



SEIU 775  
BENEFITS GROUP



Sonja T.  
Daryeel bixiye, Renton

2026-2027

# Tusaha Caymiska Daryeelka Caafimaad



Sahmi fursadahaaga iyo  
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Daryeel-bixiyeyaashu maalin kasta ayay u yimaadaan inay daryeelaan dadka kale, adiguna sidoo kale waxaad mudan tahay daryeel iyo taageero.

Yoolkeena waa inaan kuu fududeyno inaad hesho daryeel caafimaad oo tayo sare leh oo kharash ahaan la awoodi karo, si aad diiradda u saarto caafimaadkaaga, qoyskaaga, iyo shaqada muhiimka ah ee aad qabato.

Hagahan wuxuu ku siinayaa faham ku saabsan xulashooyinka caymiskaaga iyo tallaabooyinka aad qaadi karto si aad u codsato. Waxaan ku faraxsanahay inaan ku taageerno adiga iyo daryeelka muhiimka ah ee aad bixiso.

Ka dib markaad dib u eegto caymiskaaga caafimaad, qaado waqti aad ku sahmisoo dheefaha kale ee daryeel-bixiyeyaasha. Laga bilaabo fursadaha tababarka iyo dheefaha hawlgabka ilaa kabo bilaash ah oo aan simbiririxshon lahayn iyo sheqo ku beegga iyadoo loo maraayo Carina, dheefahan waxaa loogu talagalay inay ku taageeraan. Booqo [myseiu.be/bg](http://myseiu.be/bg) si aad wax badan u ogaato.



Merissa Clyde,  
Maamulaha Guud  
SEIU 775 Benefits Group

# Tilmaamo Tallaabo-ka-Tallaabo ah oo ku aadan Codsashada Caymiska

## 1) Wax badan ka ogoow caymiskaaga

- **Sahmi xulashooyinka caymiskaaga oo dib u eeg Faahfaahinta Qorshahaaga** si aad u fahanto kharashaadka aad adigu jeebka ka bixineyso kahor magdhawga caymiska ee la xiriira daawo qoritaanka, daaweynta iyo adeegyada caadiga ah.
- **Dib uga eeg faahfaahinta u qalmitaanka** bogga 5 si aad u aragto haddii aad u qalanto.
- **Dooro ikhtiyaarka caymiska iyo qorshaha ilkaha.**

## 2) Isu diyaari inaad codsato

- **Soo ururi macluumaadkaaga.** Waxaad u baahan tahay lambarkaaga Soshal Sekuritiga iyo magaca shaqo-bixiyaha si aad u codsato.
- **Coverage for Kids (Caymiska Ilmaha): Soo ururi dukumentiyada Xaqiijinta Ku Tiirsanaanta.** Wax badan baro oona ka hel tilmaamo barta [myseiu.be/cfk](http://myseiu.be/cfk).

## 3) Samayso koontada dheefaha caafimaadka

- **Baro sida looga sameysto koonto barta [myseiu.be/hba](http://myseiu.be/hba).** Acoonkaaga waxaa maareeya MagnaCare, maamulahaaga dheefaha caafimaadka. Koontooyinka hadda waxaa lagu heli karaa Af-Ingiriisi. Haddii aad u baahan tahay caawin ama taageerada luuqadda wac 1-877-606-6705.

## 4) Gudbi codsigaaga

- **Ka buuxi codsi ka hor waqtiga kama dambaysta ah** barta [myseiu.be/magnacare](http://myseiu.be/magnacare) ama iimayl ahaan. Wax badan ka baro bogga 5.
- **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](http://myseiu.be/cfk).

Waxaad ku heli doonta rasiidka codsiga iimayl ahaan 1 maalin gudaheed iyo go'aanka caymiska iimayl ahaan 30 maalmood gudahood. Haddii kale, wac 1-877-606-6705.



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

**Dani R.**  
Daryeel bixiye, Asotin

# Xulashooyinka 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.

## Fursada 1



**Ceymiska Shakhsi Ahaaneed 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 ah. Ka eeg bogga 6-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 carruurta si dhabta ah loo dhalay, kuwa la korsaday, carruurta lammaanahaaga iyo carruurta uu dhalay lammaanaha aad wada nooshihiin.

**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 keliya \$35 bishii.

# Dheefaha Caymiska

## Booqashooyinka Daryeelka Aasaasiga ee Bilaashka ah

Ma jiro wax kharash ah oo lagaa qaadayo markaad booqato bixiyahaaga daryeelka aasaasiga ah si loo hubiyo caafimaadkaaga ama markaad xanuunsan tahay. Sidoo kale waxaa jira adeegyo daryeel oo lagu bixiyo si fogaan arag ah oo kuu oggolaanaya inaad daryeel ka hesho adigoo guriga jooga.

Tijaabooyinka ama adeegyada dheeraadka ah waxay yeelan karaan kharash.

## Daryeelka Xaalada Degdegga ah & Gurmadka Degdegga Ah

Qorshahaagu wuxuu daboolayaa daryeelka degdegga ah iyo booqashada qolka gurmadka degdegga ah. Daryeelka degdegga ah waa xulasho u habboon oo loogu talagalay arrimaha aan gurmadka deg degga ahayn marka dhakhtarkaaga aan la heli karin. Daryeelka xaaladda degdegga ah waxaa la siiyaa xaaladaha halista ah ama kuwa nolosha halista geliya.

## Daawo qorista

Waxaad marin u heli kartaa noocyo badan oo daawo qorista ah, oo ay ku jiraan ikhtiyaarro sahlan oo boosto ahaan laguugu soo diro gurigaaga.

## Caafimaadka Dhimirka

Caymiskaagu wuxuu daboolayaa taageero xirfadeed oo caafimaadka maskaxda ah, maaraynta daawooyinka, daaweyn kooxeed, daryeel kale oo beddel ah, iyo helitaanka qalabyada is-daryeelka iyo barnaamijyo.

## Tababarka Fayoqabka & Barnaamijyada

Hel taageero kuu gaar ah si aad u maareyso xaaladaha daba-dheeraada oo aadna u wanaajiso caafimaadkaaga guud. Qorshahaagu wuxuu ka kooban yahay tababar caafimaad, hagid koox daryeel iyo qalab kaa caawinaya inaad la socoto horusocodkaaga.

## Daliigista & Daawaynta Lafaha

Waxaa jira ikhtiyaarro qiimo jaban oo loogu talagalay daawaynta jirka, duugis, daryeelka lafaha iyo murqaha, daaweyn dhaqameedka la adeegsado irbaddaha iyo barnaamijyada caafimaad ee lagu bixiyo sida fogaan araga ah.

## Aragga

Caymiska aragga ee loo maraayo VSP waxaa ka mid ah baaritaannada indhaha oo joogto ah, gunno loogu talagalay in lagu soo gato ookiyaalo ama bikaacyada indhaha, iyo helitaanka shabakad ballaaran oo dhakhaatiirta indhaha ay ka tirsan yihiin.

## Maqalka

Idinko u maraaya EPIC Hearing, adiga iyo carruurtaadu waxaad heli kartaan baaritaanno maqalka ah iyo taageero qalabka maqalka ah iyada oo loo marayo bixiyeyaasha ku jira shabakadda.

## Daryeelka Guriga Qoyska, Taranka & Badhtamaha Nolosha

Markaad adeegsaneyso Progyny waxaad u heli kartaa 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 iyo qof ahaan ama daryeelka fogaan aragga.

## Eeg faahfaahinta qorshahaaga si aad u aragto liiska buuxa ee dheefaha.

Waxay bixisaa faahfaahin buuxda oo ku saabsan qorshahaaga caafimaadka iyo ilkaha, oo ay ku jiraan kharashyada jeebka ka baxsan, iyo caymiska dawooyinka, booqashooyinka iyo daawaynta.

*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





Melissa E.  
Daryeel bixiye, Seattle

# Noocyada Qorshaha Ceymiska Ilkaha

Daryeelka ilkaha waxay ka mid tahay daryeelkaaga caafimaadka. Isticmaal jaantuska si aad iskula barbar dhigto qorshayaasha oo aad u doorato qorshaha adiga kugu habboon.

	 DELTA DENTAL®	 Willamette Dental
<b>Dheefta Ugu Badan Sanadka</b>	\$5,000	Waxbo
<b>Lacagta la jaro</b>	\$0	\$0
<b>Baaritaanada Joogtada ah</b>	Waxaa Loo Dabaraa Si Dhameystiran	Waxaa Loo Dabaraa Si Dhameystiran
<b>Dheefaha Qurxinta Ilkaha</b>	Haa	Haa
<b>Bixiyeyaasha ah Shirkada Ceymiska</b>	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 ku leedahay galbeedka Washington, taasoo kuu sahlaya inaad hesho dhakhtarka ilkaha ee Willamette hareeraha wadada I-5 corridor.
<b>Hel Dhakhtarka Ilkaha ee Kuu Dhaw</b>	<a href="https://deltadentalwa.com/fad/search">deltadentalwa.com/fad/search</a> Guji 'Delta Dental PPO' si aad u kala shaandaysid natiijooyinka kaaga soo baxaya raadinta.	<a href="https://locations.willamettedental.com">locations.willamettedental.com</a> Geli koodhka ZIP-ka goobta baaritaanka.
<b>Macluumaad Dheeraad ah</b>	1-800-554-1907 <a href="https://www.DeltaDentalWA.com">DeltaDentalWA.com</a>	1-855-433-6825 <a href="https://myseiu.be/willamette">myseiu.be/willamette</a>

# Su'aalaha Badanaa La'is Weydiiyo (FAQ) 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 barta internetka [myseiu.be/magnacare](https://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 1 maalin gudaheed iyo go'aanka caymiska warqad ahaan 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 qalmitaankiHore:** 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 Ceymiska 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 Nolasha 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](https://myseiu.be/qle).

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

Soo gudbi codsi\* si aad u bilowdo caymis shaqsiyeed marka aad shaqeyso 80+ saacadood bishii. Coverage for Kids (Caymiska Carruurta) wuxuu bilaabmaa marka aad shaqeyso 120+ saacadood bishii.

\* Haddii aadan hadda shaqeynin 80+ saacadood bishii, ma buuxin kartid codsi khadka tooska ah. Ka codso nuqulka foomka codsiga barta [SEIU775BG-caregiver@magnacare.com](mailto:SEIU775BG-caregiver@magnacare.com).

## Sideen ugu qalmi karaa caymiska 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<sup>aad</sup>. 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.

