



Gunooyinka Hawlgabka

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Social Security iyo qorshahaaga hawlgabka

Social Security waa qayb kamid ah qorshaha hawlgabka ee kudhawaad dhammaan shaqaalaha Ameerikaanka ah. Haddii aad kujirto 96 shaqaalaha loogu adeeggo barnaamijka Social Security, waa inaad ogaataa sida nidaamku ushaqeeyo Waa inaad sidoo kale ogaataa cadad gunooyinka aad kahelayso Social Security markaad shaqada kafariisato. Buugaan ayaa sharaxaad kabixinaaya:

- Sida aad xaq ugu yeelanayso gunooyinka Social Security;
- Sida mushaarka aad qaadatao iyo da'daadu usaamaynayaan gunooyinka aad helayso;
- Waxa ay tahay inaad kafakarto markaad go'aansanayso xiliga aad hawlgab noqonayso; iyo

- Sabab ay qasab utahay inaad kaliya iskuhalayn Social Security dhammaan dhaqaalaha aad ubaahantahay markaad hawlgab noqoto.

Macluumaadkaan aasaasiga ah ee kusaabsan gunooyinka Social Security ee dadka hawlgabka ah lasiiyo looguma talagalin in looga jawaabo dhammaan su'aalaha aad qabto. Wixii macluumaad gaar ah oo kusaabsan xaaladaada, kalahadal wakiilka Social Security.

Gunooyinkaaga hawlgabnimada

Sidee ayaad xaq ugu yeelanaysaa gunooyinka Hawlgabka?

Markaad shaqayso aadna dhiibto canshuuraha Social Security, waxaad helaysaa “dhibco” ku aadan gunooyinka Social Security. Tirada dhibcaha aad ubaahantahay si aad uhesho

gunooyinka Hawlgabka waxay kuxiranyihiin xiligii aad dhalatay. Haddii aad dhalatay sanadkii 1929 ama kadib, waxaad ubaahantahay 40 dhibcood (10 sano ood shaqaynaysa).

Haddii aad shaqada joojiso adoon helin dhibco kugu filan si aad xaq ugu yeelato gunooyinka, dhibcuhu way kusii qornaanayaan diiwaankaaga Social Security. Haddii aad hadhoow kulaabato shaqada, waxaad kudarsankartaa dhibco dheeri ah si aad xaq ugu yeelato. Mabixin karno wax gunooyinka Hawlgabka ah illaa aad kahesho tirada dhibcaha loobaahanyahay.

Meeqa ayay noqonaysaa gunadaada hawlgabka?

Waxaan kusalaynaa qarashkaaga gunada inta mushaarkaagu dhammaa markaad shaqaynaysay. Mushaaraadka badan ee aad intaad shaqaynaysay qaadan jirtay waxay kusiinaysaa gunooyin badan. Haday jiraan sano aadan shaqaynin ama mushaarkaagu uuyaraa, gunooyinka lagu siinaayo way yaraan karaan haddii shaqadaada daciif iska ahayd.

Da'da aad go'aansato inaad shaqada uga fariisato sidoo kale saamayn ayay kuleedahay gunada aad helaysid. Haddii aad shaqada uga fariisato da'da 62, oo ah da'da ugu horaysa ee macquulka ay tahay in Social Security kubixiso hawlgabnimo, gunada aad helayso way kayaraannaysaa intii aad heli lahayd hadaad sanado dheeri ah sii shaqayso. Boggaga 3-4 aad ayaa sharaxaad kabixinaaya siyaasadaan si faahfaahsan.

Koontada *my* Social Security ee oonleenka ah

Waxaad sifudud ku abuuran kartaa koontada *my* Social Security oo ammaan 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 isitcimaali kartaa koonto *my* 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, 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 kushubashada tooska ah.

Waxaad furan kartaa koontada *my* Social Security haddii aad jirto da'da 18 ama kawayn, aadna haysato lambarka Social Security, ciwaanka boostada Maraykanka oo sax ah, iyo ciwaanka emailka. Si aad akoon ufurato, booqo bogga **www.socialsecurity.gov/myaccount**. Waxaad ubaahanaysaa inaad macluumaad shaqsiyadaada kusaabsan aad nasiiso si aan uxaqiiqino aqoonsigaaga. Waxaa lagaa dalbanayaa inaad doorato magac iyo eray/lambar sireed, kadibna waxaa lagaa rabaa inaad galiso email kaaga. 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 si aad udhamaystirto furashada koontada. 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 ammaanka ee casriga ah si loo ilaaliyo macluumaadkaaga shaqsiga ah. Xasuusnoow in qarashaadka ay kaagoosan karto shirkada taleefoonkaagana markaad fariin dirayso iyo markaad xogta isitcmaalayso.

