



# Fahanka Gunooyinka

## Miiska ku jira

Social Security: fikrad fudud	1
Maxaad doonaysaa inaad ka ogaato Social Security inta aad shaqaynayso	3
Maxaad ubaahantahay inaad ka ogaato gunooyinka	5
Gunooyinka qoyskaaga	7
Marka aad diyaarka unoqonayso codsashada gunooyinka	9
Barnaamijka Supplemental Security Income (SSI)	10
Xaqa aad uleedahay inaad racfaan qaadata	10
Koontada “my Social Security” ee oonleenka ah	11
Medicare	11
Xaqiiqooyin kusabsan barnaamijka Social Security	13
La Xiriirka Lambarka Bulshada	14

## Social Security: fikrad fudud

Social Security wuxuu gaaraa kudhawaad qoyskasta, mararka qaarna, waxay saamaysaa kudhawaad nolosha dhammaan dadka Amerikaanka ah.

Social Security waxay caawisaa dadka waawayn ee Ameerikaanka ah, shaqaalaha naafada noqday, iyo qoysaska ninka ay haweenku kadhinto. Sanadkii 2017, kudhawaad 173 malyuun oo qof ayaa shaqaynaysay oo bixiyay

canshuuraha Social Security kudhawaad 62 malyuuna waxay heleen gunooyinka Social Security ee bilaha ah.

Dadka ugu badan ee gunooyinka aan siino waa dadka hawlgabka noqday iyo qoysaskooda—kudhawaad 45 malyuun oo qof ayaan siinay gunooyin bishii Deseembar sanadkii 2017.

Laakiin Social Security marnaba looguma talagalin inay noqoto isha kaliya ee ay dhaqaalaha kahelaan dadku markay hawlgab noqdaan. Social Security waxay badalaysaa in boqolkiiba dakhliga ka horeeya lacagta

hawlgabka ee shaqaalaha ayadoo kuxiran hadba intaad mushaar qaadan jirtay. Cadadka celceliska mushaaradaada ee gunooyinka hawlgabka ee Social Security ay badalayaan way kaladuwan yihiin ayadoo kuxiran mushaaraadkii aad qaadan jirtay iyo xiliga aad dooratay inaad qaadato gunooyinka. Haddii aad gunooyinka kabilowdo da'da 67, cadadka lacageed wuxuu kabadanayaa illaa iyo 75 boqolkiiba cadadka ay qaataan dadka lacagta yar qaata, illaa 40 boqolkiiba cadadka ay dadka lacagta dhexe qaata, illaa 27 boqolkiiba kabadan cadadka dadka lacagta badan qaata. Haddii aad bilowdo qaadashada gunooyinka kadib da'da 67, cadadka aad qaadanayso boqolkiiba wuu siikordhayaa. Haddii aad bilowdo qaadashada gunooyinka xili hore, cadadka aad qaadanayso boqolkiiba wuu kayaryahay markaad xili danbe bilowdo. Inta badan lataliyaasha dhanka dhaqaala waxay kudhahayaan waxaad ubaahantahay illaa 70 boqolkiiba dhaqaalihii kusoogali jiray hawlgabka kahor si aad hawlgab raaxo leh ugu noolaato, ayna kujiraan gunooyinka lagaa siiyo Social Security, maalgalinta, kaydada shaqsigaa ah.

Waxaan doonaynaa inaan fahano waxa Social Security oga dhignaan karto mustaqbalkaaga dhaqaale iyo kan qoyskaaga. Daabacaadaan, *Understanding the Benefits*, ayaa sharaxaad kabixinaysa macluumaadka aasaasiga ah ee laxiriira gunooyinka Social Security ee hawlgabka, naafada, iyo barnaamijyada caymiska dadka laga dhintay.

Nidaamka hada ee Social Security sidaan ayuu ushaqeeyaa: markaad shaqayso, waxaad canshuuro kubixinaysaa Social Security. Waxaan u adeegsanaa lacagtaas canshuurta ah si aan usiino gunooyinka:

- Dadka horay hawlgabka u ahaa;
- Dadka naafada ah;
- Dadka ay katageen shaqaalaha dhintay; iyo
- Dadka kutiirsan dadka gunooyinka xaq uleh.

Lacagta aad canshuur ahaanta udhiibto kuma hayno koonto gaar ah si aad u adeegsato markaad gunooyinka qaadanayso. Waxaan

canshuurahaaga u adeegsanaa inaan gunooyin siino dadka gunooyinka qaata markaas. Wixii lacag ah ee aan la isticmaalin waxay galaysaa kaydka Social Security, mana galayso koonto magacaaga kuqoranyahay.

## **Social Security way kabadan tahay hawlgab**

Dad badan ayaa uhaysta in Social Security ay tahay kaliya barnaamij dadka hawlgabka ah u adeegga. Inta badan dadka gunooyinka lasiiyo waa dadka hawlgabka ah laakiin dadka kale waxay gunooyinka kuhelaan sababo laxiriira:

- Inay naafo yihiin;
- Inuu qofku yahay xaaska ama cunuga qof gunooyinka xaq uleh;
- Xaaska lafuray ee qof qaadanayay ama xaq uyeeshay inuu helo gunooyinka Social Security;
- Inuu qofku yahay xaaska ama cunuga shaqaale dhintay;
- Inuu qofku yahay xaaska shaqaale dhintay;
- Waalid kutiirsanaa shaqaale dhintay.

Ayadoo laga fiirinaayo xaaladahaaga, waxaad xaq uyeelan kartaa gunooyinka Social Security da' kasta. Xaqiiqdii, Social Security waxay carruurta siisaa gunooyin kabadan kuwa ay siiyaan barnaamijyada kale ee dawladu.

## **Canshuuraha aad siiso Social Security**

Waxaan adeegsanaa canshuuraha ay Social Security siiyaan adiga iyo shaqaalaha kale aadna kubixisaan nidaamka si aan gunooyinka Social Security ubixino.

Waxaad canshuuro siisaa Social Security kuwaasoo kusalaysan mushaaraadka kusoo gala, illaa iyo cadad go'an. Sanadkii 2018, cadadkaas wuxuu ahaa \$128,400.

