

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 sahamiso 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 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.

3) Samayso koontada dheefaha caafimaadka

- **Baro sida looga sameysto koonto barta 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 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.

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 nololaha 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 Nololaha

Markaad adeegsaneyso Progyny waxaad u heli kartaa dheefo marxalad kasta oo nololaha 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
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 ku leedahay galbeedka Washington, taasoo kuu sahlaya inaad hesho dhakhtarka ilkaha ee Willamette hareeraha wadada I-5 corridor.
Hel Dhakhtarka Ilkaha ee Kuu Dhaw	deltadentalwa.com/fad/search Guji 'Delta Dental PPO' si aad u kala shaandaysid natiijooyinka kaaga soo baxaya raadinta.	locations.willamettedental.com Geli koodhka ZIP-ka goobta baaritaanka.
Macluumaad Dheeraad ah	1-800-554-1907 DeltaDentalWA.com	1-855-433-6825 myseiu.be/willamette

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. 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.

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.

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^{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.

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 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:

Go'aami caymiska bishan:

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 si aad u hesho taageerada sheekeysiga.

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

Wax badan Ka Ogoow Coverage for Kids (Caymiska Ilmaha)

Baro sida loo codsado oona buuxi codsigaaga.

myseiu.be/cfk

Marin u hel Akoonkaaga Dheefaha Caafimaadka

Baro sida loo sameysto akoon oona ka codso caymiska onlaynka.

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

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 Kaiser Permanente of Washington HMO. 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



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 gelayaa 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 gelayaa 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.

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	Shabakada Ceymiska Dhexdeeda
Lacag jarista ceymiska	Ma jirto lacagta jarista sanadlaha ah
Lacag jarista shaqsi ahaaneed ee la wareejinayo	Ma khuseyso
Haraaga lacag jarista kadib ee ceymiska	Haraaga lacag jarista kadib ee ceymiska ma jiro
Xadka lacagta jeebka laga bixiyo	Xadka lacagta jeebka laga bixiyo ee shaqsiyan: \$1,200 Xadka lacagta jaabka laga bixiyo ee qoyska: \$2,400 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
Qiimaha ugu badan inta aad nooshahay	Aan xadidinayn
Adeegyada bukaan socodka (Booqashooyinka xafiiska)	Ma jirto khidmadaha adeega ceymiska assaasiga ah/\$15 khidmadaha adeega ceymiska takhasuslaha
Daryeelka Degdegga ah	Xarunta Daryeelka Degdegga ah ee Shabakada: Ma jirto khidmadaha adeega ceymiska assaasiga ah/\$15 khidmadaha adeega ceymiska takhasuslaha
Adeegyada isbitaalka	Adeegyada bukaan jifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba. Oggolaanshaha hore ayaa loo baahan yahay ama ceymis ma lahaan doono. Qalliinka bukaan socodka: \$50 khidmada adeegga ceymiska
Daawooyinka dhakhtarku qoro (daawooyinka qaarkood ee la isku duro waxaa lagu dabari karaa adeegyada Bukaan Socodka)	<ul style="list-style-type: none"> Daawooyinka lagu qiimeeyo waxtarkooda/daawooyinka baddelka u ah kuwa kale ee la doorbidayo (Tier 1)/daawooyinka shirkadaha gaarka ah ee la doorbidayo (Tier 2) \$4/\$8/\$25 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) \$0/\$0 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) \$8/\$25 Khidmada Adeegga Ceymiska
Ku iibsashada boostada ee daawada dhakhtarka uu qoro	\$5 oo lacag dhimis ah daawooda la qaato 30 bari
Daawaynta Toobinta	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 - oo si buuxda loo dabaro.
Adeegyada ambalaaska	Ceymiska wuxuu bixinayaa 80%, waxaad bixinaysaa 20%
Ku tiirsanaanta kiimiko	Bukaan jifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba, oggolaanshaha hore ayaa loo baahan yahay ama ceymis ma lahaan doono. Bukaan socodka: \$0 khidmada adeegga ceymiska
Aalad, qalab iyo saad	Waxaa la dabbaray 100%. Oggolaanshaha hore ayaa loo baahan yahay ama ceymis ma lahaan doono. <ul style="list-style-type: none"> 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
Saadka sonkorowga	Insuliin, cirbado, sirinjero 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.

