



Waa inaad Ogaataa Xiliga aad Helaysid Gunooyinka Hawl gabka ama Dadka Xaasaskooda dhinteen

Miiska ku jira

Horudhac	1
Macluumaadka Gunooyinkaaga	1
Adeegyada aan bixino	3
Waxaad ubaahantahay inaad noosoo sheegto	4
Shaqaynta iyo qaadashada gunooyinka Social Security iskuwaqti	8
Macluumaadka kale ee muhiimka ah	10
Macluumaad kusaabsan Medicare	12
La Xiriirka Lambarka Bulshada	15

Horudhac

Buuggaan wuxuu sharaxayaa qaar kamid ah xaquuqaha iyo waajibaad aad leedahay markaad hesho gunooyinka hawl gabka ama dadka xaasaskooda dhinteen.

Waxaan kaacodsanaynaa inaad waqti galiso akhrinta buuggaan hada, kadibna, aad meel amaan ah dhigato si aad mustaqbalka muraajaco uga dhigato.

Haddii aad sidoo kale qaadato caawimaada qarashaadka Supplemental Security Income (SSI), akhri macluumaadka kuqoran *What You Need to Know When You Get (Waxaad Ubaahantahay inaad Ogaato markaad hesho) Supplemental Security Income (SSI)* (Publication No. 05-11011).

Macluumaadka Gunooyinkaaga

Goorta iyo sida aan kuusiino gunooyinkaaga

Waxaa bixinaa gunooyinka Social Security bil kasta. Gunooyinka waxaa lagu baxshaa qaab bil ah ayadoo laga raacaayo bisha aad xaqa uyeelatay. Tusaale, Waxaad helaysaa gunooyinkaaga bisha Luuliyo marka lagaaro bisha Agoosto. Si guud, maalinta aad helayso qarashaadkaaga gunooyinka ah waxay kuxirantahay taariikhda uu dhashay qofka aad diiwaanada mushaaradiisa kuhelayso gunooyinka. Tusaale, haddii aad gunooyinka kuhesho inaad tahay shaqaale hawl gab ah, waxaan kusalaynaa gunooyinkaaga taariikhda aad dhalatay. Haddii aad gunooyinka kuhesho shaqada xaaskaaga, waxaan kusalaynaa

gunooyinkaaga taariikhda xaaskaagu dhalatay.

Taariikhda Dhalashada	Gunooyinka labixiyo bilkasta marka lagaaro maalinta
1aad - 10aad	Arbacada Labaad
11aad - 20aad	Arbacada Sadexaad
21aad - 31aad	Arbacada Afraad

Haddii aad hesho gunooyinka Social Security iyo SSI labadaba, qarashaadka aad kahesho Social Security waxaa lagu siinayaa maalinta sadexaad ee bisha qarashkaaga SSI waxaad helaysaa maalinta koobaad ee bisha.

Lacag bixinta elektarooniga ah

Markaad codsatid gunooyinka Social Security, waa inaad isdiwaangalisaa si qarashaadkaaga laguugusoo diro elektaroonig ahaan.

Lacag shubida tooska ah waa mid fudud, oo aad qaab amaan ah kuhelayso gunooyinkaaga. Laxiriir bangigaaga si ay kaaga caawiyaan isqorista. Ama waxaad codsan kartaa lacagtaada in laguugusoo shubo si toos ah adoo furanaaya koontada *my* Social Security ama nalasoo xiriiraaya. Waxaad sidoo kale dalban kartaa in lacagtaada laguugusoo diro barnaamijka kaarka Direct Express®. Markaad haysato Direct Express®, lacagaha dawlada kuusoo dirto waxay toos ugalayaan koontada kaarka. Inaad iskaqorto kaarka Direct Express® waa wax fudud oo dhakhso ah. Wac Laynka Bilashka ah ee Waaxda Qarash Bixinta Elektarooniga ah Xaruntooda Xiriirka adoo kawacaaya **1-800-333-1795**. Ama si oonleen ah iskaqor bogga www.GoDirect.org. Social Security ayaa kaacaawin kara inaad iskaqorto, sidoo kale.

Dookha sadexaad waa lacagta oo laguugusoo diro koonto elektaroonig ah. Koontadaan qiimaha jaban, ee dawlada federalka ah maamusho waxay kuusahlaysaa inaad hesho qarash bixinta amaanka ah ee ootamaatiga ah. Waxaad nagasoo wici kartaa ama waxaad booqan kartaa waygayska www.eta-find.gov si aad

uhesho macluumaad kusaabsan barnaamijkaan, ama aad uhesho bangi, kaydin iyo daymo, ama isbahaysiga dayn bixinta kuugu dhaw ee koontadaan bixiya.

Haddii aad waydo lacagtaada elektarooniga laguugusoo diro marka lagaaro xiligeedii, si degdeg ah noogasoo wac lambarkeena lacag la'aanta ah, **1-800-772-1213**.

Haddii aad hesho lacag elektaroonig ah oo aad ogtahay inaad lahayn, usheeg bangigaaga inay lacagta uceshaan U.S. Department of the Treasury (Waaxda Qasnajiga ee Maraykanka). Haddii aad si ogaal ah uqaadato lacag aad ogtahay inaad lahayn, waxaa laguugusoo oogi karaa fal danbiyeedyo.

Bixinta canshuuraha saaran gunooyinkaaga

Kudhawaad 40 boqolkiiba dhammaan dadka helaaya gunooyinka Social Security waa inay canshuur kadhiibaan gunooyinka ay helaan. Waa inaad dhiibtaa canshuuraha saaran gunooyinkaaga hadaad iskaga qorto celinta canshuurta heer federal inaad tahay “shaqsi,” lacagta guud ee kusoo gashana ay kabadan tahay \$25,000. Haddii aad iskaqorto canshuur celinta dadka iswata ah, waa inaad bixisaa canshuuraha hadii adiga iyo xaaskaaguba aad heshaan dhaqaale kabadan \$32,000. Haddii aad xaas leedahay aadna buuxinaysaan canshuur celin kaladuwani, caadiyan waxaad dhiibaysaa canshuurta saaran gunooyinkaaga.

Haddii canshuurta lagaa dhiibo, waxaad foomka W-4V kasoo qaadan kartaa Internal Revenue Service (Waaxda Canshuuraha Gudaha) oo wacaaya lambarka taleefoonka lacag la'aanta ah, **1-800-829-3676**, ama adoo booqanaaya wargayska. Kadib markaad buuxiso oo aad saxiixdo foomka, kuceli xafiiska Social Security ee deegaankaaga adoo boostada ugu diraaaya ama caadi ugu gaynaaya.

Wixii macluumaad dheeri ah, wac Internal Revenue Service's lamarkooda bilaashka ah, **1-800-829-3676**, si aad udalbato foom daabacan 554, *Tax Guide for Seniors*, iyo daabacaada 915, *Social Security iyo Mid*

udhigma Railroad Retirement Benefits. Waxaad sidoo kale booqan kartaa IRS waygayska oo ah www.IRS.gov.

Adeegyada aan bixino

Adeegyada Social Security oo lacag la'aan ah

Ganacsiyada qaar ayaa xayasiya inay kuubadali karaan magaca ama lambarka kaarka Social Security ayagoo lacag kuqabanaaya hawshaas. Adeegyadaan waxaan kugu siinaynaa anagu si bilaash ah, sidaas awgeed wax lacag ah hasiin. Nasoo wac ama booqo waygayskeena marka hore. Social Security ayaa ah meesha ugu wanaagsan ee aad kahelayso macluumaadka kusaabsan Social Security.