Waxay ka diiwaan gashan yihiin qorsaha aad ku jirto, waxaana kaliya lagu diiwaangelin karaa si hoos imaata 1 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 onleen ahaan ama codsiga daabacan ahaan.
- 2. Dooro ikhtiyaarka caymiska** caafimaad iyo ilkaha ama ilkaha kaliya.
- 3. Ku soo gudbi dukumiintiyadaada Xaqiijinta Ku Tiirsanaanta** iyadoo 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 horreysay. Uma baahnid inaad dib u laba-jibaarto dukumentiyada hore loo xaqiijiyey, in la codsado mooyee.

## Booqo [myseiu.be/cfk](https://myseiu.be/cfk) si aad u hesho faahfaahin dheeraad ah:

- Sida loo dalbado Coverage for Kids (Caymiska Ilmaha).
- Cidda aad ku dari karto caymiska.
- Soo gudbinta dukumiintiyada cadeynta.



Sandra C.

Daryeel bixiye, Kennewick



## Goorma ayaa caymisku billaaban doonaa?

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

**U-qalmiitaanka Hore iyo Dhacdooyinka Noloshaha ee U qalma:** Daboolidu waxay billaabantaa 1-da bisha ka dib marka codsigaaga la helo oo la farsameeyo, taas oo qaadanaysa qiyaastii 2 toddobaad. Tusaale ahaan, haddii codsigaagii la dhameystiray la helo:

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

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

## Sideen u bixiyaa kharashkayga wada bixinta bil kasta?

Shaqo-bixiyuhu si toos ah ayuu mushaarkaaga uga jari doonaa lacagta wada bixinta ah ee bil kasta aad bixiso (lacagta aad bixiso bil kasta) mushaarkaaga. Haddii loo-shaqeeyahaagu uusan awoodin inuu lacagta jaro, waxaad boostada laguugu soo diri doonta warqad aad 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.

**Daryeel-bixiyayaasha CDWA:** Lacag-bixintaada ugu koowaad adiga ayaa iska bixin doonaa.

## Sidee saacadaha shaqadu 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.

## Maxaa dhacaya haddii aan doonayo inaan joojiyo caymiska?

Si aad uga joojiyo caymiska naftaada ama carruurtaada, soo gudbi foomka Ka-dhaafida Caymiska. Haddii la helo ugu dambeyn 15-ka caymisku waxa uu dhamaanayaa 1-da bisha xigta. Haddii la helo kadib 15-ka caymisku waxa uu dhamaanayaa 1-da bisha soo socota.

**Muhiim ah:** Dib ayaad iska diiwaangelin kartaa oo kaliya inta lagu jiro Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka) ama Dhacdada Noloshaha ee U qalanta. Ka dhaafitaanada la helo ka hor Luulyo 1 dib ayaa loo cusboonaysiinayaa inta lagu jiro Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka). Waa inaad soo gudbisaa foom cusub oo Ka-dhaafitaanka Caymiska ah si aad u sii heysato ka-dhaafitaankaada. Haddii aad heysate caymis 12-kii bilood ee la soo dhaafay, si otomaatig ah ayaa lagu diiwaangelinayaa inaad soo gudbiso foom cusub oo ka-dhaafitaan ah mooyee.

## Ka waran haddii aanan shaqeynin saacado igu filan?

Bilaha Dib u dhigista waxay bixiyaan ilaa 2 kordhin hal bil oo caymiska caafimaadka sanad kasta, taasoo ka caawinaysa adiga iyo dadka kugu tiirsan inaad sii haysataan caymiska haddii aadan buuxin saacadaha shaqo ee loo baahnaa. Wax badan ka baro myseiu.be/gm.

Haddii aad lumiso caymiska, waxaa lagu soo gudbin doonaa macluumaad COBRA haddii aad rabto inaad sii wadato caymiska adigoo bixinaya lacag bille ah. Haddii aad joojiyo daryeel-bixinta, ka eeg u-qalmiitaankaaga Washington Apple Health ama booqo wahealthplanfinder.org.

## Hel saacado dheeraad ah si aad u heysato caymiskaaga.

Haddii aad u baahan tahay saacado dheeraad ah si aad u hesho ama u sii heysato daboolidda, isku day Carina, dheef shaqo-beegid bilaash ah oo kaa caawinaya inaad hesho macaamiil badan.



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: (left side)  
Go'aami caymiska bishan: (right side)

Patrick M. Bixiyaha daryeelka, Puyallup

# U hel Taageero

wixii ah su'aalaha aad ka qabto caymiska daryeelka caafimaadka, u-qalmitaanka, codsashada iyo wax kaloo 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](https://myseiu.be/magnacare) si aad u hesho taageerada sheekeysiga.

**[SEIU775BG-caregiver@magnacare.com](mailto:SEIU775BG-caregiver@magnacare.com)**

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



## Faham Erayada Guud ee Ceymiska

Eeg qeexitaannada erayada guud si aad si wanaagsan ugu fahamto caymiskaaga.

[myseiu.be/hc-terms](https://myseiu.be/hc-terms)

## Wax badan Ka Ogoow Coverage for Kids (Caymiska Ilmaha)

Baro sida loo codsado oona buuxi codsigaaga.

[myseiu.be/cfk](https://myseiu.be/cfk)

## Marin u hel Akoonkaaga Dheefaha Caafimaadka

Baro sida loo sameysto akoon oona ka codso caymiska onlaynka.

[myseiu.be/hba](https://myseiu.be/hba)



## Caregiver Kicks: Kabo Bilaash ah oo Loogu Talagalay Daryeel Bixiyeyaasha

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 dareento inta aad shaqada ku jirto. Daryeel bixiyeyaasha u qalma waxeey heli karaan joog sannad kasta!

[myseiu.be/kicks](https://myseiu.be/kicks)

2026-2027

CAYMISKA DARYEELKA CAAFIMAAD

# 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, 2026.

**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 sokorow, 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 diiwaangeiliyo.

Waxaad xaq u leedahay qorshaha caymiska caafimaad ee Aetna. Qorshahan waxa uu dhaqangalayaa laga bilaabo Agoosto 1, 2026 ilaa Luulyo 31, 2027.

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

**1-877-606-6705**

Isniin-Jimco, 8 a.m. ilaa 6 p.m.

**[SEIU775BG-caregiver@magnacare.com](mailto:SEIU775BG-caregiver@magnacare.com)**

# Soo Koobitaanka Wax-ka-beddelka Sheyada iyo Yaraynada

**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, 2026.**

Waxay dhaqan gelyasaa laga bilaabo Agoosto 1, 2026, 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:

- Daryeelka Araga VSP waxay noqon doontaa bixiyahaaga cusub ee aragga ee joogtada ah, oo bixiya baaritaannada indhaha, qalabka indhaha, iyo muraayadaha indhaha ee la xidho.
- Xadka doolarka ee qalabka maqalka ee EPIC waa laga qaaday.
- Waxaad awoodi doontaa inaad hesho ilaa 12-bilood oo daaweynta hormoonka ama daawooyinka ka-hortagga uurka hal mar la qaadanayo.

**Soo Koobitaanka Yareynada Sheyada ("SMR") 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, 2026.**

Waxay dhaqan gelyasaa laga bilaabo Agoosto 1, 2026, dheefaha qorshaha iyo xeerarka u-qalmiinta ee caymiska daryeelka caafimaadka ayaa is beddeli doona. APs and IPs waa inay ka warqabaan waxyaabahaan soo socda:

- SEIU Healthcare NW Health Benefits Trust hadda dib dambe kuma bixinayso adeegyada iyada oo loo marayo Headspace.

Wixii faahfaahin dheeri ah ee ku saabsan isbeddeladan, fadlan kala xiriir Adeegga Macaamiisha lambarka 1-877-606-6705 (Isniin Jimce, 8 a.m ilaa 6 p.m.) ama iimail u dir [SEIU775BG-caregiver@magnacare.com](mailto:SEIU775BG-caregiver@magnacare.com).

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.

Dheefaha	Bixiyayaasha Shirkada Ceymiska ee La Doorbidayo	Bixiyayaasha Shirkada Ceymiska ee Aan La Doorbidaynin
Lacag jarista ceymiska	Ma jirto lacagta jarista sanadlaha ah	Lacag jarista shaqsi ahaaneed: \$500 halki mudda sanadeedba Lacag jarista Qoyska: \$1,000 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 jeebka laga bixiyo	<b>Xadka lacagta jeebka laga bixiyo ee caafimaadka:</b> Shaqsi: \$800 Qoyska: \$1,600 <b>Xadka lacagta jeebka laga bixiyo ee daawooyinka dhakhtarka uu qoro:</b> Shaqsi: \$400 Qoyska: \$800 Kharashyada jeebka laga bixiyo ee adeegyadan ceymiska leh ee soo socda waxay ka mid yihiin xadka lacagta jeebka laga bixiyo. Dhammaan kharash qeybsiga ee adeegyada ceymiska leh.	Lala wadaagay bixiyaha u shaqeeya shirkada ceymiska
Muddada sugitaanka xaalad horay u sii jirtay (PEC)	PEC ma jiro	La mid ah bixiyayaasha shirkada ceymiska ee la doorbidayo
Qiimaha ugu badan inta aad nooshahay	Aan xadidinayn	La mid ah bixiyayaasha shirkada ceymiska ee la doorbidayo ee ugu badan
Adeegyada bukaan socodka (Booqashooyinka Xafiiska)	\$15 khidmada adeegga ceymiska. Haddii aad doorato dhakhtarka daryeelka assaasiga ah oo ku jira bogga internetka ee Aetna, dhammaan booqashooyinka lala yeelanayo dhakhtarkan waxay lahaan doonaan khidmada adeegga ceymiska oo ah \$0	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Daryeelka Degdegga ah	\$15 khidmada adeegga ceymiska	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada isbitaalka	<b>Adeegyada bukaan jifka:</b> \$100 khidmada adeegga ceymiska, maaliintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba <b>Qalliinka bukaan socodka:</b> \$50 khidmada adeegga ceymiska	<b>Adeegyada bukaan jifka:</b> \$100 khidmada adeegga ceymiska, maaliintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba. Lacagaha la jaro iyo lacagaha haraaga lacag-jarista kadib ayaa la iska qaadayaa. <b>Qalliinka bukaan socodka:</b> \$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 wixtarkooda/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 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 khidmada adeegga ceymiska 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 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) \$13/\$30/\$35 khidmada adeegga ceymiska Booriyaasha neefsiga iyo cirbadda EPI Daawooyinka baddelka u ah kuwa kale ee la doorbidayo/daawooyinka shirkadaha gaarka ah ee la doorbidayo/aan la doorbideynin \$13/\$30/\$35 khidmada adeegga ceymiska
Ku iibsashada boostada ee daawada dhakhtarka uu qoro	2 x kharash qeybsiga daawo qoraalka dhakhtarka ee daawada 90-ka maalmood la qaato	Aan ceymis lahayn