Dheefaha	Shabakada Ceymiska Dhexdeeda
Adeegyada sheybaarka cudur ogaanshaha iyo raajada	Bukaan jifka: Lagu dabaro oo hoos imaada Adeegyada isbitaalka Bukaan socodka: Loo dabaro si dhameystiran, MRI/PET/CT \$50 khidmadaha adeega ceymiska 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 jifka.
Xaaladaha deg-degga ah (khidmada adeegga ceymiska waa la iska dhaafayaa haddii la seexiyo)	\$200 khidmada adeegga ceymiska ee xarun cayiman \$200 khidmada adeegga ceymiska ee xarun aan cayimnayn
Baaritaanada maqalka (joogtada ah)	\$0 khidmada adeegga ceymiska
Qalabka maqal-kaaliyaha	Lagu dabaro dheef gaar ah: Ceymiska maqalka EPIC. Ma lahan khidmada adeega ceymiska, mal ahan xaddid 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. Oggolaanshaha hore ayaa loo baahan yahay ama ceymis ma lahaan doono.
Adeegyada daryeelka dadka geerida ku dhaw	Waxaa loo dabaraa si dhameystiran. Oggolaanshaha hore ayaa loo baahan yahay ama ceymis ma lahaan doono.
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
Daawaynta daliiga loo adeegsado	Ceymis leh ilaa iyo 20 booqasho halki mudda sanadeedba iyada oo uusan jirin oggeysiis horudhac ah - \$0 khidmada adeegga ceymiska.
Adeegyada duugista	Eeg Adeegyada dhaqancelinta
Adeegyada Dhalmada	Bukaan jifka: \$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.
Caafimaadka Dhimirka	Bukaan jifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba. Oggolaanshaha hore ayaa loo baahan yahay ama ceymis ma lahaan doono. Bukaan socodka: \$0 khidmada adeegga ceymiska
Daawaynta dabiiciga ah	Booqashooyin aan xadidnayn sanad walba oo aan lahayn oggolaansho horeeya. Waxaa loo dabaraa si dhameystiran.
Adeegyada Ilmaha Markaa Dhashay	Isbitaal joogista hore: Eeg Adeegyada Isbitaalka: Booqashooyinka xafiiska: Eeg Adeegyada Bukaan Socodka: Jadwalka Daryeelka fayo-qabaanta: 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
Xubin baddelida	Aan xadidinayn, ma lahan muddo sugitaan Bukaan jifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$0 khidmada adeegga ceymiska
Daryeelka kahortagga ah: Hubinta fayo-qabka jireed, tallaalada, baaritaanka kansarka makaanka haweenka, raajada naasaha	Waxaa loo dabaraa si dhameystiran Adeegyada daryeelka kahortagga ah ee haweenka (oo ay ku jiraan dawooyinka kahortagga uurka iyo aaladaha iyo jeermis-dilida) dhammaamtood waxaa loo dabaraa si dhameystiran.
Adeegyada dhaqancelinta: Booqashooyinka baxnaaninta waa isku geyn booqashooyin daawayn halki mudda sanadeedba	Bukaan jifka: 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. Oggolaanshaha hore ayaa loo baahan yahay ama ceymis ma lahaan doono. 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
Xarunta dadka lagu xanaaneeyo	Ceymis dhameystiran leh ilaa iyo 60 maalmood halki mudda sanadeedba.
Jeermis Diillida (qalliinka xininyaha, qalliinka xubinta taranka haweenka)	Waxaa loo dabaraa si dhameystiran.
Adeegyada Kala Baxa Qanjaha (TMJ)	Bukaan jifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$0 khidmada adeegga ceymiska
La-talinta barnaamijka joojinta tubaakada	Barnaamijka Quit for Life - waxaa loo dabaraa si dhameystiran
Jadwalka Daryeelka aragga iyo qalabka indhaha	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 adeegga Delta Dental Premier® network, kaas oo kaa caawinaya inaad ballaarisno 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

	Delta Dental PPO	Delta Dental Premier	Ka-Baxsan-Shabakadda
Lacag Jarista Muddada Dheefta			
Ma Khuseyso Class I & Toosinta Ilkaha Aan U Shaqeynin Shirkada (\$50 Halki Qofba)	\$0	\$50	\$50
Class I - Cudur Ogaansho iyo Kahortag			
Baaritaano Nadiifinta Foloraydh Raaajooyinka Bacda la saaro ilkaha	100%	80%	80%
Class II - Ilka Soo Celinta			
Soo celinta ilkaha Buuxinta Cadeynta ee Ilkaha Danbe Cilmiga Cudurada iyo Daaweynta Iliga Gudihisa (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 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
Adeegyada Cudur Ogaanshaha iyo Kahortagga	
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
Daawaynta Ilkaha ee Ilka Soo Celinta	
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
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 Gudhiisa & Cilmiga Cudurada Iliga Waxa Ku Wareegsan	
Daweynta Xidid Dilidda - Ilkaha hore	Waxaad bixineysaa \$85 oo ah Khidmada Adeegga Ceymiska
Daweynta Xidid Dilidda - Ilkaha dhexe	Waxaad bixineysaa \$105 oo ah Khidmada Adeegga Ceymiska
Daweynta Xidid Dilidda - Goosaha dambe	Waxaad bixineysaa \$130 oo ah Khidmada Adeegga Ceymiska
Qalliinka Lafta Ciridka (Ilkaha halki Geesba)	Waxaad bixineysaa \$150 oo ah Khidmada Adeegga Ceymiska
Ilka Sifeynta (Ilkaha halki Geesba)	Waxaad bixineysaa \$75 oo ah Khidmada Adeegga Ceymiska
Qalliinka Afka	
Jadwalka Ilig Bixinta (Hal Ilig)	Waxaa lagu Dabaraa Khidmadaha adeega 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 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 adeega 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
Inta jeer	
Imtixaan	12 Bilood Walba
Muraayadaha Indhaha	12 Bilood Walba
Galka Muraayadda	12 Bilood Walba
Faa'iidooyinka marka aad isticmaasho Bixiye ka tirsan Shabakadda VSP	
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
Muraayadaha Indhaha	
Hal Arag	Waa la daboolay
Laba Arag La isku Leemiyay	Waa la daboolay
Seddex Arag La isku Leemiyay	Waa la daboolay
Gunnooyinka*	
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
Qurxinada Muraayada Indhaha ee Kharashka Laga Bixiyay Jeebka	
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%

