



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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ទទួលបានព័ត៌មានអំពីការធានារ៉ាប់រងសុខភាពជា
ភាសារបស់អ្នក។

한국어로 된 의료 보험 정보를 확인하
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ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਹੈਲਥਕੇਅਰ ਕਵਰੇਜ ਬਾਰੇ
ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰੋ।

Получите информацию о медицинском
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Ku hel macluumaadka ceymiska daryeelka
caafimaadka luqaddaada.

Obtenga información sobre la cobertura
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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 dhigo 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 aamaysa "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 Gurmada 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. Dooro 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.



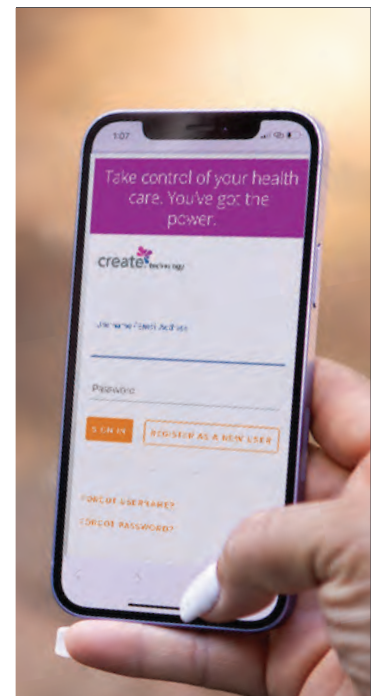
Codso ama Cusbooneysii Caymiska

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 Caymiska 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 daryeelle. 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 joojiso 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 boggii 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 dhakhaha 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 xigta.

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

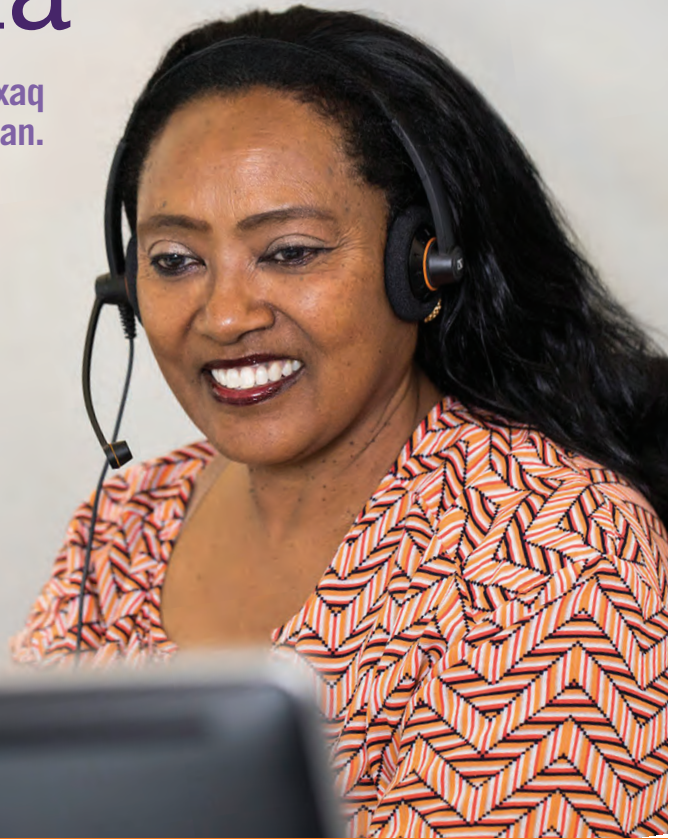
Taageero luuqad ahaan ah waa la heli karaa.

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 diiwaangeiyo.

Waxaad xaq u leedahay qorshaha caymiska caafimaad ee Kaiser Permanente of Washington POS. 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
POS ee Noocyada Caymiska Is-bixiya
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 talagalay 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 dhamaystiran, oo ay ku jiraan xadidaadaha, fadlan ka tixraac shahaadadaada ceymiska.