Hel macluumaadka qiyaasaadka gunooyinka Hawlgabka ee gaarka ah

Waxaad adeegsan kartaa nidaamkeena oonleenta ah ee *Cabirka Hawlgabka* si aad uhesho qiyaasaadka macluumaadka gunooyinka hawlgabka oo degdega ah gaarna kuu ah si ay markaas kaaga caawiso qorshaynta hawlgabkaaga. Nidaamka oonleenta ee *Qiyaas kabinxta Hawlgabka* waa qalab lagu kalsoonaan karo oo ammaan ah oo lagu qorsheeyo dhaqaalaha kaasoo qiyaas kabixiya baahida looqabo macluumaadka sanadaha mushaarka aad qaadanaysay. Qiyaas bixiyuhu wuxuu sidoo kale kuusahlayaa inaad abuurto dareebixiyaasha “maxa dhacaaya hadii”. Waxaad, tusaale ahaan, badali kartaa taariikhaha “joojinta shaqada” ama mushaarka aad filayso inaad mustaqbalka qaadato si aad u abuurto aadna iskugu barbar dhigto dookhyada hawlgabka ee kaladuwan.

Wixii macluumaad dheeri ah, ka akhri daabacaada, *Qiyaasaha Hawlgabka ee Oonleenta ah* (Daabacaada No. 05-10510), ama booqo webseetka www.socialsecurity.gov/estimator.

Da'da hawlgabka buuxa

Haddii aad dhalatay sanadkii 1951 ama kahor, mar hore ayaadba xaq uyeelatay gunadaada buuxda ee Social Security. Da'da hawlgabka buuxa waa 66 hadaad dhalatay laga bilaabo 1943 illaa 1954. Da'da shaqo gabka buuxda si joogto ah ayay ukorortaa hadaad dhalatay laga bilaabo 1955 illaa 1960 lagana gaaro 67. Qofkasta oo dhashay 1960 ama kadib, gunooyinka Hawlgabka buuxa waxaa lagu bixin karaa markaad gaarto da'da 67. Shaxda soosocota waxaa kuqoran liiska da'da shaqo gabka buuxda laga bilaabo sanadka dhalashada.

Da'da aad kuhelayso gunooyinka buuxa ee Social Security

<i>Sanadka dhalashada</i>	<i>Da'da shaqo gabka buuxda</i>
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 iyo kadib	67

FIIRO GAAR AH: *Dadka dhashay bishii Janaayo 1 sanadkay noqotaba, waxaa lootiranayaa sanadkii hore.*

FIIRO GAAR AH: *Inkastoo da'da hawlgabka buuxa uusan hada kadib ahayn 65, waa inaad iskaqortaa barnaamijka Medicare saddex bilood kahor intaan lagaarin maalinta dhalashadaada ee da'da 65aad. Kafiiri bogga 10 wixii macluumaad dheeri ah.*

Hawlgabnimada lasoo dadajiyay

Waxaad heli kartaa gunooyinkaaga Hawlgabka ee Social Security xili hore laga bilaabo da'da 62. Hase yeeshee, hoos ayaan udhigaynaa gunada aad qaadanayso hadaad shaqo gabto kahor da'daada hawlgabka buuxa. Tusaale ahaan, hadaad gaarto da'da 62 sanadka 2018, gunadaada waxay noqonaysaa kudhawaad 26.7 wax kahooseeya gunada aad qaadan lahayn hawlgabnimaada buuxda ee da'da 66 sano iyo 4 bilood.

Dadka qaar ayaa shaqada kataga kahor intaysan gaarin da'da 62. Laakiin haday sidaas yeelaan, sanadaha aysan wax mushaar ah qaadan waxay kadhignaanaanayaan gunooyinka Social Security oo kayar intay heli lahaayeen markay hawlgab noqdaan.

FIIRO GAAR AH: *Mararka qaar sababo caafimaad ayaa dadka kuqasba inay xili hore shaqada kafariistaan. Haddii aadan shaqayn karin sababo laxiriira dhibaatooyin*

caafimaad, iskuday inaad codsato gunooyinka Social Security ee lasiiyo dadka naafada ah. Cadadka gunooyinka dadka naafada ah lasiiyo waa mid lamid ah gunada buuxda, ee aan waxba laga jarin ee hawlgabka. Haddii aad qaadato gunooyinka Social Security ee dadka naafada ah markaad gaarto da'da hawlgabnimada buuxda, waxaan ubadalnaa gunooyinkaas gunooyinka hawlgabka. Wixii macluumaad dheeraad, ka akhri Gunooyinka Naafada (Daabacaada Lambarkeedu yahay. 05-10029-SO).

