

2016-2017

QORSHAHA CAYMISKA SHILKA ARDAYGA

**Haddii canugaaga dhaawacmo, ma leedahay
caymiska caafimaadka ilkaha?**



Waxaa bixiyay:



5 Dodd Street • Marietta, Georgia 30060 • (770) 427-2461
1-800-633-2360

Waxaa hoos ku qoray:

Shirkada Caymiska Dabka Mareykanka

**Ee Gaarka Fairmont, Qeybta Crum iyo Forster
Magaalada Eaton, New Jersey**

KA DOORO SADEX QORSHOYIN OO FAA'IDOOYINKA AH

24-SAAC WAREEJI SAACADA CAYMISKA

24-Saac Qorshaha Caymiska wuxuu daboolaa shilalka dugsiga, ee dhammaadka isbuucyada iyo inta lagu jiro muddada fasaxa kuleelaha, oo ay ku jiraan ka qeybqaadashada dhammaan ciyaaraha, aan ka aheyn lagdinta kubada cagta dugsiga sare. Haddii aysan daboolin shilalka qaar ee baabuurta (fiiri ka reebida).



Qarashka Sannadlaha

Dooqa Koowaad	Dooqa La doorbiday	Dooqa Aasaaska
\$215.00	\$129.50	\$79.00

CAYMISKA WAQTIGA DUGSIGA

Caymiska Waqtiga Dugsiga wuxuu daboolaa shilalka dugsiga inta lagu jiro maalinta dugsiga, oo ay ku jiraan hal saac dugsiga ka hor iyo kadib, iyada oo ardayda si joogta ah ay u joogaan dhismaha dugsiga, iyo adiga oo ka qeybgalayo howsha dugsiga maamulo iyo howsha la kormeeray. Safarka sida tooska ah ugu dhaxeeyo guriga iyo dugsiga si joogta ah uga qeybgalaan fasalada jadwaleysan ama ka qeybqaataan howlaha dugsiga sidoo kale waa lagu daboolaa. Caymiska Waqtiga Dugsiga kuma ay jirto lagdinta kubada cagta dugsiga sare ama shillalka qaar ee baabuurta (fiiri ka reebida).

Qarashka Sannadlaha

Dooqa Koowaad	Dooqa La doorbiday	Dooqa Aasaaska
\$45.00	\$26.00	\$14.50

MUDDADA CAYMISKA:

Caymiska waafaqsan Waqtiga-Dugsiga iyo Qorshaha 24-Saac wuxuu bilowdaa taariiqda helida lacagta caymiska laakin ma ahan ka hor bilowga howlaha sannadka dugsiga. Daboolida Waqtiga-Dugsiga waxay dhammaataa xiritaanka sagaal bilood joogta ah muddada dugsiga, markii laga reebo marka qofka caymisan ka qeybgalayo howlaha si gaar ah u kafaalad qaadeen oo kaliya u kormeereen Dugsiga inta lagu jiro kuleelaha. 24-Saac caymiska wuxuu dhammaanayaa markii dugsiga dib u furo xilliga xiga ee deyrta.

QORSHAHA SHILKA ILKAHA WAQTIGA BUUXO

Wuxuu daboolaa shilalka ka dhacayo waqti walba ama meel walba, oo ay ku jiraan dhammaan ciyaaraha iyo qaababka oo dhan ee gaadiidka. Caymiska wuxuu bilowdaa taariiqda lacag bixinta lacagta caymiska (laakin ma ahan ka hor bilowga sannadka dugsiga), iyo dhammaadaa markii dugsiga dib u furmo ee xiliga xiga ee deyrta.

Sharuudaha Qorshaha Ilkaha iyo Xadeynada

Haddii, 60 maalmood gudahood ka bilow taariiqda dhaawaca, qofka caymisan waxaa daaweeyo dhaqtarka ilkaha si sharci ah ugu qalmo (aan ka aheyn xubinta qoyska) ee dhaawaca ilkaha, Shirkada waxa BIXINEYSAA QARASHAADKA LACAGTA ADEEGA CAAFIMAAD oo muhiimka u ah daaweynta ilkaha taas oo ku dhacdo hal sanno gudahood ka bilow taariiqda dhaawaca.

