga Faahfaahinta Qorshaha si aad u fahamto kharashyada jeebkaaga ee qorshaha loogu talagalay daawooyinka lagu qoro, daaweynta iyo adeegyada.
- Dooro ikhtiyaarka caymiska iyo qorshaha ilkaha.

2 Isu diyaari inaad codsato

- Soo ururi macluumaadkaaga. Waxaad u baahan tahay lambarkaaga Badbaadada Bulshada iyo magaca shaqo-bixiyaha si aad u codsato.
- **Coverage for Kids (Caymiska Ilmaha):** Soo ururi dukumentiyada Xaqiijinta Ku Tiirsanaanta. Halkan ka eeg liiska waraaqaha iyo tilmaamaha la aqbal myseiu.be/cfk.

3 Samayso koontada dheefaha caafimaadka

- Booq myseiu.be/hba si aad u barato sida loo sameeysto koonto. Markaad hesho koonto, waad geli kartaa wakhti kasta myseiu.be/magnacare.

4 Gudbi codsigaaga

- Ka buuxi codsi ka hor waqtiga kama dambaysta ah barta myseiu.be/magnacare. Baro wax dheeraad ah oo ku saabsan taariikhaha kama dambaysta ah iyo sida aad boostada ugu diri kartid bogga 8aad.
- **Coverage for Kids (Caymiska Ilmaha):** Soo gudbi dukumiintiyada Xaqiijinta ku Tiirsanaanta marka aad codsaneyso. Ka baro sidaad u soo gudbin lahayd dukumiintiyadaada barta myseiu.be/cfk.

5 Hel ogeysiisyada codsiga

- Waxaad ku heli doontaa rasiidka codsiga iimayl ahaan ama koontadaada faa'idooyinka caafimaadka 1 maalin gudaheed, iyo go'aan caymis ah oo warqad ama iimayl ah gudaheed 30 maalmood. Haddii kale, wac 1-877-606-6705.

**Adeegga Macaamiisha ee
Faa'idooyinka Caafimaadka
1-877-606-6705**

Caawin u hel su'aalaha
ku saabsan caymiska,
u-qalmitaanka iyo codsashada.



John R.
Daryeel bixiye, Seattle

Xulashooyinka Ceymiska Daryeelka Caafimaad

Hel caymis daryeel caafimaad oo tayo sare leh oo ka billaabma kaliya \$25 bishii. Waxaad dooran kartaa inaad naftaada uun daboosho ama ku darto Coverage for Kids (Caymiska Ilmaha) ee caruurta kugu tiirsan.



Ka dib ilmaheedii labaad, Dani waxay labadeedii canug ka qorte Coverage for Kids (Caymiska Ilmaha), iyadoo aamanaysa "heerka wayn" ee ka caawiya qoyskeeda inay lacag keydsadaan bil kasta.

Dani R.
Daryeel bixiye, Asotin

Fursada 1



Ceymiska Shakhsi Ahaaneed ee Caafimaadka iyo Ilkaha

\$25/bishii.

Kharashka Wada Bixinta Billaha

Ku hel caymiska caafimaadka iyo ilkaha naftaada kaliya \$25 bishii.

Kharashka Wada Bixinta Billaha ah: qaddarka aad bixiso bil kasta ee loogu talagalay ceymiska caafimaadkaaga, eeg bogga 9-aad wixii faahfaahin ah.

Xaq u yeelashada

Shaqee 80 saacadood ama ka badan bishii.

Fursada 2



Ceymiska Shakhsi Ahaaneed + Coverage for Kids (Caymiska Ilmaha): Caafimaadka iyo Ilkaha

\$125/bishii.

Kharashka Wada Bixinta Billaha

Ku hel caymiska caafimaadka iyo ilkaha naftaada, oo lagu daray carruurtaada, kaliya \$125 bishii.

Waa qarash isku mid ah, xitaa haddii aad carruur badan ku darto!

Waxaad ku dari kartaa carruurta xaq u leh ee kugu tiirsan illaa dhalashadooda 26-aad, oo ay ku jiraan Xubnaha POS ee KPWA waa inay beddelaan qorshayaashooda si ay ugu daraan Coverage for Kids (Caymiska Ilmaha).

Xaq u yeelashada

Shaqee 120 saacadood ama ka badan bishii.

Fursada 3



Ceymiska Shakhsi Ahaaneed + Coverage for Kids (Caymiska Ilmaha): Ilkaha-Kaliya

\$35/bishii.

Kharashka Wada Bixinta Billaha

Ku hel caymiska caafimaadka iyo ilkaha naftaada, oo lagu daro caymiska ilkaha ee carruurtaada, oo kaliya \$35 bishii.

2025

Faa'idooyin Cusub iyo Kuwo la Hagaajiye

Ku Tiirsanaanta Caymiska

Daryeel bixiyayaasha hadda waxay helaan 2 Qiimo dhimis ah Ku Tiirsanaanta Caymiska sanadkiiba. Qiimo dhimis kasta waxay kordhisaa caymiska daryeelka caafimaadka 1 bil, haddii aadan buuxin saacadaha shaqada ee loo baahan yahay—iyadoo ku siineysa daboolid joogto ah adiga iyo dadka kugu tiirsan.

Faa'idooyinka Korsashada ee Progyny

U hel illaa \$15,000 kharashaadka la xiriira korsashada (faa'idada nolosha).

¹ Xaddiga ugu badan ee daboolaya kharashaadka la xiriira korsashada inta aad ku jirto qorshaha.

Kharashka la Dhimay ee Daawooyinka la Qoro

Kharashka la dhimay ee daawooyinka neef-qaadayaasha ee aan la door bidin, EpiPens iyo daawooyinka ka dib qaadista HIV-ga iyo daawaynta.

Faa'idooyinka Daryeelka Xaqiijinta Jinsiga

Dhamaan qorshayaasha ayaa hadda daboolaya habab iyo daaweyno kala duwan.

Daryeel bixiyayaasha waxay mudan yihiin inay helaan daryeel caafimaad oo tayo sare leh oo la isku hallayn karo, taas oo u oggolaanaysa inay diiradda saaraan bixinta daryeel heer sare ah—iyadoo aanay ka welweleyn maaraynta faa'idooyinkooda. Hagaajinadan cusub waxay ka tarjumayaan sida ay nooga go'an tahay bixinta caymis si dhab ah u taageerta khibradda daryeel bixiyaha.

Merissa Clyde
Maamulaha Guud,
SEIU 775
Benefits Group.



Dulmarka Faa'idooyinka Caymiska

Qorshaha caymiska caafimaadka ee aad heli karto waxa uu ku saleysan yahay koodhka ZIP-ka gurigaaga. Qorshahaaga loo qoondeeyay wuxuu bixiyaa siyaabo badan oo lagu taageeri karo caafimaadkaaga iyo fayo-qabkaaga. Ceymiska waxaa ku jira dheefahan soo socda:

- ✓ Caafimaad
- ✓ Daryeelka Kahortaga ah
- ✓ Ilkaha & Ilko Hagaajinta
- ✓ Daawada Dhakhtarku Qoro
- ✓ Caafimaadka Dhimirka
- ✓ Aragga
- ✓ Maqalka
- ✓ Qoys-dhisida & Faa'idooyinka Caafimaadka Taranka
- ✓ Daryeel Ku Habboon Jinsiga uu Qofka Doorto
- ✓ Duugis & Chiropractic
- ✓ Daaweynta Jirka

Booqashooyinka Daryeelka Aasaasiga ee Bilaashka ah

Kharash ma jiro* si aad u aragto bixiyahaaga daryeelka aasaasiga ah (PCP). Waxaad arki kartaa PCP-kaaga wixii ah baaritaanada si fayo-qabka iyo marka aad xanuunsan tahay. Caymiskaaga waxaa sidoo kale ku jira fursado kala xulasho daryeel oo fogaan arag ah, si aad daryeel u hesho adoo ku nafisayo guriga.

*Booqashooyinka aad ugu tageyso PCP-gaaga ma lahan khidmada adeegga ceymiska, sikastaba ha ahaatee haddii dhakhtarkaaga uu amro baaritaano ama shaqo shaybaar, waxaad bixin kartaa khidmada adeegga ceymiska ee adeegyadaas.

Daryeelka Degdegga ah iyo Gurmadka Degdegga Ah

Qorshahaagu wuxuu daboolayaa daryeelka degdegga ah iyo booqashada qolka gurmada degdegga ah. Daryeelka degdegga ah waa xulasho jaban oo loogu talagalay arrimaha aan gurmada deg degga ahayn sida dhaawacyo fudud ama astaamaha hargabka marka dhakhtarkaaga aan la heli karin. Booqashada qolka degdegga ah waxay leeyihiin \$200 oo lacag bixin ah, waxaana loo isticmaali karaa xaaladaha halista ah sida xanuunka xabadka, neefsashada oo dhib ah, ama dhaawacyada daran.

Lacag hormaris ama lacag bixin dheeraad ah ayaa laga yaabaa inaad bixiso

Dheefaha Daawada Dhakhtarka Uu Qoro

Waxaad ku heli kartaa daawo qoris badan (Rx) kharash la'aan, taas oo ku xiran heerka daawada. Daawooyinka shushubka guud ahaan waxay leeyihiin lacag bixinta ugu hooseeysa, halka daawooyinka shirkadaha iyo kuwa khaaska ah ay yeelan karaan kharashyo sare. Sidoo kale waxaa jira fursado ku dalbashada boostada ah, kuwaas oo kuu oggolaanaya inaad hesho daawooyin 90 maalmood ah oo laguugu soo dhiibay gurigaaga.

Dheefaha Caafimaadka Dhimirka

Caafimaadkaaga shucuureed iyo maskaxeed ayaa muhiim u ah sida caafimaadka jidhkaaga oo kale. Caymiskaaga waxaa ku jira taageero xirfadeed, daawo, daaweynta kooxeed iyo daryeel kale, iyo sidoo kale helitaanka barnaamijyo is-daryeel ah iyo barnaamijyo kale iyo ilo kale.

Dheefaha Aragga

Caymiskaagu wuxuu bixiyaa daryeel dhammeystiran oo indhaha ah. Tani waxaa ku jira 1 baaritaan isha ah oo bilaash ah 12 bilood kasta, iyo \$600 12 bilood kasta oo loogu talagalay qalabka aragga (sida muraaydaha Bilaash indhaha, fareemyada iyo dhalada isha la dul saaro).

Dheefaha Maqalka

Iyadoo loo marayo EPIC Hearing, adiga iyo carruurtaada waxaad heli kartaan imtixaan dhageysi oo sanadle ah oo bilaash ah, oo ay la socdaan ku-talin bixiye shabakadda ku jira. Waxaa intaa dheer illaa \$3,000 oo qalabka maqalka ah oo leh damaanad dheeri ah halkii dheg 36 bilood kasta.



"Mar waxaa jirte, runtii aan xanuunsanaa oo aan isbitaalka ku jiray 45 maalmood.

Sababtoo ah waxaan heystaa caymiska caafimaadka, waxoogaa yar oo kaliya ayaan bixiyey caymiskuna inta badan ayuu bixiyey. Taasi waa sababta ay runtii muhiim u tahay in la heysto caymis."

Amy L.

Daryeel bixiye, Seattle

Tababarka Fayoqabka & Barnaamijyada

Faa'idooyinka fayoqabka iyo tababaridda waxay kaa caawin karaan wax ka qabashada xaaladaha soo noqnoqday sida sonkorowga ama cadaadiska dhiigga oo aad u sarreeya, iyo sidoo kale in la hagaajiyo caafimaadkaaga jirka. Qorshahaaga waxaa ka mid ah:

- Caymiska tababarka hal-ka-hal ee loogu talagalay hagitaan shakhsiyadeed si loo gaaro himilooyinkaaga.
- Taageero koox daryeel si lagaaga caawiyo maareynta xaaladdaada.
- Barnaamijyo iyo app-yo loogu talagalay maaraynta iyo raadraaca fudud.

Duugis & Chiropractic

Murqo xanuunka iyo kalagoysyo xanuunka waxaa lagu daweyn karaa loogana hortagi karaa daaweynta jirka oo jaban, duugis, chiropractic, acupuncture iyo barnaamijyada fayo-qabka fogaan aragga.

Ka hubi faahfaahinta qorshahaaga xadka booqashada ama shuruudaha tixraaca oo ka xaqiiji adeeg bixiyahaaga inay aqbaleen caymiskaaga marka ay ballan qabsanayaan.

Qoys-dhisida & Faa'idooyinka Caafimaadka Taranka

Ku hel dheefo marxalad kasta oo nolosha ah, laga bilaabo tarmida iyo qoys-dhisida ilaa uur qaadida, dhalmada ka dib iyo xilliga caado joogsiga. U hel caymis daaweynti ugu dambeeyse, taageero shakhsiyadeed oo ka timid u-doodayaasha Daryeelka Bukaanka ee loogu talagalay (PCAs) iyo qof ahaan ama daryeelka fogaan aragga. Haddana waxaad heli kartaa illaa \$15,000 kharashaadka la xiriira korsashada (faa'idada nolosha oo dhan).



Ka eeg Buug-yaraha Faahfaahinta Qorshaha Liiska Buuxa ee Faa'idooyinka.