Cusboonaysiinta macluumaadka

Mararka qaar, waxaan kuusoo diraynaa macluumaad muhiim ah oo kusaabsan gunooyinka Social Security, sida:

- **Kororka kudhaca qiimaha nolosha.** Haddii qiimaha noloshu kor ukacdo, gunooyinka lagu siiyo si ootamaatig ah ayay ukordhayaan bisha Janaayo. Waan kuusoo sheegaynaa cadadka cusub ee xaqa aad uyeelato si faahfaahsan.
- **Xadiga musharaadka sanadkii kusoo gala.** Haddii aad kayartahay da'da hawlgabka buuxa, waxaa jira cadad ugo'an lacagta kusoo gasha waxaadna wali helaysaa gunooyinkaaga Social Security oo dhamaystiran. Cadkaan caadiyan wuu isbadalaa sanad kasta. Waan kuusoo sheegaynaa cadadka cusub ee aad helayso si faahfaahsan. Wixii macluumaad dheeri ah, ayna kujiraan kuwa sanadka 2018, kafiiri bogga 8-10.

Sida aan kuulasoo xiriirayno

Caadiyan waxaan kuusoo dirnaa waraaq ama ogaysiis markaan rabno inaan kulasoo xiriirno, laakiin mararka qaar wakiil kasocda Social Security ayaa imaan kara gurigaaga.

Wakiilkeena ayaa kutusaaya aqoonsigiisa kahor inta aadan kalahadlin gunooyinkaaga. Haddii aad mar kashakido qof kudhahaaya waxaan kasocdaa Social Security, wac xafiiska Social Security si aad uwaydiiso haddii aan qof usoo dirnay inuu gurigaaga kuugu yimaado. Xubin kasocda shaqaalaha, Social Security marna kuma waydiisan karo lacag si uu hawl kuugu qabto.

Koontada *my* Social Security ee oonleenka ah

Waxaad sifudud ku abuuran kartaa koontada *my* Social Security oo amaan ah si oonleen ah. Tani waxay kuusahlaysa inaad hesho macluumaadka koontadaada Social Security si aad uhesho lacagahaaga aadna u ogaato qiyaasta gunooyinkaaga. Waxaa sidoo kale isiticmaali kartaa koonto *my* Social Security oo oonleen ah si aad ucodsato badalida lambarka kaarka Social Security (oo laga helo gobalada qaar iyo Degmada Columbia).

Haddii aad hesho gunooyinka, waxaad sidoo kale:

- Heli kartaa waraaqda cadaynta gunadaada;
- Badali kartaa ciwaankaaga iyo taleefoonka lambarkaaga;
- Codsan kartaa in kaarka Medicare lagu badalo;
- Codsan kartaa in lagaa badalo SSA-1099 ama SSA-1042S ee xiliyada canshuurta; ama
- Bilaabi kartaa ama badali kartaa lacag shubashada tooska ah.

Waxaad furan kartaa koontada *my* Social Security haddii aad jirto da'da 18 ama kawayn, aad haysato lambarka Social Security, ciaanka boostada Maraykanka oo sax ah, iyo ciwaanka emailka. Si aad akoon ufurato, booqo bogga www.socialsecurity.gov/myaccount. Waa inaad keentaa macluumaadka shaqsiga si loo xaqiijiyo aqoonsigaaga; waxaa lagaa dalban doonaa inaad isticmaasho ciwaan iyo eray sireed; kadibna waxaa lagaa doonayaa ciwaankaaga emailka. Waa inaad doorataa sida aad rabto in laguugusoo diro lambar sireedka

halka mar la isticmaalo - oo laguugusoo diraayo taleefoonka gacanta ee fariimuhu gali karaan ama emailka aad iskudiiwaangalisay - kaasoo aad ubaahantahay inaad galiso markaad ciwaanka furanaysid. Markasta oo aad bogga kugasho ciwaankaaga iyo eray sireedkaaga, waxaan kuusoo diraynaa lambar sireed halmar la isticmaalo oo udirayno taleefoonkaaga gacanta ama ciwaankaaga emailka. lambar sireedku waa qayb kamid ah adeegeena amaanka ee casriga ahsi loo ilaaliyo macluumaadkaaga shaqsiga ah. Xasuusnoow in qarashaadka ay kaagoosan karto shirkada taleefoonkaagana markaad fariin dirayso iyo markaad xogta isitcmaalayso.

Waxaad ubaahantahay inaad noosoo sheegto

Waajibaadkaaga

Noosoo sheeg sida ugu dhakhsaha badan marka mid kamid ah isbadalada qaybtaan kuqoran u yimaado.

FIIRO GAAR AH: *Inaad soosheegi wayso isbadal dhacay waxay keeni kartaa in lacag taadii kabadan aad hesho. Haddii aad qaadato lacag kabadan tii aad xaqa ulahayd, waan kaaceshanaynaa lacag kasta oo aadan adigu lahayn. Sidoo kale, haddii aad kuguuldaraysato inaad soosheegto isbadalada xiliga saxda ama hadii aad si kas ah bayaan been ah, waxaan kaajoojin karnaa gunooyinka. Xadgudubka koobaad, waxaa gunooyinka lagaa joojinayaa mudo 6 ; xadgudubka labaad, mudo 12 bilood ah; xadgudubka sadexaadna, 24 bilood.*

Waad nasoo wici kartaa, qoraal noosoo diri kartaa, ama nasoo booqan kartaa si aad warbixin usamaysid. Waa inaad lambarka gunooyinkaaga gacanta kuwadataa. Haddii aad hesho gunooyinka ayagoo kusalaysan shaqadaada, lambarka aqoonsigaaga gunada wuxuu lamidyahay lambarkaaga Social Security. Haddii aad hesho gunooyinka qofkale shaqadiisa lagugu siiyo, lambarkaaga cadaynta gunada wuxuu kuqornaan doonaa waraaq kasta oon kuusoo dirno taasoo kahadlaysa gunooyinkaaga.

Wakaalad kale oo dawladu leedahay ayaa siinkarta Social Security macluumaad aad ayaga siisay, laakiin waa qasab sidoo kale inaad isbadalada anaga noosoo sheegtaa.

Haddii aad cadadka lacagta kusoo gasha isbadasho

Haddii aad shaqayso, waxaan caadiyan kaadoonaynaa inaad sheegto qiyaasta lacagta kusoo gasha sanadkii. Haddii aad gadaal ka ogaato in lacagaha mushaarka kusoo gala ay kabadan yihiin ama kayaryihiin intaad kuqiyaastay, noosoo sheeg sida ugu dhakhsaha badan si aan ubalaarino gunooyinkaaga. Kafiiri “Working and getting Social Security at the same time” oo kuqoran bogga 8 si lagaaga caawiyo samaynta qiyaas sax ah.

Haddii aad guurto

Markaad qorshayso inaad guurto, noosoo sheeg ciwaankagaaga iyo taleefoon lambarkaaga cusub sida ugu dhakhsaha badan islamarka aad ogaataba. Xataa haddii gunooyinkaaga laguugu soo diro shubasho toos ah, Social Security waa inay haystaan ciwaankaaga saxda ah si markaas aan kuugusoo dirno waraaqaha iyo macluumaadka kale ee muhiimka ah. Waan joojinaynaa gunooyinkaaga hadaanaan kula sooxiriiri karin. Waxaad badali kartaa ciwaankaaga adoo galaaya wargayskeena kadibna adoo kafuranaaya akoonti mySocial Security. Ama waxaad wici kartaa lambarka **1-800-772-1213** kadibna waxaad isitcmaali kartaa nidaamkeena ootomaatiga ah.

Haddii cid kamid ah qoyska oo gunooyin qaata ay kula guurayaan, fadlan noosheeg magacyadooda. Hubi sidoo kale inaad ugudbiso codsiga badalaada ciwaankaaga xafiiska boostada.

