



Summary of Benefits (Guudmarka Gunnooyinka) 2025

UCare's Minnesota Senior Health Options
(MSHO)
HMO D-SNP



Toll free 1-800-203-7225, TTY 1-800-688-2534

Attention. If you need free help interpreting this document, call the above number.

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ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

သတိ။ ဤတွဲရက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទតាមលេខខាងលើ ។

請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သူဉ်ဟ်သးဘၣ်တက့ၢ်. ဝဲနမ့ၢ်လိၣ်ဘၣ်တၢ်မၤစၤကလိလၢတၢ်ကကျိးထံဝဲဒၣ်လံာ် တီလံာ်မိတခါအံၤန့ၣ်.ကိးဘၣ် လိတဲစီၣ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ພຣີ, ຈົ່ງ ໂທໂປໂຫຼ໌ໂຮໂນ໌ຍເລກຂ້າງເທິງນີ້.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda (afcelinta) qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

Civil Rights Notice

Discrimination is against the law. UCare does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by UCare. You can file a complaint and ask for help filing a complaint in person or by mail, phone, fax, or email at:

UCare
 Attn: Appeals and Grievances
 PO Box 52
 Minneapolis, MN 55440-0052
 Toll Free: 1-800-203-7225
 TTY: 1-800-688-2534
 Fax: 612-884-2021
 Email: cag@ucare.org

Auxiliary Aids and Services: UCare provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in our health care programs. **Contact** UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

Language Assistance Services: UCare provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. **Contact** UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by UCare. You may also contact any of the following agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- age
- disability
- sex
- religion (in some cases)

Contact the OCR directly to file a complaint:

Office for Civil Rights
U.S. Department of Health and Human Services
Midwest Region
233 N. Michigan Avenue, Suite 240
Chicago, IL 60601
Customer Response Center: Toll-free: 800-368-1019
TDD Toll-free: 800-537-7697
Email: ocrmail@hhs.gov

Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you have been discriminated against because of any of the following:

- race
- color
- national origin
- religion
- creed
- sex
- sexual orientation
- marital status
- public assistance status
- disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights
540 Fairview Avenue North, Suite 201
St. Paul, MN 55104
651-539-1100 (voice)
800-657-3704 (toll-free)
711 or 800-627-3529 (MN Relay)
651-296-9042 (fax)
Info.MDHR@state.mn.us (email)

Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- race
- color
- national origin
- religion (in some cases)
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. We will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact **DHS** directly to file a discrimination complaint:

Civil Rights Coordinator

Minnesota Department of Human Services

Equal Opportunity and Access Division

P.O. Box 64997

St. Paul, MN 55164-0997

651-431-3040 (voice) or use your preferred relay service

Hindida Maraykanka ah waxay sii wadan karaan ama bilaabi karaan isticmaalka adeegyada Qabiilka iyo rugaha Caafimaadka Hindida (IHS). Uma baahnaan doono oggolaanshe hore ama kuguma soo rogi doono shuruudo si aad adeegyada uga hesho rugahan. Dadka waayeelka ah ee 65 sanadood iyo ka wayn kuwan waxaa ku jira adeegyada ka Dhaafida Waayeelka (EW) iyadoo laga helo karo dadka dhaladka ah. Haddii dhakhtar ama daryeel bixiye kale oo ku sugan xarun caafimaad ee leeyihin dad wadanka u dhashay ama IHS uu kuu gudbiyo adeeg-bixiye ku jira shabakadeena, kuguma qasbayno inaad u tagto daryeel-bixiyaha caafimaadka ka hor inta aan lagu gudbin.

Multi-Language Insert Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **612-676-3200/1-800-203-7225**. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **612-676-3200/1-800-203-7225**. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 **612-676-3200/1-800-203-7225**。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 **612-676-3200/1-800-203-7225**。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **612-676-3200/1-800-203-7225**. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **612-676-3200/1-800-203-7225**. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi **612-676-3200/1-800-203-7225** sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **612-676-3200/1-800-203-7225**. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 **612-676-3200/1-800-203-7225** 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **612-676-3200/1-800-203-7225**. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على **612-676-3200/1-800-203-7225**. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें **612-676-3200/1-800-203-7225** र फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero **612-676-3200/1-800-203-7225**. Un nostro incaricato che parla Italiano vi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **612-676-3200/1-800-203-7225**. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan **612-676-3200/1-800-203-7225**. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **612-676-3200/1-800-203-7225**. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、**612-676-3200/1-800-203-7225** にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): 2025 Summary of Benefits

Hordhaca

Dokumentigan waa guudmar kooban oo ku saabsan gunnooyinka iyo adeegyada lagu bixiyo UCare's MSHO. Waxaa ku jira jawaabaha ku aadan su'aalaha inta badan la is weydiiyo, macluumaadka xiriirka ee muhiimka ah, guudmarka gunnooyinka iyo adeegyada la bixiyo, iyo macluumaad ku saabsan xuquuqdaada ka xubin UCare's MSHO ahaan. Erayada muhiimka ah iyo qeexitaankoodu waxay u soo baxayaan siday u kala horreeyaan alifbeetada cutubka ugu dambeeya ee *Member Handbook (Buuga Xubnimada)*.

Jadwalka Tasmada

A. Faah reeb	10
B. Su'aalaha inta badan la isweydiiyo (FAQ).....	11
C. Liiska adeegyada la bixiyo	17
D. Faa'iidooyinka lagu daboolay meel ka baxsan UCare's MSHO	42
E. Adeegyada UCare's MSHO, Medicare, iyo Medical Assistance aanu daboolin	43
F. Xuquuqdaada xubin ahaan qorshaha	44
G. Sida loo gudbiyo cabasho ama rafcaan looga qaato adeeg la diiday.....	45
H. Maxaa la sameeyaa haddii aad ka shakisan tahay khiyaano	46



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): 2025 Summary of Benefits

A. Afeef



Kani waa guudmarka adeegyada caafimaadka ee ay bixiso UCare's MSHO ee 2025. Kani waa kaliya guudmar. Fadlan akhri *Member Handbook* si aad u hesho liiska buuxa ee dhaafaha. Waxaad ka arki kartaa *Member Handbook* websaytkayagaucares.org/formembers. Haddii aad rabto nuqul daabacan, Adeegga Macaamiisha UCare's MSHO ka wac lambarka ku qoran xagga hoose ee boggan.

- UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP) waa qorshaha caafimaadka qandaraaska siiya labbadaba Medicare iyo Minnesota Medical Assistance (Medicaid) barnaamijka lagu siinayo dheefaha labbada barnaamij dadka is diiwaan geliya. Iska diiwaangelinta UCare's MSHO waxay ku xidhan tahay dib u cusboonaysiinta qadaraaska.
- Si aad u hesho macluumaad ku saabsan adeegyada la-talinta ee kala xulashada adeegyada, Minnesota Department of Human Services qaybteeda Health Care Consumer Support (HCCS) ka wac khadka 1-651-297-3862 ama 1-800-657-3672.
- Wixii macluumaad dheeraad ah oo ku saabsan **Medicare**, waxaad ka akhrin kartaa buuga *Medicare & You*. Waxay haysaa soo koobid faa'iidooyinka Medicare, xuquuqaha, iyo ilaalinta iyo jawaabaha su'aalaha inta badan la iska weydiiyo ee ku saabsan Medicare. Waxaad ka heli kartaa websaydka Medicare (www.medicare.gov) ama adoo wacaaya 1-800-MEDICARE (1-800-633-4227), 24 saac maalintii, 7 maalmood usbuucii. Isticmaalayaasha TTY waa inay wacaan 1-877-486-2048.
- Waxaad ku heli kartaa dhokumentigan oo qaabab kale ah oo bilaash ah, sida, daabacaad wayn, qoraalka indhoolaha, ama maqal. Wac Adeegga Macmiilka ee lambarka ku yaala dhanka hoose ee boggan. Wicitaanka waa bilaash.
- Si aad u samayso ama aad u bedesho codsi joogto ah si aad u hesho dukumeentigan, hadda iyo mustaqbalka, luqad aan Ingiriisi ahayn ama qaab kale, wac Adeegga Macmiilka lambarka hoose ee boggan.