Buug-yaraha Faahfaahinta Qorshaha waxa uu ku siinayaa faahfaahin buuxda oo ku saabsan qorshayaashaada caafimaadka iyo ilkaha, oo ay ku jiraan kharashyada jeebka ka baxsan, iyo caymiska dawooyinka dhakhtarku qoro, booqashooyinka iyo daawaynta.

Qorshaha Ceymiska Ilkaha

Daryeelka ilkaha waxay ka mid tahay daryeelkaaga caafimaadka. Door qorshaha adiga kugu habboon.

Isticmaal shaxda si aad isu barbardhigto qorshayaasha oo aad dib ugu eegto kharashka aad ka bixiso jeebkaaga ee suurtoogalka ah ee adeegyada caadiga ah ee Buug-yaraha Faahfaahinta Qorshaha.

Haddii aad hore uga diiwaangashanayd caymiska oo aad jeclaan lahayd inaad beddesho qorshahaaga ilkaha, waxaad samayn kartaa inta lagu jiro Open Enrollment (Muddada Diwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka).



	 DELTA DENTAL®	 Willamette Dental
Dheefta Ugu Badan Sanadka	\$5,000	Waxbo
Lacagta la jaro	\$0	\$0
Baaritaanada Joogtada ah	Waxaa Loo Dabaraa Si Dhameystiran	Waxaa Loo Dabaraa Si Dhameystiran
Dheefaha Qurxinta Ilkaha	Haa	Haa
Bixiyeyaasha ah Shirkada Ceymiska	Delta Dental waxa ay leedahay shabakad ceymis oo balaadhan oo bixiyayaal ah, oo ay ku jiraan goobaha miyiga ah. Waxaad u baahan doontaa inaad hesho Dhakhtarka Ilkaha ee Delta Dental PPO si aad faa'iidada ugu badan uga hesho dheeftaada.	Willamette Dental waxay goobo badan oo haboon ku leedahay galbeedka Washington, taasoo kuu sahlaya inaad hesho dhakhtarka ilkaha ee Willamette haddii aad ku nooshahay hareeraha wadada I-5 corridor.
Hel Dhakhtarka Ilkaha ee Kuu Dhaw	Booqo deltadentalwa.com/fad/search oo guji 'Delta Dental PPO' si aad u kala shaandeysid natiijooyinka kaaga soo baxaya raadinta.	Booqo locations.willamettedental.com oo geli ZIP koodhkaaga qeyba wax raadinta.
Wixii Su'aalo ama Macluumaad Dheeraad ah	1-800-554-1907 DeltaDentalWA.com	1-855-433-6825 myseiu.be/willamette



Ka Codso Caymis Onleen



Baro sida looga sameysto koonto barta myseiu.be/hba

Koontooyinka hadda waxaa lagu heli karaa Af-Ingiriisi. Hadaad u baahantahay caawinaad samaynta koonto ama taageero luuqadeed wac **1-877-606-6705**.

Koontadaada onlaynka ah waxaa maamula MagnaCare, maamulaha faa'idooyinka caafimaadkaaga.

Waxa intaa dheer inaad awood u yeelato inaad codsato caymiska daryeelka caafimaadka ama aad isbeddello sameyso, waxaad bixin kartaa lacagta wada bixinta ah, eegi kartaa sooyaalka lacag bixinta, heli kartaa waraaqaha qorshaha helitaanka oo isu diiwaangelin kartaa farriimaha iimaylka.



Eeg U-qalmitaankaaga

Eeg saacadahaaga shaqada iyo u-qalmitaanka faa'idooyinka kale ee fayo-qabka sida Caregiver Kicks.



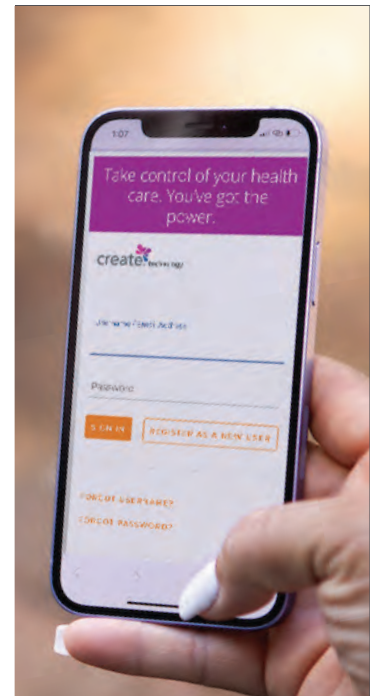
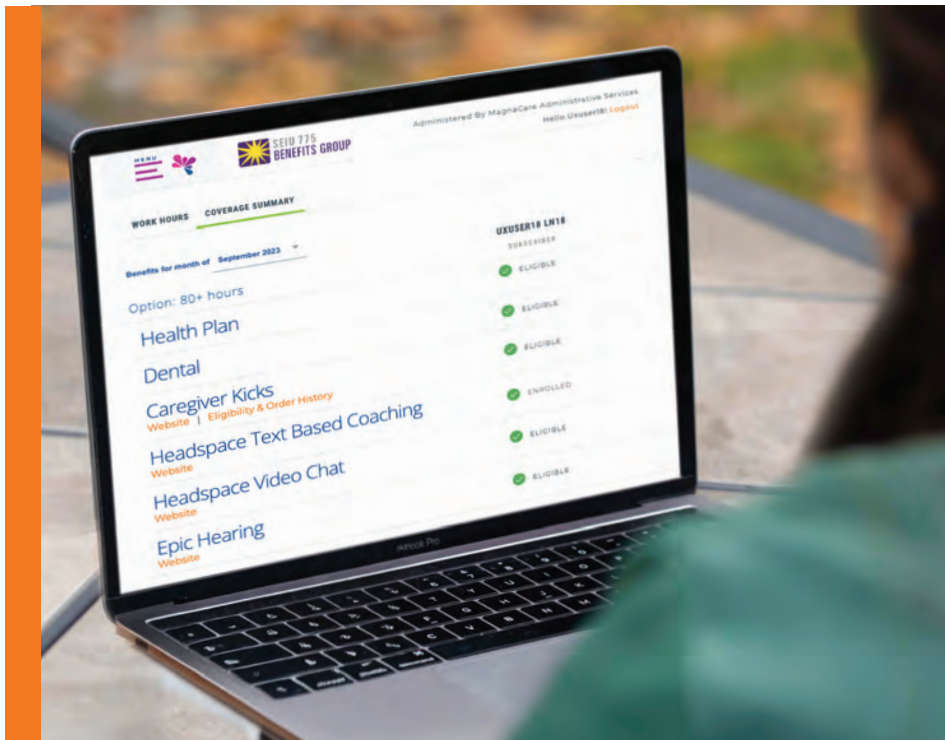
Codso ama Cusbooneysii Caymiska

Gal koontadaada si aad si sahal ah onlayn uga codsato ama aad isbeddel ugu samayso caymiska aad heysato.



Hel Taageerada Wadahadalka Tooska ah

Caawimaad kaga hel su'aalaha ku saabsan inaad codsato, u-qalmitaanka iyo waxyaabo badan oo ka socda Adeegga Macaamilka Faa'idooyinka Caafimaadka.



Su'aalaha Badanaa La'is Weydiyo ee Caafimaadka Caymiska

Sideen ugu qalmaa caymiska shaqsiyeed?

Waa inaad shaqeysaa 80 saacadood oo mushaar ah ama ka badan bishii muddo 2 bilood ah si aad u noqoto mid u qalma caymiska shaqsi ahaaneed.

Sidee ayaan u codsadaa?

Ka codso ama isbeddel ka samee barta internetka myseiu.be/magnacare.

Haddii aad hesho Codsiga Manfacyada Caafimaadka, waxaad boostada ama fakis ahaan ugu diri kartaa codsiga oo dhammeystiran cinwaanka ama lambarka fakiska ee ku qoran codsiga. Khidmada boostada Mareykanka ayaa la iska rabaa. Waxaad ku heli doonta rasiidka codsiga iimayl ahaan ama koontadaada manfacyada caafimaadka 1 maalin gudaheed iyo go'aanka caymiska warqad ama iimayl ahaan 30 maalmood gudahood. Haddii kale, wac 1-877-606-6705.

Goorma ayaan codsan karaa?

Waxaa jira 3 jeer oo aad codsan karto caymiska:

1. U qalmitaanki**Hore**: 60 maalmood gudaheed laga billaabo taariikhda laga bilaabo qalabkaaga diiwaangelinta ee cusub ee u qalma. U-qalmitaanka hore waa marka ugu horreysa ee aad xaq u yeelato.
2. **Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Caymiska Caafimaadka)**: Luulyo 1-20 sanad walba. Haddii aad horey isu diiwaan gelisay caymiskaaga si toos ah ayaa loo cusbooneysiinayaa, wax tallaabo ah looma baahna illaa aad rabto inaad isbeddel sameyso.
3. **Dhacdada Noloshaha ee u Qalanta (Qualifying Life Event, QLE)**: 30 maalmood gudahooda ee QLE oo wax ka beddeleysa baahiyahaaga caymiska caafimaadka. Tusaalooyinka QLEs waxaa ka mid ah korsashada ilmo, luminta caymiska kale ee daryeelka caafimaadka ama imaanshaha furriin. Wixii warbixin dheeraad ah, booqo myseiu.be/qle.

Ma'u Qalantid Weli? Waxaad weli codsan kartaa inta lagu jiro Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka), 1-20 Luulyo.

Buuxi Codsiga Faa'idooyinka Caafimaadka* caymiskaaga shaqsiyadeedna wuxuu billaaban doonaa marka aad shaqeysao 80+ saacadood bishii. Haddii aad rabto inaad ku darto Coverage for Kids (Caymiska Ilmaha), daboolida ku tiirsanaanta waxay billaabmeysaa marka aad shaqeysao 120+ saacadood bishii.

* Haddii aadan hadda shaqeynin 80+ saacadood bishii, ma buuxin kartid codsi khadka tooska ah. Iimayl u dir SEIU775BG-caregiver@magnacare.com si aad u codsato nuqul ka mid ah foomka codsiga.

Sideen ugu qalmi karaa Coverage for Kids (Caymiska Ilmaha)?

Waa inaad shaqeysaa **120 saacadood oo mushaar ah ama ka badan bishii** si aad u noqoto mid uqalma Coverage for Kids (Caymiska Ilmaha).

Yaan ku dari karaa Coverage for Kids (Caymiska Ilmaha)?

Waxaad ku dari kartaa carruurta xaq u leh ilaa iyo taariikhdooda dhalashada ee 26^{aad}. Carruurta u qalma ee ku tiirsan waxaa ka mid ah carruurta aad dhashay, kuwa aad korsatay, carruurta adeerka ama eedada aad u tahay iyo carruurta uu dhalay lammaanahaaga. Carruurta waxaa lagu diiwaan geliyaa qorshaha aad ku jirto, waxaana kaliya lagu diiwaangelin karaa hal daryeele. Caymiska wuxuu isku xiri karaa qorsheyaal dibadda ah. Wixii macluumaad dheeraad ah, wac 1-877-606-6705.

Sideen ayaa ugu daraa Coverage for Kids (Caymiska Ilmaha)?

1. **Buuxi qaybta Coverage for Kids (Caymiska Ilmaha) ee codsiga.**
 2. **Dooro ikhtiyaarka caymiska**, caafimaad iyo ilkaha ama ilkaha kaliya.
 3. **Ku soo gudbi dukumiintiyadaada Xaqiijinta Ku Tiirsanaanta** ayadoo codsigaaga ama 60 maalmood gudahood marka aad codsanayso**. Dokumentiyada ay aqbali karto waxaa tusaale ahaan noqon doona caddaynta dhalashada ee ay dowladdu bixisay iyo ogaysiinta canshuuraha oo ay ku qoran tahay kuwa aad dooneyso in lagu daro kuwa dowladda ka faa'ideysatay.
- ** Xaqiijinta Ku Tiirsanaanta ayaa loo baahan yahay marka la diiwaangelinayo carruurta markii ugu horreysa. Uma baahnid inaad dib u laba-jibaarto dukumentiyada hore loo xaqiijiyey, in la codsado mooyee.



Booqo myseiu.be/cfk si aad u hesho macluumaad faahfaahsan oo ku saabsan:

- Sida loo dalbado Coverage for Kids (Caymiska Ilmaha).
- Cidda aad ku dari karto caymiska.
- Liiska dukumentiyada xaqiijinta ee la aqbalo.
- Sida loo soo gudbiyo dukumentiyadaada.



Goorma ayaa caymisku billaabaa doonaa?

Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Caymiska Caafimaadka): Soo gudbi codsiyada ama isbeddellada ugu dambeyn 20-ka Luulyo si aad u hesho caymiska laga billaabo 1-da Agoosto.

U-qalmitaanka Hore iyo Dhacdooyinka Nolosha ee U qalma:

Daboolidu waxay billaabantaa 1-da bisha ka dib marka codsigaaga la helo oo la farsameeyo, taas oo qaadanaaya qiyaastii 2 toddobaad. Tusaale ahaan, haddii codsigaagii la dhameystiray la helo:

- Ugu dambeyn Maarso 15, daboolidu waxay billaabanaasaa 1-da Abriil.
- inta u dhaxaysa Maarso 16 - 31, caymisku waxay billaabaa doontaa 1-da Maajo.

