

SANDUUQA CAAFIMAADKA IYO BADQABKA SHAQO BIXIYAYAASHA IYO SHAQAALAHA EE HUTEELADA MAGAALO-WEYNTA

Soo Koobida Kababka iyo Daboolista: Waxa Qorshahani Daboolayo & Waxa Aad Ku Bixinayso Adeegyada La Daboolo

Muddada Daboolista: Janaayo 1, 2024 – Diseembar 31, 2024

Daboolista: Ka-qaybqaatayaasha & Ku-tiirsanayaasha |Nooca Qorshaha: PPO

Dukumiintiga Soo Koobida Kababka iyo Daboolista (SBC) ayaa kaa caawin doona in aad doorato qorshe caafimaad. SBC waxay ku tusinaysaa sida adiga iyo qorshaha aad u wadaagi doontaan kharashka adeegyada daryeelka caafimaadka ee la daboolay. FIIRO GAAR AH: Macluumaadka ku saabsan kharashka qorshahan (oo loo yaqaano khidmadda) ayaa si gaar ah loo bixin doonaa.

Tani waa soo koobid kaliya. Wixi macluumaad dheeraad ah oo ku saabsan daboolista caymiskaaga, ama si aad u hesho nuqul ka mid ah shuruudaha dhammeystiran ee caymiska, kala xiriir Maamulaha Qorshaha, Wilson- McShane Corporation lambarka 1-800-535-6373 ama 952-854-0795. Qeexitaannada guud ee ereyada guud, sida qaddarka la oggol yahay, biilka baaqiga, wax ka bixinta caymiska, kharashka aragtida adeegga, lacagta la iska jaro, bixiyaha, ama ereyada kale ee hoosta ka xarriiqan ka eeg Erey-Bixinta. Waxaad ka eegi kartaa Erey-Bixinta barta www.dol.gov/ebsa/healthreform.com ama wac 1-800-444-EBSA (3272) si aad u codsato nuqul.

Su'aalaha Muhiimka Ah	Jawaabaha	Waa maxay sababta ay tani muhiim u tahay:
Waa maxay lacagta guud ee la iska jaro?	\$0 gudaha shabakadda \$200 ka baxsan shabakadda	Waa in aad bixisaa dhammaan kharashyada ilaa iyo qadarka <u>lacagta la iska jaro</u> ka hor inta aanu qorshahani bilaabin bixinta kharashka adeegyada la daboolo ee aad isticmaasho. Hubi dukumiintiga siyaasaddaada ama qorshahaaga si aad u aragto marka <u>lacagta la iska jaro</u> ay dib u bilaabmayso (sida caadiga ah, laakiin had iyo jeer maaha, Janaayo 1deeda). Ka eeg jaantuuska ka bilaabmaya bogga 2 inta aad ku bixinayso adeegyada la daboolo ka dib marka aad bixiso <u>lacagta la iska jaro</u> .
Adeegyadani ma la daboolaa ka hor inta aadan buuxin lacagta lagaa jarayo?	Haa.	Qorshahani wuxuu daboolaa sheeyaasha iyo adeegyada qaarkood xitaa haddii aadan weli buuxin qaddarka lacagta lagaa jarayo. Laakiin waxaa laga yaabaa in la bixiyo kharashka aragtida adeegga ama wax ka bixinta caymiska. Tusaale ahaan, qorshahani wuxuu daboolaa adeegyada ka hortagga qaarkood iyada oo aan kharash la wadaagin iyo ka hor inta aadan buuxin <u>lacagta la iska jaro</u> .
Miyay jiraan lacago kale oo la isaga jaro adeeyo gaar ah?	Haa. \$50 ee adeegyada shilalka ilkaha ee ka baxsan shabakadda.	Waa in aad bixisaa dhammaan kharashyada adeegyadaan ilaa iyo qadarka gaarka ah ee <u>lacagta la iska jaro</u> ka hor inta aanu qorshahani bilaabin bixinta kharashka adeegyadaan.
Waa maxay xadka lacagta jeebka laga dhiibo ee qorshahan?	Haa. \$1,200 isku darka daboolista caymiska gudaha shabakadda iyo ka baxsan shabakadda.	<u>Xadka lacagta jeebka laga dhiibo</u> waa inta ugu badan ee aad ku bixin karto muddada caymiska (badanaa hal sano) ee qaybtaada kharashka adeegyada la daboolo. Xadkaani wuxuu kaa caawinayaa in aad qorsheysato kharashyada daryeelka caafimaadka.
Maxaan ku jirin xadka lacagta jeebka laga dhiibo?	Khidmadaha caymiska, kharashyada biilka baaqiga ah, iyo daryeelka caafimaadka qorshahani ma daboolayo.	Inkasta oo aad bixiso kharashyadan, laguma xisaabiyo <u>xadka lacagta jeebka laga dhiibo</u> .

