

MANHAJKA KUBADA CAGTA

**CAYMISKA SHILKA EE  
GUDDIGA  
WAXBARASHADA  
GOBOLKA DEKALB  
2016-2017**



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Waxaa hoos ku qoray:

**Shirkada Caymiska Dabka Mareykanka**  
Ee Gaarka Fairmont, Qeybta Crum iyo Forster  
Magaalada Eaton, New Jersey

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**FIIRO GAAR AH**

Faylkaan ma ahan qandaraas. Si fudud ayuu u yahay sawirka faa'idooyinka. Waxaad aqrin kartaa shahaadada mastarka ee xafiiska dugsiga degmada. U haay galkaan tixraaca mustaqbalka. Hayso jeegaaga la joojiyay oo cadeynta daboolidaada ah.

# KUBADA CAGTA MANHAJKA DUGSIGA SARE ILLAALADA CAYMISKA SHILKA EE BIXINAYA UGU BADNAAN \$25,000 QARASHAADKA CAAFIMAADKA

## FAA'IDOOYINKA CAAFIMAADKA

Haddii arday hesho daaweynta oo dhartar si sharci ah ugu qalma ama dhaqtarka qaliinka (aan ka aheyn xubinta qoyska) ama isbitaalka xadidan, iyo daaweynta waxay bilaabanaysaa 60 maalmood gudahood ka bilow taariiqda dhaawaca, Shirkada ayaa bixineyso qarashaadka lacagta adeegyada caafimaadka loo galay caafimaadka muhiimka ah, daryeelka ilkaha ama isbitaalka ee waafaqsan bixinada, xadeynada iyo ka reebida lagu tilmaamay buug yarahaan. Shirkada waxay bixineysaa qarashaadkaan ilaa sannad buuxo ka bilow taariiqda dhaawaca. Dhaawaca waa in uu dhacaa iyada oo Xeerka uu shaqeynayo.

## DHIMASHADA, KA GO'ITAANKA IYO QASAARAH FAA'IDOOYINKA ARAGTIDA

Bixiyaa waxa dheer faa'idooyinka kale, ee mid ka mid ah kuwa xigga:

tirada ugu weyn ee quseyso

(oo 180 maalmood gudahood ka bilow taariiqda dhaawaca)

Qasaaraha Noloshu ..... \$2,500

Qasaaraha Labada Gacmood, Labadaba Cagta ama Aragtida

oo labada Indhood ah ..... \$10,000

Qasaaraha Hal Gacan, Hal Cag ama Aragtida Hal Il ..... \$5,000

## Faa'idooyinka Waa Labixin karaa Illaa Ugu Badnaanta Xigta

|  | KOOWAAD  | LA DOORBIDAY  | AASAASKA   |
|--|--|---|--|
| Qolka Isbitaalka iyo Guddiga   | Qiimaha qolka gaarka ee bulshada   | Qiimaha qolka gaarka ee bulshada  | \$150.00 maaliintii  |
| Adeegyada Bukaana jiiifka Isbitaalka iyo Saadadka  | 80% ee Lacagaha Adeega Caafimaadka ilaa \$5,000.00   | 80% ee Lacagaha Adeega Caafimaadka ilaa \$3,000.00  | 70% ee Lacagaha Adeega Caafimaadka ilaa \$2,000.00   |
| Qolka Gurmadka Isbitaalka (waxaa ku jiro dhammaan adeegyada iyo saadadka marka laga reebo raajada) | Lacagaha Adeega Caafimaadka ilaa \$500.00  | Lacagaha Adeega Caafimaadka ilaa \$200.00   | Lacagaha Adeega Caafimaadka ilaa \$100.00  |
| Qaliinka   | Lacagaha Adeega Caafimaadka ee 80%   | Lacagaha Adeega Caafimaadka ee 80%  | Lacagaha Adeega Caafimaadka ee 80%   |
| Daaweynta Dhaqaatiirta Bukaana socodka (dhammaan adeegyada iyo saadaha markii laga reebo raajada)  | \$100.00 oo daaweyntaan ah; \$75.00 oo daaweyno walba oo ku xigta - ugu badnaan 5 daaweyno                                   | \$40.00 daaweyntiiba ugu badnaan 5 daaweyno   | \$25.00 oo daaweyntaan ah; \$15.00 oo daaweyno walba oo ku xigta - ugu badnaan 5 daaweyno                                  |
| Adeegyada Kalkaalisa Diiwaangashan   | Lacagaha Adeega Caafimaadka oo buuxo   | Lacagaha Adeega Caafimaadka oo buuxo  | Lacagaha Adeega Caafimaadka oo buuxo   |
| Raajada, sawirada baaritaanka, MRI., Iskaanada CAT, iwm.   | 80% ee Lacagaha Adeega Caafimaadka ilaa \$750.00   | 80% ee Lacagaha Adeega Caafimaadka ilaa \$300.00  | 80% ee Lacagaha Adeega Caafimaadka ilaa \$150.00   |
| Daaweynta Jirka (gudaha ama meel ka baxsan isbitaalka)   | Lacagaha Adeega Caafimaadka ilaa \$250.00  | Lacagaha Adeega Caafimaadka ilaa \$100.00   | \$25.00 oo daaweyntaan ah; \$15 midkiiba oo daaweyno isku xigta - ugu badnaan 5 daaweyno                                   |
| Gaadiidka Ambalaansaha Dhulka  | Lacagaha Adeega Caafimaadka  | Lacagaha Adeega Caafimaadka   | Hal safar oo buuxo   |
| Biraha iyo Qalabka saxida Lafaha   | Lacagaha Adeega Caafimaadka ilaa \$200.00  | Lacagaha Adeega Caafimaadka ilaa \$50.00  | Lacagaha Adeega Caafimaadka ilaa \$25.00   |
| Qoraalada dhaqtarka  | Qidmooyinka Lacagaha Adeega Caafimaadka sida bukaana jiiifka; Lacagaha Adeega Caafimaadka ilaa \$100.00 sida bukaana socodka | Qidmooyinka Lacagaha Adeega Caafimaadka sida bukaana jiiifka; Lacagaha Adeega Caafimaadka ilaa \$50.00 sida bukaana socodka | Qidmooyinka Lacagaha Adeega Caafimaadka sida bukaana jiiifka Lacagaha Adeega Caafimaadka ilaa \$25.00 sida bukaana socodka |
| Daaweynta ilkaha Dhaawacyada ku lug leh Baabuurta  | \$250.00 ilkaha dabiiciga ah Ilaa \$2,000.00 dhaawicii   | \$150.00 ilkaha dabiiciga ah Ilaa \$1,000.00 dhaawicii  | \$150.00 ilkaha dabiiciga ah Ilaa \$500.00 dhaawicii   |

