



Dukumiintiga Soo Koobidda Dheefaha iyo Daboolista (SBC) ayaa kaa caawin doona inaad doorato qorshe caafimaad. SBC waxay ku tusinaysaa sida adiga iyo qorshuhu u wadaagi lahaydeen kharashka adeegyada daryeelka caafimaadka ee la daboolo. **FIIRO GAAR AH: Macluumaadka ku saabsan kharashka qorshahan (oo loo yaqaano khidmadda adeegga) si gaar ah ayaa loo bixin doonaa.**

**Kani waa soo koobid oo kaliya.** Wixii macluumaad dheeraad ah oo ku saabsan daboolistaada, ama si aad u hesho nuqul ka mid ah shuruudaha daboolista oo dhammaystiran, la xiriiir Maamulaha Qorshaha, Wilson- McShane Corporation lambarka 1-800-535-6373 ama 952-854-0795. Si aad u hesho qeexitaanno guud oo ku saabsan ereyada caadiga ah, sida lacagta la oggol yahay, soo dallicista biilasha dheellitirka, wax ka bixinta caymiska, kharashka aragtida adeegga, lacagta la iska jari karo, bixiyaha, ama ereyada kale ee hoosta laga xariiqay ka fiiri Liiska Ereyada. Waxaad ka eegi kartaa Liiska Ereyada ee yaalla [www.dol.gov/ebsa/healthreform.com](http://www.dol.gov/ebsa/healthreform.com) ama wac 1-800-444-EBSA (3272) si aad u codsato nuqul.

Su'aalo Muhiim ah	Jawaabaha	Sababta Tani Muhiim u Tahay:
Waa maxay guud ahaan lacagta la iska jari karo?	\$0 gudaha shabakadda \$200 dibedda shabakadda	Waa inaad bixisaa dhammaan kharashaadka ilaa qaddarka <b>la iska jaro</b> ka hor inta aan qorshahani bilaabin inuu bixiyo adeegyada la daboolay ee aad isticmaasho. Ka hubi dukumiintiga siyaasaddaada ama qorshahaaga si aad u aragto marka <b>lacagta la iska jaro</b> ay soo bilaabato (badanaa, laakiin had iyo jeer ma aha, Janaayo 1). Eeg jaantuuska ka bilaabmaya bogga 2 si aad u ogaato inta aad ku bixinayso adeegyada la daboolo ka dib markaad buuxiso <b>lacagta la iska jaro</b> .
Miyay jiraan adeegyo la daboolo ka hor intaadan buuxin lacagta lagaa jarayo?	Haa.	Qorshahani wuxuu daboolayaa qaar ka mid ah sheeyaasha iyo adeegyada xitaa haddii aadan weli buuxin qaddarka la iska jaro. Laakiin waxaa laga yaabaa inay khusayso kharashka aragtida adeegga ama wax ka bixinta caymiska. Tusaale ahaan, qorshahani wuxuu daboolayaa adeegyo ka hortag ah oo gaar ah iyada oo aan la wadaagin kharashka iyo ka hor intaadan buuxin <b>lacagta la iska jaro</b> .
Miyay jiraan lacago kale oo la isaga jaro adeegyada gaarka ah?	Haa. \$50 ee Adeegyada ilkaha ee ka baxsan shabakadda ee shilka ah.	Waa inaad bixisaa dhammaan kharashaadka adeegyadan ilaa qaddarka gaarka ah ee <b>lacagta la iska jaro</b> ka hor inta uusan qorshahani bilaabin inuu bixiyo adeegyadaan.
Waa maxay xadka lacagta jeebka laga bixinayo qorshahan?	Haa. \$1,200 oo la isku daray ee daboolista gudaha shabakadda iyo dibedda shabakadda.	<b>Xadka lacagta jeebka laga bixinayo</b> waa inta ugu badan ee aad bixin karto inta lagu jiro muddada caymiska (badanaa hal sano) qaybtaada kharashka adeegyada la daboolo. Xadkan wuxuu kaa caawinayaa inaad qorsheysato kharashaadka daryeelka caafimaadka.
Maxaa aan ku jirin xadka lacagta jeebka laga bixinayo?	Khidmadaha caymiska, khidmadaha lagu soo dallaco dheellitirka, iyo daryeelka caafimaadka qorshahani ma daboolayo.	Inkasta oo aad bixiso kharashyadaan, haddana looma xisaabiyo <b>xadka lacagta jeebka laga bixinayo</b> .
Ma bixin doontaa wax ka yar haddii aad isticmaasho bixiye shabakadda ah?	Haa.	Qorshahani wuxuu isticmaalaa shabakad bixiye. Waxaad bixin doontaa wax ka yar haddii aad isticmaasho bixiye ku jira shabakadda Qorshaha. Waxaad bixin doontaa inta ugu badan haddii aad isticmaasho bixiye ka baxsan shabakadda, waxaana laga yaabaa in uu bixiyaha kugu dallaco farqiga u dhexeeya kharashka bixiyaha iyo waxa qorshuhu bixiyo (biilka baaqiga). La soco, shabakadda bixiyahaaga ayaa laga yaabaa inay bixiye ka baxsan shabakada u isticmaasho adeegyada qaarkood (sida shaqada shaybaarka). Ka hubi adeeg bixiyahaaga ka hor inta aadan ka helin adeegyada.
Ma u baahan tahay gudbin si aad u aragto takhasusle?	Maya. Uma baahnid gudbin si aad u aragto takhasusle.	Waad arki kartaa <b>takhasuslaha</b> aad doorato adigoo fasax ka helin qorshahan.