Haddii aad badasho akoonada lacagta tooska laguugu shubo

Haddii aad badasho bangigaaga, ama aad furato akoon cusub, waxaad badali kartaa adeegaaga lacagta tooska laguugusoo shubo si oonleen ah haddii aad haysato ciwaanka galitaanta

my Social Security. Ama, waxaan kuabadali karnaa akoonka lacagta tooska laguugusoo shubo adoo nagasoo wacaaya talefoonka kadib markaan xaqiijino aqoonsigaaga. Waa inaad gacanta kuhaysataa akoonkaagii hore iyo kan cusub ee aad rabto markaad nasoo wacayso. Lambaradaan waxaa lagusoo daabacayaa jeegagaaga shaqsiga ah ama bayaanada akoonkaaga. Macluumaadkaan wuxuu qaataa mudo kudhaw 30-60 maalmood si loo badalo. Haxirin akoonkaaga hore ilaa aad kahubiso in gunooyinkaaga Social Security lagu shubay akoonkaaga cusub.

Haddii qofku uusan awoodin maaraynta maaliyada

Mararka qaar qof ayaan xataa maaraynkarin lacagtiisa. Haddii tani dhacdo, qofkaas waa inuu noosoo sheegaa. Waxaan gunooyinkiisa udiri karnaa qaraabadiisa, qofkale, ama urur kuwaasoo ogolaada inay maaliyada u adeegsadan fayadhawrka qofka helaaya gunooyinka. Qofkaan ama ururkaan waxaan ugu yeernaa “wakiilka lacagta lagu baxsho.” Wixii macluumaad dheeri ah, ka akhri *A Guide for Representative Payees* (Publication No. 05-10076).

FIIRO GAAR AH: Dadka leh “*waalidnimada sharciga ah*” ama “*awooda qareenimada*” qof kale si ootomaatig ah uma noqonayaan wakiilka lacagta loogu dhiibo qofka gunada lasiiyo.

Haddii aad lacagta hawlgabka kaqaadato shaqo aadan adigu qaban

Waa inaad noosheegtaa hadaad bilowday qarashaadka lacagta hawlgabka ama naafada oo kaaga timaada shaqo aadan dhiibin canshuuraha Social Security — tusaale, lacag katimaada Federal Civil Service Retirement System ama nidaam kale oo heer gobol ama federal ah. Gunooyinkaaga Social Security waxay ubaahan karaan dib uxisaabin, waana suurtagal in layareeyo cadadka lagu siiyo. Sidoo kale, noososheeg haddii cadadka lacagtaada hawlgabka isbadasho.

Haddii aad guursato ama isfurtaan xaaskaaga

Haddii aad guursato ama isfurtaan xaaskaaga, gunooyinkaaga Social Security saamayn ayay kuyeelanaysaa, ayadoo kuxiran hadba nooca gunooyin ee aad qaadato.

Haddii aan joojino gunooyinkaaga sababo laxiriira guurkaaga ama markale guursigaaga, dib ayaan kuugu bilaabi karnaa haddii guurku dhammaado.

Shaxda hoose ayaa muujinaysa tusaalayaal.

Haddii aad hesho:	Kadib:
Gunooyinkaaga hawlgabnimada	Gunooyinkaaga way siisoconayaan.
Gunooyinka xaaskaaga	Gunooyinkaaga way siisoconayaan haddii aad isfurtaan xaaskaaga aadna jirto da'da 62 sano ama kawayn ilaa inaad isqabteen maahee mudo kayar 10 sano.
Gunooyinka garoobyada ama ninka naagtiisa kalatageen	Gunooyinkaaga way siisoconayaan haddii aad markale guursato adoo jira da'da 60 sano ama kawayn. Haddii aad jirto inta udhaxaysa da'da 50-59 aadna naafo tahay, gunooyinkaaga way siisoconayaan.
Nooc kasta oo kale oo gunooyin ah	Guud ahaan, gunooyinkaaga way joogsanayaan markaad guursato. Gunooyinkaaga dib ayaa laguugu bilaabi karaa haddii guurku dhammaado.

Haddii aad badasho magacaaga

Haddii aad badasho magacaaga - sabab laxiriirta guur, furniin, ama amar maxkamadeed - waa inaad noosheegtaa isla markaba. Hadaadan nasiin macluumaadkaan, gunooyinkaaga waxaa lagu bixinayaa magacaagii hore markaasna, hadaad heli jirtay lacagta toos laguugusoo diro, qarashaadkaaga magaarayaan akoonkaaga.

Haddii aad gunooyin aad kuhesho sababo laxiriira xanaanayn cunug

Haddii aad hesho gunooyin sababo laxiriira inaad xanaanayso ilmo kayar da'da 16 ama naafo ah, waa inaad islamarkaba noosoo sheegtaa haddii cunuga aadan kaatago ama ciwaankaaga isbadalo. Noosheeg magaca iyo ciwaanka ee qofka cunugu lanoolyahay.

Kalamaqnaasho kooban wax saamayn ah kuma yeelanaayo gunooyinkaaga haddii aad siiwado maamulida iyo utalinta cunuga, laakiin gunooyinkaaga way joogsanayaan haddii masuuliyada cunuga kaawareegto. Haddii cunuga kusoo laabto daryeelkaaga, waan kuubilaabi karnaa inaan kusoo dirno gunooyinka markale.

Gunooyinkaaga waxay dhamaanayaan marka cunugu ugu yar ee aan guursan ee aad daryeesho uu gaaro da'da 16, ilaa in cunugu naafo yahay maahee. Gunooyinka cunugaaga way siisocon karaan sida lagu faahfaahiyay bogaga 10-11.

Haddii qof uu korinaayo cunug qaata gunooyin

Marka cunug qaata gunooyinka qofkale korinaayo, noosoo sheeg magaca cusub ee cunuga, xiliga qofka korinaaya lagu wareejiyay, iyo magaca iyo ciwaanka uu daganyahay waalidka cunuga korinaaya. In qofkale koriyo cunuga majoojinayso gunooyinkiisa.

Haddii aad noqoto waalid kadib markaad bilowday helitaanka gunooyinka

Haddii aad noqoto waalidka cunug (ayna kujiraan ilmo aad korsanayso) kadib markaad helaysay gunooyinka, noosoo sheeg si aan ugo'aamino in cunugu xaq uleeyahay gunooyin.

Haddii aad tahay qof danbi lagu xukumay ama amarka lagugusoo xiraayo labixiyo

Waa inaad noosoo sheegtaa hadii aad tahay qof danbi lagu xukumay ama amarka lagugusoo xiraayo labixiyo sababo laxiriira danbiyada soosocda:

- Safar aad meel kale uduushay si aad uga cararto dacwad ama xukun lagugusoo rogi lahaa;
- Inaad kabaxsatay xabsiga; iyo
- Dulimaad-carar ah.

Maheli kartid qarashaadka hawlgabka ee tooska ah, kan dadka laga dhintay, gunooyinka naafada, ama lacag kasta oo caawimaad lagugu siiyo, bilkasta oo aad leedahay danbi taagan ama amarka lagugusoo xiraayo taaganyahay sababo laxiriira danbiyadaan.

Haddii lagugu xukumo fal danbiyeed

Haddii aad qaadato gunooyinka Social Security danbina lagugu xukumo, aadna kujirto xabsiga mudo kabadan 30 maalmood oo isdaba joog ah, usoo sheeg Social Securityimmedsi degdeg ah. Gunooyinkaaga caadiyan laguma siinaayo bilaha qofku xabsiga kujiro, laakiin xubnaha kale ee qoyska oo xaq uleh ayaa loosii wadayaa gunooyinka.

Haddii aad gashay danbi xabsina lagu galiyo

Gunooyin lama siinaayo shaqsiyaadka danbiga gala lana geeyo xabsiga ayadoo maxkamadi amartay laguna xanaanaynaayo qarashaadka dawlada mudo dhan 30 maalmood oo isbadaba joog ah. Arintaan waxay qusaysaa haddii qofka lagu helo:

- Dandi, laakiin uu waalanyahay; am

- Danbi uusan qabin laakiin lagu haysto arimo waali ama sababo lamid ah (sida xanuun dhimirka ah, dhibaato dhanka dhimirka, ama waali); ama
- Inuu qofku dacwada adeeci waayo; ama
- Uu qofku halis dhanka galmada ah keenaayo.