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucares.org.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

B. Su'aalaha inta badan la is waydiiyo (FAQ)

Jadwalka soo socda ayaa taxaya su'aalaha inta badan la isweydiiyo.

Su'aalaha Badana la Isweydiiyo	Jawaabaga
<p>Waa maxay qorshaha Xulashada Caafimaadka Sare ee Minnesota (MSHO)?</p>	<p>Qorshahayagu waa qayb ka mid ah barnaamijka Minnesota ee Senior Health Options (MSHO). Barnaamijkan waxaa u qaabaysay Minnesota Department of Human Services (DHS) si ay u bixiso daryeel gaar ah dadka da'da ah ee da'doodu tahay 65 iyo wixii ka weyn. Qorshaheena caymiska waxa uu isku darayaa Adeegyada Medicare iyo Medical Assistance. Waxay ku daraysaa dhakhaatiirtaada, isbitaalka, farmashiyeaashaada, daryeelka guriga, kalkaalinta daryeelka guriga, iyo daryeel bixiyeyaasha kale ee daryeelka caafimaadka hal nidaam daryeel oo isku xiran. Waxa kale oo ay leedahay care coordinators (isku-duwayaasha daryeelka) si ay kaaga caawiyaan inaad maamusho dhammaan bixiyayaasha iyo adeegyada. Dhamaantood way wada shaqeeyaan si ay u bixiyaan daryeelka aad u baahan tahay.</p> <p>Barnaamijkeena MSHO waxa loo yaqaanaa UCare's MSHO.</p>
<p>Miyaan UCare's MSHO ka heli doonaa gunnooyin la mid kuwii aan ka heli jirey Medicare iyo Medical Assistance?</p>	<p>Waxaad UCare's MSHO si toos ah uga heli doontaa inta badan gunnooyinka aad ka hesho Medicare iyo Kaalmada Caafimaadka. Waxaad la shaqayn doontaa koox daryeel-bixiyeyaal ah kuwaas oo kaa caawin doona in go'aaminta adeegyada sida ugu wanaagsan u dabooli doona baahiyahaaga. Taas macnaheedu waa in adeegyada qaarkood ee aad hadda hesho ay isbeddeli karaan iyadoo lagu salaynayo baahidaada, qiimaynta ay sameeyaan dhakhtarkaaga iyo kooxda daryeelkaaga. Waxaa sidoo kale laga yaabaa inaad hesho gunnooyin kale oo ka baxsan qorshahaaga caafimaad si la mid ah sida aad hadda u hesho, kuwaas oo aad si toos ah uga heli karto meelo kale, sida Dawlada Gobolka, degmada, dawladda dhexe, ama qaran Qabiileedka.</p> <p>Markaad iska diiwaangeliso UCare's MSHO, adiga iyo kooxda daryeelkaaga waxaad ka wada shaqayn doontaan sidii aad u samayn lahaydeen Qorshe Taageero oo Shakhsiyeed si aad wax uga Qabataan baahiyahaaga caafimaadka iyo taageerada, kuwaas oo ka tarjumaya dookhyadaada iyo yoolalkaaga shakhsi ahaaneed.</p> <p>Haddii aad qaadanaayo dawooyinka dhakhtarka soo qoro ee Medicare Part D kuwaas oo aanu UCare's MSHO caadi ahaan daboolin, waxaad heli kartaa sahay ku meelgaar ah waxaanan kaa caawin doonaa inaad u gudubto</p>
<p>(shaxda waxaa laga sii waday bogga xiga)</p>	

? **Haddii aad qabto su'aalo**, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo **ucare.org**.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Su'aalaha Badana la Isweydiiyo	Jawaabaga
(shaxda waxaa laga soo waday boggi hore)	
	dawo kale ama aad hesho ka dhaafitaan ah in UCare's MSHO ay daboocho daawadaada haddiiba ay caafimaad ahaan lagama maarmaan u tahay. Si aad u hesho wixii macluumaad dheeraad ah, Adeegga Macaamiisha ka wac lambarada ku qoran boggan hoose.
<p>Miyaan u tagi karaa isla dhakhaatiirta aan hadda isticmaalo?</p>	<p>Taasi badanaa waa sidaas. Haddii adeeg-bixiyayaashaada (ay ku jiraan dhakhaatiirta, isbitaalada, daaweeyayaasha, farmashiyayaasha iyo daryeel-bixiyayaasha kale ee caafimaadka) ay la shaqeeyaan UCare's MSHO oo ay qandaraas nagula jiraan, waad sii wadan kartaa inaad u tagto.</p> <ul style="list-style-type: none"> • Daryeel-bixiyayaasha qandaraaska nagula jira waa kuwa ku jira "shabakadda." Adeeg bixiyaha shabakada waxay ka qayb gashaa qorshahayaga. Taas macnaheedu waxa weeye inay aqbalaan xubnaha qorshahayaga iyo inay siiyaan adeegyada qorshaheena uu daboolo. Waa inaad isticmaashaa adeeg-bixiyayaasha ku jira shabakada UCare's MSHO. Haddii aad isticmaasho adeeg-bixiyayaal ama farmasiyada aan ku jirin shabakadeena, qorshuhu waxaa laga yabaa inuusan bixin kharashyada adeegyadan ama daawooyinkaas. • Haddii aad u baahan tahay daryeel degdeg ah ama adeegyada sifaynta kelyaha ee ka baxsan aagga, waxaad isticmaali kartaa adeeg-bixiyayaasha ka baxsan shabakadda UCare's MSHO. Waxaad sidoo kale adeeg-bixiyayaasha ka baxsan shabakada u isticmaali kartaa adeegyada gelitaanka furan iyo marka UCare's MSHO ay ogolaato isticmaalka adeeg-bixiyayaasha ka baxsan shabakada. • Haddii aad hadda daaweyn ka helayso adeeg-bixiye ka baxsan shabakada UCare's MSHO, ama aad xiriir la leedahay adeeg-bixiye ka baxsan shabakada UCare's MSHO, wac Adeegga Macaamiisha si aad u hubiso inaad ku sii xirnaan karto. <p>Si aad u ogaato in adeeg-bixiyayaashaadu ay ku jiraan shabakada qorshaha, Adeegga Macaamiisha ka wac lambarada ku taxan xagga hoose ee boggan ama Hagaha</p>
(shaxda waxaa laga sii waday bogga xiga)	



