



OPEN ENROLLMENT (MUDDADA DIWAANGELINTA  
SANADLAHA AH EE CEYMISKA CAAFIMAADKA) 2023

# Hagaha Dheefaha Caafimaadka



Evelyn K.  
Daryel bixiye, Des Moines

## Isku diiwaangeli ama wax ka baddel ceymiskaaga caafimaadka Luulyo 1 – Luulyo 20 barta [myseiu.be/oe-so](http://myseiu.be/oe-so).

Haddii aadan rabin inaad wax ka baddel samayso, wax ficiil ah looma baahna.

### Waxa cusub sanadkan - Coverage for Kids (Caymiska Ilmaha!)

U hel isla caymiska caafimaadka iyo ilkaha ee tayada sare leh ee aad haysato, ilmahaaga! Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka) ayaa ah fursadi aad ku darsan lahayd dheeftaan cusub.

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**Wixii Su'aalo ama  
Caawimaada Luuqadda ah:  
Wac 1-877-606-6705**

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

## JADWALKA TUSMADA

Daryeel Bixiyaha Qaaliga Ahoow,

Luulyo 1-20 ayaa ah fursadi aad ku heli lahayd ceymiska daryeelka caafimaad oo tayo sare leh, oo la awoodi karo inta lgu jiro open enrollment (muddada diiwaangelinta sanadlaha ah ee ceymiska caafimaadka).

Daryeel bixiyeyaasha waxay qabtaan shaqo muhiim ah si ay u xaqiijiyaan in dadka aan jecelnahay iyo bulshooyinkeena ay helaan caafimaad iyo badqab. Wuxaan sidoo kale muddan tahay dayeel wanaagsan!

Taasi waa sababta qorshayaasha caymiska ee SEIU 775 Benefits Group loo qaabeeyay iyada oo maskaxda lagu hayo daryeel bixiyeyaasha. Caafimaadka, ilkaha, toosinta Ilkaha, aragga, maqalka, caafimaadka dareenka, dheefaha daawada dhakhtarka uu qoro iyo kuwa kale oo badan ayaa dhamaantood ku jira - qiiamaha jaban ee \$25 bishii ee caymiska laguugu talagalay adiga.

Wuxaan nala wadaagtay sida ay muhiim u tahay in ilmahaaga ay sidoo kale yeeshan caymiska daryeelka caafimaad, waana ku faraxsanahay inaan kula wadaago warka ugu weyn sanadkan — Coverage for Kids (Caymiska Ilmaha)! Coverage for Kids (Caymiska Ilmaha) wuxuu siinayaa carruurtaada isla caymiska wanaagsan ee aad adigu haysato. Ka agoow wax kasta oo ku saabsan dheeftaan bogga 4.

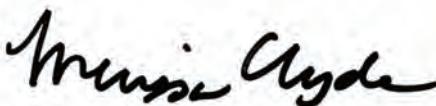
Sanad walbo, waxaan ku dadaalnaa inaan xaqiijino inaan wax ka baddel ku sameeyno caymiskaaga daryeelka caafimaad kuwaas oo faa'iido u ah adiga iyo qoyskaaga.

Isticmaal Hagahan Dheefaha Caafimaadka si aad:

- Si wanaagsan ugu fahamto qorshahaaga ceymiska caafimaad.
- Iskaga diiwaangeliso caymiska daryeelka caafimaadka markii ugu horraysay, ugu darsato ilmaha caymiskaaga hadda jira ama aad wax uga baddesho caymiskaaga ilkhaa.
- Wax badan uga ogaato dheefaha kale ee muhiimka ah ee aad heli karto.

Anigoo ku hadlaya magaca SEIU 775 Benefits Group, waad ku mahadsan tahay inaad dadka kale daryeesho! Waxay inoo tahay sharaf inaad ku siino caymiska daryeelka caafimaadka oo loogu talagalay baahiyaha caafimaadka iyo fayo-qabka ee adiga iyo carruurtaada.

Caafimaad Wanaagsan,

  
Merissa Clyde

Madaxa Sargaalka Fulinta (CEO),  
SEIU 775 Benefits Group



### 3 Caymiska Caafimaad ee Laguugu Talagalay

U hel caymiska caafimaadka iyo ilkaha adiga nafsadaada haddii aad shaqayso 80 saacadood ama ka badan bishi.

### 4 Coverage for Kids (Caymiska Ilmaha)

U hel caymiska caafimaadka iyo ilkaha ilmahaaga haddii aad shaqayso 120 saacadood ama ka badan bishi.

### 5 Sida Loo Helo Coverage for Kids (Caymiska Ilmaha)

Wax badan ka ogoow Caddeynya Qofka Kugu Tiirsan iyo tallaabooyinka kale ee aad u baahan tahay inaad qaado.

### 6 Goorta La Codsado / Wax Ka Baddel La Sameeyo

Fahan goorta aad isku diiwaangelin karto caymis cusub ama aad wax ka baddeli karto caymis horay u jiray.

### 8 Sida La Isku Diiwaangeliyo / Wax Ka Baddel Loo Sameeyo

Eeg tilmaamaha aad iskuugu diiwaangelin karto ama wax kaga baddeli karto caymiskaaga onleen ahaan ama boostada.

### 9 Sida Loo Ilaashado Caymiska

Ogoow sida aad u sii haysan karto caymiska iyo waxa la sameeyo haddii aad lumiso caymiska.

### 10 Dheefaha Kale ee Muhiimka ah

Wax ka ogoow dheefaha kale ee aan kharashka ku fadhiniin ee aad heli karto ee gacan ka gaysan kara tayada noolashadaada.

### 11 Qoddobada Kooban Ee Ceymiska Caafimaadka

Eeg faahfaahinta qorshayaasha iyo sida looga helo faa'iidda ugu badan caymiskaaga.

### 16 Noocyada Caymiska Ilkaha

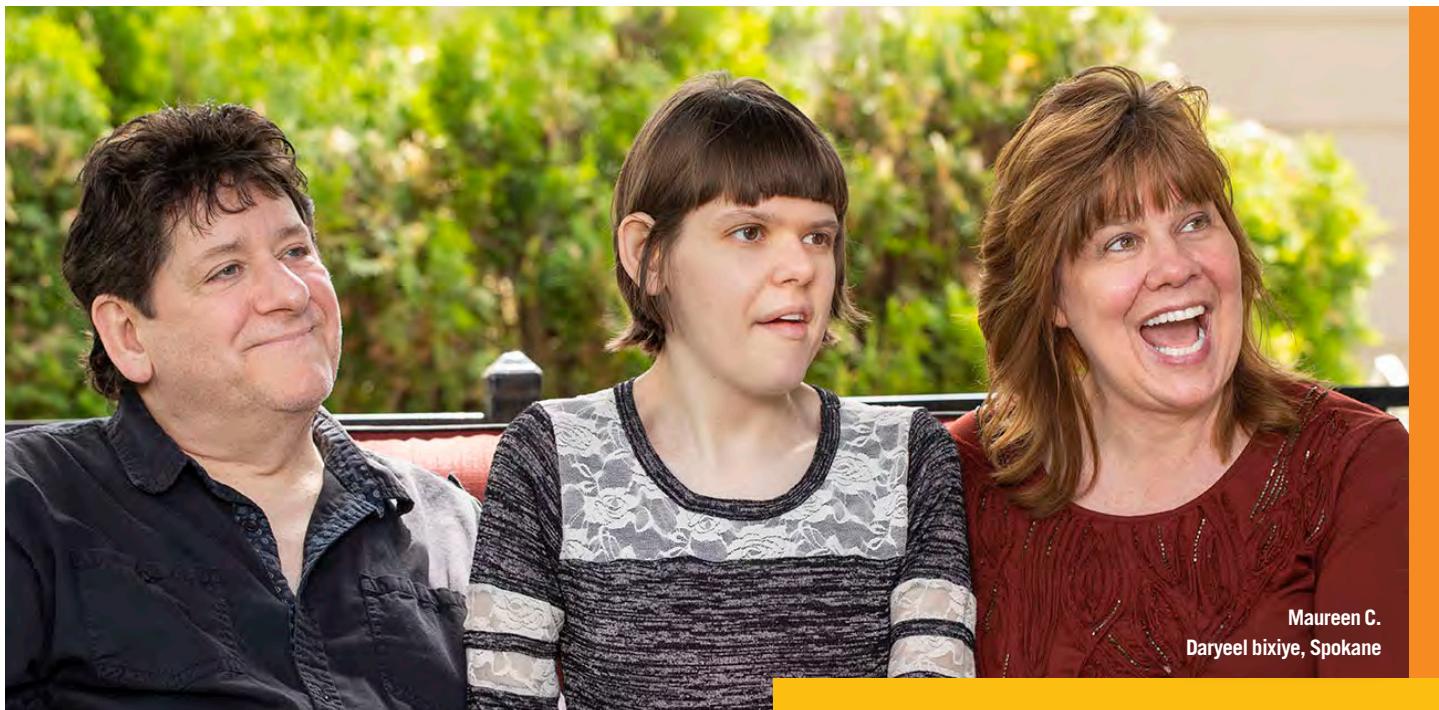
Wax ka ogoow 2-daada nooc ee caymiska ilkaha: Delta Dental iyo Willamette Dental.

### 21 Erayada Guud ee Ceymiska

Baro qeexitaanada qaar ka mid ah erayada guud ee ceymiska oo si wanaagsan u fahan caymiskaaga.

### 22 COBRA

Wax ka ogoow sida COBRA ay u bixiso caymiska daryeelka caafimaad oo sii socda haddii aad lumiso caymiska.



Maureen C.  
Daryeel bixiye, Spokane

# Waxa Cusub Sanadkan!

## Hel Coverage for Kids (Caymiska Ilmaha)

Haddii aad shaqayso 120 saacadood ama ka badan bishi, waxaad ku darsan kartaa caruruutaada (ilaa iyo taariikhdooda dhalashada ee 26<sup>aad</sup>) caymiskaaga!

Mid ka dooro 2-da nooc ee caymiska:

- **Caymiska caafimaadka iyo ilkaha oo dhamaystiran** oo ah kaliya \$100 bishi, dhammaan caruruutaada (waxaad ku daraysaa \$25 caymiskaaga).\*
- **Caymiska Ilkaha kaliya** oo ah kaliya \$10 bishi, dhammaan caruruutaada (waxaad ku daraysaa \$25 caymiskaaga).

Ka ogoo wax badan oo ku saabsan sida loo helo Coverage for Kids (Caymiska Ilmaha) bogga 4 iyo 5.

\*Lacagta aad bil walbo bixinayso (lacag-wadaaga khidmada ceymiska billaha ah) caymiskaaga iyo Coverage for Kids (Caymiska Ilmaha) waa \$125.

## Dheefaha Cusub ee Laguugu Talagalay

Isbaddelada lagu sameeyay caymiskaaga sanadkaan:

- \$0 khidmada adeegga ceymiska ee insuliinta baddelka u ah kuwa kale ee la doorbidayo ama insuliinta shirkadaha gaarka ah ee la doorbidayo.
- Daryeelka baddelka ah ee la kordhiyay (sida daawaynta jir duridda iyo daryeelka u jimcinta) ayaa hadda la dabaraa ilaa iyo 20 booqosho sanad walbo.
- Daryeelka daawaynta dabiiciga ah oo aan xad lahayn.
- Dheefta dhalmo la'aanta oo sare loo qaaday, oo ay ku jirto dheefta farmsiga oo cusub oo loogu talagalay baahiyaha dhalmada.

Ka eeeg waxa kale ee la dabaro Soo Koobidata Qorshaha Ceymiska ee bogga 13.

## Open Enrollment (Muddada Diiwaangelinta Sanadla ah ee Ceymiska Caafimaadka) ee Caymiska Daryeelka Caafimaadka: Luulyo 1-20

**Luulyo 20 ayaa ah taariikhdaada kama dambaysta ah ee aad:**

- ✓ Codsan karto caymis, haddii aad xaq u leedahay oo aadan horay isku diiwaangelin.
- ✓ Wax kaga baddeli karto ceymiskaaga ilkaha, haddii aad diiwaangashan tahay.
- ✓ Heli karto Coverage for Kids (Caymiska Ilmaha)! Ku darso caymiska caafimaadka iyo/ama ilkaha ee caruruutaada, haddii aad shaqayso 120 saacadood ama ka badan bishi.

**Soo gudbi Codsigaaga Dheefaha Caafimaadka oo dhamaystiran marki la gaaro ama ka hor Luulyo 20 onleen ahaan ama boostada.**

**Ka eeg bogga 7-aad wixii faahfaahin ah ee ku saabsan sida loo codsado.**

Wax ka baddelka la sameeyay inta lagu jiray Open Enrollment (Muddada Diiwaangelinta Sanadla ah ee Ceymiska Caafimaadka) wuxuu dhaqangeli doona Agoosto 1, 2023. Wax ficiil ah lagaagama baahna haddii aadan rabin inaad baddesho caymiskaaga hadda jira. Haddii aadan wax ficiil ah samaynin, ma awoodi doontid inaad codsato ama wax ka baddel samayso ilaa iyo laga gaaro Open Enrollment (Muddada Diiwaangelinta Sanadla ah ee Ceymiska Caafimaadka) ee xigta, marka laga reebo inaad yeelato Dhacdo Nololeed Muteysi Leh ma ahane, sida inuu ilmo kuu dhasho ama aad lumiso caymis kale oo daryeelka caafimaad.

