

SEIU HEALTHCARE NW HEALTH BENEFITS TRUST

QEEXIYTAANKA SOO KOOBITAANKA DHUKUMIINTIGA

Agoosto 1, 2023

The SEIU Healthcare NW Health Benefits Trust waxay bixisaa qorshayaal caafimaad oo faa'iido u leh shaqaale oo kala duwan ah si ay u siiso shaqaalaha ka qaybqaata iyo, iyada oo ay jiraan xulashooyin gaar ah, dadka ku tiirsan. Maamulaha sheegashooyinka caymiska ama ikhtiyaarka dheef kasta ee caymisyada ayaa siin doona shaqaalaha ka qaybqaata xirmo, shahaado ama buug yar kaas oo bixin doona sharaxaad buuxda oo ku saabsan sharciyada, dheefaha, iyo xaaladaha lagu bixiyo dheefaha.

Qeexitaankan Soo Koobitaanka Qorsha waxay dheeraad ku tahay dhukumiintiyadan. Waxay siida ka qeybqaatayaasha SEIU Healthcare NW Health Benefits Trust macluumaadka guud ee ku saabsan Trust iyo macluumaadka dheeraadka ah ee looga baahan yahay sharciga dawlada dhexe ee loo yaqaan Xeerka Amniga Dakhliga ee Hawlgabnimada Shaqaalaha ee 1974 (Employee Retirement Income Security Act, ERISA). Macluumaadka waxaa bixiyay Trustees of SEIU Healthcare NW Health Benefits Trust, kuwaas oo ah Kafaala-qaada Qorshaha. Macluumaadkan looguma talagalin in lagu siiyo wax xuquuq ah oo dheeraad ah dheefaha kuwaas oo aanay horay u bixin qorshooyinka caafimaadka dheefaha shaqaalaha ee la bixiyo.

Dhukumiintigan qabyada waxaa kamid ah dhukumiintiyada soo socda:

- **Soo Koobitaanka Sharaxaada Qorshaha**

Midn waxaa kamid ah macluumaadka ku saabsan u qalmitaanka iyo diiwaangelinta (Qaybta i); Awoodaada sii waditaanka caymiskaaga adoo isticmaalaya lacag aad adiga iska bixiso (Qaybta k); iyo macluumaadka ku saabsan sida loo xareeyo dacwadaha iyo u daba-galka racfaanka (Qaybta o).

- a. Magaca Qorshaha;
- b. Magaca, Cinwaanka Deegaanka iyo Lambarka Taleefanka ee Ururka Sameeyay Qorshaha;
- c. Lambarka Aqoonsiga;
- d. Nooca Qorshaha iyo Dheefaha Barnaamijyada;
- e. Nooca Maamulka iyo Xafiiska Trust;
- f. Maamulaha Qorshe;
- g. Daah-furnaan;
- h. Magaca iyo Cinwaanka Deegaanka Wakiilka Adeegga Habraaca;
- i. Sharaxaada Gorgortanka Heshiisyada;
- j. U qalmitaanka iyo Isdiiwaangelinta;
- k. Xaaladaha sababi kara U Qalmitaan La'aanta ama Diidmada ama wax ka bedelitaankaka ama Joojinta Dheefaha Trust;
- l. Sii Waditaanka Caymiska;
- m. Isha Wax bixitaanada;
- n. Hababka la Icticmaalo Si Loo Aruuriyo Lacagta;
- o. Dhamaadka Sanadka Trust;
- p. Hababka Xareynta sheegashooyinka iyo Racfaanka Go'aanada Xun ee Dheefaha;
- q. Xeerka Ilaalinta Hooyada iyo Dhalaanka;
- r. Xeerka Caafimaadka Haweenka iyo Xuquuqaha Dadka Qaba kansarka
- s. Caymiska Dawooyinka Dhakhtarka qoro iyo Medicare;
- t. Bayaanka Xuquuqaha Sharci ahaaneed:

- **Ogaysiiska Dhaqamada Asturnaanta**

Midani waxay ku siinaysaa macluumaadka ku saabsan sida macluumaadkaaga caafimaad loo isticmaali karo ama loo shaacin karo.

- **Ogaysiiska Barnaamijka Caymiska Caafimaadka Caruurta**

- **Xadidaadaha Wakhtiga Mudo Kordhinta COVID-19 awgiis**

SOO KOOBITAANKA SHARAXAADA QORSHAHA

a. Magaca Qorshaha

SEIU Healthcare NW Health Benefits Trust (the “Trust”) waa qorshaha kaalmada daryeelka shaqaalaha, sida lagu qeexay sharciga dawlada dhexe.

b. Magaca, Cinwaanka Deegaanka iyo Lambarka Taleefanka ee Ururka Sameeyay Qorshaha

Trust waxaa aasaasay Service Employees International Union 775 iyo shaqaalaysiiyayaal shaqaalaysiia shaqaalaha daryeelka guriga oo uu matalo SEIU 775, oo ay kamid tahay Gobolka Washington. Cinwaanka deegaanka iyo talefoonka SEIU 775 waa:

SEIU 775
215 Columbia Street
Seattle, WA 98104
Telefoonka: (866) 371-3200

Cinwaanka deegaanka iyo talefoonka Washington State Department of Social and Health Services waa: Washington State

Department of Social and Health Services
P.O. Box 45130
Olympia, Washington 98504-5130
Telefoonka: (800) 737-0617

Cinwaanka deegaanka iyo talefoonka Consumer Direct Care Network of Washington waa:

Consumer Direct Care Network of Washington
3450 S 344th Way, Suite 200
Federal Way, WA 98001 Phone:
866-214-9899

Kafaala-qaadaha Qorsha Waa Gudiga Maamulka SEIU Healthcare NW Benefits Trust. Cinwaanka deegaan iyo lambarka talefoonka Gudiga waa:

Board of Trustees
SEIU Healthcare NW Health Benefits Trust 215
Columbia Street, Suite 300
Seattle, WA 98104

Liistada dhamaystiran oo ah shaqaalaysiiyayaasha iyo ururada shaqaalaha ee kafaala-qaadaya Trust waxaa heli kara ka qaybgalayaasha iyo ka faa'iidaystayaasha markay qoraal ahaan u codsadaan maamulaha qorshaha waxayna diyaar u yihiin imtixaan. Ka qaybqaatayaasha iyo ka faa'iideystayaasha waxay heli karaan, maamulaha qorshaha iyadoo qoraal ah marka

Soo Koobitaanka Qeexitaanka Qorshaha
Dheefaha Caafimaad ee SEIU Healthcare

la codsado, macluumaadka ku saabsan in shaqaalaysiiye gaar ah ama urur shaqaale uu yahay kafaala-qaade Qorshaha, iyo, haddii ay sidaas tahay, ciwaanka kafaala-qaadka.

c. Lambarka Aqoonsiga

Lambarka Aqoonsiga Canshuurta Shaqaalaysiiyaha ee la siiyay Trust Adeegga Dakhlaga Gudaha waa 20-1842198.
Lambarka Qorshaha ee ay siisay Trust waa 501

d. Nooca Qorshaha iyo Dheefaha Barnaamijyada

Trust waa shaqaale qorshaha dheefaha cayrta. Waxay bixisaa dheefo daryeelka caafimaad, daryeelka ilkaha iyo dheefo kaabitaan ahaaneed. Trust waxay bixisaa ikhtiyaaro caafimaad ee qofka iska bixyo iyo kuwo caymiska leh labadada iyo sidoo kale ikhtiyaar daryeelka ilkaha oo qofka lacagta baxsado iyo caymis leh. Haddii aadan ogayn xulashooyinka qorshaha ku dabooli kara, fadlan kala xiriir Xafiiska Maamulka Trust cinwaanka deeganka iyo lambarka taleefanka ee hoose ee ku yaal qaybta e. Hadda qorshayaasha waa sida soo socda:

**Qorshaha Caafimaadka iyo
Dawooyinka uu Dhakhtarka
qoro
Qorshayaasha Daawooyinka**

**Qorshaha Caafimaadka iyo Dawooyinka uu
Dhakhtarka qoro ee Shakhsiga Lacagta La Baxo**

Kaiser Foundation Health Plan of Washington Options,
Inc.
Daryeelka Caafimaadka/Qoritaanka
Daawooyin/Daryeelka (888) 901-4636
www.kp.org/wa

Kaiser Foundation Health Plan of Washington
(Core/EPO)
Daryeelka Caafimaadka/Qoritaanka
Daawooyin/Daryeelka (888) 901-4636
www.kp.org/wa

Daawada Shakhsi Iibsado

Aetna Life Insurance Company 151
Farmington Avenue
Hartford, CT 06156
(855) 736-9469
www.aetna.com

Daawooyin ay shakhsiga u qoreen Aetna Medical
(Sav-Rx) Sav-Rx Adeegyada u Qoritaanka Daawo
224 North Park Avenue Fremont,
NE 68025
(800) 228-3108
www.savrx.com

Daryeelka Caafimaad ee La Caymivay

Kaiser Foundation Health Plan of the Northwest
(Gobolada Oregon iyo Clark iyo Cowlitz)
Daryeelka
Caafimaad/Araga
(800) 813-2000
www.kp.org

Goobaha adeega laga heli karo waa Gobalada Clark iyo
Cowlitz ee Washington

**Qorshayaasha Daryeelka
Ilkaha**

**Qorshaha Daryeelka Ilkaha ee Qofka Lacagta la
Baxo**

Maamulitaanka sheegasho ee Delta
Dental of Washington Seattle:
(800) 554-1907
www.deltadentalwa.com

Daryeelka Ilkaha ee EPO

Willamette Dental of Washington, Inc. (855) 433-
6825
www.willametedental.com

Soo Koobitaanka Dheefaha

Waxaad ka heli kartaa soo koobitaanka dheefaha caafimaadka iyo ilkaha ee adiga kugu haboon adiga oo tixraacaya soo koobitaanka ay bixiyeen Kaiser Foundation Health Plan of Washington Options, Inc., Kaiser Foundation Health Plan of Washington, Aetna/Sav-Rx, Kaiser Foundation Health Plan of the Northwest, Willamette Dental of Washington, Inc. iyo Delta Dental of Washington. Intaa waxaa dheer, qorshe jadwal ah oo faahfaahsan ee dheefaha ayaa la heli karaa kharash la'aan ka qaybgalayaasha iyo ka faa'iidaystayaasha ee ka codsada macluumaadka Xafiiska Maamulka ee Trust.

Soo Koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC)–Soo Koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC) ee ikhtiyaar kasta ayaa la heli karaa oo la daabici karaa

Ingiriis	Shiinay	La
Luuqada	Fududeeyay	Luuqada
Ruushka	Ukrain	
Isbaanish	Carabi	
Luuqada	Khmer	
Kurea	Soomaal	
Fiidnaamiis	i	
	Punjabo	

barta www.myseibenefits.org/health/sbc/. Waxaad sidoo kale ka codsan kartaa nuqul qoraal ah oo SBC ah, oo lacag la'aan, adoo ka wacaya MagnaCare (877) 606-6705.

e. Nooca Maamulka iyo Xafiiska Trust

Trust waa mid si buuxda caymis ugu jirta marka la eego dheefaha caafimaad ee ay bixiso Kaiser Foundation Health Plan of the Northwest (Oregon) iyo dheefaha ilkaha ee ay bixiso Willamette Dental of Washington, Inc. Midaas macnaheedu waa in dheefaha lagu bixiyo qandaraasyada caymiska kooxda ee u dhexeeya Trust iyo shirkadaha caymiska bixiya. Shirkadaha caymiska ayaa masuul ka ah bixinta lacagta

Soo Koobitaanka Qeexitaanka Qorshaha
Dheefaha Caafimaad ee SEIU Healthcare

dheefaha, ma aha Trust. Shirkada caymiska ayaa sameeya maamulka dhamaan dalabyada sheegasho ee dheefahaas.

Trust ayada lacagteeda ku iibsato marka la eego dheefaha caafimaad ee ay maamusho Kaiser Foundation Health Plan of Washington, Kaiser Foundation Health Plan of Washington Options, Inc., Aetna/Sav-Rx iyo dheefaha ilkaha ee ay maamusho Delta Dental of Washington. Trust waxay qandaraas kula jirtaa Kaiser Foundation Health Plan of Washington, Kaiser Foundation Health Plan of Washington Options, Inc., Aetna/Sav-Rx iyo Delta Dental of Washington si ay u maamusho sheegashooyinka loo sameeyay ee ku saabsan dheefaha caafimaadka iyo ilkaha ee qofku lacagtiisa ku iibsado. Trust, si kastaba ha ahaatee, waxay mas'uul ka tahay lacagta dhamaan sheegashooyinka caafimaadka iyo ilkaha ee hoos yimaada ikhtiyaaradan.

Maamulka Guud ee Trust (tusaale, lacagta caymiska iyo u qalmitaanka, xiriiriyayaasha shirkadahacaymiska, adeegga macaamiisha, wargalinta Internal Revenue Service (IRS), iwm.) waxaa qabta Guddiga Maamulka, iyada oo la kaashanayo maamulaha qandaraaska ee soo socda:

MagnaCare
P.O. Box 24811
Seattle, WA 98124
Telefoonka: (877) 606-6705
Fakiska: (516) 723-7395
www.mycreatehealth.com

Shaqaalaha caymis leh ee qaba su'aalaha ku saabsan u qalmitaanka, hawlgalinta lacagta caymiska iyo adeegga macaamiisha waa inay kala xiriiraan MagnaCare (877) 606-6705.

f. Maamulaha Qorshaha

Gudiga Maamulka ee SEIU Healthcare NW Trust Benefits Trust waa Maamulaha Qorshaha, Kafaalaqaadaha Qorshe waxaana lagu Magacaaba Fiduciary of the Trust. Magacyada iyo ciwaanada deegaanka xubnaha Guidga Maamulka waa sida soo socoto.

UNION TRUSTEES

Sterling Harders, Madaxweyne,
SEIU 775
215 Columbia Street
Seattle, WA 98104

Adam Glickman
Xog-haye-Khasnaji, SEIU 775
215 Columbia Street
Seattle, WA 98104

Brittany Williams
Xubin, SEIU 775 and Home Care Aide 215
Columbia Street
Seattle, WA 98104

Dani Rice
Xubin, SEIU 775 and Home Care Aide 215
Columbia Street
Seattle, WA 98104

Shaine Truscott
Madaxweyne ku Xigeen, SEIU
775 215 Columbia Street
Seattle, WA 98104

Tangie Webb
Madaxweyne ku Xigeen, SEIU
775 215 Columbia Street
Seattle, WA 98104

EMPLOYER TRUSTEES

Louis McDermott, Agaasimaha Kaaliyaha
Madaxweyne ku Xigeenka, Washington
State Health Care Authority
628 8th Avenue SW Olympia,
WA 98501

Mark Robinson, Xog-hayaga
Madaxweynaha ee Suuqa –
West, Addus HomeCare,
c/o SEIU Healthcare NW Health Benefits
Trust
215 Columbia Street, Suite 300
Seattle, WA 98104

Aileen Pick
Agaasimaha Xiriirka Shaqaalaha,
Shabakada Adeega Macmiilka
Washington 3450 S. 344th Way, Suite 200
Federal Way, WA 98001

Eric Erickson
Agaasimaha Guud, CDM Services 2409
Broadway Street
Spokane, WA 99205

Steven Hill
Hawl-gabay
c/o SEIU Healthcare NW Health Benefits
Trust
215 Columbia Street, Suite 300
Seattle, WA 98104

g. Daah-furnaan

Sida waafaqsan sharciyada daah-furnaanta qorshaha caafimaadka, Trust waxay ku siinaysaa macluumaad gaar ah oo ku saabsan kharashyada alaabta iyo adeegyada la daboolay. Wixii macluumaad dheeraad ah, fadlan booqo <https://www.myseiubenefits.org/health/health-plan-transparency/>.

h. Magaca iyo Cinwaanka Deegaanka ee Wakiilka Adeega Habraaca:

Sarkaalka u Hogaansanaantu waxaa loogu talagalay inuu noqdo wakiilka qaabitaanka adeegyada nidaamka sharciga isagoo ka wakiil ah Trust.