Haddii aad kabaxdo Maraykanka

Haddii aad tahay muwaadin Maraykan ah, waad usafri kartaa waadna kunoolaan kartaa inta badan wadamada ajnabiga ah ayadoo taasi wax saamayn ah kuyeelanayn gunooyinkaaga Social Security. Hase yeeshee, waxaa jira, dhawr wadan oo aanaan udiri karin qarashaadka Social Security. Wadamadaan waa Azerbaijan, Belarus, Cuba, Kazakhstan, Kyrgyzstan, Moldova, North Korea, Tajikistan, Turkmenistan, Ukraine, iyo Uzbekistan. Hase yeeshee, laakiin dadka qaar oo gunooyinka hela waxaa usamayn karnaa tixgalin gaar ah kuwaasoo jooga wadamada aan ka ahayn Cuba iyo Waqooyiga Korea. Wixii macluumaad ah oo kusaabsan tixgalinadaan gaarka ah, fadlan kala xirii xafiiska Social Security ee deegaankaaga.

Noosoo sheeg haddii aad doonayso inaad Maraykanka kabaxdo aadna aado safar qaadanaaya mudo 30 maalmood ama kabadan ah. Noosheeg magaca wadanka ama wadamada aad doonayso inaad booqato iyo taariikhda aad doonayso inaad Maraykanka kabaxdo. Waxaan kuusoo diraynaa tilmaamo macluumaad bixin ah oo gaar ah waxaana kuusheegaynaa sida aad kayeelayso gunooyinkaaga markaad wadanka kamaqan tahay. Xaqijii inaad noosoo sheegto Markaad Maraykanka kusoo noqoto.

Hadaadan ahayn muwaadin Maraykan ah, aadna kusoo laabato Maraykanka si aad ugu noolaato, waa inaad keentaa cadaynta inaad muwaadin ahayn si laguugusii wado gunooyinkaaga. Haddii aad kashaqayso meel kabaxsan Maraykanka, shuruuc kaladuwan ayaa kuqabanaaya markaan go'aaminayno in aad heli karto gunooyinka.

Wixii macluumaad dheeri ah, ka akhri *Your Payments While You are Outside the United States* (Publication No. 05-10137).

Haddii xaaladaada muwaadinimo isbadasho

Haddii aadan ahayn muwaadin, noosoo sheeg hadaad noqoto muwaadin Maraykan ah, ama xaaladaada muwaadinmada wadanka kale isbadasho. Haddii waraaqahaaga socdaalku dhacaan, waa inaad nookeentaa cadayn cusub oo muujinaysa inaad si sharci ah Maraykanka kujoogto.

Haddii qof gunooyin qaata dhinto

Noosoo sheeg haddii qof qaata gunooyinka Social Security uu dhinto. Mabixin karno gunooyinka bisha qofku dhinto. Taasoo kadhigan haddii qofku dhintay bisha Luuliyo, jeega qofka looqoray Agoosto (kaasoo lacagtiisa labixinaayo bisha Luuliyo) waa in lasoo ceshaa. Haddii lacagta lagusoo diro akoon toos ah, usheeg bangiga sida ugu dhakhsaha badan si ay uceliso lacag kasta oo lasoo diray dhimashada qofka kadib.

Xubnaha qoyska ayaa xaq uyeelan kara gunooyinka Social Security ee dadka dhaxalkiisa leh qofka gunooyinka qaadan jiray ee dhintay.

Haddii aad qaadato Social Security iyo faa'iidooyinka Railroad Retirement

Haddii aad qaadato gunooyinka Social Security iyo faa'iidooyinka Railroad Retirement abadaba oo kusalaysan shaqada xaaskaaga, uuna dhinto/dhimato xaaskaaga, waa inaad si degdeg ah noogusoo sheegtaa. Mardanbe xaq uma yeelanaysid inaad hesho labada gunaba iskumar. Waa lagu sheegayaa gunooyinka dhaxal ahaan aad uqaadanaysid.

Shaqaynta iyo qaadashada gunooyinka Social Security iskuwaqti

Sida mushaarakaaga usaamaynaayo gunooyinka lagu siiyo

Waa siiwadan karta shaqada adoo wali qaadanaaya gunooyinka Social Security ee hawlgabka. Mushaaraadkaaga inta lagu jiro (iyo kadiba) bisha aad gaarto da'da hawlgabkaaga buuxa wax saamayn ah kumayeelanayaan gunooyinkaaga Social Security. Hase yeeshee, hoos ayaan udhigaynaa gunooyinkaaga, haddii mushaarakaaga kabato xadka loo qoondeeyay kahor intaan lagaarin bisha da'daada hawlgabku kuubuxsamayso. (Da'da hawlgabnimada buuxda waa 66 sano iyo 4 bilood dadka dhashay sanadkii 1956 waxay intaas kadib usii kordhaysaa da'da 67 dadkii dhashay sanadkii 1960 ama kadib.) Waxaad booqan kartaa www.socialsecurity.gov/planners/retire/ageincrease.html si aad u aragto da'daada hawlgabnimo buuxda aad gaarayo.

- Haddii aad kayartahay da'da hawlgabnimada buuxda, waxaan kaajaraynaa \$1 oo gunooyinkaaga kamid ah markasta oo aad hesho \$2 oo dheeri ku ah mushaarakaaga sanadkii xadka loogu talagalay (\$17,040 ee sanadka 2018).
- Sanadka aad gaarto da'daada hawlgabnimada buuxda, waxaan kayaraynaa gunooyinkaaga \$1 markasta oo ood samayso \$3 oo dheeri ku ah mushaarakaaga sanadkii (\$45,360 ee sanadka 2018) ilaa laga gaaro bisha ay kuubuxsanto da'da hawlgabnimada. Kadibna waxaad helaysaa qaarashaadkaaga gunooyinka Social Security, ayadoon laga fiirinayn lacagta kusoo gasha.

Haddii aad kayartahay da'da hawlgabnimada buuxda, qaar kamid ah gunooyinkaagana lagaa jaro sababo laxiriira in mushaarakaaga kabadan yahay \$17,040, waxaa jira war wanaagsan oo kuusoo yeeri kara. Kudhawaad hal sano kadib markaad hawlgab rasmi ah noqoto, dib

ayaan uxisaabinaaynaa waana kordhinaynaa gunooyinkaaga anagoo kudaraynta bilihii aadan helin ama qaarka lagaa jartay gunooyinkaaga.

Sidoo kale, mushaaraad kasta oo aad hesho kadib markaad iskaqorto Social Security ayaa kordhin kara wadarta guud ee mushaaraka kusoogala, sidaas awgeedna gunooyinkaaga ayaa kordhaaya.

Wixii macluumaad dheri ah, ka akhri *How Work Affects Your Benefits* (Publication No. 05-10069-SO).

Sharciga gaarka ee bilaha

Mararka qaar dadka hawlgabka noqda sanadka dhexdiisa ayaa hela qarashaad kabadan kuwa xadka u ah mushaaraadka. Sidaas awgeed ayaa sharciga gaarka ah ee bilaha uu uqabanayaa mushaaraad hal sano, caadiyan sanadka koobaad ee hawlgabka. Sharcigaan dhexdiisa, waxaad heli kartaa gunooyinka Social Security oo buuxa bilkasta oo aad heshay mushaar kayar kan xadka u ah gunooyinka, ayadoo laga fiirinayn mushaaraka sanadkii kusoo gala.