**Ma u baahan tahay in lagaa caawiyo codsiga ama ma qabtaa su'aalo?**  
**Wac 1-877-606-6705.**

# Caymiska Laguugu Talagalay

**Ku hel ceymiska  
caafimaadka iyo ilkaha oo  
tayo sare leh kaliya \$25  
bil walbo iyaga oo leh  
dheefaha soo socda:**

Booqashooyinka Dhakhtarka  
Assaasiga oo Bilaash ah

Caafimaadka

Ilkaha

Toosinta Ilkaha

Caafimaadka Dareenka

Aragga

Maqalka

Dhalmo la'aanta

Daryeel Ku Habboon Jinsiga uu  
Qofka Doorto

Daawada Dhakhtarku Qoro

Daryeelka Baddelka ah

Daryeelka U Jimcinta

Ka ogoow wax badan oo ku saabsan Qoddobada  
Kooban Ee Ceymiskaaga Caafimaadka bogga 11.

## Sideen xaq ugu yeeshaa oo ugu sii lahaadaa?

Waxaad xaq u leedahay ceymiska daryeelka caafimaadka ee laga helo SEIU Healthcare NW Health Benefits Trust markaad **shaqaysa 80 saacadood ama ka badan bishi**, 2 bilood oo isku xiga oo aad sii wado inaad shaqaysa 80 saacadood ama ka badan bishi si aad xaq ugu sii lahaato.

## Goormee ayaan codsan karaa?

Waxaad codsan kartaa caymiska mid kasta oo ka mid ah wakhtiyadaan:

- ✓ Inta lagu jiray Open Enrollment (Muddada Diiwaangelinta Sanadlahaa ah ee Ceymiska Caafimaadka), Luulyo 1-20 sanad walbo.
- ✓ Markaad xaq u yeelato caymiska marki ugu koowaad.
- ✓ Haddii aad leedahay "Dhacdo Nololeed Muteysi Leh" sida luminta caymis aad ku heli jirtay adiga oo u marayo xaaS/seey ama caymis bixiye kale. Wax badan ka baro bogga 6.

## Sidee ayaan u codsaa?

Waxaad ku codsan kartaa caymiska:

- Onleen ahaan barta Health: *My Plan* ee barta [myseiu.be/oe-myplan](http://myseiu.be/oe-myplan).
- Adiga oo isticmaalaya Codsiga Dheefaha Caafimaadka oo ku jira xirmadaan.

Tilmaamaha codsiga ayaa laga heli karaa bogga 7.

## Goormee ayuu caymiskayga bilaaban doonaa?

Haddii aad ka soo baxdo shuruudaha xaq u yeelashada oo aad buuxisay Codsiga Dheefaha Caafimaadka inta lagu jiray Open Enrollment (Muddada Diiwaangelinta Sanadlahaa ah ee Ceymiska Caafimaadka), caymiskaaga wuxuu bilaaban doonaa Agosto 1, 2023.

## Sideen u ilaashadaa caymiskayga?

Si aad u ilaashato caymiskaaga waxaa qasab ah inaad:

- ✓ Sii wado inaad shaqaysa 80 saacadood ama ka badan bil walbo.
- ✓ Sii waado inaad bixiso lacagta \$25 ee aad bil walbo bixiso (qaybta lacag-wadaaga khidmada ceymiska billaha ah).

## Maxaa dhacaya haddii aan lumiyo caymiska?

Haddii aad lumiso caymiska, waxaad heli doontaa macluumaad ku saabsan caymiska sii wadida ee laga helo COBRA. Wax badan ka akhri bogga 22. Haddii aad bilowdo inaad markale shaqaysa ugu yaraan 80 saacadood bishi inta lagu jiro 12 bilood gudahooda, caymiskaaga ayaa si toos dib ugu bilaaban doona. Wixii macluumaad dheeraad ah, ka tixraax bogga 9.

# Coverage for Kids

## (Caymiska Ilmaha)

**Waxa Cusub Sanadkan!**  
**Waxaad carruurtaada ku dari**  
**kartaa caymiskaaga (ilaa iyo**  
**dhalashadooda 26aad).**

Coverage for Kids (Caymiska Ilmaha), waxay ku heli karaan ilmahaaga caymiska caafimaadka iyo ilkaha oo ku kacaya \$100 bishi ama caymiska ilkaha kaliya oo ku kacaya \$10 oo kaliya bishi. Ilmahaaga waxay helaayaan dhammaan dheefooyinka wanaagsan ee aad hesho, oo uu ku jiro caafimaadka dareenka.

**Kharash intee dhan ayuu**  
**ku kacaya?**

Haddii aad carruurtaada u diiwaangeliso caafimaadka iyo ilkaha, lacagta aad bil walbo bixinayso waa \$100 bishi, waxaad ku daraysaa \$25 caymiskaaga. Haddii aad carruurtaada u diiwaangeliso ilkaha kaliya, lacagta aad bil walbo bixinayso waa \$10 bishi, waxaad ku daraysaa \$25 caymiskaaga. **Lacagta aad bil walbo bixinayso ee Coverage for Kids (Caymiska Ilmaha) waa isku mid, iyada oo aan loo eegin inta caruur ah oo aad leedahay!**

	Caafimaadka iyo Ilkaha	Ilkaha Kaliya
Adiga Kaliya	\$25	Lama heli karo
Adiga+ 1 cunug	\$125	\$35
Adiga+ 2 ilmood	\$125	\$35
Adiga+ 3+ ilmood	\$125	\$35

**Haddii aad su'aalo qabto**  
**ama aad u baahan tahay**  
**in lagaa caawiyo inaad**  
**codsato Coverage for Kids**  
**(Caymiska Ilmaha), wac**  
**1-877-606-6705.**

### **Sideen Ku Helaa Coverage for Kids (Caymiska Ilmaha)?**

Si aad u hesho Coverage for Kids (Caymiska Ilmaha), waxaa qasab ah inaad shaqayso **120 saacadood ama ka badan bishi** oo aad sii wado inaad shaqayso 120 saacadood ama ka badan bishi si aad u sii haysato.

Haddii aad haddadan shaqayn 120 saacadood ama ka badan balse aad jeceshahay inaad hesho Coverage for Kids (Caymiska Ilmaha), buuxi Codsiga Dheefaha Caafimaadka inta lagu jiro Open Enrollment (Muddada Diiendaangelinta Sanadlahaa ah ee Ceymiska Caafimaadka). Coverage for Kids (Caymiska Ilmaha) wuxuu bilaabmi doono markaad biilowdo inaad shaqayso 120 saacadood ama ka badan bishi.

### **Goormee ayaan codsan karaa?**

Waxaad codsan kartaa Coverage for Kids (Caymiska Ilmaha):

- ✓ Inta lagu jiray Open Enrollment (Muddada Diiendaangelinta Sanadlahaa ah ee Ceymiska Caafimaadka), Luulyo 1-20 sanad walbo.
- ✓ Markaad xaq u yeelato caymiska marki ugu koowaad.
- ✓ Haddii aad leedahay "Dhacdo Nololeed Muteysi Leh" sida inuu ilmo kuu dhasho ama aad ilmo korsanayso. Wax badan ka baro bogga 6.

### **Sidee ayaan u codsaa?**

Waxaad ku codsan kartaa caymiska:

- Onleen ahaan barta Health: *My Plan* ee barta [myseiu.be/oe-myplan](http://myseiu.be/oe-myplan).
- Adiga oo isticmaalaya Codsiga Dheefaha Caafimaadka oo ku jira xirmadaan.

Haddii aad doorato inaad ilmo ku darsato caymiskaaga, waxaad u baahan doontaa inaad soo gudbiso dukumiintiga Cadeynta Qofka Kugu Tiirsan oo caddaynaya xiriirka kaala dhaxeeyo cunug walbo oo aad ku darsato. Tilmaamaha codsiga iyo macluumaad kale oo dheeraad ah oo ku saabsan Cadeynta Qofka Kugu Tiirsan ayaa laga heli karaa bogga 5.

### **Goormee ayuu Coverage for Kids (Caymiska Ilmaha) bilaaban doonaa?**

Haddii aad ka soo baxdo shuruudaha xaq u yeelashada oo aad gudbiso Codsiga Dheefaha Caafimaadka oo dhamaystiran inta lagu jiray Open Enrollment (Muddada Diiendaangelinta Sanadlahaa ah ee Ceymiska Caafimaadka), caymiska wuxuu bilaaban doonaa Agoosto 1, 2023.

### **Sideen u Ilaashadaa Coverage for Kids (Caymiska Ilmaha)?**

Si aad u sii haysato Coverage for Kids (Caymiska Ilmaha) waxaa qasab ah inaad:

- ✓ Sii wado inaad shaqayso 120 saacadood ama ka badan bil walbo.
- ✓ Sii wado inaad bixiso lacagta aad bil walbo ka bixiso (lacag-wadaaga khidmada ceymiska billaha ah) adiga iyo carruurta kugu tiirsan.

### **Maxaa dhacaya haddii aan lumiyo Coverage for Kids (Caymiska Ilmaha)?**

Haddii aad lumiso Coverage for Kids (Caymiska Ilmaha), waxaad heli doontaa macluumaad ku saabsan caymiska sii wadida ee laga helo COBRA. Wax badan ka akhri bogga 22. Haddii aad biilowdo inaad markale shaqayso ugu yaraan 120 saacadood bishi, Coverage for Kids (Caymiska Ilmaha) ayaa si toos dib ugu bilaaban doona. Ilaa iyo inta aad shaqaynayso ugu yaraan 80 saacadood bishi, caymiskaaga shaqsieyed ayaa sii socon doonaa.

# Sida Loo Helo Coverage for Kids (Caymiska Ilmaha)

U hel isla caymiska caafimaadka iyo ilkaha ee tayada sare leh ee aad haysato, ilmahaaga! Haddii aad shaqayso 120 saacadood ama ka badan bishi, waxaad u heli kartaa caymiska caafimaadka iyo/ama ilkaha carruurtaada kugu tiirsan (ilaa iyo taariikhdooda dhalashada ee 26<sup>aad</sup>)!

## Sida Loo Helo Coverage for Kids (Caymiska Ilmaha)

Haddii aad rabi lahayd inaad carruur ku darsato caymiskaaga:

- ✓ Shaquee ugu yaraan 120 saacadood bishi.
- ✓ Buuxi qaybta Coverage for Kids (Caymiska Ilmaha) ee Codsiga Dheefaha Caafimaadka, onleen ahaan ama boostada. Wuxaan u baahan doontaa inaad u doorato nooca caymiska carruurtaada (caafimaadka iyo ilkaha oo ku kacaya \$100 ama ilkaha kaliya oo ku kacaya \$10 bishi).
- ✓ Soo gudbi dukumiintiga Caddeynta Qofka Kugu Tiirsan oo caddaynaya xiriirk kaala dhaxeyyo ilmahaaga(carruurtaada) oo uu la socdo Codsigaaga Dheefaha Caafimaadka oo dhamaystiran.
- ✓ Bixi cadadka lacagta bil'laha ah ee looga baahan yahay nooca caymiska ee aad u dooratay carruurtaada (\$100 ee caymiska caafimaadka iyo ilkaha, ama \$10 caymiska ilkaha kaliya). Tani kuma jirto cadadkaaga qaybta lacag-wadaaga khidmada ceymiska billaha ah ee gaarka ah. Wixii macluumaad dheeraad ah, ka tixraax bogga 4.

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

Waxaad ku dari kartaa carruurta xaga u leh (ilaa iyo taariikhdooda dhalashada ee 26<sup>aad</sup>).

Qaar ka mid ah carruurta kugu tiirsan ee xaqa u leh waa:

- Ilmaha aad dhashay.
- Ilmaha la korsaday.
- Carruurta uu seeygaaga/xaaskaaga dhashay ama carruurta lamaanahaaga qoyska.

Si aad u hesho liiska dhamaystiran ee kuwa xaqa u leh carruurta kugu tiirsan ahaan, booqo [myseiu.be/cfk-so](http://myseiu.be/cfk-so).

## Caddeynta Qofka Kugu Tiirsan

Markaad diiwaangeliso carruurta kugu tiirsan, waxaad u baahan doontaa inaad caddayso xiriirk kaala dhaxeyya iyaga ka hor inta uusan caymiska bilaabaniin. Waa inaad dukumiinti ka soo gudbisaa cunug walbo oo aad diiwaangeliso.

Waxaa lagu taliyya inaad soo gudbiso dukumiintigaaga(yadaada) oo uu la socdo Codsigaaga Dheefaha Caafimaadka oo dhamaystiran. Haddii aadan awoodin inaad sidaas samayso, waa inaad soo gudbisaa dukumiintigaaga(yadaada) Caddeynta Qofka Kugu Tiirsan marki la gaaro ama ka hor **Seteembar 30**. Haddii aad u soo dirto Caddeynta Qofka Kugu Tiirsan si gaar ah, fadlan xaqiji inaad ku soo qorto magacaaga koowaad iyo kan awoowgaa iyo afarta tiro ugu danbeeya ee lambarkaaga Sooshiyaal Sekuuritiga.

## Dukumiintiyada loo aqbalo Caddeynta Qofka Kugu Tiirsan

Qaar ka mid ah dukumiintiyada loo isticmaali karo Caddeynta Qofka Kugu Tiirsan waxaa ka mid ah:

- Nuqulka warqadda dhalashada ee ilmahaaga.
- Nuqulka warqada daryeelka korrinta, wakiilnimada sharchiyeed ama korsashada ee ilmahaaga.
- Nuqulka canshuur celinta federaalka ee ugu danbeeysay oo ay ku qoran yihiin qofka(dadka) kugu tiirsan.