Gunnooyinka Bixiyaha aan VSP ahayn	
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

 Dhukumiimiga Soo Koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC) ayaa kaa caawin doona inaad doorato qorshe caafimaad. SBC waxay ku tusinaysaa sida adiga iyo qorshuhu u wadaagi lahaydeen kharashka adeegyada daryeelka caafimaad ee la daboolay. **FIIRO GAAR AH:** Macluumaad ku saabsan kharashka qorshahan (loo yaqaan [gadarka lacageed ee caymiska ee bilaha ah](#)) ayaa si gooni ah loo bixin doonaa. Kani kaliya waa soo koobitaan. Wixii macluumaad dheeraad ah oo ku saabsan caymiskaaga, ama si aad u hesho nuqul kamid ah shuruudaha caymiska oo dhamaystiran, www.kp.org/plandocuments ama wac 1-888-901-4636 (TTY: 711). Ooexitaannada guud ee ereyada aadka loo isticmaalo, sida qaddarka la oggol yahay, baaqiga biilasha, caymiska wadaaga ah, Lacag bixinta wadaaga ah, [lacagaha la jaro](#), daryeel bixiye, ama erayo kale oo [hoosta ka xiriir](#)kan, ka eeg Qaamuuska erayada. Waxaad ka eegi kartaa Qaamuuska erayada barta www.healthcare.gov/sbc-glossary ama wac 1-888-901-4636 (TTY: 711) si aad u codsato nuqul.

Su'aalo Muhiim ah	Jawaabo	Maxay tani Muhiim u tahay:
Waa maxay guud ahaan lacagta la jari karo ?	\$0	Hoos ka eeg jaantuska Dhacdooyinka Caadiga ah ee kharashyadaada ee adeegyada qorshahani daboolo .
Ma jiraan adeegyo la daboolay ka hor intaadan buuxinin lacagahaaga lagaa jaro ?	Ma jiraan.	Qorshahan waxa uu daboolayaa alaabo iyo adeegyada qaarkood xitaa haddii aanad weli buuxinin qadarka lacagta la jari karo . Laakiin lacag bixinta wadaaga ah ama caymiska wadaaga ah ayaa lagu dabaqi doonaa. Tusaale ahaan, qorshahan wuxuu daboolayaa qaar ka mid ah adeegyada ka hortagga iyadoon la wadaagista kharashka iyo kahor inta aanad la kulmin lagaa jarayo . Ka eeg liiska adeegyada ka hortaga ee la daboolay www.healthcare.gov/coverage/preventive-care-benefits .
Ma jiraan lacaga kale oo lagaaga jaro adeegyo kale?	Maya.	Ma aha inaad buuxiso lacagaha lagaa jaro adeegyada gaarka ah.
Waa maxay xadka lacagta jeebka laga bixiyo ee qorshahan ?	\$1,200 Shakhsi / \$2,400 Qoys	Xadka lacagta jeebka laga bixiyo waa lacagta ugu badan ee aad ku bixin karto hal sano gudaheed adeegyada la daboolay. Haddii aad leedahay xubno kale oo qoyska ka tirsan oo ku jira qorshe kan, waa inay gaaraan xadka kharashkooda gaarka ah ee lacagta jeebka laga bixiyo ilaa laga gaaro guud ahaan xadka qoyska ee lacagta jeebka laga bixiyo .
Maxaan lagu darin xadka lacagta jeebka laga bixiyo ?	Khidmadaha caymiska ee bilaha ah , kharashyada baaqiga biilasha , daryeelka caafimaadka qorshahan ma daboolo, iyo adeegyada lagu tilmaamay shaxda ka bilaabma bogga 2.	Inkasta oo aad bixiso kharashyadan, laguma xisaabinayao xadka lacagta jeebka ka baxsan .
Ma bixinaysaa lacag yar haddii aad isticmaasho daryeel bixiye ku jira shabakada ?	Haa. Ka eeg www.kp.org ama wac 1-888-901-4636 (TTY: 711) liistada daryeel bixiyayaasha ku jira shabakada.	Qorshan wuxuu isticmaalaa daryeel bixiyayaasha ku jira shabakada. Waxaad bixin doontaa lacag yar haddii aad isticmaasho daryeel bixiye ku jira shabakada qorshaha . Waxaad bixin doontaa lacagta inta badan haddii aad isticmaasho daryeel bixiye shabakad ka baxsan , waxaana laga yaabaa inaad ka hesho biil daryeel bixiyaha farqiqa u dhexeeya kharashka daryeel bixiye iyo waxa qorshahaaga uu bixiyo (baaqiga biilasha). La soco, daryeel bixiyahaaga shabakada ku jira ayaa laga yaabaa inuu u isticmaalo adeeg bixiye shabakad ka baxsan adeegyada qaar (sida shaqada shaybaadhka). Ka hubi daryeel bixiyahaaga kahor intaadan helin adeegyada.
Miyaad u baahantahay gudbin si aad ula kulanto takhasusle ?	Haa, laakiin waxaa laga yaabaa inaad adigu isu gudbiso takhasusle gaar ah.	Qorshahaan wuxuu bixinayaa qeyb ama guud ahaanba kharashka aad kula kulmayso takhasusle ee adeeg la daboolay ah laakiin waa inaad haysataa kaliya u gudbitaan ka hor intaadan la kulmin takhasusle .