Sanadka 2018, waxaan u aqoonsanaa qofka kayar da'da hawlgabka buuxa (da'da 66 iyo 4 bilood ee dadka dhashay 1956) mid hawlgab ah, haddii lacagta bishii soogasha ay tahay \$1,420 ama kayar. Tusaale, John Smith ayaa hawlgab noqday markuu jiray 62 misha Agoosto 30, 2018. Wuxuu helayaa lacag dhan \$45,000 bisha Agoosto. Wuxuu kashaqaynayaa shaqo saacado kooban ah laga bilaabo Sebteembar, asagoo bishii helaaya lacag dhan \$500. Inkastoo lacagta sanadkii soogasha ay kabadantahay xadka uyaala sanadka 2018 (\$17,040), wuxuu helayaa lacagta Social Security ee Sebteembar ilaa Diseembar. Sababtuna waa mushaaraadkiisa bilahaas oo kayar \$1,420, xadka gaarka u ah "hawlgabka sanadka koobaad" bishiiba ee dadka kayar da'da hawlgabnimada buuxda. Haddii mudane Smith uu helo lacag kabadan \$1,420 mi, oo kamid ah bilahaas (Sebteembar ilaa Diseembar), mahelaayo wax guno ah bishaas.

Laga bilaabo sanadka 2019, kaliya xadadka sanadkii ayaa qabanayaana asaga waayo wuxuu dhaafayaa sanadkiisa koobaad ee hawlgabnimada wuuna maray sharciga bilasha ah ee gaarka ah ee sanadkaas.

Haddii aad tahay qof ganacsigiisa kashaqaysta, waxaa kusalaynaynaa xadka bishii lagaa doonaayo sida aad ugu qabsato adeegyadaada ganacsiga. Si guud, haddii aad shaqayso wax kabadan 45 saacadood bishii adoo jooga ganacsigaa gaarka ah, bishaa mahelaysid wax gunooyin ah.

Haddii aad shaqo mushaar lagaa siiyo kashaqayso

Mushaaraadka waxaa lagu xisabinayaa xadka uyaala lacagta kuso gasha marka aad mushaarka qaadato, maaha marka labixiyo. Haddii aad haysato dhaqaale kugusoo galay mudo sanad ah, laakiin qarashaadka loowareejiyaya sanadka kale, lacagahaas laguma xisaabinaayo sanadka aad qaadatay. Qaar kamid ah tusaalayaasha mushaaraadka ladibdhigo waxaa kamid ah lacagaha marka qofku jirado ama lacagaha lagu siiyo fasaxa, abaalmarinada, dookhyada bakhaarka, iyo mushaaraadka kale ee dib loodhigay. Haddii aad qaadato mushaaraad mudo sanad ah shaqo aad qabatay sanadkii hore, waa inaad nalasoo xiriirtaa.

Waxaan lashaqaynaynaa Adeegga Internal Revenue Service si dadka looshaqeeyo usoo gudbiyaan warbixinta qaar kamid ah mushaaraadka ladib dhigay ugna buuxiyaan foomka W-2. Cadadka lacagahaas waxaa lagu qorayaa sanduuqa ay kuqorantahay “qorshayaasha aan Uqalmin.” Waxaan kajaraynaa lacagta kuqoran sanduuqa mushaaraadka guud ee aad heshay si aan u go’aamino cadadka aan sanadkaas uxisaabinayno mushaarkaaga.

Hadaad tahay qof asagu ganacsada

Haddii aad tahay qof asagu ganacsada, dhaqaalaha waxaa laxisaabinayaa markay kusoo gasho -- ee lama xisaabsho markaad

qaadato -- marka laga reebo in lagu siiyay sanad kadib marka lagaa diwaangasho Social Security aadna heshay kahor intaan lagu ogolaan gunooyinka Social Security. Tusaale, haddii aad bilowday inaad qaadato Social Security bisha Juun sanadka 2017 lacagna lagu siiyo bisha Febbraayo sanadka 2018 taasoo katimid shaqo aad qabatay kahor bisha Juun sanadka 2017, laguma daraayo xisaabta xadka mushaarkaaga ee sanadka 2018. Haddii lacagta aad heshay bisha Febbraayo sanadka 2018 ay katimid shaqo aad qabatay kadib bishii Juun ee sanadka 2017, dhanka kale, waa lagu xisaabinayaa xadka mushaarkaaga loogu talagalay sanadka 2018.

Soosheegida mushaaraadkaaga

Sababtoo ah mushaaraadkaaga oo saamayn kara gunooyinkaaga Social Security, waa inaan ogaano lacagta kusoo galaysa inta sanadka lagu jiro. Caadiyan, waxaan macluumaadkaas kahelnaa:

- Mushaaraadka qofka aad ushaqayso kuusheego foomkaaga W-2; iyo
- Lacagaha kaasoo gala ganacsigaaga ee kuqoran waraaqdaada canshuur bixinta.

Waa inaad noosoo sheegtaa mushaaraadka kusoo gala kadib marka sanadku dhammaado kaliya haddii:

- Aad xaq uleedahay sharciga bilaha gaarka ah (kafiiri bogaga 8-9) aadna heshay lacag kayar xadka bishii looqoondeeyay (haday sidaas tahay, noosoo sheeg si aan bishaas kuusiino gunooyinkaaga);
- Qaar kamid ah ama dhammaan lacagaha kusoo gala ee kuqoran foomkaaga W-2 aadan helin isla sanadka warbixintu kahadlayso;
- Aan mushaaraadkaagu kabadnayn xadka lagaa rabo, aadna sidoo kale kusoo gaartay khasaaro lacageed dhanka ganacsigaaga;
- Uu foomkaaga W-2 uu mujiyo mushaaraadka uu soosheego qofka aad ushaqayso kuwaaso ay kujiraan waraaqda canshuur bixinta (wasiirada, tusaale);

- Aad gudbiso cadaynta canshuur bixinta ganacsigaaga, laakiin aadan qaban wax adeegyo ah ee kusalaysan ganacsigaaga, ama aad kugudbiso canshuurtaada oo kusalaysan lacagta sanadkii kusoo gasha;
- Aad tahay aabe, aadna hesho lacagaha beeraha ee dawlada federalka ah, ama aad dhaqaalo kahesho beerida miraha; ama
- Aan kaaxanibno gunooyinka qaar, laakiin aadan wax lacag ah helin sanadka, ama lacagaha kusoo galay ay kayaraayeen intaad noosheegtay.

Haddii aan doonayno inaan balaarino cadadka gunooyinkaaga anagoo karaacayna warbixintaada, waan kuusheegaynaa. Dib u eegista macluumaadku waa mid muhiim ah. Kudhawaad bartamaha sanadka, waxaan kuusoo diri karnaa waraaq aan kaaga dalbanayno inaad qiyaas kabixiso lacagaha hada iyo sanadka soosocda kusoo gali doona. Qiyaasaadkaaga waxay naga caawinayaan inaan kafogaano inaan kusiino lacag aad uga badan ama aad uga jar intaad xaqa uleedahay.

FIIRO GAAR AH: Haddii aad qaadato lacagaha *Supplemental Security Income (SSI)* oo ay kuusii dheeryihiin gunooyinka Social Security, waa qasab inaad soo sheegto dhamaan lacagaha kusoo gala.

Qiyaasta mushaaraadkaaga iyo gunooyinkaaga

Waxaan kordhinay gunooyinkaaga sanadkaan anagoo karaacayna mushaaraadka aad noosheegtay inaad filayso inaad hesho sanadkaan.

Haddii xubanaha kale ee qoysku gunooyin ku qaataan diiwaankaaga, mushaaraadka aad qadato ayaa saamayn kara cadadka guud ee gunooyinka qoyska oo dhan. Laakiin, haddii aad gunooyinka kuqaadato kaxubin ahaan kamid ah qoyska, mushaaraadkaga waxay saamaynayaan kaliya gunooyinkaaga kaliya.