Haddii aad ku darsanayso ilmaha lamaanaha qoyska, waxaad u baahan doontaa inaad buuxiso foom dheeraada ah. Si aad u hesho liiska dhamaystiran ee dukumiintiyada la aqbalo, booqo [myseiu.be/cfk-so](http://myseiu.be/cfk-so). Wuxaad u baahan tahay inaad ka soo gudbiso hal dukumiinti oo ah Caddeynta Qofka Kugu Tiirsan ilmo walbo oo aad diiwaangeliso.

# Goorta La Codsado ama Wax Ka Baddel La Sameeyo

Waxaad codsan kartaa ceymiska daryeelka caafimaad oo tayo sare leh, oo la awoodi karo markaad xaq u yeelato marka ugu koowaad, inta lagu jiro Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka) ama haddii aad leedahay dhacdo nololeed muteysi leh.

## Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Caymiska Caafimaadka): Luulyo 1-20

Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka) waa fursadaada sanadlaha ah ee aad ku codsanayso ama aad wax kaga baddelayso caymiskaaga. Luulyo 20 ayaa ah taariikhdaada kama dambysta ah ee aad:

- Codsan karto caymis, haddii aad xaq u leedahay oo aadan horay isku diiwaangelinin.
- Wax kaga baddeli karto ceymiskaaga ilkaha, haddii aad diiwaangashan tahay.
- Heli karto Coverage for Kids (Caymiska Ilmaha) U hel isla caymiska tayada sare leh ee aad haysato ilmahaaga, haddii aad shaqayso 120 saacadood ama ka badan bishi.

**Codsigaaga Dheefaha Caafimaadka oo dhamaystiran waa in la helo marki la gaadho ama ka hor Luulyo 20 si looga shaqeeyo.** Wax ka baddelka la sameeyay inta lagu jiray Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka) wuxuu dhaqangeli doona Agoosto 1, 2023.

Haddii aadan rabin inaad baddesho caymiskaaga, wax ficiil ah looma baahna. Waa xaa sii heli doontaa isla ceymiska aad hadda hesho! Ma awoodi doontid inaad codsato ama wax ka baddel samayso ilaa iyo laga gaaro Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka) ee xigta, marka laga reebo inaad yeelato Dhacdo Nololeed Muteysi Leh (QLE) ma ahane.

## Muddada Diiwaangelinta Gaarka ah ee Dhacdo Nololeed Muteysi Leh (QLE)

Dhacdo Nololeed Muteysi Leh waa isbaddel ku yimaada xaaladaada noolaleed — sida inuu ilmo kuu dhasho ama aad lumiso caymis kale — taas oo aad xaq ugu yeelan karto inaad hesho Muddada Diiwaangelint Gaarka ah oo 30 maal mood ah, oo kuu oggolaanaysa inaad iska diiwaangeliso caafimaadka wakhti ka baxsan Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka). Muddada 30-ka maal mood waxay bilaabanaysaa wakhtiga ay ku qabsatay dhacdada waana inaad dhamaystirto oo aad gudbiso codsigaaga waqtii xaddidan oo 30 maal mood gudahooda ah.

Dhacdooyinka noolaleed ee aad ku mutaysan karto Muddada Diiwaangelinta Gaarka ah ee QLE:

- Inuu ilmo kuu dhasho ama aad ilmo korsanayso.
- Inaad lumiso caymis kale oo daryeelka caafimaad.
- Inuu furriin kugu dhaco.



Luz C.  
Daryeel bixiye, Kennewick

# Furo akoon aad ku gasho Health: My Plan



Markaad furato akoon aad ku gasho Health: *My Plan*, waxaad si fudud ku codsan kartaa ama wax kaga baddeli kartaa ceymiskaaga. Gal [myseiu.be/oe-myplan](http://myseiu.be/oe-myplan) ama iskaan gareey koodhka QR oo raac tallaabooyinkaan:

## Tallaabada 1: Dooro Register as a New User (Isku Diiwaangeli Adeegsade Cusub ahaan).

Username / Email Address

Password

SIGN IN      REGISTER AS A NEW USER

## Tallaabada 5: Buuxi Magaca Adeegsadaha, Lambar Sireedka iyo Su'aasha Ammaanka.

Username or Email Address:

Confirm Username or Email Address:

Password (at least 8 characters)

Confirm Password:

Secret Question:

Answer:

NEXT      CANCEL

## Tallaabada 2: Geli ID-ga Xubnaha ama Lambarka Social Security (SSN).

Member ID on your health card or SSN

NEXT      CANCEL

## Tallaabada 6: Buuxi macluumaadka xiriirkha oo Save Communication (Keydi Wada-xiriirkha).

\*Ugu yaraan hal taleefon lambar iyo cinwaan iimayl ayaa loo baahan yahay.

Home Phone	Mobile Phone	Work Phone	Extension
------------	--------------	------------	-----------

Preferred Phone Number for Communication:  HOME  MOBILE  WORK

Personal Email Address

Work Email Address

Preferred Email for Communication:  PERSONAL  WORK

Preferred Method of Communication:  
Select-  English

SAVE COMMUNICATION      CONTINUE LATER

## Tallaabada 3: Geli Lambarka Zip-ka iyo Taariiqda Dhalashada.

Member ID or SSN:

Name:

Zip Code:

Date of Birth:

NEXT      CANCEL

## Tallaabada 4: Dib U Eeg oo Aqbal Qodobadda iyo Shuruudaha.

Please read and accept Terms & Conditions.  
CREATE will occasionally update this Privacy Policy as reflect changes in the law or feedback. CREATE encourages you to periodically review this Statement to be informed of how CREATE is protecting your information. Your continued use of this web portal and/or mobile app after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

CONTACT INFORMATION

CREATE welcomes your comments regarding this Statement of Privacy. If you believe that CREATE has not adhered to this Statement, please contact CREATE at [CREATE-Compliance@TDSB.org](mailto:CREATE-Compliance@TDSB.org). We will use commercially reasonable efforts to promptly determine and remedy the problem.

Show Full Screen

I accept Terms & Conditions     I do not accept Terms & Conditions

NEXT      CANCEL

## Tallaabada 7: Save Acknowledgements (Keydi Qiraalada).

create technology

SEIU 775 Benefits Group

YOU MAY RECEIVE ELECTRONIC COMMUNICATIONS FROM US

SAVE ACKNOWLEDGEMENTS      CONTINUE LATER

## Ku soo dejiso app-ka taleefonka MyCreateHealth taleefonkaaga casriga ah si aad si fudud ugu isticmaasho Health: My Plan.

App-ka taleefonka MyCreateHealth waxaa laga heli karaa App Store oo ku jirta iPhone-kaaga, ama Google Play Store oo ku jirta taleefonkaaga Android.



# Sida Loo Codsado ama Wax Ka Baddel Loo Sameeyo

Habka ugu fudud ee wax ka baddel loogu sameeyo ama loogu codsado caymiska adiga naftaada ama carruurtaada waa onleen ahaan inaad isticmaasho Health: *My Plan*.

## Health: *My Plan* [myseiu.be/oe-myplan](http://myseiu.be/oe-myplan)

### Tallaabada 1: Gal oo eeg maclumaadka ceymiskaaga caafimaadka ama isku diiwaangeli ceymis.

Haddii aad xaq u leedahay inaad isdiwaangeliso, waxaad fursad u yeelan doontaa inaad gujiso **Start Enrollment (Bilow Diiwaangelinta)**.



### Tallaabada 2: Dulmar iska diiwangelinta Health: *My Plan*.

- Door Lo-shaqeeyaha Guriga. Lo-shaqeeyahaaga Guriga ayaa ka jaran doona qayptaada lacag-wadaaga khidmada ceymiska billaha ah mushaharkaaga. Haddii aad leedahay wax ka badan hal loo-shaqeeye, Lo-shaqeeyahaaga Guriga ayaa laga dhigi doonaa si toos ah loo-shaqeeyaha aad la shaqayso saacadaha ugu badan. Wuxaan baddeli kartaa Lo-shaqeeyahaaga Guriga adiga oo wacaya 1-877-606-6705.
- Waxaad arki doontaa maclumaadka xaq u yeelashada ee dheef walbo.

### Tallaabada 3: Wax ka baddel doorbiditaanadaada, sida:

- Xaqiji doorbiditaanadaada wada-xiriirka - telefoonka, iimaylka ama boostada.
- Magacow luuqada aad doorbideyso.
- Ku dar maclumaadka carruurtaada (haddii ay haboon tahay).

### Tallaabada 4: Iskudiwaangeli ama wax ka baddel ceymiskaaga caafimaad.

- Qorshaha ceymiska caafimaad: Qorshahaaga ceymiska wuxuu ku saleysan yahay lambarka zip-kaaga.
- Qorshaha ceymiska ilkaha: Isla bardhig ceymisyada oo mid ka dooro noocyada ceymiska ilkaha ee la heli karo.
- Ku dar ilmo ama carruur caymiskaaga (haddii ay haboon tahay).

### Tallaabada 5: Dib u eeg xulashooyinkaaga.

### Tallaabada 6: Ku saxiix magacaaga adiga oo isticmaalaya muuskaaga ama shaashada taleefonka si aad u dhameystirto isdiwaangelinta.

### Tallaabada 7: Caddee xiriirka kaala dhaxeeya carruurta aad ku dartay caymiska.

- Wax badan ka baro bogga 5.

## Eeg oo Wax Ka Baddel Qorshaha Ceymiskaaga

### Tallaabada 1: Gal Health: *My Plan* si aad u eegto ama wax uga baddesho ceymiskaaga.

### Tallaabada 2: Iisticmaal sawir calaamadeedka safka ee ku yaala dhinaca bidix ee kore si:

- Aad u hesho Soo Koobida Ceymiskaaga.
- Aad u eegto maclumaadka xaq yeelashadaada iyo dheeftaada.
- Aad u soo gudbiso Dhacdo Nololeed Xaq-u-yeelasho Leh (haddii ay haboon tahay).
- Aad u eegto saacadahaaga shaqada.
- Aad u sameyo lacag bixinta shaqsiyadeed iyo wax kale oo badan!

## Su'aalo miyaad qabtaa?

**1-877-606-6705**

Ismiin-Jimce, 8 a.m. to 6 p.m.  
Pacific time

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



**Si aad u Codsato  
ama Wax Ka Baddel  
u Samayso adiga oo  
Iisticmaalaya Boostada  
ama Fakis:**

Ku dir boostada ama fakis codsigaaga oo dhamaystiran (oo ay la socdaan dukumiintiyadaada Cadeyntha Qofka Kugu Tiirsan haddii ay haboon tahay) cinwaanka ama lambarka fakiska ee ku qoran Codsiga Dheefaha Caafimaadka. Khidmada boostada Mareykanka ayaa la iska rabaa. Codsigaaga waa in la helo marki la gaadho ama ka hor Luulyo 20 si looga shaqeeyo.

# Sida Loo Ilashado Caymiska

Markaad caymis leedahay, waa inaad sii wado inaad shaqayso saacadaha loo baahan yahay bil walbo oo aad ku bixiso lacagta aad bil walbo bixiso (qaybta lacag-wadaaga khidmada ceymiska billaha ah) wakhtiga saxda ah si uu kuugu sii socdo caymiska caafimaad. Waxaa muhiim ah inaad u soo gudbiso saacadaha shaqada wakhtiga saxada ah loo-shaqeyahaaga si aad uga fogaato inaad lumiso caymiska, ama Coverage for Kids (Caymiska Ilmaha).

## Si aad u sii heysato ceymiskaaga:

- ✓ Shaqee 80 saacadood ama ka badan bil walbo.
- ✓ Ku soo gudbi saacadaha shaqada 60 maal mood gudahooda ka dib bisha aad shaqaysay.
- ✓ Bixi lacagta aad bil walbo bixiso ee \$25.

## Si aad u sii heysato Coverage for Kids (Caymiska Ilmaha):

- ✓ Shaqee 120 saacadood ama ka badan bil walbo.
- ✓ Ku soo gudbi saacadaha shaqada 60 maal mood gudahooda ka dib bisha aad shaqaysay.
- ✓ Bixi lacagta aad bil walbo ka bixiso adiga iyo carruurta kugu tiirsan oo dhamaystiran.

Haddii aad shaqayso wax ka yar 120 saacadood balse ugu yaraan 80 saacadood (80 – 119 bishi, caymiskaaga wuu sii socon donaa, balse Coverage for Kids (Caymiska Ilmaha) ayaa dhamaan doona.

## Saacadaha aad shaqayso: sida iyo goorta caymiska la saamaynayo.

Saacadaha aad shaqayso Bisha 1 waxay saameeyaan caymiska Bisha 3. Tusaale ahaan, saacadaha aad shaqayso Janaayo waxay saameynayaan caymiska Maarsa. Haddii aad lumiso caymiska inaad shaqayn saacado kugu filan aawadeed, caymiskaaga ayaa si toos dib ugu bilaaban doona markaad bilowdo inaad shaqayso saacadaha loo baahan yahay.

Saacadaha la shaqeyay:	Jan	Feb	Maarso	Abril	Maajo	Juun	Luulyo	Agosto	Set	Okt	Nof	Dis
Waxay caymis leeyihiin:	Maarso	Abril	Maajo	Juun	Luulyo	Agosto	Set	Okt	Nof	Dis	Jan	Feb

## Maadaama caymiskaaga daryeelka caafimaad iyo Coverage for Kids (Caymiska Ilmaha) ay leeyihiin tirada saacadaha shaqada ee la is faro oo kala duwan, waxaad wayni kartaa Coverage for Kids (Caymiska Ilmaha) walina waxaad sii haysan kartaa caymiskaaga daryeelka caafimaad.