Ujeedada adeeg awgeed Sarkaalka U Hogaansanaanta wuxuu ku yaalaa:

SEIU Healthcare NW Health Benefits Trust 215
Columbia St., Suite 300
Seattle, WA 98104

Wakiil kasta oo kor ku xusan ayaa sidoo kale loo ogolaaday inuu aqbaloo adeegyada habraaca sharci ahaaneed isagoo ka wakiil ah Trust.

i. Sharaxaada Gorgortanka Heshiisyada

Trust waxaa loo ilaaliyaa si waafaqsan heshiisyo gorgortan wadareed badan. Waxaad heli kartaa nuqulka heshiiska gorgortan wadareed kaas oo aad ku hesho dheefahaaga marka qoraal ahaan laga codsado Xafiiska Trust. Heshiisyada gorgortan wadareedka ayaa sidoo kale baari karaa ka qaybgalayaasha iyo ka faa'iideystayaasha Xafiiska Trust. Wakiiladu waxay kugu soo dalici karaan kharash macquul ah si ay u daboolaan kharashka bixinta nuqulada heshiiska. Waad waydiin kartaa qadarka kharashka dhan yahay kahor intaadan codsan nuqulo.

j. U qalmitaanka iyo Isdiiwaangelinta

1. U Qalmitaanka Hore-Shaqaalaha. Waxyaabahan soo socdaa waxay soo koobayaan shuruudaha u qalmitaanka hore ee shaqaalaha iyo dadka ku tiirsan, waxay tahay in la sameeyo si looga diwaan geliyo caymiska Trust iyo dhacdooyinka sababi doona joojinta u qalmitaanka. Waa inaad buuxisaa shuruudaha soo socda kahor intaadan u qalmin inaad ka qaybqaadato:

- Noqo shakhsi uu shaqeyaa shaqaalaysiiya ka qaybqaadanaya oo wax ku darsada Trust, iyadoo la raacayo heshiiska gorgortanka wadareed ama heshiis gaar ah oo qoraal ah;
- Buuxi shuruudaha u qalmitaanka horeah iyo muddada sugitaanka ee adiga kugu haboon sida lagu qeexay Heshiiska gorgortanka Wadareedka u dhexeeya ururkaaga iyo qofka aad u shaqayso, Heshiiska Gaarka ah ee u dhexeeya qofka aad u shaqayso iyo Trust, iyo xeer kasta oo khuseeya u qalmitaanka Trust. Haddii aad wax su'aalo ka qabto u qalmitaanka dheefaha Trust, waxaad kala xiriiri kartaa MagnaCare (877) 606-6705
- Isu-diwaangali sida lagu sharaxay qeybta hoose "Is-diwaangelinta".

2. U Qalmitaanka Hore-Dadka Ku Tiirsanayaasha ah

Qeyb kamid ah qorshayaasha ay bixiso Trust ayaa u ogolaanaya caruurta ku tiirsan shaqaale ama caruurta ku tiirsan iyo lammaanaha iyo xubin qoyska ah oo ku tiirsan shaqaalaha inay ka qaybqaataan. Ilmaha ku tiirsan, xaaska ama xubin qoyska ah ee ku tiirsan shaqaalaha si ay ugu qalmaan, shuruudaha soo socda waa inay buuxiyaan:

- Shaqaaluhu waa inuu u qalmaa oo ku diiwaangashan yahay ikhtiyaarka dheef taas oo bixiya caymiska qofka ku tiirsan;
- Shaqaaluhu waa inuu buuxiyaa oo bixiyaa foomamka diiwaangelinta muhiimka ah iyo waraaqaha looga baahan yahay si loo daboolo dadka ku tiirsan; iyo
- Inuu bixiyaa lacag kasta oo looga baahdo caymiska qofka ku tiirsan.

Haddii aad su'aalo ka qabto in dadka kugu tiirsan ay u qalmaan dhefaha Trust, waxaad kala xiriiri kartaa MagnaCare (877) 606-6705

3. Qeexitaanka U Qalmitaanka Qofka ku Tiirsanaha ah

Haddii aad ka qaybgasho qorshe bixiya caymiska qofka ku tiirsanaha, shakhsiyaadka soo socdaa waa kuwou u qalma inay noqdaan qofka ku tiirsana ahaaneed. U qalmitaanka waxaa laga yaabaa inay ku kala duwanaato qofka loo shaqeeyaha ah ee ka qaybqaadanaya waxayna ku xirnaan doontaa kuwa ku tiirsan (haddii ay jiraan) ayaa laga yaabo in lagu daboolo ikhtiyaarrada qorshahaaga, buuxinta shuruudaha diiwaangelinta iyo bixinta lacag kasta ee caymiska oo looga baahan yahay cayminta qofka ku tiirsanaha ah.

Dadka ku tiirsanayaasha ee u Qalma waxaa lagu qeexi karaa inay kamid yihiin:

- Xaaskaaga sharciga;
- Lamanahaaga qoys ahaaneed ee u qalma sida lagu qeexay sharciyada Trust;
- Adiga iyo xaaskaaga ama lamanahaaga lamaanahaaga qoys ahaaneed ee u qalma caruurta ka yar da'da 26 kuwaas oo ah:
 - Caruurtaada aad dhashay ah iyo kuwa aad korsatay (ama caruurta lagu siiyay si aad u korsato);
 - Caruurta ay dhashay xaaskaaga;
 - Caruurta la koriyo ee u qalma ayaa lagu qeexay inay yihiin caruur ay ku siisay wakaalad meelayn idman ama xukun ama amar kale oo maxkamad awood u leh;
 - Caruurta lagu bixiyay amar maxkamadeed oo buuxiya shuruudaha sharciga ah, ee kaa doonaya inaad caymis ka bixiso, sida ilmo masuul ka yahay xaaskii hore. Waxaa laga yaabaa inaad u soo gudbisno amarka taageerada caafimaadka ilmaha ee Xafiiska Trust si loo go'aamiyo inuu u qalmo iyo in kale. Marka la codsado, Xafiiska Trust ayaa ku siin doona nuqul ka mid ah hababka lagu go'aaminayo heerka u qalmitaanka ee amarka taageerada caafimaad ee ilmaha;
 - Caruurtaada iyo caruurta xaaskaaga sharci ahaaneed ama lamaane kula nool oo u qalma oo jira 26 ama ka weyn kuwaas oo aan awoodin inay iskood isu taageeraan naafo jir ahaaneed ama maskaxeed awgeed. Naafanimada ilmaha waa inay bilaabatay oo lagu wargeliyay Xafiiska Trust kahor inta aanu ilmuhu gaarin 26 sano. Si loo sii wada u qalmitaanka sida waafaqsan xeerkan, ilmuhu waa inuu noqdaa mid aan guursanin, dhaqaale ahaan kugu tiirsan oo aan awoodin inuu naftiisa ama nafteeda masruufo. Midani laguma dabaqayo Bixiyeyaasha Gaarka ah iyo Bixiyeyaasha Wakaalada ee ku diiwaangashan Qorshaha Dheefaha Caafimaadka Trust. Haddii aadan ahayn Daryeel Bixiye Shaqsi ah ama Wakaalad, ka hubi qofka aad u shaqayso faahfaahinta u qalmitaanka;
 - Caruurta kula degan guriga, qaraabo kula ah adiga ama xaaskaaga ama lamaanahaaga guriga ee u qalma oo aad mas'uul ka tahay dhaqaale ahaan oo aad tahay mas'uulka sharciga ah ama wax u dhigma.

U qalmitaanka Lamaane kula Nool

Si aad u noqoto lamaane u qalma ama aad u caymiso ilmo uu dhalay lamaane kulanoool oo u qalma, waa inaad buuxisaa dhaarta Iskaashatada Lamaaninimo oo laga heli karo MagnaCare. Lamaanaha kula nool ee u qalma waxaa kamid ah qof aad isku jinsi ama isku jinsi ahayn oo aad:

- Kula wadaagay hal guri ugu yaraan lix bilood isla markaaba ka hor taariikhda dhaarinta oo ay ku talo jiraan inay sidaas sii wadaan si aan xad lahayn;
- Xiriiir shakhsi ahaaneed oo dhaw aad leedihiin;
- Kaas oo sharci ahaan aan qof kale guursanin;
- Kaas oo jira ugu yaraan 18 sano;
- Kaas oo aydaan qaraabo dhiig ahaaneed ahayn ilaa xadka uu noqon kara qofka kuugu xiga kaas oo ka xarimaya inaad isguursataan sida waafaqsan gobalka aad ku nooshihiin;
- kaas oo aad isu-tihiin lamaanahaga kaliya ee wada nool.
- Kaas oo si wadajir ah mas'uul uga tihiin daryeelka midba midka kale, oo ay ku jiraan kharashyada nolosha aasaasiga ah sida cuntada iyo hoyga.

Fadlan la soco in haddii aad codsato caymiska lamaanaha guriga kugula nool ama caruurta lamaanaha, waxaa lagaaga baahan doonaa inaad xaqiijiso in shakhsiyaadkan ay u qalmaan inay dadka idin ku tiirsan sida waafaqsan Xeerka Dakhliga Gudaha. Haddii aysan sidaas samaynin, qiimaha suuqa saxda ah ee caymiska la bixiyay ayaa noqon karaa dakhli la canshuuri karo. La xiriiir Xafiiska Trust wixii faahfaahin dheeraad ah.

4. Isdiwaangelinta-Shaqalaha iyo Dadka ku Tiirsan

Marka aad buuxiso shuruudaha u qalmitaanka, adiga iyo qof kasta kugu tiirsan oo u qalma waa inaad iska diiwaangelisaan Trust si aad u hesho caymis caafimaad ama daryeelka ilkaha. Habraacyada isdiwaangelinta iyo wakhtiyada xaddan ayaa lagu sharaxay hoos. Habraacyada isdiwaangelinta waa in loo dhamaystiraa adiga iyo dadka kugu tiirsan ee u qalma si aad u heshaan caymis.

- Haddii aad tahay Bixiye Shaqsi ama Wakaalad, waxaad codsan kartaa codsi isdiwaangelin mid kamid ah kuwan soo socda:
 - MagnaCare adigoo wacaya (877) 606-6705;
 - MagnaCare adoo iimayl u diraya SEIU775BG-caregiver@magnacare.com;
 - Qofka aad u shaqayso; ama
 - Xafiiska Maamulka Trust
- Haddii aadan ahayn Bixiye Shaqsi ah ama Wakaalad, fadlan kala xiriiir qofka aad u shaqayso ama Xafiiska Maamulka Trust si aad u hesho foomka diiwaangelinta.
- Buuxi codsiga oo bixi dhukumintiga xaqiijinta dadka kugu tiirsan adigoo ku soo gudbinaya khadka tooska ah ama adoo ku soo diraya fakis ama boostada Xafiiska Maamulka Trust.

MagnaCare
P.O. Box 24811
Seattle, WA 98124

Telefoonka: (877) 606-6705

Fakiska: (516) 723-7395

www.mycreatehealth.com

- Haddii ay ku haboon tahay, bixi lacagtaada caymiska, ama adiga oo u fasaxaya qofka aad u shaqayso inuu ka jaro wadaagista lacagta caymiska jeegaaga, ama, haddii loo baahdo, adiga oo si toos ah ugu soo gudbinaya lacagta cayniska ee la wadaago maamulaha Trust.

5. Xuquuqaha Isdiiwaangelinta Gaarka ah

Shaqaaluhu waxay iska diwaangelin karaan Trust ama waxay ku dari karaan dadka ku tiirsan (haddii caymiska qofka ay ku tiirsan yihiin la heli karo) wakhtiyada soo socda:

- Marka horaan loo qalmo;
- Haddii qorshahaagu uu bixiyo wakhti isdiiwaangelin furan mudadaas;
- Haddii aad diiday caymiska naftaada iyo, haddii ay jirto, dadka kugu tiirsan sababtoo ah waxaad leedahay caymis caafimaad oo kale waxaad iska diwaangelin kartaa Trust haddii adiga ama dadka kugu tiirsan aad dhamaysataan mudada sii waditaanja caymiska Consolidated Omnibus Budget Reconciliation Act (COBRA), oo aad wayso u qalmiitaanka caymiska kale ama qofka aad u shaqayso uu joojiyo bixinta kharashka caymiska kale. Si ay u dhaqangasho, waa inaad ku wargelisaa Xafiiska Trust 30 maalmood gudahooda ee dhamaadka caymiska kale.
- Haddii aad ka qaybgasho qorshe bixiya caymiska dadka kugu tiirsan, waxaad ku dari kartaa ilmo cusub oo ku tiirsan oo lagu helay natiijada guurka, samaynta iskaashiga qoyska, dhalashada, korsashi ama ku meelaynta korsashada. Waa inaad codsataa isdiiwaangelinta dadka cusub ee kugu tiirsan 30 maalmood gudahooda kadib dhacdada. Caymisku wuxuu dhaqangalayaa kowda bisha xigta bisha codsiga diiwaangelinta gaarka ah la helay haddii qofka kugu tiirsan uu kuugu tiirsan yahay guur ama iskaashi qoys ahaaneed. Caymiska wuxuu dhaqangalayaa taariikhda dhalashada, korsashada ama meelaynta korsashada ilmo cusub oo kugu tiirsan.

Haddii qorshahaagu xanibo tirada shaqaalaha is-diiwaangelin kara, midani waxay saamayn kartaa awoodaada inaad isdiiwaangeliso kadib dhacdo isdiiwaangelin gaar ah.