Coverage for Kids (Caymiska Ilmaha) ma billaabaa karto illaa ka dib marka la helo xaqiijinta ku tiirsanaantaada oo laga shaqeeyo.

Sideen u bixiyaa kharashka wada bixinta bil kasta?

Shaqo-bixiyuhu si toos ah ayuu mushaarkaaga uga jari doonaa lacagta wada bixinta ah ee bil kasta aad bixiso. Haddii loo-shaqeeyahaagu uusan awoodin inuu lacagta jaro, waxaad boostada laguugu soo diri doonaa warqad aad adiga iskaga bixiso iyo iimayl kugu hagaya inaad bixiso qaybtaada lacag-wadaaga khidmada ceymiska billaha ah. Waxaad ku bixin kartaa jeeg, ama adigoo isticmaalaya koontadaada faa'idooyinka caafimaadka ee internetka.

Haddii aad tahay bixiye shaqsi ah (IP) oo leh CDWA, lacag bixintaada bil kasta ee ugu horreysa waxay noqoneysaa is-bixin.

Sidee saacadaha aan u shaqeeyo saameyn ugu yeeshaan caymiskayga?

Marka lagu diiwaan geliyo caymiska, saacadaha aad bil gudahood ku shaqaynayso waxay go'aaminayaan xaaladdaada caymiska 2 bilood ka dib. Tusaale: Saacadaha Janaayo ayaa go'aamiya caymiska Maarso.

Bisha Shaqada	Bisha Caymiska
JANAAYO →	MAARSO
FEBRAAYO →	ABRIIL
MAARSO →	MA SAMAYN
ABRIIL →	JUUN
MA SAMAYN →	LUULYO
JUUN →	AGOSTO
LUULYO →	SEBTEMBAR
AGOSTO →	OKTOOBAR
SEBTEMBAR →	NOOFEMBAR
OKTOOBAR →	DISEMBAR
NOOFEMBAR →	JANAAYO
DISEMBAR →	FEBRAAYO

Saacadaha aad bishan mushaarka ku shaqayso:

Go'aami caymiska bishan:

Maxaa dhacaya haddii aan doonayo inaan joojiyo caymiska?

Si aad uga joojiyo caymiska naftaada ama carruurtaada, soo gudbi foomka Ka-dhaafida Caymiska. Ka dhaafidda la helo:

- meesha lagu gaaro 15-ka waxay joojisaa caymiska 1-da bisha xigta.
- ka dib 15-ka waxay joojisaa caymiska 1-da bisha labaad.

Muhiim ah: Dib ayaad iska diiwaangelin kartaa oo kaliya inta lagu jiro Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka) ama Dhacdada Nolosha ee U qalanta. Ka dhaafitaanada la helo ka hor Luulyo 1 ee sanadka hadda socda dib ayaa loo cusboonaysiinayaa inta lagu jiro Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka). Haddii aad heysate caymis 12-kii bilood ee la soo dhaafay, si otomaatig ah ayaa lagu diiwaangelinayaa inaad soo gudbiso foom cusub oo Ka Dhaafid Caymis ah mooyee.

Maxaa dhacaya haddii aan lumiyo caymiska?

Waxaad heli doontaa macluumaad ku saabsan COBRA (Xeerka Dib-u-heshiisiinta Miisaaniyadda ee Omnibus), oo ay maamusho Ameriflex (1-877-606-6705). COBRA waxay u oggolaataa daryeel bixiyayaasha iyo carruurtooda inay sii wataan caymiska iyagoo bixinaya lacag bille ah.

Haddii aad joojiyo daryeel bixinta oo aad u baahato caymiska muddada dheer, hubi u-qalmitaanka bilaashka ah ee Washington Apple Health ama sahamiso fursadaha kale ee wahealthplanfinder.org.

Hel saacado dheeraad ah si aad u heysato caymiskaaga.

Haddii aad tahay Bixiyaha Shaqsi ahaan (IP) oo aad u baahan tahay saacado badan si aad u hesho ama u ilaaliso daboolidda, isku day Carina, websaydh shaqo-bilaash ah oo kaa caawinaya inaad hesho macaamiil badan. Wax badan ka baro barta myseiu.be/carina.





Joogtee Ceymiskaaga Daryeelka Caafimaad

Marka aad heysato caymis, waa in aad sameysaa sidan soo socota si aad u ilaaliso daryeelka caafimaadka oo joogto ah.

!✓ **Shaqee saacadaha lagaaga baahan yahay.**

Caymiska Shaqsi ahaaneed: Waa inaad shaqaysaa 80 saacadood oo mushaar ah ama ka badan bil kasta si aad u ilaaliso caymiskaaga. **Coverage for Kids (Caymiska Ilmaha):** Waa inaad shaqeysaa 120 saacadood oo mushaar ah ama ka badan bil kasta si aad u sii haysato caymiska ku tiirsanaanta.

Haddii saacadahaagu ay ka hooseeyaan 120, laakiin ay ka sarreeyaan 80, waxaad lumin doontaa Coverage for Kids (Caymiska Ilmaha) laakiin waxaad sii haysan doontaa caymiskaaga.

!✓ **Ku soo wargeli saacadahaaga waqtigooda.**

Waxaad lumineysaa caymiska haddii aad seegto waqtigii loogu talagalay inaad soo sheegto saacadaha shaqadaada.

Waa inaad u soo gudbisaa saacadaha dambe ama hagaajinta loo-shaqeeyahaaga 60 maalmood gudahooda ee bisha aad shaqeeyse.

!✓ **Bixi qaybtaada lacag-wadaaga khidmada ceymiska billaha ah oo buuxda.**

Wixii macluumaad dheeraad ah ka eeg boggi hore.

Wax badan ka ogoow ceymiskaaga barta myseiu.be/maintain

Eeg tusaalooyinka waxa dhacaya marka aadan ku shaqayn karin saacadahaaga loo baahan yahay iyo la'aanta qiimo dhimisyada Isku-Halaynta Caymiska.

Ku Tiirsanaanta Caymiska

Jadwalada aan la saadaalin karin waxay adkayn karaan in la buuxiyo saacadaha shaqo ee loo baahan yahay. Manfaca Isku Halaynta caymiska wuxuu xaqiijinayaa in daryeelka caafimaad oo joogto ah uu ku caymiyo, xitaa marka aadan sidii loogu talagalay u shaqayn karin.

Sida Isku Halaynta Caymiska U Shaqeeyso:

- Waxaad heleysaa **2 qiimo dhimis ah caymiska sanadkii** (Agoosto–Luulyo).
- Qiimo dhimis kasta **waxay ku kordhisaa caymiska 1 bil** haddii aadan buuxin saacadaha shaqo ee loo baahan yahay. Qiimo dhimista waxay caymisaa adiga iyo kuwa ku tiirsan labadaba.
- **Qiimo dhimista ayaa si toos ah u dabaqmeysa**—tallaabo lagaagama baahna.
- Waxaad **fiirin kartaa haraaga qiimo dhimista** wakhti kasta adoo galaya koontadaada faa'idooyinka caafimaadka.

Su'aalaha Inta Badan La'is Weeydiyo:

Goorma ayay qiimo dhimisyadeydu dib u cusboonaysiismayaan?
2-daada qiimo dhimis dib baa loo soo billaabaa Agoosto 1-deeda sanad walba. Waxay diyaar kuu yihiin sida ugu dhakhsaha badan marka aad isqorto.

Ma qiimo dhimisyada aan la isticmaalin ayaa loo wareejiyaa sanadka soo socda?

Maya. Sanad kasta marka la gaaro August 1, waxaad helayaa 2 qiimo dhimis cusub. Qiima dhimisyada aan la isticmaalin ma wareejiismayaan.

Ma isticmaali karaa qiimo dhimisyadeyda bilo isku xiga?

Maya, ma isticmaali kartid qiimo dhimisyada 2 bilood oo isku xiga.

Ka waran haddii aan shaqeeyo saacado igu filan oo loogu talagalay caymiska shaqsiyeed, laakiin aan ku filnayn Coverage for Kids (Caymiska Ilmaha)?

Xaaladdan 1 qiimo dhimis ayaa la dalban doonaa si loo kordhiyo carruurtaada lagu bixiyo bishaas.

Haddii aan isticmaalo qiimo dhimista, weli miyaan bixinayaa lacagteyda wada bixinta bil kasta?

Haa, weli waxaad mas'uul ka tahay lacagtaada wada bixinta bishaas. Eeg bogga 9 si aad u hesho macluumaad dheeraad ah oo ku saabsan lacagta la'iska kaashado.



SEIU 775
BENEFITS GROUP

DHEEFAHA CAAFIMAADKA



Adegga Macaamiisha

Caawin u hel su'aalaha ku saabsan caymiska, xaq u yeelashada, codsashada iyo wax kale oo badan.

Adeegga macaamiisha wuxuu diyaar yahay Isniin-Jimce, 8 subaxnimo illaa 6 fiidnimo.

1-877-606-6705

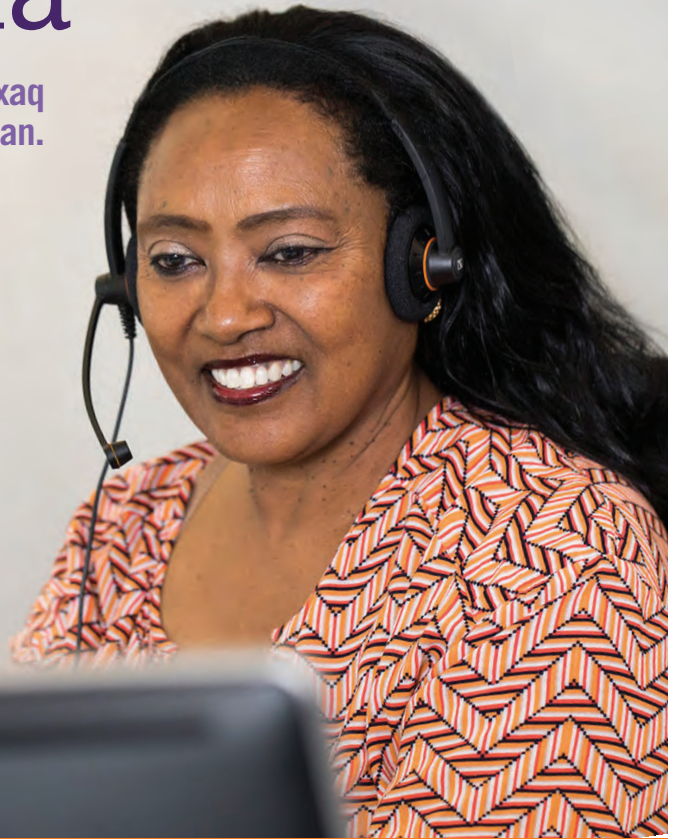
Taageero luuqad ahaan ah waa la heli karaa.

Taageerada Sheekeysiga Tooska ah

Gal myseiu.be/magnacare si aad u hesho taageerada sheekeysiga.

SEIU775BG-caregiver@magnacare.com

Ma awoodi weyday inaad la xiriirto adeegga macaamiisha inta lagu jiro saacadaha shaqada? limayl dir oo hel jawaab 2 maalmood oo shaqo gudahood.



Khayraadka Dheeraadka ah

Erayada Guud ee Ceymiska

Si fiican u fahan caymiskaaga adoo baranaya qeexitaanka ereyada caymiska caafimaadka caadiga ah.

myseiu.be/hc-terms

Coverage for Kids (Caymiska Ilmaha)

Baro sida loo codsado Caymiska Caruurta iyo dukumiintiyada loo baahan yahay si aad u dhammaystirto codsigaaga.

myseiu.be/cfk

Isticmaal Caymiskaaga

Hel talooyin ku saabsan samaynta ugu badan ee faa'idooyinkaaga si aad u taageerto wanaaggaaga marka aad caysan tahay.

myseiu.be/covered

DABOOLISTA DARYEELKA CAAFIMAADKA 2025-2026

Buugga Faahfaahinta Qorshaha

Buuggan waxa uu ka kooban yahay dukumiintiyo muhiim ah oo kaa caawin doona fahamkaada caymiskaaga daryeelka caafimaadka:

Soo Koobitaanka Isbeddelada Qorshaha (SMM):

Wuxuu sheegaa wax kasta oo cusboonaysiin ah ama wax ka beddelo ah oo ku imaada qorshahaaga laga bilaabo Agoosto 1, 2025.

Sawirka Guud ee Caafimaadka iyo Qorshaha Caymiska Ilkaha:

Dulmar degdeg ah, oo fudud in la akhriyo oo ku saabsan dheefahaaga ee loogu talagalay qorshahaaga caymiska caafimaad iyo noocyada caymiska ilkaha, oo ay diyaarisay SEIU 775 Benefits Group.

Soo Koobitaanka Dheefaha iyo Ceymiska (SBC):

Waa sharaxaad faahfaahsan oo ku saabsan qorshahaaga caymiska, oo ay ka mid yihiin:

- Sida guud ee loo daboolo baahiyaha caafimaad iyo daawooyinka (sida booqashada dhakhtarka, shaybaarada, daryeelka sonkorowga, iwm).
- Waxa aad bixinayso iyo waxa qorshuhu uu bixinayo (khidmadaha kaa go'aayo, lacagaha hore-loo bixiyo, iyo lacag caymiska lawada bixiyo).
- Waxa qorshuhu daboolayo—iyo waxa aanu daboolin (xadidaadaha ama wax laga reebay caymiska).