Dib u eegista qiyaasta mushaarkaaga

Markaad shaqayso, waa inaad xafidataa cadaymaha mushaar bixintaada. Haddii inta lagu jiro sanadka, aad aragto in mushaaraadkaaga ay kaduwan yihiin qiyaastaad nasiisay, waa inaad nasoo wacdaa si aan wax uga badalno cadadka qoran. Tani waxay naga caawinaysaa inaan kusiino cadadka saxda ah ee gunooyinkaaga Social Security.

Macluumaadka kale ee muhiimka ah

Gunooyinka hawlgabka ee dumarka garoobka ah ama raga xaaskooda kalatageen

Waxaad ubadalan kartaa gunooyinka hawlgabka ayadoo laga firinaayo shaqadaada haday kabadan yihiin kuwa aad kuhesho shaqada xaaskaagii geeriyooday. Gunoooyinka waxay noqon karaa kuwo badan xili hore laga bilaabo da'da 62 ama goor danbe oo ilaa da'da 70 ah. Shuruucdu waa kuwo iskudhafan oo kaladuwan ayadoo kuxiran xaaladaada markaas. Haddii aadan kalahadlin wakiil kasocda Social Security gunooyinka hawlgabka (ama xaaladaadu isbadasho), laxiriir xafiiska Social Security ee deegaankaaga si aad ugala hadasho dookhyada kuufuran.

Gunooyinka carruurta

Haddii cunugu kuhelaayo gunooyin shaqadaada, waxaa jiro arimo muhiim ah oo ay tahay inaad ka ogaato gunooyinkooda.

• Marka cunugu gaaro dada 18

- Gunoooyinka cunugu waxay joogsanayaan bil kahor intaan cunugu gaarin da'da 18, ilaa in cunugu naafo yahay ama uu yahay arday buuxa oo dhigta dugsigaa hoose ama sare.
- Kudhawaad kahor mudo shan bilood ah maalinta lagaaro da'da 18aad ee dhalashadiisa, qofka qaata gunooyinka cunuga ayaa helaaya foom sharxaaya sida gunooyinku kusii socon karaan.

—Cunuga gunooyinkiisa lajoojiyay markuu gaaray da'da 18 ayaa dib loogu bilaabi karaa gunooyinka xili kasta haduu qabo naafonimo kubilaabatay markuu gaaray da'da 22 uuna buuxiyo shuruudaha kale ee lacagtaan lagu baxsho. Gunooyinka ayaa sidoo kale dib ubilaaban karaa haddii cunugu noqdo arday si buuxda udhigta dugsiga hoose ama sare kahor intuuusan gaarin da'da 19

- **Haddii cunugu naafo yahay**

—Cunugu wuxu siiwadi karaa inuu gunooyinkiisa qaato markuu gaaro da'da 18 haduu yahay mid naafo ah. Cunuga ayaa sidoo kale xaq uyeelan kara qarashaadka SSI ee dadka naafada ah. Nasoo wac si aan macluumaad dheeri ah kuusiino.

- **Haddii cunuga da'diisu tahay 18 uu yahay arday**

—Cunugu wuxuu heli karaa gunooyinka ilaa uu kagaaro da'da 19, haduu wali sii dhiganaayo dugsiga hoose ama sare si buuxda. Marka lagaaro taariikhda dhalashada 19aad ee cunugaaga ayadoo lagu jiro xili dugsiiyeed, gunooyinkiisa waa loosii wadayaa ilaa uu xili dugsiiyeedkaas dhamaysto, ama mudo laba bilood ah kadib dhalashadiisa 19aad, hadba kii soo hormara.

—Usoosheeg Social Security si degdeg ah haddii cunugu kabaxo dugsiga, ama uu ubadasho nus maalin halkii uu maalintii oo dhan dhigan jiray, dugsiga laga saaro ama laga cayrsho, ama uu dugsiga badasho. Sidoo kale noosheeg haddii qofka u ardaygu ushaqeeyo uu lacag kusiiyo imaanshaha dugsiga.

—Waxaan uurnaa arday kasta foom bilowga iyo dhammaadka sanad dugsiiyeed kasta. Buuxinta foomka, iyo inaad nagusoo celiso, waa muhiim. Waan joojin karnaa gunooyinka hadaan helin foomka.

—Ardayga ayaa loosii wadi karaa siinta gunooyinka intuu kujiro fasaxa mudo afar bilood ah ama kayar, haduu doonaayo inuu kulaabto dugsiga oo uu si buuxda udhigto markuu fasaxa dhamaysto.

—Ardayga joojiya aadista dugsiga ayaa bilaabi kara gunooyinka, haduu kulaabto dugsiga si buuxda kahor inta uusan gaarin da'da 19. Ardaygu waa inuu nalasoo xiriiraa uuna dib ucodsadaa gunooyinka.

Fiiro gaar ah: *Cunuga aan arday ahayn ayaa heli kara gunooyinka haduu qabo naafonimo kubilaabatay kahor intuuusan gaarin da'da 22. Cunuga ayaa sidoo kale xaq uyeelan kara qarashaadka SSI ee dadka naafada ah. Nasoo wac si aan macluumaad dheeri ah kuusiino.*

- **Sidee ayuu furniinku usaamaynayaa carruurta xaaskaaga**

—Haddii cunuga xaaskaaga uu helaayo gunooyin uu ka qaato shaqadaada, aadna isfurtaan waalidka cunuga, gunada cunuga xaaskaaga waxay joogsanaysaa bisha furniinku noqdo kama danbays. Waa inaad noosheegtaa isla marka uu furniinku dhaqan galo.

Supplemental Nutrition Assistance Program (SNAP)

Waxaa suuragal ah in caawimaad dhanka cuntada ah lagaa siiyo barnaamijka Supplemental Nutrition Assistance Program (SNAP), ee caadiyan loogu yeero food stamps. Booqo www.fns.usda.gov/snap si aad u barato qaabka loocodsado. Wixii macluumaad dheeri ah. ka akhri *Supplemental Nutrition Assistance Program Facts* (Publication No. 05-10101-SO). Wixii macluumaad ah oo kusaabsan barnaamijyada kale ee dhanka nafaqada ee aad heli karto, ka akhri *Nutrition Assistance Programs* (Publication No. 05-10100). Labada daabacadoodba waxaadkaheli kartaa bogga www.socialsecurity.gov/pubs.

Maheli kartaa caawimaada SSI?

Haddii aad tahay qof danyar ah, barnaamijka SSI ayaa kucaawin kara. SSI waa barnaamij heer federal oo aan maamulno. Qaraashaadka guud, ee aan ka ahayn canshuuraha Social Security, ayaa laga maalgaliyaa barnaamijka SSI.

SSI waxay uqortaa jeegag dadka danyarta ah kuwaaso da'doodu tahay 65 ama kawayn, ama ah indhool ama naafo. Haddii aad hesho caawimaada SSI, waxaad sidoo kale xaq uyeelan kartaa Medicaid, SNAP, iyo adeegyada kale ee bulshada.

Maxisaabino qarashaadka iyo ilaha dhaqaale qaarkood markaan go'aaminayno inaad xaq uleedahay adeegga SSI. Gurigaaga iyo gaarigaaga, tusaale, caadiyan looma xisaabisho ilo dhaqaale ahaan. Nasoo wac si aan macluumaad dheeri ah kuusiino ama aad ucodsato SSI.

Haddii aadan kuqanacsanayn go'aanada aan qaadano

Haddii aad wax suaalo ah kaqabto cadadka lacageed ee aan kusiino, ama macluumaad aan kuuso dirnay, nalasoo xiriir.

Haddii aadan kuqanacsanayn go'aanada aan qaadano, waxaad xaq uleedahay inaad naga dalbato inaad dib ugu noqono go'aanka. Codsigaaga waa inuu ahaado mid qoraal ah, aadna gaysaa xafiiska Social Security, mido 60 gudahood ah ee taariikhda lagusoo diray waraaqda aad suaasha kaqabto.