Tusaale ahaan: haddii aad shaqayso wax ka badan 80 balse ka yar 120 saacadood bisha 1, Coverage for Kids (Caymiska Ilmaha) ayaa dhamaan doona bisha 3 balse adiga waad sii lahaan doontaa caymiska.

BISHA 1	BISHA 2	BISHA 3	BISHA 4
Waxaad shaqaysay inta u dhaxaysa 80 iyo 119 saacadood.	Waxaad shaqaysay 120 saacadood ama ka badan.	Iyada oo ku salaysan saacadaha aad ka shaqaysay bisha 1, Coverage for Kids (Caymiska Ilmaha) ayaa dhacaya balse adiga waad sii lahaan doontaa caymiska.	Iyada oo ku salaysan saacadaha aad ka shaqaysay bisha 2, Coverage for Kids (Caymiska Ilmaha) ayaa dib loo soo celin doonaa.

**OGOW:** Haddii caymiska uu hakad kaa galoo 12 bilood ama ka badan, waa inaad dib u codsato caymiska daryeelka caafimaad.

Waxaad sidoo kale xaq u yeelan kartaa COBRA, caymiska daryeelka caafimaad ee ay helaan dadka lumiya caymiskooda. Ka eeg bogga 22-aad wixii macluumaad dheeraad ah.

## Ma u baahan tahay saacado shaqo oo dheerad ah?

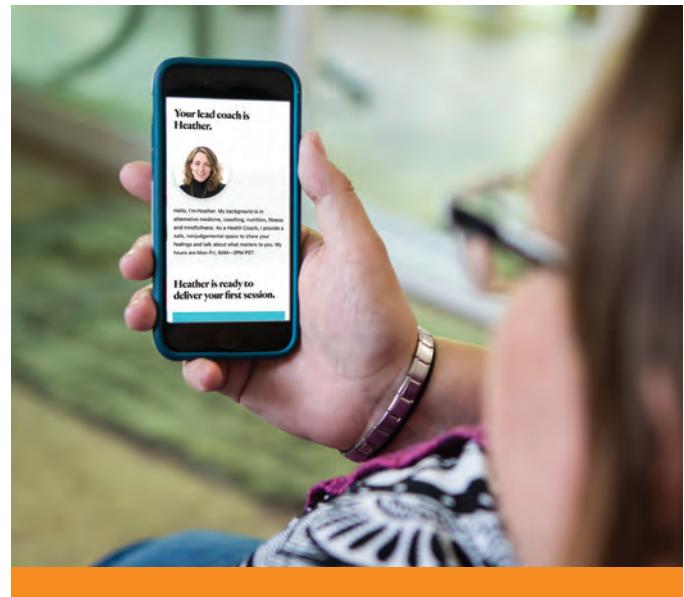
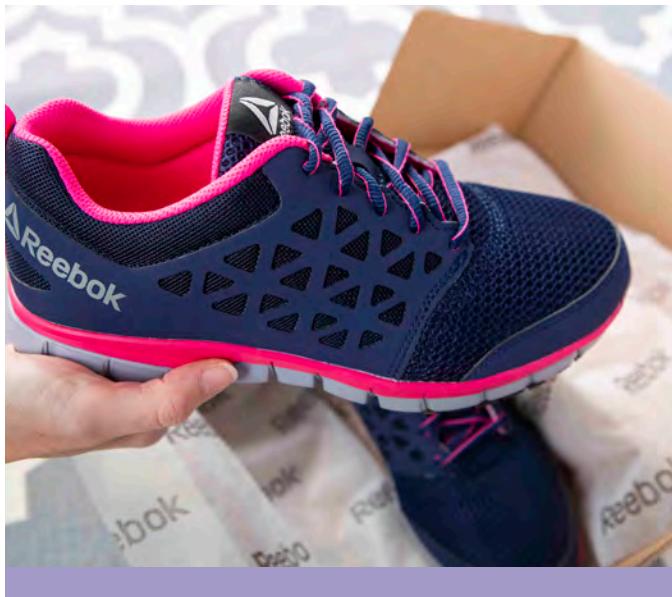
Haddii ay kaa dhinaadaan saacado yar, waxaad awoodi kartaa inaad isticmaasho wakhtiga fasaxa lacagta leh (PTO) ama saacadaha tabbabarka ee shaqada leh si aad u buuxiso saacadaha lagaaga baahan yahay.



Haddii aad tahay Adeeg Bixiye Shaqsiyadeed (IP) oo aad u baahan tahay inaad saacado dheeraad ah ka hesho macmiil kale si aad u sii haysato caymiska, tijaabi Carina, websaydhka shaqa ku beegida oo bilaash ah oo kaa caawin kara inaad hesho macaamiil dheeraad ah. Eeg [myseiu.be/oe-carina](http://myseiu.be/oe-carina) si aad u hesho xog dheeraad ah.

# Dheefaha Kale ee Muhiimka ah

Waxaad heli kartaa dheefo dheeraad ah oo bilaash kuu ah, oo loo qaabeeyay inay kaa caawiyaan inaad caafimaad-qab ahaato, walbahaarka kaa yaraado, aad badqab ku hesho goobta shaqada iyo inay sare u qaadaan tayada noolashaada. Waxaad heli kartaa dheefahan xitaa haddii aadan caymiska daryeelka caafimaad ka haysanin SEIU Healthcare NW Health Benefits Trust (sharciyada xaq u yeelashada shaqaynaya).



## Caregiver KICKS™

### Kabo Bilaash ah oo Loogu Talagalay

#### Daryeel Bixiyeyaasha

Hel kabaha Caregiver Kicks oo bilaash ah, oo simbirixada reeba, sanad walbo! Haddii ay yihiin kabaha hoosta alwaaxa ka ah, kabo isboorti, kabo buud kor u dheer ama kabo siman, Caregiver Kicks:

- Waa kuwo raaxa leh.
- Waxay kugu ilaalinayaan shaqada.
- Waaxay yarayn karaan xanuunka cagaha iyo dhabarka.

Intaas waxaa dheer waxaa lagu heli karo 70 nooc ka badan, oo ay soo saareen shirkado caan ah sida Reebok iyo Skechers.

Si aad xaq ugu yeelato, waa inaad shaqeyso 80 saacadood bishi, 2 bilood oo isku xiga.

## ginger

### App-ka Caafimaadka Dareenka

Haddii aad dareemayo murugo ama culays badan tijaabi Ginger, app-ka taleefonka casriga ah ee loogu talagalay caafimaadka dareenkaaga. Markaad isticmaasho Ginger, waxaad kula sheekaysan kartaa macalinka fariin qoraal ammaan ah 24/7. Xubnaha qoyskaaga ee ka wayn da'da 18 ayaa sidoo kale ku heli kara Ginger si bilaasha ah.

Haddii aad caymiska daryeelka caafimaad ka haysato SEIU Healthcare NW Health Benefits Trust, waxaad sidoo kale heli kartaa booqashooyinka fogaan-aragga oo ammaan ah oo qarsoodi ah oo aad la yeelato dhakhtar aqoonsi leh.

Si aad xaq ugu yeelato Ginger, waa inaad shaqayso ugu yaraan hal saac bishi.



Wax badan wka ogoow  
Caregiver Kicks:  
[myseiu.be/oe-kicks](http://myseiu.be/oe-kicks)



Wax badan ka ogoow Ginger:  
[myseiu.be/oe-ginger](http://myseiu.be/oe-ginger)

# Qoddobada Kooban Ee Ceymiska Caafimaadka

Aetna waa qorshaha caymis  
caafimaad oo aad heli karto, iyada  
oo ku saleysan lambarka zip-kaaga.



# aetna<sup>SM</sup>

Caymiskaaga daryeelka caafimaad wuxuu bixiyaa qaabab badan oo daryeel iyo taageero loogu helo caafimaadkaaga iyo bad-qabkaaga— iyada oo leh helitaanka barnaamijyo, dhigaalo iyo qiimo-dhimisyo si aad kor ugu qaado noloshaada oo aad u yeelato qaab noolaleed caafimaad leh.

Marki lagu diiwaangeliyo, Aetna ayaa boostada kuugu soo diri doonta kaarka Aqoonsiga Xubinta. Kaarkan waxaa ku qoran macluumaad muhiim ah oo aad u baahan doonto marwalbo oo aad daryeel lagu siinayo. Waxaad sidoo kale u isticmaali doontaa kaarkaaga Aqoonsiga Xubinta inaad ku furato akoonka Aetna onlee ahaan. Haddii aadan helin kaarkaaga wac **855-736-9469**.

La xiriir daryeelkaaga adiga oo akoon ka furanayo websaydhka xubinta Aetna ee barta [MyAetnaWebsite.com](#), ama isticmaal app-ka taleefonka casriga ah ee Aetna Health si aad u isticmaasho dheefahaaga.



## Kula Kulan Dhakhtarkaaga Bilaash

Caymiskaaga Aetna ma lahan khidmada adeegga ceymiska markaad la kulanto dhakhtarkaaga daryeelka assaasiga ah (sidoo kale loo yaqaano adeeg bixiyaha daryeelka aasaasiga ah, ama PCP). Waxaad ula kulmi kartaa PCP-gaaga hubinta fayoqabka, markaad xanuunsato. Way fududahay inaad PCP ka hesho barta [myseiu.be/oe-doctor](#).

Ceymiskaaga, waxaad sidoo kale ku heli kartaa daryeel haboon oo tayo sare leh onleen ahaan ama wicitaanka taleefonka. Tani waxaa ku jiro booqashooyinka taleefonka ama muuqaalka iyo talada telefoonka 24/7.

## Dheefaha Caafimaadka Dareenka

Caafimaadka dareenkaaga wuxuu muhiim u yahay si la mid ah caafimaadkaaga jireed. Caymiska Aetna waxaa ku jira taageero xirfadle 24/7, la-talinta la xaadiro ama fogaan-aragga, iyo dhigaalo onleen ah oo waxtar leh, iyo sidoo kale:

- **The Aetna AbleTo Support Program (Barnaamijka Taageerada ee AbleTo ee Aetna).** Hel caawin dhab ah oo ku habboon jadwalkaaga oo leh barnaamij talo-siin iyo tabbarid ah, oo 8-toddobaad socdo laguna bixiyo taleefonka/muqaal. Wac **855-736-9469** si aad wax badan u ogaato.
- **Barnaamijka Maaratna Xaalada Caafimaadka Dabeecadda ee Aetna.** Inta lagu jiro barnaamijkan qarsoodiga ah, ka garab shaqee kooxdaada daryeelka si aad u hesho baaraitan hore iyo daryeelka iyo taageerada aad u baahan tahay.



## Dheefaha Maqalka ee Aan Lahayn Khidmada Adeegga Ceymiska!

Iyada oo loo marayo ceymiska maqalka EPIC, waxaad u heli kartaa dhug kasta qalabka maqalka oo ku kacaya ilaa iyo \$1,200 oo aan lahayn khidmada adeegga ceymiska iyo sidoo kale booqashooyinka qof ahaanta loo xaadiro ama onleenka ah. Ka bilow barta [myseiu.be/epic](#).



Sean B.  
Daryeel bixiye, Seattle

## Ku baqso lacag kuwan baddelka u ah inaad isticmaasho gurmadka degdeggaa ah.

Haddii aad u baahan tahay daryeel degdeg ah, raadi xarunta daryeelka degdeggaa ee kuugu dhaw ama ballan isla maalintaas ah ka qabso dhakhtarkaaga. Waxaa kuu baaqan kara lacag ilaa iyo \$200 ah.

**Daryeelka degdeggaa ah lamid ma ahan daryeelka gurmadka degdeggaa ah.** Haddii aad la dhibaatooneyo xaalad naf-gooyo ah, sida wadna istaaga ama qabsinka, waa inaad aado qolka gurmadka degdeggaa ah. Haddii aad yeelato dhaawcyo jireed oo fudud, sida anqaw murgacday, booqo xarunta daryeelka degdeggaa ah.

<b>Dhakhtarka Aassaasiga ah / Booqashooyinka Onleenka ah</b>	<b>Bilaash*</b>
<b>Daryeelka Degdeggaa ah</b>	<b>\$15 Khidmadaha adegga ceymiska</b>
<b>Booqashada Qolka Gurmadka Degdeggaa ah</b>	<b>\$200 Khidmadaha adegga ceymiska</b>

\*Booqashooyinka dhaktarka daryeelkaaga assaasiga ah ma lahan khidmada adeegga ceymiska, sikastaba ha ahaatee haddii dhakhtarkaaga uu amro baaritaano ama shaqo shaybaar, waxaad bixin kartaa khidmada adeegga ceymiska ee adeegyadaas.

## Dheefahaaga Daawada Dhakhtarka Uu Qoro

Aetna waxay u isticmaashaa Shabakada Farmasiyada Tafaariiqda ee Aetna dheefahaaga daawada dhakhtarka uu qoro. Shabakada waxaa ku jira 75,000 farmasiyaal wadanka oo dhan. Waxaa muhiim ah inaad la tagto farmsiga Kaarkaaga Aqoonsiga si aad u isticmaasho dheefahaaga. Wuxaan boostada ku heli doontaa kaarka Sav-Rx oo gaar ah.

Akoon ka furo bogga intarnetka ee Sav-Rx si aad awood buuxda ugu yeelato isticmaalka iyo xakamaynta farmasigaaga. Booqo **savrx.com** si aad u bilowdo. Haddii aad qabtid wax su'aalo ah, kala xiriir Sav-Rx lambarka **800-228-3108**.