Dhamaan kharashka [lacag bixinta wadaaga ah](#) iyo [caymiska wadaaga ah](#) ee lagu muujiyey jaantuskan waa kadib marka [lacagaha lagaa jaro](#) la buuxiyey, haddii [lacagaha lagaa jaro](#) ay jiraan.

Dhacdo Caafimaad ee Caadi ah	Adeegyada aad u baahan karto	Waxaad Bixinayso		Xadidaadaha, Ka reebitaanada, iyo Macluumaad Kale oo Muhiim ah
		Daryeel bixiye ku jira Shabakada (Waxaad bixinaysaa lacagta ugu yar)	Daryeel bixiye aan ku jirin Shabakada (Waxaad bixinaysaa lacagta ugu badan)	
Haddii aad boqato xafiiska ama ruqta caafimaadka ee daryeel bixiyaha	Booqashada daryeel bixiyaha koobaad si loo daaweeyo dhaawac ama jiro	Kharash la'aan ah	Aan la daboolin	Midna
	Booqashada Takhasuslaha	\$15 / booqashadi	Aan la daboolin	Midna
	Daryeelka/baaritaanka ka hortaga ah/talaal	Kharash la'aan ah	Aan la daboolin	Waxaa laga yaabaa inaad bixiso adeegyada aan ka hortaga ahayn. Weydii adeeg bixiyahaaga haddii adeegyada loo baahan yahay ay yihiin kuwo ka hortag ah. Kadib hubi waxa qorshahaaga bixin doono.
Haddii baaritaan lagaa qaaday	Baaritaanka cudur (raajo, dhiig baaris)	Kharash la'aan ah	Aan la daboolin	Midna
	Sawiritaan (iskanada CT/PET, MRI-yada)	\$50 / booqashadi	Aan la daboolin	Ogolaanshaha hore ayaa loo baahan yahay
Haddii aad u baahan tahay daawooyin lagu daweyo jirradaada ama xaaladdaada caafimaad Macluumaad badan oo ku saabsan caymiska daawada dhakhtarka qoro ayaa laga heli karaa barta www.kp.org/formulary.org/formulary	Daawada qiimaha u dhiganta	\$4 (tafaariiq)	Aan la daboolin	Ilaa 90-maalmoood sahay ah (tafaariiq / ku dalbashada boostada). Lacag la'aan waaye daawada ka hortaga uurka. Iyadoo la raacayo hagitaanka gaacidada .
	Daawooyinka macmalka ah ee la doorbido	\$8 (tafaariiq); \$3 (dalbashada boostada) / daawo qoran		
	Shirkada daawooyinka la doorbidayo	\$25 (tafaariiq); \$20 (dalbashada boostada) / daawo qoran	Aan la daboolin	Ilaa 90-maalmoood sahay ah (tafaariiq / ku dalbashada boostada). Iyadoo la raacayo hagitaanka gaacidada .
	Daawooyinka aan la doorbidin	Aan la daboolin	Aan la daboolin	Ilaa 90-maalmoood sahay ah (tafaariiq / ku dalbashada boostada). Iyadoo la raacayo hagitaanka gaacidada .
	Daawooyinka Takhasuslaha	Daawada Macmalka ee la doorbidayo, kharash Wadaaga Nooca La doorbidayo ama Nooca aan La doorbidaynun ayaa lagu dabaqayaa.	Aan la daboolin	Ilaa 30-maalmoood sahay ah (tafaariiq). Iyadoo la raacayo hagitaanka habraaca , marka la ansixiyo iyada oo loo marayo habraaca ka reebitaanka.
Haddii lagugu qalay bukaan-socod ahaan	Lacagta Xarunta (tusaale, xarunta qalliinka socodka)	\$50 / booqashadi	Aan la daboolin	Midna
	Kharashka dhakhtarka/dhakhtarka qalliinka	Kharash la'aan ah	Aan la daboolin	Lacagta dhakhtarka/dhakhtarka qalliinka waxaa lagu daray lacagta Xarunta.
Haddii aad u baahan tahay daryeel caafimaad	Daryeelka golka gurmada degdega ah	\$200 / booqashadi	\$200 / booqashadi	Waa inaad kusoo ogeysiisaa Kaiser Permanente 24 saacadood gudahood haddii lagu dhigo daryeel bixiye aan shabakada ku jirin ; kuna xaddidan