## Canshuuraha Medicare

Waxaad canshuuro kasiisaa Medicare dhammaan mushaaraadka ama lacagta cadaanka ah ee kaasoo gala ganacsigaaga. Canshuurahaas waxaa lagu daboolaa adeegyada Medicare kusiinayso.

Haddii aad qofkale ushaqayso	Canshuurta Social Security	Canshuurta Medicare
Waxaad dhiibaysaa	6.2%	1.45%
Qofka aad ushaqayso ayaa dhiibaaya	6.2%	1.45%
Lavoratori autonomi		
Waxaad dhiibaysaa	12.4%	2.9%

## Canshuurta dheeriga ah ee Medicare

Shaqaaluhu waxay dhiibaan cadad dheeri ah oo dhan 0.9 boqolkiiba oo ah canshuurta Medicare wixii lacag kadheeri ah cadadka looxadeeyay inay helaan. Cabirada soosocda ayaa muujinaaya cadadka ugo'an ayadoo laga raacaayo foomka canshuur bixinta ee labuuxshay:

Heerka Foomka canshuur bixinta	Cadadka Go'an
Foomka Lamaanaha	\$250,000
Foomka Lamaanaha kalatagay	\$125,000
Qofka aan xaaska lahayn	\$200,000
Madaxa qoyska (oo qof xaq uleh ujoogo)	\$200,000
Qofka laga dhintay ee wata ilmaha gunooyinka xaq uleh	\$200,000

## Xagee ayay aadayaan lacagaha aad cashuurta usiiso Social Security

Sanadkii 2018, markaad shaqayso, 81 santi ee halkii doolar ee kasta oo ad canshuur usiiso Social Security wuxuu galaa sanduuq bixiya gunooyinka bilaha ah ee lasiiyo dadka hada hawlgabka ah iyo qoysaskooda iyo xaasaska laga dhintay iyo carruurta shaqaalaha horay udhintay. Halka 19 santi ee kale ay galaan sanduuq gunooyin siiya dadka naafada ah iyo qoysaskooda.

Sanduuqyadaan, Social Security waxay sidoo kale kadhiibtaa qarashaadka maaraynta barnaamijyada Social Security. Wakaalada Social Security Administration waa mid kamid ah wakaaladaha ugu wax tashiilka badan haayada dawlada federalka ah, waxaana kashaqaynaynaa inaan sii hagaajino maalinkasta. Halkii doolar kasta ee aad Social Security canshuur ahaan usiiso, waxaan qarash garayn hal shilin oo kamid ah maaraynta barnaamijka.

Cadadka guud ee canshuuraha lasiiyo Medicare waxaa lagaliyaa koontada haayad taasoo lagu dhiibo qarashaadka isbitaalka iyo daryeelada laxiriira ee Medicare oo lasiiyo dadka gunooyinka qaata. The Centers for Medicare & Medicaid Services, ayaa maamusha ee ma maamusho Social Security Administration, barnaamijka Medicare.

## Maxaad doonaysaa inaad ka ogaato Social Security inta aad shaqaynayso

### Lambarkaaga Social Security

Lifaaqaaga Social Security ayaa ah lambarkaaga Social Security. Waa inaad shaqaysaa aadna dhiibtaa canshuuraha. Waxaan adeegsanaa lambarkaaga Social Security si aan ulasocono mushaaraadka aad qaadato inta aad shaqaynayso iyo gunooyinka aad hadhoow helayso Social Security.

Haqaadan kaarka Social Security. Waa inaad kadigtoonaataa inaad qofkale siiso lambarkaaga Social Security. Tuugada aqoonsiga qofka waa

mid kamid ah danbiyada ugu ubadan maanta. Waqtiyada ugu badan, tuugada aqoonsiyada hada waxay adeegsadaan lambarkaaga Social Security iyo kaarkaaga daynta si ay dayn ugu qaataan kaarkaaga. Kadibna, waxay adeegsanayaan daynta ay qaataan mana dhiibayaan hadhoow.

Lambarkaaga Social Security iyo diiwanadeena waa kuwo qarsoodi ah. Haddii qofkale uu nawaydiisto macluumaad aan adiga kaahayno, mabixinayno macluumaad aad leedahay adoon fasax qoran nasiin, illaa in sharcigu doonaayo ama fasaxaayo maahee.

Nalaso xiriir haddii aad doonayso lambarka Social Security haduu kaa lumo kaarkaaga adna midkale doonayso, ama haddii aad doonayso inaad badasho magacaaga kuqoran kaarkaaga hada. Waxaan kaadalbanaynaa inaad buuxiso codsi fudud aadna nookeento dukumiintiyoga gaar ah. Waxaan doonaynaa inaan aragno dukumiintiyada orijinaalka ah ama koobiyada uu sooxaqiijiyay xafiiska kusoo siinaaya. Ma aqbali karno koobiyada ama koobiyo lasoo qoray ee dukumiintiyada.

Si aad uhesho lambarka Social Security ama in lagu badalo kaarka, waa inaad cadaysaa muwaadinimaada Maraykanka ama xaaladaada muhaajirnimo, da'da, iyo aqoonsigaaga. Uma baahnin inaan xaqiijino muwaadinadaada Maraykanka iyo da'da badalida kaarka haday horay ugu jireen diiwanadeena. Waxaan kaliya aqbalnaa dukumiintiyoga gaar ah si aan uxaqiiijino muwaadinimadaada Maraykanka. Dukumiintiyada waxaa kamid ah, shahaadada dhalashada Maraykanka, baasaboorka Maraykanka, Shahaadada Jinsiyada. Haddii aadan ahayn muwaadin Maraykan ah, waa inaan aragno dukumiintiyadaada soogalootiga ee muujinaaya aqoonsiga shaqada. Haddii aadan haysan aqoonsiga shaqada, sharciyo kaladuwan ayaa kuqabanaaya.

Si aad u cadaysaa aqoonsigaaga, waxaan aqbalnaa dukumiintiyada aad hada haysato ee magacagaa kuqoranyahay, oo muujinaaya macluumaadka iyo sida fiican sawir dhawaan

lagaa qaaday, sida shatiga darawalnimada ama kaarka aqoonsiga kale ee gobalka, ama baasaboorka maraykanka.