Hawlgabnimada ladib dhigay

Waxaad dooran kartaa inaad shaqada sii wadato kadib markaad gaarto da'daada hawlgabnimada buuxda. Haddii aad sidaas samayso, waxaad ukordhinaysaa gunooyinka aad kaqaadato Social Security labo qaab.

Sanad kasta oo dheeraad ah oo aad shaqayso wuxuu kudarayaa sanad kale oo aad lacag helayso diiwaanka Social Security. Mushaaraad badan ood qaadato waxay kadhigan yihiin gunooyin badan ood helayso markaad shaqada kafariisato.

Sidoo kale, gunadaada waxay kor ukacaysaa xoogaa boqolkiiba laga bilaabo markaad gaarto da'da hawlgabka buuxa, illaa laga gaaro markay kuubilaabato qaadashada gunooyinku, ama illaa aad kagaarto da'da 70. Cadadka boqolkiiba wuu kaladuwan yahay ayadoo kuxiran sanadka aad dhalatay. Tusaale, hadaad dhalatay sanadkii 1943 ama kadib, waxaan kukordhinaynaa 8 boqolkiiba gunadaada sanad kasta oo buuxa aadna dib udhigto qaadashada gunooyinka Social Security kadib markaad gaarto da'da hawlgabnimada buuxda.

FIIRO GAAR AH: *Haddii aad go'aansato inaad dib udhigto hawlgabkaaga, **xaqijii inaad iskaqorto barnaamijka Medicare markaad gaarto da'da 65.** Xaaladaha qaar, caymisyada caafimaadku way siiqaaliyoobaan hadaan dib udhigto xiliga aad codsanayso. Macluumaadka kale ee kusaasabsan Medicare wuxuu kuqoranyahay bogga 10-11.*

Go'aansashada xiliga aad shaqada kafariisanaysid

Doorashada xiliga aad shaqada kafariisanaysid waa go'aan muhiim ah oo shaqsi ah. Xili kasta oo ay tahay da'da aad hawlgab noqonaysid, laxiriir Social Security goor hore si aad u ogaato dookhyada kuufuran iyo go'aanka ugu wanaagsan. Mararka qaar, dookhaaga ku aadan bisha aad shaqada kafariisanayso waxay kaaga dhignaan kartaa qarashaad dheeri ah ood gunooyinka kuhesho adigga iyo qoyskaaga.

Social Security waxay badalaysaa in boqolkiiba dakhliga ka horeeya lacagta hawlgabka ee shaqaalaha ayadoo kuxiran hadba intay mushaar qaadan jireen. 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, iyo kudhawaad 27 boqolkiiba kabadan cadadka dadka lacagta badan qaata. Haddii aad bilowdo qaadashada gunooyinka kahor intaadan gaarin da'da 67, cadadyada lacageed eed helayso way kasii yaraanayaan, kadib da'da 67 markaad gaartana way siibadanayaan. Inta badan lataliyaasha dhanka dhaqaalaha 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, iyo kaydada kale ee shaqsiga ah. Si aad uhesho macluumaad dheeraad ah ama waxyaabaha kale ee aad muhiimada siinayso intaad kafakarayso xiliga aad bilaabayso qaadashada gunooyinka Social Security ee dadka hawlgabka ah, ka akhri mawduuca *Liiska Hawlgabkaaga* (Daabacada No. 05-10377).

Codso gunooyinka kudhawaad afar bilood kahor taariikhda aad rabto in gunooyinka lagu bilaabo. Haddii aadan diyaar u ahayn

inaad shaqada kafariisato, laakiin aad doonayso inaad dhawaan samayso sidaas, booqo webseetka Social Security si aad u isticmaasho barnaamijkeena macluumaadka leh ee aad kukalsoonan karto ee *Qorsheeyaha Hawlgabka* adoo booqanaaya www.socialsecurity.gov/benefits.

Gunooyinka hawlgabka ee dumarka laga dhinto ama raga xaaskooda kadhimatay

Ragga iyo dumarka xaaskooda ay kalatageen waxay bilaabi karaan qaadashada gunooyinka Social Security markay gaaraan da'da 60, ama da'da 50, haday naafo yihiin. Ragga iyo dumarka xaaskoodii kadhintay waxay qaadan karaan gunooyinka layareeyay ee hal diiwaan, kadibna waxay ubadalan karaan gunooyinka buuxa ee diiwaan kale. Tusaale, haweenaydu waxay qaadan kartaa gunada nuska ah ee xaaskeeda dhintay markay gaarto da'da 60 ama 62, kadibna waxay ubadalan kartaa gunada hawlgabkeeda ee buuxda markay da'da hawlgabka gaarto. Waa inaad kalahadashaa Social Security dookhyada kuufuran, waayo shuruucdu way kaduwanaan karaan sidaad adiggu moodo.