Haddii aadan wali kuqancin, waxaa jira tlaabooyin kale oo aad qaadi karto. Ka akhri *Your Right to Question The Decision Made on Your Claim* (Publication No. 05-10058-SO).

Xaqa aad uleedahay in lagu matalo

Waxaad codsan kartaa racfaankaaga shaqsiga ah adoo caawimaad bilaash ah kahelaaya Social Security, ama waxaad dooran kartaa in wakiil uu kumatalo. Waxaan kusiin karnaa macluumaadka kusaabsan ururada kaacaawin kara helitaanka wakiil kumatala.

Wixii macluumaad dheeri ah oo kusaabsan doorashada wakiil kumatala, ka akhri *Your Right to Representation* (Publication No. 05-10075-SO).

Ilaalinta macluumaadkaaga shaqsiga ah

Waa inaad wadataa kaarkaaga Social Security meel amaanana dhigataa asagoo ay lasocdaan waraaqahaaga kale ee muhiimka ah. Haqaadanin ilaa inaad tusayso maahee qof aad ushaqayso ama adeeg bixiye.

Social Security waxay kadisaa macluumaadka shaqsiga ah iyo kuwa sirta ah -- magacyada, namburada Social Security, diiwaanada mushaaraadka, da'da oqfka, iyo ciwaanada qofka gunada qaata -- ee malaayiin dad ah. Si guud, macluumaadkaaga kaliya adiga ayaan kaala hadlaynaa. Markaad nasoo wacdo ama nasoo booqato, waxaan kuwaydiinaynaa dhawr suaalood si aan u xaaqiiijino aqoonsigaaga. Haddii aad rabto inuu qofkale kaacaawiyo hawlahaaga Social Security, waxaan ubaahanahay inaad noo fasaxdo lawadaagida qofkaas macluumaadkaaga.

Waxaan kugula talinaynaa inaad kadigtoonaato lambarkaaga Social Security aadna cidna iska tusin markay macquul tahay.

Waxaan utaaganahay ilaalinta diiwaanadaada shaqsiga ah. Marka sharcigu naga doonaayo inaan macluumaad siino wakaaladaha kale ee dawlada ee maamula daryeelka caafimaad ama barnaamijyada khayriga ah, sida Medicaid iyo SNAP, wakaaladahaas looma ogola inay macluumaadkaas lawadaagaan cid kale.

Macluumaad kusaabsan Medicare

Medicare waa qorshe caymis caafimaad ah o loogutalagalay dadka da'doodu tahay 65 ama kawayn. Dadka naafada ah, ama qaba xanuunka kalyaha oo abadiyan ah ama amyotrophic lateral sclerosis (Lou Gehrig's disease), ayaa helikara Medicare da' kasta ooy jiraanba.

Medicare waxay leedahay afar qaybood

- Medicare Qaybta A (caymiska isbitaalka) ayaa gacan kagaysatay bixinta daryeelka bukaan jifka isbitaalka iyo adeegyada lasocoshada caafimaadka qaarkood.
- Medicare Qaybta B (caymiska caafimaadka) waxay bixisaa qarashaadka dhakhaatiirta adeegyada, daryeelka bukaan socodka, iyo adeeyo caafimaad oo kale.
- Medicare Qaybta C (qorshayaasha Medicare Advantage) ayaa laga heli karaa meelo badan Dadka hela Medicare Qaybta A iyo B ayaa dooran kara inay helaan dhammaan adeegyadooda daryeelka caafimaadka oo loosoo mariyo shirkad caymis oo gaar looleeyahay taasoo ay ogoshahay haayada Medicare si ay caawimaada kufuliso.
- Medicare Qaybta D (Medicare caawimaadeeda dhanka daawooyinka bukaanka looqoro) waxay gacan kagaysataa bixinta qarashka daawooyinka bukaanka looqoro.

Yaa xaq uleh Medicare Qaybta A?

Dadka inta badan way helaan Qaybta A markay gaaraan da'da 65. Si ootomaatig ah ayaad xaq ugu yeelanaysaa qaybtaan haddii aad xaq uleedahay adeegga Social Security ama gunooyinka Railroad Retirement Board. Ama, waxaad xaq ugu yeelan kartaa ayadoo lagu salaynaayo shaqada xaaskaaga (ayna kujiraan xaaska aad isfurteen). Dadka kale waxay xaq ugu yeeshaan sababo laxiriira inay yihiin shaqaalaha dawlada ee aan kujirin adeegga caawimaada Social Security kuwaasoo dhiiba canshuurta Medicare.

Haddii aad qaadato gunooyinka Social Security ee naafada mudo 24 bilood ah, waxaad xaq uyeelanaysaa qaybta A.

Haddii aad hesho gunooyinka naafada maadaama aad qabto xanuunka amyotrophic lateral sclerosis (Lou Gehrig's disease), uma baahnid inaad sugtid mudada 24 bilood ah si aad xaq ugu yeelatid.

Sidoo kale, dadka qaba xanuunka kalyo istaaga aan sookabashada lahayn kuwaasoo ay kuxiran yihiin tuubooyinka ama kalyaha macmalka ah ayaa xaq uleh Qaybta A, haday shaqeeyeen mudo kufilan ama ay yihin xaaska ama cunuga qof mudo shaqaynaayay.

Yaa xaq uleh Medicare Qaybta B?

Qofkasta oo xaq uleh Qaybta A ayaa heli kara Qaybta B. Qaybta B waa mid ikhtiyaari ah waxaadna dhiibaysaa lacag joogto ah bishiiba mar. Sanadkii 2018, lacagta bishii sida joogtada ah loodhiibaayo waa \$134.00. Dadka qaar ee qarashka badan soogalo ayaa dhiiba lacago badan oo joogto ah.

Yaa xaq uleh Medicare Qaybta C?

Qofkasta oo qaata Medicare Qaybta A iyo Qaybta B ayaa kubiiri kara qorshaha Medicare Advantage. Qorshayaasha Medicare Advantage waxaa kamid ah:

- Qorshayaasha daryeelka ay maamusho Medicare
- Qorshayaasha Medicare preferred provider organization (PPO)
- Qorshayaasha lacagta ah ee gaarka looleeyahay ee Medicare
- Qorshayaasha taqasuska ee Medicare

Marka laga reebo lacagaha joogtada ah ee lagaaga qaado adeegga Qaybta B, waxaa lagaa qaadi karaa lacag bishiiba mar ah oo kale sababo laxiriira adeegyada dheeri ah oo Medicare Advantage ay kusiiyaan.

Yaa xaq uleh Medicare Qaybta D?

Qofkasta oo qaata Medicare Qaybta A ama Qaybta B ayaa xaq uleh in laga dhiibo daawooyinka looqoro. Caymiska daawooyinka lagu qoro waa ikhtiyaari, waxaadna dhiibaysaa lacag bishiiba mar ah oo dheeri ah si qarashka lagaaga caawiyo. Dadka qaar ee qarashka badan soogalo ayaa dhiiba lacago badan oo joogto ah. Dad badan ayaa qaata Qaybta D ayadoo loosoo mariyo qorshaha Medicare Advantage.

Wixii macluumaad dheeri ah, ka akhri *Medicare* (Publication No. 05-10043-SO).

Goormay tahay inaan codsado Medicare?

Haddii aadan horay uhelayn gunooyinka, waa inaad laxiriirto Social Security kudhawaad sadex bilood intaan lagaarin dhalashadaada 65aad si aad ucodsato Medicare. Waa inaad codsataa Medicare xataa haddii aadan doonayn inaad da'da 65 kuhawlgabto.