Dhammaan qiimaha **kharashka aragtida adeegga** iyo **wax ka bixinta caymiska** ee ku muujisan jaantuuskan waa kadib marka **lacagta la iska jaro** aad buuxisay, haddii **lacagta la iska jaro** ay khuseyo.

Dhacdada Caadiga ah ee Caafimaadka	Adeegyada aad u Baahan Karto	Waxa Aad Bixin Doonto		Xaddidaadaha, Ka Reebitaanada, & Macluumaadka Kale ee Muhiimka Ah
		Bixiyaha Shabakadda (Waxaad bixin doontaa inta ugu yar)	Bixiyaha Ka Baxsan Shabakadda (Waxaad bixin doontaa inta ugu badan)	
<b>Haddii aad booqato xafiiska ama rugta bixiyaha daryeelka caafimaadka</b>	Booqashada daryeelka aasaasiga ah si loo daweyo dhaawac ama jirro	\$15 kharashka aragtida adeegga/booqashadi	\$15 kharashka aragtida adeegga/booqashadi & 20% wax ka bixinta caymiska	Qorshuhu wuxuu bixiyaa caymis 100% ah dhammaan noocyada adeegyada caafimaadka ee shabakadda dhexdeeda oo ay ku jiraan Teladoc barta <a href="http://www.teladoc.com">www.teladoc.com</a>
	Booqashada takhasuska	\$15 kharashka aragtida adeegga/booqashadi	\$15 kharashka aragtida adeegga/booqashadi & 20% wax ka bixinta caymiska	-----waxna-----
	Daryeelka ka hortagga/baaritaanka/tallaalka	Bilaash	Lama Daboolo	Habraacyada baaritaanka kansarka ee joogtada ah ee ka baxsan bixiyeyaasha shabakadda waa la daboolaa, waxayna u baahan yihiin \$15 kharashka aragtida adeegga/booqashadi & 20% wax ka bixinta caymiska.
<b>Haddii lagu baaro</b>	Baaritaanka ogaanshaha cudurka (raajada, shaqada dhiigga)	Bilaash	20% oo wax ka bixinta caymiska ah	-----waxna-----
	Baaritaanka Kombiyuutarka (iskaanada CT/PET, MRI-yada)	Bilaash	20% oo wax ka bixinta caymiska ah	-----waxna-----
<b>Haddii aad u baahan tahay daawooyin lagu daweyo jirradaada ama xaaladdaada Macluumaad dheeraad ah oo ku saabsan daboolista daawada dhakhtarku qoro</b> waxaa laga heli karaa barta <a href="http://www.caremark.com">www.caremark.com</a>	Daawooyinka la tayada ah balse qiimaha jaban	<u>Dalabka Tafaariiqda ama Boostada Sahayda 30 Maalin:</u> Kharashka aragtida adeegga waxa uu ka badan yahay \$5 ama 10% daawo kasta, waa in aysan dhaafin \$20.	<u>Tafaariiqda Sahay 30-Maalin:</u> Kharashka aragtida adeegga waxa uu ka badan yahay \$5 ama 10% daawo kasta, waa in aysan dhaafin \$20.	Daawooyinka takhasuska gaarka ah waxaa kaliya si gaar ah looga heli karaa Shabakadda Caremark Exclusive Specialty Plus barta <a href="http://www.caremark.com">www.caremark.com</a> ama wac 1-866-818-6911.
		<u>Dalabka Tafaariiqda ama Boostada Sahayda 31-90 Maalin:</u> Kharashka aragtida adeegga waxa uu ka badan yahay \$10 ama 10% daawo kasta waa in aysan dhaafin \$40.	<u>Dalabka Tafaariiqda ama Boostada Sahayda 31-90 Maalin:</u> Kharashka aragtida adeegga waxa uu ka badan yahay \$10 ama 10% daawo kasta waa in aysan dhaafin \$40.	
<b>Waa in aad isticmaashaa farmashi ku jira Shabakadda CVS Caremark ee farmashiyada la ansixiyey si aad dib ugu buuxsato daawooyinkaaga.</b>	Daawooyinka nooca shirkadda la doorbidayo	<u>Dalabka Tafaariiqda ama Boostada Sahayda 30 Maalin:</u> Kharashka aragtida adeegga waa kii badan 20% ama \$50 daawo kasta.	<u>Tafaariiqda Sahay 30-Maalin:</u> Kharashka aragtida adeegga waa kii badan 20% ama \$50 daawo kasta.	Daawooyinka takhasuska gaarka ah waxaa laga heli karaa Shabakadda Caremark Exclusive Specialty Plus barta <a href="http://www.caremark.com">www.caremark.com</a> ama wac 1-866-818-6911.
		<u>Dalabka Tafaariiqda ama Boostada Sahayda 31-90 Maalin:</u> Kharashka aragtida adeegga waa kii badan 20% ama \$100 daawo kasta.	<u>Dalabka Tafaariiqda ama Boostada Sahayda 31-90 Maalin:</u> Kharashka aragtida adeegga wuxuu ka badan yahay 20% ama \$100 daawo kasta.	