Si aad ucodsato badalida magaca kuqoran kaarkaaga Social Security, waa inaad keentaa dukumiinti dhawaan soobaxay kaasoo muujinaaya magacaaga oo si sharci ah loobadalay.

Kudadaal inaad xafidato kaarkaaga Social Security. Waxaan yaraynaa cadadka kararka lasoo cusboonaysiinaayo ee aad heli karto anagoo kukoobna sadex jeer sanadkii iyo 10 jeer oo intaad nooshahay ah. Badalida magacyada sharciga ah iyo arimaha kale ee furan kuma jiraan xadidaadahaas. Tusaale ahaan, isbadalada kudhaca xaaladaada muwaadinimo kuwaasoo ubahan in kaarka wax laga badalo kuma jiri karaan xadidaadahaan. Xadidadaan maquseeyaan haddii aad cadayn karto inaad kaarka ugu baahantahay si aad uga hortagto caqabad wayn oo muuqata.

Wixii macluumaad dheeraad ah, ka akhri *Your Social Security Number and Card* (Publication No. 05 10002-SO). Haddii aadan ahayn muwaadin, ka akhri *Social Security Numbers for Noncitizens* (Publication No. 05-10096-SO).

Dhammaan adeegyadeena kaarka waa lacag la'aan. Social Security marnaba lacag kaagama qaadayso adeegyada kaarka e aan kusiino.

### **Sida aad xaqa ugu yeelankarto qaadashada gunooyinka Social Security**

Inta aad shaqaynayso aadna dhiibayso canshuuraha, waxaad helaysaa “daymaha” Social Security. Sanadkii 2018, waxaad kuhelaysaa hal darajo markasta ood dhiibto \$1,320 oo mushaaraadkaaga ah — illaa afar darajo ugu badnaan sanadkiiba. Cadadka lacageed ee loobaahan yahay si aad uhesho hal darajo caadiyan kor ayay ukacdaa sanadkasta.

Inta badan dadku waxay ubaahanyihiin 40 darajo (10 sano oo ay shaqeeyaan) si ay xaq ugu yeehsaan gunooyinka. Dadka da' yarta ah waxay ubaahan yihiin darajooyin kayar kuwa kale si ay xaq ugu yeehsaan gunooyinka

naafada lasiiyo ama kuwa lasiiyo xubnaha qoyskooda si ay xaq ugu yeeshaan gunooyinka dadka uukatago shaqaalaha dhintay.

## Maxaad ubaahantahay inaad ka ogaato gunooyinka

Gunooyinka Social Security waxay kaliya kusiinayaan qayb kamid ah lacagihii aad qaadan jirtay kadib markaad hawlgab noqoto, naafo noqoto, ama aad dhimato. Waxaan kusalaynaa qarashkaaga gunada inta mushaarkaagu dhamaa markaad shaqaynaysay. Mushaaraadka badan ee aad intaad shaqaynaysay qaadan jirtay waxay kusiinaysaa gunooyin badan. Haday jiraan sano aadan shaqayn, ama mushaarkaagu uuyaraa, gunooyinka lagu siinaayo way yaraan karaan haddii shaqadaada daciif iska ahayd.

### Gunooyinka Hawlgabka

Doorashada xiliga aad shaqada joojinaysid waa mid kamid ah go'aanada ugu muhiimsan ee aad gaarayso inta aad nooshahay. Haddii aad doorato inaad shaqo gab noqoto markaad gaarto da'daada shaqo gabka oo buuxda waxaad helaysaa gunooyinkaaga shaqo gabka oo buuxa. Waan yaraynaynaa gunooyinadaada haddii aad shaqada katagto adoon gaarin da'dii shaqo gabka oo dhamaystiran.

### Da'da shaqo gabka buuxda

Haddii aad dhalatay lagasoo bilaabo 1943 illaa 1960, da'da aad kuhelayso gunooyinka shaqo gabka oo buuxa waxay gaaraysaa illaa iyo da'da 67. Sanadka 2018, Haddii sanadkii aad dhalatay uu yahay 1951 ama kahor, horay ayaadba xaq ugu lahayd gunooyinkaaga Social Security oo dhamaystiran. Isticmaal cabirada soosocda si aad u ogaato da'daada hawlgabnimada buuxda.

Sanadka dhalashada	Da'da shaqo gabka buuxda
1943-1954	66
1955	66 iyo 2 bilood
1956	66 iyo 4 bilood
1957	66 iyo 6 bilood
1958	66 iyo 8 bilood
1959	66 iyo 10 bilood
1960 ama kadib	67

**FIIRO GAAR AH:** *Inkastoo da'da hawlgabnimada buuxda ay siikordhayso, waa inaad marleeyba codsataa gunooyinka Medicare sadex bilood kahor intaan da'daada noqon 65 sano jir. Haddii aad mudo dheeri ah siisugto, caymiskaaga caafimaadka ee Medicare (Qaybta B) iyo caymiska lagaaga dhiibaayo lacagta daawooyinka lagu qoro (Qaybta D) ayaa lacag badan kugu noqon kara.*

### Hawlgabnimada ladib dhigay

Haddii aad doorato inaad dib udhigto qaadashada gunooyinka kadib markaad gaarto da'daada hawlgabnimada buuxda, waxaan kordhinaynaa cadadka gunadaada, anagoo kafiirinayna sanadka aad dhalatay. Si ootomaatig ah ayaan usii kordhinaynaa cadadka kudarsamayaa bilkasta laga bilaabo marka aad gaartay hawlgabnimada buuxda, illaa marka aad kabilaabayso qaadashada gunooyinka ama aad gaarto da'da 70, hadba kii soohormara. Wixii macluumaad dheeri ah oo kusaabsan darajooyinka lagu helo hawlgabnimada ladibdhigay, booqo bogga [www.socialsecurity.gov/planners/retire/delayret.html](http://www.socialsecurity.gov/planners/retire/delayret.html).