BIXINTA XAD DHAAFKA AH – Haddii aad leedahay caymis kale oo shaqeynayo ee bixinaya faa'idooyinka isla qasaaraha, faa'idooyinka waa in la siiyaa marka hore caymiska kale. Haraaga qarashka aan la bixin ee u qalma ilkaha kadib waxaa lagu bixinayaa xeerkaan.

KA REEBIDA – Sharuudaha aanan sababin dhaawaca shilka. Dib u dhaawacmida ama dhibaatooyinka xaalada jirtay shilka ka hor. Daaweynta ilkaha iyo waxyeelada ama qasaaraha ilkaha ama qaabdhismeedka.

Lacagbixinta Sannadlaha: \$6.00

BIXINTA XAD DHAAFKA AH

MUHIIM AH — (Ia heli karo kaliya haddii aad leedahay caymiska caafimaadka) qorshaha caymiska Ardaygaada waxaa loo naqshadeeyay in ay siiso faa'idooyinka ugu badan lacag bixinta 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'idooda, 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.

FAA'IDOOYINKA CAAFIMAADKA SHILKA

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 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.

Faa'idooyinka Ugu badan Dhacdadiiba

Isbar bardhig iyo Dooro

Dooqa Koowaad
\$250,000

Dooqa La doorbiday
\$100,000

Dooqa Aasaaska
\$50,000

Faa'idooyinka Waa Labixin karaa Illaa Ugu Badnaanta Xigta

	KOOWAAD	LA DOORBIDAY	AASAASKA
Qolka Isbitaalka iyo Guddiga	Qiiimaha qolka gaarka ee bulshada	Qiiimaha qolka gaarka ee bulshada	AASAASKA \$150.00 maalintii
Adeegyada Bukaankii jifka 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 Bukaankii 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 Kalkaalisada 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 bukaan jifka; Lacagaha Adeega Caafimaadka ilaa \$100.00 sida bukaan socodka	Qidmooyinka Lacagaha Adeega Caafimaadka sida bukaan jifka; Lacagaha Adeega Caafimaadka ilaa \$50.00 sida bukaan socodka	Qidmooyinka Lacagaha Adeega Caafimaadka sida bukaan jifka Lacagaha Adeega Caafimaadka ilaa \$25.00 sida bukaan socodka
Daaweynta ilkaha	\$250.00 ilkaha dabiiciga ah	\$150.00 ilkaha dabiiciga ah	\$150.00 ilkaha dabiiciga ah
Dhaawacyada ku lug leh Baabuurta	Ilaa \$2,000.00 dhaawicii	Ilaa \$1,000.00 dhaawicii	Ilaa \$500.00 dhaawicii

Shilka Dhimashada, Ka go'ida iyo Qasaaraha Faa'idooyinka Aragtida

Bixiyaa waxa dheer faa'idooyinka kale, ee mid ka mid ah kuwa xigga: tirada ugu weyn ee quseyso: (oo gudaha 180 maalmood ka bilow taariiqda dhaawaca)

Qasaaraha Nololaha	\$ 2,500.00
Qasaaraha Labada Gacan, Labada Cagood ama Aragtida Labada Indhood	\$10,000.00
Qasaaraha Hal Gacan, Hal Cag, ama Aragtida Hal II	\$ 5,000.00

FADLAN OGWOW KA REEBIDA IYO XADEYNADA EE BOGGA GADAAL.

SIDA LOOGA DIIWAANGELIYO CANUGAAGA ILLAALADA SHILKAAN

1. Hubi sanduuqyada codsiga ee qorshaha faa'idooyinka ee sida wanaagsan u buuxiyo baahiyadaada.
2. Si dhameystiran u buuxi codsiga bashqada, hal canug walba ee la ceyminayo. Ku lifaaq dalabka jeega ama lacagta la bixin karo T.W. Lord & Associates. Ku soo celi jeega bangiga oo sabab walba ee caymiska la burinayo ilaa lacagta caymiska ku haboon la helo.
3. Fadlan ku soo celi bashqada sida lagu tilmaamay. Waxaads joojisay dalabka jeega ama qeybta lacagta waxay noqoneysaa rasiidkaaga iyo xaqiijinta lacag bixinta. (Fadlan ku qor magaca ardayga iyo magaca dugsiga jeegaaga). U hayso inta ka hartay buug yaraha diiwaankaaga.