Dhacdo Caafimaad ee Caadi ah	Adeegyada aad u baahan karto	Waxaad Bixinayso		Xadidaadaha, Ka reebitaanada, iyo Macluumaad Kale oo Muhiim ah
		Daryeel bixiye ku jira Shabakada (Waxaad bixinaysaa lacagta ugu yar)	Daryeel bixiye aan ku jirin Shabakada (Waxaad bixinaysaa lacagta ugu badan)	
oo degdeg ah				xaalad degdeg ah oo bilow ah oo keliya. <u>Lacag bixinta wadaaga ah</u> waa laga dhaafay haddii si toos ah isbitaalka loo dhigo bukaan-jiif ahaan.
	Gaadiidka daawada xaaladaha degdega ah	20% <u>caymiska wadaaga ah</u>	20% <u>caymiska wadaaga ah</u>	Midna
	Daryeelka degdega ah	Kharash la'aan ah	\$200 / booqashadi	<u>Daryeel bixiyeaasha aan shabakadaha ku jirin</u> ee la daboolay marka si ku meel gaar ah uga baxsan goobta adeega.
Haddii isbitaal lagu dhigo	Lacagta Xarunta (tusaale, qolka isbitaalka)	\$100 / maalintii ilaa \$500 / isbitaal dhigitaankii	Aan la daboolin	<u>Ogolaanshaha hore</u> ayaa loo baahan yahay
	Kharashka dhakhtarka/dhakhtarka qalliinka	Kharash la'aan ah	Aan la daboolin	Lacagta dhakhtarka/dhakhtarka qalliinka waxaa lagu daray lacagta Xarunta. <u>Ogolaanshaha hore</u> ayaa loo baahan yahay
Haddii aad u baahan tahay caafimaadka dhimirka, caafimaadka hab-dhaqanka, ama adeegyada isticmaalka maandooriyaha	Adeegyada bukaan socodka	Kharash la'aan ah	Aan la daboolin	Midna
	Adeegyada bukaan jiifka	\$100 / maalintii ilaa \$500 / isbitaal dhigitaankii	Aan la daboolin	<u>Ogolaanshaha hore</u> ayaa loo baahan yahay
Haddii aad uur leedahay	Booqashooyinka xafiiska	Kharash la'aan ah	Aan la daboolin	Iyadoo ku xiran nooca adeegyada, <u>lacag bixinta wadaaga ah</u> , <u>caymis wadaaga</u> ama <u>lacagta la jaro</u> ayaa jiri karta Daryeelka hooyada waxaa ku jiri kara baaritaanno iyo adeegyo lagu qeexay meelo kale oo SBC ah (tusaale, sawiritaanka ultrasound).
	Adeegyada Xirfadlaha Dhalmada Dhalaanka/Dhalitaanka	Kharash la'aan ah	Aan la daboolin	Adeegyada xirfadlaha waxaa lagu daray lacagta Xarunta. Waa inaad ku soo wargelisaa Kaiser Permanente 24 saacadood gudahooda kadib marka isbitaal lagu dhigo, ama sida ugu dhakhsaha badan ee suurtoogalka ah caafimaad ahaan. Adeegyada dhallaanka marka dhasha <u>wadaagista kharashka way</u> ka duwan yihiin midka hooyada.
	Adeegyada xarunta Dhalmada/Dhalitaanka	\$100 / maalintii ilaa \$500 / isbitaal dhigitaankii	Aan la daboolin	Waa inaad ku soo wargelisaa Kaiser Permanente 24 saacadood gudahooda kadib marka isbitaal lagu dhigo, ama sida ugu dhakhsaha badan ee suurtoogalka ah caafimaad ahaan. Adeegyada dhallaanka markaa dhasha <u>wadaagista kharashka way</u> ka duwan yihiin midka hooyada.
Haddii aad u baahan tahay caawimo soo kabashada ama aad leedahay baahiyo kale	Daryeelka caafimaad ee guriga	Kharash la'aan ah	Aan la daboolin	<u>Ogolaanshaha hore</u> ayaa loo baahan yahay
	Adeegyada Dib u baxnaaninta	Bukaan socod: Kharash la'aan ah	Aan la daboolin	Lagu daray Adeegyada Dib u Baxnaaninta: Bukaan socod: Xadidaada 60 booqasho / sanadkii. Bukaan