Khayraadka Qorshaha:

Lambarrada taleefanka iyo mareegaha aad isticmaali karto marka lagu diiwaangeilyo.

Waxaad xaq u leedahay qorshaha caymiska caafimaad ee Kaiser Permanente Northwest. Qorshahan waxa uu dhaqangalayaa laga bilaabo Agoosto 1, 2025 ilaa Luulyo 31, 2026.

Wixii macluumaad dheeraad ah ee ku saabsan SBC, SMM, ama su'aalo kale oo ku saabsan caymiska, fadlan kala xidhiidh Adeegga Macaamiisha Dheefaha Caafimaadka:

1-877-606-6705

Isniin– Jimce, 8:00am – 6:00pm PST

SEIU775BG-caregiver@magnacare.com

**Maila C.
Bixiyaha daryeelka,
Seattle**



Soo koobid isbeddellada Qorshaha

**ku socoto Caymiska Caafimaadka ee lagu bixiyo SEIU Healthcare
NW Health Benefits Trust ee loogu talagalay Adeeg Bixiyeyaasha
Shaqsiyadeed (IPs) ee Consumer Direct of Washington (CDWA)
iyo Adeeg Bixiyeyaasha Hay'ada (AP-yada)**

**Soo Koobitaanka Isbeddelada Qorshaha (“SMM”) wuxuu wax ka beddelayaa qaar ka mid ah
macluumaadka ku jira Soo Koobitaanka Sharaxaada Qorshaha (“SPD”) ee loogu talagalay kharash
dabarida caymiska ee Qorshaha Asaasiga ah (“Qorshaha”) kaas oo qeexaaya Qorshaha laga bilaabo
Agoosto 1, 2025.**

Waxay dhaqan gelayaa laga bilaabo Agoosto 1, 2025, dheefaha qorshaha iyo xeerarka u-qalmiinta ee caymiska
daryeelka caafimaadka ayaa is beddeli doona. APs and IPs waa inay ka warqabaan horumarinada dheefaha soo socda:

Ku Tiirsanaanta Caymiska waxay siisaa daryeel bixiyeyaasha 2 dhibcood sanadkii. Qiimo dhimis kasta waxay
kordhisaa caymiska daryeelka caafimaadka 1 bil, haddii aadan buuxin saacadaha shaqada ee loo baahan
yahay—iyadoo ku siineysa daboolid joogto ah adiga iyo dadka kugu tiirsan.

Dheefta korsashada ee nolosha oo dhan oo ah \$15,000 ayaa waxaa bixisa Progyny.

Hoos u dhigidda qiimaha daawooyinka la qoray waxay wadaagaysaa:

- Booriyaasha neefsiga iyo cirbadda EPI.
- 1 qorshe oo ah daawooyinka iyo daawaynta qaadista HIV kadib ayaa laga dhigi doonaa \$0.

**Haddii aad iska diiwaangelisay caymiska Aetna, waxaad hadda heli kartaa daryeel ballaaran oo lagu taageerayo
Daryeel Ku Habboon Jinsiga uu Qofka Doorto:**

- Shuruudaha dukumiintiyada heerka labaad ee baahida caafimaad ayaa la qaaday.
- Daaweynta wax ka beddelaada codka iyo qaliinka samaynta jirka ayaa hadda la heli karaa.

Wixii faahfaahin dheeri ah ee ku saabsan isbeddeladan, fadlan kala xirii Adeegga Macaamiisha lambarka
1-877-606-6705 Isniin ilaa Jimce, 8:00am – 6:00pm PST, ama iimail u dir SEIU775BG-caregiver@magnacare.com.



SEIU 775
BENEFITS GROUP

DABOOLISTA DARYEELKA CAAFIMAADKA 2025-2026

Sawirka Guud ee Caafimaadka iyo Qorshaha Caymiska Ilkaha

Dulmar degdeg ah, oo fudud in la akhriyo oo ku saabsan qorshahaaga caymiska caafimaad iyo noocyada caymiska ilkaha, oo ay diyaarisay SEIU 775 Benefits Group.



Alyssa E.
Bixiyaha daryeelka, Mount Vernon



**SEIU 775
BENEFITS GROUP**



**KAISER
PERMANENTE®**

**Sawirka Guud Qorshaha Ceymiska
HMO ee Caymiska Buuxa Leh**
Taariikhda Dhaqangalka 8/1/2025

Kani waa soo koobid kooban oo ku saabsan dheefooyinka ay bixisay SEIU 775 Benefits Group. KANI MA AHAN HESHIIS AMA SHAHAADO CEYMIS. Dhammaan dheefooyinka, oo ay ka mid yihiin daryeelka baddelka ah, waxaa loogu talaglay adeegyo caafimaad ahaan muhiim ah. Qofka Xubnaha ah waxaa laga qaadi doonaa qiima wadaaga qaybta yar ee adeega ceymiska leh ama qiimaha saxda ah ee adeegaas. Si aad u hesho qodobadda ceymiska oo dhameystiran, oo ay ku jiraan xadidaadaha, fadlan ka tixraac shahaadadaada ceymiska.

Ceymiska Bixiyaha U Shaqeeya Shirkada Ceymiska	
Inta Ugu Badan Lacagta Jaabka Laga Bixiyo	
Halki Xubne	\$1,250
Qoyska oo Dhan	\$2,500
Lacagta la jaro	\$0
Booqashooyinka Xafiiska	
Jadwalka baaritaanka Jireed kahortagga ah	\$0
Daryeelka Assaasiga ah	\$0
Daryeelka Gaarka ah	\$15
Daryeelka degdegga ah	\$30
Baaritaanada	
Baaritaanada Kahortagga ah	\$0
Sheybaar	\$0
Raajo, sawirid, habraacyada cudur ogaanshaha gaarka ah	\$0
Baaritaanada CT, MRI, PET	\$50 halki booqasho waaxeed. Adeegyada qaarkood waxay u baahnaan karaan oggolaansho horudhac ah.
Daawooyinka (bukaan socodka)	
Daawada dhakhtarku qoro (siinta ilaa iyo 30-ka maalmood ah)	\$5 daawooyinka baddelka u ah kuwa kale ee la doorbidayo/\$25 daawooyinka shirkadaha gaarka ah ee la doorbidayo/\$50 shirkadaha aan la doorbideynin Insuliin: \$0 daawooyinka baddelka u ah kuwa kale ee la doorbidayo/\$0 daawooyinka shirkadaha gaarka ah ee la doorbidayo/\$0 shirkadaha aan la doorbideynin Booriyaasha neefsiga iyo cirbadda EPI \$5 daawo guud ah/\$25 daawooyinka shirkadaha gaarka ah ee la doorbidayo
Ku libso Boostada Daawada dhakhtarku qoro (siinta ilaa iyo 90-ka maalmood ah)	\$10 daawooyinka baddelka u ah kuwa kale ee la doorbidayo/\$50 daawooyinka shirkadaha gaarka ah ee la doorbidayo/\$100 shirkadaha aan la doorbideynin
Dawooyinka la bixiyay, oo ay ku jiraan cirbadaha (dhammaan xarumaha bukaan socodka)	\$0
Booqashooyinka qolka daaweynta ee kalkaalisada si loo qaato cirbad	\$5
Daryeelka Dhalmada	
Daryeelka dhalmada iyo booqashada koowaad ee dhalmada ka-gadaal ee qorsheysan	\$0
Sheybaar	\$0
Raajo, sawirid, habraacyada cudur ogaanshaha gaarka ah	\$0
Adeegyada Isbitaalka ee Bukaan Jiifka	\$100 halki isbitaal dhigis
Dhalmo la'aanta	
Adeegyada caafimaadka iyo qalliinka ee lagu daaweeyo madhalaysnimada iyo dhalmo la'aanta iyo dhammaan adeegyada la xiriiira	Lagu dabaro dheef gaar ah: Taranka iyo Qoys Dhisida ee Progyny. Dheefta 2+1 Smart Cycles si looga caawiyo xubnaha safarkooda Taranka iyo Qoys Dhisida. Wax badan ka baro myseiu.be/progyny

Adeegyada Isbitaalka	
Adeegyada Isbitaalka (halki gaadiidba)	\$75
Booqashada waaxda gurmada deddegga ah	\$200 (Oo laga dhaafayo haddii la seexiyo)
Adeegyada Isbitaalka ee Bukaani Jiiifka	\$100 halki isbitaal dhigis
Booqashada daaweynta kiimikada/dawaynta shucaaca	\$15
Dalabka caafimaadka ee raaga, qalabyada isbeerka jirka ee banaanka ah, iyo qalabyada cuuryaanka ee socodka saacideeya	0% Lacagaha haraaga lacag jarista kadib
Daaweynta jireed, hadalka. iyo shaqada (ilaa iyo 20 booqasho halki daawayn Halki Mudda sanadeedba)	\$15
Adeegyada Xarunta Dadka Lagu Xanaaneeyo	
Adeegyada xarunta dadka lagu xanaaneeyo ee bukaani jiiifka (ilaa iyo 100 maalmood Halki Mudda sanadeedba)	\$0
Adeegyada Balwada Maandooriyaha	
Adeegyada Bukaani Socodka	\$0
Adeegyada Isbitaalka iyo deegaanka ee bukaani jiiifka	\$100 halki isbitaal dhigis.
Adeegyada Caafimaadka Dhimirka	
Adeegyada Bukaani Socodka (Booqashada kooxeed ½ khidmada adeegga ceymiska)	\$0
Adeegyada Isbitaalka iyo deegaanka ee bukaani jiiifka	\$100 halki isbitaal dhigis
Daryeelka Baddelka ah	
Adeegyada Daawaynta Jir Duridda ah	\$0 khidmada adeegga ceymiska, ilaa iyo 20 booqasho oo uu qofka is-geeyo sanadkiiba
Adeegyada Daryeelka U Jimcinta	\$0 khidmada adeegga ceymiska, ilaa iyo 20 booqasho oo uu qofka is-geeyo sanadkiiba
Daaweynta Daliiga	\$25 khidmada adeegga ceymiska, ilaa iyo 12 booqasho oo uu qofka is-geeyo sanadkiiba
Daawada Dabiiciga Ah	\$0 khidmada adeegga ceymiska, booqasho aan xad lahayn
Adeegyada Aragga	
Jadwalka baaritaanka indhaha (ilaa iyo bisha koowaad ee da'da 19)	\$0
Qalabka aragga iyo Adeegyada Aragga (ilaa iyo bisha koowaad ee da'da 19)	Khidmo ma lahan muraayadda indhaha ama fareemyada ama dhalooyinka isha la saaro 12 bilood kasta.
Jadwalka baaritaanka indhaha (da'da 19 jir iyo wixi ka wayn)	\$0
Qalabka aragga iyo Adeegyada Aragga (da'da 19 jir iyo wixi ka wayn)*	Gunnada hore oo dhan ilaa iyo \$600 ee loogu talagalay muraayadda indhaha ama dhalooyinka isha la saaro, waxaan ka badnayn halmar halki sanaba.
Adeegyada Maqalka	
Qalabka maqal-kaaliyaha	Lagu dabaro dheef gaar ah: Ceymiska maqalka EPIC. Ma lahan khidmada adeegga ceymiska, ilaa iyo \$3,000 hashi dhagba 3 sano oo kasta oo laga bixinayo kharashka maqal-kaaliyaha. Wax badan ka baro barta myseiu.be/epic



**SEIU 775
BENEFITS GROUP**



**Sawirka Guud ee Qorshaha
Caymiska Ilkaha PPO**
Taariikhda Dhaqangalka 8/1/2025

Tani waa guudmar kooban oo ku saabsan dheefaha la heli karo si la iskula barbardhigo oo kaliya oo kama dhigna heshiis. Marka lagaa diiwaangeliyo qorshe ceymis waxaad awood u yeelan doontaa inaad isticmaasho buug-yarahaaga dheefaha kaas oo faahfaahin dheeraad ah ka bixin doona Qorshahaaga Ceymiska Delta Dental PPO. Ka wac waaxda Adeegga Macaamiisha ee Delta Dental lambarka **1-800-554-1907** ama booqo **DeltaDentalWA.com** haddii aad qabto wax su'aalo ah.

Muddada Dheefta:

1/1/2025-12/31/2025

Qiimaha Ugu Badan ee Muddada Dheefta*

(halki qofba; ma khuseyso Class I):

\$5,000

Toosinta Ilkaha—Dadka wawayn

io Carruurta: 50% oo leh qiimaha

ugu badan inta aad nooshahay oo

ah \$5,000 qofkiiba

*Daryeelka ilkaha ee laga helo dhakhtarka ilkaha ee PDA ayaa si buuxdo loo dabari doonaa ilaa iyo \$2,000 ugu badnaan, iyada oo lacagaha haraaga lacag jarista kadib laga dhaafay Class III - Adeegyada Wawayn.