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**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Su'aalaha Badana la Isweydiyo	Jawaabaga
(shaxda waxaa laga soo waday boggi hore)	
	<p><i>Farmashiyaasha iyo Adeeg-bixiyayaasha</i> UCare's MSHO ka akhriso websaydka qorshaha oo ah ucare.org/searchnetwork.</p> <p>Haddii UCare's MSHO ay kugu cusub tahay, waxaanu kaala shaqayn doonaa sidii aad u samayn lahayd Qorshaha Taageero ee Shakhsi ahaaneed si wax looga qabto baahiyahaaga.</p>
<p>Waa maxay care coordinator (isku-duwaha daryeelka) ee UCare's MSHO?</p>	<p>Care coordinator (Isku-duwaha daryeelka) ee UCare's MSHO waa qofka ugu muhiimsan ee aad la xiriirayso. Qofkani wuxuu gacan ka gaysanayaa inuu maareeyo dhammaan adeeg-bixiyayaashaada wuxuuna xaqiijinayaa inaad hesho waxaad u baahan tahay, oo ay ku jiraan waxyaabaha soo socda:</p> <ul style="list-style-type: none"> • Ka caawinta diyaarinta, helitaanka iyo isku dubaridka qiimaynta, imtixaanada, iyo adeegyada iyo caafimaadka iyo daryeelka muddada-dheer • Kaala shaqaynta horumarinta iyo cusboonaysiinta qorshahaaga taageerada • Ku taageeridda iyo la xiriirka hay'ado iyo dad kala duwan • Isku dubaridka adeegyada kale sida lagu qeexay qorshahaaga taageerada • Ka caawinta inaad isku xidho baahiyaha Qalabka Caafimaadka Waara ee bixiyayaashaada iyo alaab-qeybiyayaashaada • Qabanqaabada gaadiidka • Jadwalka balamaha • Qorshaynta isbitaal kaa soo saaristaada haddii isbitaal lagu dhigo ama u baahan tahay daryeel heer sare ah • U gudbinta barnaamijyada Maareynta Cudurrada ee UCare • Tilmaanta ilaha bulshada
(shaxda waxaa laga sii waday bogga xiga)	



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**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Su'aalaha Badana la Isweydiyo	Jawaabaga
(shaxda waxaa laga soo waday boggi hore)	
	<ul style="list-style-type: none"> • Kaalmada dib u buuxinta daawada • Diyaarinta adeegyada gurigaaga
<p>Waa maxay adeegyada iyo taageerada muddada-dheer (LTSS)?</p>	<p>Adeegyada iyo Taageerooyinka Muddada-Dheer waa caawimaad loogu talagalay dadka u baahan gargaar si ay u qabtaan hawl maalmeedkooda caadiga ah sida qubayska, isticmaalka musqulaha, lebbiska, karinta cuntada, iyo qaadashada daawada. Badanka adeegyadan waxaa lagu bixiyaa gurigaaga ama gudaha bulshadaada laakiin waxaa lagu bixin karaa gudaha guriga kalkaaliska ama cusbitaalka. Xaaladaha qaarkood, degmo ama hay'ad kale ayaa laga yaabaa inay bixiso adeegyadan, oo care coordinator (isku-duwaha daryeelkaaga) ama kooxda daryeelka ayaa la shaqayn doonaan wakaaladaas.</p>
<p>Maxaa dhacaya haddii aan u baahdo adeeg laakiin uusan jirin adeeg-bixiye ku jira shabakadda UCare's MSHO oo bixiya adeeggaas?</p>	<p>Inta badan adeegyada waxaa bixin doona bixiyeyaasha shabakadeena. Haddii aad u baahan tahay adeeg aan laga bixin karin shabakadeena, UCare's MSHO ayaa bixin doonta kharashka ku baxaya adeeggaas adigoo isticmaalaya adeeg-bixiye ka baxsan shabakadda.</p> <p>bixiye ka baxsan shabakada. Ogolaansho hore ayaa loo baahan karaa ka hor inta aan adeegyada laga helin bixiyeyaasha shabakadaha ka maqan.</p>
(shaxda waxaa laga sii waday bogga xiga)	

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Su'aalaha Badana la Isweydiyo	Jawaabaga
(shaxda waxaa laga soo waday boggi hore)	
<p>Halkee laga heli karaa UCare MSHO?</p>	<p>Goobaha adeegga ee qorshahan waxaa ku jira: Aitkin, Anoka, Becker, Benton, Blue Earth, Carlton, Carver, Cass, Chippewa, Chisago, Clay, Cook, Cottonwood, Crow Wing, Dakota, Dodge, Faribault, Fillmore, Freeborn, Hennepin, Houston, Isanti, Jackson, Kandiyohi, Kittson, Koochiching, Lac qui Parle, Lake, Lake of the Woods, Le Sueur, Lincoln, Lyon, Mahnomon, Marshall, Martin, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Olmsted, Otter Tail, Pennington, Pine, Polk, Ramsey, Red Lake, Redwood, Rice, Rock, Roseau, Scott, Sherburne, St. Louis, Stearns, Swift, Todd, Wabasha, Wadena, Washington, Watonwan, Winona, Wright, iyo Yellow Medicine. Waa inaad ku nooshahay mid ka mid ah degmooyinkan si aad ugu biirto qorshaha.</p>
<p>Waa maxay oggolaanshaha hore?</p>	<p>Oggolaanshaha hore macnaheedu waa ansixin laga helo UCare's MSHO si adeegyo looga helo meel ka baxsan shabakadeena ama si loo raadsho adeegyo aan si joogto ah u daboolin shabakadeena kahor intaadan helin adeegyada. UCare's MSHO waxaa laga yaabaa inaysan daboolin adeegga, habraaca, shayga, ama dawada haddii aanad helin oggolaansho hore.</p> <p>Haddii aad u baahan tahay inaad daryeel degdeg ah ama adeegyada sifaynta keliyaha ka hesho meel ka baxsan shabakada, uma baahnid inaad marka hore oggolaansho hore hesho. UCare's MSHO waxay idin siin karaan adiga ama adeeg-bixiyahaaga liiska adeegyada ama habraacyada qasabka ah inaad oggolaansho hore ka hesho UCare's MSHO kahor inta aan adeegaas la bixin.</p> <p>Tixraac cutubka 3, ee <i>Member Handbook</i> si aad wax badan uga barato oggolaanshaha hore. Tixraac jaantuska faa'iidooyinka ee qaybta D ee cutubka 4 ee <i>Member Handbook</i> si aad u ogaato adeegyada u baahan oggolaansho hore.</p> <p>Haddii aad qabto su'aalo ku saabsan in oggolaansho hore looga baahan yahay adeegyo gaar ah, habraacyo, shay, ama daawo.</p>
(shaxda waxaa laga sii waday bogga xiga)	

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**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Su'aalaha Badana la Isweydiiyo	Jawaabaga
(shaxda waxaa laga soo waday boggi hore)	
	Soo wac Adeega Macmiilka lambarrada ku qoran xaga hoose ee boggan si lagu caawiyo.
Miyaan bixiyaa caddad bille ah (sidoo kale loo yaqaan khidmada billaha ah) intaan ku jiro UCare's MSHO?	Maya. Maadaama aad haysato Medical Assistance, ma bixin doontid wax kharash ah bishiiba caymiskaaga caafimaad. Hase yeeshee, waa inaad sii waddaa bixinta lacagta Medicare Part B marka laga reebo haddii lacag bixinta Part B ay kaa bixiso Caawimaada Caafimaadka ama qolo kale oo kale.
Miyaa la iiga baahan yahay inaan bixiyo khidmada ka jaritaanka maadaama aan xubin ka ahay UCare's MSHO?	Maya. Ma bixinaysid khidmadaha ka jiritaanka inta aad ku jirto UCare's MSHO.
Waa maxay caddadka ugu badan ee jeebkayga ah ee aan ku bixin doono adeegyada caafimaadka anigoo xubin ka ah UCare's MSHO?	Ma jirto wax kharash wadaag ah marka la bixinayo khidmada adeegyada caafimaad ee UCare's MSHO, sidaas darteed kharashyada aad jeebkaaga ka bixin doonto sanadkii ayaa noqon doona \$0.

UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): 2025 Summary of Benefits

C. Liiska adeegyada la daboolay

Shaxda soo socotaa waa guudmarka adeegyada aad u baahan karto, kharashyadaada, iyo xeerarka ku saabsan gunnooyinka.

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Waxaad u baahan tahay daryeel isbitaal	Joogitaanka isbitaalka ee bukaan-jiif	\$0	Marka laga reebo xaalad degdeg ah, bixiyaha xanaanada caafimaadkaaga waa inuu u sheegaa qorshaha gelitaanka isbitaalkaaga.
	Adeegyada bukaan-socodka, oo ay ku jiraan indho-indhaynta	\$0	
	Adeegyada xarunta qalliinka wareegta (ASC).	\$0	
	Daryeelka dhakhtarka ama dhakhtarka qalliinka	\$0	
Waxaad rabtaa dhakhtar	Booqashooyinka lagu daweynayo dhaawac ama jirro	\$0	
	Daryeelka lagaaga ilaalinayo jirro, sida tallaalada hargabka iyo baaritaanada lagu hubinayo kansarka	\$0	
	Booqashooyinka ladnaanta, sida jirka	\$0	
	"Ku soo dhawoow Medicare" (booqasho ka hortag ah - hal mar kaliya)	\$0	
	Daryeelka takhasuska leh	\$0	

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**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Waxaad u baahan tahay daryeel degdeg ah	Adeegyada qolka gurmada	\$0	Waxaad isticmaali kartaa qol kasta oo degdeg ah haddii aad si macquul ah u aaminsan tahay inaad u baahan tahay daryeel degdeg ah. Uma baahnid ogolaansho hore mana aha inaad ku jirto shabakadaha. Adeegyada qolka degdega ah LAMA daboolo haddii lagu bixiyo meel ka baxsan Maraykanka iyo xuduudihiisa. Wixii faahfaahin ah kala xidhiidh qorshaha.
	Daryeel degdega ah	\$0	Daryeelka degdega ah ee loo baahan yahay maaha daryeel degdeg ah. Uma baahnid ogolaansho hore mana aha inaad ku jirto shabakadaha. Adeegyada daryeelka degdega ah laguma daboolo meel ka baxsan Maraykanka iyo dhulkeeda. Wixii faahfaahin ah kala xidhiidh qorshaha.



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**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Waxaad u baahan tahay baaritaano caafimaad	Adeegyada cudur ogaanshaha shucaaca la isticmaalo (tusaale ahaan, Raajo ama adeegyada kale ee sawir-qaadista, sida iskaanada CAT ama MRI-yada)	\$0	
	Baaritaanada shaybaarka iyo habraacyada cudur oggaanshaha, sida shaqada baaritaanka dhiiga	\$0	
Waxaad u baahan tahay adeegyada maqalka/maqalka	Baarista maqalka	\$0	
	Aaladaha Maqalka	\$0	
Waxaad u baahan tahay daryeelka ilkaha (laga sii waday bogga xiga)	Baaritaanka ilkaha iyo daryeelka ka hortagga	\$0	<p>UCare Dental Connection 651-768-1415 ama 1-855-648-1415 (wicitaankan waa bilaash), TTY: 711 7 subaxnimo – 7 habeenimo, Isniinta - Jimce</p> <p>Waxaad sidoo kale wici kartaa Adeegga Macmiilka lambarka ku yaal xagga hoose ee boggan.</p>

? **Haddii aad qabto su'aalo**, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo **ucare.org**.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Waxaad u baahan tahay daryeelka ilkaha (la sii waday)</p>			<p>Balamaha Rugta Ilkaha ee Wareegta 1-866-451-1555 (wicitaankan waa bilaash) TTY: 1-800-627-3529 (wicitaankan wicitaankan waa bilaash) 8 am – 4:30 pm, Isniin – Jimce</p> <p>www.ucare.org/mdc</p> <p>Dental Care for U</p> <ul style="list-style-type: none"> • Labo ilig oo maar ah oo ka samaysan bir sanad kasta • Hal mar daaweynta ciridka sanadkiiba • Hal caday oo koronto ah saddexdii sanoba mar • Hal baakidh oo ah laba madax beddelka caday koronto sannadkiiba
	Daryeelka ilkaha ee degdega iyo soo celinta ah	\$0	



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**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Waxaad u baahan tahay daryeelka indhaha	Baadhitaanka indhaha	\$0	
	Ukuyaalaha ama muraayadaha indhaha	\$0	<p>Xulashada waa la xadayn karaa.</p> <ul style="list-style-type: none"> • Hal beer oo ukuyaalo ah ama muraayadaha indhaha ka dib qalliin kasta , ama muraayadaha indhaha ee xaaladaha qaarkood marka muraayadaha indhaha aanay shaqaynayn • Muraayadaha la saaray dahaarka qoraxda celiya, sannadkiiba mar • Ukuyaalaha la saaray midab iftiinka celiya ("ku meel-gaar ah") muraayadda muraayadda, sannadkiiba hal mar • Ukuyaalaha leh garaadada (aan khad lahayn), sannadkiiba mar • Hal joog oo badel ah mar kasta oo ookiyaalaha la cusbooneysiyo sanad kasta marka loo baahdo sabab la xiriirta inuu lumay ama waxyeelo ku dhacday
	Daryeelada kale ee aragga	\$0	



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**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Waxaad u baahan tahay adeegyada caafimaadka dhimirka	Adeegyada caafimaadka maskaxda	\$0	Shuruudaha u qalmitaanka gobolka waa laga yaabaa.
	Daryeelka bukaan-jiifka iyo bukaan-socodka iyo adeegyada bulshada ku salaysan ee loogu talagalay dadka u baahan adeegyada caafimaadka dhimirka	\$0	Shuruudaha u qalmitaanka gobolka waa laga yaabaa.
Waxaad u baahan tahay adeegyada cilladaha isticmaalka muqaadaraadka	Adeegyada cudurada isticmaalka walxaha macmnuuca ah	\$0	
You need a place to live with people available to help you	Nolol la habeeyey (adeegyada lagu bixiyo goob nololeed oo la caawiyay)	\$0	Shuruudaha u qalmitaanka gobolka waa laga yaabaa.
	Daryeelka kaaliyaha caafimaadka ee xirfada leh	\$0	Daryeelka kalkaalinta ee xirfadlaha caafimaad ahaan lagama maarmaanka u ah ayaa la daboolay. Ogolaanshaha hore ayaa loo baahan karaa
	Daryeelka guriga kalkaalinta	\$0	Ogolaanshaha hore ayaa loo baahan karaa
	Daryeelka Korinta ee Dadka Waaweyn iyo Daryeelka Korinta Kooxaha Dadka Waaweyn	\$0	Shuruudaha u qalmitaanka gobolka waa laga yaabaa.
Waxaad u baahan tahay daawayn ka dib dhiig fariisi ama shil	Daawaynta shaqada, jirka, ama hadalka	\$0	Waxaa laga yaabaa in ay xaddidan tahay daawaynta jireed, daawaynta shaqada, iyo adeegyada daawaynta hadalka. Hadday sidaas tahay, waxaa laga yaabaa inay jiraan waxyaabo ka reeban xuduudahan.