Dheefaha	Shabakada Ceymiska Dhexdeeda	Ka Baxsan Shabakada Ceymiska
Lacag jarista ceymiska	Ma jirto lacagta jarista sanadlaha ah	Lacag jarista shaqsi ahaaneed: \$500 halki mudda sanadeedba
Lacag jarista shaqsi ahaaneed ee la wareejinayo	Ma khuseyso	Lacag wareejinta rubuc 4-aadka ayaa khuseyso
Haraaga lacag jarista kadib ee ceymiska	Haraaga lacag jarista kadib ee ceymiska ma jiro	Ceymiska wuxuu bixinayaa 80%, adigana waxaad bixineysaa 20% oo ka mid ah Lacagta Ceymiska Ugu Badan.
Xadka lacagta jaabka laga bixiyo	Xadka lacagta jaabka laga bixiyo ee shaqsiyan: \$1,200 Kharashyada jaabka laga bixiyo ee adeegyadan ceymiska leh ee soo socda waxay ka mid yihiin xadka lacagta jaabka laga bixiyo: Dhammaan kharash qeybsiga ee adeegyada ceymiska leh	Xadidaada lacagta jaabka laga bixiyo waxaa lala wadaagay bixiyaha u shaqeeya shirkada ceymiska Kharashyada jaabka laga bixiyo ee adeegyadan ceymiska leh ee soo socda waxay ka mid yihiin xadka lacagta jaabka laga bixiyo: Dhammaan kharash qeybsiga ee adeegyada ceymiska leh
Muddada sugitaanka xaalad horay u sii jirtay (PEC)	PEC ma jiro	La mid ah bixiyaha u shaqeeya shirkada ceymiska
Qiimaha ugu badan inta aad nooshahay	Aan xadidinayn	La mid ah qiimaha ugu badan bixiyaha u shaqeeya shirkada ceymiska
Adeegyada bukaan socodka (Booqashooyinka xafiiska)	Ma jirto khidmadaha adeega ceymiska assaasiga ah/\$15 khidmadaha adeega ceymiska takhasuslaha	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Daryeelka Degdegga ah	Xarunta Daryeelka Degdegga ah ee Shabakada: Ma jirto khidmadaha adeega ceymiska assaasiga ah/\$15 khidmadaha adeega ceymiska takhasuslaha	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada isbitaalka	Adeegyada bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Qalliinka bukaan socodka: \$50 khidmada adeegga ceymiska	Adeegyada bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba. Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Qalliinka bukaan socodka: \$50 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Daawooyinka dhakhtarku qoro* (daawooyinka qaarkood ee la isku duro waxaa lagu dabari karaa adeegyada Bukaan Socodka)	Daawooyinka lagu qiimeeyo waxtarkooda**/daawooyinka baddelka u ah kuwa kale ee la doorbidayo (Tier 1)/daawooyinka shirkadaha gaarka ah ee la doorbidayo (Tier 2)/shirkadaha aan la doorbideynin (Tier 3) \$4/\$8/\$25/\$50 khidmada adeegga ceymiska daawooyinka 30ka maalmood la qaato Insuliin: Daawooyinka baddelka u ah kuwa kale ee la doorbidayo (Tier 1)/daawooyinka shirkadaha gaarka ah ee la doorbidayo (Tier 2)/shirkadaha aan la doorbideynin (Tier 3) \$0/\$0/\$25 Booriyaasha neefsiga iyo cirbadda EPI: Daawooyinka baddelka u ah kuwa kale ee la doorbidayo (Tier 1)/daawooyinka shirkadaha gaarka ah ee la doorbidayo (Tier 2)/aan la doorbideynin(Tier 3) \$8/\$25/\$35 khidmada adeegga ceymiska	Daawooyinka baddelka u ah kuwa kale ee la doorbidayo/daawooyinka shirkadaha gaarka ah ee la doorbidayo/aan la doorbideynin \$13/\$30/\$55 khidmada adeegga ceymiska daawooyinka 30ka maalmood la qaato Insuliin: Daawooyinka baddelka u ah kuwa kale ee la doorbidayo (Tier 1)/daawooyinka shirkadaha gaarka ah ee la doorbidayo (Tier 2 shirkadaha aan la doorbideynin (Tier 3) \$0/\$0/\$25 Booriyaasha neefsiga iyo cirbadda EPI: Daawooyinka baddelka u ah kuwa kale ee la doorbidayo (Tier 1)/daawooyinka shirkadaha gaarka ah ee la doorbidayo (Tier 2)/aan la doorbideynin(Tier 3) \$8/\$25/\$35 khidmada adeegga ceymiska
Ku iibsashada boostada ee daawada dhakhtarka uu qoro	\$5 oo lacag dhimis ah daawoada la qaato 30 bari	Aan ceymis lahayn
Daawaynta jir duridda ah	La dabaro ilaa iyo 20 booqasho halki caafimaad baarista halki muddo sanadeedba iyada oo aysan jirin oggeysiis horudhac ah; booqashooyin dheeraad ah marka uu ansixiyo qorshaha - \$0 khidmadaha adeega ceymiska	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada ambalaaska	Ceymiska wuxuu bixinayaa 80%, waxaad bixinaysaa 20%	La mid ah bixiyaha u shaqeeya shirkada ceymiska
Ku tiirsanaanta kiimiko	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$0 khidmada adeegga ceymiska	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa

*Haddii aad u shaqeyso hay'ad diimeed ceymiskaaga caafimaadka waxaa ka reeban ceyminta ka hortagga uurka sida lagu oggolaaday ee ku xusan ka reebitaanka diimeed ee Affordable Care Act (Sharciga Daryeelka Caafimaad ee La Awoodi Karo). Hase yeeshee, waxaad kuwan ku heli doontaa lacag la'aan (iyo adoon qaadin wax tallaabo ah oo dheeri ah) Kaiser Permanente, haddii aad ku qoran tahay qorshe caafimaad.

**Daawooyinka lagu qiimeeyo waxtarkooda waa daawooyin baddel u ah kuwa kale oo loogu talagalay in lagu daaweeyo xaalado caafimaad oo kala duwan.

Dheefaha	Shabakada Ceymiska Dhexdeeda	Ka Baxsan Shabakada Ceymiska
Aalad, qalab iyo saad - Aalad, qalab iyo saad - Qalabka Caafimaadka ee Raaga - Qalabka lafaha iyo murqaha lagu kabo - Naasa-reebka qalliinka naasaha ka gadaal oo ku xadidan labo (2) lix bilood (6) oo kasta - Saadka caloosha lagu dolooliyo - Qalabyada isbeerka jirka	Waxaa la dabbaray 100%. Oggolaanshaha hore ayaa loo baahan yahay ama ceymis ma lahaan doono.	Waxaa la dabbaray 50%, lacag jarista ayaa la isku sameeyaa
Saadka sonkorowga	Insuliin, cirbado, sirinjeero iyo mindi dalooliso ah-eeg daawooyinka Dhakhtarka uu qoro. Bamka insulin laga qaato ee bannaanka yaalo, mashiinta cabirta tamar dhaliyaha dhiiga, alaabaha iyo saadka wax lagu baaro-eeg Aaladaha, qalabka iyo saadka. Marka Aaladaha, qalabka iyo saadka ama Daawada dhakhtarku qoro ay ceymis leeyihiin oo ay xadidaada dheefta leeyihiin, saadka sonkorowga xadidaadahan ma qaban karaan.	Insuliin, cirbado, sirinjeero iyo mindi dalooliso ah-eeg daawooyinka Dhakhtarka uu qoro. Bamka insulin laga qaato ee bannaanka yaalo, mashiinta cabirta sonkorta dhiiga, alaabaha iyo saadka wax lagu baaro-eeg Aaladaha, qalabka iyo saadka. Marka Aaladaha, qalabka iyo saadka ama Daawada dhakhtarku qoro ay ceymis leeyihiin oo ay xadidaada dheefta leeyihiin, saadka sonkorowga xadidaadahan ma qaban karaan.
Adeegyada sheybaarka cudur ogaanshaha iyo raajada	Bukaan jiifka: Lagu dabaro oo hoos imaada Adeegyada isbitaalka Bukaan socodka: Waxaa loo dabaraa si dhameystiran Adeegyada raajada ee ugu qaalisan sida CT, MR and PET waa in la go'aamiyo inay u Habboonyihiin Caafimaad ahaan waxayna u baahan yihiin oggeysiis horudhac ah marka laga reebo inay la xiriiraan Daryeelka Gurmadka Degdegga ah ama adeegyada bukaan jiifka.	Bukaan jiifka: Lagu dabaro oo hoos imaada Adeegyada isbitaalka Bukaan socodka: Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Adeegyada raajada ee ugu qaalisan sida CT, MR and PET waa in la go'aamiyo inay u Habboonyihiin Caafimaad ahaan waxayna u baahan yihiin oggeysiis horudhac ah marka laga reebo inay la xiriiraan Daryeelka Gurmadka Degdegga ah ama adeegyada bukaan jiifka.
Xaaladaha deg-degga ah (khidmada adeegga ceymiska waa la iska dhaafayaa haddii la seexiyo)	\$200 khidmada adeegga ceymiska	\$200 khidmada adeegga ceymiska
Baaritaanada maqalka (joogtada ah)	\$0 khidmada adeegga ceymiska	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Qalabka maqal-kaaliyaha	Lagu dabaro dheef gaar ah: Ceymiska maqalka EPIC. Ma lahan khidmada adeega 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	Lagu dabaro dheef gaar ah: Ceymiska maqalka EPIC. Ma lahan khidmada adeega 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
Adeegyada Caafimaadka Guriga	Waxaa loo dabaraa si dhameystiran. Ma lahan xad booqashada.	Ma lahan xad booqashada Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada daryeelka dadka geerida ku dhaw	Waxaa loo dabaraa si dhameystiran	Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada dhalmo la'aanta	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	Aan ceymis lahayn
Daawaynta daliiga loo adeegsado	Ceymis leh ilaa iyo 20 booqosho halki mudda sanadeedba iyada oo uusan jirin ogaysiis horudhac ah \$0 khidmada adeegga ceymiska	Xadidaadaha lala wadaagay bixiyaha u shaqeeya shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada duugista	Eeg Adeegyada dhaqancelinta	Eeg Adeegyada dhaqancelinta
Adeegyada Dhalmada	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$0 khidmada adeegga ceymiska. Jadwalka daryeelka oo aan ku xirnayn khidmada adeegga ceymiska adeegyada bukaan socodka.	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa. Jadwalka daryeelka oo aan ku xirnayn khidmada adeegga ceymiska adeegyada bukaan socodka.
Caafimaadka Dhimirka	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$0 khidmada adeegga ceymiska	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa

Dheefaha	Shabakada Ceymiska Dhexdeeda	Ka Baxsan Shabakada Ceymiska
Daawaynta dabiiciga ah	\$0 khidmada adeegga ceymiska. Booqashooyin aan xadidnayn sanad walba oo aan lahayn oggolaansho horeeya. Waxaa loo dabaraa si dhameystiran.	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada ilmaha Markaa Dhashay	Isbitaal joogista hore: Eeg Adeegyada Isbitaal: Booqashooyinka xafiiska: Eeg Adeegyada Bukaana Socodka: Jadwalka daryeelka fay-o-qabka: Eeg Daryeelka kahortagga. Kharash wadaag walba oo ku aadan adeegyada ilmaha markaa dhashay waa ka gaar midka hooyada.	Isbitaal joogista hore: Eeg Adeegyada Isbitaal: Booqashooyinka xafiiska: Eeg Adeegyada Bukaana Socodka: Jadwalka daryeelka fay-o-qabka: Eeg Daryeelka kahortagga. Kharash wadaag walba oo ku aadan adeegyada ilmaha markaa dhashay waa ka gaar midka hooyada.
Adeegyada Cayilka Saa'idka ah La Xiriiro	Lagu dabaro kharash qeybsi marka shuruudaha caafimaadka la buuxiyo	Lagu dabaro kharash qeybsi marka shuruudaha caafimaadka la buuxiyo
Xubin baddelida	Aan xadidinayn, ma lahan muddo sugitaan Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$0 khidmada adeegga ceymiska	Lala wadaagay bixiyaha u shaqeeya shirkada ceymiska Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Daryeelka kahortaga ah Hubinta fay-o-qabka jireed, tallaalada, baaritaanka kansarka makaanka haweenka, raajada naasaha	Waxaa loo dabaraa si dhameystiran Adeegyada daryeelka kahortaga ah ee haweenka (oo ay ku jiraan dawooyinka kahortagga uurka iyo aaladaha iyo jeermis dillida) dhammaamtod waxaa loo dabaraa si dhamaystiran.	Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Adeegyada daryeelka kahortaga ah ee haweenka (oo ay ku jiraan dawooyinka kahortagga uurka iyo aaladaha iyo jeermis dillida) waxay ku xiran yihiin kharash qeybsiga Daryeelka kahortaga ah iyo dheefta ugu badan ee habboon. Jadwalka raajada naasaha: Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada dhaqancelinta Booqashooyinka dhaqancelinta waa isku geyn booqashooyin daawayn halki mudda sanadeedba	Bukaan jiifka: 60 maalmood halki mudda sanadeedba. Adeegyada cudur ogaanshaha caafimaadka dhimirka waxaa lagu dabaraa xadidaad la'aan. \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: 60 booqashooyin halki mudda sanadeedba. Adeegyada cudur ogaanshaha caafimaadka dhimirka waxaa lagu dabaraa xadidaad la'aan. Ma jirto khidmadaha adeega ceymiska assaasiga ah/\$15 khidmadaha adeega ceymiska takhasuslaha	Bukaan jiifka: Xadidaadaha maalinta ee lala wadaagay bixiyaha u shaqeeya shirkada ceymiska \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: Xadidaadaha lala wadaagay bixiyaha u shaqeeya shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Xarunta dadka lagu xanaaneeyo	Ceymis dhameystiran leh ilaa iyo 60 maalmood halki mudda sanadeedba	Xadidaada maalmaha lala wadaago dheefta bixiyeyaasha shirkada ceymiska ay bixiyaan, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Jeermis dillida (qalliinka xininyaha, qalliinka xubinta taranka haweenka)	Waxaa loo dabaraa si dhameystiran.	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Qalliinka jeermis dillida haweenka joogtada ah waxaa lagu dabaraa iyada oo ku xiran kharash wadaaga Daryeelka Kahortaga ah iyo dheefta ugu badan ee habboon.
Kala Goyska Qanjaha Adeegyada (TMJ)	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$0 khidmada adeegga ceymiska	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
La-talinta barnaamijka joojinta tubaakada	Barnaamijka Quit for Life - waxaa loo dabaraa si dhameystiran	Kharash wadaaga habboon ayaa la iska rabaa
Jadwalka daryeelka araga (1 booqasho 12 bilood oo kasta)	\$0 khidmada adeegga ceymiska	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Qalabka araga Muraayadaha, oo ay ka mid yihiin dhalooyinka isha la saaro iyo fareemka ookiyaalaha	Xubnayaasha ka yar 19 jir: 1 joog oo fareemyo iyo muraayado ah sanadkiiba ama dhalooyinka isha la saaro oo lagu dabarayo 50% lacagaha haraaga lacag jarista kadib Xubnayaasha 19 jirka ah iyo ka wayn: \$600 12-ki biloodba	Lala wadaagay bixiyaha u shaqeeya shirkada ceymiska