6. Dhacdooyinka Dhamayn kara Caymiska

Caymiska wuxuu dhamaan doontaa ogeysiis la'aan, marka laga reebo sida lagu qeexay "Dheefaha Dheeraadka ah" ee maalinta ugu dambeysa ee bisha oo mid ka mid ah dhacdooyinkan ay dhacdo:

- Trust waxay joojisaa ama ikhtiyaarka dheefta aad ka qaybqaadato ayaa la joojiyaa;
- Kharashka caymiska bilaha ah ee soo socda lama bixiyo marka la gaaro wakhtiga dhaafitaanka mudada kama dambaysta ah;
- Waa dhimatay ama haddii kale uma qalanto, iyada oo waafaqsan doorasho kasta oo lagu dabaqi karo si aad u sii wadato caymiska sida lagu sharaxay COBRA iyo "Sii Waditaanka sida Waafaqsan USERRA" sida lagu qeexay dhukumiintigan;
- Qofka aad u shaqayso wuxuu ku guuldaraystay inuu fuliyo waajibaadkiisa hoos yimaada heshiiska gorgortanka wadareed ee khuseeya kaas oo aad ku leedahay caymiska Trust, ku guuldareysto inuu shaqaaleeyo

shaqaalaha lagu caymiyay heshiiska gorgortanka wadareed ee lagu dabaqi karo, ama joojiya ka qaybgalka Trust; ama

- Adiga ama dadka kugu tiirsan ayaa ku guuldareysatay inaad buuxisaan shuruudaha u qalmitaanka ee socda ee hoos yimaada Heshiiska gorgortanka Wadareed, Heshiiska Gaarka ah ama Xeerarka U Qalmitaanka Trust.

k. Xaaladaha sababi kara U Qalmitaan La'aanta ama Diidmada ama wax ka bedelitaankaka ama Joojinta Dheefaha Trust

Xaaladaha keeni kara kala laabashada u qalmitaanka, u qalmi la'aanta, diidmada, ama waayitaanka dheefahaa waxaa ka mid ah ku guuldareysiga buuxinta shuruudaha u qalmitaanka bilawga ama socda ee heshiisyada gorgortanka wadareed ee khuseeya, heshiisyada gaarka ah ama xeerarka u qalmitaanka Trust ee ku haboon, xadidnaanta iyo ka-reebitaanka barnaamijyada caymiska, Adiga ama qofka aad u shaqayso ku guuldarraystaan inay bixiyaan khidmadaha loo baahan yahay caymiska, dhimashada, ama joojinta Qorshaha. Kafaala-qaadaha Qorshuhu wuxuu haystaa awood aan xadidnayn ee ikhtiyaarka ah si uu u tarjumo shuruudaha qorshayaasha dheefaha la bixiyay, go'aaminaayo qof kasta u qalmida dheefaha iyo inuu wax ka beddelo, beddelo ama joojiyo Trust ama ikhtiyaar kasta oo faa'iido ah oo la bixiyo wakhti kasta.

l. Sii Waditaanka Caymiska

1. COBRA. Ka qaybqaadashada joogta ah ee barnaamijyada caafimaadka iyo daryeelka kooxda qaarkood waa xuquuq uu maamulo sharciga dawlada dhexe, oo loo yaqaanonsolidated Omnibus Budget Reconciliation Act of 1985, ee loo yaqaano "COBRA". Haddii aad caymis ku leedahay Trust, waxaa laga yaabaa inaad xaq u leedahay inaad adigu wax ku darsato Trust, si aad u hesho caymiska xaaladaha qaarkood oo caymiska hoos timaada Trust ay si kale u dhammaanayso.

- A. Maamulka COBRA. Xafiiska Trust (MagnaCare) ayaa mas'uul ka ah maamulitaanka sii wadida xuquuqda COBRA ee Trust. Dhammaan xiriirada isgaarsiinta waa in lagu soo gudbiyaa qoraal; ka kooban macluumaad lagugu aqoonsan karo adiga, shaqaalaha u qalma; Magaca Trust (SEIU Healthcare NW Health Benefits Trust) oo loogu diro Xafiiska Trust ciwaanka soo socda:

MagnaCare
P.O. Box 24811
Seattle, WA 98124
Telefoonka: (877) 606-6705
Fakiska: (516) 723-7395
SEIU775BG-caregiver@magnacare.com

- B. Dhacdooyinka U Qalmitaan. Adiga (Shaqaalaha Ka Qaybqaadanaya ahaan) waxaad xaq u leedahay inaad doorato sii waditaanka caymiska haddii kale aad waayi doonto u qalmitaanka sababtoo ah dhimista saacadaha shaqada ama joojinta shaqada (sababo kale oo aan ahayn anshax-xumo). Haddii dadka kugu tiirsan ay caymis ku jiraan, waxay xaq u leeyihiin inay doortaan sii waditaanka caymiska haddii ay si kale waayaan caymiska sababtoo ah dhimista saacadahaaga shaqada ama joojinta shaqada, dhimashadaada, furiin

ama kala tag sharci ahaaneed, dhamaadka iskaashiga qoys ahaaneed, xaqa aad u leedahay Medicare ama ilmo aan hadda u qalmin qof ku tiirsane ahaan

- C. Masuuliyada Ogaysiisnka COBRA Trust waxay bixisa sii waditaanka caymis kaliya kadib marka lagu wargaliyo dhacdo u qalmitaanka. Iyadoo qofka aad u shaqayso uu mas'uul ka yahay kusoo wargelinta Trust waayitaanka ama dhimista shaqada, waxaan kugu boorineynaa inaad sidoo kale ogeysiiso Trust dhacdadan oo kale. Adiga ama dadka kugu tiirsan ayaa mas'uul ka ah inaad soo ogaysiisaan Trust waayitaanka caymis ka dhashay furiinka, kala tagga sharci, dhamaadka iskaashiga guriga ama waayitaanka heerka ku tiirsanaanta ee ilmaha. Golaha Maamulka waxay xaq u leeyihiin inay go'aamiyaan in caymisku dhab ahaantii la waayay dhacdo u qalmida awgeed.
- D. Doorashada COBRA. Marka Xafiiska Trust uu helo ogeysiis haboon oo ah in dhacdo u qalmitaan dhacday, waxay ku wargelin doontaa inaad xaq u leedahay inaad doorato sii waditaanka caymiska Doorasho qoraal ah waa in lagu sameeyaa 60 maalmood gudahooda laga bilaabo taariikhda uu caymisku dhamaan doono ama dhacdooyinka ay Trust leedahay mas'uuliyadda ogeysiinta 60 maalmood laga bilaabo taariikhda ogeysiinta laga helo Xafiiska Trust, haddii dambe. Ogeysiiska waa in loogu diraa Xafiiska Trust cinwaanka deegaanka kor ku qoran. Ku guuldaraysiga doorashada sii waditaanka muddadan 60 maalmood ah waxay sababi doontaa u qalmitaanka inay dhamaanayso sidii caadiga ahayd ee hoos timaada shuruudaha Qorshaha.
- E. Caymiska La heli Karo Shakhsiyaadka horaan u soo maray dhacdo u qalmitaan waxay dooran karaan sii wataan qorshaha caafimaadka ee ay hoos yimaadaan isla markaaba ka hor dhacdada u qalmitaan. Haddii aad leedahay caymis caafimaad iyo daryeelka ilkaha labadaba, waxaad dooran kartaa caymis caafimaad oo keliya ama caymiska caafimaadka iyo ilkaha.
- F. Sii Waditaanka Caymiska Loo Baahan yahay. Caymiskaaga hoos yimaada COBRA waa inuu ahaadaa mid joogto ah laga bilaabo taariikhda caymiskaaga Trust uu dhammaan lahaa haddii aan lacagta qofka iska bixiyo ee COBRA hoos imanayo aan la bixin.
- G. Kharashka. Ka faa'iidaystaha u qalma waa inuu bixiyaa dhamaan kharashka sii waditaanka caymiska oo lagu daray 2% kharashka maamulka. Kharashka caymiska ee laga heli karo Trust waa mid sanadle ah. Haddii aad leedahay dhacdo u qalmitaan, waxaa lagugu soo wargelin doonaa khidmadaha lacagta qofka iska bixiyo ee bilaha ah ee ku haboon ikhtiyaarrada caymiska ee aad heli karto. Haddii aad u qalanto mido kordhinta caymiska sababta oo ah naafonimadaada ama naafonimada qofka kugu tiirsan (eeg qaybta hoose ee J), kharashka caymisku wuxuu noqon doonaa 150% ee COBRA heerka qofka iska bixiyo ee 11 bilood ee dheeraadka ah ee caymiska la bixiyay naafanimadaada awgeed.
- H. Lacagta Qofka iska bixiyo ee Bilaha ah ee la iska Rabo. Adiga ayaa ka mas'uul ah kharashka dhamaan si waditaanka caymis. Lacagta sii waditaanka caymiska ee qofka iska bixiyo ayaa la filayaa bisha kowdeeda ee caymiska bishaas waana in lagu soo diraa Xafiiska Aaminadda ciwaanka ku qoran Qaybta A. ee sare. Caymiska waa la joojin doonaa haddii lacagta uusan ku helin Xafiiska Trust 30 maalmood gudahooda ee taariikhda la filayo. Ka reebitaanka kaliya waa

lacagta qofka iska bixiyo mudada ka horeysa doorashada bilowga ah ee caymiska waxa la samayn karaa ilaa 45 maalmood kadib taariikhda doorashada. Caymiska waa inuu noqdaa mid joogta ah. Lacag bixintaada ugu horeysa waa inay dabooshaa dhamaan bilaha aad u rabto caymis oo aad dib ugu noqotaa marka caymiskaaga Trust dhamaato. Haddii lacag bixinta ugu horreysay aan la helin ama boostada lagu calaamadin 45 maalmood oo kamid ah markii aad dooratay caynsanaanta, xaqa aad u leedahay caymiska sii wadida ayaa lumin doonta.

- I. Mudada Sii Waditaanka Caymiska. Sii waditaanka caymisku waxay socon kartaa ilaa 18 bilood kadib waayitaanja caymiska taas oo ka dhalatay joojinta shaqada ama saacadaha dhimtaanka. Dhamaan dhacdooyinka kale ee u qalmiintaanka ee khuseeya dadka kugu tiirsan (dhimashadaada, furiinka, kala tagista sharci ahaaneed, dhamaadka shuraakada guriga, waxaad xaq u leedahay Medicare ama ilmo aan hadda u qalmin ku tiirsanaanta), caymiska sii wadida wuxuu socon karaa ilaa 36 bilood.

Si kastaba ha ahaatee, sii waditaanka caymiska wuxuu dhamaan doonaa maalinta u danbeysa ee xiliga lacag bixinta caymiska bisha haddii mid kamid ah kuwan soo socda uu dhaco kahor inta aan la gaarin xilliga sii wadida ugu badan ee la heli karo:

- Lacag bixinta qofka iska bixiyo ee loo baahan yahay laguma bixiyo Xafiiska Trust wakhtiga ku habboon muddada caymiska bisha soo socota;
- Waxaa lagugu daboolay qorshe kasta oo kale oo caafimaad kadib taariikhda doorashadaada COBRA;
- Waxaad u qalmi doontaa dheefaha Medicare kadib taariikhda doorashadaada COBRA; ama
- Taariikhda uu Qorshuhu joojinayo ama taariikhda qofka loo Shaqeeyo aanu ka qayb qaadanayn qorshaha ilaa qofka loo shaqeeyo ama ku xigeenku aanu bixin qorshe caafimaad oo kale oo loogu talagalay kala-soocidda shaqaalaheeda oo hore uga qayb-qaatay Trust;
- Waxaad bixin doontaa qoraal ogaysiis ah inaad rabto inaad ogaato caymiska;

- J. Mudada Sii Waditaanka caymiska-Shakhsiyaadka Naafada ah. Haddii ay go'aan kaa gaarto Social Security Administration inaad naafo tahay kahor ama 60 maalmood ee ugu horeeya ee caymiska sii waditaanka, qofka naafada ah iyo xubnaha qoyska ee caynsan waxay heli karaan 11 bilood oo dheeraad ah oo caymis joogto ah ilaa ugu badnaan 29 bilood. Si aad u hesho caymiska bilaha dheeraadka ah, waa inaad ku wargalisaa Xafiiska Trust qoraal 60 maalmood gudahooda laga bilaabo helitaanka Go'aanka Naafanimadaada Lambarka Bulshada (Social Security Disability Determination) iyo kahor dhamaadka 18-bilood ee bilowga ah ee caymiskaaga. Haddii qofka naafada ah la ogaado in usan naafo ahayn, waa inaad kusoo wargelisaa Xafiiska Trust 30 maalmood gudahooda ee go'aankan (taasoo macnaheedu noqon karto inay dhamaanayso dhammaadka 18ka bilood ee doorashadaada hore ee COBRA, adigoo u qaadanaya inaad si haboon u dooratay oo aad bixisay lacagta COBRA).

- K. Mudada Sii Waditaanka caymiska-Dhacdada Labaad ee U Qalmitaanka. Dadka ku tiirsan kuwaas oo xaq u leh sii waditaanka natiijada joojintaada shaqada ama saacadaha dhimista waxay kordhin karaan caymiskooda ilaa wadarta 36 bilood haddii dhacdo u qalmida labaad (dhacdo sababi lahayd caymisku inuu dhammaado marka hore) dhacdo. inta lagu jiro 18ka bilood ee hore ee caymiska sii wadida. Dhacdooyinka labaad u qalmitaanka ee suurtoogalka ah waa dhimashadaada, furiinka, kala-tagga sharciga ah ama joojinta ama dhamaadka iskaashiga guriga, ilmo waayay xaalada ku tiirsanaanta, shaqaaluhu wuxuu noqonayaa mid u qalma Medicare inta lagu jiro 18 bilood ee hore ee sii waditaanka caymiska. Haddii qofka ku tiirsan uu doonayo mudo kordhinta caymiska natiijada dhacdada labaad ee u qalmitaanka, isaga ama iyada waa in ay ku wargeliyaan Xafiiska Maamulka Trust 60 maalmood gudahooda ee dhacdada labaad ee u qalmida. Ku guuldareysiga in la bixiyo ogeysiis qoraal ah oo wakhtiga loogu talagalay lagu bixiyay oo ku saabsan dhacdada labaad ee u qalmitaanka waxay keeni doontaa in caynsanaanta shaqsiga la joojiyo sida caadiga ah ee hoos timaada shuruudaha qorshaha. Marnaba qofka ku tiirsanaha looma ogolaanayo sii waditaanka caymis in ka badan wadarta 36 bilood.
- L. Mudada Sii Waditaanka caymiska-U Xaq Lahaanshaha Medicare. Haddii aad leedahay dhacdo u qalmi 18 bilood kadib markaad u qalanto Medicare, dadka ku tuursan waxay sii wadan karaan caymis ilaa 18 bilood ka dambeeya taariikhda caymisku dhamaanayo ama 36 bilood laga bilaabo taariikhda shaqaaluhu u qalmo Medicare.
- M. Xiriirka ka Dhexeeya COBRA iyo Medicare iyo Caymiska Kale ee Caafimaadka. Caymiskaaga COBRA wuu dhamaan doonaa haddii aad xaq u yeelato Medicare ama caymis caafimaad koox kale kadib doorashadaada COBRA. Haddii aad leedahay caymis caafimaad oo kale ama Medicare kaas oo aad sii haystay kahor doorashadaada COBRA, waxaa laga yaabaa inaad u qalanto labadaba. Xaaladahan oo kale, caymiskaaga COBRA waxay bixin doontaa oo kaliya heerka labaad ee caymiska caafimaadka kooxdaada ama Medicare ilaa u qalmitaankaaga Medicare ku salaysan yahay heerka ugu dambeeya ee dhaqitaanka kelyaha oo aad ku jirto 30 ka bilood ee muddada isku-duwitaanka.
- N. Caymiska ka Badalashada. Laga bilaabo Janaayo 1, 2014 waxaa jira doorashooyin kale oo caymis oo adiga iyo qoyskaaga ah marka laga reebo COBRA. Waxaad ka iibsana kartaa caymis adigoo u adeegsanaya Health Insurance Marketplace. Suuq caymiska, waxaad u qalmi kartaa nooc cusub oo canshuur celin ah taasoo hoos u dhigaysa lacagta caymiska ee bishii isla markaaba, waxaadna arki kartaa waxa lagaa jarayo khidmadahaaga iyo kharashyada jeebkaaga ka hor inta aanad go'aan ka gaadhin isdiiwaangelinta. Ka sakow u qalmitaanka COBRA ma xadidayso u qalmitaankaaga canshuurta iyada oo loo marayo Health Insurance Marketplace. Haddii aad ka diiwaangashan tahay sii waditaanka caymiska COBRA, si kastaba ha ahaatee, oo aad iska dhaafto kahor dhammaadka muddada ugu badan ee COBRA, waxay saameyn kartaa awooddaada inaad isku qorto qorshaha lagu bixiyo Suuqa Caymiska Caafimaadka ee ka baxsan xilliga isdiiwaangelinta sanadlaha ah ee furan. Waxa kale oo laga yaabaa inaad u qalanto fursad isdiiwaangelin gaar ah qorshe koox haaneed kale oo aad xaq u leedahay (sida

Qorshaha lamaanaha) xitaa haddii qorshuhu guud ahaan aqbali waayo isdiiwaangelinta la daahiyay haddii aad codsato isdiiwaangelinta 30 maalmood gudahood.