### Hawlgabnimada lasoo dadajiyay

Waxaad kubilaabi kartaa qaadashada gunooyinka xili hore laga bilaabo da'da 62. Waxaan hoos udhigaynaa gunooyinkaaga haddii aad doorato inaad gunooyinka qaadata xili hore laakiin waxaan kajaraynaa nuska hal kamid ah cadadka aad heli lahayd bilkasta oo aad bilowdo qaadashada gunooyinka xili hore ilaa aad kagaaraysid hawlgabnimada

buuxda. Tusaale, haddii da'da aad hawlgabnimo buuxa qaadanayso ay tahay 66 sano iyo 4 bilood, aadna dalbato gunooyinka Social Security markaad gaarto da'da 62, waxaad kaliya helaysaa 73.3 boqolkiiba cadadkii aad heli lahayd markaad da'da hawlgabnimada buuxda gaarto.

**FIIRO GAAR AH:** *Cadadka lagaa jaraayo wuu siibadanayaa sanadaha soosocda maadaama da'da hawlgabnimo buuxda lagu gaaraayo ay kor ukacayso.*

### **Haddii aad shaqayso aadna qaadato gunooyinka**

Waa siiwadan karta shaqada adoo wali qaadanaaya gunooyinka hawlgabka. Mushaaraadkaaga inta lagu jiro (ama kadiba) bisha aad gaarto da'da hawlgab buuxa wax saamayn ah kumayeelanayaan gunooyinkaaga Social Security. Sida dhabta ah, inaad siishaqayso kadib markaad hawlgabnimo buuxda gaarto waxay kordhin kartaa gunooyinkaaga. Hase yeeshee, waa inaan yarayno gunooyinkaaga, haddii mushaarkaaga kabato xadka loo qoondeeyay kahor intaan lagaarin bisha da'daada hawlgabku kuubuuxsamayso.

Haddii aad shaqayso, laakiin aad bilowdo qaadashada gunooyinka kahor intaan lagaarin da'da hawlgabnimada buuxda, waxaan kaajaraynaa hal doolar oo kamid ah gunooyinka markaad hesho labo doolar kasta oo kadheeri ah xadka laguugu talagalay inaad sanadkii hesho. Sanadkii 2018, xadka loo asteeyay wuxuu ahaa \$17,040.

Sanadka aad gaarto da'daada hawlgabnimada buuxda, waxaan kayaraynaa gunooyinkaaga hal doolar markasta oo ood samayso sadex doolar oo dheeri ku ah mushaarkaaga kaladuwan ee sanadkii (\$45,360 in 2018) ilaa laga gaaro bisha ay kuubuuxsanto da'da hawlgabnimada.

Markaad gaarto da'daada hawlgabnimada buuxda, waad siiwadan kartaa shaqada, waxna kama jarayno gunooyinkaaga Social Security, cadadkasta oo kaasoo gala shaqada.

Wixii macluumaad dheeri ah oo kusaabsan saamaynta ay shaqadu kuleedahay gunooyinkaaga, ka akhri *How Work Affects Your Benefits* (Publication No. 05-10069-SO).

**FIIRO GAAR AH:** *Dadka shaqeeya hadana hela qarashaadka naafada ama Supplemental Security Income waxay leeyihiin shuruuc kaladuwan oo laxiriira mushaaraadka ay qaataan. Waa inay si degdeg ah ugu sheegaan dhammaan qarashaadka soogala Social Security cadadkay rabaana haqaataane.*

### **Gunooyinka hawlgabka ee dumarka laga dhinto ama raga xaaskooda kadhimatay**

Haddii aad qaadato gunooyinka ninka ama naagta laga xaaskooda dhintay, waxaad ubadalan kartaa gunooyinkaaga hawlgabka ee shaqsiga ah isla marka aad gaarto da'da 62, haddii aad isleedahay gunooyinkaaga hawlgabka ayaa kaba badan kuwa aad kuhesho xaaskaaga dhintay ama dhimatay. Inta badan, waxaad bilaabi kartaa qaadashada guno cadadkeedu hoose hadhoowna aad ubadalan kartaa guno kale oo cadad buuxa lagu siinaayo markaad gaarto da'da hawlgabka buuxa. Shuruucdu waa kuwo dhib badan kuna xiran xaaladaada, sidaas awgeed kalahadal wakiil kasocdo Social Security dookhyada kuufuran.

Wixii macluumaad dheeri ah oo laxiriira gunooyinka hawlgabka, ka akhri *Retirement Benefits* (Publication No. 05-10035-SO).

### **Gunoyinka naafada**

Haddii aadan shaqayn karin sababo laxiriira xaalad caafimaad oo jirka ama dhimirka ah taasoo lafilaayo inuu kusii haynaayo ugu yaraan mudo sanad ah ama dhimasho keeni kara, waxaad xaq uyeelan kartaa gunooyinka Social Security ee dadka naafada ah.

Shuruucdeena xaaladaha naafadu way kaduwan yihiin qorshayaasha kale ee wakaaladaha gaarka looleeyahay ama kuwa dawlada. Inaad xaq uyeelato gunooyinka naafada oo ay kusiiso wakaalad ama barnaamij kale macnaheedu maaha inaad gunooyinka naafada ee aan bixino aad xaq uyeelanayso. Inaad cadayn kasoo

qaadato dhakhtarkaaga kaasoo kugu sheegaayo inaad naafo tahay kama dhigna inaad si toos ah xaq ugu yeelayno gunooyinka Social Security ee dadka naafada ah lasiiyo. Wixii macluumaad dheeri ah oo laxiriira gunooyinka Social Security ee lasiiyo dadka naafada ah, Ka akhri *Disability Benefits* (Publication No. 05-10029-SO). Waxaad kadalban kartaa gunooyinka Social Security ee dadka naafada ah lasiiyo webseetkeena oo ah [www.socialsecurity.gov/benefits](http://www.socialsecurity.gov/benefits).

Dadka, ayna kujiraan carruurta, ee danyarta ah ama ilahooda dhaqaale liitaan, kuwaaso naafo ah, ayaa xaq uyeelan kara qarashaadka lasiiyo dadka naafada ah ee ay uu bixiyo barnaamijka Supplemental Security Income (SSI). Wixii macluumaad dheeri ah oo kusaabsan SSI, ka akhri *Supplemental Security Income (SSI)* (Publication No. 05-11000-SO).