<p>Ma bixin doontaa wax ka yar haddii aad isticmaasho bixiye shabakadda ah?</p>	<p>Haa.</p>	<p>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 ina aadan ka helin adeegyada.</p>
<p>Ma u baahan tahay gudbin si aad u aragto takhasusle?</p>	<p>Maya. Uma baahnid gudbin si aad u aragto takhasusle.</p>	<p>Waad arki kartaa <u>takhasuslaha</u> aad doorato adigoo fasax ka helin qorshahan.</p>



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 khuseyso.

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)	
Haddii aad booqato xafiiska ama rugta bixiyaha daryeelka caafimaadka	Booqashada daryeelka aasaasiga ah si loo daweyo dhaawac ama jirro	\$15 kharashka aragtida adeegga/booqashadiiba	\$15 kharashka aragtida adeegga/booqashadiiba ba iyo 20% oo wax ka bixinta caymiska ah	Qorshuhu wuxuu bixiyaa 100% daboolista dhammaan foomamka adeegyada caafimaadka ee khadka taleefanka ee gudaha shabakada ah oo ay ku jirto Teladoc barta www.teladoc.com
	Booqashada takhasuska	\$15 kharashka aragtida adeegga/booqashadiiba	\$15 kharashka aragtida adeegga/booqashadiiba ba iyo 20% oo wax ka bixinta caymiska ah	-----waxna-----
	Daryeelka ka hortagga/baaritaanka/ tallaalka	Bilaash	Lama Daboolo	Nidaamyada baaritaanka kansarka ee joogtada ah ee ay bixiyaan bixiyayaasha shabakada ka baxsan waa la daboolaa, waxaa loo baahan yahay \$15 kharashka aragtida adeegga/booqashadiiba iyo 20% oo wax ka bixinta caymiska ah.
Haddii lagu baaro	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-----
Haddii aad u baahan tahay daawooyin lagu daweyo jirradaada ama xaaladdaada Macluumaad dheeraad ah oo ku saabsan	Daawooyinka la tayada ah balse qiimaha jaban	<u>Dalabka Tafaariqda 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>Dalabka Tafaariqda ama Boostada Sahayda 31-90</u>	<u>Tafaariqda Sahay 30- Maalin:</u> Kharashka aragtida adeegga waxa uu ka badan yahay \$5 ama 10% daawo kasta, waa in aysan dhaafin \$20. <u>Dalabka Tafaariqda ama Boostada Sahayda 31-90 Maalin:</u> Kharashka	Daawooyinka takhasuska gaarka ah waxaa kaliya si gaar ah looga heli karaa Shabakadda Caremark Exclusive Specialty Plus barta www.caremark.com ama wac 1-866-818-6911.

* Wixii macluumaad dheeraad ah oo ku saabsan xaddidaadaha iyo ka-reebitaanada, ka eeg dukumiintiga qorshaha ama siyaasadda barta [www.dol.gov/ebsa/healthreform.]