- O. Si Waditaanka Xuquuqaha Sida Waafaqsan USERRA. The Uniformed Services Employment and Reemployment Rights Act (USERRA) waxay ilaaliysaa xuquuqda shaqada (ay ku jiraan xuquuqda diiwaangelinta ee caymiska daryeelka caafimaadka qofka loo shaqeeyi bixiyo) ee shakhsiyaadka si mutadawac ah ama aan ikhtiyaari ah uga tago jagooyinka shaqada si ay u qabtaan adeegga milatariga. Haddii aad ka tagto shaqadaada si aad u qabato adeega ciidan ahaaneed, waxaad xaq u leedahay inaad doorato inaad sii wadato caymiska qorshaha caafimaadka ku salaysan loo-shaqeeyaha ee adiga iyo kuwa kugu tiirsan ilaa 24 bilood intaad ku jirto ciidanka. Sii waditaanka xuquuqda sida waafaqsan USERRA ayaa lagu qaban doona isla sii waditaanka xuquuqda COBRA. Xataa haddii aadan dooran inaad sii waditaanka caymiska imudada aad ka shaqaynayso ciidanka, waxaad xaq u leedahay in laguugu soo celiyo qorshaha caafimaadka qofka loo shaqeeyo haddii dib laguugu shaqaaleysiyo gudaha waqtiyada ay dejisay USERRA, guud ahaan iyada oo aan wax sugitaan ah ama lagaa saarin marka laga reebo xanuunada ama dhaawacyada adeega ku xidhan.

La xiriir qofka aad u shaqayso si aad u hesho macluumaadka ku saabsan xuquuqda iyo shuruudaha USERRA. Waxaad sidoo kale kala xiriir kartaa U.S. Department of Labor lambarka (866) 4-USA-DOL ama booqo websaytkeeda www.dol.gov/vets. Hagitaan khadka tooska ah ee USERRA ayaa laga heli karaa [https://www.dol.gov/agencies/vets/programs/userra/USERRA-Hagitaanka Codka ah](https://www.dol.gov/agencies/vets/programs/userra/USERRA-Hagitaanka%20Codka%20ah).

Badelitaanka Caymiska. Kaiser Foundation Health Plan of the Northwest (Gobalada Oregon iyo Clark iyo Cowlitz Counties ee Washington) waxay bixiyaan ikhtiyaarada "bedelitaanka" ama xuquuqaha iska bixinta lacagta ee hoos timaada sharciyada gobolka marka caymiska caafimaadka kooxdaada ee hoos yimaada Trust uu dhamaado.

Guud ahaan, ikhtiyaarka bedelitaanka ayaa kuu ogolaanaya inaad u bedelato qorshe shakhsi haddii aad ku codsato waqti xaddidan (badanaa 31 maalmood ama ka yar caymiska bedelka).

Haddii aad rabto macluumaad dheeraad ah, fadlan la xiriir:

Kaiser Foundation Health Plan of the Northwest 500
NE Multnomah Street, #100
Portland, OR 97232-2099
(800) 813-2000

- P. Macluumaad Dheeraad ah. Wixii macluumaad ah ee ku saabsan xuquuqdaada hoos timaada ERISA, oo ay kamid yihiin COBRA, Xeerka Health Insurance Portability and Accountability Act (HIPAA) iyo sharciyada kale ee saameeya qorshayaasha caafimaadka kooxda booqo websaytka ee Waaxda SU.S. Department of Labor Employees Benefit Security Administration (EBSA) barta www.dol.gov/ebsa ama ka wac khadka lacag la'aanta ah (866) 444-3272. Wixii macluumaad dheeraad ah oo ku saabsan ikhtiyaaradacaymiska caafimaadka ee laga heli karo Health Insurance Marketplace for Washington booqo www.wahbexchange.org.

Si loo hubiyo inaad hesho ogeysiisyada muhiimka ah, waa inaad soo wargalisaa Xafiiska Trust haddii ciwaankaagu ama kan xubin qoyskaaga kamid ah uusan isbedelin. Waa in aad haysataa ogaysiiskan oo aad haysato nuqulka ogeysiis kasta oo qoraal ah oo aad u dirto Trust.

m. Isha Lacag Bixinta:

Bixinta lacagta (tusaale, lacag caymiska) ee Trust waxaa bixiya qofka ad u shaqayso ee ka qaybqaata iyo, ikhtiyaarrada qaarkood, shaqaalhooda la daboolay. Xisaabinta lacagta uu bixiyo qofka aad u shaqayso ka qaybqaata iyo shaqaalaha la daboolay waxaa la samayn doonaa si waafaqsan heshiisyada gorgortanka wadajirka ah iyo sida ay dejisay Trust.

Intaa waxaa dheer, haddii shaqaalaha la caymiyay ama dadka ku tiirsan yihiin ay doortaan COBRA ama caymiska hoos yimaada USERA, shakhsiyaadka ay khusayso waa inay iskood u bixiyaan si ay u sii wataan caymiskooda.

n. Hababka la Isticmaalo Si Loo Aruuriyo Lacagta

Lacagta ay bixiyaan dadka loo shaqeeyaha iyo shaqaalaha waxaa hela oo ay ku haysaa Trust ilaa inta laga bixinayo dheefaha qofka lacagtooda la baxo iyo kharashyada muhiimka ah ee ku baxa maamulka qorshaha ama lagu wareejiyo side caymis ahaan lacagta caymiska.

o. Dhamaadka Sanadka Trust

Sanadka Trust wuxuu bilaabmaa Ogosto 1 wuxuuna dhamaadaa Luuliyo 31.

p. Hababka Xareynta sheegashooyinka iyo Racfaan ka Qaadashada Go'aanada Xun ee Dheefaha

Habraacyada soo bandhigida sheegashooyinka waxaa si faahfaahsan loogu dejiyay buugaag yaryar oo ay bixiso shirkada ee dheefaha kugu habboon. Macluumaadka Aasaasiga ah ee ku saabsan buuxinta sheegashooyinka soo socda.

Kaiser Foundation Health Plan of Washington (EPO) Qorshaha Caafimaadka iyo Dawooyinka uu Dhakhtarka qoro

1. Sheegashooyinka Qorshaha Caafimaadka iyo Dawooyinka uu Dhakhtarka qoro

Inta badan, daryeel bixiye qandaraas kula jira Kaiser Foundation Health Plan of Washington Options ayaa soo gudbin doona sheegashada asagoo adiga ku matala. Haddii sheegashadaada aan la gudbin ama haddii aad hesho dalab adeegyo oo aad aaminsan tahay in la daboolo midkood:

- Kala xiriir Adeega Xubinta Kaiser Foundation Health Plan of Washington (206) 630-4636 ama (888) 901-4636;
- Bixi lacagta sheegashada oo soo gudbi soo celinta lacagta sheegashada adeega la caymiyay si aad:

Kaiser Permanente Attn:
Claims Processing
P.O. Box 30766
Salt Lake City, UT 84130-0766 (888)
901-4636

- Waxyaabaha ku saabsan Daawooyinka Dhakhtar qoray, fadlan ku lifaaq astaamaha daawooyinka dhakhtarka qoray, buuxi foomka oo boostada ugu dir:

OptumRX
Attn: OptumRX Manual Claims
P.O. Box 650334
Dallas, TX 75265-0334

2. Racfaanada

Sida loogu diro racfaan fakiska ama boostada:

Buuxi foomka codsashada Racfaan Qaadashada Xubin oo ku dir fakiska

ama boostada: Fakis: (206) 630-1859

Boostada: Kaiser Permanente Member Appeals
P.O. Box 34593
Seattle, WA 98124-1593

Wixii caawimaad ah, fadlan wac (866) 458-5479

Waxaa jira labo heer ee racfaan qaadasho oo ay kuu heli karto Kaiser Foundation Health Plan of Washington:

Heerka 1: Racfaan ka qaashada diiditaanka dalab sheegasho

Heerka 2: Codsato dib u eegis ururka xalinta khilaafaadka caafimaadka dibada

Kaiser Foundation Health Plan of Washington Options, Inc.

1. Sheegashooyinka Qorshaha Caafimaadka iyo Dawooyinka uu Dhakhtarka qoro

Inta badan, daryeel bixiye qandaraas kula jira Kaiser Foundation Health Plan of Washington Options, Inc. ayaa soo gudbin doona sheegashada asagoo adiga ku matala. Haddii sheegashadaada aan la gudbin ama haddii aad hesho dalab adeegyo oo aad aaminsan tahay in la daboolo midkood:

- Kala xiriir Adeega Xubinta Kaiser Foundation Health Plan of Washington (206) 630-4636 ama (888) 901-4636;
- Bixi lacagta sheegashada oo soo gudbi soo celinta lacagta sheegashada adeega la caymiyay si aad:

Kaiser Permanente Attn:
Claims Processing
P.O. Box 30766
Salt Lake City, UT 84130-0766 (888)
901-4636

- Waxyaabaha ku saabsan Daawooyinka Dhakhtar qoray, fadlan ku lifaaq astaamaha daawooyinka dhakhtarka qoray, buuxi foomka oo boostada ugu dir:

OptumRX
Attn: OptumRX Manual Claims
P.O. Box 650334
Dallas, TX 75265-0334

2. Racfaanada

Sida loogu diro racfaan fakiska ama boostada:

Buuxi foomka codsashada Racfaan Qaadashada Xubin oo ku dir fakiska

ama boostada: Fakis: (206) 630-1859

Boostada: Kaiser Permanente Member Appeals
P.O. Box 34593
Seattle, WA 98124-1593

Wixii caawimaad ah, fadlan wac (866) 458-5479

Waxaa jira labo heer ee racfaan qaadasho oo ay kuu heli karto Kaiser Foundation Health Plan of Washington:

Heerka 1: Racfaan ka qaashada diiditaanka dalab sheegasho

Heerka 2: Codsato dib u eegis ururka xalinta khilaafaadka caafimaadka dibada

Kaiser Foundation Health Plan of the Northwest (Gobolada Oregon iyo Clark iyo Cowlitz)

1. Sheegashooyinka Qorshaha Caafimaadka iyo Dawooyinka uu Dhakhtarka qoro

Haddii aad ka qaybqaadato Kaiser Foundation Health Plan of the Northwest (Gobolada Oregon iyo Clark iyo Cowlitz), caadi ahaan muhiim maaha inaad soo gudbiso sheegashooyinka. Haddii aad qabto su'aalo ku saabsan sheegasho ama sheegasho macquul ah la xiriir:

Kaiser Foundation Health Plan of the Northwest Member
Services
500 N.E. Multnomah St., Suite 100
Portland, OR 97232
(503) 813-2000 ama (800) 813-2000

2. Racfaanada

Sida loo gudbiyo racfaan:

Telefoonka: Adeega Macmiilka
(503) 813-2000
(800) 813-2000

Fakis: (503) 813-3985

Boostada: Kaiser Foundation Health Plan of the
Northwest 500 NE Multnomah Street, Suite 100
Portland, OR 97232

Waxaa jira sadex heer oo rafcaan qaadasho ah oo aad heli karto:

Heerka 1: Racfaan ka qaashada diiditaanka dalab sheegasho

Heerka 2: Codsashada dib u tixgalinta Natijada Racfaanka Heerka 1

Heerka 3: Codsato dib u eegis ururka xalinta khilaafaadka caafimaadka dibada

Caafimaadka Aetna Shakshi Lacagta La Baxo

1. Sheegasho caafimaad

Haddii aad ka qaybqaadato qorshaha shabakada Aetna PPO, daryeel bixiyayaasha qandaraaska kula jira Aetna, iyagoo adiga ku matalaya, ayaa soo gudbin doona sheegasho ay kugu matalayaan. Haddii sheegashadaada aan la gudbin ama haddii aad hesho sheegashada adeegyo oo aad aaminsan tahay in la daboolo midkood:

- Kala xiriir Adeega Macmiilka Aetna (855) 736-9469; ama
- Bixi lacagta sheegashada oo soo gudbi soo celinta lacagta sheegashada adeega la caymiyay si aad:

Aetna
P.O. Box 14079
Lexington, KY 40512-4079
Fakiska: (859) 455-8650

2. Sheegashada Daawooyinka dhakhtar qoro

Barnaamijka dawooyinka dhakhtar qoro ee Sav-Rx waxa la siiyaa shakhsiyadka ka qaybqaadanaya qorshaha caafimaadka Aetna. Inta badan, daryeel bixiye qandaraas kula jira Sav-Rx ayaa soo gudbin doona sheegashada asagoo adiga ku matala. Haddii sheegashadaada aan la gudbin ayagoo ku mayalaya ama haddii aad hesho sheegashada adeegyo oo aad aaminsan tahay in la daboolo midkood:

- Kala xiriir Adeega Macmiilka Sav-Rx (800) 228-3108; ama
- Bixi lacagta sheegashada oo soo gudbi soo celinta lacagta sheegashada adeega la caymiyay si aad:

Sav-Rx Prescription Services Attn:
Reimbursement Department
P.O. Box 8
Fremont, NE 68026

3. Racfaanada

Sida loo gudbiyo racfaan diiditaanka dalbashada daryeel caafimaad:

Telefoonka: Adeega Xubinta Aetna
(855) 736-9469

Waxaad sidoo kale racfaan qaadan kartaa adoo qoraal ahaan toos ugu diraya Aetna. Fadlan hubi inaad ku darto:

- Magacaaga
- Magaca qofka loo shaqeeyo
- Nuqulka Diidmada

Soo Koobitaanka Qeexitaanka Qorshaha
Dheefaha Caafimaad ee SEIU Healthcare

- Sababta u Qaashada Racfaanka
- iyo macluumaad kasta oo kale oo aad jeclaan lahayd in Aetna ay tixgeliso

Fakiska: Aetna Medical Claims Appeals
(859) 425-3379

Boostada: Aetna – Medical Appeals Resolution Team
P.O. Box 14463
Lexington, KY 40512

Waxaa jira sadex heer oo rafcaan qaasho ah oo aad

heli karto: Heerka 1: Racfaan ka qaashada

diiditaanka dalab sheegasho

Heerka 2: Codsashada dib u tixgalinta Natiijada Racfaanka Heerka 1

Heerka 3: Codsato dib u eegis ururka xalinta khilaafaadka caafimaadka dibada Sida loo soo

gudbiyo racfaanka diidmada sheegasho farmashiga ah:

Telefoonka: Adeega Macmiilka Sav-
RX (800) 228-3108

Fakis: (888) 810-1394

Boostada: Sav-Rx
Attn: Clinical Department
P.O. Box 8
Fremont, NE 68026

Waxaa jira laba heer oo rafcaan ah oo aad heli karto:

Heerka 1: Racfaan ka qaashada diiditaanka

dalab sheegasho

Heerka 2: Codsashada dib u tixgalinta Natiijada Racfaanka Heerka 1

Delta Dental of Washington–Daryeelka Ilkaha ee Shakhsiga Lacagtiisa la Baxo

1. Sheegashada Daryeelka Ilkaha

Haddii aad qabto su'aalo ku saabsan soo gudbinta sheegashooyinka qorshaha daryeelka ilkaha ee shakhsiga lacagta la baxo, la xiriir Delta Dental of Washington oo maamusha qorshaha.