Haddii aad naafo noqoto, codso gunooyinka dadka naafada ah sida ugu dhakhsaha badan, waayo caadiyan waxay qaadanaayso dhawr bilood in laga shaqeeyo codsiga aad dirsato. Waxaa suuragal ah inaan codsigaaga si dhakhso ah uga shaqayno haddii aad haysato waxyaabaha soosocda markaad codsiga dirsanaayo:

- Diiwaanada caafimaadka iyo taariikhaha lagu daaweeyay ee aad kasoo qaadato dhakhaatiirtaada, kuwa qaliinka, isbitaalada, xarumaha caafimaadka, iyo shaqaalaha kiisaska;
- Shaybaarkaaga iyo natiijooyinka kale ee baaritaanka;
- Magacyada, ciwaanada, talefoonada, lambarada fakiska ee dhakhaatiirtaada, xarumahaha caafimaadka, iyo isbitaalada;
- Magacyada dhammaan daawooyinka aad cunayso; iyo
- Magacyada dadka aad ushaqayso iyo waajibbaadkaaga shaqo inta lagu jiray 15 sano ee ugu danbaysay.

## Gunooyinkaaga waxaa laga jari karaa canshuur

Dadka qaar ee qaata gunooyinka Social Security waxaa qasab kunoqonaaya inay dhiibaan canshuuraha gunooyinka. Kudhawaad 40 boqolkiiba dadka aan hada siino gunooyinka waxay dhiibaan canshuuraha laga jaro gunooyinkooda.

Waxaa lagaa dooni karaa inaad dhiibto canshuuraha saaran gunooyinkaaga haddii aad 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, waxaa laga yabaa in lagaa qaado canshuuraha haddii adiga iyo xaaskaaguba aad heshaan dhaqaale kabadan \$32,000. Wixii macluumaad dheeri ah, wac lambarka bilaashka ah ee Adeegga Dakhliga Gudaha, **1-800-829-3676**.

## Gunooyinka qoyskaaga

Markaad bilowdo qaadashada gunooyinka Social Security ee dadka hawlgabka ah ama naafada ah, shaqsiyaadka kale ee qoyskaaga kamid ah ayaa sidoo kale xaq uyeelan kara inay qarashaadka helaan. Tusaale, gunooyinka waxaa lasiin karaa xaaskaaga:

- Haddii/haday jirto 62 ama kawayn tahay; ama
- Da’ kasto oo ay jirto haday cunugaaga xanaanaynayo (cunugu waa inuu kayaryahay 16 sanadood ama naafo yahay uuna xaq uleeyahay gunooyinka Social Security ee diiwaankaaga kujira).

Gunooyinka waxaa sidoo kale lasiin karaa caruurtaada aan wali guursan haday:

- Kayar yihiin 18;
- Ay jiraan inta udhaxaysa 18 iyo 19 sano, ayna si buuxda udhigtaan dugsigahoose ama sare; ama
- Ay jiraan 18 sano ama kawayn yihiin ayna naafo yihiin (naafanimadu waa inay kusoo bilaabatay kahor da’da 22).

Xaaladaha qaarkood marka lagu jiro, waxaan sidoo kale gunooyinkaaga siin karnaa cunuga xaaskaaga, cunuga ilmahaagu dhalaan, ilmaha uudhalay cunuga xaaskaaga, ama cunug aad korsatay. Haddii aad noqoto waalidka cunug (ayna kujiraan ilmo aad korsanayso) kadib markaad helaysay gunooyinka, noosoo sheeg si aan ugo'aamino in cunugu xaq uleeyahay gunooyinka.

### **Lacag intee dhan ayay xubnaha qoyska qaadanayaan?**

Xubin kasta oo qoyska kamid ah wuxuu xaq uyeelanayaa guno bilkasta lasiiyo taasoo dhan illaa nus kamid ah gunooyinkaaga hawlgabka ama lacagta naafonimada lagugu siiyo. Hase yeeshee, waxaa jira xadi udagsan cadadka guud ee lacagta agu siinaayo adiga iyo qoyskaaga. Xadiyada way kaladuwan yihiin, laakiin caadiyan udhigantaa kudhawaad 150 illaa 180 boqolkiiba gunadaada hawlgabka ama naafada.

### **Haddii aad xaaska kalatagtaan**

Haddii aad xaaskaaga kala tagtaan, xaaskaaga hore ayaa xaq uyeelan kara qaadashada gunooyinka aad kuhesho mushaaraadkaaga. Xaaladaha qaar, xaaska ayaa qaadan kara gunooyinka xataa hadaadan adigu helaynin. Si uu xaq ugu yeesho, xaaska aad kalatagtaan waa inuu:

- Aad isqabteen 10 sano ee ugu danbeeyay;
- Aad kala tagteen ugu yaraan labo sano kahor marka aadan codsan gunooyinka;
- Uu ugu yaraan jiro 62 sano;
- Uusan xaas lahayn qofkaasi; iyo
- Ayadoo laga fiirinaayo xaalado gaar ah, uusan xaasku xaq ulahayn gunooyin uu kahelo shaqadiisa shaqsiga ah gunadaasoo udhiganta ama kabadan nus kamid ah gunada guud ee aad xaq uleedahay.

### **Gunoyinka dadka laga dhintay**

Markaad dhimato, qoyskaaga ayaa xaq uyeelan kara gunooyin ay kuhelaan shaqadaada.

Shaqsiyaadka qoyskaaga ee qaadan kara gunooyinka waxaa kamid ah ninka ama naagta xaaseedu dhintay ee:

- 60 sano jirka ah ama kawayn' ama
- 50 sano jirka ah ama kawayn oo hadana naafada ah; ama
- Da' kasta oo uu jiro haddii xaaskaasi ay xanaanaynayso ama uu xanaaneeyo cunugaaga kaasoo kayar 16 ama naafo ah xaq uleh gunooyinka Social Security ee diiwaanadaada kujira.

Carruurtaada waxay qaadan karaan gunooyinka, sidoo kale, hadaysan wali gursan ayna:

- Kayar yihiin 18 sano jir; ama
- Ay jiraan inta udhaxaysa 18 iyo 19 sano, ayna si buuxda udhigtaan dugsigga hoose ama sare; ama
- Ay jiraan 18 sano ama kawayn yihiin ayna naafo yihiin (naafanimadu waa inay kusoo bilaabatay kahor da'da 22).