Gunooyinka qoyska

Gunooyinka lasiiyo xubnaha qoyska

Haddii aad qaadato gunooyinka hawlgabka ee Social Security, qaar kamid ah xubnaha qoyskaaga ayaa sidoo kale heli kara gunooyin, ayna kujiraan:

- Xaasaska da'doodu tahay 62 ama kawayn'
- Xaasaska kayar da'da 62, haday kuuhayaan ilmo masuuliyadiisa nololeed ay adigga kusaarantahay kaasoo kayar da'da 16 ama naafo ah;
- Xaasaskaagii hore, haday jiraan da'da 62 ama kawayn (kafiiri "Gunooyinka lasiiyo xaasaska lafuray" ee kuqoran bogga 7);
- Carruurta da'doodu tahay 18, ama jira illaa da'da 19 haday yihiin arday maalintii oo dhan dugsiga dhigatawalina aan kaqalin jabin dugsiga sare; iyo

- Carruurta naafada ah, xataa haday jiraan da'da 18 ama kasii wayn yihiin.

Haddii aad noqoto waalidka cunuga (uuna kujiro ilmaha aad adiggu sookorsatay) kadib markaad biloowday qaadashada gunooyinka, noosoosheeg cunuga. Kadibna waxaan go'aaminaynaa haddii cunugu xaq uleeyahay gunooyin iyo inkale.

Gunooyinka xaaskaaga

Xaasaska aan waligood shaqayn ama mushaarka yar qaadan jiray waxay heli karaan nus kamid ah gunada ay helaan shaqaalaha caadiga ah ee hawlgabka noqda. Hadaad xaq uyeelato gunooyinkaaga shaqsiga ah ee hawlgabka iyo gunooyinka xaaskaaga labadaba, waxaan marka koowaad kusiinaynaa gunooyinkaaga shaqsiga ah. Haddii gunooyinka aad kahesho shaqada xaaskaaga ay kabadan yihiin gunooyinka aad shaqadaada kuhesho, waxaad helaysaa iskudarka gunooyinka oo udhigma gunada badan ee xaaskaaga aad kuhesho.

Tusaale:

Mary Ann waxay xaq uyeelatay gunada hawlgabka oo dhan \$250 iyo gunada ay xaaskeeda kuhesho oo dhan \$400. Markay gaarto da'deeda hawlgabnimada, waxay helaysaa gunadeeda hawlgabnimada oo ah \$250. Waxaan sidoo kale ugu daraynaa lacag dhan \$150 aan kasoo qaadayno cadadka guud ee gunada ay xaaskeedu kuheli lahayd, taaso iskunoqonaysa \$400. Haday qaadato gunadeeda hawlgabka kahor intaysan gaarin da'da ay hawlgab buuxa noqon lahayd, lacag ayaan kadhimaynaa labada gunaba.

Haddii aad ugu yaraan kujirto da'da hawlgabnimada buuxda aadna xaq uyeelato gunooyinkaaga gaarka ah iyo sidoo kale kuwa aad xaaskaaga shaqadiisa kuhesho (ama xaaska aad isfurteen), waxaad dooran kartaa inaad codsigaaga sigaar ah ugu qeexo, codso mid kamid ah labada guno, kadibna dib udhigo codsiga gunada kale illaa mustaqbal danbe.

Sida kucad sharciga lameelmariyay sanadkii 2015, dadka dhashay markay taariikhdu ahayd ama kadib bisha Janaayo 2, 1954 dookhaan uma furna. Haddii ay xaq uyeeshaan gunooyinka shaqadooda iyo tan xaaskooda labadaba (ama xaaska ay kalatageen), waa inay codsadaan labada gunooyinba. Waxaa loogu yeeraa “codsiga wadasocda.” Haddii aad codsato hal guno, waxaa “lagaa filayaa” inaad midka kalana codsato, sidoo kale, xataa haddii aadan xaq uyeelan illaa mustaqbal danbe.

Haddii aad qaadato lacagta hawlgabka oo aad kahesho shaqo aadan kabixin canshuuraha Social Security, waxaa suuragal ah inaan hoos udhigno gunooyinka aad xaaskaaga shaqadiisa kuqaadato. Macluumaad dheeri ah oo kusaabsan lacagaha hawlgabka ee aad kaqaadato shaqo uusan daboolin barnaamijka Social Security ayaad kahelaysaa bogga 9.

Haddii aad xaasasku helaan gunooyinka Social Security ee dadka hawlgabka ah kahor intaysan gaarin da'da hawlgabnimada buuxda, hoos ayaan udhignaa gunooyinka lasiinaayo. Cadadka aan kajarno gunada waxay kuxirantahay xiliga qofku gaaro da'da hawlgabnimada buuxda.