<b>Khidmada Adeegga Ceymiska ee Rx (Bixiyaha u Shaqeeya Shirkada Ceymiska)</b>	<b>Farmasi Daawo Ilaa iyo 30 Maalmood La Qaato</b>	<b>Ku libsashada Boostada Daawo Ilaa iyo 90 Maalmood La Qaato</b>
Daawooyinka Ka Hortagga Uurka ee Baddelka u ah Kuwa Kale*	\$0	\$0
Daawooyinka Lagu Qiimeeyo Waxtarkooda**	\$4	\$8
Daawooyinka Beddelka u Noqda Daawo Kale	\$8	\$16
Daawada shirkada gaarka ah ee la doorbidayo	\$25	\$50
Daawooyinka baddelka u ah kuwa kale iyo daawooyinka shirkadaha gaarka ah ee aan la doorbideyn	\$50	\$100

\*Haddii aad u shaqeypo hay'ad diimeed, ceymiskaaga caafimaadka waxaa ka reeban ceyminta ka hortagga uruka, sida lagu oggolaaday ee ku xusan ka reebitaanka diimeed ee Affordable Care Act (Sharciga Daryeelka Caafimaad ee La Awoodi Karo). Sikastaba, waxaad midan si bilaash ah kaga heleysaa (adiga oo walibana wax ficiil ah sameynin) Sav-Rx, inta aad ka diiwaangashan tahay ceymid caafimaad.

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



**Wax badan ka ogoow  
ceymiskaaga barta  
[myseiu.be/oe-so](http://myseiu.be/oe-so)**

Kani waa soo koobid kooban oo ku saabsan dheefooyinka. KANI MA AHAN HESIIS 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 qirma 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. Sida waafaqsan Patient Protection and Affordable Care Act of 2010 (Sharciga Ilaalinta Bukaanka iyo Daryeelka Caafimaad ee La Awoodi Karo ee 2010): Carrurta kugu tiirsan aaya qaax u leh in laga diiwaangeliyo caymiskan ilaa dhalashadooda 26<sup>aad</sup>.

Dheefaha	Bixiyeyasha Shirkada Ceymiska ee La Doorbidayo	Bixiyeyasha 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 bixinaysaa 20% oo ka mid ah Lacagta Ceymiska Ugu Badan.
Xadka lacagta jaabka laga bixiyo	<b>Xadka lacagta jaabka laga bixiyo ee caafimaadka:</b> Shaqsi: \$800 qoys: \$1,600 <b>Xadka lacagta jaabka laga bixiyo ee daawooyinka dhakhtarka uu qoro:</b> Shaqsi: \$400 qoys: \$800 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.	Lala wadaagay bixiyaha u shaqeeya shirkada ceymiska
Muddada sugitaanka xaalad horay u sii jirtay (PEC)	PEC ma jiro	La mid ah bixiyeyasha shirkada ceymiska ee la doorbidayo
Qiimaha ugu badan inta aad nooshayah	Aan xadidinayn	La mid ah bixiyeyasha 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 intarnetka 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
Adeegyada isbitaalka	<b>Adeegyada bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba. <b>Qalliiinka bukaan socodka:</b> \$50 khidmada adeegga ceymiska	<b>Adeegyada 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>Qalliiinka bukaan socodka:</b> \$50 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Daawooyinka dhakhtarka uu qoro (daawooyinka qaarkood ee la isku duro waxaa lagu dabari karaa adeegyada Bukaan Socodka)	Daawooyinka lagu qiimeeyo waxtarkooda/Daawooyinka baddelka u ah kuwa kale ee la doorbidayo (tier 1)/daawooyinka shirkadaha gaarka ah ee la doorbidayo (tier 2)/shirkadaha aan la doorbideynin (Tier 3) \$4/\$8/\$25/\$50 khidmada adeegga ceymiska Insulin: 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	Daawooyinka baddelka u ah kuwa kale ee la doorbidayo/daawooyinka shirkadaha gaarka ah ee la doorbidayo/la doorbideynin \$13/\$30/\$55 khidmada adeegga ceymiska Insulin: 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
Ku iiwashada boostada ee daawada dhakhtarka uu qoro	2x kharash qeybsiga daawo qoraalka dhakhtarka ee daawada 90-ka maalmood la qaato	Aan ceymis lahayn
Daawaynta jir duridda ah	20 boqosho halki mudda sanadeedba \$0 khidmada adeegga ceymiska	Lala wadaago xadka booqashada bixiyeyasha shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada ambalaaska	Ceymiska wuxuu bixinayaa 80%, waxaad bixinaysaa 20%	La mid ah dheefta bixiyeyasha shirkada ceymiska ee la doorbidayo
Balwada maandooriyaha	<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

Dheefaha	Bixiyeyasha Shirkada Ceymiska ee La Doorbidayo	Bixiyeyasha Shirkada Ceymiska ee Aan La Doorbidaynin
<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 qallinka naasaha ka gadaal 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 50%	Waxaa la dabbaray 50%, lacag jarista ayaa la isku sameeyaa
<b>Saadka sonkoworga</b>	Insuliin, cirkbado, sirinjeero iyo mindi dalooliso ah-eeg daawooyinka dhakhtarka uu qoro. Bamka insulin-ta 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 leeyihii oo ay xadidaada dheefta leeyihii, saadka sonkoworga xadidaadahan ma qaban karaan.	Insuliin, cirkbado, sirinjeero iyo mindi dalooliso ah-eeg daawooyinka dhakhtarka uu qoro. Bamka insulin-ta laga qaato ee bannaanka yaalo, mashiinta cabirta sonkorta dhiiga, alaabaha iyo saadka. Marka aaladaha, qalabka iyo saadka ama daawada dhakhtarku qoro ay ceymis leeyihii oo ay xadidaada dheefta leeyihii, saadka sonkoworga xadidaadahan ma qaban karaan.
<b>Adeegyada sheybarka 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 qaadaya
<b>Adeegyada gargaarka degdeega ah (khidmada adeegga ceymiska waa la iska dhaafayaa haddii la seexiyo)</b>	\$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 qaadaya
<b>Qalabka maqal-kaaliyaha</b>	Lagu dabaro dheef gaar ah: Ceymiska maqalka EPIC. Ma lahan khidmada adeegga ceymiska, ilaa iyo \$1,200 hashi dhagba 3 sano oo kasta oo laga bixinayo kharashka maqal-kaaliyaha. Wax badan ka baro barta myseiu.be/epic	Lagu dabaro dheef gaar ah: Ceymiska maqalka EPIC. Ma lahan khidmada adeegga ceymiska, ilaa iyo \$1,200 hashi 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 bixiyeyasha shirkada ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadaya
<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 qaadaya
<b>Adeegyada dhalmo la'aanta</b>	Adeegyada caafimaadka iyo qallinka ee lagu daaweyyo madhalaysnimada iyo dhalmo la'aata iyo dhammaan adeegyada la xiriira, oo ay ku jiraan bacriminta shahwada ee macmalka ah, bacriminta ilmaha banaanka lagu koriyo iyo cudur daaweynta ayaa ceymis leh iyada oo ku xiran kharash qeybsiga adeegyada bukaan socodka ee habboon, oo ku xadidan \$50,000 qiimaha ugu badan inta aad nooshayah.  Daawooyinka dhalmada waxaa lagu dabaraa iyada oo ku xiran lacag jarista iyo 20% haraaga lacag jarista kadib ee ceymiska, oo ku xadidan qiimaha ugu badan inta aad nooshayah oo ah \$35,000	Aan ceymis lahayn
<b>Daawaynta daliiga loo adeegsado</b>	Ceymis leh ilaa iyo 20 booqasho halki mudda sanadeedba iyada oo uusan jirin oggeysiis 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 qaadaya
<b>Adeegyada duugista</b>	\$15 khidmada adeegga ceymiska (20 booqasho halki mudda sanadeedba)	Lala wadaago xadka booqashada bixiyeyasha shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadaya
<b>Adeegyada Dhalmada</b>	<b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiba ilaa iyo 5 maalmoood halki isbitaal dhigisba <b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska. Daryeelka joogtada ah oo aan ku xirnayn khidmada adeegga ceymiska adeegyada bukaan socodka.	<b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiba ilaa iyo 5 maalmoood halki isbitaal dhigisba, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadaya <b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadaya
<b>Caafimaadka Dhimirka</b>	<b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiba ilaa iyo 5 maalmoood halki isbitaal dhigisba <b>Bukaan socodka:</b> \$0 khidmada adeegga ceymiska	<b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiba ilaa iyo 5 maalmoood halki isbitaal dhigisba, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadaya <b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadaya
<b>Daawaynta dabiiciga ah</b>	\$0 khidmada adeegga ceymiska. Booqashooyin aan xadidnayn sanad walba	Lala wadaago xadka booqashada bixiyeyasha shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadaya

Dheefaha	Bixiyeyasha Shirkada Ceymiska ee La Doorbidayo	Bixiyeyasha Shirkada Ceymiska ee Aan La Doorbidaynin
Adeegyada Ilmaha Markaa Dhashay	<p><b>Isbitaal joogista hore:</b> Eeg Adeegyada Isbitaalka: Booqashooyinka xafiiska: Eeg Adeegyada Bukaan Socodka: Daryeelka fayo-qabka joogtada ah: Eeg Daryeelka kahortagga. Kharash wadaag walba oo ku aadan adeegyada ilmaha markaa dhashay waa ka gaar midka hooyada.</p>	<p><b>Isbitaal joogista hore:</b> Eeg Adeegyada Isbitaalka: Booqashooyinka xafiiska: Eeg Adeegyada Bukaan Socodka: Daryeelka fayo-qabka joogtada ah: Eeg Daryeelka kahortagga. Kharash wadaag walba oo ku aadan adeegyada ilmaha markaa dhashay waa ka gaar midka hooyada.</p>
Qalliiinka cayilka saa'idka ah la xiriyo (cilmii seyniska cayilka)	Ceymiska ku leh kharash qeybi marka shuruudaha caafimaadka la buuxiyo	Aan ceymis lahayn
Xubno baddelida	<p>Aan xadidinayn, ma lahan muddo sugitaan</p> <p><b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba</p> <p><b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska</p>	Aan ceymis lahayn
Daryeelka kahortaga ah (Hubinta fayo-qabka jireed, tallaalaad, baaritaanka kansarka makaanka haweenka, raajada naasaha)	<p>Waxaa loo dabaraa si dhameystiran</p> <p>Adeegyada daryeelka kahortaga ah ee haweenka (oo ay ku jiraan dawooyinka kahortagga uurka iyo aaladaha iyo jeermis-dilista) waxay ku xiran yihiin kharash qeybsiga Daryeelka kahortaga ah iyo dheefta ugu badan ee habboon.</p> <p>Raajada naasaha joogtada ah: Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa</p>	<p>Adeegyada daryeelka kahortaga ah ee haweenka (oo ay ku jiraan dawooyinka kahortagga uurka iyo aaladaha iyo jeermis-dilista) waxay ku xiran yihiin kharash qeybsiga Daryeelka kahortaga ah iyo dheefta ugu badan ee habboon.</p> <p>Raajada naasaha joogtada ah: Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa</p>
Adeegyada baxnaaninta (Booqashooyinka baxnaaninta waa isku geyn booqashooyin daawayn halki mudda sanadeedba)	<p><b>Bukaan jiifka:</b> 60 maalmood halki mudda sanadeedba. Adeegyada cudur ogaanshaha caafimaadka dhimirka waxaa lagu dabaraa xadidaat la'aan. \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba</p> <p><b>Bukaan socodka:</b> 60 booqashooyin halki mudda sanadeedba. Adeegyada cudur ogaanshaha caafimaadka dhimirka waxaa lagu dabaraa xadidaat la'aan. \$15 khidmada adeegga ceymiska</p>	<p><b>Bukaan jiifka:</b> Xadidaada maalmaha lala wadaago xadidaada dheefta bixiyeyasha 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</p> <p><b>Bukaan socodka:</b> Xadidaada booqashooyinka lala wadaago xadidaada dheefta bixiyeyasha shirkada ceymiska ee la doorbidayo. \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa</p>
Xarunta dadka lagu xanaaneeyo	Ceymis dhameystiran leh ilaa iyo 60 maalmood halki mudda sanadeedba	<p>Xadidaada maalmaha lala wadaago dheefta bixiyeyasha shirkada ceymiska ee la doorbidayo, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa.</p>
Jeermis Nadiifinta (qalliiinka xininyaha, qalliiinka xubinta taranka haweenka)	<p><b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba</p> <p><b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska</p> <p>Qalliiinka dhalma joojinta haweenka joogtada ah waxaa loo dabaraa si dhameystiran.</p>	<p><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</p> <p><b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa</p> <p>Qalliiinka dhalma joojinta haweenka joogtada ah waxaa lagu dabaraa iyada oo ku xiran kharash wadaaga Daryeelka Kahortaga ah iyo dheefta ugu badan ee habboon.</p>
Kala Baxa Qanjaha Adeegyada (TMJ)	<p><b>Bukaan jiifka:</b> \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba</p> <p><b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska</p>	<p><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</p> <p><b>Bukaan socodka:</b> \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa</p>
La-talinta barnaamijka joojinta tubaakada	Barnaamijka Quit for Life - waxaa loo dabaraa si dhameystiran	Kharash wadaaga habboon ayaa la iska rabaa
Daryeelka araga ee joogtada ah (1 booqasho 12 bilood oo kasta)	\$15 khidmada adeegga ceymiska	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Qalabka araga (Muraayadaha, oo ay ka mid yihiin dhalooyinka isha la saaro iyo fareemka oookiyaalaha)	Xubnayaasha ka yar 19 jir: 1 joog oo fareemyo iyo muraayado ah sanadkiiba ama dhalooyinka isha la saaro oo lagu dabarayo 50% lacagaha haraaga lacag jarista kadib Xubnayaasha 19 jirka ah iyo ka wayn: \$300 12-ki biloodba	Lala wadaagayo dheefta bixiyeyasha shirkada ceymiska ee la doorbidayo

# Noocyada Qorshaha Ceymiska Ilkaha

**Noocaaga ceymiska ilkaha wuxuu ka mid yahay lacagta \$25 ee aad bil walbo bixiso (qaybta lacag-wadaaga khidmada ceymiska billaha ah).**

Firi shaxda hoose si aad iskula barbardhigto qorshayaasha caymiska ilkaha oo aad u doorato midka adiga iyo carruurtaada u fiican.