Waxaa intaa siidheer, waalidiintaada ayaguna waa qaadan karaan gunooyinka aad kuhesho mushaaraadkaaga haday adiga kugu tiirsanaayeen ugu yaraan qayb kamid ah taageeradooda.

### **Qarashka halmar labixiyo geerida kadib**

Haddii aad haysato darajooyin kugu filan, qarashka hal mar ladhiibo oo dhan \$255 ayaa labixin karaa sidoo kale dhimashadaada kadib. Gunadaan waxaa lasiin karaa xaaskaaga ama carruurta yaryar haday buuxiyaan shuruudo gaar ah.

### **Haddii aad xaaska kalatagtaan ayna jirto xaaskaagii hore oo nool**

Haddii aad xaaskaaga kala tagtaan, xaaskaagii hore ayaa xaq uyeelan karta qaadashada gunooyinka dadka laga dhinto ayadoo laga fiirinaayo lacagaha aad qaadan jirtay markaad dhimato. Waa inay:

- Waa inay jiraan ugu yaraan 60 sano jir (ama 50 jir haday naafo yihiin) aadna isqabteen ugu yaraan 10 sano; ama



- Da'day rabaan ajiraane ay daryeel u hayaan ilmahaaga kaasoo xaq uleh gunooyinka aad kuhesho mushaaraadkaaga shaqada; iyo
- Uusana kujirin gunooyinka ay kahelaan shaqadooda kuwaasoo udhigma ama kabadan cadadka caymiska guud ee diwaankaaga kuqoran; iyo
- Aysan hada cidkale isqabin, illaa in ay guursadaan maahee kadib da'da 60 sano ama da'da 50 sano haday naafo yihiin.

Gunooyinka lasiiyo xaskaaga hore wax saamayn ah kuma yeelanayaan cadadka gunooyinka ee lasiiyo dadka kale ee aad kadhimato ee mushaarkaaga gunooyin kuhelaaya.

**FIIRO GAAR AH:** *Haddii aad dhimato xaaskaaga horana ay nin kale guursato markaad dhimato kadib da'da 60, waxay xaq uyeelan kartaa gunooyinka Social Security ee lagu helaayo shaqadaada ama shaqada xaaskeeda/kiisa cusub, kii hadba badan.*

### **Meeqa ayay helayaan dadka aad kadhimato?**

Dadka aad kadhimato waxay qayb kahelayaan gunadaada Social Security — caadiyan cadad dhan laga bilaabo 75 ilaa 100 boqolkiiba halkii qofba. Hase yeeshee, waxaa jira xadi udagsan cadadka lacageed ee bilkasta lasiinaayo qoyska. Xadiyada way kaladuwan yihiin, laakiin caadiyan udhigantaa kudhawaad 150 ilaa 180 boqolkiiba ee qiimaha gunanaada.

### **Marka aad diyaarka unoqonayso codsashada gunooyinka**

Waa inaad codsataa gunooyinka kudhawaad afar bilood kahor taariikhda aad rabto in gunooyinka lagu bilaabo. Haddii aadan diyaar u ahayn inaad hawlgab noqoto, laakiin aad rabto inaad hadhoow sidaas yeesho, waa inaad booqataa webseetkeena si aad u adeegsato macluumaadka qorshaynta hawlgabnimada oo laga helo [www.socialsecurity.gov/benefits](http://www.socialsecurity.gov/benefits). Si aad ucodsato gunooyinka lasiiyo naafada ama dadka laga dhintay, waa inaad codsataa isla marka aad xaq uyeelato.

Waxaad gunooyinka kacodsan kartaa webseetkeena oo ah [www.socialsecurity.gov/applyforbenefits](http://www.socialsecurity.gov/applyforbenefits).

Waxaad heli kartaa qiyaas degdeg ah oo fudud laguna cabiraayo gunada ayadoo laga fiirinaayo diiwaankaaga kujira Social Security ee lacagaha kusoo gala [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). Waxaad sidoo kale macluumaad faahfaahsan oo laxariira xiaabaadka gunada kahelaysaa [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners).

### **Waxa aad ubaahantahay inaad codsato**

Markaad codsato gunooyinka, waxaan kaacodsanaynaa inaad nookeento dukumiintiyoga gaar ah. Dukumiintiyada aad ubaahanayso waxay kuxiran yihiin nooca gunooyinka aad codsanayso. Inaad dukumiintiyadaan si degdeg ah noogu keento waxay noo sahlaysaa inaan gunooyinkaaga kusiino si dhakhso ah. Waa inaad keentaa dukumiintiyada orijinaalka ah ama kobiyada ah oo ay soo saxiixeen xafiiska soosaaraaya dukumiintiyada — maqaadan karto footokoobiyo.

Hadib dhigin codsiga sababo laxiriira kaliya inaad haysan dukumiintiyada aad ubaahantahay. Waxaan kaacaawinaynaa inaad hesho dukumiintiyada.

Dukumiintiyada aad ubaahan karto qaarkood markaad codsiga udirayso Social Security waxaa kamid ah:

- Kaarkaaga Social Security (ama diiwaanka nambarkaaga);
- Shahaadadaada dhalashada
- Shahaadooyinkaaga dhalashada iyo lambaraadaada Social Security (hadaad codsanayso kuwaas);
- Cadaynta muwaadinimadaada Maraykanka ama aqoonsigaa soogalootinimo ee sharciga ah hadaad (ama cunugaaga) kudhalatay United States;
- Shahaadada dhalashada xaaskaaga iyo lambarkiisa/keeda Social Security haddii asaga ama ayadu ay codsanayso gunooyin lagu siiyo mushaaraadkaaga shaqada;

- Shahaadada guurkiina (haddii aad codsanayso gunooyinka aad kuhesho xaaskaaga ama xaaskaaga uu codsanaayo gunooyinkaaga);
- Waraaqihii ciidanka lagaaga saaray haddii aad ciidanka militariga kashaqayn jirtay; iyo
- Foomkaaga ugu danbeeya ee W-2, ama foomkaaga canshuur celinta, hadaad tahay qof asagu ganacsada.