Tusaale:

- Haddii da'da hawlgabnimada buuxda ay tahay 65, xaasku waxay heli kartaa 37.5 boqolkiiba gunada shaqaalaha oon waxba laga jarin markay gaarto da'da 62;
- Haddii da'da hawlgabnimada buuxda ay tahay 66, xaasku waxay heli kartaa 35 boqolkiiba gunada shaqaalaha oon waxba laga jarin markay gaarto da'da 62;
- Haddii da'da hawlgabnimada buuxda ay tahay 67, xaasku waxay heli kartaa 32.5 boqolkiiba gunada shaqaalaha oon waxba laga jarin markay gaarto da'da 62.

Gunooyinku waxay kordhayaan sanadaha danbe illaa laga gaaro xadka ugu badan oo ah 50 boqolkiiba markuu qofku gaaro da'da hawlgabnimada buuxda. Haddii aan da'da hawlgabnimada buuxda halkaan lagu muujin,

markuu qofku gaaro da'da 62 gunadu waxay noqonaysaa inta udhaxaysa 32.5 boqolkiiba iyo 37.5 boqolkiiba.

Xaaskaaga ayaa qaadan karta/kara gunooyinka oo dhamaystiran, ayadoon laga fiirin da'dooda, haddii ay hayso ilmo biilkiisu adigga kugu waajibay. Ilmuhu waa inuu kayaraado da'da 16, ama uu naafo yahay (kahor da'da 22).

FIIRO GAAR AH: *Xaaskaaga hada aad isqabtaan maheli karto gunooyinka xaaskeeda illaa aad gudbiso codsiga gunooyinkaaga hawlgabnimada.*

Gunooyinka carruurta

Ilmaha adigga kugu tiirsan ayaa gunooyin kuheli kara mushaaraadka shaqadaada markaad biloowdo qaadashada gunooyinka Social Security ee dadka hawlgabka noqda. Cunugaagu wuxuu heli karaa illaa iyo nus kamid ah gunadaada oo dhan.

Si uu gunooyinka uhelo, cunugaaga waa inuusan xaas lahayn:

- Uuna kayaryahay da'da 18; ama
- 18-19 sano uu jiro uuna yahay arday si buuxda udhigta dugsiga (aan kasarayn fasalka 12); ama
- 18 sano jir uu yahay ama kawayn yahay uuna naafo noqday kahor intuusan gaarin 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.

FIIRO GAAR AH: *Carruurta naafada ah oo waalidkood danyarta yihiin ama ilohooda dhaqaale ay liitaaan ayaa xaq uyeelan kara gunooyinka Supplemental Security Income. Wixii macluumaad dheeraad ah, booqo webseetkeena ama wac lambarka taleefoonkeena ee lacag la'aanta ah.*

Gunooyinka ugu badan ee qoyska

Haddii aad leedahay carruur xaq uleh barnaamijka Social Security, cunug kasta wuxuu helayaa nus kamid ah gunadaada oo dhamaystiran. Laakiin waxaa jira xadi udagsan cadadka guud ee lacagta laydin siinaayo adiga iyo qoyskaaga. Farqigaan wuu kaladuwan yahay wuxuuna udhaxeeyaa 150 iyo 180 boqolkiiba qarashka aad gunooyinkaaga kahesho. Haddii gunooyinka guud ee loo qoondeeyay xaaskaaga iyo carruurtaada ay kabadan yihiin xadigaan, hoos ayaan udhigaynaa gunooyinka lasiiyo. Gunada aad adigu qaadato waxba iskama badalayaan.

Gunooyinka lasiiyo xaasaska lafuray

Xaaskaaga aad furtay ayaa gunooyin kuqaadan karta diiwaankaaga Social Security haddii aad isqabteen ugu yaraan 10 sano. Xaaskaaga aad isfurteen waa inay jirtaa 62 sano ama kasii wayn tahay ayna garoob tahay.

Gunada ninkaaga ama naagtaada aad isfurteen helayso wax saamayn ah kuma laha gunooyinka adigga ama xaaska aad hada qabto aad heshaan.

Sidoo kale, xaaskaga hore ayaa gunooyinka heli karta xataa haddii aadan wali shaqada kafariisan. Labadiinuba waa inaad gaartaan ugu yaraan da'da 62 aadna kalafurantihiin ugu yaraan mudo labo sano ah.

Waxa aad ubaahantahay inaad ogaato markaad xaq uyeelato gunooyinka hawlgabka

Sidee ayaad iskaga qoraysaa gunooyinka Social Security?

Waxaad gunooyinka hawlgabka kucodsan kartaa si oonleen ah adoo galaaya www.socialsecurity.gov, ama wacaaya lambarkeena lacag la'aanta ah, **1-800-772-1213** (TTY **1-800-325-0778**). Waxaad balan laqabsan kartaa si aad ubooqato mid un kamid ah xafiisyada Social Security si aad markaas si toos ugu codsatid.