<p>daboolista daawada dhakhtarku qoro waxaa laga heli karaa barta www.caremark.com</p> <p>Waa in aad isticmaashaa farmashi ku jira Shabakadda CVS Caremark ee farmashiyada la ansixiyey si aad dib ugu buuxsato daawooyinkaaga.</p>		<p><u>Maalin:</u> Kharashka aragtida adeegga waxa uu ka badan yahay \$10 ama 10% daawo kasta waa in aysan dhaafin \$40.</p>	<p>aragtida adeegga waxa uu ka badan yahay \$10 ama 10% daawo kasta waa in aysan dhaafin \$40.</p>	
	<p>Daawooyinka nooca shirkadda la doorbidayo</p>	<p><u>Dalabka Tafaariiqda ama Boostada Sahayda 30-Maalin:</u> Kharashka aragtida adeegga waxa uu ka badan yahay 20% ama \$50 daawo kasta.</p> <p><u>Dalabka Tafaariiqda ama Boostada Sahayda 31-90 Maalin:</u> Kharashka aragtida adeegga waxa uu ka badan yahay 20% ama \$100 daawo kasta.</p>	<p><u>Tafaariiqda Sahay 30-Maalin:</u> Kharashka aragtida adeegga waxa uu ka badan yahay 20% ama \$50 daawo kasta.</p> <p><u>Dalabka Tafaariiqda ama Boostada Sahayda 31-90 Maalin:</u> Kharashka aragtida adeegga wuxuu ka badan yahay 20% ama \$100 daawo kasta.</p>	<p>Daawooyinka takhasuska gaarka ah waxaa laga heli karaa Shabakadda Caremark Exclusive Specialty Plus barta www.caremark.com ama wac 1-866-818-6911.</p>
	<p>Daawooyinka iyo aaladaha ka hortagga dhalmada</p>	<p>Ku xiran kharashyada aragtida adeegga daawada la-tayada ah ee qiimaha jaban/daawada wadata magaca shirkadda (afka iyo habka xiridda)/20%</p>	<p>20% oo wax ka bixinta caymiska ah</p>	<p>Kharashka aragtida adeegga ee sahayda ama aaladda saddexdi caadaba. Daawooyinka/qalabka la tallaali karo ayaa ku kooban hal mid shantii sanaba.</p>

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)	
		wax ka bixinta caymiska (kuwa la duri karo & la tallaali karo)		
	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.
Haddii aad lahaato qalliinka bukaan-socodka	Kharashka xarunta (tusaale, xarunta qalliinka bukaan-socodka)	Bilaash	20% oo wax ka bixinta caymiska ah	-----waxna-----
	Kharashyada dhakhtarka/dhakhtarka qalliinka	\$15 kharashka aragtida adeegga/booqashadiiba	\$15 kharashka aragtida adeegga/booqashadiiba iyo 20% oo ah wax ka bixinta caymiska	-----waxna-----
Haddii aad u baahan tahay daryeel caafimaad oo degdeg ah	Daryeelka qolka xaaladda degdegga ah	\$50 kharashka aragtida adeegga/booqashadiiba	\$50 kharashka aragtida adeegga/booqashadiiba	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/booqashadiiba	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 khadka taleefanka ah ee gudaja

* Wixii macluumaad dheeraad ah oo ku saabsan xaddidaadaha iyo ka-reebitaanada, ka eeg dukumiintiga qorshaha ama siyaasadda barta [www.dol.gov/ebsa/healthreform.]

				shabakadda ah iyadoo la adeegsanayo Teladoc barta www.teladoc.com .
Haddii aad isbitaal ku sii jirto	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 gaarka ah ee Cisbitaalka, ama 90% qiimaha qolalka gaarka ah ee Cusbitaalka haddii qolalka la wadaago ee gaarka ah aan la heli karin.
	Kharashyada dhakhtarka/dhakhtarka qalliinka	\$15 kharashka aragtida adeegga/maalintii	Ma jirto daboolis	-----waxna-----
Haddii aad u baahan tahay adeegyada caafimaadka maskaxda, caafimaadka habdhaqanka, ama adeegyada daroogada	Adeegyada bukaan-socodka	\$15 kharashka aragtida adeegga/booqashadiiba (bukaan-socodka) ama maalintii (bukaan-jiifka)	\$15 kharashka aragtida adeegga iyo 20% oo wax ka bixinta caymiska ah	-----waxna-----
	Adeegyada bukaan-jiifka	\$15 kharashka aragtida adeegga	Ma jirto daboolis	-----waxna-----
Haddii aad uur leedahay	Booqashooyinka xafiiska	Bilaash	Ma jirto daboolis	-----waxna-----
	Adeegyada dhalmada/dhalida ee xirfadlaha ah	\$15 kharashka aragtida adeegga/booqashadiiba	Ma jirto daboolis	-----waxna-----