[\* Wixii macluumaad dheeraad ah oo ku saabsan xaddidaadaha iyo ka-reebitaanada, eeg qorshaha ama dukumeentiga siyaasadda ee [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).]

Dhacdada Caadiga ah ee Caafimaadka	Adeegyada aad u Baahan Karto	Waxa Aad Bixin Doonto		Xaddidaadaha, Ka Reebitaanada, & Macluumaadka Kale ee Muhiimka Ah
		Bixiyaha Shabakadda (Waxaad bixin doontaa inta ugu yar)	Bixiyaha Ka Baxsan Shabakadda (Waxaad bixin doontaa inta ugu badan)	
	Daawooyinka iyo aaladaha ka hortagga dhalmada	Ku xiran kharashyada aragtida adeegga daawada la-tayada ah ee qiimaha jaban/daawada wadata magaca shirkadda (afka iyo habka xiridda)/20% wax ka bixinta caymiska (kuwa la duri karo & la tallaali karo)	20% oo wax ka bixinta caymiska ah	Kharashka aragtida adeegga ee sahayda ama aaladda saddexdi caadaba. Daawooyinka/qalabka la tallaali karo ayaa ku kooban hal mid shantii sanaba.
	Insuliin, cirbadaha iyo daawooyinka dhalmo la'aanta	Ku xiran kharashyada aragtida adeegga daawada la-tayada ah ee qiimaha jaban/daawada wadata magaca shirkadda (insuliin) /20% oo wax ka bixinta caymiska ah (dhalmo la'aanta)	20% oo wax ka bixinta caymiska ah	Kharashka aragtida adeegga insulin halki dhalo ama halki bokis ee dhalooyinka yaryar.
<b>Haddii aad lahaato qalliinka bukaan-socodka</b>	Kharashka xarunta (tusaale, xarunta qalliinka bukaan-socodka)	Bilaash	20% oo wax ka bixinta caymiska ah	-----waxna-----
	Khidmadaha dhakhtarka/dhakhtarka qalliinka	\$15 kharashka aragtida adeegga/booqashadi	\$15 kharashka aragtida adeegga/booqashadi & 20% wax ka bixinta caymiska	-----waxna-----
<b>Haddii aad u baahan tahay daryeel caafimaad oo degdeg ah</b>	Daryeelka qolka xaaladda degdegga ah	\$50 kharashka aragtida adeegga/booqashadi	\$50 kharashka aragtida adeegga/booqashadi	Kharashka aragtida adeegga waa la dhaafaa haddii loo dhigo isla hal xaalad 24 saacadood gudahood.
	Gaadiidka caafimaadka xaaladda degdegga ah	\$20% oo wax ka bixinta caymiska ah	20% oo wax ka bixinta caymiska ah	Ma jiro kharashka aragtida adeegga wixi ah wareejinnada horay loo oggolaaday, ee ah gudaha shabakadda. Ma jirto daboolis wixi ah wareejinnada horay loo oggolaaday, ee ka baxsan shabakadda.
	Daryeelka degdegga ah	\$50 kharashka aragtida adeegga/booqashadi	20% oo wax ka bixinta caymiska ah ee kharashka ugu horreeya ee \$2,500	Kharashka aragtida adeegga waa la dhaafaa haddii loo dhigo isla hal xaalad 24 saacadood gudahood. Qorshuhu wuxuu bixiyaa 100% daboolista dhammaan foomamka adeegyada caafimaadka ee khadka taleefanka ee gudaha shabakada ah oo ay ku jirto Teladoc barta <a href="http://www.teladoc.com">www.teladoc.com</a> .
<b>Haddii aad isbitaal ku sii jirto</b>	Kharashka xarunta (tusaale, qolka isbitaalka)	Bilaash	Ma jirto daboolis	Ku xaddidan 365 maalin ugu badnaan muddo kasta oo joogis ah. Kharashka ugu badan ee la daboolo waa celceliska qiimaha qolalka la wadaago ee gaar- xigeenka ah ee Cisbitaalka, ama 90% qiimaha qolalka gaarka ah ee Cusbitaalka haddii qolalka la wadaago ee gaar- xigeenka ah aan la heli karin.
	Khidmadaha dhakhtarka/dhakhtarka qalliinka	\$15 kharashka aragtida adeegga/maalintii	Ma jirto daboolis	-----waxna-----

[\* Wixii macluumaad dheeraad ah oo ku saabsan xaddidaadaha iyo ka-reebitaannada, eeg qorshaha ama dukumeentiga siyaasadda ee [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).]