- Labada qorshe ee ceymiska ilakahaba waxay bixiyaan dheefaha toosinta Ilkaha.
- Haddii aad horay u diwaangashanayd oo aad rabto inaad baddelato qorshaaaga caymiska ilkaha, soo gudbi Codsiga Dheefaha Caafimaadka oo dhamaystiran. Codsigaaga oo dhamaystiran waa in la helo marki la gaadho ama ka hor Luulyo 20 si looga shaqeeyo.
- **COVERAGE FOR KIDS (CAYMISKA ILMAHA):** Waxaad sidoo kale ku darsan kartaa ilmahaaga isla caymiska ilkaha ee aad haysato adiga oo bixinaya \$10 dheeraad ah. Wax badan ka baro bogga 4.



 <b>DELTA DENTAL®</b>	<b>Willamette Dental Group</b>
<b>Qiimaha Ugu Badan Sanadka:</b> \$2,000	<b>Qiimaha Ugu Badan Sanadka:</b> Waxbo
<b>Lacagta la jaro:</b> \$0	<b>Lacagta la jaro:</b> \$0
<b>Baaritaanada joogtada ah:</b> Waxaa Loo Dabaraa Si Dhameystiran	<b>Baaritaanada joogtada ah:</b> Waxaa Loo Dabaraa Si Dhameystiran
<b>Qoddobada Kooban</b> <ul style="list-style-type: none"><li>• Shabakad bixiyeyaal oo balaaran, oo ku jiraan goobaha miyiga.</li><li>• Hel burushka ilkaha Sonicare oo bilaash ah markaad booqato dhakhtarka ilkaha ee PDA.</li></ul>	<b>Qoddobada Kooban</b> <ul style="list-style-type: none"><li>• Ku habboon daryeel bixiyeyasha ku nool I-5 corridor.</li><li>• Waa inaad aragto adeeg bixiyaha ilkaha ee Willamette.</li></ul>

**Muddada Dheefta:** 1/1/2024-12/31/2024

**Adeegga Macaamiisha**  
**(Halki qofba; ma khuseyso Class I):** \$2,000

**Toosinta Ilkaha—Dadka wawayn iyo Carruurta:**

50% oo leh qiimaha ugu badan inta aad nooshahay oo ah \$2,000 qofkiiba

Tani waa guudmar kooban oo ku saabsan dheefaha la heli karo si la iskula barbardhigo oo kaliya oo kama dhigna heshiis. Marka lagaa diwaangeliyo qorshe ceymis waxaad awood u yeelan doontaa inaad isticmaasho buug-yaraahaaga dheefaha kaas oo faahfaahin dhereaad ah ka bxiin doona Qorshahaaga Ceymiska Delta Dental PPO. Ka wac adeegga macaamiisha eee Delta Dental Iambarka **800-554-1907** ama booqo **DeltaDentalWA.com** haddii aad qabto wax su'aalo ah.

	<b>Dhakhtarka Ilkaha PPO ee Delta Dental</b>	<b>Dhakhtarka Ilkaha Delta Dental Premier</b>	<b>Dhakhtarka Ilkaha ee Shirkada Ka Baxsan</b>
<b>Lacag Jarista Muddada Dheefta</b>			
Ma Khuseyso Class I & Toosinta Ilkaha Aan u shaqeeyin shirkada - \$50 (Halki Qofba)	\$0	\$50	\$50
<b>Class 1- Cudur Ogaansho iyo Kahortag</b>			
Baaritaanada Nadiifinta Foloraydh Raaajooyinka Bacda la saaro ilkaha	100%	80%	80%
<b>Class II - Ilka Soo Celinta</b>			
Soo ceelinta ilkaha Buuxinta cadeynta ee ilakaha danbe Cilmiga cudurada iyo daaweynta iliga gudhiisa (Xidid Dilidda) Cilmiga cudurada iliga waxa ku wareegsan Qallinka Afka	100%	60%	60%
<b>Class III - Adeegyada Wawayn</b>			
Ilkaha Macmalka ah Ilkaha Qeypta Ahaan Macmalka ah Bir Gelinta Iliga Lafaha Ilkaha Xiriiriya Lafaha Iliga Laga Dul Galiyo	80%	40%	40%

**Xaalada Ilkaha ee Gargaarka Degdegga Ah:** Adeeg Bixiyeyaasha Shirkada La Shaqueeya 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 Bixiyeyaasha Shirkada La Shaqueeya daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah. Qofka Diwaangashan ayaa raadsan kara daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah ee laga helo Adeeg Bixiye Aan La Shaqayn Shirkada haddii Qofka Diwaangashan uu 50 mayl ka badan u jiro Xafiiska Adeeg Bixiyaha Shirkada La Shaqueeya.

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.

# Ka Hel Faa'iidada Ugu Badan Dheefahaaga Delta Dental

## Dooro dhakhtarka ilkaha ee u shaqeeya shirkada ceymiska

Qorshahaaga ceymiska wuxuu ku sahlayaa inaad isticmaasho shabakada Delta Dental PPO.

Dheefahaaga waxay ugu dheeryihii marka aad boqoto dhakhtarka ilkaha ee Delta Dental PPO.

Qorshahaaga ceymiska wuxuu sidoo kale wataa awooda adeegsiga shabakada Delta Dental Premier®, taas oo kaa caawineysa inaad hesho dhakhtarka ilkaha PPO oo ka baxsan deegaankaaga haddii loo baahdo. Tani waxay ka dhigan tahay inaad iska ilaalil karto kharashka badan ee bixiyaha aan u shaqeeyin shirkada.

### Si aad u hesho dhakhtarka ilkaha ee u shaqeeya shirkada ceymiska ee kuu dhaw:

1. Booqo [DeltaDentalWA.com](http://DeltaDentalWA.com).
2. Guji 'Online Tools' ('Qalabka Onlaynka') oo adeegso qalabka 'Find a Dentist' ('Hel Dhakhtarka Ilkaha').
3. Guji 'Delta Dental PPO' si aad u kala shaandeysid natijjooyinka kaaga soo baxaya raadinta.

	PPO	Premier	Bixiyaha aan u shaqeeyin shirkada ceymiska
Shabakada ilkaha ee qorshahaaga ceymiska	●		
Dheefaha waxay gaaraan meesha ugu badan taas oo ka dhigan kharashada jaabka ka baxo oo yar	●		
Wuxuu kuu diraya foomyasha xaqsheegashada	●	●	
Waxay la imaataa mareynteenaa tayada leh iyo kharash ilaalinta	●	●	
Ma jiro kharash ku baxo ilaalinta taas oo ka dhigan kharashada jaabka ka baxo oo yar			●

## Ka samyo akoonka MySmile® barta [DeltaDentalWA.com](http://DeltaDentalWA.com)

Hel awood sugar, oo aad 24/7 ku isticmaasho kaarkaaga ID-ga, maclumaadka dheefaha, qiyaasta kharashka jaabka laga bixiyo iyo wax kale oo badan! Qalabka "Find your member ID" ("Raadi ID-gaaga Xubinnimada") wuxuu fududeeyaa diiwaangelinta.

## Booqo dhakhtarkaaga ilkaha si joogta ah

Qorshahaaga ceymiska wuxuu dabaraa daryeelka kahortaga ah sanad walba. Nadiifinta iyo hubinta joogtada ah waxay muhiim u yihiin inaad lahaato dholaa cadeyn caafimaad leh waxayna ka hortagtaa dhibaatooyinka mustaqbalka.

## Hel qiyaasta kharashyada jaabka laga bixiyo

Inaad ogaato kharashkaaga waxay ka saacidaad adiga iyo dhakhtarkaaga ilkaha inaad qorsheysataan daawaynta si aad isku deeqasiisaan dheefihiina.

- **MySmile Cost Genie™** waxay ku siineysaa qiyaasta kharashyada oo degdega ah. Waxay ku wanaagsan tahay daawaynta aassasiga ah sida buuxinta. Gal oo keliya akoonkaaga MySmile account si aad u hesho qiyaasta shaqsii ahaan laguguu diyaariiyay.
- Marka aad u baahan tahay daawayn ballaaran, sida lafta iliga la galiyo, ka dalbo dhakhtarkaaga "hubinta horudahaca ah." Waxaad ka heli doontaa dhakhtarkaaga ilkaha **Xaqijinta Daawaynta iyo Kharashkeeda**. Waxay faahfaahin ka bixisaa qorshaha daawayntaada, waxay ay dabarayaan dheefahaaga iyo cadadka lacagta uu kaaga yeelan karo dhakhtarkaaga ilkaha daawaynta.



Xubnaha Delta Dental ee boogda 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)

**Su'aalo miyaad qabtaa?**  
**Wac Delta Dental**  
**800-554-1907**

Isniin-Jimco, 7 a.m. ilaa 5 p.m.

Iyada oo ay damaanad qaadeysa Willamette Dental of Washington, Inc. Qorshahan ceymiska wuxuu bixiyaa ceymiska adeegyo balaaran si looga hortaggo, loo ogaado oo loo daaweyyo cudurada ama xaaladaha ilkaha iyo unugyada la taageera. Liiska hoose wuxuu macluumaad kaa siinaya qaar ka mid ah habraacyada ugu badan ee lagu dabaro qorshaaga. Eeg [myseiu.be/oe-willamette](http://myseiu.be/oe-willamette) wixi macluumaad dheeraad ah. Si aad u hesho liiska xadidaadaha iyo waxyaabaha reeban, booqo [myseiu.be/willamette-exclusions](http://myseiu.be/willamette-exclusions).

Dheefaha	Khidmadaha adegga ceymiska
Qiimaha Ugu Badan Sanadka	Ma Lahan Qiimaha Ugu Badan Sanadka
Lacagta la jaro	Ma lahan Lacagta la jaro
Booqashada Xafiiska ee Guud iyo Ilka Simmida	Ma Lahan Khidmadaha Adeggaa Ceymiska booqashadiiba
<b>Adeegyada Cudur Ogaanshaha iyo Kahortagga</b>	
Baaritaanada Joogtada ah iyo kuwa Gurmadka Dededegga ah, Raajooyinka, Ilka naadiifinta, Daaweynta Foloraydh, Bacda La Saaro Ilkaha (Halki ilig), Baaritaanka Kansarka ee Madaxa iyo Luqunta, Tilmaamta Nadafada Afka, Cabirkira Ciirdka iyo Iliga u Dhaxeeyaa, Qiimeynta Caafimaadka Ciirdka iyo Ilkaha	Waxaa lagu Dabaraa Khidmadaha Adeggaa ceymiska ee Booqashada Xafiiska
<b>Daawaynta Ilkaha ee Ilka Soo Celinta</b>	
Ilka buuxinta (Amalgam)	Waxaa lagu Dabaraa Khidmadaha Adeggaa ceymiska ee Booqashada Xafiiska
Birta Dhoobka Leh ee La Geliyo Ilkaha	Waxaad bixineysaa \$250 oo ah Khidmada Adeeggaa Ceymiska
<b>Cilmiga Buuxinta Ilkaha Macmalka ah</b>	
Ilkaha Hoose ama Kore oo Dhameystiran	Waxaad bixineysaa \$400 oo ah Khidmada Adeggaa Ceymiska
Lafaha Ilkaha Xiririya (halki iligba)	Waxaad bixineysaa \$250 oo ah Khidmada Adeggaa Ceymiska
<b>Cilmiga Cudurada iyo Daaweynta Iliga Gudhiisa &amp; Cilmiga Cudurada Iliga Wuxa Ku Wareegsan</b>	
Daweeynta Xidid Dilidda – Ilkaha hore	Waxaad bixineysaa \$85 oo ah Khidmada Adeggaa Ceymiska
Daweeynta Xidid Dilidda – Ilkaha dhexe	Waxaad bixineysaa \$105 oo ah Khidmada Adeggaa Ceymiska
Daweeynta Xidid Dilidda – Goosaha dambe	Waxaad bixineysaa \$130 oo ah Khidmada Adeggaa Ceymiska
Qallinka Lafta Ciridka (Ilkaha halki Geesba)	Waxaad bixineysaa \$150 oo ah Khidmada Adeggaa Ceymiska
Ilka Sifeeynta (Ilkaha halki Geesba)	Waxaad bixineysaa \$75 oo ah Khidmada Adeggaa Ceymiska
<b>Qallinka Afka</b>	
Ilig Bixin (Hal Ilig)	Waxaa lagu Dabaraa Khidmadaha Adeggaa ceymiska ee Booqashada Xafiiska
Qallinka Ilig Bixinta	Waxaad bixineysaa \$100 oo ah Khidmada Adeggaa Ceymiska
<b>Daaweynta Toosinta Ilkaha</b>	
Daaweynta Ka Hor Toosinta Ilkaha	Waxaad bixineysaa \$150 oo ah Khidmada Adeggaa Ceymiska**
Daaweynta Toosinta Ilkaha ee Dhameystiran	Waxaad bixineysaa \$2,500 oo ah Khidmada Adeggaa Ceymiska
<b>Bir Gelinta Iliga</b>	
Qallinka Bir Gelinta Iliga	Dheefta bir gelinta iliga ee ugu badan oo ah \$1,500 halki Mudda sanadeedba
<b>Waxyabo kala duwan</b>	
Kawaawiso	Waxaa lagu Dabaraa Khidmadaha Adeggaa ceymiska ee Booqashada Xafiiska
Lacagaha Shaybaarka Ilkaha	Waxaa lagu Dabaraa Khidmadaha Adeggaa ceymiska ee Booqashada Xafiiska
Nitrous Oxide	Waxaad bixineysaa \$40 oo ah Khidmada Adeggaa Ceymiska
Booqashada Xafiiska Takhasuslaha	Waxaad bixineysaa \$30 oo ah Khidmada Adeggaa Ceymiska halki Booqashaba
Madhwaga 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 adeggaa ceymiska waxaa lagu shubayaa khidamada Daaweynta Toosinta Ilkaha ee Dhameystiran haddii macmiilka uu aqbaloo qorshaha ceymiska ee daaweynta. **Xaalada Ilkaha ee Gargaarka Degdegga Ah:** Adeeg Bixiyeyasha Shirkada La Shaqeeya waxay bixin doonaan daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah inta lagu jiro saacaha shaqada. Shirkada ayaa bixin doonta dheeefaha Adeegyada La Dabaro ee ay ku bixiyaan Adeeg Bixiyeyasha 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.