Ayadoo laga fiirnayo xaladaada, waxaad ubaahantahay qaar ama dhammaan dukumiintiyada hoos kuqoran. Marna dib ha udhigin codsiga gunooyinka hadaadan haysan dhammaan macluumaadka. Haddii aadan haysan dukumiintiga aad ubaahantahay, waxaan kaacaawin karnaa sidaad kuheli lahayd.

Macluumaadka iyo dukumiintiyada aad ubaahantahay, waxaa kamid ah:

- Lambarkaaga Social Security;
- Shahaadadaada dhalashada
- Foomamkaaga W-2 ama dukumiintiga canshuur celinta ee gacnacsigaaga ee sanadkii lasoo dhaafay;
- Waraaqihii ciidanka lagaaga saaray haddii aad ciidanka militariga kashaqayn jirtay;
- Shahaadooyinka dhalashada iyo lambarada Social Security ee xaaskaaga haday codsnayaan gunooyinka;
- Shahaadooyinka dhalashada iyo lambarada Social Security ee carruurtaada haday codsanayaan gunooyinka;
- Cadaynta muwaadinada U.S. ama sharciga saxda ah ee qaxootinimada haddii adiggu (ama xaaskaaga ama cunugaaga codsanaaya gunooyinka) aad kudhalatay United States; iyo
- Magaca xaruntaada maaliyada, routing number-ka, lambarka koontadaada ee lacag kushubashada tooska ah. Haddii aadan koonto kulahayn xarun maaliyadeed/ bangiga, ama aad jeceshahay in lacagtaada laguugusoo shubo kaarka lacag labixida ee beribeerka, waxaad qaadan kartaa kaarka Direct Express®. Wixii macluumaad dheeri ah, booqo www.GoDirect.org.

Waa inaad gudbisaa dukumiintiyada orijinaalka ah ama kobiyada ah oo ay soo saxiixeen xafiiska soosaaraaya dukumiintiyada. Waxaad boosto ugu diri kartaa ama ugayn kartaa si shaqsi ah Social Security. Waxaan kalabaxaynaa footo koobiyo kadibna waan kuusoo celinaynaa dukumiintigaaga.

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 *Nidaamka Racfaanka oo kuqoran* (Daabacaada Nambarka yaha. 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 *Xaqa aad uleedahay in Lagu Matalo* (Daabacaada Lambarkeedu yaha. 05-10075-SO).

Haddii aad shaqayso islamarkaasna aad qaadata gunooyinka

Waa siiwadan karta shaqada adoo wali helaaya gunooyinka hawlgabka. Mushaaraadkaaga inta lagu jiro (ama kadiba) bisha aad gaarto da'daada hawlgabka buuxa wax saamayn ah kumayeelanayaan gunooyinkaaga Social Security. Hoos ayaan udhigaynaa gunooyinkaaga, haddii mushaarkaaga kabato xadka loo qoondeeyay kahor intaan lagaarin bisha da'daada hawlgabku kuubuuksamayso. (Fiiri shaxda kuqoran bogga 3 si aad u aragto da'da aad gaarayso hawlgabnimo buuxda.)

Halkaan ayay kuqorantahay qaabka ay ushaqayso:

Haddii aad kayartahay da'da hawlgabnimada buuxda, waxaan kaajaraynaa \$1 oo kamid ah \$2 oo gunooyin ah ood hesho taasoo kabadan cadadka sanadkii lagaa rabo inaad hesho.

Sanadka aad gaarto da'da hawlgabnimada buuxda, waxaan kaajaraynaa gunooyinkaaga \$1 markasta ood hesho \$3 oo dheeraad ku ah cadadka looqoondeeyay sanadkiiba. Lacag kaajaridaan way siisoconaysaa illaa aad kagaarto da'da hawlgabnimada buuxda. Markaad gaarto da'daada hawlgabnimada buuxda, waad

siiwadan kartaa shaqada, waxna kama jarayno gunooyinkaaga Social Security cadadkasta oo kaasoo gala shaqada.

Haddii, inta lagu jiro sanadka, lacagaha mushaarka kusoo gala ay kabadan yihiin ama kayaryihiin intaad kuqiyaastay, noosoo sheeg sida ugu dhakhsaha badan si aan ubalaarino gunooyinkaaga.

Sharciga gaarka ee bilaha

Shuruuc gaar ah ayaa qabanaaya mushaarka aad hesho mudo halsano ah, caadiyan sanadkaaga koowaad ee hawlgabka. Sharcigaan dhexdiisa, waxaad heli kartaa lacagaha Social Security oo buuxa bilkasta oo aad heshay mushaar kayar kan xadka u ah gunooyinka, ayadoo laga fiirinayn mushaarka sanadkii kusoo gala.