Dheefaha	Bixiyeyaasha Shirkada Ceymiska ee La Doorbidayo	Bixiyeyaasha Shirkada Ceymiska ee Aan La Doorbidaynin
Daawaynta Toobinta	20 booqasho halki mudda sanadeedba \$0 khidmada adeegga ceymiska	Lala wadaago xadka booqashada bixiyeyaasha shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada ambalaaska	\$200 khidmada adeegga ceymiska	La mid ah dheefta bixiyeyaasha shirkada ceymiska ee la doorbidayo
Ku tiirsanaanta kiimiko	<b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba <b>Bukaan socodka:</b> \$0 khidmada adeegga ceymiska	<b>Bukaan jiifka:</b> \$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 <b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
<b>Aalad, qalab iyo saad</b> <ul style="list-style-type: none"> <li>Qalabka Caafimaadka ee Raaga</li> <li>Qalabka lafaha iyo murqaha lagu kabo</li> <li>Naasa-reebka qalliinka naasaha ka gadaal oo ku xadidan labo (2) lix bilood (6) oo kasta</li> <li>Saadka caloosha lagu dolooliyo</li> <li>Qalabyada isbeerka jirka</li> </ul>	Waxaa la dabbaray 100%	Waxaa la dabbaray 50%, lacag jarista ayaa la isku sameeyaa
<b>Saadka sonkorowga</b>	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.	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.
<b>Adeegyada sheybaarka cudur ogaanshaha iyo raajada</b>	<b>Bukaan jiifka:</b> Lagu dabaro oo hoos imaada adeegyada isbitaalka <b>Bukaan socodka:</b> Waxaa loo dabaraa si dhameystiran	<b>Bukaan jiifka:</b> Lagu dabaro oo hoos imaada adeegyada isbitaalka <b>Bukaan socodka:</b> Lacagaha la jaro iyo lacagaha haraaga lacag-jarista kadib ayaa la iska qaadayaa
<b>Xaaladaha deg-degga ah</b> (khidmada adeegga ceymiska waa la iska dhaafayaa haddii la seexiyo)	\$200 khidmada adeegga ceymiska	\$200 khidmada adeegga ceymiska
<b>Baaritaanada maqalka (joogtada ah)</b>	\$15 khidmada adeegga ceymiska	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
<b>Qalabka maqal-kaaliyaha</b>	Lagu dabaro dheef gaar ah: Ceymiska maqalka EPIC. Ma lahan xaddid hashii 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 xaddid hashii dhagba 3 sano oo kasta oo laga bixinayo kharashka maqal-kaaliyaha. Wax badan ka baro barta myseiu.be/epic
<b>Adeegyada Caafimaadka Guriga</b>	Ceymis dhameystiran leh ilaa iyo 130 booqasho guud ahaan halki mudda sanadeedba	Lala wadaago xadka booqashada bixiyeyaasha shirkada ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa.
<b>Adeegyada daryeelka dadka geerida ku dhaw</b>	Waxaa loo dabaraa si dhameystiran	Lacagaha la jaro iyo lacagaha haraaga lacag-jarista kadib ayaa la iska qaadayaa.
<b>Adeegyada dhalmo la'aanta</b>	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
<b>Daawaynta daliiga loo adeegsado</b>	Ceymis leh ilaa iyo 20 booqasho 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
<b>Adeegyada duugista</b>	\$15 khidmada adeegga ceymiska (20 booqasho halki mudda sanadeedba)	Lala wadaago xadka booqashada bixiyeyaasha shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
<b>Adeegyada Dhalmada</b>	<b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba <b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska. Jadwalka daryeelka oo aan ku xirnayn khidmada adeegga ceymiska adeegyada bukaan socodka.	<b>Bukaan jiifka:</b> \$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. <b>Bukaan socodka:</b> \$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.

Dheefaha	Bixiyeyaasha Shirkada Ceymiska ee La Doorbidayo	Bixiyeyaasha Shirkada Ceymiska ee Aan La Doorbidayn
<b>Caafimaadka Dhimirka</b>	<b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba <b>Bukaan socodka:</b> \$0 khidmada adeegga ceymiska	<b>Bukaan jiifka:</b> \$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 <b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
<b>Daawaynta dabiiciga ah</b>	\$0 khidmada adeegga ceymiska. Booqashooyin aan xadidnayn sanad walba	Lala wadaago xadka booqashada bixiyeyaasha shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
<b>Adeegyada Ilmaha Markaa Dhashay</b>	<b>Isbitaal joogista hore:</b> Eeg Adeegyada Isbitaal: Booqashooyinka xafiiska: Eeg Adeegyada Bukaan Socodka: Jadwalka daryeelka fayyo-qabka: Eeg Daryeelka kahortagga. Kharash wadaag walba oo ku aadan adeegyada ilmaha markaa dhashay waa ka gaar midka hooyada.	<b>Isbitaal joogista hore:</b> Eeg Adeegyada Isbitaal: Booqashooyinka xafiiska: Eeg Adeegyada Bukaan Socodka: Jadwalka daryeelka fayyo-qabka: Eeg Daryeelka kahortagga. Kharash wadaag walba oo ku aadan adeegyada ilmaha markaa dhashay waa ka gaar midka hooyada.
<b>Qalliinka cayilka saa'idka ah la xiriir</b> (cilmi seyniska cayilka)	Lagu dabaro kharash qeybsi marka shuruudaha caafimaadka la buuxiyo	Aan ceymis lahayn
<b>Xubin baddelida</b>	Aan xadidinayn, ma lahan muddo sugitaan <b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba <b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska	Aan ceymis lahayn
<b>Daryeelka kahortaga ah</b> (Hubinta fayyo-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) dhammaamtood waxaa loo dabaraa si dhameystiran.	Aan ceymis lahayn 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 oo habboon. Raajada naasaha joogtada ah: Lacagaha la jaro iyo lacagaha haraaga lacag-jarista kadib ayaa la iska qaadayaa
<b>Adeegyada dhaqancelinta (Booqashooyinka baxnaaninta waa isku geyn booqashooyin daawayn halki mudda sanadeedba)</b>	<b>Bukaan jiifka:</b> 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 <b>Bukaan socodka:</b> 60 booqashooyin halki mudda sanadeedba. Adeegyada cudur ogaanshaha caafimaadka dhimirka waxaa lagu dabaraa xadidaad la'aan. \$15 khidmada adeegga ceymiska	<b>Bukaan jiifka:</b> Xadidaada maalmaha lala wadaago xadidaada dheefta bixiyeyaasha shirkada ceymiska ee la doorbidayo. \$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 <b>Bukaan socodka:</b> Xadidaada booqashooyinka lala wadaago xadidaada dheefta bixiyeyaasha shirkada ceymiska ee la doorbidayo. \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
<b>Xarunta dadka lagu xanaaneeyo</b>	Ceymis dhameystiran leh ilaa iyo 60 maalmood halki mudda sanadeedba	Xadidaada maalmaha lala wadaago dheefta bixiyeyaasha shirkada ceymiska ee la doorbidayo, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa.
<b>Jeermis Nadiifinta</b> (qalliinka xininyaha, qalliinka xubinta taranka haweenka)	<b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba <b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska Qalliinka dhalma joojinta haweenka joogtada ah waxaa loo dabaraa si dhameystiran.	<b>Bukaan jiifka:</b> \$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 <b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Qalliinka dhalma joojinta haweenka joogtada ah waxaa lagu dabaraa iyada oo ku xiran kharash wadaaga Daryeelka Kahortaga ah iyo dheefta ugu badan ee habboon.
<b>Kala Baxa Qanjaha</b> Adeegyada (TMJ)	<b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba <b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska	<b>Bukaan jiifka:</b> \$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 <b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
<b>La-talinta barnaamijka joojinta tubaakada</b>	Barnaamijka Quit for Life - waxaa loo dabaraa si dhameystiran	Kharash wadaaga habboon ayaa la iska rabaa
<b>Jadwalka Daryeelka aragga iyo qalabka indhaha</b>	Lagu dabaro dheef gaar ah: Jadwalka daryeelka VSP. Wax badan ka baro barta myseiu.be/vsp	Lagu dabaro dheef gaar ah: Jadwalka daryeelka VSP. Wax badan ka baro barta myseiu.be/vsp

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:**

Janaayo 1 - Diseembar 31

**Qiimaha Ugu Badan ee  
Muddada Dheeft\***

 (halki qofba; ma khuseyso  
Class I): \$5,000

**Toosinta Ilkaha—**
**Dadka wawayn iyo 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 faa'iido badan yihiin marka aad adeegsanayso shabakadda Delta Dental PPO. Sidoo kale waxaad heli kartaa adeeggae Delta Dental Premier® network, kaas oo kaa caawinaya inaad ballaarisoo xulashooyinkaaga.

**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](http://myseiu.be/oe-pda).

	Delta Dental PPO	Delta Dental Premier	Ka-Baxsan-Shabakadda
<b>Lacag Jarista Muddada Dheefta</b>			
Ma Khuseyso Class I & Toosinta Ilkaha Aan U Shaqeynin Shirkada (\$50 Halki Qofba)	\$0	\$50	\$50
<b>Class I - Cudur Ogaansho iyo Kahortag</b>			
Baaritaano Nadiifinta Foloraydh Raaajooyinka Bacda la saaro ilkaha	100%	80%	80%
<b>Class II - Ilka Soo Celinta</b>			
Soo celinta ilkaha Buuxinta Cadeynta ee Ilkaha Danbe Cilmiga Cudurada iyo Daaweynta Iliga Gudihisa (Xidid Dilidda) Cilmiga Cudurada Iliga Waxa Ku Wareegsan Qalliinka Afka	100%	60%	60%
<b>Class III - Adeegyada Wawayn</b>			
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 Shaqeynaya 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 Shaqeynaya 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 Shaqeynaya.