Delta Dental Network

Dheefahaaga waxay ugu dheeryihiin marka aad isticmaasho shabakada Delta Dental PPO. Waxaad sidoo kale awood u yeelanaysaa inaad adeegsato shabakada Delta Dental Premier®, taasoo kaa caawinaysa inaad balaadhisoo fursadahaaga.

Hel Burushka Ilkaha Sonicare oo Bilaash Ah



Xubnaha Delta Dental ee booqda adeeg bixiyaha Pacific Dental Alliance (PDA) bukaan cusub ahaan, waxay heli karaan burushka ilkaha ee Sonicare oo bilaash ah.

Eeg liiska adeeg bixiyaha PDA oo dhamaystiran: myseiu.be/oe-pda.

	Delta Dental PPO	Delta Dental Premier	Bixiyaha Aan U Shaqeynin Shirkada Ceymiska
Lacag Jarista Muddada Dheefta			
Ma Khuseyso Class I & Toosinta Ilkaha Aan U Shaqeynin Shirkada (\$50 Halki Qofba)	\$0	\$50	\$50
Class 1- Cudur Ogaansho iyo Kahortag			
Baaritaano Nadiifinta Foloraydh Raajooyinka Bacda la saaro ilkaha	100%	80%	80%
Class II - Ilka Soo Celinta			
Soo celinta ilkaha Buuxinta Cadeynta ee Ilkaha Danbe Cilmiga Cudurada iyo Daaweynta Iliga Gudihiisa (Xidid Dilidda) Cilmiga Cudurada Iliga Waxa Ku Wareegsan Qalliinka Afka	100%	60%	60%
Class III - Adeegyada Wawayn			
Ilkaha la gashto Ilkaha Qeybta Ahaan la gashto Bir Geliinada Iliga Lafaha Ilkaha Xiriiriya Lafaha Iliga Laga Dul Galiyo	80%	40%	40%

Sifooyinka

Kharashyada jeebka laga bixiyo ee ugu yar	○		
Wuxuu kuu dirayaa foomyaasha xaqsheegashada	○	○	
Maarayn tayo leh iyo ilaalinta kharashka	○	○	

Xaalada Ilkaha ee Gargaarka Degdegga Ah: Adeeg Bixiyayaasha Shirkada La Shaqeeya waxay bixin doonaan daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah inta lagu jiro saacaha shaqada. Shirkada ayaa bixin doonta dheefaha Adeegyada La Dabaro ee ay ku bixiyaan Adeeg Bixiyayaasha Shirkada La Shaqeeya daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah. Qofka Diiwaangashan ayaa raadsan kara daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah ee laga helo Adeeg Bixiye Aan La Shaqeynin Shirkada haddii Qofka Diiwaangashan uu 50 mayl ka badan u jiro Xafiiska Adeeg Bixiyaha Shirkada La Shaqeeya.



**SEIU 775
BENEFITS GROUP**



**Willamette
Dental**

**Sawirka Guud ee Qorshaha
Caymiska Ilkaha**

Taariikhda Dhaqangalka 8/1/2025

Iyada oo ay damaanad qaadeysa Willamette Dental of Washington, Inc. Qorshahan ceymiska wuxuu bixiyaa ceymiska adeegyo oo balaaran. Liiska hoose wuxuu macluumaad kaa siinayaa qaar ka mid ah habraacyada ugu badan ee lagu dabaro qorshahaaga. Wac **1-855-433-6825** ama booqo **myseiu.be/oe-willamette** si aad u hesho macluumaad dheeraad ah. Si aad u hesho liiska xadidaadaha iyo waxyaabaha reeban, booqo **myseiu.be/willamette-exclusions**.

Dheefaha	Khidmadaha adegga ceymiska
Qiimaha Ugu Badan Sanadka	Ma Lahan Qiimaha Ugu Badan Sanadka*
Lacagta la jaro	Ma lahan Lacagta la jaro
Booqashada Xafiiska ee Guud iyo Ilka Simmida	Ma Lahan Khidmadaha Adegga Ceymiska booqashadiiba
Adeegyada Cudur Ogaanshaha iyo Kahortagga	
Jadwalka Baaritaanada iyo kuwa Gurmada Dededegga ah, Raajooyinka, Ilka naadiifinta, Daaweynta Foloraydh, Bacda La Saaro Ilkaha (Halki iligba), Baaritaanka Kansarka ee Madaxa iyo Luqunta, Tilmaamta Nadaafadda Afka, Cabirka Ciirdka iyo Iliga u Dhaxeeya, Qiimeynta Caafimaadka Ciirdka iyo Ilkaha	Waxaa lagu dabaraa Khidmadaha Adegga ceymiska ee Booqashada Xafiiska
Daawaynta Ilkaha ee Ilka Soo Celinta	
Ilka buuxinta (Amalgam)	Waxaa lagu dabaraa Khidmadaha Adegga ceymiska ee Booqashada Xafiiska
Birta Dhoobka Leh ee La Geliyo Ilkaha	Waxaad bixineysaa \$250 oo ah Khidmada Adeegga Ceymiska
Cilmiga Buuxinta Ilkaha Macmalka ah	
Ilkaha Hoose ama Kore oo Dhameystiran	Waxaad bixineysaa \$400 oo ah Khidmada Adeegga Ceymiska
Lafaha Ilkaha Xiriiriya (halki iligba)	Waxaad bixineysaa \$250 oo ah Khidmada Adeegga Ceymiska
Cilmiga Cudurada iyo Daaweynta Iliga Gudihiisa & Cilmiga Cudurada Iliga Waxa Ku Wareegsan	
Daweeynta Xidid Dilidda – Ilkaha hore	Waxaad bixineysaa \$85 oo ah Khidmada Adeegga Ceymiska
Daweeynta Xidid Dilidda – Ilkaha dhexe	Waxaad bixineysaa \$105 oo ah Khidmada Adeegga Ceymiska
Daweeynta Xidid Dilidda – Goosaha dambe	Waxaad bixineysaa \$130 oo ah Khidmada Adeegga Ceymiska
Qalliinka Lafta Ciridka (Ilkaha halki Geesba)	Waxaad bixineysaa \$150 oo ah Khidmada Adeegga Ceymiska
Ilka Sifeynta (Ilkaha halki Geesba)	Waxaad bixineysaa \$75 oo ah Khidmada Adeegga Ceymiska
Qalliinka Afka	
Jadwalka Ilig Bixinta (Hal Ilig)	Waxaa lagu dabaraa Khidmadaha Adegga ceymiska ee Booqashada Xafiiska
Qalliinka Ilig Bixinta	Waxaad bixineysaa \$100 oo ah Khidmada Adeegga Ceymiska
Daaweynta Toosinta Ilkaha	
Daaweynta Ka Hor Toosinta Ilkaha	Waxaad bixineysaa \$150 oo ah Khidmada Adeegga Ceymiska**
Daaweynta Toosinta Ilkaha ee Dhameystiran	Waxaad bixineysaa \$1,500 oo ah Khidmada Adeegga Ceymiska
Bir Gelinta Iliga	
Qalliinka Bir Gelinta Iliga	Dheefta bir gelinta iliga ee ugu badan oo ah \$1,500 halki Mudda sanadeedba
Waxyaabo kala duwan	
Kawaawiso	Waxaa lagu dabaraa Khidmadaha Adegga ceymiska ee Booqashada Xafiiska
Lacagaha Shaybaarka Ilkaha	Waxaa lagu dabaraa Khidmadaha Adegga ceymiska ee Booqashada Xafiiska
Nitrous Oxide	Waxaad bixineysaa \$40 oo ah Khidmada Adeegga Ceymiska
Booqashada Xafiiska Takhasuslaha	Waxaad bixineysaa \$30 oo ah Khidmada Adeegga Ceymiska halki Booqashaba
Madhawga Daryeelka Gurmada Degdegga ah ee Goobta Ka Baxsan	Waxaad bixineysaa khidmado ka badan \$250

*TMJ waxay leedahay \$1000 oo ah qiimaha ugu badan sanadka/ \$5000 oo ah qiimaha ugu badan inta aad nooshahay **Khidmada adegga ceymiska waxaa lagu shubayaa khidmada Daaweynta Toosinta Ilkaha ee Dhameystiran haddii macmiilka uu aqbal qorshaha ceymiska ee daaweynta. **Xaalada Ilkaha ee Gargaarka Degdegga Ah:** Adeeg Bixiyayaasha Shirkada La Shaqeeya waxay bixin doonaan daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah inta lagu jiro saacaha shaqada. Shirkada ayaa bixin doonta dheefaha Adeegyada La Dabaro ee ay ku bixiyaan Adeeg Bixiyayaasha Shirkada La Shaqeeya daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah. Qofka Diiwaangashan ayaa raadsan kara daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah ee laga helo Adeeg Bixiye Aan La Shaqaynin Shirkada haddii Qofka Diiwaangashan uu 50 mayl ka badan u jiro Xafiiska Adeeg Bixiyaha Shirkada La Shaqeeya.



**SEIU 775
BENEFITS GROUP**



**Sawirka Guud ee Qorshaha
Caymiska Progyny**
Taariikhda Dhaqangalka 8/1/2025

Warqada Soo Koobida Dheefaha iyo Ceymiska (SBC) ayaa kaa caawin doonta inaad doorato qorshe caymis. Dukumeentiga SBC waxay ku tusinaysaa sida adiga iyo qorshaha caymiska aad u wadaagi doontaan kharashka adeegyada daryeelka caafimaadka ee caymiska leh. Kani waa soo koobitaan kaliya. Si aad u hesho macluumaad dheeraad ah oo ku saabsan caymiskaaga, fadlan kala xidhiidh U doodida Daryeelka Bukaanka (PCA) ee Progyny ee kuu heellan lambarka (833) 233-0517.

Su'aalo Muhiim ah	Jawaabaha	Sababta ay Tani Muhiim u Tahay:
Waa maxay lacag jarista guud?	Shakhsiga \$0 / Qoyska \$0	Wax lacag jaris ah ma lahan qorshahaaga caymiska Progyny.
Miyaa la iiga baahan yahay lacagta go'an ee caymiska?	Maya	Ma jiro wax lacag-bixin ah oo lagaa rabo marka aad adeeganayso qorshaha Progyny ee Uurka iyo Dhalmada Kadib.
Miyaa la iiga baahan yahay lacagaha haraaga lacag jarista kadib?	Maya	Ma jiraan lacago haraa oo lacag jarista kadib ee qorshahaaga caymiska Progyny ee Uurka iyo Dhalmada Kadib ah.
Ma jiraan adeegyo la dabaro kahor inta aadan buuxinin lacagta lagaa jarayo?	Maya	Wax kharash ah kama bixin doontid adeegyada Progyny-ga Uurka iyo Dhalmada Kadib. Dhammaan adeegyada la bixiyo ee hoos imaanaya qorshaha waa adeegyo daryeelka kahortaga ah, loogana ma baahna wax kharash wadaag ah.
Ma jiraan lacago kale oo loo jaro adeegyo gaar ah?	Maya	Ma jiraan lacag ka jarisyo looga baahanyahay qorshaha caymiska HRA Progyny ee Uurka iyo Dhalmada Kadib ah. Dhammaan adeegyada la bixiyo ee hoos imaanaya qorshaha waa adeegyo daryeelka kahortaga ah, loogana ma baahna wax kharash wadaag ah.
Waa maxay xadka lacagta jaabka laga bixiyo ee qorshahan caymiska?	Shakhsiga \$0 / Qoyska \$0	Ma lahan wax xadka lacagta jaabka laga bixiyo ah qorshahaaga caymiska ee Progyny.
Miyuu qofka bixinaya lacag yar haddii uu isticmaalo adeeg bixiye shabakada ka tirsan?	Ma khuseyso.	Macallimiinta iyo daryeel bixiyeaasha daryeelka Uurka iyo Dhalmada Kadib ee Progyny ayaa dhammaantood ku jira qorshahan. Ma jiraan wax dheefo ah oo loo heli karo macallimiin aan ka tirsanayn Progyny.

Adeegyada Ka Baxsan & Adeegyada Kale ee Ceymiska Leh:

Waxyaabaha reeban waxaa ku jira qalab lagula socdo ugxan siideynta ee guriga lagu isticmaalo, adeegyada iyo saadka uu bixiyay adeeg bixiye shabakada ka baxsan, iyo daawaynta ay tijaabada u tixgeliso American Society of Reproductive Medicine. Dhammaan kharashyada la xidhiidha adeegyada haweenka uurka u sida qof kale, oo ay ku jiraan laakiin aan ku xaddidnayn khidmadaha shaybaadhka, lama dabaro. Haddii dhakhtarkaagu uu codsado adeegyo aan ku qornayn hagahan, fadlan ka hubi PCA-gaaga si aad u xaqiijiso caymiska. Waxaa jira adeegyo qaarkood oo aan hoos iman caymiska Progyny; si kastaba ha ahaatee, waxaa laga yaabaa in lagu bixiyo qorshahaaga caymiska caafimaad.