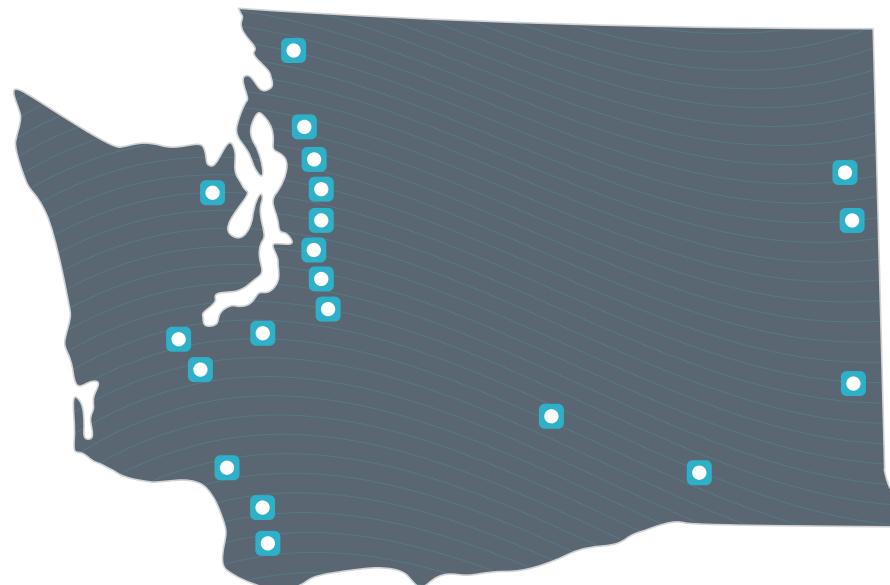
# Ka Hel Faa'iidada Ugu Badan Dheefahaaga Willamette Dental

## Ceymiska Ilkaha oo Tayo Sare Leh, La Awoodi Karo

Markaad isticmaalayso Willamette Dental, ma lahaan doontid qimaha ugu badan sanadka. Tani waxay ka dhigan tahay haddii aad u baahan tahay shaqo ilko oo aad u badan, sida qalliiin ama nadiifin badan sanadki, kharashkaaga ayaa la sii wadi doonaa in la dabaro.

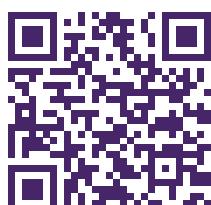
## Hel Dhakhtarka Ilkaha ee Kuu Dhaw

Willamette Dental waxay goobo badan oo haboon ku leedahay galbeedka Washington, taasoo kuu sahlaysa inaad hesho dhakhtarka ilkaha ee Willamette haddii aad ku nooshahay hareeraha wadada I-5 corridor. Si aad u hesho dhakhtarka ilkaha oo kuu dhaw, booqo [locations.willametedental.com](http://locations.willametedental.com) oo geli ZIP koodhkaaga qeyba wax raadinta. Wuxaan sidoo kale heli kartaa macluumaadki ugu danbeeyay ee ku saabsan dhakhaatiirta Willamette, oo uu ku jiro ciwaanka, saacadaha, iyo qiimaynta iyo faalooyinka bukaanada.



## Ballan Qabso

Qabso ballantaada ilkaha ee ugu koowaad adiga oo wacaya 1-855-433-6825, Isniin - Jimce, 7 a.m. ilaa 5:30 p.m. iyo Sabtida, 7 a.m. ilaa 1 p.m. Pacific time.



Su'aalo miyaad qabtaa?  
Wax badan ka ogow barta  
[myseiu.be/oe-willamette](http://myseiu.be/oe-willamette)

# Erayada Guud ee Ceymiska

## Adeeg Bixiyaha Daryeelka

### Assaasiga ah

Bixiyaha daryeelka assaasiga ah waa dhakhtar ama bixiya kale oo daryeelka caafimaad ah, sida kalkaalizada ama caawiyaha dhaqtarka, oo aad arki karto si aad uga hesho daryee joogta ah. Waxaad ka xulan kartaa bixiyahaaga daryeelka assaasiga ah bogga intarnetka ee qorshahaaga ceymiska. Qorshayaasha ceymiska qaarkood ayaa mid kuu qoondeyn kara, balse waxaad iska baddeli kartaa xilli walba.

## Adeegyada Bukaan Soodka iyo Adeegyada Bukaan Jiifka

Adeegyada bukaan-jiifka waa mida kaaga baahan inaad isbitaalka ama xarunta caafimaad habeenki barido. Tusaalaayaasha qaar waxay noqon karaan ilaa dhalida ama galliinada qaarkood. Adeegyada bukaan-soodka waa adeeg kasta oo aanan u baahnayn inaad isbitaalka ama xarunta caafimaad joogto.

## Adeegyada Khidmada iyo Lacagaha Haraaga Qiimaha Jaban vs Adeegyada Khidmada iyo

### Lacagaha Haraaga Qaaliga ah

Adeegyada khidmada iyo lacagaha haraaga qiimaha jaban waa adeegyada qorshaha ceymiskaaga lagu dabaro, oo aad ku heli karto khidmadaha adegga ceymiska/lacagaha haraaga lacag jarista kadib oo jaban ama aan jirinba. Adeegyada khidmada iyo lacagaha haraaga qaaliga ah waa kuwa laga yaabo in wali lagu dabaro ama aanan lagu dabarin qoshaha ceymiskaaga, balse yeelan kara khidmadaha adegga ceymiska/lacagaha haraaga lacag jarista kadib oo ka badan adeegyada khidmada iyo lacagaha haraaga qiimaha jaban.

## Aqoonsiga Xubnaha

Aqoonsigaaga Xubnaha waa lambar gaar ah oo adiga kula xiriira oo u sahlaya bixiyeyasha daryeelka caafimaadka iyo shaqaalhooda inay xaqiijyaan ceymiskaaga oo ay lacag bixinta adeegyada diyaariyaan. Sidoo kale waa lambarka shirkadaha ceymiska caafimaadka ay u adeegsadaan inay ku raadiyaan xubno gaar ah. Lambarkaaga Aqoonsiga xubnaha waxaa laga heli karaa kaargaaga Aqoonsiga xubnaha.

## Ka Dhaafidda ama Ka Dhaafidda Ceymiska

Haddii aadan rabin inaad isku diiwaangeliso ceymiska caafimaadka ama aad jeclaanlahayd inaad soo afjarto ceymiskaaga iyo midka qofka (dadka) kugu tiirsan (haddii aad horay u diiwaangashanayd), waxaad foom onlayn ah ka buuxin kartaa Health: *My Plan* ama waxaad wici kartaa Adeggaa Macmiilka si aad u hesho foom warqad ah. Haddii aad doorato inaad iska dhaafto ceymiska, ma awoodi doontid inaa markale dib isku diiwaangeliso ilaa iyo laga gaaro Open Enrollment (Muddada Diiwaangelinta Sanadlahaa ah ee Ceymiska Caafimaadka) ee xigta (sanad walba Luuliyo 1-20), ama aad yeelato Dhacdo Nololeed Muteysi Leh.

## Khidmadaha adegga ceymiska

Khidmadaha adegga ceymiska waa lacagta aad ku bixiso booqashooyinka dhakhtarka, booqashooyinka qolka gurmadka degdegga ah iyo inta badan daawooyinka dhakhtarka uu qoray. Qorshayaasha ceymiska qaarkood ayaa kaaga baahan inaad bixiso khidmadaha adegga ceymiska baddelki lacag jaris laguugu sameen lahaa. Qorshayaasha kale waxay kaaga baahan karaan labaduba. Khidmadahaaga adegga ceymiska kuma xisaabsana lacagta lagaa jaro, balse waxay ku xisaaban yihiin lacagta jaabka laga bixiyo.

## Ku Tiirsanaha

Ku tiirsanaha waa ilmo (ilaa iyo dhalashadiisa 26<sup>ad</sup>) xaq u leh in lagu dabaro qorshahaaga caymiska ee aad ka hesho SEIU Healthcare NW Health Benefits Trust. Si aad u hesho liiska dhamaystiran ee ku tiirsanayaasha xaqaa leh, booqo [myseiu.be/cfk-so](http://myseiu.be/cfk-so).

## Lacagaha haraaga lacag jarista kadib

Lacagaha haraaga lacag jarista kadib waa qayb boqolkiiba kharashka aad ku bixiso adeegyada caafimaadka ka dib markii laguugu sameeyo lacag jarista (haddii qorshahaaguuu uu leeyayah).

## Lacagta la jaro

Lacagta la jaro waa lacagta aad bixineyso inta ay socoto muddada ceymiska (inta badan hal sano) ee adeegyada ceymiska leh ee daryeelka caafimaadka ka hor inta uusan qorshahaaga ceymiska bilaabin inuu bixiyo. Lacag jarista waxaa laga yaabaa in lagaa qaadin adeegyada oo dhan mana ahan in qorshayaasha dhammaan ay leeyihiin lacag jarista. Qorshayaasha ceymiska qaarkood, lacag jarista waxaa laga qaadaa oo keliya adeegyada uu bixiyo bixiye aan u shaqeyn shirkada ceymiska.

## Qaybta lacag-wadaaga khidmada ceymiska billaha ah/Khidmada caymiska ee billaha ah

Khidmada caymiska ee billaha ah waa kharashka guud ee caymiskaaga caafimaad bil walbo. Qaybta Lacag-wadaaga khidmada ceymiska billaha ah waa qayb boqolkiiba ama lacag go'an oo ka mid ah wadarta caymiskaaga caafimaad oo aad adigu bixiso. Tusaale ahaan, qaybta lacag-wadaaga khidmada ceymiska billaha ah ee caymiskaaga shaqsiyadeed waa \$25 bishiiba. Haddii aad doorato inaad diiwaangeliso dadka kugu tiirsan, caymiska ilkaha waa \$10 iyo Coverage for Kids (Caymiska Ilmaha) waa \$100.

## Shabakada Shirkada Ceymiska

Shabakadaada waxay ka kooban tahay xarumo, bixiyeyaa (dhakhaatiir, kaalkaliyeyal) iyo adeegyayaal qorshahaaga ceymiska uu heshiis la leeyayah inuu bixiyo adeegyada daryeelka caafimaadka.

## Xadka Lacagta Jaabka Laga Bixiyo

Xadka lacagta jaabka laga bixiyo waa wadarta lacagta aad bixineyso ka hor inta uusan bilaabin qorshahaaga ceymiska inuu bixiyo 100% kharashka caafimaadka ee ceymiska leh inta ka dhiman sanadka oo dhan. Guud ahaan, khidmadaha adegga ceymiska, lacagaha haraaga lacag jarista kadib iyo bixinta lacagaha adeegyada qiimaha jaban waxaaa lagu xisaabiyyaa xadkan.

## Xaq u yeelashada

Waxaad xaq u leedahay ceymiska caafimaadka ee shaqsiyadeed ee laga helo SEIU Healthcare NW Health Benefits Trust ka dib markaa shaqueysa yaraan 80 saacadood oo mushahar leh bishiiba ugu yaraan laba bilood oo isku xiga. Si aad xaq ugu sii lahaato ceymiskaaga, waa inaad sii wado inaad shaqueysa 80 saacadood bishiiba. Haddii aad shaqayso 120 saacadood ama ka badan bishiiba, waxaad xaq u leedahay inaad ka diiwaangeliso qofka (dadka) kugu tiirsan caymiska.

# COBRA



Teresa M.  
Daryeel bixiye, Spokane

## Caymiska Daryeelka Caafimaad ee Kale

Haddii aad joojisay daryeel bixinta oo aad u baahan tahay inaa hesho caymiska daryeelka caafimaad ee muddada dheer, booqo Washington Healthplanfinder. Wuxaad ogaan kartaa haddii aad xaq u leedahay Washington Apple Health oo bilaash ah ama wuxaad isla barbardhigti kartaa noocyada kale ee daryeelka caafimaad ee barta [wahealthplanfinder.org](http://wahealthplanfinder.org).