Dhacdo Caafimaad ee Caadi ah	Adeegyada aad u baahan karto	Waxaad Bixinayso		Xadidaadaha, Ka reebitaanada, iyo Macluumaad Kale oo Muhiim ah
		Daryeel bixiye ku jira Shabakada (Waxaad bixinaysaa lacagta ugu yar)	Daryeel bixiye aan ku jirin Shabakada (Waxaad bixinaysaa lacagta ugu badan)	
oo caafimaad oo gaar ah		Bukaan jiifka: \$100 / maalintii ilaa \$500 / isbitaal dhigitaankii		jiif: xadidaada 60 maalmood / sanadkii, <u>ogolaansho hore</u> ayaa loo baahan yahay ama lama dabooli doono.
	Adeegyada baxnaaninta	Bukaan socod: Kharash la'aan ah Bukaan jiifka: \$100 / maalintii ilaa \$500 / isbitaal dhigitaankii	Aan la daboolin	Lagu daray Adeegyada Baxnaaninta: Bukaan socod: Xadidaada 60 booqasho / sanadkii. Bukaan jiif: xadidaada 60 maalmood / sanadkii, <u>ogolaansho hore</u> ayaa loo baahan yahay ama lama dabooli doono.
	Daryeelka kalkaalisada xirfada leh	Kharash la'aan ah	Aan la daboolin	xadidaada 60-maalin / sanadkii. <u>Ogolaanshaha hore</u> ayaa loo baahan yahay
	Aqabka caafimaadka ee waara	Kharash la'aan ah	Aan la daboolin	Iyadoo la raacayo haqitaanka <u>gaacidada</u> . <u>Ogolaanshaha hore</u> ayaa loo baahan yahay
	Adeegyada daryeelka quriga ee xanuunada aan laga bogsan	Kharash la'aan ah	Aan la daboolin	<u>Ogolaanshaha hore</u> ayaa loo baahan yahay
Haddii ilmahaagu u baahan yahay daryeel ilko ama indho	Baaritaanka indhaha caruurta	Aan la daboolin	Aan la daboolin	Midna
	Okiyaalaha caruurta	Aan la daboolin	Aan la daboolin	Midna
	Baaritaanka ilkaha carruurta	Aan la daboolin	Aan la daboolin	Midna

Adeegyada Laga Reebay iyo Adeegyada Kale ee la Daboolay:

Adeegyada Qorshahaagu Guud ahaan AANU Daboolin (Ka eeg xeerkaaga ama dhukumiintiga qorshahaaga iyo liistada adeeg kasta kale adeegyada laga reebay .)		
<ul style="list-style-type: none"> Okiyaalaha caruurta Qaliinka qurxinta Daryeelka ilkaha (dadka waaweyn iyo ilmaha) Aalada caawiminta maqalka 	<ul style="list-style-type: none"> Daawada ma dhalaysnimada Daryeelka mudada dheer Daryeelka aan degdega ahayn markaad u safrayso meel ka baxsan Maraykan. Kalkaaliyaha shaqada gaarka ah 	<ul style="list-style-type: none"> Daryeelka indhaha ee caadiga ah (dadka waaweyn) Daryeelka lugaha caadiga ah Barnaamijyada dhimista miisaanka
Adeegyada kale ee la daboolay (xadidaadyada ayaa laga yaabaa in lagu dabaqo adeegyadan. Kani maaha liis dhamaystiran. Fadlan arag dhukumiintiga qorshahaaga .)		
<ul style="list-style-type: none"> Duritaanka maqaarka (xadka 20 booqasho / sanad) 	<ul style="list-style-type: none"> Qaliinka cayilka 	<ul style="list-style-type: none"> Daryeelka xubnaha laf-dhabarta (xadidaada 20 booqasho / sanadka)

Xuquuqdaada inaad sii wadato caymiska: Waxaa jira hay'ado ku caawin kara haddii aad rabto inaad sii wadato caymiskaaga kadib markay dhamaato. Macluumaadka xiriirka ee hay'adahaas ayaa lagu muujiyay shaxda hoose. Ikhtiyaarada kale ee caymiska ayaa laga yaabaa inay diyaar kuu yihiin, sidoo kale, oo ay ku jiraan iibsashada caymiska shakhsi ahaaneed iyada oo loo marayo [Caymiska Caafimaadka](#) ee Goobta Suuqa. Wixii macluumaad dheeraad ee Goobta Suuqa, booqo www.HealthCare.gov ama wac 1-800-318- 2596.