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Waxaad u baahan tahay in lagaa caawiyo helitaanka adeegyada caafimaadka (ka sii socota bogga xiga)</p>	Adeegyada Ambalaaska	\$0	Adeegyada ambalaasku waa inay caafimaad ahaan daruuri u noqdaan. Uma baahnid oggolaansho hore oo ku saabsan adeegyada ambalaaska mana ahan qasab inaad ku jirto shabakada.
	Gaadiidka xaaladaha degdega ah	\$0	
	Gaadiidka lagu aadayo ballamaha iyo adeegyada caafimaadka	\$0	<p>UCare's MSHO qasab kuma ahan inay ku siiso gaadiid aad ku aado rugtaada daryeelka aasaasiga ah (PCC) haddii ay gurigaaga u jirto wax ka badan 30 mayl.</p> <p>UCare's MSHO qasab kuma ahan inay ku siiso gaadiid aad ku aado rugtaada daryeelka khaaska ah haddii ay gurigaaga u jirto wax ka badan 60 mayl.</p> <p>Wac Adeegga Macmiilka haddii aanad lahayn rugta daryeelka aasaasiga ah oo laga heli karo 30 mayl u jirta gurigaaga iyo/ama haddii ay ka weyn tahay 60 mayl bixiyahaaga takhasuska leh.</p>



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Waxaad u baahan tahay in lagaa caawiyo helitaanka adeegyada caafimaadka (sii socota)</p>	<p>Gaadiidka adeegyada kale ee caafimaadka</p>	<p>\$0</p>	<ul style="list-style-type: none"> • Ilaa saddex safar oo hore iyo gadaal ah usbuucii oo lagu aadayo naadiga caafimaadka, fasalka waxbarashada caafimaadka ee ku salaysan caddaynta • Gaadidka safriya Khamriga qarsoon iyo/ama Maandooriyaha qarsoon Shirarka aan la garanayn ee xubnaha lagu qiimeeyay inay qabaan cillad isticmaalka muqaadaraadka. Ilaa hal safar oo wareeg ah maalintii (waxay u baahan tahay oggolaansho)

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Waxaad u baahan tahay daawooyin lagu daweeyo xanuunkaaga ama xaaladaada (lagu sii waday bogga xiga)</p>	<p>Daawooyinka dhakhtar qoro ee Medicare Part B</p>	<p>\$0</p>	<p>Dawooyinka ku jira Qaybta B waxa ka mid ah dawooyinka uu dhakhtarkaagu ku bixiyo xafiiskooda, qaar ka mid ah dawooyinka kansarka afka, iyo dawooyinka qaarkood ee lala isticmaalo qalabyada caafimaadka qaarkood. <i>Akhri Member Handbook macluumaad dheeraad ah oo ku saabsan daawooyinkan.</i></p> <p>Qaar kamid ah daawooyinka Medicare Part B ayaa laga yaabaa inay u baahdaan oggolaanshe hore ama waxay leeyihiin shuruudo daawaynta.</p>
	<p>Daawooyinka loo qoro Medicare Part D</p> <p>Daawooyinka guud ee Qaybta I</p> <p>Daawooyinka nooca shirkad gaar ah ee Qaybta I</p>	<p>Daawooyinka guud ee Qaybta 1: \$0 ayaad ku helaysaa daawo kugu filan 30 maalmood.</p> <p>Daawooyinka magaca shirkadda ee Qaybta 1: \$0 ayaad ku helaysaa daawo kugu filan 30 maalmood.</p>	<p>Waxaa laga yaabaa inay jiraan xaddidaadyo ku saabsan noocyada dawooyinka la daboolay. Fadlan tixraac ku sameey <i>List of Covered Drugs</i> (Liiska Daawooyinka Caymiska uu Daboolo) Drug List (Liiska Daawooyinka) ee UCare's MSHO si aad u hesho wixii macluumaad dheeraad ah. UCare's MSHO ayaa waxay kaaga baahan kartaa inaad marka hore isku daydo hal daawo si aad u daaweyso xaaladaada caafimaad kahor inta aysan daboolin kharashka daawo kale oo lagu daweeyo xaaladaas caafimaad. Daawooyinka qaar waxay leeyihiin xad xadidan.</p>



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**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Waxaad u baahan tahay daawooyin lagu daweyo jirradaada ama xaaladdaada caafimaad ahaaneed (sii socota</p>			<p>Adeeg-bixiyahaaga waa inuu ogolaansho hore ka helaa UCare's MSHO si uu u bixiyo daawooyinka qaarkood.</p> <p>Waa inaad u isticmaashaa farmasiyada qaarkood tiro aad u kooban oo daawooyin ah, iyadoo ay ugu wacan tahay maaraynta gaarka ah, iskudubarid bixiyayaasha, ama shuruudaha waxbarashada bukaanka oo aanay buuxin karin farmasiyada shabakadaada.</p> <p>Dawooyinkan waxa ay ku qoran yihiin bogga qorshaha caymiska, <i>List of Covered Drugs Drug List</i> (Liiska Dawooyinka)), iyo agabka daabacan, iyo sidoo kale Medicare Plan Finder ee www.medicare.gov.</p> <p>Daawada maalin dheeri ah ayaad ku helaysaa boostada iyo goobaha farmashiyaasha tafaariiqda iibiya labaduba. Cadadka qiimaha kaaga soo aadaaya daawada maalinta dheeriga ah ayaa la mid ah kan daawada hal bil kugu filan.</p>

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2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Waxaad u baahan tahay daawooyin lagu daweyo jirradaada ama xaaladdaada caafimaad ahaaneed (sii socota)	Daawada laga gato farmasiga dhakhtar oo ku qorin (OTC)	\$0	Waxaa laga yaabaa inay jiraan xaddidaadyo ku saabsan noocyada dawooyinka la daboolay. Fadlan tixraac ku sameey <i>List of Covered Drugs Drug List</i> (Liiska Daawooyinka) ee UCare's MSHO si aad u hesho wixii macluumaad dheeraad ah.
Waxaad u baahan tahay in lagaa caawiyo sidii aad u fiicnaan lahayd ama aad leedahay baahiyo caafimaad oo gaar ah	Adeegyada baxnaaninta	\$0	Ogolaanshaha hore ayaa loo baahan karaa
	Agabka caafimaadka ee loogu talagalay daryeelka	\$0	Ogolaanshaha hore ayaa loo baahan karaa
	Adeegyada sifaynta kelyaha	\$0	
Waxaad u baahan tahay daryeelka cagaha	Adeegyada daawaynta cagaha	\$0	Daryeelka cagaha ee joogtada ah (aan la xidhiidhin ogaanshaha gaarka ah ee uu horeba u daboolay Medicare) oo ku kooban hal booqasho bishii.
	Adeegyada lugaha macmalka ah	\$0	