Dhacdada Caadiga ah ee Caafimaadka	Adeegyada aad u Baahan Karto	Waxa Aad Bixin Doonto		Xaddidaadaha, Ka Reebitaanada, & Macluumaadka Kale ee Muhiimka Ah
		Bixiyaha Shabakadda (Waxaad bixin doontaa inta ugu yar)	Bixiyaha Ka Baxsan Shabakadda (Waxaad bixin doontaa inta ugu badan)	
<b>Haddii aad u baahan tahay adeegyada caafimaadka maskaxda, caafimaadka habdhaqanka, ama adeegyada daroogada</b>	Adeegyada bukaan-socodka	\$15 kharashka aragtida adeegga/booqashadi (bukaan-socodka) ama maallintii (bukaan-jiiifka)	\$15 kharashka aragtida adeegga iyo 20% oo wax ka bixinta caymiska ah	-----waxna-----
	Adeegyada bukaan-jiiifka	\$15 kharashka aragtida adeegga	Ma jirto daboolis	-----waxna-----
<b>Haddii aad uur leedahay</b>	Booqashooyinka xafiiska	Bilaash	Ma jirto daboolis	-----waxna-----
	Adeegyada dhalada/dhalida ee xirfadlaha adeegyada	\$15 kharashka aragtida adeegga/booqashadi	Ma jirto daboolis	-----waxna-----
	Xarunta dhalada/dhalida adeegyada	Bilaash	Ma jirto daboolis	-----waxna-----
<b>Haddii aad u baahan tahay caawimada soo kabashada ama aad qaabto baahiyo kale oo caafimaad oo gaar ah</b>	Daryeelka caafimaadka guriga	\$15 kharashka aragtida adeegga/booqashadi	\$15 kharashka aragtida adeegga/booqashadi & 20% wax ka bixinta caymiska	Ugu badnaan 120 booqasho (gudaha shabakadda) / 60 booqasho (dibedda shabakadda) sannadkii.
	Adeegyada dib u baxnaaninta	\$15 kharashka aragtida adeegga/booqashadi	\$15 kharashka aragtida adeegga/booqashadi & 20% wax ka bixinta caymiska	Ugu badnaan 120 booqasho (gudaha shabakadda) / 60 booqasho (dibedda shabakadda) sannadkii.
	Adeegyada baxnaaninta	\$15 kharashka aragtida adeegga/booqashadi	\$15 kharashka aragtida adeegga/booqashadi & 20% wax ka bixinta caymiska	Ugu badnaan 120 booqasho (gudaha shabakadda) / 60 booqasho (dibedda shabakadda) sannadkii.
	Daryeelka kalkaalinta xirfadeed	\$15 kharashka aragtida adeegga/booqashadi	\$15 kharashka aragtida adeegga/booqashadi & 20% wax ka bixinta caymiska	Ugu badnaan 120 booqasho (gudaha shabakadda) / 60 booqasho (dibedda shabakadda) sannadkii.
	Qalabka caafimaadka ee waara	20% oo wax ka bixinta caymiska ah	20% oo wax ka bixinta caymiska ah	-----waxna-----