Delta Dental of Washington
P.O. Box 75983
Seattle, WA 98175-0983
Telefoonka: (800) 554-1907

2. Racfaanada

Sida loo gudbiyo racfaan diiditaanka dalbashada daryeelka

ilkaha: Telefoonka: (800) 554-1907

Fakis: (800) 239-9241

Boostada: Delta Dental of Washington
P.O. Box 75983
Seattle, WA 98175-0983 Waxaa

jira laba heer oo rafcaan ah oo aad heli karto:

Heerka 1: Racfaan ka qaashada diiditaanka dalab sheegasho

Heerka 2: Codsashada dib u tixgalinta Natijada Racfaanka Heerka 1

Willamette Dental EPO–Daryeelka Ilkaha ee La Caymiyay

1. Sheegashada Daryeelka Ilkaha

Haddii aad ka qaybgasho Willamette Dental, caadi ahaan muhiim maaha inaad soo gudbiso sheegashooyinka. Haddii aad qabto su'aalo ku saabsan sheegasho ama sheegasho macquul ah la xiriiir:

Willamette Dental of Washington, Inc. Attn:
Member Services
6950 N.E. Campus Way
Hillsboro, OR 97124

2. Racfaanada

Sida loo gudbiyo racfaan diiditaanka dalbashada daryeelka

ilkaha: Telefoonka: (855) 433-6825

Boostada: Willamette Dental of Washington, Inc.
Attn: Member Services 6950
NE Campus Way Hillsboro, OR
97124

Waxaa jira laba heer oo rafcaan ah oo aad heli karto:

Heerka 1: Racfaan ka qaashada diiditaanka

dalab sheegasho

Heerka 2: Codsashada dib u tixgalinta Natijada Racfaanka Heerka 1

U qalmitaanka Racfaanada:

Maamule ama bixiye kasta ee dheef wuxuu leeyahay habrac rafcaan qaadasho u gaar ah kaas oo lagu dejiyay buug-yaraha Qorshaha. Habraaca ka xaraynta rafcaan hay'ad kasta oo bixisa ama maamulaysa dheefaha ayaa lagu dejiyay buug-yaraha Qorshaha ee hay'adda ama SEIU 775 Benefit Group

websayt. Fadlan booqo 'How to Submit an Appeal to the Health Benefits Trust' - www.myseiubenefits.org/health/submit-an-appeal-to-the-health-benefits-trust/. Rafcaannada waa in lagu soo gudbiyaa qoraal gudaha wakhtiga kama dambaysta ah ee la cayimay sida ku xusan buug-yaraha haddii aan wakhti kale lagu sheegin Dhukumentiga Qorshaha ee cidda maamulaysa faa'iidada laga hadlayo. Fadlan ogow mudada xaraynta dacwadaha ama rafcaanka diidmada dalab la kordhiyey inta lagu jiro COVID-19 illaa hal sano ama ilaa Luulyo 10, 2023, hadba kii soo horreeya. Fadlan eeg Ogeysiiska Kordhinta Xadka Wakhtiga ay sabab u tahay COVID-19 dhamaadka dhukumiintigan wixii faahfaahin dheeraad ah.

Racfaan kasta oo ku lug leh u qalmitaanka iyo go'amada diiwaangelinta u gudbi racfaan qoraal ah: Gudiga

Racfaanada
SEIU Healthcare NW Health Benefits Trust 215
Columbia Street, Suite 300
Seattle, WA 98104

Racfaanka waa inuu ku jiraa magaca, ciwaanka deegaanka iyo taariikhda oo uu cadeeyo go'aanka racfaanka laga qaatay. Rafcaannadan waxaa dib u eegi doona Guddiga Rafcaanka ee Trust.

q. Xeerka Ilaalinta Hooyada iyo Dhalaanka

Qorshayaasha caafimaadka kooxda iyo shirkada caymiska caafimaadka ee bixiya caymiska caafimaadka kooxda guud ahaan lagama yaabo, sida waafaqsan sharciga dawlada dhexe, ma xaddidi karaan dheegaha joogitaanka Isbitaal ee muddo kasta oo ay weheliso dhalmada hooyada iyo ilmaha dhashay in ka yar 48 saacadood kadib ka dhaitaanka dhalmada caadiga ah ama ka yar in ka badan 96 saacadood kadib dhalmada qaliinka ah, ama u baahan in Bixiyuhu uu oggolaansho ka helo Qorshaha ama bixiyaha caymiska kaas oo qoraya dherer joogitaan aan ka badnayn xilliyada sare.

r. Xeerka Caafimaadka Haweenka iyo Xuquuqaha Dadka Qaba kansarka

Haddii adiga ama mid kamid ah dadka kugu tiirsan ee caymiska laga jaray naaska ama laga jarayo naaska, waxa aad xaq u yeelan kartaa dheefaha qaarkood sida waafaqsan Xeerka Xuquuqda Haweenka Kansarka Qaba iyo Caafimaadka Haweenka (Women's Health and Cancer Rights Act, WHCRA). Shakhsiyaadka helaya dheefaha dadka naaska laga jaray, caymiska ayaa loo bixin doonaa adeegyada soo socda si loo go'aamiyo iyadoo lala tashanayo dhakhtarka xaadiraya iyo bukaanka:

- a. Dhammaan heerarka dib u habaynta naaska kadib marka qaliin jaritaanka naaska lagu sameeyay.
- b. Qalitaanka iyo dib u habaynta naaska kale si ay u yeeshaan muuqaal siman.
- c. Xubnaha jirka ee macmalka ah.
- d. Daaweynta dhibaatooyinka jir ahaaneed ee dhammaan heerarka jaritaanka naaska, oo ay kamid yihiin bararka lugaha.

Dheefahan waxaa lagu bixin doonaa iyadoo la raacayo isla lacagaha laga jarayo iyo ceymiska lagu dabaqi karo faa'iidooyinka kale ee caafimaadka iyo qalliinka ee lagu heli karo qorshahaaga caafimaad.

Wixii macluumaad ah ee ku saabsan dheefaha WHCRA ama faahfaahinta ku saabsan sharci kasta oo gobolka ah ee laga yaabo in lagu dabaqo qorshahaaga caafimaad, fadlan tixraac dheefaha qorshaha ee qorshaha caafimaadka ee aad ka diwaangashan tahay.

s. Caymiska Dawooyinka Dhakhtarka qoro iyo Medicare:

Qorshayaasha Caafimaad/Daawada Dhakhtar qoro ee Qofka jeebkiisa ka Bixiyo ee ay maamusho Kaiser Foundation Health Plan of Washington, Kaiser Foundation Health Plan of Washington Options, Inc., Sav-Rx, iyo Qorshayaasha Caafimaad/Daawada Dhakhtar qoro ee ku jirta Caymiska Kaiser Foundation Health Plan of the Northwest – Dheefahan, ujeedooyinka Caymiska La Daynsan karo, waxay xisaabin ahaantii le'eg yihiin ama ka weyn yihiin dheefaha dawada dhakhtar qoro ee Qaybta D ee Medicare. Xubnaha sidoo kale u qalma Medicare Qaybta D way sii wadan karaan caymis oo aan lagu qaadi doonin ganaaxyada diiwaangelinta daahitaanka ee Medicare ku soo rogtay haddii ay go'aansadaan inay isku qoraan qorshaha Qaybta D ee Medicare taariikhda dambe; si kastaba ha ahaatee, Xubinta waxa laga yaabaa in la bixiyo khidmadaha Qaybta D ee sare haddii Xubigu uu markaas ka dib haysto nasasho caymis la aamini karo oo ah 63 maalmood oo joogto ah ama ka badan ka hor inta aan la qorin qorshaha Qaybta D. Xubinta ka baxa caymiska waa in uu buuxiyaa shuruudaha u qalmitaanka si uu mar kale isu diiwaangeliyo.

t. Bayaanka Xuquuqaha Sharci ahaaneed:

Ka qaybgale ahaan qorshaha dheefta kooxda aad xaq u leedahay xuquuq iyo ilaalin gaar sida waafaqsan Employee Retirement Income Security Act of 1974 (ERISA). ERISA waxay bixisaa in dhammaan ka qaybgalayaasha Trustay xaq u leeyihiin:

1. Helitaanka macluumaadka ku saabsan Qorshahaaga iyo Dheefaha

- a. Baaritaan, lacag la'aan ah, Xafiiska Trust iyo goobaha kale ee la cayimay, sida goobaha shaqada iyo hoolalka ururka, dhammaan dukumeentiyada qorshaha maamulaya, oo ay ku jiraan qandaraasyada caymiska iyo heshiisyada gorgortanka wadareed, iyo nuqulka warbixin sannadeedka ugu dambeeyay (Foomka 5500 Taxanaha) ee la xareeyay iyadoo la raacayo qorshaha U.S. Department of Labor oo laga heli karo Qolka Shaacinta Pension and Welfare Benefit Administration.
- b. Helitaanka, markaad ku codsato qoraal Xafiiska Trust, nuqulada dhukumiintiyada maamula hawlgalka Trust, oo ay ku jiraan qandaraasyada caymiska iyo heshiisyada gorgortanka wadareed, iyo koobiyada warbixintii sannadlaha ahayd ee u dambaysay (Foomka 5500 Taxanaha) iyo sharraxaadda qorshaha kooban ee la cusboonaysiiyay. Trust waxa laga yaabaa inuu kuugu sameeyo kharash macquul ah nuqulada.
- c. Helitaanka warbixin kooban oo ku saabsan warbixinta maaliyadeed ee sanadlaha. Xafiiska Trust waxaa sharci ahaan baahan yahay inuu siiyo ka qaybgale kasta nuqulka soo koobitaanka warbixinta sannadlaha ah.

2. Sii Waditaanka Qorshaha Caymiska Caafimaad Kooxeed

Sii waditaanka caymiskaaga daryeelka caafimaadka, xaaskaaga, ama dadka kugu tiirsan haddi ay jirto waayitaanka caymiska hoos yimaada Qorshaha natiijada dhacdo u qalmida. Adiga ama dadka kugu tiirsan ayaa laga yaabaa inaad bixisaan kharashka caymiskan. Dib u eegista sharaxaadda qorshahan kooban iyo

dhukumiintiyada maamulaya Qorshaha ee xeerarka xukuma xuquuqda caymiskaaga COBRA.

3. Tallaabooyinka Xukun ahaaneed ee ay Qaadeen Maamulayaasha Qorshe

- a. Ka sokow abuurista xuquuqaha ka qaybgalayaasha qorshaha, ERISA waxay ku soo rogtay waajibaad dadka ka mas'uulka ah hawlgalka qorshaha dheefta shaqaalaha. Dadka ka shaqeeya Qorshahaaga, oo loo yaqaan "fiduciaries" Qorshaha, waxaa ku waajib ah inay sidaas u sameeyaan si taxaddar leh oo ay dantaada ku jirto iyo ka qaybgalayaasha iyo ka faa'iidaystayaasha kale ee qorshaha. Ma jiro qof, oo ay ku jiraan shaqaalaysiiyahaaga, ururkaaga, ama qof kale, laga yaabaa inuu ku eryo ama si kale kuu takooro si kasta si ay kaaga hor istaagaan inaad hesho dheefta daryeelka ama aad isticmaasho xuquuqdaada hoos timaada ERISA.

4. Fulinta Xuquuqdaada

- a. Haddii sheegashadaada kaalmada cayrta la diido ama la iska indhatiro, gabi ahaan ama qayb ahaan, waxaad xaq u leedahay inaad ogaato sababta loo sameeyay, si aad u hesho dhukumiinti lacag la'aan ah oo la xiriira go'aanka, iyo inaad racfaan ka qaadato diidmo kasta, dhammaan jadwal wakhti go'an.
- b. Sida waafaqsan ERISA, waxaa jira tillaabooyin aad qaadi karto si aad u fuliso xuquuqaha kore. Tusaale ahaan, haddii aad codsato nuqulka dhukumiintiyada qorshe ama warbixintii sannadlaha ahayd ee ugu dambeysay ee Hay'adda oo aadan ku helin 30 maalmood gudahood, waxaad dacwad ka xareyn kartaa maxkamadda Dawlada Dhexe. Xaaladdan oo kale, maxkamaddu waxay uga baahan kartaa Xafiiska Trust inuu ku siiyo alaabta oo uu ku siiyo ilaa \$110 maalintii ilaa aad ka hesho alaabta, ilaa alaabta aan loo dirin sababo ka baxsan xakamaynta maamulka. Haddii aad qabto dheegasho ku saabsan dheefta oo la diiday ama la iska indho-tiray, gebi ahaan ama qayb ahaan, waxaad dacwad ka xareyn kartaa maxkamadda gobolka ama dawlada dhexe. Intaa waxaa dheer, haddii aadan ku raacsanayn go'aanka Qorshaha ama go'aan la'aanta ku saabsan xaaladda amarka xiriirka qoys ama amarka taageerada ilmaha, waxaad dacwad ka xareyn kartaa maxkamadda dawlada dhexe. Haddi ay dhacdo in kafaala-qaadayaasha qorshaha ay si khaldan u isticmaalaan lacagta Qorshaha ama haddii lagugu takooro sheegashada xuquuqdaada, waxa laga yaabaa inaad caawimo ka raadsato U.S. Department of Labor ama waxaad dacwad ka xaraysan kartaa maxkamad dawlada dhexe. Maxkamadda ayaa go'aamin doonta qofka bixinaya kharashka maxkamadda iyo kharashka sharciga ah. Haddii aad ku guulaysato, maxkamaddu waxay ku amri kartaa qofka aad dacwaysay inuu bixiyo kharashaadkan iyo khidmadahan. Haddii aad ku guulaysato, maxkamaddu waxay ku amri kartaa qofka aad dacwaysay inuu bixiyo kharashaadkan iyo khidmadahan, haddii ay u aragto in sheegashadaadu tahay mid aan macquul ahayn.

5. Ka caawinta Su'aalahaaga

- a. Haddii aad wax su'aalo ah qabto oo ku saabsan Trust, waa inaad la xiriirtaa Xafiiska Trust. Haddii aad qabto wax su'aalo ah oo ku saabsan bayaankan ama xuquuqdaada hoos timaada ERISA, ama haddii aad u baahan tahay in lagaa caawiyo helitaanka dhukumiintiga maamulaha qorshaha, waa inaad la xiriirtaa xafiiska kuugu dhow ee Employee Benefits Security Administration, U.S. Department of Labor, ee ku taxan tusmada taleefankaaga ama Qaybta Caawinta Farsamada iyo Weydiimaha, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. Waxa kale oo aad ka heli kartaa daabacado gaar ah oo ku saabsan xuquuqdaada iyo masuuliyadahaaga hoos yimaada ERISA adiga oo wacaya khadka tooska ah ee daabacaadda ee Maamulka amniga Dheefaha Shaqaalaha.