Tani ma ahan qandaraas laakin sharaxida daboolida

## FAA'IDOOYINKA LOOMA BIXIYO:

1. Sharuudaha aanan sababin dhaawaca shilka;
2. Daaweynta qasaaraha sababayo hernia, ee aan laga eegin sababta, cudurka Jilbaha, ama curyaanimada xubnaha;
3. Dhaawaca u soo gaaray sida ay sababtay qaliinka, fuulida ama xiliga, ama ka dagida gaariga madadaalada labo-, sadex- ama afar lugood ama mootada barafka;
4. Dib u dhaawacmida ama dhibaatooyinka xaalada jirtay shilka ka hor;
5. Dhaawaca u soo gaaray sida ay sababtay tababarka ama ciyaarta ee lagdanta manhajka kubada cagta, ilaa lacagta caymiska lagu daboolo caymis noocaas ah ee la bixiyay;
6. Wixii qarashaad ah ee faa'idooyinka lagu bixin karo sida waafaqsan barnaamijka Caymiska Shilka Masiibada ee howlaha manhajka Dugsiga Sare ee Gobolka La xiriiro;
7. Daaweynta ay sameeyeen xubinta qoyska ama qof uu hayey dugsiga;
8. Su ula kac ah dhaawac shaqsiga isgaarsiiyay, ama dhaawaca sababay: dhaqamada dagaalka, is dilka, xad gudubka ama isku dayga in lagu xadgudbo sharciga, dagaalka ama muranka marka laga reebo is difaacida, ama qasaaraha cawaaqiibta sarqaansanaanta ama qofka cabsan daroogo walba ama maandooriyaha ilaa ay ka maamulaan ama tallada dhaqtarka;
9. Dhaawaca ee Magdhowga Shaqaalaha ama faa'idooyinka shaqada la midka ah waa la heli karaa;
10. Caabuqa jeermiska, jirada ama cudurka nooc walba sida dhuun xanuunka ama or qumanka, daalka kuleylka, gaduudashada, qaniinka duurka, suuxdinta ama falcelinada alaarjiga;
11. Sunta qudaarta sida sunta dhirta ama sunta geedka hambasha, ama sunta dhirta xayawaanka;
12. Qarashaadka loo galay daaweynta cilada xubnaha lafaha iyo xanuunka murqaha la xiriiro.