Waan kuusoo sheegaynaa haday jiraan dukumiintiyo dheeri ah ood ubaahantahay markaad codsanayso.

### Sida aan kubixino gunooyinka

Waa qasab in qarashaadkaaga Social Security laguugusoo diro si elektaroonig ah. Mid kamid ah qaababka aad dooran karto in lacagta laguugusoo diro waa in si toos ah loogu shubo koontadaada bangiga. Lacag shubida tooska ah waa mid fudud, oo aad qaab amaan ah kuhelayso qarashaadkaaga. Xaqiiji inaad haysato buugaaga jeega ama cadaynta bangiga markaad codsanayso. Waxaan ubaahanahay macluumaadkaas, iyo sidoo kale lambarkaaga tixraaca bangigaaga (routing number), si aan uxaqiijiyo in qarashaadkaaga bilaha ah toos ugalaan koontada saxda.

Haddii aadan haysan koonto kaaga furan bangiga, ama aad doonaysiinaad gunooyinkaaga kuhesho kaarka ootomaatiga ah, waxaad codsan kartaa barnaamijka kaarka Direct Express®. Markaad istimcaalayso Direct Express®, qarashaadka waxay sitoos ah ugalayaan koontada kaarkaaga. Dookh kale oo lacag laguugusoo diro waa koontada si elektarooniga ah lacagta loogusoo shubo. Koontadaan qiimaha jaban, ee dawlada federalka ah maamusho waxay kuusahlaysaa inaad hesho qarash bixinta amaanka ah, ee kalsoonida leh ee ootomaatiga ah.

## Barnaamijka Supplemental Security Income (SSI)

Haddii aad hesho gunooyinka Social Security, laakiin aad tahay qof danyar ah ama ilihiisa dhaqaale ay liitaan (waxyaabaha aad leedahay), SSI ayaa kucaawin kara. Maalgalinta SSI waxay katimaadadaa qarashadka guud, kamana timaado canshuuraha Social Security.

SSI waxay qarashaad bile ah siisaa dadka da'doodu tahay 65 ama kasii wayn ama indhoolayaasha ah ama naafada ah. Maxisaabino qaar kamid ah qarashaadkaaga iyo ilahaaga dhaqaale qaarkood markaan go'aaminayno inaad xaq uleedahay adeegga SSI. Gurigaaga iyo gaarigaaga, tusaale, caadiyan looma xisaabisho ilo dhaqaale ahaan.

Si aad ucodsato SSI, waxaad bilaabi kartaa axaadna — mararka qaar — buuxin kartaa inta badan ama dhamaan codsiyadaada si oonleen ah adoo booqanaaya bogga **[www.socialsecurity.gov/applyforbenefits](http://www.socialsecurity.gov/applyforbenefits)**. Waxaad sidoo kale si lacag la'aan ah noogasoo wici kartaa laynka **1-800-772-1213** si laguugu qabto balan shaqsi ah ama taleefoonka aad kula yeelato wakiil kasocda xaafiiska Social Security ee deegaankaaga.

### Xaqa aad uleedahay inaad racfaan qaadata

Haddii aad diido go'aanka laga gaaray codsigaaga, racfaan ayaad kaqaadan kartaa. Si aad uhesho faahfaahinta talaabooyinka aad qaadi karto, ka akhri *The Appeals Process* (Publication No. 05-10041-SO).

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).

## Koontada “my Social Security” ee oonleenka ah

Waxaad hada si fudud kusamayn kartaa koontada *my Social Security* oo oonleen ah si aad ugasho Macluumaadka *Social Security* si aad ufiirso qarashaadka kusoo gala aadna uqiysas to gunooyinka aad helayso. Waxaad sidoo kale isiticmaali kartaa koontadaada Social Security oo oonleen ah si aad ucodsato badalida lambarka kaarka Social Security (oo laga helo gobalada qaar iyo District of Columbia). Haddii aad hesho gunooyinka hada, waxaad sidoo kale:

- Heli kartaa waraaqda cadaaynta 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 samaysan kartaa koontadaada *my Social Security* haddii aad jirto da'da 18 ama aad kawayntahay, aadna haysato lambarka Social Security, aad leedahay email shaqaynaaya, aadna leedahay ciwaan boosto oo Maraykanka ah. Si aad akoon ufurato, booqo bogga [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Waxaad ubaahanaysaa inaad galiso qaar kamid ah macluumaadkaaga shaqsiga ah si aad uxaqiijsi aqoonsigaaga, kadibna waxaad dooranaysaa magaca iyo eray sireed.

## Medicare

Medicare waa barnaamijka caymiska caafimaadka aasaasiga ah u ah wadankeena dadka da'doodu tahay 65 ama kasii wayn iyo dad badan oo naafo ah.

Waa inaad iskuqaldin Medicare iyo Medicaid. Medicaid waa barnaamij daryeel caafimaad loogu sameeyo dadka danyarta ah iyo kuwa ilahooda dhaqaale liitaan. Xafiisyada gobalka uqaabilsan caafimaadka iyo adeegyada

bulshada ama wakaaladaha adeegyada bulshada ayaa kashaqeeya barnaamijka Medicaid. Dadka qaar waxay kaliya xaq uyeeshaan hal barnaamij, halka kuwo kale xaq uleeyihiin labada barnaamij ee Medicare iyo Medicaid.

## 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 adeegyo 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 (uuna/ayna kujirto 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 ee Social Security maadaama aad qabto xanuunka myotrophic lateral sclerosis (Lou Gehrig's disease), uma baahnid inaad sugtid mudada 24 bilood ah si aad xaq ugu yeelatid.

Sidoo kale, qofka kalidiisa ay si abadiyan ah ushaqo gabtay e ubaahan kalyo sifaynta ama talaalka xubnaha kalyaha ayaa xaq uleh Qaybta haday mudo kufilan shaqaynayaan, ama uuyahay xaaska ama cunuga qof shaqayn jiray oo dhintay.

Haddii aadan buuxin shuruudahaan, waxaad heli kartaa caymiska isbitaalka ee Medicare adoo dhiibaaya lacag go'an bilkasta. Wixii macluumaad dheeri ah, si lacag la'aan ah nagasoo wac lambarka ama sooboqo webseetkeena.