Xuquuqaha Aad u Leedahay Inaad Sii Wadato Caymiska:

Waxaa jira hay'ado ku caawin kara haddii aad rabto inaad sii wadato caymiskaaga ka dib markuu dhamaado. Meelaha lagala xidhiidhi karo hay'adahan waa: [Healthcare.gov](http://www.healthcare.gov): www.healthcare.gov ama wac 1-800-318-2596 ama goob-suuqeedka caymiska caafimaadka ee federaalka ama SHOP. Noocyo kale oo caymis ah ayaa laga yaabaa inaad hesho, sidoo kale, oo ay ku jiraan iibsashada caymiska shakhsi ahaaneed ee laga helo Goob-Suuqeedka Caymiska Caafimaadka. Si aad u hesho macluumaad dheeraad ah oo ku saabsan Goob-suuqeedka caymiska, booqo www.HealthCare.gov ama wac 1-800-318- 2596.

Xuquuqahaaga Cabasho iyo Racfaanada:

Waxaa jira hay'ado ku caawin kara haddii aad cabasho ka qabto qorshahaaga caymiska diidmada sheegashada. Cabashadan waxa loo yaqaan cabasho ama rafcaan. Si aad u hesho macluumaad dheeraad ah oo ku saabsan xuquuqahaaga, eeg dukumiintigaaga sharaxaadaha dheefaha ee aad u heli doonto sheegashadaas caafimaadka. Dukumeentiyada qorshahaaga caymiska ayaa sidoo kale ku siinaya macluumaad dhamaystiran oo ku saabsan sida loo gudbiyo sheegasho, racfaan, ama cabasho sabab kasta oo qorshahaaga ah. Si aad u hesho macluumaad dheeraad ah oo ku saabsan xuquuqahaaga, ogaysiiskan, ama caawin, tag www.dol.gov/ebsa/healthreform and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>.

Qorshahan caymiska miyuu bixiyaa Caymis Buuxinaya Affordable Care Act (Sharciga Daryeelka Caafimaad ee La Awoodi Karo)? Ma Khuseyso.

Caymiska Buuxinaya Affordable Care Act (Sharciga Daryeelka Caafimaad ee La Awoodi Karo) si guud waxaa kamid ah qorshayaasha caymiska, caymiska caafimaadka ee laga helo Goob-suuqeedka caymiska ama caymisyada shakhsi ahaaneed, Medicare, Medicaid, CHIP, TRICARE, iyo caymisyo kale oo gaar ah. Haddii aad xaq u leedahay noocyo kamid ah Caymiska Buuxinaya Affordable Care Act (Sharciga Daryeelka Caafimaad ee La Awoodi Karo), waxaa laga yaabaa inaad xaq u yeelanin canshuur dhimista khidmadaha caymiska bil'laha ah.

Miyuu caymiskan buuxiyaa Heerarka Qiimaha Ugu Yar? Ma Khuseyso.

Haddii qorshahaaga caymiska uusan buuxinin Heerarka Qiimaha Ugu Yar, waxaad xaq u yeelan kartaa canshuur dhimista khidmadaha caymiska bil'laha ah si ay kaaga caawiso inaad bixiso qorshe caymis oo laga helo Goob-suuqeedka.



KAISER
PERMANENTE®

DABOOLISTA DARYEELKA CAAFIMAADKA 2025-2026

Soo Koobida Dheefaha iyo Ceymiska

Sharaxaad faahfaahsan oo ku saabsan qorshahaaga iyo tusaalooyin
kaa caawinaya inaad fahanto kharashaadka laga yaabo inaad ku
bixiso adeegyo kala duwan.

Patrick M.
Bixiyaha daryeelka,
Puyallup



Soo koobidda Faa'iidooyinka iyo Caymiska:

Waxa Qorshahan Daboolayo iyo Waxa Aad Bixinayso ee Adeegyada La Dabooley

 **KAISER PERMANENTE®** : SEIU Healthcare NW Health Benefits Trust – Core Plan R

Dhammaan [qorshayaasha](#) waxaa la bixiyaa lana damaanad qaaday waxaa Kaiser Foundation Health Plan of the Northwest.

Muddada Caymiska: Agoosto 1, 2025-Luulyo 31, 2026

Caymiska loogu talagalay: Shakhsiga / Qoyska |

Nooca Qorshaha: EPO

 **Dokumentiga Soo koobidda Faa'iidooyinka iyo Daboolidda (Summary of Benefits and Coverage, SBC) wuxuu kaa caawin doonaa inaad doorato qorshaha [caafimaadka](#). SBC waxay ku tusaysaa sida adiga iyo [qorshuhu](#) lacagta ugu wada qaybsan doontaan adeegyada daryeelka caafimaadka ee la dabooley. OGEYSIIS: Macluumaadka ku saabsan kharashka [qorshahan](#) (oo loo yaqaan [premium](#)) si gaar ah aya loo soo saari doonaa.**

Tani waa kaliya soo koobid. Wixii macluumaad dheeraad ah oo ku saabsan caymiskaaga, ama si aad nuqul uga hesho shuruudaha buuxa ee caymiska, booqo [www.kp.org/plandocuments](#) ama wac 1-800-813-2000 (TTY: 711). Si aad u aragto macnaha erayada caadiga ah, sida [gadarka la oggol yahay](#), [baaqiga lacag bixinta](#), [kharash-wadaaga caymiska](#), [lacag-bixinta go'an](#), [lacagta laga jaro kahor caymiska](#), [bixiyaha](#), ama erayada kale ee hoos loo xariirayeeq Qoraalka Erayada. Waxaad ka eegi kartaa Qoraalka Erayada bogga [http://www.healthcare.gov/sbc-glossary](#) ama wac 1-800-813-2000 (TTY: 711) si aad nuqul uga codsato.

Su'aalaha Muhiimka ah	Jawaabaha	Sababta Ay Tani Muhiim U Tahay:
Waa maxay guud ahaan lacagta laga jaro kahor caymiska ?	\$0	Eeg jaantuska Dhacdooyinka Caafimaad ee Caadiga ah ee hoos ku qoran si aad u aragto kharashaadkaaga adeegyada uu qorshahani daboolayo.
Ma jiraan adeegyo la daboelayo ka hor intaadan buuxin lacagta laga jaro kahor caymiska ?	Ma khuseeyo.	Qorshahani wuxuu daboolayaa qaar ka mid ah alaabooyinka iyo adeegyada xitaa haddii aadan weli buuxin gadarka lacagta laga jaro kahor caymiska. Balse lacag-bixinta go'an ama kharash-wadaaga caymiska ayaa laga yaabaa in lagu dabaqo. Tusaale ahaan, qorshahani wuxuu daboolaa adeegyo kahortag ah oo qaarkood adigoon wax kharash la wadaagin iyo ka hor intaadan buuxin lacagta laga jaro kahor caymiska . Eeg liiska adeegyada kahortagga ah ee la dabooley bogga https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Ma jiraan lacagaha laga jaro kahor caymiska ee adeegyada gaar?	Maya	Uma baahnid inaad buuxiso lacagaha laga jaro kahor caymiska ee adeegyada gaar ah.
Waa maxay xadiga jeebkaaga-aad-ka bixinayso ee qorshahan ?	\$1,250 Shakhsiga / \$2,500 Qoyska	Xadiga jeebkaaga-aad-ka bixinayso waa lacagta ugu badan ee aad ku bixin karto sannadkii adeegyada caymiska u daboolayo. Haddii xubno kale oo qoyskaaga ah ay ku jiraan qorshahan , waa inay gaaraan xadigooda ka-bixidda-jeebkooda gaarka ah ilaa laga gaarayo xadka guud ee ka-bixidda-jeebka ee qoyska oo dhan.

Waxa aan ku jirin xadiga ka-bixidda-jeebka?	Lacagaha caymiska , daryeelka caafimaad ee qorshahan uusan daboolayn, iyo adeegyada lagu muujiyey jaantuska ka bilaabanaya bogga 2.	Inkasta oo aad bixiso kharashaadkan, looma tiriyo xadiga jeebkaaga-aad-ka bixinayso .
Ma bixin doontaa lacag yar haddii aad isticmaasho bixiye shabakad ku jira??	Haa. Eeg www.kp.org ama wac 1-800-813-2000 (TTY: 711) si aad u hesho liiska bixiyeyaasha ka gaybqaadanaya .	Qorshahani waxa uu adeegsadaa shabakadabixiyaha . Waxaad bixin doontaa lacag yar haddii aad isticmaasho bixiye ku jira shabakadda qorshaha . Waxaad bixin doontaa lacagta ugu badan haddii aad isticmaasho bixiye shabakadda-ka-baxsan , waxaana laga yaabaa inaad hesho biil ka socdo bixiyaha farqiga u dhexeeya lacagta uu bixiyaha qaato iyo waxa qorshahaagu bixiyo (baaqiga biilka). Ogoow in bixiyaha shabakaddaada uu u isticmaali karo adeegyada qaar (sida howsha shaybaarka) bixiyaha shabakadda-ka-baxsan . Ka hubi bixiyahaaga kahor intaadan helin adeegyada.
Ma u baahan tahay gudbin si aad u aragto takhasuse?	Haa, laakiin waxaad si toos ah iskaga gudbin kartaa takhasusle gaar ah.	Qorshahani wuxuu bixin doonaa qaar ama dhammaan kharashaadka lagu arko takhasuslaha ee adeegyada caymiska ku jira balse keliya haddii aad hesho gudbin kahor intaadan arkin takhasuslaha .



Dhammaan [lacag-bixinta go'an](#) iyo [kharash-wadaaga caymiska](#) ee lagu muujiyay jaantuskan waa kadib marka [lacagta laga jaro kahor caymiska](#) la buuxiyo, haddii [lacagaha laga jaro kahor caymiska](#) ay khuseeyaan.

Dhacdo Caafimaad oo Caadi ah	Adeegyada Aad u Baahan Karto	Waxa Aad Bixin Doontaa		Xaddidaadaha, Ka-reebitaanada, iyo Xogaha Kale ee Muhiimka ah
		Bixiyaha Ka Qaybqaata Barnaamijka (Waxaad bixin doontaa lacagta ugu yar)	Bixiyaha Aan-ka-tirsaneyn shabakadda (Waxaad bixin doontaa lacagta ugu badan)	
Haddii aad booqato xafiiska ama rugta bixiyaha daryeelka caafimaadka	Booqashada daryeelka aasaasiga ah si loo daaweeyo dhaawac ama cudur	Lacag la'aan	Lama daboolin	Midna
	Booqashada takhasuslaha	\$15 / booqashadii	Lama daboolin	Midna
	Baaritaanka daryeelka/ka hortagga /Tallaalka	Lacag la'aan	Lama daboolin	Waxaa laga yaabaa inaad lacag ka bixiso adeegyo aan ahayn kuwa ka hortagga. Weydii bixiyahaaga haddii adeegyada loo baahan yahay ay yihiin kuwa ka hortagga. Kadib hubi waxa qorshahaaga u bixin doono.

Dhacdo Caafimaad oo Caadi ah	Adeegyada Aad u Baahan Karto	Waxa Aad Bixin Doontaa		Xaddidaadaha, Ka-reebitaanada, iyo Xogaha Kale ee Muhiimka ah
		Bixiyaha Ka Qaybqaata Barnaamijka (Waxaad bixin doontaa lacagta ugu yar)	Bixiyaha Aan-ka-tirsaneyn shabakadda (Waxaad bixin doontaa lacagta ugu badan)	
Haddii lagaa qaado baaritaan.	Baaritaanka lagu ogaanado cudurada (raajada, shaqada dhiigga)	Raajada: Lacag la'aan Baaritaanada shaybaadhka: Lacag la'aan	Lama daboolin	Midna
	Baaritaanka sawir-qaadeed sida (Iskaanada CT: Baaritaanka raajada kombiyuutarka ku shaqeeya [Computed Tomography, CT], PET: Baaritaan jirka gudihiisa ah oo muujinaya firfircoonida unugyada [Positron Emission Tomography, PET], iyo MRI: Sawir-qaadis faahfaahsan oo la'aan raajo, iyadoo la adeegsanayo magnetic [Magnetic Resonance Imaging, MRI])	\$50 / booqashadii	Lama daboolin	Adeegyada qaarkood waxay u baahan karaan oggolaansho hore.
Haddii aad u baahan tahay daawooyin lagu daweeyo jirradaada ama xaaladdaada Macluumaad dheeraad ah oo ku saabsan caymiska daawooyinka dhakhtarku qoro waxaa laga heli karaa www.kp.org/formulary	Daawooyinka guud	\$5 (tafaariq); \$10 (dalabka boostada) / daawo qoritaan	Lama daboolin	Ilaa sahay 30-maalmood (tafaariq); ilaa sahay 90-maalmood (dalabka boostada). Waxay ku xiran tahay xeerarka liiska daawooyinka .
	Daawooyinka sumadda ee la doorbiday	\$25 (tafaariq); \$50 (dalabka boostada) / daawo qoritaan	Lama daboolin	Ilaa sahay 30-maalmood (tafaariq); ilaa sahay 90-maalmood (dalabka boostada). Waxay ku xiran tahay xeerarka liiska daawooyinka .
	Daawooyinka sumadda ee aan-la-doorbidin	\$50 (tafaariq); \$100 (dalabka boostada) / daawo qoritaan	Lama daboolin	Ilaa sahay 30-maalmood (tafaariq); ilaa sahay 90-maalmood (dalabka boostada). Waxay ku xiran tahay xeerarka liiska daawooyinka , marka la oggolaado iyada oo loo marayo habka ka reebista.