Xuquuqdaada Cabashadaada iyo Racfaanka: Waxaa jira wakaalado ku caawin kara haddii aad cabasho ka qabto qorshahaaga ee diidmada dalbashada sheegashada. Cabashadan waxa loo yaqaan cabasho ama rafcaan. Wixii macluumaad dheeraad ah oo ku saabsan xuquuqdaada, fiiri sharraxaadda faa'iidooyinka aad ka heli doonto sheegashada caafimaadkaas. Dhukumiintiyadaada qorshaha waxa kale oo ay bixiyaan macluumaad dhamaystiran oo ku saabsan sida loo gudbiyo dalbashada sheegasho, rafcaan, ama cabasho sabab kasta oo aad qorshahaaga ah. Macluumaad dheeraad ah oo ku saabsan xuquuqdaada, ogeysiiskan, ama kaalmada, la xiriir wakaaladaha shaxda hoose.

Macluumaadka Xiriirka ee Xuquuqdaada si aad u sii wado caymiska iyo Cabashadaada iyo Xuquuqaha Racfaanka:

Adeegyada Xubinta Kaiser Permanente	1-888-901-4636 (TTY: 711) ama www.kp.org
Waaxda Shaqada ee Dheefaha Shaqaalaha Maamulka Amniga (Department of Labor's Employee Benefits Security Administration)	1-866-444-EBSA (3272) ama www.dol.gov/ebsa/healthreform
Waaxda Caafimaadka iyo Adeegyada Aadanaha, Xarunta Macluumaadka Macmiilka iyo Kormeerka Caymiska (Department of Health & Human Services, Center for Consumer Information & Insurance Oversight)	1-877-267-2323 x61565 ama www.cciio.cms.gov .
Waaxda Caymiska ee Washington (Washington Department of Insurance)	1-800-562-6900 ama www.insurance.wa.gov

Qorshahani ma bixiyaa daboolka ugu Yar ee Muhiimka ah? Haa

Caymiska Muhiimka ah ee Ugu Yar guud ahaan waxaa kamid ah [qorshayaasha](#), [caymiska caafimaadka](#) ee laga heli karo [Goobaha Suuqa](#) ama siyaasadaha kale ee suuqa gaarka ah, Medicare, Medicaid, Barnaamijka Caymiska Daryeelka Caafimaadka ee Ilmaha (Children's Health Insurance Program, CHIP), TRICARE, iyo qaar kale oo caymis ah. Haddii aad u qalanto noocyo gaar ah oo ah Caymiska Muhiimka ah ee Ugu Yar, waxaa laga yaabaa inaad u qalmin [dhaafitaanka canshuurta khidka caymiska ee bilaha ah](#).

Qorshahani miyuu la kulmay Heerarka Qiimaha Ugu Yar? Haa

Haddii qorshahaada aanu buuxin Heerarka Qiimaha Ugu Yar, waxa laga yaabaa inaad u qalanto dhaafitaanka canshuurta khidka caymiska ee bilaha ah si ay kaaga caawiso inaad bixiso qorshe iyada oo loo marayo Goobaha Suuqyada.

Adeegyada Helitaanka Luuqada:

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 tilfon ye 1-888-901-4636 (TTY: 711).

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

Si aad u aragto tusaalooyin ku saabsan sida [qorshahan](#) uu u dabooli karo kharashyada sambalada xaalad caafimaad, eeg qaybta xigta.

Waxyaabaha ku saabsan Tusaalooyinkan Caymiska:



Kani maaha qiimeeye kharash Daawaynta la tusay waa tusaale uun sida [gorshahan](#) u dabooli karo daryeelka caafimaadka. Kharashyadaada saxda ah way ka duwanaa doonaan iyadoo ku xiran daryeelka saxda ah ee aad hesho, qiimaya [daryeel bixiyeyaasha](#) ka qaadaan, iyo arrimo kale oo badan. Diirada saar qadar [kharash wadaagga](#) (lacagaha laga jaro, lacag bixinta wadaaga ah iyo [caymiska wadaaga ah](#)) iyo [adeegyada laga saaray](#) ee hoos yimaada [gorshaha](#). Isticmaal macluumaadkan si aad u barbar dhigto qaybta kharashyada aad ku bixin karto [qorshe caafimaadka kala duwan](#). Fadlan ogow tusaalooyinkan caymisku waxay ku salaysan yihiin caymiska shakhsi kaliya.