Haddii aad rabto inaad macluumaad badan ka ogaato qaabka mushaarkaaga usaameeyo gunadadaa hawlgabnimada, akhri *Sida Shaqadu usaamayso Gunooyinkaaga* (Daabacaada Lambarkeedu yaha. 05-10069-SO). Buugaan yar waxaa kuqoran liiska xiliyada sanadkaan iyo bilkasta ee udagsan mushaaraadka gunooyinka lagu helo.

Gunooyinkaaga waxaa laga jari karaa canshuur

Kudhawaad 40 boqolkiiba dadka qaata gunooyinka Social Security waa inay canshuuraha dakhliga kadhiibaan gunooyinka ay helaan. Tusaale:

- Haddii aad gudbiso canshuur celinta dawlada federalka ah ka "shaqsi" ahaan, iskudarka dhaqaalaha* uu yahay inta udhaxaysa \$25,000 iyo \$34,000, waxaa lagaa qaadi karaa canshuur dhan illaa 50 boqolkiiba dhan ee gunooyinka aad kahesho Social Security. Haddii iskudarka qarashka* kusoo gala uukabato \$34,000, illaa iyo 85 boqolkiiba gunooyinkaaga Social Security waxaa laga qaadayaa canshuurta dakhliga.

- Haddii aad celiso canshuur celin iskudar ah, waxaa lagaa qadi karaa canshuur dhan 50 boqolkiiba gunooyinkaaga haddii adigga iyo xaaskaagu aad leedihiin qarash* iskudarkii dhan inta udhaxaysa \$32,000 iyo \$44,000. Haddii iskudarka qarashka* kusoo gala uukabato \$44,000, illaa iyo 85 boqolkiiba gunooyinkaaga Social Security waxaa laga qaadayaa canshuurta dakhliga.
- Haddii aad xaas leedahay aadna gudbisoo canshuur celin kaligaa ah, caadiyan canshuuro ayaad kadhiibaysaa gunooyinkaaga.

Dhamaadka sanad kasta, waxaan boostada kuugusoo diraynaa macluumaadka qoraalka ah ee gunooyinkaaga *Social Security* (oo ka imaanaaya SSA-1099) kuwaasoo muujinaaya cadadka gunooyinka aad qaadatay. Isticmaal qoraalkaan markaad buuxinayso canshuur celinta dawlada federalka ah si aad u ogaato haddii canshuuri kuwaajibtay gunooyinkaaga.

Inkasto aan cidna kaadoonayn in barnaamijka Social Security ay kaajarto canshuuraha dawlada federalka ah, way kuufududaan kartaa halkii aad kabixin lahayd qarashaadka canshuurta ee rubucu sanadka ladhiibo.

Si aad uhesho macluumaad dheeri ah, wac waaxda Adeegyada Dakhliga Gudaha oo nambarka taleefoonkooda lacag la'aanta ah yahay, **1-800-829-3676**, si aad uwaydiiso daabacaada 554, *Tusmada Canshuur Bixinta ee Dadka Waawayn*, iyo Daabacaada 915, *Social Security iyo Waxyaabaha udhigma Railroad Retirement Benefits*.

* *Sida kucad qodobka 1040 ee canshuur celinta, "qarashkaaga iskudarka ah" waa iskugaynta qarashkaaga faa'iidada ah, oo lagu daray faa'iidada aan canshuurta lasaarin, oo lagusii daray nus kamid ah gunooyinkaaga Social Security.*

Lacagta beeshinka ee shaqada lagaa siiyo taasoo uusan bixin barnaamijka Social Security

Haddii aad lacagta beeshinka kahesho shaqada taasoo aad bixin jirtay canshuuraha Social Security, lacagtaas beeshinka ah wax saamayn ah kuma laha gunooyinkaaga Social Security. Hase yeeshee, haddii aad hesho beeshinka hawlgabka ama naafonimada ee shaqo uusan daboolin barnaamijka Social Security —tusaale, adeegga dawlada ee shaqaalaha rayidka ah, shaqooyinka qaar ee gobalka ama dawlada deegaanka, ama shaqada wadanka shisheye aad kashaqayso — waxaan hoos udhigi karnaa gunada aad kaqaadato Social Security.

Shaqalaha dawlada ee xaqa uleh gunooyinka Social Security ee ay kuhelaan mushaaraadka ay qaataan xaasaskooda waxay macluumaadka ka akhrin karaan *Xeerarka Beeshinka Dawladu bixiso* (Daabacaada Lambarkeedu yahay. 05-10007) si ay faahfaahin dheeri ah uhelaan. Dadka kashaqeeeya wadan kale, ama shaqaalaha ee xaqa uleh gunooyinkooda Social Security, waxay akhrin karaan *Windfall Elimination Provision* (Daabacaada Lambarkeedu yahay. 05-10045).