	Adeegyada dadka noloshu ka quustay	\$15 kharashka aragtida adeegga/booqashadi	Lama Daboolo	Xadka 30-maalmo ee daryeelka joogtada ah iyo nasinta oo la isku daray. 20% oo wax ka bixinta caymiska ah ayaa lagu dabaqaa daryeelka nasinta ee gudaha shabakadda ah, kaas oo ku kooban 5 maalmood dhacdo kasta.
<b>Haddii canugaagu u baahan yahay daryeel ilko ama indho</b>	Baariitaanka indhaha carruurta	100%	Lama Daboolo	
	Ookiyaalayaasha carruurta	Lama Daboolo	Lama Daboolo	
	Baariitaanka ilkaha ee carruurta	100%	100%	Kabka ugu badan ee ilkaha waa \$2,000. Carruurta Ku-tiirsan qofka ee da'doodu ka yar tahay 19, kuma xirna kabka ugu badan ee \$2,000 si loo helo Kababka Ilkaha.

[\* Wixii macluumaad dheeraad ah oo ku saabsan xaddidaadaha iyo ka-reebitaanada, eeg qorshaha ama dukumeentiga siyaasadda ee [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).]

## Adeegyada Laga Reebay & Adeegyada Kale ee La Daboolo:

<b>Adeegyada Qorshahaagu Guud Ahaan AANU Daboolin (Ka eeg dukumiintiga siyaasadda ama qorshahaaga si aad uga hesho macluumaad dheeraad ah iyo liiska adeegyada kale ee laga reebay.)</b>		
<ul style="list-style-type: none"><li>• Qalliinka miisaan-dhimista</li><li>• Qalliinka qurxinta</li></ul>	<ul style="list-style-type: none"><li>• Aaladaha caawinta maqalka</li><li>• Daryeelka muddada-dheer</li></ul>	<ul style="list-style-type: none"><li>• Kalkaalinta shaqada gaarka ah</li><li>• Barnaamijyada dhimista miisaanka</li></ul>
<b>Adeegyada kale ee La Daboolo (Xaddidaado ayaa laga yaabaa in lagu dabaqo adeegyadan. Kani maaha liis dhammaystiran. Fadlan ka eeg dukumiintiga qorshahaaga.)</b>		
<ul style="list-style-type: none"><li>• Cirbo ku dul-duleelinta jirka</li><li>• Daryeelka tufta (haddii loo qoro ujeedooyin baxnaanin)</li><li>• Daryeelka ilkaha</li></ul>	<ul style="list-style-type: none"><li>• Daaweynta dhalmo la'aanta</li><li>• Daboolista badankeed lagu bixiyo meel ka baxsan Maraykanka</li></ul>	<ul style="list-style-type: none"><li>• Daryeelka indhaha ee joogtada ah (Dadka waaweyn)</li><li>• Daryeelka cagaha ee joogtada ah (waa in la buuxiyaa shuruudaha daryeelka caafimaad ahaan lagama maarmaanka u ah)</li></ul>