Peg wuxuu leeyahay ilmo

(9 bilood oo daryeelka dhalmada kahor ah ee shabakada ka tirsan iyo dhalmada isbitaal)

- [Lacagta la jaro](#) ee [gorshahan](#) guud ahaan \$0
- [Lacag bixinta wadaaga ah ee takhasuslaha](#) \$15
- [Lacag bixinta wadaaga ah](#) ee isbitaal (xarun) \$100
- [Lacag bixinta wadaaga](#) ee kale (baaritaanka dhiiga) \$0

Dhacdadan TUSAALAHAN waxaa kamid ah adeegyada sida Booqashooyinka xafiiska takhasuska ah (*daryeelka dhalmada ka hor*) Adeegyada Xirfadlaha Dhalmada Dhalaanka/Dhalitaanka Adeegyada xarunta Dhalmada/Dhalitaanka Baaritaanka cudur (*sawiritanka ultrasound iyo baaritaanka dhiiga*) Booqashada Takhasusle (*Suuxin*)

Tusaalaha Wadarta Kharashka	\$12,700
Tusaalahan, Peg wuxuu bixinayaa:	
<i>Kharash wadaagista</i>	
Lacagaha laga jaro	\$0
Lacag bixin wadaag ah	\$100
Caymiska wadaaga ah	\$0
<i>Waxa aan la daboolin</i>	
Xadiidaadaha iyo ka reebitaanada	\$20
Wadarta Peg uu bixinayo waa	\$120

Maaraynta Nooca 2 ee Sokorowga Joe

(sanad daryeelka caadiga ah ee shabakada ka tirsan ee xaalad si wanaagsan loo xakameeyay)

- [Lacagta la jaro](#) ee [gorshahan](#) guud ahaan \$0
- [Lacag bixinta wadaaga ah ee takhasuslaha](#) \$15
- [Lacag bixinta wadaaga ah](#) ee isbitaal (xarun) \$100
- [Lacag bixinta wadaaga](#) ee kale (baaritaanka dhiiga) \$0

Dhacdadan TUSAALAHAN waxaa kamid ah adeegyada sida Booqashooyinka xafiiska dhakhtarka daryeelka aasaasiga ah (*ay ku jirto baaritaanka cudurka*) Baaritaanka cudur (*baaritaanka dhiiga*) Daawooyinka dhakhtar qoro Agabka caafimaadka ee waara (*mitirka kulukoosta*)

Tusaalaha Wadarta Kharashka	\$5,600
Tusaalahan, Joe wuxuu bixinayaa:	
<i>Kharash wadaagista</i>	
Lacagaha laga jaro	\$0
Lacag bixin wadaag ah	\$600
Caymiska wadaaga ah	\$0
<i>Waxa aan la daboolin</i>	
Xadiidaadaha iyo ka reebitaanada	\$0
Wadarta Joe uu bixinayo waa	\$600

Jabitaanka fudud ee Mia

(Booqashada qolka degdega ah ee daryeell bixiye kamid ah shabakada iyo daryeelka dabagalka)

- [Lacagta la jaro](#) ee [gorshahan](#) guud ahaan \$0
- [Lacag bixinta wadaaga ah ee takhasuslaha](#) \$15
- [Lacag bixinta wadaaga ah](#) ee isbitaal (xarun) \$100
- [Lacagta kale ee wadaaga ah](#) (raajada) \$0

Dhacdadan TUSAALAHAN waxaa kamid ah adeegyada sida Daryeelka qolka xaaladaha degdega ah (*kamid yihiin agabka caafimaad*) Baaritaanka cudur (*raajo*) Agabka caafimaadka ee waara (*biraha curyaanka*) Adeegyada baxnaaninta (*daaweynta jir ahaaneed*)

Tusaalaha Wadarta Kharashka	\$2,800
Tusaalahan, Mia wuxuu bixinayaa:	
<i>Kharash wadaagista</i>	
Lacagaha laga jaro	\$0
Lacag bixin wadaag ah	\$200
Caymiska wadaaga ah	\$200
<i>Waxa aan la daboolin</i>	
Xadiidaadaha iyo ka reebitaanada	\$0
Wadarta Mia uu bixinayo waa	\$400

[Qorshahan](#) wuxuu mas'uul ka noqon doontaa kharashyada kale ee TUSAALAHAN adeegyadan la daboolay.

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.	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](#).



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.

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 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 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 –

MONTANA – Medicaid	OREGON – Medicaid iyo CHIP
Websaytka: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Taleefonka: 1-800-694-3084 Iimaylka: HSHIPPProgram@mt.gov	Websaytka: http://healthcare.oregon.gov/Pages/index.aspx Taleefonka: 1-800-699-9075
WASHINGTON – Medicaid	
Websaytka: https://www.hca.wa.gov/ 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
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
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 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	

Kaiser Permanente of Washington		 KAISER PERMANENTE®
Adeegyada Xubinta Cusub	1-888-844-4607	myseiu.be/kp-new-member
Member Services	1-888-901-4636	myseiu.be/kp-member
Adeegyada Caafimaadka Dhimirka	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		
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.