FIIRO GAAR AH: Soo koobitaankan waxa loogu talagalay in lagu bixiyo macluumaadka muhiimka ah ee ku saabsan SEIU Healthcare NW Health Benefits Trust laakiin ma bixiso faahfaahinta buuxda iyo xadidaadaha fursadaha dheefaha la bixiyay. Macluumaadkaasi wuxuu ka kooban yahay buug-yaraha Qorshaha ama qandaraaska ikhtiyaar dheef kasta. Macluumaadkan waxaa laga heli karaa shirkada caymiska ee ku haboon ama maamulaha sheegashooyinka ama Xarunta Khayraadka Xubnaha ama Sarkaalka Asturnaanta.

OGAYSIISKA DHAQAMADA ASTURNAANTA

Ujeedada Ogaysiiskan iyo Taariikhda Dhaqangalka

OGAUSIISKAN WUXUU SHARAXAYA SIDA MACLUUMAADKA CAAFIMAAD EE KUGU SAABSAN LOO ISTICMAALI KARO OO LOO SHAACIN AKRO IYO SIDA AAD U HELI KARTO MACLUUMAADKAN. FADLAN DIB UGU EEG SI TAXADAR LEH.

Taariikhda Dhaqangalka: Taariikhda dhaqangalka Ogeysiiskani waa Janaayo 1, 2011, marka wax laga bedelay waxay dhaqangalaysaa Sebteembar 23, 2013.

Ogaysiiskan waa mid sharci ahaan loo baahan yahay. The SEIU Healthcare NW Health Benefits Trust ("the Trust") waxaa sharci ahaan looga baahan yahay inuu qaado talaabooyin macquul ah si loo xaqiijiyo asturnaanta macluumaadkaaga caafimaad ee lagu aqoonsan karo shakhsi ahaan iyo inuu kugu wargeliyo:

1. Isticmaalka iyo shaacinta Trust ee Macluumaadka Caafimaadka La ilaaliyay (Protected Health Information, PHI);
2. Xuquuqdaada asturnaanta ee ku saabsan Macluumaadkaaga Caafimaadka La ilaaliyay (PHI);
3. Masuuliyada Trust ka saaran Macluumaadkaaga Caafimaadka La ilaaliyay (PHI);
4. Xaqa aad u leedahay inaad ka xaraysato cabasho Trust iyo Xoghayaha United States Department of Health and Human Services (HHS);
5. Qofka ama xafiiska aad kala xiriirsayo si aad u hesho macluumaad dheeraad ah oo ku saabsan dhaqamada asturnaanta Trust;
6. Xadgudub kasta oo lagu sameeyo macluumaadkaaga caafimaad ee la ilaaliyay (PHI).

Macluumaadka Caafimaadka ee la Ilaaliyay

Waa maxay Macluumaadka Caafimaadka ee la Ilaaliyay (PHI)?

Erayga "Macluumaadka Caafimaadka La Ilaaliyay" (PHI) waxaa ku jira dhamaan macluumaadka caafimaad ee shakhsi ahaan lagu aqoonsan karo ee la xiriira tagtaada, hadda ama mustaqbalka xaaladaada jir ahaaneed ama dhimir ama bixinta kharashka daryeelka caafimaadka. Macluumaadka Caafimaadka La Ilaaliyay (PHI) waxa kamid ah macluumaadka ay Trust hayso oo ah hadal, qoraal, ama qaab elektaroonig ah.

Goorma ayay Trust Shaacin kartaa Macluumaadka Caafimaadka ee la Ilaaliyay (PHI) Ogolaanshahaaga La'aantiis?

Sida waafaqsan sharcigu, Trust waxay shaacin kartaa Macluumaadka Caafimaadka ee la Ilaaliyay (PHI) ogolaansho la'aan ama fasax la'aan, ama fursadda aad ku heshiiso ama ku diido, xaaladaha soo socda:

1. *Marka aad codsato.* Haddii aad codsato, Trust ayaa looga baahan yahay inay ku siiso helitaanka Macluumaadka Caafimaadka ee la Ilaaliyay (PHI) gaar ah si ay kuu ogolaato inaad kormeerto iyo/ama nuqul ka samayso.
2. *Sida uu farayo HHS.* Xoghayaha Secretary of the United States Department of Health and Human Services ayaa laga yaabaa inuu u baahdo shaacinta Macluumaadka Caafimaadka ee la Ilaaliyay (PHI) si loo baaro ama loo go'aamiyo u hogaansanaanta Trust ee xeerarka asturnaanta.
3. Trust iyo shuraakadeeda ganacsi waxay u isticmaali doonaan Macluumaadka Caafimaadka ee la Ilaaliyay (PHI) *daawaynta, lacag bixinta ama hawlaha daryeelka caafimaadka.*

Daawayn waa u fidinta, isku-duwitaanka, ama maaraynta daryeelka caafimaadka iyo adeegyada la xiriira. Waxa kale oo ku jira laakiin aan ku koobnayn la-talinta iyo tixraacyada u dhexeeya mid ama in ka badan oo daryeel bixiyayaashaada.

Lacag bixin waxa kamid ah laakiin kuma koobnayn talabooyinka lagu samaynayo go'amada caymiska iyo lacag bixinta (ay kamid yihiin biilasha, maaraynta sheegashooyinka, kala qaybinta lacagta caymiska, dib u bixinta qorshaha, dib u eegista baahida caafimaad iyo ku haboonaanta daryeelka iyo isticmaalka dib u eegista iyo ogolaanshaha).

Hawlaha daryeelka caafimaad waxa kamid ah laakiin aan ku koobnayn qiimaynta tayada iyo hormarinta, dib u eegista aqoonta ama u qalmitaanka xirfadlayaasha daryeelka caafimaadka, heshiisyada caymiska, qiimaynta lacagta caymiska iyo hawlaha kale ee caymiska ee la xiriira abuurista ama cusboonaysiinta qandaraasyada caymiska. Waxa kale oo kamid ah maaraynta cudurada, maaraynta kiisaska, samaynta ama qabanqaabada dib u eegista caafimaad, adeegyada sharciga, iyo hawlaha xisaabinta oo ay ku jiraan barnaamijyada u hogaansanaanta khiyaanada iyo xadgudubka, qorsheynta ganacsiga iyo horumarinta, maamulka ganacsiga iyo hawlaha maamulka guud.

Shaacinta Lagu Siinayo Qofka Qorshaha Kaafala-qaaday Qorshayaasha caafimaad ee kooxdaada Trust waxay u shaacin doontaa macluumaadkaaga caafimaad ee la ilaaliyay (PHI) kafaala-qaadaha Qorshaha ee Qorshayaasha Caafimaad ee Kooxdaada ujeedooyin la xiriira daawaynta, lacag bixinta, iyo hawlaha daryeelka caafimaadka, haddii Kafaala-qaadaha Qorshuhu uu qaatay wax ka bedelitaanka Dhukumiintiyada Qorsheheeda si loo ogolaado isticmaalkan iyo shaacinta sida waafaqsan sharciga dawlada dhexe. Tusaale ahaan, Trust ayaa laga yaabaa inay u siiso macluumaadka Kafaala-qaadaha Qorshaha si ay ugu ogolaato inay go'aansato rafcaan ama dib u eegis su'aasha u qalmitaanka ama sheegashada kala qeybashada lacagta caymiska.

Gormaa ayaa Shaacinta Macluumaadkaaga Caafimaad ee la ilaaliyay (PHI) ay u baahan tahay ogolaanshahaaga oo qoraal ah?

Ilaa in si kale lagu sheegay Ogeysiiskan, isticmaalka iyo shaacinta ayaa la samayn doonaa kaliya ogolaanshahaaga qoraal ah lagaa helo ee ku xiran xaqa aad u leedahay inaad kala noqoto ogolaanshahaaga. Ogolaanshahaaga qoraalka ah ayaa loo baahan doonaa shaacin kasta oo macluumaadkaaga caafimaad ah taas oo la xiriirta suuq-geyn, iibinta macluumaadkaaga caafimaadka, ama shaacin kasta oo ku lug leh lacag bixin kasta oo toos ah ama kuwa dadban ee SEIU Healthcare NW Health Benefits Trust. Sidoo kale, ogolaanshahaaga qoraalka ah ee guud ahaan waxa loo baahan doonaa kahor inta SEIU Healthcare NW Trust Benefits Trust aanay isticmaalin ama shaacin qoraalada daaweynta dhimirka. Qoraalada Daaweynta Dhimirka waa qoraalo si gaar ah ay u qoreen xirfadlaha caafimaadka dhimirka kuwaas oo ka koobaan nuxur qoraalo ama falanqeyn ah oo la xiriira kulan la-talin ahaaneed. Qoraalada Daaweynta Dhimirka kama mid ah macluumaad kooban oo ku saabsan daawayntaada caafimaadka dhimirka ama macluumaadka ku saabsan daawooyinka, wakhtiyada dhamaadka iyo bilowga kulanka, baaritaanada iyo macluumaadka kale ee aasaasiga ah. SEIU Healthcare NW Trust Benefits Trust waxa laga yaabaa inay isticmaasho oo ay shaaciso qoraalada daaweynta dhimirkaa marka loo baahdo si looga difaaco dacwooyinka aad gudbisay ama muhiimka u ah si loo sameeyo daawaynta, lacag bixinta iyo hawlaha daryeelka caafimaadka.

Gormaa Ayaa Istimalka ama Shaacinta Macluumaadkaaga Caafimaad ee la ilaaliyay (PHI) kayga La Ogolyahay oo Ogolaanshahaaga, Fasaxyaga ama Fursad La Xiriirta Aan Loo Baahnayn?

Trust waxa loo ogolyahay sharciga dawlada dhexe inay isticmaasho oo ay shaaciso macluumaadkaaga caafimaad ee La ilaaliyay (PHI) adiga oo aan ogolaansho ama fasax bixin xaaladaha soo socda:

1. Marka uu u baahdo sharciyada khuseeya;
2. Ujeedooyinka caafimaadka dadweynaha;
3. Xaaladaha rabshada guriga ama xadgudubka;
4. Hawlaha kormeerka caafimaad,
5. Dacwadaha sharci ahaaneed;
6. Ujeedooyinka fulinta sharciyada ku saabsan caafimaadka dadweynaha;
7. Ujeedooyinka fulinta sharciyada xaaladaha degdega ah;
8. Go'aaminta sababta dhimasho iyo ku deeqitaanka unug;
9. Ujeedooyin duugmo;

Soo Koobitaanka Qeexitaanka Qorshaha
Dheefaha Caafimaad ee SEIU Healthcare

10. Cilmi-baaris,
11. Waxyaabaha halista ku ah caafimaadka ama badqabka;
12. Barnaamijka mag-dhawga shaqaale.

Ma jiraan waxyaabo kale oo loo isticmaalo ama loo Shaacin karo?

Trust waxaa laga yaabaa inay kula soo xiriirto si ay ku siiso macluumaadka ku saabsan daawaynta beddelka ah ama dheefaha iyo adeegyada kale ee la xiriira caafimaadka ee laga yaabo inay faa'iido kuu leeyihiin.

Trust waxaa laga yaabaa inay u shaaciso macluumaadka caafimaadka ee la xifdiyay kooxda kafaala-qaadayaasha qorshahaaga caafimaadka si ay dib ugu eegaan racfaankaaga cabashada dheefta ama sababo kale oo ku saabsan maamulka Trust ama qorshaha caafimaadka kooxda qofka aad u shaqayso.

Xuquuqdaada Shakhsi ahaaneed ee aad u Leedahay Asturnaanta

Ma codsan karaa xanibaada Isticmaalka ama Shaacinta Macluumaadkayga Caafimaadka ee La Ilaaliyay (PHI)

Waxaad ka codsan kartaa Trust inay:

1. Xanibaan isticmaalka iyo shaciinta macluumaadkaaga caafimaad ee La ilaaliyay (PHI) si loo fuliyo daawayn, lacag bixin ama hawlaha daryeelka caafimaadka,
2. Xanibaan isticmaalka iyo u shaacinta xubnaha qoyska, qaraabada, asxaabta ama dadka kale ee aad aqoonsatay ee ku lug leh daryeelkaaga; ama
3. Xanibaan u shaacinta macluumaadkaaga caafimaadka qof ka qeybqaatay lacag bixinta daryeelkaaga. SEIU Healthcare NW Trust Benefits Trust looma baahna inay ogolaato codsigaaga ilaa shaacinta ay la xiriirto lacag bixinta ama hawlaha daryeelka caafimaadka taas oo la xiriirto agabka ama adeeg daryeel caafimaad oo aad adi lacagtooda bixisay kaliya.

Trust loogama baahna inay ogolaato codsigaaga haddii Trust ay go'aamiso codsigaaga inuu yahay mid aan macquul ahayn.

Ugu soo gudbi codsiyadan oo kale qoraal Qofka laga Xiriir Asturnaanta Trust Benefit Solutions, Inc., P.O. Box 6, Mukilteo, WA 98275.

Ma codsan karaa Xiriir Isgaarsiin ahaaneed oo Qarsoodi ah?

Trust waxay qababqaabin doontaa codsiga macquulka ah ee shakhsiga ah si uu u helo xiriir isgaarsiin ahaaneed oo ku saabsan macluumaadka caafimaadka La ilaaliyay (PHI) oo hab kale ama goob kale loogu sameeyayoo taas codsiga kamid yahay bayaanka in shaacinta khatar gelin karto shakhsiga.

Adiga ama wakiilkaaga shakhsi ahaaneed waxaa lagaa rabaa inaad buuxisaan foom si aad u codsataan xanibaada isticmaalka iyo shaacinta macluumaadkaaga Caafimaad ee La ilaaliyay (PHI). Ugu soo gudbi codsiyada noocan ah Qofka Lagala Xiriir Asturnaanta adiga oo ku diraya cinwaanka deegaanka ee kor ku xusan.

Miyaan baari karaa oo aan nuqlin karaa macluumaadkayga caafimaad ee La Ilaaliyay (PHI)?

Waxaad xaq u leedahay inaad ku samayn baaritaan hubin ahaaneed oo aad hesho nuqul macluumaadkayga caafimaad ee shakhsi ahaaneed (PHI) ilaa inta ay Trust sii hayso macluumaadkayga caafimaad ee La ilaaliyay (PHI).

Trust waa inay ku bixisaa macluumaadka la codsaday 30 maalmood gudahooda haddii macluumaadka lagu hayo goobta ama 60 maalmood gudahooda haddii macluumaadka lagu hayo goob ka baxsan goobta. Mudo kordhin 30-maalmood oo kaliya ayaa la ogolyahay haddii Trust ay awoodi wayso inay u hogaansanto wakhtiga kama dambaysta ah.

Soo Koobitaanka Qeexitaanka Qorshaha
Dheefaha Caafimaad ee SEIU Healthcare

Adiga ama wakiilkaaga shakhsi ahaaneed waxaa lagaa rabaa inaad buuxisaan foom si aad u codsataan helitaanka macluumaadka caafimaadka La ilaaliyay (PHI). Khidmad lacageed oo macquul ah ayaa lagaa qaadi doonaa. Codsiyada helitaanka macluumaadka caafimaad ee La ilaaliyay (PHI) waa in loo gudibiyaa Qofka laga Xiriiro Asturnaanta.