*Fadlan soo dir oo ku soo celi dugsigaaga.*

Magaca Ardayga \_\_\_\_\_  
 Amniga Bulshada # \_\_\_\_\_  
 Da'da \_\_\_\_\_ Fasalka \_\_\_\_\_  
 Ciwaanka \_\_\_\_\_  
 Caasimada \_\_\_\_\_ Gobolka \_\_\_\_\_  
 Zip \_\_\_\_\_ Taleefonka # \_\_\_\_\_  
 Magaca Dugsiga \_\_\_\_\_

### QORSHAHA

### QARASHKA

| Xiliga Joogtada ah                          | Ardayga  | Dugsiga  | Guud ahaan |
|---|----------|----------|------------|
| <input type="checkbox"/> Dooqa Koowaad      | \$107.00 | \$107.00 | \$214.00   |
| <input type="checkbox"/> Dooqa La doorbiday | \$ 67.25 | \$ 67.25 | \$134.50   |
| <input type="checkbox"/> Dooqa Aasaaska     | \$ 37.25 | \$ 37.25 | \$ 74.50   |

### Tababarka Gu'ga\*

|   |          |          |          |
|---|----------|----------|----------|
| <input type="checkbox"/> Dooqa Koowaad      | \$ 22.00 | \$ 22.00 | \$ 44.00 |
| <input type="checkbox"/> Dooqa La doorbiday | \$ 12.50 | \$ 12.50 | \$ 25.00 |
| <input type="checkbox"/> Dooqa Aasaaska     | \$ 7.50  | \$ 7.50  | \$ 15.00 |

- Waxaan go'aansaday caymiska kor lagu sharaxay iyo waxaan ku soo lifaaqayaa jeega looga dhigay in la bixin karo dugsiga ee

(caymiska jeega la go'aansaday)

### Xiliga Joogtada ah

|                                |          |
|--------------------------------|----------|
| _____ Dooqa Koowaad .....      | \$107.00 |
| _____ Dooqa La doorbiday ..... | \$67.25  |
| _____ Dooqa Aasaaska .....     | \$37.25  |

### Tababarka Gu'ga\*

|                                |         |
|--------------------------------|---------|
| _____ Dooqa Koowaad .....      | \$22.00 |
| _____ Dooqa La doorbiday ..... | \$12.50 |
| _____ Dooqa Aasaaska .....     | \$ 7.50 |

- MAANAN GO'AANSAN CAYMISKAAN sababtoo ah ciyaaryahanka kore waxaa si ku haboon loogu daboolay caymiska Shilka ee xeerarka ku haboon oo mar hore aan sameeyay.

Taariiqda \_\_\_\_\_

Saxiixa \_\_\_\_\_

Waalidka ama Masuulka

\*Ma ahan in la bixiyo ilaa ka hor Tababarka Gu'ga ee bilaabanayo taariiqda.

## Tilmaamaha lagu Buuxinayo Sheegashada:



Haddii shil uu dhaco, ogeysii dugsiga isla markaas. Ka hubi foomamka sheegashada dugsigaaga, ku lifaaq biilasha ee foomka sheegashada buuxo oo ku soo dir ciwaanka lagu sheegay foomka sheegashada. SHEEGASHOYINKA FAA'IDOOYINKA WAA IN LAGU BUUXIYAA 90 MAALMOOD GUDAHOOD KA BILOW TAARIIQDA SHILKA.

**MUHIIMKA – BIXINTA XAD DHAAFKA AH.** (Quseeyo kaliya haddii aad leedahay caymis kale ee caafimaad.) Qorshaha caymiska ardaygaada waxaa loo naqshadeeyay in ay siiso faa'idooyinka ugu badan ee lacagta caymiska ugu yar. Haddii sheegashadaada ay ka badantahay \$100 iyo aad qabtid caymis kale oo caafimaad, fadlan u soo gudbi sheegashadaada shirkada kale ee caymiskaaga marka koowaad. Marka aad heshid Qoraalka Faa'idadooda, noo soo dir inaga. Waxaan bixineynaa faa'idooyinka ee kuwa xaqa u leh qarashaadka ee uu san bixin caymiskaaga kale.

Goortii caymiska xad dhaafka ah la bixiyo iyo Qorsho kale uu Siinayo Faa'idooyinka Caafimaadka qofka caymisan waa HMO, PPO, ama diyaarinta la midka ah ee bixinta adeegyada iyo qofka caymisan ma isticmaalo xarumaha ama adeegyada HMO, PPO, ama diyaarinta la midka ah ee bixinta faa'idooyinka ama adeegyada, faa'idooyinka caafimaadka haddii kale waxaa lagu bixin karaa sida waafaqsan Xeerkaan waa in laga dhimaa 50%. Xadeyntaan waa in aysan quseynin daaweynta degdega ah ee loogu baahanyahay 24 saacadood gudahooda dhacdada kadib goortii shilka uu ka dhaco meel ka baxsan aaga juquraafiga ee ay u adeegaan HMO, PPO, ama diyaarinta lamidka ah bixinada faa'idooyinka ama adeegyada.

### SHARAXAADAHA

**DHAAWACA** – waa jir ahaan dhaawacmay oo si toos ah u sababay oo madaxbanaan dhammaan sababaha kale ee daboolida qasaaraha ee Xeerka, iyo ay sababtay shilka soo gaaray iyada oo Xeerka u dhaqan galay qofka caymisan.

**SHILKA** – waa dhacdo aan la filaneynin, banaanka iyo si lama filaan ee ka madaxbanaan sabab kale.