Dadka qaar ee qaba dhibaatooyinka caafimaad ee deegaanka kudhaca waxay xaq uleeyihiin Qaybta A waxayna iskaqori karaan qaybaha B iyo D. Dadkaan waxay qabaan xanuun ay kaqaadeen biraha sunta ah waxayna joogeen ugu yaraan mudo 6 bilood ah degmada Lincoln County, Montana mudo 10 ama kabadan kahor intaan xanuunka laga helin.

### **Yaa xaq uleh Medicare Qaybta B?**

Kudhawaad 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 Medicare Qaybta B, waxaa lagaa qaadi karaa lacag bishiiba mar ah oo kale sababo laxiriira gunooyinka dheeri ah oo lagaa siiyo qorshaha Faa'iidada ee Medicare

### **Yaa xaq uleh Medicare Qaybta D?**

Qofkasta oo hela Medicare Qaybta A ama Medicare Qaybta B ayaa xaq uleh in laga bixiyo qarashka daawooyinka looqoro. Medicare Qaybta D waa mid ikhtiyaari ah, 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 Faa'iidada ee Medicare.

### **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 qarashaadka Railroad Retirement Board, waan kulasoo xiriiraynaa dhawr bilood kahor intaan xaq 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.

<b>Medicare</b>	Webseetka: <a href="http://www.Medicare.gov">www.Medicare.gov</a> Lambarka lacag la'aanta ah: <b>1-800-MEDICARE (1-800-633-4227)</b> Lambarka TTY: <b>1-877-486-2048</b>
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**Fiiryooyin 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. Wixii macluumaad dheeri ah, ka akhri Medicare (Publication No. 05-10043-SO).

### **Haddii aad haysato Health Savings Account (HSA)**

Haddii aad haysato HSA markaad iskaqoraysid Medicare, masii wadan kartid HSA marka caawimaada Medicare ay bilaabato. Haddii aad sii wado adeegaaga HSA kadib marka gunooyinka 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)

**FIIRO GAAR AH:** Qaybta A ee lacag la'aanta ah ayaa bilaabata 6 bil lagasoo bilaabo taariikhda aad codsanayso Medicare (ama gunooyinka Social Security/RRB), laakiin aan kahorayn bisha koobaad ee aad xaqa uyelato Medicare. Si aad uga fogaato ganaaxa canshuurta ah, waa inaad joojisaa adeegsiga HSA ugu yaraan 6 bilood kahor intaadan codsan Medicare.

### **Qarashaadka daawooyinka lagu qoro ee adeegga “Extra Help” ee Medicare**

Haddii aad tahay qof danyar ah, waxaad xaqa uyeelan kartaa Extra Help 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 Extra Help. Si aad ufiiriso inaad xaqa uleedahay ama aad ucodsato, wac nambarka Social Security ee lacag la'aanta ah ama booqo [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp).

### **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 xaqa uleedahay in barnaamijkaan lagaa caawiyo. Haddii aad isleedahay xaqa ayaad uleedahay, laxiriir xafiiskaaga Medicaid, adeegyada bulshada, ama adeegyada caafimaadka iyo bulshada. Booqo [www.Medicare.gov/contacts](http://www.Medicare.gov/contacts) ama wac **1-800-MEDICARE (1-800-633-4227; TTY: 1 877 486 2048)** si aad uhesho lambarkooda.

### **Xaqqiyooyin kusabsan barnaamijka Social Security**

#### **Canshuuraha sanadka 2018 ee Social Security**

- Waxaad dhiibaysaa 6.2 boqolkiiba qofka aad ushaqaysana wuxuu dhiibayaa 6.2 boqolkiiba.
- Hadaad tahay ganacsade, waxaad dhiibaysaa 12.4 boqolkiiba.
- Wax canshuuro ah masiinaysay Social Security qarashaadka aad hesho ee kabadan \$128,400.

## Canshuuraha sanadka 2018 ee Medicare

- Adiga iyo qofka aad ushaqaysaba wuxuu midkiiba dhiibayaa 1.45 boqolkiiba.
- Haddii aad tahay ganacsade, waxaad dhiibaysaa 2.9 boqolkiiba.
- Canshuuraha Medicare ayaa laga qaadayaa dhamaan lacagaha aad hesho; mana laha xad.
- Waxaa jiracanshuuro dheeri ah oo Medicare kaqaado shaqaalaha lacagta badan qaata.

## Buundooyinka shaqada lagu helo sanadka 2018

- Markasta ood hesho lacag dhan \$1,320 waxaad helaysaa hal “buundada” ay bixiso Social Security oo aad helayso afar buundo sanadkiiba.
- Inta badan dadku waxay ubaahan yihiin 40 darajo si ay xaq ugu yeeshaan gunooyinka Hawlgabka.
- Dadka da’ yarta ah waxay ubaahan yihiin darajooyin kayar kuwa kale si ay xaq ugu yeeshaan gunooyinka naafada lasiiyo ama kuwa lasiiyo xubnaha qoyskooda si ay xaq ugu yeeshaan gunooyinka dadka aad katagto.

## Celceliska gunooyinka sanadka 2018 bishiiba ee barnamaajka Social Security

- Shaqaalaha hawlgabka noqday: \$1,404
- Shaqaalaha hawlgabka noqday ee xaaska da’da ah leh: \$2,340
- Shaqaalaha naafada ah: \$1,197
- Shaqaalaha naafada ah ee ay ujoogto xaaska yar iyo mid ama kabadan oo caruur ah: \$2,054
- Ninka ama naagta laga dhintay ee duqda ah: \$1,338
- Ninka ama naagta xaaskii kadhintay ee labada caruurta ah leh: \$2,743

## Qiimayaasha qarashaadka bilaha ah ee barnaamijka SSI sanadka 2018

(kuma jiraan taageerada gobalku bixiyo, hadayba jiraan)

- \$750 qofkiiba
- \$1,125 lamaanaha

## 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 sano, 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](http://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 weydiyo; 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 tihiin 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

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Fahanka Gunooyinka

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Waxaa lagu soo saaray oo lagu daabacay lacagta canshuur bixiyayaasha