Haddii helitaanka la diido, adiga ama wakiilkaaga shakhsi ahaaneed waxaa la siin doonaa diidmo qoraal ah iyadoo lasoo gudbinayo waxyaabaha loo cuskaday diidmada, sharaxaad ku saabsan sida aad u isticmaali karto xuquuqdaada dib u eegista iyo sharaxaad ku saabsan sida aad uga cabasho uga gudbin karto Qorshaha iyo HHS.

Miyaan xaq u leeyahay inaan wax ka badalo macluumaadkayga caafimaadka La Ilaaliyay (PHI)?

Waxa aad xaq u leedahay inaad codsato in Hay'addu wax ka beddesho Macluumaadkaaga Caafimaadka La ilaaliyay (PHI) ama diiwaan adiga kugu saabsan ilaa inta Macluumaadka Caafimaadka La ilaaliyay (PHI) lagu haynayo iyada oo waxyaabo laga reebayo.

Trust waxay haysataa 60 maalmood kadib markay hesho codsigaaga si ay talaabo u qaado. Trust waxaa loo ogolyahay mudo kordhin 30 maalmood oo kaliya haddii Hay'adu ay awoodi waydo inay u hogaansanto wakhtiga kama dambaysta ah ee 60 maalmood ah. Haddii Trust diido codsigaaga gebi ahaan ama qayb ahaan, Trust waa inay ku siiso diidmo qoraal ah oo sharaxaya waxyaabaha ay u cuskatay go'aanka. Adiga ama wakiilkaaga shakhsi ahaaneed ayaa kadib soo gudbin kara bayaan qoraal ah oo aad ku diidan tahay diidmada oo bayaankaas ku dar wax kasta oo shaacinta mustaqbalka macluumaadka caafimaadka La ilaaliyay (PHI).

Waa inaad u gudbisaa codsigaaga inaad macluumaadka caafimaadka La ilaaliyay (PHI) wax ka badasho Qofka Lagala Xiriiro Asturnaanta.

Adiga ama wakiilkaaga shakhsi ahaaneed ayaa lagaa rabaa inaad buuxisaan foom qoraal ah oo ku saabsan waxka bedelitaanka macluumaadka caafimaadka La ilaaliyay (PHI) oo waxaad ku dari kartaa sabab lagu taageerayo wax ka bedelitaanka la codsaday.

Miyaan xaq u leeyahay inaan kula Xisaabtamo Trust Shaacinta Macluumaadkayga Caafimaadka La ilaaliyay (PHI)?

Codsigaaga, Trust waxay sidoo kale ku siin doontaa xisaabinta qaar ka mid ah shaacinta ay macluumaadkaaga caafimaadka La ilaaliyay (PHI) ay shaaciso Trust. Trust loogama baahna inay ku siiso xisaabinta shaacinta la xiriirra daawaynta, lacag bixinta, ama hawlaha daryeelka caafimaadka, ama shaacinta lagugu sameeyay ama aad ku ogolaatay qoraal.

Trust waxay haysataa 60 maalmood si ay kuu siiso xisaabin. Trust waxaa loo ogol yahay 30 maalmood oo dheeraad ah haddii Trust ay ku siiso bayaan qoraal ah oo ka kooban sababaha dib u dhaca iyo taariikhda xisaabinta la bixin doono.

Haddii aad codsato in ka badan hal xisaabin mudo 12 bilood gudahood ah, Trust waxay kugu soo dalaci doontaa kharash macquul ah xisaabin kasta oo xigta.

Miyaan Xaq u leeyahay Inaan Helo Nuqul Warqad ah ee Ogaysiiskan Marka aan Codsado?

Haa. Si aad u hesho nuqul warqad ah oo Ogaysiiskan ah, la xiriir Qofka Lagala Xiriiro Asturnaanta, ee kor ku qoran.

Wakiilkaaga Shakhsi ahaaneed Ma igu Matali karaa Waxyaabaha ku Saabsan Xuquuqahayga Asturnaanta?

Waxaad isticmaali kartaa xuquuqdaada adoo wakiilanaaya wakiil shakhsi ahaaneed. Wakiilkaaga shakhsi ahaaneed waxaa looga baahan doonaa inuu keeno cadaynta awooda inuu ku matalo kahor inta aan wakiilka gaarka ah la siinin macluumaadka caafimaadka La ilaaliyay (PHI) ama loo ogolaan inuu qaado talaabo kasta. Cadaynta awooddan ayaa noqon doonta mid la dhammaystiray, la saxaaxay oo la ogolaaday ee foomka Wakiilada shakhsi ahaaneed. Waxaad ka heli kartaa foomkan adigoo wacaya Xafiiska Maamulka Trust.

Trust waxay haysataa go'aan ah in ay u diido helitaanka macluumaadka caafimaadka La ilaaliyay (PHI) wakiilka gaarka ah si ay u siiso ilaalinta dadka nugul ee ku tiirsan kuwa kale si ay u gutaan xuquuqdooda hoos yimaada xeerarkan oo laga yaabo in lagu xadgudbo ama la dayaco.

Soo Koobitaanka Qeexitaanka Qorshaha
Dheefaha Caafimaad ee SEIU Healthcare

Trust waxay u aqoonsan doontaa shakhsiyaad gaar ah inay yihiin wakiilo gaar ah adiga oo aan buuxinin Foomka Balanta Wakiilka shakhsi ahaaneed. Tusaale ahaan, Trust waxay si toos ah u tixgelin doontaa xaaska inay noqoto wakiilka shakhsiga ay daboolayso qorshe caafimaad kooxeed. Intaa waxaa dheer, Trust waxay u tixgelin doontaa waalidka ama mas'uulka inuu yahay wakiilka gaarka ah ee ilmo aan qaan-gaarin ilaa sharciga lagu dabaqi karo uu si kale u farayo. Lamaane ama waalidku way matalikaraan shakhsiga, oo ay ku matali karaan codsashada helitaanka macluumaadka caafimaadka La ilaaliyay (PHI). Lamaanaha iyo ilmo aan qaan-gaarin ee ayaa, si kastaba ha ahaatee, waxay codsan karaan in Trust xanibto macluumaadka loo diro xubnaha qoyska.

Xaq Miyaan u Leeyahay Inaan ka Baxo Xiriirka isgaarsiin Ahaaneed ee Lacag Aruurinta?

Haddii SEIU Healthcare NW Health Benefits Trust ay ka qaybqaadato lacag ururinta, waxaad xaq u leedahay inaad ka baxdo dhamaan xiriirka isgaarsiinta lacag ururinta.

Waajibaada Ku Saabsan Asturnaanta ee Trust

Ilaalinta Asturnaantaada

Trust waxa looga baahan yahay sharci ahaan inay ilaaliso asturnaanta macluumaadka caafimaadka La ilaaliyay (PHI) oo ay ku siiso adiga iyo dadka kugu tiirsan ee u qalma ogaysiinta waajibaadkeeda sharci iyo dhaqamada asturnaanta.

Ogeysiiskani wuxuu dhaqan galayaa laga bilaabo Febraayo 1, 2005 waxaana Trust looga baahan yahay inay u hogaansanto shuruudaha Ogeysiiskan. Si kastaba ha ahaatee, Trust waxay xaq u leedahay inay bedesho dhaqamada asturnaanta iyo inay ku dabaqdo isbeddelada macluumaad caafimaad La ilaaliyay (PHI) oo kasta oo ay heshay ama ay hayso Trust ka hor taariikhdaas. Haddii dhaqanka asturnaanta la bedelo, nooca dib loo eegay ee Ogeysiiskan ayaa lagu siin doonaa adiga iyo dhamaan ka qaybgalayaasha iyo ka faa'iideystayaasha hadda iyo ka faa'iideystayaasha ay wali haystaan macluumaadka caafimaadka La ilaaliyay (PHI) kaas oo loogu diray boostada.

Nooc kasta oo Ogeysiiskan ah oo dib loo eegay ayaa la qaybin doonaa 60 maalmood gudahooda laga bilaabo taariikhda dhaqan-galnimada wax kasta oo isbedel ah:

1. Isticmaalka ama shaacinta macluumaadka caafimaadka La ilaaliyay (PHI),
2. Xuquuqdaada Shakhsi ahaaneed,
3. Waajibaadka Trust, ama
4. Dhaqamo asturnaan oo kale oo lagu sheegay ogaysiiskan.

Shaacinta Macluumaadka Caafimaadka La Ilaaliyay ee ugu Yar ee Muhiimka ah

Marka la isticmaalayo ama shaacinayo macluumaadka caafimaadka La ilaaliyay (PHI) ama marka ay macluumaadka caafimaad shakhsi ahaaneed (PHI) laga codsanayso hay'ad kale oo caymis, Trust waxay samayn doontaa dadaal macquul ah si aanay u isticmaalin, u shaacinin ama u codsan in ka badan xogta ugu yar ee macluumaadka caafimaad La ilaaliyay (PHI) ee muhiimka ah si loo gaadho ujeedada loogu talagalay isticmaalka, siidaynta ama codsiga, qaadashada tixgelin xadidaadaha la taaban karo iyo farsamada.

Si kastaba ha ahaatee, heerka ugu yar ee muhiimka ah laguma dabaqi doono xaaladaha soo socda:

1. Shaacinta ama codsiyada daryeel bixiyaha caafimaadka daawayn awgeed,
2. Isticmaalitaan ama shaacin adiga lagu sameeyay,
3. Shaacin loo sameeyay Xoghayaha United States Department of Health and Human Services iyadoo la hogaansamayo hawlaheeda dhaqangelinta sharciga ee hoos yimaada HIPAA,
4. Isticmaalitaanada ama shaacinada uu sharciga ogol yahay, iyo
5. Isticmaalitaanada ama shaacinta looga baahan yahay u hogaansanaanta Trust ee xeerarka asturnaanta HIPAA.

Soo Koobitaanka Qeexitaanka Qorshaha
Dheefaha Caafimaad ee SEIU Healthcare

Ogeysiiskani ma khuseeyo macluumaadka laga saaray aan lagu aqoonsan karin. Macluumaadka aan lagu aqoonsan karan waa macluumaadka:

1. Aan lagu aqoonsan karin, iyo
2. Marka la eego taas oo aysan jirin sabab macquul ah oo loo aamino in macluumaadka loo isticmaali karo in lagugu aqoonsado.

Intaa waxaa dheer, Trust waxaa laga yaabaa inay isticmaasho ama ay usoo bandhigto "macluumaadka caafimaadka oo kooban" kooxdaada Kafaala-qaaday Qorshaha caafimaadka si aad u hesho lacagta caymiska ama wax ka bedelitaanka, ama joojinta qorshaha caafimaadka kooxda. Macluumaadka kooban ayaa soo koobaya taariikhda dalabka sheegashada, kharashyada sheegashooyinka ama nooca sheegashooyinka ay la kulmeen shakhsiyaadka Kafaala-qaada Qorshaha u siiyay dheefaha caafimaadka ee hoos yimaada qorshaha caafimaadka kooxda. Macluumaadka lagugu aqoonsan waa laga tirtiri doonaa macluumaadka caafimaadka ee kooban, sida waafaqsan HIPAA.

SEIU Healthcare NW Trust Benefits Trust waa ka mamnuuc sharci ahaan inay isticmaasho ama shaaciso macluumaadka caafimaadka hide-sidaha ujeedooyin caymsi awgood.

Waxaad Xaq u leedahay inaad ka Xaraysato Dacwad Xog-hayaga Trust ama HHS

Haddii aad aaminsantahay in xuquuqdaada asturnaanta lagu xadgudbay, waxaad ka xaraysan kartaa cabasho SEIU Healthcare NW Health Benefits Trust sida hoos ku qeexan.

Waxaad cabasho ka xaraysan karkaa sidoo

Sarkaalka Asturnaanta
SEIU Benefits Group
privacyofficer@myseiubenefits.org

Secretary of the U.S. Department of Health and Human Services
Hubert H. Humphrey Building 200
Independence Avenue S.W.
Washington, D.C. 20201

Trust kaagama aargoosan doonto xaraynta cabasho.

Haddii aad u Baahan tahay Macluumaad Dheeraad ah

Haddii aad ka qabto wax su'aalo ah oo ku saabsan ogaysiiskan ama mawduucyada lagaga hadlay, waxaad la xiriir kartaa qofka soo socda ee Xafiiska Maamulka ee Trust:

Sarkaalka Asturnaanta
SEIU Benefits Group
privacyofficer@myseiubenefits.org

Gunaanad

Xeerka Caymiska caafimaadka iyo Isla Xisaabtanka ee Dawlada Dhexe, loo yaqaan HIPAA, ayaa xakameeya isticmaalka macluumaadka caafimaadka La ilaaliyay (PHI) iyo shaacinta Trust. Waxaad ka heli kartaa sharciyadan *Xeerka Anshaxa ee Dhawlada Dhexe ee 45 (45 Code of Federal Regulations)* Qaybaha 160 iyo 164. Ogaysiiskan wxuu soo koobayaa xeerarka. Sharciyada ayaa ka sareyn doonaan Ogeysiiskan haddii uu jiro farqi u dhexeeya macluumaadka ku jira Ogeysiiskan iyo sharciyada.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

Haddii adiga ama ilmahaaga aad u qalataan Medicaid ama CHIP oo aad u qalataan caymiska caafimaadka ee aad u shaqayso, gobolkaagu waxa laga yaabaa inuu haysto barnaamij caawimaad lacagta caymiska ah oo kaa caawin kara bixinta caymiska, iyadoo isticmaalaya lacagaha laga helo barnaamijyada Medicaid ama CHIP. Haddii adiga ama ilmahaaga aydaan u qalmin Medicaid ama CHIP, uma qalmi doontaan barnaamijyadan kaalmada lacagta caymiska laakiin waxa laga yaabaa inaad ka iibsataan caymiska shakhsi ahaaneed ee Suuqyada Caymiska Caafimaad. Wixii macluumaad dheeraad ah, booq www.healthcare.gov.

Haddii adiga ama dadka kugu tiirsan aad hore uga diiwaangashan tihiin Medicaid ama CHIP oo aad ku nooshahay Gobolka ku jira liistada hoos ku taxan, la xiriir Medicaid ka Gobolkaaga ama xafiiska CHIP si aad u ogaatid haddii kaalmada caymiska lagu heli karo.

Haddii adiga ama dadka kugu tiirsan AYSAN hadda ka diiwaangashaneyn Medicaid ama CHIP, oo aad u maleyneyso in adiga ama qof kamid ah dadka kugu tiirsan uu u qalmi karo mid kamid ah barnaamijyadan, la xiriir Medicaid ka Gobolkaaga ama CHIP ama ka wac xafiiskaaga. **1-877-KIDS NOW** ama www.insurekidsnow.gov si aad u ogaato sida loo codsado. Haddii aad u qalanto, weydii gobolkaaga inuu leeyahay barnaamij kaa caawin kara inaad bixiso lacagta caymiska ee qorshaha qofka aad u shaqayso uu lacagteeda bixiyo.