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)	
	Adeegyada goobta dhalmada/dhalida	Bilaash	Ma jirto daboolis	-----waxna-----
Haddii aad u baahan tahay caawimada soo kabashada ama aad qaabto baahiyo kale oo caafimaad oo gaar ah	Daryeelka caafimaadka guriga	\$15 kharashka aragtida adeegga/booqashadiiba	\$15 kharashka aragtida adeegga/booqashadiiba ba iyo 20% oo wax ka bixinta caymiska ah	Ugu badnaan 120 booqasho (gudaha shabakadda) / 60 booqasho (ka baxsan shabakadda) sannadkii.
	Adeegyada dib u baxnaaninta	\$15 kharashka aragtida adeegga/booqashadiiba	\$15 kharashka aragtida adeegga/booqashadiiba iyo 20% oo ah wax ka bixinta caymiska	Ugu badnaan 120 booqasho (gudaha shabakadda) / 60 booqasho (ka baxsan shabakadda) sannadkii.
	Adeegyada baxnaaninta	\$15 kharashka aragtida adeegga/booqashadiiba	\$15 kharashka aragtida adeegga/booqashadiiba iyo 20% oo ah wax ka bixinta caymiska	Ugu badnaan 120 booqasho (gudaha shabakadda) / 60 booqasho (ka baxsan shabakadda) sannadkii.
	Daryeelka kalkaalinta xirfadeed	\$15 kharashka aragtida adeegga/booqashadiiba	\$15 kharashka aragtida adeegga/booqashadiiba ba iyo 20% oo wax ka bixinta caymiska ah	Ugu badnaan 120 booqasho (gudaha shabakadda) / 60 booqasho (ka baxsan shabakadda) sannadkii.
	Qalabka caafimaadka ee waara	20% oo wax ka bixinta caymiska ah	20% oo wax ka bixinta caymiska ah	-----waxna-----
	Adeegyada dadka nolosha ka quustay	\$15 kharashka aragtida adeegga/booqashadiiba	Lama Daboolo	Xadka 30-maalmood 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.
Haddii canugaagu u baahan yahay daryeel ilko ama indho	Baaritaanka indhaha carruurta	100%	Lama Daboolo	
	Ookiyaalayaasha carruurta	Lama Daboolo	Lama Daboolo	
	Baaritaanka 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, ka eeg dukumiintiga qorshaha ama siyaasadda barta [www.dol.gov/ebsa/healthreform.]

Adeegyada Laga Reebay & Adeegyada Kale ee La Daboolo:

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

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 1-866-444-EBSA (3272) ama 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 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.

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-dhaafitaanka 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.

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 tusaalooyinkan caymisku waxay ku salaysan yihiin daboolista shakhsiga oo kaliya.

Peg waxaa u dhashay canug
(9 bilood oo daryeelka dhalmada ka hor oo gudaha shabakadda ah iyo ku dhalidda)

- 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 dhalmada ka hor*) Adeegyada Dhalmada/Dhalida ee Xirfadlaha Adeegyada Goobta Dhalmada/Dhalida Baaritaannada ogaanshaha cudurka (*baaritaanada kombiyuutarka iyo shaqada dhiigga*) Booqashada takhasuska (*suuxdinta*)

Wadarta Qiimaha Tusaalaha	\$12,700
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Tusaalahan, Peg ayaa bixin doonta:

Maaraynta Sonkorowga nooca 2 ee Joe
(sannad daryeel joogta ah ee gudaha shabakadda ee xaalad si

- 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
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Tusaalahan, Joe wuxuu bixin lahaa:

Jabka Fudud ee Mia
(Booqashada qolka xaaladda degdegga ee gudaha shabakada ah iyo daryeelka

- 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
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Tusaalahan, Mia waxay bixin doontaa:

<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
Wadarta guud ee Peg bixin doonto waa	\$95

<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
Wadarta guud ee Joe bixin lahaa waa	\$850

<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
Wadarta guud ee Mia bixin lahayd waa	\$325