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Waxaad u baahan tahay qalab caafimaad oo waara (DME)</p> <p>Xusuusin: Kani maaha liis dhamaystiran oo DME-yada la daboolo. Si aad u hesho liis dhammaystiran, la xiriir Adeegga Macaamiisha ama eeg cutubka 4 ee <i>Member Handbook</i>.</p>	Kursiga curyaanka, biraha lugaha lagu xiro, iyo biraha lagu socdo	\$0	Ogolaanshaha hore ayaa loo baahan karaa
	Agabka neefsiga	\$0	Ogolaanshaha hore ayaa loo baahan karaa
	Qalabka ogsijiinta iyo saadka	\$0	Ogolaanshaha hore ayaa loo baahan karaa
<p>Waxaad u baahan tahay caawimaad ku aadan ku noolaanshaha guriga (laga sii waday bogga xiga)</p>	Daryeelka guriga	\$0	Shuruudaha u qalmitaanka gobolka waa laga yaabaa.
	Caawimaada daryeelka shakhsi ahaaneed	\$0	Shuruudaha u qalmitaanka gobolka ayaa qaban kara. Ogolaanshaha hore ayaa loo baahan karaa
	Isbeddellada ku yimaadda gurigaaga, sida goobaha taaga ah iyo helitaanka kursiga curyaanka	\$0	Shuruudaha u qalmitaanka gobolka ayaa qaban kara. Ogolaanshaha hore ayaa loo baahan karaa
	Adeegyada guriga, sida nadaafadda ama ilaalinta guriga	\$0	Shuruudaha u qalmitaanka gobolka ayaa qaban kara.
	Cuntooyinka la keeno gurigaaga	\$0	Shuruudaha u qalmitaanka gobolka ayaa qaban kara.

? **Haddii aad qabto su'aalo**, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Waxaad u baahan tahay caawimo ku noolaanshaha guriga(sii socota)	Adeegyada maalinta dadka waaweyn ama adeegyada kale ee taageerada	\$0	Shuruudaha u qalmitaanka gobolka waa laga yaabaa.
	Adeegyada kaa caawinaya inaad keligaa ku noolaato	\$0	Shuruudaha u qalmitaanka gobolka waa laga yaabaa.
Daryeel bixiyahaagu wuxuu u baahan yahay xoogaa fasax ah	daryeelka nasiinada	\$0	Shuruudaha u qalmitaanka gobolka waa laga yaabaa.
Waxaad u baahan tahay adeeg turjubaan	Turjubaanka luuqada lagu hadlo	\$0	
	Turjubaanka luuqada dhagoolaha	\$0	



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**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Adeeyo adeegyada (laga sii waday bogga xiga)	24/7 Nurse Line	\$0	
	Irbad ku mudista	\$0	
	Iskuduwidda daryeelka	\$0	
	Adeegyada lafdhabarta	\$0	Oggolaansho hore ayaa laga yaabaa in loo baahan yahay.
	Sahayda cudurka sonkorowga iyo adeegyada	\$0	Waxaa jira xaddidaadyo ku aadan xariijimaha tijaabada iyo mitirka la daboolay. Fadlan eeg <i>List of Covered Drugs</i> Drug List (Liiska Daawooyinka) ee <i>UCare's MSHO</i> macluumaad dheeri ah
	Qorshaynta qoyska	\$0	
	Dejinta Guriyaynta adeegyada	\$0	U qalmitaanka shuruudaha gobolka ayaa laga yaabaa in lagu dabaqo.
	Adeegyada xubnaha jirka ee macmalka ah	\$0	
	Ku daaweynta shucaaca	\$0	
Adeegyada gacan looga gaysanayo maaraynta cudurkaaga	\$0		

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Adeegyada dheeraadka ah (sii socota)</p>	<p>Quit Smoking and Vaping Program</p>	<p>\$0</p>	<p>Baro sida loo joojiyo cabista sigaarka, shiishada ama tubaakada la calaanjiyo. Xubnaha UCare waxay si bilaash ah ku heli karaan caawimaad si ay u joojiyaan cabista sigaarka iyagoo u maraya Khadka Joojinta Isticmaalka Tubaakada Iyo Nikotiinka. Xirmooyinka nikotiinka, xanjada ama lozaanjesyada ayaa sidoo kale loo heli karaa xubnaha u qalma.</p> <p>Hel caawimaad si aad uga takhalusto caadada sigaar cabista adigoo si raaxo leh u jooga gurigaaga:</p> <ul style="list-style-type: none"> • Wac khadka Joojinta Isticmaalka Tubaakada iyo Nikotiinka 1-855-260-9713 (wicitaankan waa bilaash); TTY 711, 24 saacadood maalintii, toddoba maalmood usbuucii • Booqo myquitforlife.com/ucare • Soo dejiso ablikeeshinka moobilada ee Rally Coach Quit For Life (Tababarka Rally ee Gebi Ahaanba Joojinta Cabista Sigaarka).



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**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Adeegyada dheeraadka ah (sii socota)	Gunnada Cunto Caafimaad Leh	\$0	\$75 oo ah gunnada bil kasta ayaa lagu shubayaa kaarka Healthy Benefits+ Visa® si aad ugu iibsato cuntooyinka caafimaadka leh iyo cuntooyinka aad ka helayso dukaannada caymiska ku jira. Gunnada ayaa dhacaysa dhammaadka bil kasta ama kadib marka la joojiyo qorshaha.
	Gaadiidka Gunnada Cuntooyinka Caafimaadka leh	\$0	Ilaa hal gaadiid todobaadkii oo lagu tagayo dukaannada adeegga ee ka qaybgalaaya Gunnada Cunnada Caafimaadka leh.
	Gunnada Adeegyada Guriga	\$0	\$55 ah gunnada bilaha ah ee Gunnada Adeegga Guriga ayaa lagu shubayaa kaarka Healthy Benefits+ Visa® card si aad ugu bixiso qarashaadka adeegga guriga ama kirada. Gunnada ayaa dhacaysa dhammaadka bil kasta ama kadib marka la joojiyo qorshaha.



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Adeegyada dheeraadka ah: Badbaadada/Caawi maada Guriga	Qubayska iyo alaabta badbaadada guriga	\$0	\$750 faa'iidada sanadlaha ah ee qubayska iyo alaabta badbaadada guriga ee xubnaha ku dhex nool bulshada ee aan heli karin caymiska Medicaid (Medical Assistance).
	Nidaamka Jawaabta Degdegga ah ee Shakhsi ahaaneed (PERS)	\$0	Nadaamka Jawaabta Degdegga ah ee Shakhsi ahaaneed ee xubnaha leh taariikh/khatarta dhicis ee aan buuxin heerka daryeelka guriga kalkaalinta (waxay u baahan tahay oggolaansho). Caymiska ayaa sidoo kale daboolaaaya Hal Nidaamka Gurmadka Xaalada Degdegga ah ee Gaarka ah ee badel ah sanad kasta marka loo baahdo sababo la xiriira luminta ama waxyeellada.
Adeegyada Dheeriga ah: isbitaal ka saarista ka dib ah (laga sii waday bogga xiga)	Cuntooyinka ka dambeeya soo bixinta	\$0	Laba jeer oo cunto ah maalintii ilaa afar toddobaad kadib markii laga soo saaray joogitaanka isbitaalka bukaan-jiif ahaaneed ee xubnaha aan u qalmin dheefaha cuntada iyada oo loo marayo ka Dhaafitaanka Waayeelka.
	Isku aadinta daaweynta bixinta kadib	\$0	Dib u waafajinta dawooyinka uu bixiyo farmashiistaha kadib markii laga soo saaray xarunta bukaan-jiifka.