Iyada oo ay damaanad qaadeyso 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 adeega 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 adeega Ceymiska booqashadiiba
<b>Adeegyada Cudur Ogaanshaha iyo Kahortagga</b>	
Jadwalka Baaritaanada iyo kuwa Gurmadka 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 adeega ceymiska ee Booqashada Xafiiska
<b>Daawaynta Ilkaha ee Ilka Soo Celinta</b>	
Ilka buuxinta (Amalgam)	Waxaa lagu Dabaraa Khidmadaha adeega ceymiska ee Booqashada Xafiiska
Birta Dhoobka Leh ee La Geliyo Ilkaha	Waxaad bixineysaa \$250 oo ah Khidmada Adeegga Ceymiska
<b>Cilmiga Buuxinta Ilkaha Macmalka ah</b>	
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
<b>Cilmiga Cudurada iyo Daaweynta Iliga Gudhiisa &amp; Cilmiga Cudurada Iliga Waxa Ku Wareegsan</b>	
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
<b>Qalliinka Afka</b>	
Jadwalka Ilig Bixinta (Hal Ilig)	Waxaa lagu Dabaraa Khidmadaha adeega ceymiska ee Booqashada Xafiiska
Qalliinka Ilig Bixinta	Waxaad bixineysaa \$100 oo ah Khidmada Adeegga Ceymiska
<b>Daaweynta Toosinta Ilkaha</b>	
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
<b>Bir Gelinta Iliga</b>	
Qalliinka Bir Gelinta Iliga	Dheefta bir gelinta iliga ee ugu badan oo ah \$1,500 halki Mudda sanadeedba
<b>Waxyaabo kala duwan</b>	
Kawaawiso	Waxaa lagu Dabaraa Khidmadaha adeega ceymiska ee Booqashada Xafiiska
Lacagaha Shaybaarka Ilkaha	Waxaa lagu Dabaraa Khidmadaha adeega 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 Gurmadka 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 adeegga 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 Shaqayn Shirkada haddii Qofka Diiwaangashan uu 50 mayl ka badan u jiro Xafiiska Adeeg Bixiyaha Shirkada La Shaqeeya.



**SEIU 775  
BENEFITS GROUP**

**vsp vision**

**Faahfaahinta Qorshaha**

**VSP Advantage**

**Taariikhda Dhaqangalka ah 8/1/2026**

Kani waa soo koobitaan kaliya. Macluumaad dheeraad ah oo ku saabsan caymiskaaga aragga ee cusub, fadlan kala xiriir VSP Vision lambarka 800-785-0699.

### Adeeg Buuxa ee Qorshaha VSP Advantage

Lacagaha Wadabixinta (Baaritaano / Muraayado)	\$0 / \$0
<b>Inta jeer</b>	
Imtixaan	12 Bilood Walba
Muraayadaha Indhaha	12 Bilood Walba
Galka Muraayadda	12 Bilood Walba
<b>Faa'iidooyinka marka aad isticmaasho Bixiye ka tirsan Shabakadda VSP</b>	
Baaritaan Indho oo Dhameystiran	\$0 Khidmada Adeegga Ceymiska
Baaritaanka Muraayadaha Indhaha	\$0
Baadhista Isha Qeybta Dambe	\$0
Daryeelka Indhaha ee Caafimaad Muhiim ah	Waxaa Lagu Daboolay Qorshaha Caafimaadka Waxay ku xiran tahay Kharash Wadaagga ee Booqashooyinka Xafiiska ee Khuseeya
<b>Muraayadaha Indhaha</b>	
Hal Arag	Waa la daboolay
Laba Arag La isku Leemiyay	Waa la daboolay
Seddex Arag La isku Leemiyay	Waa la daboolay
<b>Gunnooyinka*</b>	
Gunnada Galka Muraayadda	\$250
Gunnada Nooca Galka Muraayadda ee La Xushay	\$270
Galka Muraayadda ee Costco	\$250
Weenaysooyinka Muraayada Indhaha ee La Dooran Karo Badal muraayadaha ama galalka muraayadda	\$600
<b>Qurxinada Muraayada Indhaha ee Kharashka Laga Bixiyay Jeebka</b>	
Polycarbonate	Waa la daboolay
Daboolka Ka-hortagga Muraayad-Aan Iftiinka Soo Celin	\$40 Khidmada Adeegga Ceymiska
Xoqdinta iyo Dahaarka Cadceeda Qoraxda (UV)	Waa la daboolay
Lifaaq Sare	Waa la daboolay
Ookiyaalaha Photochromic	Waa la daboolay
Muraayadaha Caadiga ah	Waa la daboolay
Custom/Premium Progressives	\$55 Khidmada Adeegga Ceymiska
Dhammaan Qurxinada Muraayadaha Kale ee La Qiimo Dhimay	30%

<b>Gunnooyinka Bixiyaha aan VSP ahayn</b>	
Imtixaan	\$45
Hal Arag	\$30
Laba Arag	\$50
Seddex Arag	\$65
Muraayada Shucaaca Leh	\$100
Muraayadaha Caadiga ah (Progressive Lenses)	\$50
Galka Muraayadda	\$70
Muraayado indho oo Ikhtiyaar Leh Badal muraayadaha ama galalka muraayadda	\$105



Dokumentiga Soo-koobidda Faa'iidooyinka iyo Caymiska (SBC) ayaa kaa caawin doona inaad doorato qorshe caafimaad. SBC-du waxay ku tusayaa sida aad adiga iyo qorshaha u qaybsanaysaan kharashka adeegyada daryeelka caafimaad ee u caymisku daboolo. FIIRO GAAR AH: Macluumaadka ku saabsan kharashka qorshahan (ee loo yaqaano 'premium' ama lacagta bishii la bixiyo ) waxaa lagu bixindoonaa si gooni ah. Tan keliya waa soo koobitaan. Si aad u hesho macluumaad dheeraad ah oo kusaabsan caymiska, ama si aad u hesho nuqul shuruudaha dhammayska tiran ee caymiska, booqo [www.HealthReformPlanSBC.com](http://www.HealthReformPlanSBC.com) ama addoo soo wacaya 1- [800-370-4526](tel:8003704526) . Si aad u hesho qeexitaannada guud ee ereyada caanka ah, sida qadarka la oggolyahay, haraaga biilka, caymiska la wada bixiyo, kharashka la wadaago, lacagaha laqajaro, adeeg bixiyaha, amaerayad kale ee hoosta laynka ku leh ka eeg Qaamuuska Ereyada. Waxaad eegi kartaa Qaamuuska eyreyada barta [https:// www.healthcare.gov/sbc-glossary/](https://www.healthcare.gov/sbc-glossary/) ama la hadal 1-800-370-4526 si aad u codsato nuqul.

Su'aalaha Muhiimka Ah	Jawaabaha	Sababta Tani Ay Muhiimka U Tahay:
Waa maxaykharashka guud ee hordhaca ah ee go'an	\$0. Ka baxsan Shabakadda: Qofka keliya \$500 / Qoyska \$1,000.	Guud ahaan, waa inaad bixisaa dhammaan kharashka adeeg bixiyayaasha ilaa <u>qadarka</u> lacagaha laga jaro kahor <u>qorshahan</u> uu bilaabo inuu wax bixiyo . "Haddii ay jiraan xubno kale oo qoyskaaga ka mid ah oo qorshaha ku jira, xubin kasta oo <u>qoyskaah</u> waa inay buuxiyaan lagaha laga jaro gaarka ah <u>ilaa</u> qadarka wadarta lacagaha laga jaro kharashyada ay <u>bixiyaan</u> dhammaan xubnaha qoysku ay buuxiyaan lacagaha laga jaro guud ahaaneed ee <u>qoyska</u> .
"Ma jiraan adeegyo la daboolo ka hor inta aadan gaarin kharashkaaga hordhaca ah eego'an ?	Haa. Daryeelka degdegga ah & iyo dawooyinka dhakhtarku qoro <u>waa la</u> la daboolaa ka hor inta aadan gaarin kharashkaaga hordhaca ah ee <u>go'an</u> .	Qorshahan <u>wuxuu</u> daboolayaa walxaha qaarkood iyo adeegyada xataa haddii aanad buuxin qadarka lacagaha ee <u>goan</u> . Laakiin waxaa dhici karta in lagu weydiyo wada-bixinta <u>ama wada</u> caymiska. Tusaale ahaan, qorshahan waxa uu <u>daboolaa dhowr</u> adeegyada <u>ka hortagga</u> ah iyaddoon <u>kharashka la wadaagin</u> iyo ka hor inta aadan gaarin kharashkaaga hordhaca ah ee <u>goan</u> . Eeg liiska adeegyada <u>ka-hortagga ah</u> ee la daboolo adigoo dhexqelaya <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Ma jiraankharashyo kale oo <u>hordhac ah oo go'an</u> oo loogu talagalay adeegyada gaarka ah?"	Maya.	Uma baahnid inaad gaarto kharashyada hordhaca ah <u>ee go'an</u> ee loogu talagalay adeegyada gaarka ah.
Waa maxay xadka <u>ka</u> baxsan jeebkan <u>qorshahani</u> ?	Shakhsiga \$800 / Qoyska \$1,600. Shakhsiga \$800 / Qoyska \$1,600. Daawooyinka dhakhtarku qoro: Qofka <u>keliya</u> \$400 / Qoyska \$800.	Xadka <u>lacagta jeebka laga</u> bixiyo waa inta ugu badan ee aad bixin karto gudaha sanadka adeegyada la daboolay. Haddii aad ku haysto xubno kale oo <u>qoyskaah</u> qorshahan, waa inay buuxiyaan <u>xadkooda jeebka ka</u> baxsan ilaa qoyska guud ahaan ee xadka <u>jeebka ka baxsan</u> la buuxiyo.

Su'aalaha Muhiimka Ah	Jawaabaha	Sababta Tani Ay Muhiimka U Tahay:
Maxaan ku jirin xadka jeebka <u>ka baxsan</u> ?	Lacagta caymiska, kharashyada hadhaaga biilka, daryeelka caafimaadka qorshahan <u>ma daboolo &amp; ciqaabaha ku quul daraysiga in la helo kuwa hore loo sii oggolaaday</u> . ee adeegyada	Xataa in kastoo aad bixiso kharashyadan, looma tiriyo sida <u>xadka jeebka ka baxan</u> .
Wax yar ma bixin lahayd haddii aad isticmaasho shabakada adeeg <u>bixiyaha</u> ?	Eeg <a href="http://www.aetna.com/docfind">www.aetna.com/docfind</a> ama wac 1-800-370-4526 liiska adeeg bixiyayaasha shabakada ku <u>jira</u> .	Qorshaha <u>n</u> waxa uu <u>isticmaalaa shabakada</u> adeeg bixiyayaasha. Waxaad bixin doontaa wax yar haddii <u>aad</u> isticmaasho adeeg <u>bixiyaha ku jira shabakada</u> qorshaha. Waxaad bixin doontaa badanka haddii aad isticmaasho <u>adeeg bixiye shabakada ka baxsan</u> , oo waxaad heli doontaa biilka ka yimid <u>adeeg bixiyaha</u> wixii faraqyada u dhexeeya kharashka <u>adeeg bixiyaha iyo</u> waxa uu qorshahaagu <u>bixiyo</u> (hadhaadgabiilka). Ogsoonow, adeeg bixiyahaaga shabakada waxa uu isticmaali karaa adeeg <u>bixiye shabakada ka baxsan</u> wixii adeegyo ah ( sida shaqada shaybaadhka) Ka hubi adeeg bixiyahaaga <u>ka</u> hor intaanad helin adeegyada.
Ma u baahan tahay gudbin si <u>aad</u> u aragto dhakhtar takhasus <u>leh</u> ?	Maya.	Waxaad arki kartaa dhakhtar <u>takhasus leh oo aad doorato gubin la' aan</u> .