Haddii aad horay uhelaysay gunooyinka Social Security ama jeegaga Railroad Retirement Board, waan kulasoo xiriiraynaa dhawr bilood kahor intaadan xaqa uyeelan Medicare waxaana kuusoo diraynaa macluumaad. Haddii aad kunooshahay mid kamid ah 50 gobal, Washington, D.C., the Northern Mariana Islands, Guam, American Samoa, ama the U.S. Virgin Islands, si ootomaatig ah ayaan kaaga qoraynaa Medicare Qaybaha A iyo B. Hase yeeshee, maadaama ay qasab tahay inaad dhiibto lacag joogto ah bishiiba si caawimaada B lagu siiyo, waxaad dooran kartaa inaad kabaxdo.

Si ootomaatig ah kaagama qorayno qorshaha Medicare ee daawooyinka lagu qoro (Qaybta D). Qaybta D waa ikhtiyaari waana inaad doorataa caawimaadaan. Wixii macluumaadka ugu danbeeyay ah oo kusaabsan Medicare, booqo wargayska ama wac lambarka lacag la'aanta ah.

Medicare	Website: www.Medicare.gov Lambarka lacag la'aanta ah: 1-800-MEDICARE (1-800-633-4227) Lambarka TTY: 1-877-486-2048
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Fiiooyin gaar ah: Haddii aadan isqorin Qaybta B iyo Qaybta D marka koobaad ee xaqa uyeelato caawimaada, waxaa lagaa qaadi karaa lacagta ganaaxa dib dhaca intaad helaysid caawimaada Qaybta B iyo Qaybta D. Sidoo kale, waxaa laga yaabaa inaad sugto isqorista danbe, taasoo dib udhac kuridaysa caawimaada. Dadka dagan Puerto Rico ama wadamada shisheeye maheli doonaan Qaybta B si iskeed ah. Waa inay doortaan gunadaan.

Health Savings Accounts (HSA) iyo Medicare

Haddii aad haysato HSA markaad iskaqoraysid Medicare, masii wadan kartid HSA marka caawimaadaada Medicare ay bilaabato. Haddii aad sii wado adeegaaga HSA kadib marka gunooyinkaaga Medicare bilowdaan, waxaa lagaa qaadi karaa canshuur ganaax ah. Haddii aad rabto inaad siiwadato adeegaaga HSA, waa inaad codsan gunooyinka Medicare, Social Security, ama Railroad Retirement Board (RRB).

Fiiooyin gaar ah: Qaybta A ee lacag la'aanta ah ayaa bilaabata lix bil kahor taariikhda aad codsanayso Medicare (ama Social Security/RRB benefits), laakiin aan kahorayn bisha koobaad ee aad xaqa uyelato Medicare. Si aad uga fogaato ganaaxa canshuurta ah, waa inaad joojisaa adeegsiga HSA ugu yaraan lix bilood kahor intaadan codsan Medicare.

Qarashaadka daawooyinka lagu qoro ee adeegga “Caawimaada Dheeriga ah” ee Medicare

Haddii aad tahay qof danyar ah, waxaad xaq uyeelan kartaa Caawimaad Dheeri ah si lagaaga baxsho daawooyinka lagu qoro ee Medicare Qaybta D. Doorarka Social Security waa inay kaacaawiyaan fahanka sidaad xaqa ugu yeelan karto aadna codsigaaga ugu gudbin karto Caawimaada Dheeriga ah. Si aad ufiiriso inaad xaq uleedahay ama aad ucodsato, wac lambarka lacag la'aanta ah ee Social Security, ama booqo websetkeena.

Caawimaada qarashaadka kale ee Medicare

Haddii aad tahay qof danyar ah, gobalkaaga ayaa dhiibi kara lacagaha joogtada ah ee lagaaga qaado Medicare iyo, mararka qaar, qarashaadka kale ee caafimaadka ee “jeebka laga dhiibo”, sida lacagaha lagaa goosto iyo caawimaada caymiska.

Gobalkaaga kaliya ayaa go'aamin kara inaad xaq uleedahay in barnaamijkaan lagaa caawiyo. Wixii macluumaad dheeri ah, laxiriir

Medicaid- adeegyadaada bulshada, ama xafiiska caafimaadka iyo adeegyada dadka. Booqo [Medicare.gov/contacts](https://www.medicare.gov/contacts), ama wac **1-800-MEDICARE** (TTY: **1-877-486-2048**) si aad uhesho lambarka taleefoonkooda.

La Xiriirka Lambarka Bulshada

Waxaa jira dhawr hab oo loola xiriiri karo Lambarka Bulshada, oo ay ka mid tahay barta internetka, telefoonka iyo in aad tagto xafiiska. Halkan waxa aan u joognaa in aan ka jawaabno su'aalahaaga oo aan kuu adeegno. In ka badan 80, Lambarka Bulshada waxa ay caawiyeen si ay maanta iyo mustaqbalka ugu guuleystaan iyagoo u fidiyey gargaar dhaqaale malaayiin dad ah oo halgan ugu jira nolosha.

Booqo bartayada internetka

Sida ugu haboon ee meel kasta loogala soo xiriiro kaaro Lambarka Bulshada waa adiga oo soo booqda www.socialsecurity.gov. Halkaas oo aad:

- Ka sameysan *my* Social Security xisaab oo aad kala socoto *Social Security Statement* (*Warbixinta Lambarka Bulshada*), ka hubiso lacagta aad shaqeysay, aad ka daabacan karto warqada xaqiijinta macaashka, ka bedeli karto lacagta bangiga laguugu shubo, aad ka daabacan karto foomka SSA-1099/1042S iyo kuwo kale;
- Ka codsan karto caawinaad dheeraad ah (Extra Help) ee ku saabsan daawada lagu qoro ee ceymiska caafimaadka ee Medicare;
- Waxa aad ka coddsan kartaa hawlgabka, naafada, iyo macaashka Medicare;
- Aad ka hesho nuqul ka mid ah daabacaadaha aan soo saarno;
- Aad ka hesho jawaabaha su'aalaha markasta la is weydiiyo; iyo
- Iyo kuwo kale oo dheeraad ah!

Adeegyada qaarkood waxa aad ku heli kartaa afka Ingiriisiga oo kaliya. Soo booqo barta Luqadaha kala duwan oo aad macluumaadka ku heli karto Af Soomaali. Waxaanu idiin heli karnaa tarjubaano lacag la'aan ah oo idinka caawin kara waxyaabaha aad uga baahan tihiiin Xafiisyada Lambarkaaga Bulshada Waxa aan kuu heli karnaa tarjubaan haddii aad na soo wacdaan ama aad soo booqataan Xafiiska Lambarka Bulshada.

Nagala soo xiriir

Haddii aadan heli karin internetka, waxaa jirta adeegyo dhameystiran oo aad telefoonka ku heli karto, 24ka saac, 7da cisho ee todobaadka. Nagala soo xiriir telefoonka lacag la'aanta ah ee **1-800-772-1213** ama numberka TTY, **1-800-325-0778**, haddii aad dhagaha la' dahay ama maqalku kugu adag yahay.

Haddii aad dooneyso in qof aad la hadasho, waxa aan telefoonka ka jawaabnaa inta u dhaxeysa 7da aroornimo ilaa 7da fiidnimo Isniinta ilaa Jimcaha. Waxaanu ku weydiisaneynaa in aad dulqaadato mudada aan mashquulsanahay oo telefoonadu badan yihiin ama aad mudo dheer khadka ku jirto. Waxaanu rajeyneynaa on aan kuu adeegno.



Securing today
and tomorrow

Social Security Administration
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Waa inaad Ogaataa Xiliga aad Helaysid Gunooyinka Hawl gabka ama Dadka Xaasaskooda dhinteen
What You Need to Know When You Get Retirement or Survivors Benefits (Somali)
Produced and published at U.S. taxpayer expense
Waxaa lagu soo saaray oo lagu daabacay lacagta canshuur bixiyayaasha