Haddii adiga ama dadka kugu tiirsan ay u qalmaan kaalmada lacagta caymiska ee hoos timaada Medicaid ama CHIP, iyo sidoo kale aad ugu qalataan iyadoo hoos imaanaysa qorshaha uu bixiyo lacagteeda qofka aad u shaqayso, qofka aad u shaqayso waa inuu kuu ogolaadaa inaad iska diiwaangeliso qorshahaaga uu bixiyo qof aad u shaqayso haddii aanad horay uga diiwaangashanayn. Midan waxaa loo yaqaana fursad "is-diiwaangelin gaarka ah", oo **waa inaad ku codsataa caymiska 60 maalmood gudahooda marka la go'aamiyo inaad u qalanto kaalmada lacagta caymiska**. Haddii aad qabto su'aalo ku saabsan isu-diiwaangelinta qorshaha qofka aad u shaqayso, la xiriir Department of Labor barta www.askebsa.dol.gov ama ka wac **1-866-444-EBSA (3272)**.

Haddii aad ku nooshahay mid kamid ah gobolada soo socda, waxaa laga yaabaa inaad u qalanto kaalmada Lacagta caymiska ee qorshaha caafimaad ee uu bixiyo qofka aad u shaqayso. Liistadaa soo socata ee gobolada ayaa ah midi lasoo saaray Janaayo 31, 2023. La xiriir Gobolkaaga si aad u heso wixii macluumaad ah ee ku saabsan u qalmitaan -

ALABAMA – Medicaid	ALASKA – Medicaid
Websaytka: http://myalhipp.com/ Telefoonka: 1-855-692-5447	Websaytka Bixinta Lacagta Caymiska AK Health Insurance Premium Payment: http://myakhipp.com/ Telefoonka: 1-866-251-4861 Iimaylka: CustomerService@MyAKHIPP.com U Qalmitaanka Medicaid: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Websaytka: http://myarhipp.com/ Telefoonka: 1-855-MyARHIPP (855-692-7447)	Websaytka: Barnaamijka Bixinta Lacagta Caymiska ee Health Insurance Premium Payment (HIPP) http://dhcs.ca.gov/hipp Telefoonka: 916-445-8322 Fakiska: 916-440-5676 Iimayl: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Websaytka Health First Colorado: https://www.healthfirstcolorado.com/ Xarunta Xiriirka Xubinta Health First Colorado: 1-800-221-3943/ State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Adeega Macmiilka: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ Adeega Macmiilka HIBI: 1-855-692-6442	Websaytka: https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html Telefoonka: 1-877-357-3268

GEORGIA – Medicaid	INDIANA – Medicaid
<p>Websaytka GA HIPP: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Telefoonka: 678-564-1162, Riix 1 Websaytka GA CHIPRA: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Telefoonka: (678) 564-1162, Riix 2</p>	<p>Websaytka Qorshaha Caafimaada Healthy Indiana Plan ee loogu talagalay dadka waaweyn 19-64 ee dakhligoodu hooseeyo: http://www.in.gov/fssa/hip/ Telefoonka: 1-877-438-4479 Dhammaan Medicaid yada kale Websaytka: https://www.in.gov/medicaid/ Telefoonka 1-800-457-4584</p>
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
<p>Websaytka Medicaid: https://dhs.iowa.gov/ime/members Telefoonka Medicaid: 1-800-338-8366 Websaytka Hawki: http://dhs.iowa.gov/Hawki Telefoonka Hawki: 1-800-257-8563 Websaytka HIPP: https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp Telefoonka HIPP: 1-888-346-9562</p>	<p>Websaytka: https://www.kancare.ks.gov/ Telefoonka: 1-800-792-4884 Telefoonka HIPP: 1-800-766-9012</p>
KENTUCKY – Medicaid	LOUISIANA – Medicaid
<p>Websaytka Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP): https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Telefoonka: 1-855-459-6328 Imaylka: KIHIPPPROGRAM@ky.gov Websaytka KCHIP: https://kidshealth.ky.gov/Pages/index.aspx Telefoonka: 1-877-524-4718 Websaytka Kentucky Medicaid: https://chfs.ky.gov</p>	<p>Websaytka: www.medicaid.la.gov ama www.ldh.la.gov/lahipp Telefoonka: 1-888-342-6207 (Khadka Wicitaanka Medicaid) ama 1-855-618-5488 (LaHIPP)</p>
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP
<p>Websaytka Iska Diwaangelinta: https://www.mymaineconnection.gov/benefits/s/?language=en_US Telefoonka: 1-800-442-6003 TTY: Maine relay 711 Websaytka Lacagta Bilaha ee Caymiska Caafimaad ee gaarka Loo Leeyahay: https://www.maine.gov/dhhs/ofi/applications-forms Telefoonka: 1-800-977-6740 TTY: Maine relay 711</p>	<p>Websaytka: https://www.mass.gov/masshealth/pa Telefoonka: 1-800-862-4840 TTY: (617) 886-8102</p>
MINNESOTA – Medicaid	MISSOURI – Medicaid
<p>Websaytka: http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Telefoonka: 1-800-657-3739</p>	<p>Websaytka: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005</p>
MONTANA – Medicaid	NEBRASKA – Medicaid

<p>Websaytk: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Talefoonka: 1-800-694-3084 limaylka: HSHIPPProgram@mt.gov</p>	<p>Websaytk: http://www.ACCESSNebraska.ne.gov Talefoonka: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178</p>
--	---

NEVADA – Medicaid	NEW HAMPSHIRE – Medicaid
<p>Websaytk Medicaid: http://dhcfp.nv.gov Talefoonka Medicaid: 1-800-992-0900</p>	<p>Websaytk: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Talefoonka: 603-271-5218 Lambarka wicitaanka Lacag la'aanta ah ee barnaamijka HIPP: 1-800-852-3345, ext. 5218</p>
NEW JERSEY – Medicaid iyo CHIP	NEW YORK – Medicaid
<p>Medicaid Websitbe: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Talefoonka Medicaid: 609-631-2392 Websaytk CHIP: http://www.njfamilycare.org/index.html Talefoonka CHIP: 1-800-701-0710</p>	<p>Websaytk: https://www.health.ny.gov/health_care/medicaid/ Talefoonka: 1-800-541-2831</p>
NORTH CAROLINA – Medicaid	NORTH DAKOTA – Medicaid
<p>Websaytk: https://medicaid.ncdhhs.gov/ Talefoonka: 919-855-4100</p>	<p>Websaytk: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Talefoonka: 1-844-854-4825</p>
OKLAHOMA – Medicaid iyo CHIP	OREGON – Medicaid
<p>Websaytk: http://www.insureoklahoma.org Talefoonka: 1-888-365-3742</p>	<p>Websaytk: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Talefoonka: 1-800-699-9075</p>
PENNSYLVANIA – Medicaid iyo CHIP	RHODE ISLAND – Medicaid iyo CHIP
<p>Websaytk: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx Talefoonka: 1-800-692-7462 Websaytk CHIP: Children's Health Insurance Program (CHIP) (pa.gov) talefoonka CHIP: 1-800-986-KIDS (5437)</p>	<p>Websaytk: http://www.eohhs.ri.gov/ Talefoonka: 1-855-697-4347, ama 401-462-0311 (Direct Rite Share Line)</p>
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid
<p>Websaytk: https://www.scdhhs.gov Talefoonka: 1-888-549-0820</p>	<p>Websaytk: http://dss.sd.gov Talefoonka: 1-888-828-0059</p>
TEXAS – Medicaid	UTAH – Medicaid iyo CHIP
<p>Websaytk: http://gethipptexas.com/ Talefoonka: 1-800-440-0493</p>	<p>Websaytk Medicaid: https://medicaid.utah.gov/ Websaytk CHIP: http://health.utah.gov/chip Talefoonka: 1-877-543-7669</p>
VERMONT– Medicaid	VIRGINIA – Medicaid iyo CHIP
<p>Websaytk: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Talefoonka: 1-800-250-8427</p>	<p>Websaytk: https://www.coverva.org/en/famis-select https://www.coverva.org/en/hipp Talefoonka Medicaid/CHIP: 1-800-432-5924</p>
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid iyo CHIP

Websaytka: https://www.hca.wa.gov/ Talefoonka: 1-800-562-3022	Websaytka: https://dhhr.wv.gov/bms/http://mywvhipp.com/ Talefoonka Medicaid: 304-558-1700 Khadka Lacag La'aanta ah ee CHIP: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid iyo CHIP	WYOMING – Medicaid
Websaytka: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	Websaytka: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Talefoonka: 1-800-251-1269

Si aad u aragto haddii gobalada kale ay ku dareen barnaamijka kaalmada lacagta caymiska ilaa Janaayo 31, 2023, ama macluumaad dheeraad ah oo ku saabsan xuquuqda diiwaangelinta gaarka ah, la xiriir midkood:

U.S. Department of Labor
Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Employee
Xarumaha Adeegyada Medicare & Medicaid
www.cms.hhs.gov
1-877-267-2323, Ikhtiyaarka Liistada Weyb 4, Ext. 61565

Bayaanka Xeerka Dhimitaanka Shaqada Lagu Qabto Warqada

Sida waafaqsan Bayaanka Xeerka Dhimitaanka Shaqada Lagu Qabto Warqada ee (Paperwork Reduction Act) 1995 (Pub. L. 104-13) (PRA), Qofna loogama baahna inay ka jawaabaan ururinta macluumaadka ilaa ururintan ay muujinayso lambarka xakamaynta Xafiiska Maareynta iyo Miisaaniyadda (Office of Management and Budget, OMB) oo sax ah. Waaxdu waxay xustay in hay'ada dawlada dhexe aysan qaban karin ama kafaala-qaadi karin ururinta macluumaadka ilaa ay ku ogolaato Xafiiska Maareynta iyo Miisaaniyadda (Office of Management and Budget, OMB) ee hoos timaada PRA, oo ay muujiso lambarka xakamaynta Xafiiska Maareynta iyo Miisaaniyadda (Office of Management and Budget, OMB) ee hadda jira, dadweynahana loogama baahna inay ka jawaabaan ururinta macluumaadka ilaa ay soo bandhigaan lambarka xakamaynta Xafiiska Maareynta iyo Miisaaniyadda (Office of Management and Budget, OMB) ee hadda. Ka eeg 44 United States Code (U.S.C.) 3507. Sidoo kale, iyadoon loo eegin xeer kale oo sharci ah, qofna laguma ciqaabi karo u hogaansanaan la'aanta ururinta macluumaadka haddii ururinta macluumaadka aysan muujin lambarka xakamaynta Xafiiska Maareynta iyo Miisaaniyadda (Office of Management and Budget, OMB) ee hadda. Ka eeg 44 U.S.C. 3512.

Culayska soo wargalinta dadwaynaha ee ururinta macluumaad waxa lagu qiyaasaa celcelis ahaan todobada daqiiqo ee jawaab bixiye kasta. Dhinacyada danaynaya waxaa lagu dhiirigelinayaa inay soo diraan faalooyin ku saabsan qiyaasta culayska ama dhinac kasta oo kale oo kamid ah ururintan macluumaadka, oo ay ku jiraan soo jeedinta dhimista culayskan, iyadoo usoo diraya 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 or email ebsa.opr@dol.gov adigoo tixraacaya Lambarka Xakamaynta Xafiiska Maareynta iyo Miisaaniyadda (Office of Management and Budget, OMB) 1210-0137.

Lambarka Xakamaynta OMB 1210-0137 (waxay dhacaysaa 1/31/2026)

SEIU HEALTHCARE NW HEALTH BENEFITS TRUST
Ogaysiiska Kordhinta Wakhtiga Loogu talagay Covid-19 awgiis

Fadlan si taxadar leh u akhri ogaysiiska maadaama ay saamayn karto xuquuqaha aad u leedahay dheefaha iyo caymiska.

Sida waafaqsan sharciyada Dawlada dhexe, Trust ma tixgalin doonto ilaa hal sano inta lagu jiro mudada xaalada degdegga ah ee caafimaadka dadweynaha ee COVID-19 awgii (mudada laga bilaabo Maarso 1, 2020 illaa Luulyo 10, 2023) iyadoo ujeedadu tahay tirinta waqtiyada iyo xadidaadaha, hoos lagu sharaxay. Kaliya xadidaada wakhtiga ee hoos lagu sharaxay ayay saameyn ku yeelata, iyo dhamaan qodobbada kale ee Qorshaha ayaa sii ahaanaya kuwa dhaqangal ah.

Guud ahaan, haddii wakhtiga ay saamaysay uu bilaabmay inuu socdo kahor Maarso 1, 2020, waa la hakiiyay mudadan, maalmaha ka harayna waxay dib u bilaabmayaan Luulyo 10, 2023. Haddii wakhtiga uu bilaabmay mudadan, waxay bilaaban doontaa Luulyo 10, 2023. Marnaba ma jirto mudo kordhin wakhtiga ah in ka badan hal sano oo dheeraad ah.

Sii Waditaanka Caymiska COBRA

Mudo kordhintan ku meel gaarka ah ee wakhtiga waxay saamaysaa wakhtiga soo socda ee la xiriiir sii waditaanka caymiska COBRA:

- Mudadaas 60 maalmood ah si aad u doorato sii waditaanka caymiska COBRA kadib marka aad la kulanto dhacdo sababtay u qalmitaan.
- Mudada 45 maalmood ah ka dib markaad doorato COBRA kahor inta aan la bixin lacagtaada ugu horaysa.
- Mudada 30 maalmood ee ka faa'iidaysiga adeegyada ee bixinta lacagta caymiska COBRA bilaha ah.

Fadlan ogow in caymiska COBRA aan la bixin doonin bil gaar ah ilaa aad bixiso lacagta caymiska bishaas.

Isdiiwaangalin Gaar ah

Dadka ka qaybqaadanaya iyo dadka ku tiirsan waxay guud ahaan haystaan 30 (mararka qaarkood 60) maalmood si ay isku qoraan Qorshaha ka dib markay lumiyaan caynsanaanta kale ama ka dib dhacdooyinka nolosha qaarkood sida guurka, dhalashada, ama korsashada. Wakhtigan xadidan ee 30 ama 60 maalmoodka ah ayaa si ku meel gaar ah loo kordhiyay.

Dalabyada Sheegashooyin iyo Racfaanada

Qorshuhu wuxuu xadidayaa wakhtiga aad ku soo gudbin karto codsiga dheefaha kadib markaad lagu fidiyo adeegyada. Guud ahaan, waa inaad ku soo gudbisaa dalbashada sheegasho hal sano gudaheed kadib taariikhda adeegyada la bixiyay. Haddii codsigaaga dheefaha la diido, guud ahaan waxaad haysataa 180 maalmood si aad u codsato dib u eegista Qorshaha diidmadaas. Waxaad sidoo kale xaq u leedahay codsasho dib u eegis dibada ah oo ku saabsan go'aanka rafcaanka afarta bilood ee soo socota gudahooda.

Wakhtiyada loogu talagalay dalabka sheegasho ahaaneed iyo rafcaanka ayaa si ku meel-gaar ah loogu kordhiyay mudada kor lagu qeexay, taasoo la micnaysan inaad haysato wakhti dheeraad ah oo aad ku soo gudbisno dalabyada sheegasho oo aad codsato dib u eegis.

Macluumaad Dheeraad ah

Wixii macluumaad dheeraad ah ama haddii aad qabto su'aalo gaar ah oo ku saabsan dheefahaaga, fadlan la xiriiir Xafiiska Maamulka ee Trust.