Dhamaan kharashka la wadaago iyo caymiska wadaaga ah kharashka lagu muujiyay jaantuuska waa ka dib lacagaha laga jaro marka la buuxiyay, haddii lacagaha laga jaro habboon tahay.

Guud ahaan Dhacdada Caafimaadka	Adeegyada aad U baahan Karto	Waxaad Bixin doonto		Xadidnaanta, kareebidaha, & Macluumaadka kale ee Muhiimka ah
		Bixiye ku jira shabakadda (waxaad bixin doontaa lacagta ugu yar).	Adeeg bixiyaha Ka baxsan Shabakada (Waxaad bixin doontaa inta ugu badan)	
Haddii aad booqato xafiiskaadeeg bixiyaha <u>daryeelka caafimaad</u> ama rug caafimaad	Booqashada daryeelka koobaad si loo daweyo dhaawac ama jiro.	\$15 <u>kharashka</u> la <u>wada</u> bixiyo/ booqo, jarjarida kuma habboona, laga reebo kharashka PCP la xushay.	20% caymiska la <u>wada</u> bixiyo kadib \$15 kharashka la <u>wadaago</u> /booqashada	Kharash maaha kuwa ku jira shabakada <u>Daryeelka Koowaad</u> ee Onlaynka ah daawaynta lagu <u>bixiyo telefoonka</u> adeeg bixiyaha booqashooyinka adeegyada qaarkood ah.
	Booqashada <u>akhtarka takhsuska</u>	\$15 <u>kharashka</u> la <u>wadaago</u> / booqashada <u>lacag celin</u> , laguma dabaqo	20% caymiska la <u>wada</u> bixiyo kadib \$15 kharashka la <u>wadaago</u> /booqashada	Waxba
	Daryeelka ka hortagga / <u>baadhitaanka</u> / tallaalka	Waa bilaash	Lama daboolo, marka laga reebo baaritaanka kansarka naasaha oo aan wax lacag ah <u>lagaqaadayn</u> .	Waxaad sidoo kale bixisaa adeegyada aan ahayn kuwa ka hortag ahaaneed. Waydii adeeg <u>bixiyahaaga haddii</u> adeegyada loo baahanyahay ay yihiin ka hortag. Ka dib hubi <u>waxa</u> qorshahaagu bixin doono.
Haddii aad baadhis qaadatay	<u>Baaritaanka cudur</u> (raajo, baaritaanka dhiiga)	Waa bilaash	20% <u>caymiska wadaaga ah</u>	Waxba
	Sawirida (iskaanka CT/PET, MRIs)	Waa bilaash	20% <u>caymiska wadaaga ah</u>	Waxba

Guud ahaan Dhacdada Caafimaadka	Adeegyada aad U baahan Karto	Waxaad Bixin doonto		Xadidnaanta, kareebidaha, & Macluumaadka kale ee Muhiimka ah
		Bixiye ku jira shabakadda (waxaad bixin doontaa lacagta ugu yar).	Adeeg bixiyaha Ka baxsan Shabakada (Waxaad bixin doontaa inta ugu badan)	
<p>Haddii aad u baahantahay dawooyin si aad ugu dawayso jirro ama xaalada</p> <p><u>Daboolida dawo qorida</u> waxaa maamula Sav-RX</p> <p>Macluumaad dheeraad ah oo <u>ku saabsan daboolida daawo qorid</u> a waxaa laga heli <u>karaa</u> <a href="http://www.savrx.com">www.savrx.com</a></p>	Dawooyinka macmalka ah	<p><u>Wada-bixinta/dawooyinka dhakhtarku qoro, kharashka hordhaca ah ee go'an</u> ma miisaamo: Kuwa ku salaysan Qiimaha waa \$4 ee keenista 30 maalmood ah, \$8 ee keenista 60 maalmood ah, \$12 ee keenista 90 maalmood ah (farmashiyaha tafaariiqda), \$8 ee keenista 31-90 maalmood ah (dalabka boostada); Dawooyinka Caadiqa ah ee la doorbido waa \$8 ee keenista 30 maalmood ah, \$16 ee keenista 60 maalmood ah, \$24 ee keenista 90 maalmood ah (farmashiyaha tafaariiqda), \$16 ee keenista 31-90 maalmood ah (dalabka boostada). Insuliin: wax kharash ah lagama rabo.</p>	<p><u>Wada-bixinta/dawooyinka dhakhtarku qoro, kharashka hordhaca ah ee go'an</u> (deductible) ma miisaamo: \$13 ee keenista 30 maalmood ah, \$26 ee keenista 60 maalmood ah, \$39 ee keenista 90 maalmood ah (farmashiyaha tafaariiqda). Insulin: \$13 oo wada-bixinta/dawooyinka <u>dhakhtarku</u> qoro.</p>	<p>Waxay dabooshaa 90 maalmood saadkood (tafaariiq &amp; dalabka boostada), Waxa laga reebiyaa dawooyinka ka hortagga uurka &amp; qalabyada laga heli karo farmasiiga. Ma jirto dawada ka hortagga dhalmadda ee haweenka Tallaabada daawaynta loo baahan yahay. Qiimahaagu waa uu ka sarayn doonaa ka doorashada Summada ta aan summada lahayn.</p>
	Shirkada Daawada ee la doorbido	<p>Kharashka la wada bixiyo/dawo qorida, <u>Lacagaha la jarolagu</u> dabaqi: \$25 ilaa 30 maalmood saad ah \$50 ilaa 60 maalmood saad ah, \$75 ilaa 90 maalmood saad ah (tafaariiq). \$50 ilaa 31-90 saadka maalinta (dalabka boostada)</p>	<p><u>Wada-bixinta/dawooyinka dhakhtarku qoro, kharashka hordhaca ah ee go'an</u> (deductible) ma miisaamo: \$30 ee keenista 30 maalmood ah, \$60 ee keenista 60 maalmood ah, \$90 ee keenista 90 maalmood ah (farmashiyaha tafaariiqda). Insulin: \$30 oo wada-bixinta/dawooyinka <u>dhakhtarku</u> qoro</p>	

Guud ahaan Dhacdada Caafimaadka	Adeegyada aad U baahan Karto	Waxaad Bixin doonto		Xadidnaanta, kareebidaha, & Macluumaadka kale ee Muhiimka ah
		Bixiye ku jira shabakadda (waxaad bixin doontaa lacagta ugu yar).	Adeeg bixiyaha Ka baxsan Shabakada (Waxaad bixin doontaa inta ugu badan)	
	Dawada summada aan lahayn ee la doorbidin	Kharashka la wada bixiyo/dawo qorida, <u>lacagaha laga larokuma</u> habboona: \$50 ilaa 30 maalmood saad ah \$100 ilaa 60 maalmood saad ah, \$150 ilaa 90 maalmood saad ah (tafaariiq). \$100 ilaa 31-90 saadka maalinta (dalabka boostada) Insuulin: \$25 kharashka la wada bixiyo/ <u>dawo</u> qorida	<u>Wada-bixinta/dawooyinka dhakhtarku qoro</u> , <u>kharashka hordhaca ah ee go'an</u> (deductible) ma miisaamo: \$55 ee keenista 30 maalmood ah, \$110 ee keenista 60 maalmood ah, \$165 ee keenista 90 maalmood ah (farmashiyaha tafaariiqda). Insulin: \$35 oo wada- <u>bixinta/dawooyinka dhakhtarku qoro</u> .	
	<u>Dawooyinka Takhasuslaha</u>	Kharashka ku haboon sida lagu sheegay dawooyinka summada leh ama aan lahayn	Kharashka ku haboon sida lagu sheegay dawooyinka summada leh ama aan lahayn	Dawa qorida koowaad laga buuxiyo xaga farmasiiga tafariiqada ama Sav- Rx Adeegyada Dawo qorida Buuxinta ku xigta waa inay ahaataa dhexda Adeegyada Dawo qorida Sav-Rx.
Haddii aad leedahay qaliinka bukaan socodka	Kharashka xarunta (tusaale, xarunta qaliinka bukaan socodka)	Waa bilaash	20% <u>caymiska wadaaga ah</u>	Waxba
	Kharashka Dhakhtarka/dhakhtarka qaliinka	\$50 lacag-bixin ( <u>copay</u> ) / <u>boogasho</u> , ka jaridda (deductible) ma khusayso.	20% caymiska <u>la wada bixiyo</u> kadib \$50 kharashka la <u>wadaago/boogashada</u>	Waxba

Guud ahaan Dhacdada Caafimaadka	Adeegyada aad U baahan Karto	Waxaad Bixin doonto		Xadidnaanta, kareebidaha, & Macluumaadka kale ee Muhiimka ah
		Bixiye ku jira shabakadda (waxaad bixin doontaa lacagta ugu yar).	Adeeg bixiyaha Ka baxsan Shabakada (Waxaad bixin doontaa inta ugu badan)	
Haddii aad u baahan tahay daryeelka caafimaad ee degdeg ah	<u>Oolka daryeelka xaaladaha degdega ah</u>	\$200 <u>kharashka la wadaago/booqashada</u> , lacagaha la jaro laguma dabaqo	\$200 <u>kharashka la wadaago/booqashada</u> , lacagaha la jaro laguma dabaqo	Isticmaalka degdega ah <u>Ka baxsan</u> shabakada ee lagu bixiyay si la mid ah kuwa ku jira <u>shabakada</u> .
	<u>Gaadiidka caafimaadka qurmadka degdega ah</u>	\$200 <u>kharashka la wadaago/safarka</u> , lacagaha la jaro lama dabaqo	\$200 <u>kharashka la wadaago/safarka</u> , lacagaha la jaro lama dabaqo	Isticmaalka degdega ah <u>Ka baxsan</u> shabakada ee lagu bixiyay si la mid ah kuwa ku jira <u>shabakada</u> . Gaadiidka aan gurmada ahayn lama daboolo, laga reebo haddii hore loo sii ogolaaday mooyaane.
	<u>Daryeelka Degdega ah</u>	\$15 <u>kharashka la wadaago/booqashada lacag celin</u> , laguma dabaqo	20% caymiska <u>la wada</u> bixiyo kadib \$15 kharashka la <u>wadaago/booqashada</u>	Waxba
Haddii aad leedahay joogida cusbitaalka	Kharashka xarunta (tusaale, qolka cusbitaalka)	\$100 <u>kharashka la wadaago/maalinta koowaad</u> 5 maalmood joogitaankiiba, lacagaha la <u>jaro laguma</u> dabaqo, ma jiro kharash waxa intaa ka dambeeya	100% <u>kharashka</u> la wada bixiyo/maalinta koowaad 5 maalmood joogidiiba; 20% caymiska wadaaga intaa <u>ka</u> dib	Ganaaxa \$400 ee ku guul daraysiga si <u>loo helo ogolaanshaha</u> hore daryeelka ka baxsan shabakada.
	Kharashka Dhakhtarka/dhakhtarka qalliinka	Waa bilaash	20% <u>caymiska wadaaga ah</u>	Waxba