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 Ilakaha 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 Lafka 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.



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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





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. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.kp.org/plandocuments or call 1-888-901-4636 (TTY: 711). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-888-901-4636 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	In-network: \$0 Out-of-network provider : \$500 Individual / \$1,000 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive care and services indicated in chart starting on page 2.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	In-Network provider : \$1,200 Individual / \$2,400 Family Shared in and out-of-network	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, health care this plan doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.kp.org or call 1-888-901-4636 (TTY: 711) for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	Yes, but you may self-refer to certain specialists .	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	\$15 / visit, then 20% coinsurance	None
	Specialist visit	\$15 / visit	\$15 / visit, then 20% coinsurance	None
	Preventive care/screening/immunization	No charge	20% coinsurance , deductible does not apply.	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	None
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	Preauthorization required
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.kp.org/formulary	Value based drugs	\$4 (retail);	\$13 (retail), deductible does not apply.	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines. Contraceptive drugs and devices are not covered.
	Preferred generic drugs	\$8 (retail); \$5 discount from retail cost share (mail order) / prescription		
	Preferred brand drugs	\$25 (retail); \$5 discount from retail cost share (mail order) / prescription	\$30 (retail), deductible does not apply.	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines. Contraceptive drugs and devices are not covered.
	Non-preferred drugs	\$50 (retail); \$5 discount from retail cost share (mail order) / prescription	\$55 (retail), deductible does not apply.	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines. Contraceptive drugs and devices are not covered.
	Specialty drugs	Applicable Preferred generic, Preferred brand, or Non-Preferred cost shares apply.	Applicable Preferred generic, Preferred brand, or Non-Preferred cost shares apply.	Up to a 30-day supply (retail). Subject to formulary guidelines, when approved through the exception process.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$50 / visit	\$50 / visit, then 20% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Physician/surgeon fees	No charge	20% coinsurance	None
If you need immediate medical attention	Emergency room care	\$200 / visit	\$200 / visit, then No charge, deductible does not apply.	You must notify Kaiser Permanente within 24 hours if admitted to a out-of-network provider ; limited to initial emergency only. Copayment waived if admitted directly to the hospital as an inpatient.
	Emergency medical transportation	20% coinsurance .	20% coinsurance , deductible does not apply.	None
	Urgent care	No charge	\$15 / visit, then 20% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 / day up to \$500 / admission	\$100 / day up to \$500 / admission, then 20% coinsurance	Preauthorization required
	Physician/surgeon fees	No charge	20% coinsurance	Preauthorization required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$15 / visit, then 20% coinsurance	None
	Inpatient services	\$100 / day up to \$500 / admission	\$100 / day up to \$500 / admission, then 20% coinsurance	Preauthorization required
If you are pregnant	Office visits	No charge	\$15 / visit, then 20% coinsurance	Depending on the type of services, a copayment , coinsurance , or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	20% coinsurance	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services cost shares are separate from that of the mother.
	Childbirth/delivery facility services	\$100 / day up to \$500 / admission	\$100 / day up to \$500 / admission, then 20% coinsurance	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services cost shares are separate from that of the mother.
If you need help recovering or have other special health	Home health care	No charge	20% coinsurance	Preauthorization required
	Rehabilitation services	Outpatient: No charge Inpatient: \$100 / day up	Outpatient: \$15 / visit, then 20% coinsurance	Combined with Habilitation services : Outpatient: 60 visit limit / year. Inpatient: 60-