Dhacdo Caafimaad oo Caadi ah	Adeegyada Aad u Baahan Karto	Waxa Aad Bixin Doontaa		Xaddidaadaha, Ka-reebitaanada, iyo Xogaha Kale ee Muhiimka ah
		Bixiyaha Ka Qaybqaata Barnaamijka (Waxaad bixin doontaa lacagta ugu yar)	Bixiyaha Aan-ka-tirsaneyn shabakadda (Waxaad bixin doontaa lacagta ugu badan)	
	Daawooyinka khaaska ah	Lacagaha qaybinta daawooyinka waxay khuseeyaan daawooyinka guud, daawooyinka sumadda la doorbido, iyo daawooyinka sumadda aan la doorbidayn.	Lama daboolin	Ilaa sahay 30-maalmood (tafaariq) Waxay ku xiran tahay xeerarka liiska daawooyinka , marka la oggolaado iyada oo loo marayo habka ka reebista.
Haddii aad leedahay qaliinka bukaan socodka	Kharashka xarunta (tusaale, xarunta qalliinka bukaan socodka)	\$50 / boqashadii	Lama daboolin	Ogolaansho hore ayaa loo baahan yahay.
	Kharashka xirfadlaha/dhakhtarka	Lacag la'aan	Lama daboolin	Kharashka xirfadlaha/dhakhtarka aya lagu daray kharashka Xarunta caafimaadka.
Haddii aad u baahato daryeel caafimaad oo degdeg ah.	Daryeelka qolka gurmada degdegga ah	\$200 / boqashadii	\$200 / boqashadii	Lacag-bixinta go'an waa laga dhaafayaa haddii si toos ah isbitaalka jiifiyo si loogu daaweeyo bukan-jiif ahaan.
	Gaadiidka gurmada caafimaad ee degdegga ah	\$75 / safarki	\$75 / safarki	Midna
	Daryeelka degdeg ah	\$30 / boqashadii	Lama daboolin	Bixiyeyaasha Aan-ka-tirsaneyn shabakadda ee la daboolay marka si ku-meel-gaar ah aad uga maqantahay aagga adeegga: \$30 / boqashadii
Haddii aad isbitaal seexato	Kharashka xarunta (tusaale, qolka isbitaalka)	\$100 / seexinta	Lama daboolin	Ogolaansho hore ayaa loo baahan yahay.
	Khidmadaha dhakhtarka/qalliinka	Lacag la'aan	Lama daboolin	Kharashka xirfadlaha/dhakhtarka aya lagu daray kharashka Xarunta caafimaadka.

Dhacdo Caafimaad oo Caadi ah	Adeegyada Aad u Baahan Karto	Waxa Aad Bixin Doontaa		Xaddidaadaha, Ka-reebitaanada, iyo Xogaha Kale ee Muhiimka ah
		Bixiyaha Ka Qaybqaata Barnaamijka (Waxaad bixin doontaa lacagta ugu yar)	Bixiyaha Aan-ka-tirsaneyn shabakadda (Waxaad bixin doontaa lacagta ugu badan)	
Haddii aad u baahan tahay adeegyada caafimaadka maskaxda, caafimaadka dabeecadda, ama isticmaalka mukhaadaraadka	Adeegyada bukaan-socodka	Lacag la'aan	Lama daboolin	Midna
	Adeegyada bukaan-jiifka	\$100 / seexinta	Lama daboolin	Ogolaansho hore ayaa loo baahan yahay.
Haddii aad uur leedahay	Booqashooyinka xafiiska	Lacag la'aan	Lama daboolin	Iyada oo ay ku xiran tahay noocyada adeegyada qaarkood, waxaa laga yaabaa in lagu dabaqo lacag-bixinta go'an , kharash-wadaaga caymiska , ama lacagaha laga jaro kahor caymiska . Daryeelka uurleyda waxaa ku jiri kara baaritaano iyo adeegyo lagu sharaxay meelaha kale ee SBC (sida, ultrasound).
	Adeegyada xirfadlaha ilmo-dhaliska/umulista	Lacag la'aan	Lama daboolin	Adeegyada xirfadlaha waxay lagu daray kharashka xarunta.
	Adeegyada xarunta ilmo-dhaliska/umulista	\$100 / seexinta	Lama daboolin	Midna
Haddii aad caawimaad u baahato si aad u soo kabato ama aad qabto baahiyo gaar ah.	Daryeelka caafimaadka guriga	Lacag la'aan	Lama daboolin	130 xadka booqashada / sanadki. Ogolaansho hore ayaa loo baahan yahay.
	Adeegyada baxnaaninta	Bukaan-socodka: \$15 / booqashadii Bukaan-jiifka: \$100 / seexinta	Lama daboolin	Bukaan-socodka: 20 xadka booqashada / daawaynta / sanadkii. Ogolaansho hore ayaa loo baahan yahay. Bukaan jiif: Ogolaansho hore ayaa loo baahan yahay.
	Adeegyada baxnaanintu	\$15 / booqashadii	Lama daboolin	20 xadka booqashada / daawaynta / sanadkii. Ogolaansho hore ayaa loo baahan yahay.
	Daryeelka kalkaaliyeyaasha xirfadlayaasha ah	Lacag la'aan	Lama daboolin	Xadiga 100 maalmood / sanadkii. Ogolaansho hore ayaa loo baahan yahay.

Dhacdo Caafimaad oo Caadi ah	Adeegyada Aad u Baahan Karto	Waxa Aad Bixin Doontaa		Xaddidaadaha, Ka-reebitaanada, iyo Xogaha Kale ee Muhiimka ah
		Bixiyaha Ka Qaybqaata Barnaamijka (Waxaad bixin doontaa lacagta ugu yar)	Bixiyaha Aan-ka-tirsaneyn shabakadda (Waxaad bixin doontaa lacagta ugu badan)	
	Qalabka caafimaad ee tayada leh	Lacag la'aan	Lama daboolin	Waxay ku xiran tahay xeerarka liiska daawooyinka . Ogolaansho hore ayaa loo baahan yahay.
	Adeegyada daryeelka bukaanada aysan dawo u jirin	Lacag la'aan	Lama daboolin	Ogolaansho hore ayaa loo baahan yahay.
Haddii ilmahaagu u baahan yahay daryeelka ilkaha ama indhaha.	Baaritaanka indhaha ee carruurta.	Baaritaanka sixidda aragga waa bilaash.	Lama daboolin	Midna
	Muraayadaha carruurta	Lacag la'aan	Lama daboolin	Waxay kuu xaddidan tahay hal joog oo fareemyo iyo muraayado ah ama muraayadaha indhaha / 12 bilood.
	Baaritanka ilkaha ee carruurta	Lama daboolin	Lama daboolin	Midna

Adeegyada Laga Reebay iyo Adeegyada Kale ee la Daboolay

Adeegyada [Qorshahaagu](#) Guud ahaan Aanu Daboolin (Ka fiiri sharcigaaga ama dukumintiga [qorshaha](#) wixii macluumaad dheeraad ah iyo liiska [adeegyada kale ee laga reebay](#).)

- | | | |
|--|--|---|
| <ul style="list-style-type: none"> • Qalliinka bilicda • Daryeelka ilkaha (Dadka waaweyn iyo Carruurta) • Daaweynta madhalaysnimada | <ul style="list-style-type: none"> • Daryeelka muddada-dheer • Daryeelka aan degdeg ahayn marka aad ku safrayso dibadda Mareykanka • Kalkaalisada gaarka ah ee shaqada guriga ku saleysan | <ul style="list-style-type: none"> • Daryeelka joogtada ah ee cagaha • Barnaamijyada dhimista miisaanka |
|--|--|---|

Adeegyada Kale ee la Daboolay (Xaddidaado ayaa laga yaabaa inay khuseeyaan adeegyadan). Tani ma aha liiska oo dhameystiran. Fadlan fiiri dukumintiga [gorshahaaga](#)).

- Duurjibbaar (xadku waa 20 booqasho / sanadkii)
- Qalliinka dhimista miisaanka
- Daryeelka lafdhabarta (xadka waa 20 booqasho / sanadkii)
- Mashiinnada maqalka (\$3,000 xadkiiba / dhag kasta / 36 bilood)
- Daryeelka caadiga ah ee indhaha (Dad waaweyn)

Xuquuqdaada aad ku sii wadan karto caymiska: Waxaa jira hay'ado kaa caawin kara haddii aad rabto inaad sii waddo caymiskaaga marka uu dhammaado. Macluumaadka xiriirka ee hay'adahaas waxaa lagu muujiyay shaxda hoose. Xulashooyin kale oo caymis ah ayaa sidoo kale laga yaabaa inay kuu furan yihiin, oo ay ku jiraan iibsiga caymiska shaqsiga ah adoo maraya [Suuqa Caymiska Caafimaadka](#). Macluumaad dheeraad ah oo ku saabsan [Suuqa](#), booqo www.HealthCare.gov ama wac 1-800-318-2596.

Xuquuqdaada cabashada iyo racfaan qaadashada: Waxaa jira hay'ado kaa caawin kara haddii aad cabasho ka qabto [gorshahaaga](#) ku saabsan diidmada [sheegasho](#). Cabashadan waxaa la dahaa [cabasho](#) ama [racfaan](#). Macluumaad dheeraad ah oo ku saabsan xuquuqdaada, eeg faahfaahinta faa'iidooyinka ee aad heli doonto [sheegashada](#) caafimaadkaas. Dukumentiyada [gorshahaaga](#) waxay sidoo kale bixiyaan macluumaad dhammeystiran oo ku saabsan sida loo gudbiyo [sheegasho](#), [racfaan](#), ama [cabasho](#) sabab kasta ha ahaatee [gorshahaaga](#). Macluumaad dheeraad ah oo ku saabsan xuquuqdaada, ogeysiiskan, ama caawimaad, la xiriir hay'adaha ku qoran shaxda hoose.

Macluumaadka Xiriirka ee Xuquuqdaada ku aaddan Sii-socoshada Caymiska iyo Xuquuqdaada Cabashada iyo Racfaanka:

Adeegyada Xubnaha Kaiser Permanente	1-800-813-2000 (TTY: 711) ama www.kp.org/memberservices
Faa'iidooyinka Maamulka Amniga ee Shaqaalaha Waaxda Shaqaalaha	1-866-444-3272 ama www.dol.gov/ebsa/healthreform
Wasaaradda Caafimaadka iyo Adeegyada Aadanaha, Xarunta Macluumaadka Macaamiisha iyo Kormeerka Caymiska	1-877-267-2323 x61565 ama www.cciio.cms.gov
Waaxda Maamulka Maaliyadeed ee Oregon	1-888-877-4894 ama www.dfr.oregon.gov
Waaxda Caymiska ee Washington	1-800-562-6900 ama www.insurance.wa.gov

[Qorshahani](#) ma bixiyaa Daryeelka Aasaasiga ah ee Loo Baahan Yahay? Haa

[Caymiska Aasaasiga ah ee Loo Baahan Yahay](#) guud ahaan waxaa ka mid ah [gorshayaal](#), [caymisyo caafimaad](#) oo laga heli karo [Suuqa](#) ama sharciyada kale ee suuqa gaarka ah, Medicare, Medicaid, CHIP, TRICARE, iyo caymisyo kale oo gaar ah. Haddii aad u qalanto noocyo gaar ah oo ka mid ah [Caymiska Aasaasiga ah ee Loo Baahan Yahay](#) waxaa laga yaabaa inaad u qalmin [gunnada cashuurta caymiska](#).

[Qorshahani](#) miyuu buuxiyey Heerarka Ugu Yar ee Qiimaha? Haa

Haddii [gorshahaagu](#) uusan buuxin [Heerarka Ugu Yar ee Qiimaha](#), waxaad u qalmi kartaa [gunnada cashuurta caymiska](#) si ay kaaga caawiso bixinta [gorshe](#) adigoo u maraya [suuqa](#).

Adeegyada Helitaanka Luqadaha:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-813-2000 (TTY: 711).

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-800-813-2000 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-813-2000 (TTY: 711).

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-800-813-2000 (TTY: 711) uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-813-2000 (TTY: 711).

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-800-813-2000 (TTY: 711).

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-813-2000 (TTY: 711).

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, á'gang 1-800-813-2000 (TTY: 711).

Si aad u aragto tusaalooyin ku saabsan sida [gorshahani](#) uu u dabooli karo kharashaadka xaaladaha caafimaadka ee tusaalaha ah, eeg qaybta xigta.

Ku saabsan Tusaalooyinkan Caymiskan:



Tani ma aha qalab lagu qiyaaso kharashaadka. Daawaynta la soo bandhigay waa tusaalayaal keliya oo ku saabsan sida [gorshahani](#) u dabooli karo daryeelka caafimaadka. Kharashaadkaaga dhabta ah way ka duwanaa doonaan iyadoo ay ku xiran tahay daryeelka dhabta ah ee aad hesho, qiimaha [bixiyeyaashaaga](#) ay qaadan, iyo arrimo kale oo badan. Diiradda saar [gadarka gaybsiga](#) kharashaadka ([lacagaha laga jaro kahor caymiska](#), [lacag-bixinta go'an](#), iyo [kharash-wadaaga caymiska](#)) iyo [adeegyada ka reeban](#) ee hoos yimaada [gorshaha](#). Isticmaal macluumaadkan si aad u barbar dhigto qaybta kharashyada aad ku bixin karto [gorshayaasha](#) caafimaad ee kala duwan. Fadlan ogow tusaalooyinkan caymisku waxay ku salaysan yihiin caynsanaanta is-kaliya.