## Waa maxay COBRA?

COBRA (Sharciga Sii Wadashada Caymiska Caafimaad ee Loo-shaqeyuhu Bixyo) wuxuu caawiyyaa daryeel bixiyehaasha iyo carruurtooda ee lumiay caymiska daryeelka caafimaad ee laga SEIU Healthcare NW Health Benefits Trust. Adiga oo u maraya COBRA, markaad lumiso caymiskaaga ama Coverage for Kids (Caymiska Ilmaha) waxaad heli kartaa caymiska daryeelka caafimaad oo kuu sii socda adiga oo bixinaya lacag bil'le ah.

### Caymiskaaga SEIU Healthcare NW Health Benefits Trust coverage ayaa dhamaan doona hadii:

Aadan shaqaynin saacado ku filan bishi inta looga baahan yahay caymiskaaga (80 saacadood caymiskaaga, ama 120 saacadood Coverage for Kids (Caymiska Ilmaha)) Haddii aad leedahay Coverage for Kids (Caymiska Ilmaha) oo ay saacadahaaga hoos uga dhacaan 120 bishiiiba, caymiska ilmahaaga ayaa dhici doona balse caymiskaaga ayaa kuu sii socon doona haddii aad shaqayso 80 saacadood ama ka badan bishi. Midan aawadeed, waxaa muhiim ah inaad ku soo gudbiso sacaadahaaga wakhtiga saxda ah.

Caymiskaaga wuxuu dhamaanayaa 2 bilood ka dib markay saacadahaaga hoos u dhacaan. Haddii ay tani dhacdo, waxaad heli doontaa xog ku saabsan COBRA iyo sida loogu codsado boostada.

### Ma u baahan tahay saacado shaqo oo dheeraad ah?

Haddii aad tahay Adeeg Bixiye Shaqsiyadeed (IP) oo aad u baahan tahay saacado dheeraad ah si aad u sii haysato caymsika aad ka hesho SEIU Healthcare NW Health Benefits Trust, tijaabi Carina, websaydh bilaasha ah oo ammaan ah oo ku beega daryeel bixiyehaasha macaamiisha deegaankooda. Wax badan ka baro barta [myseiu.be/oe-carina](http://myseiu.be/oe-carina).

## Qiimaha Bil Walbo ee COBRA ee Wakhti Xaadirkan (laga bilaabo Agoosto 1, 2023)

COBRA	Caafimaadka	Delta Dental	Willamette Dental
Daryeel bixiyaha	\$973.08	\$60.18	\$59.16
Daryeel bixiyaha iyo Ilmaha (carruurta)	\$1,673.82	\$140.76	\$131.58

## Su'aalaha ku saabsan Caymiska COBRA?

Ka wac Adeegga Macaamiisha lambarka **1-877-606-6705**.

# Xiriiro Muhiim Ah

**Adeegga Macaamiisha**

Caawin u hel codsashada, kaalmada luuqadda, su'aalaha ku saabsan caymiska, COBRA iyo wax kale oo badan.

1-877-606-6705  
(8 a.m. ilaa 6 p.m., Isniin-Jimce)

SEIU775BG-caregiver@magnacare.com

**Aetna**

**Adeegyada Xubnaha** 855-736-9469 [aetna.com](http://aetna.com)

**Caafimaadka Dabeeecadda** 800-424-4047 [aetna.com](http://aetna.com)

**Khadka Kalkaaliyaha 24-saac** 800-556-1555 [aetna.com](http://aetna.com)

**Hel PCP-ga Saxda ah** 888-982-3862 [aetna.com](http://aetna.com)

**Delta Dental** 1-800-554-1907 [deltadentalwa.com](http://deltadentalwa.com)

**Willamette Dental** 1-855-433-6825 [myseiu.be/oe-willamette](http://myseiu.be/oe-willamette)

**Ceymiska Maqalka EPIC** 1-866-956-5400 [myseiu.be/epic](http://myseiu.be/epic)



## Wixii Su'aalo ama Caawimaada Luuqadda ah:

# Wac 1-877-606-6705

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

Ver en español: [myseiu.be/oe-es](http://myseiu.be/oe-es)

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한국어로 보기: [myseiu.be/oe-ko](http://myseiu.be/oe-ko)

Посмотреть на русском: [myseiu.be/oe-ru](http://myseiu.be/oe-ru)

Переглянути укр: [myseiu.be/oe-ua](http://myseiu.be/oe-ua)

Xem bằng Tiếng Việt: [myseiu.be/oe-vi](http://myseiu.be/oe-vi)

Ku eeg Af-Soomaali: [myseiu.be/oe-so](http://myseiu.be/oe-so)

ଓଡ଼ିଆ: [myseiu.be/oe-pa](http://myseiu.be/oe-pa)

ଶାନ୍ତିକାଳାବୀଦୀ: [myseiu.be/oe-kh](http://myseiu.be/oe-kh)

عرض باللغة العربية: [myseiu.be/oe-ar](http://myseiu.be/oe-ar)

# Health Benefits Application

If you are already enrolled, you do not need to fill out an application unless you want to make changes to your coverage. The fastest and easiest way to enroll or make changes is online using Health: *My Plan* at [myseiu.be/oe-myplan](http://myseiu.be/oe-myplan).

## **THIS IS AN APPLICATION, NOT A GUARANTEE OF ENROLLMENT FOR COVERAGE.**

- If you submit an application and are eligible, you will receive an enrollment confirmation letter at the beginning of your coverage month. If you do not get a letter within 30 days of submitting an application please call **1-877-606-6705**.
- If you are not eligible at this time, you can still submit a completed application, but coverage will not be effective until you become eligible. Your application will remain on file until you become eligible, for up to 1 year.

<b>I am</b> Applying for coverage Changing my dental plan Adding/removing a child (dependent)	<b>Check One</b> Open Enrollment New Employee Qualifying Life Event	<b>Check One for Qualifying Life Event</b> (Documents may be required) Marriage/Domestic Partnership Involuntary Loss of Coverage Birth Divorce Court Order/Adoption/Legal Guardianship	
For more information or if your Qualifying Life Event is not listed here, call 1-877-606-6705.			

## **1. HOME EMPLOYER\* INFORMATION (Required)**

<b>Employer Name:</b>	<b>Agency Branch (APs) or IPOne # (IPs):</b>
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\*This is the employer who will deduct your monthly co-premium from your paycheck. Your home employer may be reassigned in the future to another employer, based on your number of monthly hours worked.

## **2. CONTACT INFORMATION**

<b>First Name:</b>	<b>MI:</b>	<b>Last Name:</b>		
<b>Social Security Number:</b>		<b>Gender:</b> <input type="radio"/> Male <input type="radio"/> Female <b>Date of Birth:</b>		
<b>Home Address:</b>		<b>City:</b>	<b>State:</b>	<b>ZIP:</b>
<b>Phone (Home):</b> <b>(Cell):</b>		<b>Preferred Language:</b>		
<b>Preferred Method of Contact:</b> <input type="radio"/> Phone <input type="radio"/> Email		<b>Personal Email Address:</b>		

## **3. MEDICAL AND DENTAL PLANS**

<b>Medical:</b> Your plan is assigned by ZIP code and is Aetna Life Insurance Company		
<b>Dental:</b> Select your plan*	Delta Dental of Washington	Willamette Dental of Washington, Inc.**

\*If you are enrolling and have not selected a dental plan, Delta Dental of Washington will be selected for you.

\*\*Willamette Dental requires use of in-network dentists. For more information, please reference your Health Benefits Guide.

**PLEASE CONTINUE TO FOLLOWING PAGE TO COMPLETE AND SIGN YOUR HEALTH BENEFITS APPLICATION.**

## 4. COVERAGE FOR KIDS (DEPENDENT) ENROLLMENT INFORMATION

### ELIGIBILITY FOR COVERAGE FOR KIDS

If you work 120 hours or more per month, you can enroll your dependent children for coverage. Dependent children can be covered up to their 26<sup>th</sup> birthday regardless of marital status, student status or eligibility for other group coverage. If children of the primary insured are covered, children of Domestic Partners are covered on the same basis. Caregivers and their children can only be on one plan through SEIU Healthcare NW Health Benefits Trust at a time.

#### You can choose between 2 coverage types for each child:

- Medical and dental Coverage for Kids for \$100 per month, plus \$25 for your medical and dental coverage.
- Dental-only Coverage for Kids for just \$10 per month, plus \$25 for your medical and dental coverage.

Your total monthly premium cost for coverage will not exceed \$100 for all dependents covered, plus \$25 for your coverage.

	Medical & Dental	Dental Only
Just You	\$25	-
You + 1 kid	\$125	\$35
You + 2 kids	\$125	\$35
You + 3 or more kids	\$125	\$35

### YOU CAN ADD KIDS TO YOUR COVERAGE:

- When you enroll for the first time.
- If you have a Qualifying Life Event
- During the annual Open Enrollment period (July 1-20).

If you are not currently working at least 120 hours per month and you want Coverage for Kids, you can still apply and submit your Dependent Verification; Coverage for Kids will begin when you start working at least 120 hours per month.

### KEEPING COVERAGE

If you fall below 120 hours worked per month, your child(ren) will be automatically be dropped from your coverage. To get and keep coverage for yourself, you only need to work 80 hours or more per month.

For questions about this application or language assistance, call

**1-877-606-6705**

### TO ADD CHILD DEPENDENT(S), YOU MUST:

- ✓ Submit your **Health Benefits Application** online using *Health: My Plan* at [myseiu.be/oe-myplan](http://myseiu.be/oe-myplan) or by using this paper form. Paper applications must be mailed to the address on the last page.
- ✓ Submit a **Dependent Verification** document that verifies your relationship to your child(ren).
- ✓ Begin paying your **monthly payment (co-premium)** through automatic payroll deduction.

### APPLICATION

For each child you enroll, you must provide their information, Social Security number and select the coverage type. This is required by federal regulations.

You can add up to 3 children on one application. If you want to add more dependent children, you can use additional applications to do so.

### DEPENDENT VERIFICATION

When you enroll your dependent children, you will need to submit a document that verifies your relationship to them before coverage can begin. You must send a document for each child you enroll.

#### Some examples of documents that can be used for Dependent Verification include:

- A copy of your child's birth certificate.
- A copy of your child's foster, legal guardianship or adoption certificate.
- A copy of your most recent federal tax return that lists your dependent(s).

If you are adding the child of a domestic partner, you will need to fill out an additional form. Contact customer service at 1-877-606-6705 for more information.

**It is recommended that you submit your Dependent Verification document(s) with your Health Benefits Application.** If you are unable to do so, you must submit your Dependent Verification document(s) within 60 days of submitting your Application. If you send your Dependent Verification separately, please make sure to label it with your first and last name and the last four digits of your Social Security number.

**PLEASE CONTINUE TO FOLLOWING PAGE TO COMPLETE AND SIGN YOUR HEALTH BENEFITS APPLICATION.**

## COVERAGE FOR KIDS ENROLLMENT INFORMATION

If you are adding Coverage for Kids, you will need to choose between medical and dental coverage for \$100 or dental-only for \$10, for each child you enroll. If you do not choose an option, you will automatically get the medical and dental option (\$100).

1. Name (Last, First, MI):		Relationship to Employee:	Gender:
		Child	Male    Female
Social Security Number:	Select Coverage:	Date of Birth (MM/DD/YY):	
	Medical and Dental (\$100)    Dental-only (\$10)		
2. Name (Last, First, MI):		Relationship to Employee:	Gender:
		Child	Male    Female
Social Security Number:	Select Coverage:	Date of Birth (MM/DD/YY):	
	Medical and Dental (\$100)    Dental-only (\$10)		
3. Name (Last, First, MI):		Relationship to Employee:	Gender:
		Child	Male    Female
Social Security Number:	Select Coverage:	Date of Birth (MM/DD/YY):	
	Medical and Dental (\$100)    Dental-only (\$10)		

### **VERY IMPORTANT: YOU MUST READ AND SIGN THIS FORM FOR COVERAGE TO TAKE EFFECT**

I hereby apply for enrollment or change of enrollment in SEIU Healthcare NW Health Benefits Trust health coverage as indicated on this application. I understand that the SEIU Healthcare NW Health Benefits Trust and its claims administrators may collect, use and disclose protected health information about each individual enrolled under this application in order to carry out their routine business functions, including but not limited to, determining eligibility for benefits, paying claims, coordinating benefits with other insurance carriers or payers, underwriting and conducting case management, care management and quality reviews. The undersigned acknowledges that the Trust will rely on the information provided. It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

By signing below, I agree to the required monthly payroll deduction for my health coverage. In the event of an involuntary loss of Trust coverage, if minimum hour eligibility requirements are met again within 12 months from the date of coverage loss, coverage will be automatically reinstated. I understand if my hours drop below 80 through my primary employer, the Trust may combine my hours from other home care agencies or the state to meet the 80 hour requirement and keep me enrolled in my health plan. I understand that if I do not work 120 hours, and/or do not pay the premium, my eligible dependent will lose their health coverage. I understand that in order for them to be reinstated, I am responsible for paying the owed co-premiums for said dependents. I understand that if I voluntarily drop coverage, I will not have COBRA rights and will not be able to apply for coverage again until the next annual Open Enrollment or if there is a qualifying life event.

### **PLEASE RETURN YOUR FORM BY MAIL TO:**

SEIU 775 Benefits Group  
PO Box 24811, Seattle WA 98124  
Or fax it to: 516-723-7395

Signature

Date Signed

Name (please print)