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Adeegyada Dheeriga ah: Taageerada soo saarista kadib (sii socotaa)</p>	<p>Barnaamijka Kalaguurka Caafimaadka leh ee Adeegyada Bulshada Lutheran</p>	<p>\$0</p>	<p>Taageerada shakhsi ahaaneed, waxbarashada iyo agabka laga helo Shaqaale Caafimaadka Bulshada si gaar ah u tababaran oo shahaado haysta (CHW) kaas oo bixiya booqashooyin taxane ah oo 4 ah (2 guriga dhexdiisa ah iyo 2 taleefan ah) inta lagu jiro 30-ka maalmood ee ugu horreeya ee muhiimka ah kadib markii lagaa soo saaro isbitaalka ama xarunta baxnaaninta ee muddada gaaban. CHW waxay la shaqaynaysaa care coordinator (isku-duwahaaga daryeelka) MSHO iyo adiga si loo hubiyo in dhammaan daboolay.</p> <p>Si aad wax badan u barato oo aad u hubiso inaad u qalanto, la xiriir care coordinator (isku-duwahaaga daryeelka) MSHO.</p>
	<p>Isku aadinta daaweynta bixinta kadib</p>	<p>\$0</p>	<p>Dib u waafajinta dawooyinka uu bixiyo farmashiistaha kadib markii laga soo saaray xarunta bukaan-jiifka.</p>

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Adeeyo dheeraadka ah: Jirdhiska/Jimicsiga Caafimaadka (laga sii waday bogga xiga)	One Pass	\$0	<ul style="list-style-type: none"> • Ka qaybgalka in ka badan 24,000 goobo jimicsi oo qayb ka ah shabakada oo ku kala yaala dalka oo dhan • Kumanaan fasalo oo jimicsi ah oo dalabaad iyo khadka tooska ah • Dhisayaasha jimicsiga si ay u abuuraan jimicsigaaga oo ay kuugu dhex maraan jimicsi kasta • Fitness kits ee Guriga diyaar u ah xubnaha aan jidh ahaan awoodin inay soo booqdaan ama degan ugu yaraan 15 mayl ka baxsan goobta taam ee ka qaybqaadashada • Barnaamijka tababarka maskaxda ee gaarka ah, ee khadka tooska ah si uu u caawiyo hagaajinta xusuusta, dareenka iyo diiradda • Hawlaha bulshada, xiisadaha bulshada, iyo dhacdooyinka diyaar u ah ka qaybgalka tooska ah ama khadka tooska ah



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Adeeyo Dheeraad ah: Jir-dhiska/ Caafimaadka Ilaalinta (sii socda)</p>			<p>Ka hel goobaha ka qaybgalaaya oo kuu dhow ucare.org/onepass ama wac 1-877-504-6830 (wicitaankaan waa bilaash) ama wicitaanka TTY, adeegso 711 (wicitaankaan waa bilaash), 8 am – 9 pm, Isniinta – Jimcada.</p>
	Strong and Stable Kit	\$0	<p>Kiishad kordhinaysa baaqiga kana hortagaysa dhicitaannada. La xiriir care coordinator (isku-duwaha daryeelkaaga) si aad u dalbato.</p>
	<p>Raad raacaha Hawsha dheeriga ah Xaalada Degdega ah Gurmadka Gaarka ah (PERS) Degdega ah</p>	\$0	<p>Waxaad helaysaa Hawl Alada Raad raaca Nidaamka Aalada Nidamaka Gurmadka ((PERS) taasoo leh qaybaha sida gurmadka 24/7 wicitaanka caawimaada, la socoshada talaabashada iyo garaaca wadnaha iyo GPS lagu dhisay. Si aad u hesho Xog dheeri ah, la xiriir care coordinator (sku-duwahaaga daryeelka) ee MSHO.</p>



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Adeegyada dheeraadka ah: Dayac-tirka jirdhiska/caafimaadka (sii socota)</p>	<p>Gunnada wax looga soo iibsano karo dukaamada (OTC)</p>	<p>\$0</p>	<p>\$70 saddexdii biloodba mar Gummada daawada suuqa laga iibsado (OTC) ayaa lagu shubayaa kaarka Healthy Benefits+ Visa® si aad ugu iibsato agabka u qalma sida goojada qufaca, agabka gurmada degdeg ah, xanuun baabi'iyasha, daawada sanboorka, daawada cadeyga iyo waxyaabo kale oo aad ka helayso tafaariiqleyda ku jira caymiska. Lacagta aadan adeegsan ayaa dhacaysadhammaadka sadexda bilood ama marka qorshaha la joojiyo.</p>
	<p>Medication Toolkit</p>	<p>\$0</p>	<p>Hal Medication Toolkit sannadkiiba si uu kaaga caawiyo fududaynta qaadashada dawadaada. Si aad u dalbato xirmo, gal ama akoon xubinnimo ka samayso khadka member.ucare.org. Tag qaybta Health & Wellness (Caafimaadka iyo Fayo-qabka), kadibna Wellness, Rewards & Allowance (Fayo-qabka, Gunnooyinka & Baqshiishyada). Hal qalab xubin kasta sannadkiiba.</p>

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Adeegyada dheeraadka ah: Dayac-tirka jirdhiska/caafimaadka (sii socota)</p>	<p>Gunnada Waxbarashadda Bulshadda</p>	<p>\$0</p>	<p>Macaamiisha ayaa helaaya gunnda \$100 sadexdii biloodba mar si ay ugu baxshaan casharada waxbarashada bulshada intooda badan wadanka oo dhan. Si aad u hesho cashar, ka fiiri buug-yaraha waxbarashada bulshada ama la xiriir dugsiga degmada si aad u hesho wakhtiyada iyo goobaha casharka. Marka aad iska diiwaan gelinayso cashar, adeegso kaarkaaga Healthy Benefits+ Visa® marka aad lacagta dhiibayso. UCare ayaan magdhowi doonin qarashaadka casharada ee la baxshay ayadoo aan la adeegsan kaarka Healthy Benefits+ Visa®. Gunnada ayaa dhacaysa dhammaadka sadexdii bilood kasta ama kadib marka la joojiyo qorshaha.</p>

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Adeegyada dheeraadka ah: Dayac-tirka jirdhiska/caafimaadka (sii socota)</p>	<p>Abaalmarino iyo Dhiirigelin</p>	<p>\$0</p>	<p>Kasbo abaal-marinno markaad dhamaystirto baaritaanada, tijaabooyinka ama imtixaannada ka-hortagga ah qaarkood. Biiqi ucare.org/rewards ama gal ama akoon xubinnimo ka samayso khadka member.ucare.org. Tag qaybta Health & Wellness (Caafimaadka & Badqabka), kadibna qaybta Wellness, Rewards & Allowance (Fayo-qabka, Gunnooyinka & Baqshiishyada) si aad u aragto waxa aad u-qalanto. Lacagta deeqda ah ayaa dhacaysa marka caymiska la joojiyo.</p>
	<p>Qiimo dhimista Raashinka</p>	<p>\$0</p>	<p>Xubnaha waxay helayaan qiimo dhimis xagga raashinka caafimaadka leh ee hore loogu qalmay ah. Raashiinkan waxaa ka mid ah waxyaabaha ay ka midka yihiin caanaha, rootiga badarka ah, hilibka aan caatada ahayn, ukunta, yoghaartiga, miraha, khudaarta iyo qaar kaloo badan. Sicir-dhimista toddobaadlaha ah ayaa horay loogu sii shubay kaarkaaga Healthy Benefits+ Visa®.</p>



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo [ucare.org](https://www.ucare.org).