Guud ahaan Dhacdada Caafimaadka	Adeegyada aad U baahan Karto	Waxaad Bixin doonto		Xadidnaanta, kareebidaha, & Macluumaadka kale ee Muhiimka ah
		Bixiye ku jira shabakadda (waxaad bixin doontaa lacagta ugu yar).	Adeeg bixiyaha Ka baxsan Shabakada (Waxaad bixin doontaa inta ugu badan)	
Haddii aad u baahantahay caafimaadka maskaxda, dhaqanka caafimaadka, ama adeegyada isticmaalka maandooriyaha	Adeegyada bukaan socodka	Xafiiska & adeegyada kale ee bukaan socodka; ma jiro kharash	Adeegyada xafiiska & kuwa <u>kale</u> ee bukaan-socodka: 20% <u>lacag</u> -wadaag (coinsurance) kadib \$15 lacag-bixin (copay) oo booqasho kasta <u>ah</u> .	Waxba
	Adeegyada bukaan jifka	\$100 <u>kharashka la wadaago</u> / maalinta koowaad 5 maalmood joogitaankiiba, lacagaha la <u>jaro lacuma</u> dabaqo, ma jiro kharash waxa intaa ka dambeeya	100% <u>kharashk</u> ala wada bixiyo/ maalinta koowaad 5 maalmood joogidiiba; 20% caymiska wadaaga intaa <u>ka</u> dib	Ganaaxa \$400 ee ku guul daraysiga si <u>loo helo ogolaanshaha</u> hore daryeelka ka baxsan shabakada.
Haddii aad uur leedahay	Booqashooyinka xafiiska	Waa bilaash	20% <u>caymiska wadaaga ah</u>	Wadaagida Kharshka kuma habboonayn <u>adeegyada ka hortagga ah</u> . Daryeelka hooyada waxaa ka mid ahaan kara baadhitaanada iyo adeegyada lagu sharaxay meel kale gudaha SBC (waxa loola jeedaa, ultrasound). Ganaaxa \$400 ee ku guul daraysiga si loo helo oggolaanshaha <u>ka hor</u> daryeelka ka baxsan shabakada way ku habboonaan kartaa.
	Dhalashada ilmaha/adeegyada ummuliska xirfadeed	Waa bilaash	20% <u>caymiska wadaaga ah</u>	
	Adeegyada dhalashada ilmaha/ummuliska	\$100 <u>kharashka la wadaago</u> / maalinta koowaad 5 maalmood joogitaankiiba, lacagaha la <u>jaro lacuma</u> dabaqo, ma jiro kharash waxa intaa ka dambeeya	100% <u>kharashk</u> ala wada bixiyo/ maalinta koowaad 5 maalmood joogidiiba; 20% caymiska wadaaga intaa <u>ka</u> dib	

Guud ahaan Dhacdada Caafimaadka	Adeegyada aad U baahan Karto	Waxaad Bixin doonto		Xadidnaanta, kareebidaha, & Macluumaadka kale ee Muhiimka ah
		Bixiye ku jira shabakadda (waxaad bixin doontaa lacagta ugu yar).	Adeeg bixiyaha Ka baxsan Shabakada (Waxaad bixin doontaa inta ugu badan)	
Haddii aad u baahantahay bogsasho ama aad qabto baahiyaha caafimaad oo gaar ah	<u>Daryeelka caafimaadka guriga</u>	Waa bilaash	20% <u>caymiska wadaaga ah</u>	130 maalmood/jadwalka sanadka. Ganaaxa \$400 ee ku guul daraysiga si <u>loo helo ogolaanshaha</u> hore daryeelka ka baxsan shabakada.
	<u>Adeegyada Baxnaaninta</u>	\$15 <u>kharashka la wadaago/booqashada lacag celin</u> , laguma dabaqo	20% caymiska <u>la wada</u> bixiyo kadib \$15 kharashka la <u>wadaago/booqashada</u>	60 booqashooyin/jadwalka sanadka wixii Jidhka, Daawaynta jidhka & Daawaynta Hadalka oo isku jira, ay ku jirto adeegyada cusbitaalka bukaan socodka.
	<u>Adeegyada Baxnaaninta</u>	\$15 <u>kharashka la wadaago/booqashada lacag celin</u> , laguma dabaqo	20% caymiska <u>la wada</u> bixiyo kadib \$15 kharashka la <u>wadaago/booqashada</u>	Waxba
	<u>Daryeelka kalkaaliska xirfada leh</u>	Waa bilaash	20% <u>caymiska wadaaga ah</u>	60 maalmood/jadwalka sanadka. Ganaaxa \$400 ee ku guul daraysiga si <u>loo helo ogolaanshaha</u> hore daryeelka ka baxsan shabakada.
	<u>Qalabka caafimaadka adkaysiga leh</u>	Waa bilaash	50% <u>caymiska wadaaga ah</u>	Ku xadidan 1 qalab caafimaad oo <u>adkaysi leh oo loogu talo qalay ujeedo</u> isku mid ah/la mid ah. waxaa laga reebay dib u samaynta si xun u isticmaalka/ku xadgudubka
	<u>Adeegyada daryeelka qofka aadka u liita</u>	Waa bilaash	20% <u>caymiska wadaaga ah</u>	Ganaaxa \$400 ee ku guul daraysiga si <u>loo helo ogolaanshaha</u> hore daryeelka ka baxsan shabakada.
Haddii ilmahaagu u baahanyahay daryeelka ilkaha ama indhaha	Baadhitaanka indhaha ee ilmaha	Aan la daboolin:	Aan la daboolin:	Aan la daboolin.
	Muraayadaha indhaha carruurta	Aan la daboolin:	Aan la daboolin:	Aan la daboolin.
	Baadhitaanka ilkaha ee caruurta	Aan la daboolin:	Aan la daboolin:	Aan la daboolin.

## Adeegyada Ka reeban & Adeegyada kale ee la Daboolo:

Adeegyada Qorshaahaaga Guud ahaan MA Daboolaan (Hubi xeerkaaga ama qorshaha warqadda wixii ah macluumaadka iyo liiska wax kastoo ah adeegyada ka reeban ee kale.)

- Daryeelka ilkaha (Dadka waa wayn & Carruurta)
- Muraayadaha indhaha (carruurta)
- Qalabka caawiyaha maqalka
- **Daawaynta Dhalma la'aanta**
- Daryeelka xiliga dheer
- Daryeelka aan gurmada ahayn mar la safrayo meel ka baxsan Maraykanka.
- Kalaaliska shaqada gaarka ah
- Daryeelka indhaha ee joogtada ah (Dadka waaweyn & Carruurta)
- Daryeelka cagta caadiga ah
- Barbaamijiyada Miisaan dhimista

Daryeelka indhaha ee caadiga ah (qof weyn & ilmo). Tani maaha liis dhammaystiran. Fadlan eeg warqadda qorshahaaga.)

- Takhasuslaha Daawaynta Dhaqan ahaaneed ee Duritaanka Maqaarka - 20 boqasho/jadwalka sanadka ee cudurka, dhaawaca & qorshaha cudurka raaga.
- Qaliinka Miisaan Dhimista - Ku xadidan adeeg bixiyayaasha kujira shabakada.
- Ku dawaynta si dabiici ah jidhka – 20 boqashooyin/jadwalka sanadka.
- Qaliinka qurxinta ah - Daboolida xadidan, arag dhokumentiga xeerka ama soo wac lambarka ku qoran kaadhkaaga Aqoonsiga.

**Waxaa jira wakaalado caawin** kara haddii aad doonayso inaad sii wado daboolidaada ka dib markay dhammaato. Macluumaadka xidhiidhka wakaaladahan waa:

- Wixii macluumaad dheeraad ah ee xuquuqahaaga ah inaad sii wado daboolida, kala xidhiidha qorshaha lambarka 1 -800-370-4526.
- Haddii kooxdaada caymiska caafimaad ay hoos imanayso ERISA, waxaad sidoo kale la xidhiidhi kartaa Waaxda Shaqada Dheefaha Shaqaalaha Maamulka Amniga (Department of Labor's Employee Benefits Security Administration) lambarka 1-866-444-EBSA (3272) ama <http://www.dol.gov/ebsa/healthreform>
- Wixii ah koox caafimaad oo dowlada federaaliga aan ahayn qorshayaasha, waxaad sidoo kale la xidhiidhi kartaa Department of Health and Human Services Center for Consumer Information and Insurance Oversight, (Waaxda Caafimaadka Maraykanka iyo Adeegyada, Xarunta Macluumaadka Macmiilka iyo Kormeerka Caymiska ) lambarkan 1 -877-267-2323 x61565 ama [www.cciio.cms.gov](http://www.cciio.cms.gov).
- Haddii daboolidaadu ay tahay qorshaha kaniisad, kaniisada qorshayaasha ma daboolida COBRA Federaalka ah sii wadista sharciyada daboolida. Haddii daboolidu caymis ku jirto, shakhsiyaadku waa inay la xidhiidhaan maamulka caymiska Gobolka wixii ku saabsan xuquuqahooda suuragalka ah ee sii wadista daboolida waafaqsan sharciga Gobolka.

Ikhtiyaarada kale ee daboolida waa lagu heli karaa adiga sidoo kale, ay ka mid tahay iibsashada caymiska daboolida dhexda Caymiska Caafimaadka. Macluumaadka dheeraadka ah ee ku saabsan Marketplace, booqo [www.HealthCare.gov](http://www.HealthCare.gov) ama soo wac 1-800-318-2596.

**Waxaa jira wakaalado caawin** kara haddii aad ka cabanayso qorshahaaga wixii ah diidamada sheegashada. Cabashadan waxaa loo yaqaan grievance ama appeal. Macluumaadka dheeraadka ah ee ku saabsan xuquuqahaaga, eeg sharaxa dheefaha aad ka heli doontaa taas caafimaad ee sheegashada. Warqaddaha qorshahaaga sidoo kale waxay bixiyaan macluumaadka si loogu gudbiyo sheegashada, rafcaanka, ama cabashadasababkasta oo qorshahaaga ah. Macluumaadka dheeraadka ah ee ku sabasan xuquuqahaaga, ogaysiiskan, ama caawimada, la xidhiidh.