Peg waxay leedahay ilmo

(9 bilood oo daryeelka uurka ee shabakadda ku jira iyo dhalida isbitaalka)

■ Lacagaha laga jaro kahor caymiska ee guud ee gorshaha	\$0
■ Lacag-bixinta go'an ee takhasuslaha	\$15
■ Lacag-bixinta go'an ee (xarunta) isbitaalka	\$100
■ Lacag-bixinta go'an ee (shaqada dhiiga) ee kale	\$0

Dhacdadan TUSAALAHA ah waxaa ku jira adeegyo sida:

Booqooyinka xafiiska [takhasuslaha](#) (daryeelka uurka kahor)

Adeegyada xirfadlaha ilmo-dhaliska/Umulista

Adeegyada Xarunta ee Ilmo-dhaliska/Umulista

[Baaritaannada ogaanshaha](#) (ultrasounds iyo shaqada dhiigga)

Booqashada [takhasuslaha](#) khaaska ah ee (suuxdinta)

Wadarta Kharashka ee Tusaalaha ah	\$12,700
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Tusaalahani, Peg waxay bixin laheyd:

<i>Kharash wadaag.</i>	
Lacagaha laga jaro kahor caymiska	\$0
Lacag-bixinada go'an	\$100
Kharash-wadaaga caymiska	\$0
<i>Waxyaabaha aan la daboolin.</i>	
Xaddidaadaha ama ka-reebista.	\$60
Wadarta guud ee Peg jeebkaaga-aad-ka bixinayso waa	\$160

Maareynta Sonkorowga Nooca 2 ee Joe

(sannad daryeel joogto ah oo shabakadda ku jira oo xaalad si wanaagsan loo maareeyay)

■ Lacagaha laga jaro kahor caymiska ee guud ee gorshaha	\$0
■ Lacag-bixinta go'an ee takhasuslaha	\$15
■ Lacag-bixinta go'an ee (xarunta) isbitaalka	\$100
■ Lacag-bixinta go'an ee (shaqada dhiiga) ee kale	\$0

Dhacdadan TUSAALAHA ah waxaa ku jira adeegyo sida:

Booqashooyinka xafiiska [dhakhtarka daryeelka aasaasiga ah](#) (oo ay ku jiraan waxbarashada cudurka)

[Baaritaannada ogaanshaha](#) (shaqada dhiigga)

[Daawooyinka dhakhtarka u qoray](#)

[Qalabka caafimaadka ee tayada leh](#)

(mitirka sonkorta dhiigga)

Wadarta Kharashka ee Tusaalaha ah	\$5,600
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Tusaalahani, Joe wuxuu bixin lahaa:

<i>Kharash wadaag.</i>	
Lacagaha laga jaro kahor caymiska	\$0
Lacag-bixinada go'an	\$500
Kharash-wadaaga caymiska	\$0
<i>Waxyaabaha aan la daboolin.</i>	
Xaddidaadaha ama ka-reebista.	\$0
Wadarta guud ee Joe u bixin doono waa	\$500

Jabka Fudud ee Mia

(booqasho degdeg ah oo shabakadda ku jirta iyo daryeel raaca)

■ Lacagaha laga jaro kahor caymiska ee guud ee gorshaha	\$0
■ Lacag-bixinta go'an ee takhasuslaha	\$15
■ Lacag-bixinta go'an ee (xarunta) isbitaalka	\$100
■ Lacag-bixinta kale ee (raajada)	\$0

Dhacdadan TUSAALAHA ah waxaa ku jira adeegyo sida:

[Daryeelka golka xaalada degdegga ah](#) (oo ay ku jiraan agabka caafimaadka)

[Baaritaanka ogaanshaha](#) (raajada)

[Qalabka caafimaadka ee tayada leh](#) (biraha)

[Adeegyada baxnaaninta](#) (daaweynta jireed)

Wadarta Kharashka ee Tusaalaha ah	\$2,800
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Tusaalahani, Mia waxay bixin lahayd:

<i>Kharash wadaag.</i>	
Lacagaha laga jaro kahor caymiska	\$0
Lacag-bixinada go'an	\$400
Kharash-wadaaga caymiska	\$0
<i>Waxyaabaha aan la daboolin.</i>	
Xaddidaadaha ama ka-reebista.	\$0
Wadarta guud ee Mia ay bixin lahayd waa	\$400

Ogeysiiska Takoor-la'aanta

Kaiser Foundation Health Plan of the Northwest (Kaiser Health Plan) wuxuu u hoggaansamaa shuruucda federaalka iyo shuruucda xuquuqda madaniga ah ee gobolka mana sameeyo takooro ku salaysan isir, midab, asal qaran, da', naafo, jinsi, aqoonsiga jinsiga, ama jihada galmada. Kaiser Health Plan dadka kama saarayo ama ulama dhaqmo si kala duwan sabab la xiriirta jinsiyad, midab, asal qaran, da', naafo, jinsi, aqoonsiga jinsiga, ama ilkaha galmada. Waxan sidoo kale:

- Siina gargaaro iyo adeegyo bilaash ah dadka naafada ah si ay si hufan noola xiriiraan, sida:
 - Turjubaanada luqadda dhegoolaha oo aqoon leh
 - Macluumaad qoraal ah oo qaabab kale ah, sida daabacaada wawayn, cod (maqaal), iyo qaabab elektaroonik ah oo la fheli karo.
- Siina adeegyada luqadda dadka aan afkooda koowaad ahayn Ingiriisi oo bilaash ah, sida:
 - Turjubaano aqoon leh
 - Warbixin ku qoran afaf kale

Haddii aad u baahan tahay adeegyadan, ka wac Adeegyada Xubinta **1-800-313-2000** (TTY: **711**).

Haddii aad aaminsantahay in Kaiser Health Plan uu ku guul daraystay bixinta adeegyadan ama lagu takooray si kale oo ku salaysan isir, midab, asal qaran, da', itaalдарro, lab ama dhedig, aqoonsigalabka iyo dhediga, ama nooca galmada, waxaad cabasho ka xaraysan kartaa Iskuduwaha Xuquuqda Madaniga ah, boostada, telefoonka, ama fakiska. Haddii aad u baahan tahay in lagaa caawiyo xereynta cabashada, Iskuduwaha Xuquuqda Madaniga ah ayaa diyaar u ah inuu ku caawiyo. Waxa aad kala xidhiidhi kartaa isku-duwahaaga Xuquuqda Madaniga ah: Member Relations Department, Attention: Kaiser Civil Rights Coordinator, 500 NE Multnomah St. Ste 100, Portland, OR 97232-2099, Taleefanka: **1-800-813-2000** (TTY **711**), Fax: **1-855-347-7239**.

Waxaad sidoo kale cabasho la xiriirta xuquuqda madaniga u gudbin kartaa Wasaaradda Caafimaadka iyo Adeegyada Aadanaha ee Mareykanka, Xafiiska Xuquuqda Madaniga, adigoo si elektaroonik ah uga gudbinaya albaabka cabashooyinka ee Xafiiska Xuquuqda Madaniga, oo laga heli karo <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, Taleefanka: 1-800-368-1019, TDD: 1-800-537-7697. Foomamka cabashada waxaa laga heli karaa www.hhs.gov/orc/office/file/index.html.

Loogu talagalay Xubnaha Washington

Waxaad sidoo kale cabasho u gudbin kartaa Xafiiska Kormeeraha Caymiska ee Gobolka Washington, si elektaroonik ah adigoo adeegsanaya albaabka cabashada ee Xafiiska Kormeeraha Caymiska, oo laga heli karo at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 1-800-562-6900, or 360-586-0241 (TDD). Foomamka cabashada waxaa laga heli karaa <https://fortress.wa.gov/oic/online-services/cc/pub/complaintinformation.aspx>.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-813-2000** (TTY: 711).

አማርኛ (Amharic) ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-813-2000** (TTY: 711)፡

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-800-813-2000** (TTY: 711)፡

中文 (Chinese) 注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-800-813-2000** (TTY: 711)፡

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-813-2000** (TTY: 711) تماس بگیرید.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-813-2000** (TTY: 711).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-813-2000** (TTY: 711).

日本語 (Japanese) 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。 **1-800-813-2000** (TTY: 711) まで、お電話にてご連絡ください。

ខ្មែរ (Khmer) ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ជូរទូរស័ព្ទ **1-800-813-2000** (TTY: 711)។

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-813-2000** (TTY: 711) 번으로 전화해 주십시오.

ລາວ (Laotian) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ **1-800-813-2000** (TTY: 711).

Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa **1-800-813-2000** (TTY: 711).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। **1-800-813-2000** (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Română (Romanian) ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la **1-800-813-2000** (TTY: 711).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-813-2000** (TTY: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-813-2000** (TTY: 711).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-813-2000** (TTY: 711).

ไทย (Thai) เรียน: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร **1-800-813-2000** (TTY: 711).

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером **1-800-813-2000** (TTY: 711).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-813-2000** (TTY: 711).

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: **08/01/2025 – 07/31/2026**

Coverage for: **SEIU Healthcare NW Health Benefit Trust - Progyny Fertility and Pregnancy & Postpartum Health Reimbursement Arrangement**

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. This is only a summary. For more information about your coverage, please contact your dedicated Progyny Pregnancy & Postpartum coach or your Progyny Fertility Patient Care Advocate (PCA) at (833) 233-0517.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Individual \$0 Family \$0	There is no deductible with your Progyny plans.
Do I have a copayment?	No.	There is no copayment with your Progyny Fertility and Pregnancy & Postpartum plans.
Do I have coinsurance	No.	There is no coinsurance with your Progyny Fertility and Pregnancy & Postpartum plans.
Are there services covered before you meet your deductible?	No.	You will not pay an out-of-pocket for your Progyny Fertility and Pregnancy & Postpartum services. All services provided under the plan are preventive care services and not subject to cost share.
Are there other deductibles for specific services?	No.	There is no deductible required for the Progyny Fertility and Pregnancy & Postpartum HRA plans. All services provided under the plan are preventive care services and not subject to cost share.
What is the out-of-pocket limit for this plan?	Individual \$0 / Family \$0	There is no out-of-pocket limit with your Progyny plans.
Will you pay less if you use a network provider?	Not applicable.	Progyny's Fertility and Pregnancy & Postpartum coaches and care providers are all included in this plan. There are no benefits available for non-Progyny coaches.

Excluded Services & Other Covered Services:

Exclusions include home ovulation prediction kits, services and supplies furnished by an out-of-network provider, and treatments considered experimental by the American Society of Reproductive Medicine. All charges associated with services for a gestational carrier, including but not limited to fees for laboratory tests, are not covered. If your doctor requests services that are not listed in this guide, please check with your PCA to confirm coverage. There are some services that do not fall under Progyny's coverage; however, they may be provided through your medical plan.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Healthcare.gov: www.HealthCare.gov or call 1-800-318-2596 or state health insurance marketplace or SHOP. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, go to www.dol.gov/ebsa/healthreform and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>.

Does this plan provide Minimum Essential Coverage? Not Applicable.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Not Applicable.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Khayraadka Qorshaha

Adeega Macmiilka Dheefaha Caafimaadka		MAGNACARE™
Telefoon	1-877-606-6705 (8 a.m. ilaa 6 p.m., Isniin-Jimce)	
Iimaylka	SEIU775BG-caregiver@magnacare.com	
Akoonka Dheefaha Caafimaadka	myseiu.be/magnacare	

Kaiser Permanente Northwest		 KAISER PERMANENTE®
Adeegyada Xubinta Cusub	1-888-491-1124	myseiu.be/kp-new-member
Member Services	1-800-813-2000	myseiu.be/kp-member
Adeegyada Caafimaadka Maskaxda	1-800-813-2000	myseiu.be/kpnw-bh
Khadka Caawinta Kalkaaliyaha	1-800-324-8010	myseiu.be/kp-nurse
Caawimaadda Luuqadda ee Xubinta	1-800-813-2000	myseiu.be/kp-language

Ilkaha		
Delta Dental	1-800-554-1907	deltadentalwa.com
Willamette Dental	1-855-433-6825	myseiu.be/oe-willamette

Dheefaha Kale		
Ceymiska Maqalka EPIC	1-877-363-5638	myseiu.be/epic
Progyny (Taranka iyo Qoys Dhisida)	1-833-233-0517	myseiu.be/progyny

Ku Hel Taageero Luuqadaada

Ka wac Adeegga Macaamiisha lambarka 1-877-606-6705 ama iimayl u dir SEIU775BG-caregiver@magnacare.com. Waxa lagugu xidhiidhin doonaa wakiil ku hadla afkaaga oo kaa caawin kara su'aalaha ku saabsan codsashada iyo maaraynta dheefahaaga.

Marka lagugu diiwaan geliyo caymiska daryeelka caafimaadka, taageerada luqadda ayaa laga heli doonaa gudaha qorshahaaga caafimaad.