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
needs		to \$500 / admission	Inpatient: \$100 / day up to \$500 / admission, then 20% coinsurance	day limit / year, preauthorization required. Limits are combined with in and out-of-network provider networks .
	Habilitation services	Outpatient: No charge Inpatient: \$100 / day up to \$500 / admission	Outpatient: \$15 / visit, then 20% coinsurance Inpatient: \$100 / day up to \$500 / admission, then 20% coinsurance	Combined with Rehabilitation services : Outpatient: 60 visit limit / year. Inpatient: 60-day limit / year, preauthorization required. Limits are combined with in and out-of-network provider networks .
	Skilled nursing care	No charge	20% coinsurance	60-day limit / year. Limits are combined with in and out-of-network provider networks . Preauthorization required
	Durable medical equipment	No charge	50% coinsurance	Subject to formulary guidelines. Preauthorization required
	Hospice services	No charge	20% coinsurance	Preauthorization required
If your child needs dental or eye care	Children's eye exam	No charge for refractive exam, deductible does not apply.	\$15 / visit, then 20% coinsurance	Limited to 1 exam / 12 months
	Children's glasses	No charge	Shared with In- Network	Members age 19 and over limited to \$600 / 12 months; Members under age 19 limited to 1 pair of frames and lenses / year or contact lenses covered at 50% coinsurance
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
• Cosmetic surgery • Dental care (Adult and child) • Hearing aids	• Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S.	• Private-duty nursing • Routine foot care • Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture (20 visit limit / year) • Bariatric surgery	• Children's glasses • Chiropractic care (20 visit limit / year)	• Routine eye care (Adult)

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 shown in the chart below. 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, contact the agencies in the chart below.

Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-888-901-4636 (TTY: 711) or www.kp.org
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or www.cciio.cms.gov .
Washington Department of Insurance	1-800-562-6900 or www.insurance.wa.gov

Does this [plan](#) provide Minimum Essential Coverage? Yes

[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? Yes

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](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-901-4636 (TTY: 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-901-4636 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-901-4636 (TTY: 711).

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf 1-888-901-4636 (TTY: 711) uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-901-4636 (TTY: 711).

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-888-901-4636 (TTY: 711).

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-888-901-4636 (TTY: 711).

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-888-901-4636 (TTY: 711).

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$0
■ Specialist copayment	\$15
■ Hospital (facility) copayment	\$100
■ Other (blood work) copayment	\$0

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$100
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Peg would pay is	\$120

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$0
■ Specialist copayment	\$15
■ Hospital (facility) copayment	\$100
■ Other (blood work) copayment	\$0

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$600
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$600

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$0
■ Specialist copayment	\$15
■ Hospital (facility) copayment	\$100
■ Other (x-ray) copayment	\$0

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)
[Diagnostic test](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$200
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$400

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

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 of Washington



Adeegyada Xubinta Cusub	1-888-844-4607	myseiu.be/kp-new-member
Member Services	1-888-901-4636	myseiu.be/kp-member
Adeegyada Caafimaadka Maskaxda	1-888-287-2680	myseiu.be/kaiser-bh
Khadka Caawinta Kalkaaliyaha	1-800-297-6877	myseiu.be/kp-nurse
Caawimaadda Luuqadda ee Xubinta	1-888-901-4636	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.