- Haddii daboolidaada caafimaadku ay hoos imanaysa ERISA, waxaad toos ula xidhiidhi kartaa Aetna addoo soo wacaya lambarka bilaashka ah ee ku qoran Kaadhkaaga Aqoonsiga Medical, ama addoo soo wacaya lambarka guud ee 1-800-370-4526. Waxaad sidoo kale la xidhiidhi kartaa Waaxda Shaqada Dheefaha Shaqaalaha Maamulka Amniga (Department of Labor's Employee Benefits Security Administration) lambarka 1-866-444-EBSA (3272) ama <http://www.dol.gov/ebsa/healthreform>
- Wixii ah koox caafimaad oo dowlada federaaliga aan ahayn qorshayaasha, waxaad sidoo kale la xidhiidhi kartaa Department of Health and Human Services Center for Consumer Information and Insurance Oversight, (Waaxda Caafimaadka Maraykanka iyo Adeegyada, Xarunta Macluumaadka Macmiilka iyo Kormeerka Caymiska ) lambarkan 1 -877-267-2323 x61565 ama [www.cciio.cms.gov](http://www.cciio.cms.gov).

- Intaa waxa dheer, barnaamijka caawimada macmiilka waxay kaa caawin kartaa inaad soo xarayso rafcaanka. Macluumaadka xiriirka waxaa laga helaa: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>

### Miyuu qorshahan bixiyaa Daboolida Ugu yar ee Lama huraanka ah?

Daboolida lama huraanka ah ee Ugu yar ee guud ahaan waxaa ku jira qorshayaasha, caymiska caafimaadka lagaheli karo dhexda Marketplace ama xeerarka kale ee suuqa gaarka ah, Medicare, Medicaid, CHIP, TRICARE, iyo caymiyo kale qaar. Haddii aad u qalanto noocyada gaarka ah ee Ugu yar Daboolida Lama huraanka ah, uma qalmi doontid lacagta caymiska cashuurta.

### Qorshahan ma buuxiyaa Heerka Qiimaha Ugu yar?

Haddii qorshahaaga aanu buuxin Heerarka Ugu yaree Qiimaha, waxaad u qalmi kartaa qadarka lacagta cashuurta si ay kaaga caawiso bixinta qorshaha dhexda Marketplace.

*In la arko tusaalooyinka sida qorshahan waxay dabooli kartaa kharashyada xaalada caafimaadka fudud eeg qaybta xigta*

Ku saabsan Caymiskan Tusaalooyinka:



Tani maaha kharashka qiimeeyaha. Daawaynta lagu muujiyay waa tusaalayaal sida qorshahan waxay dabooli kartaa daryeelka caafimaada . Kharashkaaga dhabta ah waxay ka duwanaan doontaa iyadoo lagu salaynayo daryeelka dhabta ah ee aad heshay, qiimayaasha kharashka daryeel bixiyayaashaada, iyo arimo kale . Ku fooganaanta wadaagida kharashka qadarada lacagta (lacagaha la jaro, kharashka la wadabixiyo iyo caymiska wadaaqaah) iyoo adeegyada laga saaray ee waafaqsan qorshaha. Isticmaal macluumaadkan si la isu barbardhigo qaybta kharashyada aad bixin karto hoosta qorshayaasha caafimaadka kala duwan. Fadlan ogow tusaalooyinkan caymiska ah inay ku salaysanyihiin daboolida nafta oo keliya.

**Peg waxay Dhalaysaa ilmo**  
(9 bilood oo daryeelka dhalmada ka horeeya oo shabakada ku jira iyo ku ummulida cusbitaalka)

- Qorshayaasha jarjarida quud ahaaneed \$0
- Kharashka la wadaago ee Takhasuslaha \$15
- Cusbitaalka (xarunta) kharashka la wada bixiyo \$100
- Kharshka la wada bixiyo \$0

TUSAALE dhacdada waxaa ka mid ah adeegyada sida:

Booqashooyinka xafiiska dhakhtarka takhasuska (daryeelka dhalmada ka hor)  
Adeegyada dhalashada ilmaha/ummuliska xirfadeed  
Adeegyada dhalashada ilmaha/Ummuliska Xarunta  
Baadhitaanada cudurka (altarasonada iyo dhiiga qaadida)  
Dhakhtarka takhasuska booqashada (suuxinta )

Wadarta Kharashka Tusaalaha ah	\$12,700
Tusaalahan, Peg waxa uu bixin lahaa:	
<u>Wadaaqista Kharashka</u>	
<u>Jarjarida</u>	\$0
<u>Kharshka la wada bixiyo</u>	\$200
<u>Caymiska wadaaqa ah</u>	\$0
<u>Waxa aan la daboolin</u>	
Xadadka ama ka reebida	\$60
Wadarta uu Peg bixin lahaa waa	\$260

**Maaraynta nooca Cudurka Sonkorta 2 ee Joe**  
(sanadka daryeelka shabakada ku jira ee caadiga ah ee xaalada sida wanaagsan loo maareeyo)

- Qorshayaasha jarjarida quud ahaaneed \$0
- Kharashka la wadaago ee Takhasuslaha \$15
- Cusbitaalka (xarunta) kharashka la wada bixiyo \$100
- Kharshka la wada bixiyo \$0

TUSAALE dhacdada waxaa ka mid ah adeegyada sida:

Booqashooyinka xafiiska adeeg bixiyaha daryeelka koowaad (ay ku jiraan ogaanshaha cudurka)  
Baaritaanada cudurka (baaritaanka dhiiga)  
Dawo Oorida  
Saadka cudurka sonkorta (aalada cabirta sokorta )

Wadarta Kharashka Tusaalaha ah	\$5,600
Tusaalahan, Joe waxa uu bixin lahaa:	
<u>Wadaaqista Kharashka</u>	
<u>Jarjarida</u>	\$0
<u>Kharshka la wada bixiyo</u>	\$700
<u>Caymiska wadaaqa ah</u>	\$0
<u>Waxa aan la daboolin</u>	
Xadadka ama ka reebida	\$20
Wadarta uu Joe bixin lahaa waa	\$720

**Dilaaca Fudud ee Mia**  
(booqashada qolka xaaladaha degdega ah ku jira shabakada iyo daryeelka dabagalka ah)

- Qorshayaasha jarjarida quud ahaaneed \$0
- Kharashka la wadaago ee Takhasuslaha \$15
- Cusbitaalka (xarunta) kharashka la wada bixiyo \$100
- Kharshka la wada bixiyo \$0

TUSAALE dhacdada waxaa ka mid ah adeegyada sida:

Qolka daryeelka gurmada(ay ku jiraan saadka caafimaadka)  
Baadhitaanka cudurka (raajada)  
Qolka daryeelka gurmada (qoryaha lagu socdo )  
Adeegyada daryeelka (daawaynta jidhka )

Wadarta Kharashka Tusaalaha ah	\$2,800
Tusaalahan, Mia waxay bixin laheyd:	
<u>Wadaaqista Kharashka</u>	
<u>Jarjarida</u>	\$0
<u>Kharshka la wada bixiyo</u>	\$500
<u>Caymiska wadaaqa ah</u>	\$0
<u>Waxa aan la daboolin</u>	
Xadadka ama ka reebida	\$0
Wadarta uu Mia bixin laheyd waa	\$500

Qorshaha wuxuu ka masuul ahaan doonaa qiimayaasha kale TUSAALE adeegyada la daboolo.

## [Teknoolajiga Caawinta leh](#)

Dadka isticmaalaya teknoolajiga caawisa ma awoodi doonaan inay si buuxda u galaan macluumaadka soo socda. Wixii caawimo ah, fadlan wac 1-800-370-4526.

## [Telefoonka casriga ah ama Taableedka](#)

Si aad uga aragto telefoonkaaga casriga ah ama taableedka, abka bilaashka ah ee WinZip ayaa loo baahanyahay. Waxaa laga heli karaa App Store kaaga.

TTY: 711

- English -** To access language services at no cost to you, call 1-800-370-4526.
- Amharic - የቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-800-370-4526 ይደውሉ።.
- Arabic - للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-800-370-4526.
- Armenian - Անվճար լեզվակապ ծառայություններից օգտվելու համար գախարհային 1-800-370-4526 հեռախոսահամարով:
- Carolinian (Kapasal Falawasch) - ngere aukke ghut allillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-370-4526.
- Chamorro - Para un hago' i setbision lengguâhi ni dibåtde para hâgu, âgang 1-800-370-4526.
- Chinese Traditional - 如欲使用免費語言服務，請致電 1-800-370-4526.
- Cushitic-Oromo - Tajaajiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-800-370-4526.
- French - Afin d'accéder aux services langagiers sans frais, composez le 1-800-370-4526.
- French Creole (Haitian) - Pou jwenn sèvis lang gratis, rele 1-800-370-4526.
- German - Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-370-4526 an.
- Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-800-370-4526.
- Gujarati - તમારેકોઈ જાતના બર્થવિના ભાષાની સે વિના ઓની પછીર માટે, કોલ કરો 1-800-370-4526.
- Hindi - आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए, 1-800-370-4526 पर कॉल करें।.
- Hmong - Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-800-370-4526.
- Italian - Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-370-4526.
- Japanese - 言語サービスを無料でご利用いただくには、 1-800-370-4526 までお電話ください。
- Karen - လာတၢ်ကမၤန့ၢ်ကိၣ်အတၢ်မၤစၢအတၢ်ဖံးတၢ်မၤတဖၣ်လၢတအိၣ်ဒီးအပူၤလၢကဘၣ်ဟ့ၣ်အိၣ်အဂီၢ်ဘၣ်န့ၣ် ကိး 1-800-370-4526 တက့ၢ်.
- Korean - 무료 언어 서비스를 이용하려면 1-800-370-4526 번으로 전화해 주십시오.
- Laotian - ຕຳອິດຂ້າໃຊ້ການບໍລິການພາສາໄດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ 1-800-370-4526.
- Mon-Khmer, Cambodian - ដើម្បីទទួលបានសេវាកម្មភាសាដៃលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-800-370-4526 ។
- Navajo - T'áá ni nizaad k'éhjí bee níká a'doowoł doo báááh ílínígóó koji' hólne' 1-800-370-4526.
- Pennsylvania Dutch - Um Schprooch Services zu griege mitaus Koscht, ruff 1-800-370-4526.



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

Coverage Period: 08/01/2026 – 07/31/2027

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.	<b>Progyny's</b> 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](http://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](http://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](http://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](#).