Haddii aad kabaxdo Maraykanka

Haddii aad tahay muwaadin U.S udhashay, 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. Wadamadaas waa Azerbaijan, Belarus, Cuba, Kazakhstan, Kyrgyzstan, Moldova, North Korea, Tajikistan, Turkmenistan, Ukraine, iyo Uzbekistan. Hase yeeshe, dadka qaar waxaa usamayn karnaa tixgalin gaar ah, kuwaasoo jooga wadamada aan ka ahayn Cuba iyo North Korea. Wixii macluumaad ah oo kusaabsan tixgalinadaan gaarka ah, kala xiriir xafiiska Social Security ee deegaankaaga.

Haddii aad kashaqayso meel kabaxsan United States, shuruuc kaladuwan ayaa kuqabanaaya markaan go'aaminayno in aad heli karto gunooyinka.

Wixii macluumaad dheeri ah, ka akhri *Gunooyinka aad qaadata markaad joogtid meel kabaxsan Dalka Maraykanka* (Daabacaada Lambarkeedu yahay. 05-10137).

Macluumaad kusaabsan Medicare

Medicare waa qorshe caymis caafimaad ah oo loogutalagalay dadka da'doodu tahay 65 ama kawayn. Dadka naafada ah, Qaba Xanuunka Heerkii ugu danbeeyay ee Kalyaha (xanuunka Lou Gehrig), ayaa heli kara gunooyinka Medicare da' kastooy jiraanba.

Goormay tahay inaan codsado Medicare?

Haddii aadan horay uhelayn gunooyinka, waa inaad laxiriirto Social Security kudhawaad saddex bilood intaan lagaarin dhalashadaada 65 aad 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 gunooyinka 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

Webseetka: www.Medicare.gov
Lambarka lacag la'aanta ah:
1-800-MEDICARE
(1-800-633-4227)
TTY number: **1-877-486-2048**

Fiirooyin gaar ah: Haddii aadan isqorin Qaybta B iyo Qaybta D marka koowaad 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.

Haddii aad haysato Health Savings Account (HSA)

Haddii aad haysato barnaamijka 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 gunooyinka Railroad Retirement Board (RRB).

FIIRO GAAR AH: Qaybta A ee lacag la'aanta ah ayaa bilaabata lix bil kahor taariikhda aad codsanayso Medicare (ama gunooyinka Social Security/RRB benefits), laakiin aan kahorayn bisha koowaad 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 "Extra Help" ee Medicare

Haddii aad tahay qof danyar ah (kujira heerka dawlada federalku udajisay dadka faqiirka ah) ilahaaga dhaqaalaha aad ukooban yihiin, waxaad xaq uyeelan kartaa Extra Help si aad iskaga bixiso qarashaadka daawooyinka

laguu qoro ee barnaamijka Medicare Qaybta D. Doorka barnaamijka Social Security uu kuleeyahay hawshaan waa in:

- Uu kaacaawiyo fahanka sida aad xaqa ugu yeelan karto caawimaada;
- Uu kaacawiyo sidaad ubuuxin lahayd codsiga Extra Help; iyo
- Kashaqaynta codsigaaga.

Haddii aad codsato barnaamijka Extra Help, waxaan sidoo kale furaynaa codsiyada Barnaamijyada Kaydka ee Medicare, illaa inaad noosheegto inaad u baahnayn maahee. Si aad ufiiriso inaad xaq uleedahay ama aad ucodsato, wac lambarka lacag la'aanta ah ee Social Security, ama booqo webseetkeena oo ah www.socialsecurity.gov/extrahelp.

Caawimaada qarashaadka kale ee Medicare

Haddii aad tahay qof danyar ah oon haysan ilo dhaqaale oo fiican, 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, kaabida iyo caawimaada caymiska.

Kaliya gobalkaaga ayaa go'aan kagaari kara inaad xaq uleedahay Barnaamijyada Kaydinta ee Medicare iyo in kale. Si aad u ogaato, laxiriir wakaalada caawimaada caafimaadka (Medicaid) ee gobalkaaga ama deegaankaaga, ama xafiiska adeegyada bulshada

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 ee 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.

Wixii macluumaad dheeri ah, ka akhri *Medicare* (Daabacaada Nambarkeedu yahay. 05-10043-SO).

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 noloshu.

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 xaqijinta 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 laguu qoro ee caymiska caafimaadka ee Medicare;

- Waxa aad ka coddan 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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Retirement Benefits (Somali)

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Waxaa lagu soo saaray oo lagu daabacay lacagta canshuur bixiyayaasha