(Geli jeega jeebka iyo fooldharka ka hor inta aan la xirin)

CODSIYADA DIIWAANGELINTA

Qiimaha Sannadka Dugsiga - 2016-2017

CODSIGA DIIWAANGELINTA

FADLAN QOR

MAGACA DAMBE EE ARDAYGA _____	
MAGACA KOOWAAD EE ARDAYGA _____	Xarafka Dhexe _____
AMNIGA BULSHADA ARDAYGA# _____	TAARIIQDA DHALASHADA (Bi/Maa/Sann) _____
FASALKA _____	TALEEFONKA _____
GURIGA CIWAANKA _____	Lambarka iyo Wadada _____
CAASIMADA _____	ST _____ ZIP _____
NIDAAMKA DUGSIGA/DEGMADA _____	
MAGACA DUGSIGA _____	
SAXIIXA _____	TAARIIQDA _____
(Waalidka ama Masuulka ama Codsadaha Qofka weyn)	

Qiimaha Sannadka Dugsiga - 2016-2017 Calaameey Dooqaaga			
QORSHOYINKA CAYMISKAAGA	DOOQYADA FAA'IDADA		
	Dooqa Koowaad \$215.00 <input type="checkbox"/>	Dooqa La doorbiday \$129.50 <input type="checkbox"/>	Dooqa Aasaaska \$79.00 <input type="checkbox"/>
Waqti Buuxo			
Waqtiga Dugsiga	\$45.00 <input type="checkbox"/>	\$14.50 <input type="checkbox"/>	\$14.50 <input type="checkbox"/>
Ilkaha Waqtiga Buuxa	\$6.00 <input type="checkbox"/>	\$6.00 <input type="checkbox"/>	\$6.00 <input type="checkbox"/>
Lacag Bixinta Guud KU LIFAAQAN	\$ _____	\$ _____	\$ _____
Sameey Jeegaga la Siin karo: T.W. Lord & Associates 25 Dodd Street, Marietta, Georgia 30060 (770) 427-2461			

SOMALI

OGEYSIIN MUHIIM AH EE WAALADIINTA:

Waxaan ku faraxsannahay in aan ku bixino dhinaca nidaamka dugsiigaaga 2016-2017 caymiska shilka ardayga. Daboolidaan waxay bixisaa illaalo wanaagsan ee ka soo horjeedo qarashaadka caafimaadka ee sababayo dhaawaca shilka ee canugaaga.

Ee kuwa idin ka mid ah ee leh caymis kale, barnaamijkaan wuxuu kugu caawinayaa in aad iska bixisid ka jaritaankaaga iyo lacagta caymiska go'an. Kuwa idin ka mid ah ee aanan laheyn caymis kale, daboolidaan waxay bixineysaa faa'idooyinka aadka loogu baahanyahay ee qarash macquul ah.

Fadlan si taxadar ah u aqri buug yaraha iyo dooro daboolida ee sida dhow u buuxiso baahiyadaada. Haddii aad qabtid wax su'aalo ah, fadlan xornimo dareen aad ku soo wacdid qorshaha maamulaha ee lambarada hoos ku qoran.

Wixii warbixin dheeraad ah soo wac:



25 Dodd Street
Marietta, Georgia 30060
(770) 427-2461

Ka baxsan Atlanta Aaga Garaacida
1-800-633-2360

KA BILOW



PLACE
STAMP
HERE

T.W. Lord & Associates
P.O. Box 1185
Marietta, GA 30061-1185

KA REEBIDA IYO XAKAMEYNADA

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 labo walba ama sadex lugood, gaariga madadaalada afarta lugood ama gaariga 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 isgaarsiyyay, 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.

SHARAXAADAHA:

DHAAWACA – waa jir ahaan dhaawacmay oo si toos ah u sababayo 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.

SIDA LOO XAREEYO CABASHADA:

Ku soo wargeli shilka haljeer saraakiisha dugsiga. Foomamka sheegashada shilka waxaa laga helayaa dhinaca Xafiiska Maamulaha. (Inta lagu jiro waqtiga fasaxa la xiriir Maamulaha qorshaha.) Cadeynta dhameystiran ee qasaaraha iyo biilasha wadajir ah waa in ay ku helaan Shirkada 90 maalmood gudahood.