## OGEYSIISKA HIPAA EE XUQUUQDA DIIWAANGELINTA KHAASKA AH

Haddii aad diiddid is-diiwaangelinta naftaada ama dadka kugu tiirsan (oo ay ku jiraan xaaskaaga) sabab ah caymis caafimaad oo kale ama daboolida qorshaha caafimaadka koox, waxaa laga yaabaa inaad iska diiwaangeliso naftaada iyo kuwa kugu tiirsan qorshahan haddii adiga ama dadka kugu tiirsan aad weysaan u-qalmitaanka caymiska kale (ama haddii uu shaqo-bixiyuhu joojiyo lacag bixinta caymiskaaga ama dadka kugu tiirsan). Hase yeeshee, waa in aad codsataa is-diiwaangelinta 30 maalmood gudohood laga billaabo markii uu kaa dhamaado caymiska kale ee adiga ama kuwa ku tiirsansanaa (ama marka uu shaqo-bixiyuhu joojiyo in uu ka qaybqaato lacag bixinta ceymiska kale).

Intaa waxaa dheer, haddii aad leedahay ku-tiirsane cusub guur, dhalasho, korsasho, ama meelaynta korsashada awgeed, waxaa laga yaabaa in aad awoodo in aad diiwaangeliso naftaada iyo kuwa kugu tiirsan. Hase yeeshee, waa in aad codsatid diiwaangelinta 30 maalmood gudahooda ka dib guurka, dhalashada, korsashada, ama meelaynta korsashada.

Haddii adiga ama kuwa kugu tiirsan aad u-qalintaan kabida khidmada kaalmada ee gobolka ee Medicaid ama barnaamijka caymiska caafimaadka carruurta ee gobolka marka la eego caymiska hoos yimaada qorshahan, ama haddii adiga ama kuwa kugu tiirsan aad weydaan Medicaid ama barnaamijka caymiska caafimaadka carruurta sabab ah inaad hadda u qalmin, waxaa laga yaabaa inaad awoodo inaad iska diiwaan geliso naftaada iyo kuwa kugu tiirsanba qorshahan. Hase yeeshee, waa inaad codsatid isdiiwaangelinta 60 maalmood gudahooda ka dib go'aanka adiga ama kuwa kugu tiirsan ee u-qalmitaanka gargaarkan.

Si aad u codsato is-diiwaangelin gaar ah ama aad u hesho macluumaad dheeraad ah, fadlan la xiriir Maamulaha Ururka:

MagnaCare  
P.O. Box 24811  
Seattle, WA 98124  
Taleefonka: (877) 606-6705  
Fakis: (516) 723-7395

### Qoraal Muhiim ah Oo ku Saabsan Dib u Celinta

**Fadlan la soco in haddii aad doorato caymiska sii wadida COBRA ee u laabanaya dhacdadaada u qalmidda COBRA ama diiwaangelinta gaarka ah ee ku tiirsane cusub oo ku saleysan dhalashada ama korsashada illaa taariikhda dhalashada ama korsashada, waa inaad bixisaa wixii khidmadaha ah ee loo baahan yahay bilaha oo dhan ka hor inta aan lagu siin caymiska dib u celinta. Caymiska dib u celinta waa in uu ahaadaa mid joogto ah laga billaabo waqtiga ugu horreeya ee dib u celinta. Waxaa laga yaabaa inaad soo gudbiso cabashooyinka adeegyada muddada la hakiyey, laakiin waa lagaa hayn doonaa illaa aad bixiso lacagaha khidmadaha habboon.**

Haddii aad qabto wax su'aalo ah oo ku saabsan sida macluumaadkan kuu khuseeyo, fadlan kala xiriir Adeegga Macaamiisha SEIU 775 barta (877) 606-6705.

877-606-6705  
seiu775benefitsgroup.org  
PO Box 24811  
Seattle, WA 98124

## **Kaalmada Khidmada Caymiska ee hoos timaada Medicaid iyo Barnaamijka Caymiska Caafimaadka Carruurta (Children’s Health Insurance Program, CHIP)**

Haddii adiga ama ilmaha aad u qalantaan Medicaid ama CHIP oo aad u qalantaan caymiska caafimaadka cida aad u shaqayso, gobolkaagu waxaa laga yaabaa inuu haysto barnaamij caawimaad khidmada oo kaa caawin kara bixinta khidmada caymiska, iyadoo isticmaalaya lacagaha laga helo barnaamijyadooda Medicaid ama CHIP. Haddii adiga ama ilmahaaga aanad u qalmin Medicaid ama CHIP, uma qalmin doontaan barnaamijyadan kaalmada khidmada caymiska laakiin waxaa laga yaabaa inaad ka gadataan caymiska shakhsi ahaaneed ee Shirkadaha Caymiska Caafimaadka. Wixii macluumaad dheeraad ah, booqo [www.healthcare.gov](http://www.healthcare.gov).

Hadii adiga ama dadka kugu tiirsan aad hore uga diiwaangashan tihii Medicaid ama CHIP oo aad ku nooshahay Gobolka hoos ku qoran, la xiriir Gobolkaaga Medicaid ama xafiiska CHIP si aad u ogaato haddii kaalmada khidmada caymiska la heli karo.

Haddii adiga ama dadka kugu tiirsan AYSAN hada ka diiwaangashanayn Medicaid ama CHIP, oo aad u malaynayso in adiga ama mid kamid ah kuwa kugu tiirsan uu u qalmo mid ka mid ah barnaamijyadan, la xiriir xafiiska gobalka ee Medicaid ama CHIP ama wac **1-877-KIDS NOW** ama [www.insurekidsnow.gov](http://www.insurekidsnow.gov) si loo ogaado sida loo codsado. Hadii aad u qalanto, weydii gobolkaaga haddii uu leeyahay barnaamij kaa caawin kara inaad bixiso khidmadaha qorshaha kafaala-qaadaha qofka loo shaqeeyo.

Hadii adiga ama dadka kugu tiirsan aad u qalantaan kaalmada khidmada caymiska ee hoos yimaada Medicaid ama CHIP, iyo sidoo kale aad ugu qalantaan qorshahaaga qofka loo shaqeeyo, qofka loo shaqeeyo waa inuu kuu ogolaadaa inaad iska diiwaangaliso qorshahaaga qofka loo shaqeeyo haddii aanad hore u diiwaangashanayn. Tan waxaa loogu yeeraa fursad “diiwaangalin gaar ah”, oo **waana inaad ku codsataa caymis 60 maalmood gudahooda markaad go'aansato inaad u qalanto kaalmada khidmada caymiska**. Haddii aad hayso su'aalo ku saabsan isu diiwaangalinta qorshahaaga loo shaqeeyaha, kala xiriir Waaxda Shaqada barta [www.askebsa.dol.gov](http://www.askebsa.dol.gov) ama wac **1-866-444-EBSA (3272)**.

**Haddii aad ku nooshahay mid kamid ah gobolada soo socda, waxa laga yaabaa inaad u qalanto kaalmada bixinta khidmadaha qorshaha caafimaadka qofka loo shaqeeyo. Liiska soo socda ee gobollada ayaa shaqayn doonaa laga bilaabo Janaayo 31, 2026. Kala xiriir Gobolkaaga si aad u hesho macluumaad dheeraad ah oo ku saabsan u qalmitaanka –**

<b>MONTANA – Medicaid</b>	<b>OREGON – Medicaid iyo CHIP</b>
Websaytka: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> Taleefonka: 1-800-694-3084 Iimaylka: <a href="mailto:HSHIPPProgram@mt.gov">HSHIPPProgram@mt.gov</a>	Websaytka: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> Taleefonka: 1-800-699-9075
<b>WASHINGTON – Medicaid</b>	
Websaytka: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Taleefonka: 1-800-562-3022	

Si aad u aragto haddii gobollo kale ay ku dareen barnaamijka kaalmada caymiska illaa Janaayo 31, 2026, ama macluumaad dheeraad ah oo ku saabsan xuquuqaha isdiiwaangalinta gaarka ah, la xiriir mid ka kamid ah kuwan:

U.S. Department of Labor (Waaxda Shaqaalaha ee Mareykanka)  
Maamulka Amniga ee Dheefaha Shaqaalaha  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services (Waaxda Caafimaadka iyo Adeegyada Aadanaha ee Maraykanka)  
Xarumaha Adeegyada Medicare iyo Medicaid  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Ikhtiyaarka Menu-ga 4,  
Lambar-hoosaadka. 61565

## **Bayaanka Xeerka Dhimitaanka Shaqooyinka Warqadaha Lagu Sameeyo**

Sida waafaqsan Xeerka Dhimitaanka Shaqooyinka Warqadaha lagu Qabto ee 1995 (Pub. L. 104-13) (PRA), qofna loogama baahna inay ka jawaabaan uruurinta macluumaadka ilaa ururintaas ay muujiso lambarka xakameynta Xafiiska Maamulka iyo Miisaaniyadda (OMB) oo sax ah. Waaxdu waxay xustaa in hay'ada dawlada dhexe aysan samayni karin ama kafaala-qaadi karin uruurinta macluumaadka ilaa ay ka ogolaato OMB sida waafaqsan PRA, oo ay muujiso lambarka Xakamaynta OMB ee hada, dadweynahana loogama baahna inay ka jawaabaan uruurinta macluumaadka ilaa ay ku qoran lambarka xakamaynta OMB ee hada mooyaane. Ka eeg 44 U.S.C. 3507. Sidoo kale, iyadoon loo eegin xeerarka kale oo sharciga ah, qofna laguma ciqaabi karo ku guuldareysiga inuu u hogaansamo ururinta macluumaadka haddii ururinta macluumaadka aysan muujin lambarka xakamaynta OMB ee hada oo sax ah. Ka eeg 44 U.S.C. 3512.

Culayska soo wargalinta dadwaynaha ururinta macluumaadkan waxa lagu qiyaasaa celcelis ahaan todobada daqiiqo ee jawaab bixiye kasta. Dhinacyada danaynaya waxa lagu dhiirigelinayaa inay kusoo diraan faalooyin ku saabsan qiyaasta culayska ama dhinac kasta oo kale ee macluumaad ururintan ah, oo ay kamid yihiin talooyinka lagu dhimayo culayskan, U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 ama iimaylka [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) iyagoo tixraac uga dhigaya lambarka xakamaynta OMB 1210-0137.

Lambarka Xakamaynta OMB 1210-0137 (wuxuu dhacayaa 3/31/2026)

# Khayraadka Qorshaha

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

Aetna		aetna®
Member Services	1-855-736-9469	aetna.com
Adeegyada Caafimaadka Dhimirka	1-800-424-4047	aetna.com
Khadka Kalkaaliyaha 24-saac	1-800-556-1555	aetna.com
Hel PCP-ga Saxda ah	1-888-982-3862	aetna.com
Caawimaadda Luuqadda ee Xubinta	1-855-736-9469	myseiu.be/aetna-language
Sav-Rx	1-800-228-3108	savrx.com

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

Dheefaha Kale		
Epic Hearing	1-877-363-5638	myseiu.be/epic
Progyny	1-833-233-0517	myseiu.be/progyny
Daryeelka Araga VSP	1-800-785-0699	myseiu.be/vsp

## 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.