**Xuquuqdaada in Aad Sii Wadato Daboolista:** Waxaa jira wakaalado ku caawin kara haddii aad rabto in aad sii wadato daboolistaada kadib marka ay dhammaato. Macluumaadka lagala xiriiri karo wakaaladahaasi waa: Maamulka Kabka Shaqaalaha ee Waaxda Shaqaalaha ee Mareykanka lambarka 1-866-444-EBSA (3272) ama [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Ikhtiyaarada kale ee caymiska ayaa laga yaabaa in sidoo kale lagu heli karo, oo ay ku jirto iibsashada daboolista caymiska shakhsi ahaaneed iyadoo loo marayo Goobta Suuqa Caymiska Caafimaadka. Wixii macluumaad dheeraad ah oo ku saabsan Goobta Suuqa, booqo [www.HealthCare.gov](http://www.HealthCare.gov) ama wac 1-800-318-2596.

**Xuquuqdaada Cabashada iyo Racfaanka:** Waxaa jira wakaalado ku caawin kara haddii aad tabasho ka qabto qorshahaaga taasoo ku aadan diidmada sheegasho. Tabashadani waxaa loo yaqaanaa cabasho ama rafcaan. Wixii macluumaad dheeraad ah oo ku saabsan xuquuqahaaga, ka fiiri sharraxaadda kababka aad ku heli doonto sheegashadaas caafimaad. Dukumiintiyadaada qorshahaaga sidoo kale waxay bixiyaan macluumaad dhammaystiran si aad Qorshahaaga ugu gudbiso racfaanka sheegashada ama cabasho sababti ay noqotaba. Wixii macluumaad dheeraad ah oo ku saabsan xuquuqahaaga, ogeysiiskan, ama caawimo, kala xiriir: Maamulaha Qorshaha, Wilson-McShane Corporation lambarka 1-800-535-6373 ama 952-854-0795. Waxaad sidoo kale kala xiriiri kartaa Maamulka Kabka Shaqaalaha ee Waaxda Shaqaalaha ee Mareykanka lambarka 1-866-444-EBSA (3272) ama [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

### **Qorshahani ma bixiyaa Daboolista Daruuriga ee Ugu Yar? Haa**

Haddii aadan haysan Daboolista Daruuriga ee Ugu Yar muddo bil ah, waa in aad bixisaa lacag marka aad xarayso canshuur celintaada ilaa aad u qalanto ka-dhaaftaanka shuruudaha ah in aad haysato caymis caafimaad bishaas.

### **Qorshahani ma buuxiyaa Heerarka Qiimaha Ugu Yar? Haa**

Haddii qorshahaagu aanu buuxin Heerarka Qiimaha Ugu Yar, waxaad uqalmi kartaa inaad u qalanto kiridhitka khidmadda canshuurta si ay kaaga caawiso in aad ku bixiso qorshaha iyada oo loo marayo Goobta Suuqa.

[\* Wixii macluumaad dheeraad ah oo ku saabsan xaddidaadaha iyo ka-reebitaannada, eeg qorshaha ama dukumeentiga siyaasadda ee [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).]

## Ku saabsan Tusaalooyinkaan Daboolista:



**Kani maaha kharash-qiimeeye.** Daawaynta la soo bandhigay ayaa ah tusaale un sida qorshahani u dabooli karo daryeelka caafimaadka. Kharashyadaada dhabta ahi way ka duwanaa doonaan iyadoo ay ku xiran tahay daryeelka dhabta ah ee aad hesho, qiimaha ay bixiyayaashaadu qaadaan, iyo arimo kale oo badan. Diirada saar qadarrada qarash-wadaagga (lacagaha la iska jaro, kharashka aragtida adeegga iyo wax ka bixinta caymiska) iyo adeegyada laga reebay qorshaha. U Isticmaal macluumaadkan in aad la barbardhigto qaybta kharashyada aad ku bixin karto qorshayaasha caafimaad ee kala duwan. Fadlan ogow tusaalooyinkaan caymisku waxay ku salaysan yihiin daboolista shakhsiga oo kaliya.

### Peg waxaa u dhashay canug

(9 bilood oo daryeelka dhalimada ka hor oo gudaha shabakadda ah iyo ku dhalidda isbitaalka)

- Lacagta la iska jaro guud ahaan qorshaha \$0
- Dhakhtar takhasus [*kharash-wadaagidda*] \$15
- Isbitaal (xarun) [*kharash-wadaagidda*] 0%
- Kuwa kale [*kharash-wadaagidda*] 20%

#### Dhacdadan TUSAALAHA waxaa ka mid ah

**adeegyada sida:** Booqashooyinka xafiiska dhakhtarka takhasuska (*daryeelka dhalimada ka hor*) Adeegyada Dhalimada/Dhalida ee Xirfadlaha Adeegyada Goobta Dhalimada/Dhalida Baaritaannada ogaanshaha cudurka (*baaritaanada kombiyuutarka iyo shaqada dhiigga*) Booqashada takhasuska (*suuxdinta*)

**Wadarta Qiimaha Tusaalaha** \$12,700

#### Tusaalahan, Peg ayaa bixin doonta:

<i>Kharash-Wadaagidda</i>	
Lacagta la iska jaro	\$0
Kharashyada aragtida adeegga	\$35
Wax ka bixinta caymiska	\$0
<i>Waxa aan la daboolin</i>	
Xaddidaadaha ama ka-reebitaanada	\$60
<b>Wadarta guud ee Peg bixin doonto waa</b>	<b>\$95</b>

### Maaraynta Sonkorowga nooca 2 ee Joe

(sannad daryeel joogta ah ee gudaha shabakadda ee xaalad si wanaagsan loo xakameeyay)

- Lacagta la iska jaro guud ahaan qorshaha \$0
- Dhakhtar takhasus [*kharash-wadaagidda*] \$15
- Isbitaal (xarun) [*kharash-wadaagidda*] 0%
- Kuwa kale [*kharash-wadaagidda*] 20%

#### Dhacdadan TUSAALAHA waxaa ka mid ah

**adeegyada sida:** Booqashooyinka xafiiska dhakhtarka daryeelka aasaasiga ah (*oo ay ku jiraan waxbarashada cudurrada*) Baaritaannada ogaanshaha cudurka (*shaqada dhiigga*) Daawooyinka dhakhtarku qoro Qalabka caafimaadka ee waara (*mitirka gulukoosta*)

**Wadarta Qiimaha Tusaalaha** \$5,600

#### Tusaalahan, Joe wuxuu bixin lahaa:

<i>Kharash-Wadaagidda</i>	
Lacagta la iska jaro	\$0
Kharashyada aragtida adeegga	\$660
Wax ka bixinta caymiska	\$190
<i>Waxa aan la daboolin</i>	
Xaddidaadaha ama ka-reebitaanada	\$0
<b>Wadarta guud ee Joe bixin lahaa waa</b>	<b>\$850</b>

### Jabka Fudud ee Mia

(Booqashada qolka xaaladda degdegga ee gudaha shabakada ah iyo daryeelka dabagalka ah)

- Lacagta la iska jaro guud ahaan qorshaha \$0
- Dhakhtar takhasus [*kharash-wadaagidda*] \$15
- Isbitaal (xarun) [*kharash-wadaagidda*] 0%
- Kuwa kale [*kharash-wadaagidda*] 20%

#### Dhacdadan TUSAALAHA waxaa ka mid ah

**adeegyada sida:** Daryeelka qolka xaaladda degdegga ah (*oo ay ku jirto sahayda caafimaadka*) Baaritaanka ogaanshaha cudurka (*raajada*) Qalabka caafimaadka ee waara (*biraha caawinta socodka ee garbaha*) Adeegyada baxnaaninta (*baxnaaninta jireed*)

**Wadarta Qiimaha Tusaalaha** \$2,800

#### Tusaalahan, Mia waxay bixin doontaa:

<i>Kharash-Wadaagidda</i>	
Lacagta la iska jaro	\$0
Kharashyada aragtida adeegga	\$85
Wax ka bixinta caymiska	\$240
<i>Waxa aan la daboolin</i>	
Xaddidaadaha ama ka-reebitaanada	\$0
<b>Wadarta guud ee Mia bixin lahayd waa</b>	<b>\$325</b>

**Qorshuhu wuxuu mas'uul ka ahaan lahaa kharashyada kale ee adeegyadan la daboolay ee TUSAALE.**