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Adeegyada dheeraadka ah: Taageerada Daryeelaha	Taageerada daryeelaha	\$0	Taageerada daryeel bixiyayaasha ayaa loo helayaa daryeelayaasha dhammaan xubnaha.
Adeeyo dheeri ah: Taageerada Xaalada Joogtada ah (laga sii waday bogga xiga)	Adeegyada Toobinta ee Dheeraadka ah	\$0	Waxaa laga yaabaa inaad hesho ilaa 12 booqashooyin oo adeegyada toobinta ah oo dheeraad ah sanadkiiba haddii aad qabto xanuunka dhabarka hoose ee ba'an.
Adeegyada Dheeraadka ah: Taageerada Xaaladaha Daba dheeraada (sii socda)	Memory Support Kit	\$0	Hal Memory Support Kit sannadkii oo loogu talagalay xubnaha waallida qaba. La xiriiri care coordinator (isku-duwaha daryeelkaaga) si aad u dalbato.
	Adeegyada Daaweynta Kala-goosyada Jirka ee Caadiga ah	\$0	Ku dhawaad 12 booqashooyin dheeri ah ee adeegyada daaweynta kala-goosyada jirka ah sanadkiiba, oo ay ku jiraan baaritaanada iyo daawaynta xubnaha kore.
	Grandpad	\$0	Tablet elektaroonik ah oo loogu talagalay xubnaha laga helay walwalka ama niyad jab. Grandpad waxaa si gaar ah loogu talagalay inuu ka caawiyo xubnaha inay ku xirnaadaan daryeelayaasha, qoyska iyo in ka badan si loo yareeyo saameynta go'doominta bulshada. La xiriir care coordinator (isku-duwaha daryeelkaaga) ama si aad u hubiso inaad u qalanto.
	Xakameynta dhiig karka	\$0	Hal qalab oo cabiraya cadaadiska dhiigga oo loogu talagalay isticmaalayaasha qalabka dhaqdhaqaaqa sannad kasta kuwaas oo laga helay cudurka dhiig-karka.



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
<p>Adeegyada Dheeraadka ah: Taageerada Xaaladaha Daba dheeraada (sii socda)</p>	<p>Stress and Anxiety Kit</p>	<p>\$0</p>	<p>Xirmado kasta waxa ku jira agab ka qaybqaadanaya si loo caawiyo xubnaha la nool Walbahaarka ama Walaaca.</p> <p>Xubnuhu waxay dooran karaan mid ka mid ah xulashooyinka xirmada soo socda:</p> <ul style="list-style-type: none"> • Sleep Aid Kit • Stress Relief Kit • Smart Home device <p>Si aad u dalbato xirmo, gal ama akoon xubinnimo ka samayso khadka member.ucare.org. Tag qaybta Health & Wellness (Caafimaadka iyo Fayo-qabka), kadibna Wellness, Rewards & Allowance (Fayo-qabka, Gunnooyinka & Baqshiishyada) si aad dalabkaaga u samaysato. Haddii aad qabto su'aalo, soo wac Adeega Macmiilka lambarka dhabarka ku qoran kaadhkaaga Aqoonsiga xubinta. Ama, ka codso care coordinator (isku-duwahaaga daryeelka) MSHO inuu kuu dalbo qalab.</p>

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Baahida ama walaaca caafimaad	Adeegyada aad u baahan karto	Kharashkaaga bixiyayaasha shabakadaha gudaha	Xaddidaad, ka-reebitaanka, iyo macluumaadka dheefta (xeerarka ku saabsan dheefaha)
Adeegyada Dheeraadka ah: Taageerada Xaaladaha Daba dheeraada (sii socda)	Fasallada caafimaadka iyo badqabka ee Juniper®	\$0	Fasalada waxaa hogaaminaya macalimiin/tababarayaal xirfad leh si ay u bixiyaan waxbarasho, xirfado, iyo xeelado looga hortagayo dhicitaanka korna loogu qaadayo maareynta xaaladaha caafimaad ee daba-dheeraaday, oo ay ku jiraan cudurka sonkorowga iyo xanuunka jirka ee daba-dheeraaday. Wax badan ka baro yourjuniper.org ama la hadalcare coordinator (isku-duwahaaga daryeelka) ee MSHO.
	Masaajka/Duugista Daaweynta ah	\$0	Ilaa 6 booqashooyin oo masaaj/duugis ah sanadkiiba oo loogu talagalay xubnaha qaba dhabar xanuunka, qoor xanuun iyo garbo xanuun, madax xanuun, xanuunada ‘carpal tunnel syndrome’, ‘osteoarthritis’, ‘fibromyalgia’.

Summary of benefits ee kor ku xusan waxa loo bixiyay ujeedooyin xog-bixineed ahaan oo keliya mana aha liiska dhammaystiran ee gunnooyinka. Si aad u hesho liiska dhammaystiran iyo macluumaad dheeraad ah oo ku saabsan gunnooyinkaaga, waxaad akhrisan kartaa *Member Handbook* ee UCare's MSHO. Haddii aadan haysan *Member Handbook*, Adeegga Macaamiisha ee UCare's MSHO ka wac lambarada ku taxan xagga hoose ee boggan si aad mid u hesho. Haddii aad qabto su'aalo, waxaad sidoo kale wici kartaa Adeegga Macmiilka ama waxaad booqan kartaa ucare.org/formembers.

D. Faa'iidooyinka lagu daboolay meel ka baxsan UCare's MSHO

Waxa jira adeegyo aad heli karto oo aanay daboolin UCare's MSHO balse ay daboolaan Medicare, Medical Assistance, ama Hay'ad Gobol ama degmo. Kani maaha liis dhamaystiran. Adeegga Macaamiisha ka wac lambarrada ku qoran boggan hoose si aad u ogaato adeegyadaas.



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

**UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP):
2025 Summary of Benefits**

Adeegyada kale ee ay daboolaan Medicare, Medical Assistance, ama wakaalada Gobolka	Kharashkaaga
Adeegyada cilladaha isticmaalka maandooriyaha iyo caafimaadka maskaxda ee gaarka ah, barnaamijyada ka-dhaafitaanka, taageerada guriga iyo xaafada, iyo adeegyada xarunta gobolka	\$0
Adeegyada daryeelka dadka dhammaadka nolosha ku jira ee la daboolo ee lagu bixiyo meel ka baxsan UCare's MSHO	\$0
Laga reebo adeegyada Ka dhaafida Waayeelka, adeegyada kale ee ka dhaafida lagu bixiyo hoosta Adeegyada ka dhaafida Guriga iyo kuwa Bulshadda ku salaysan	\$0

E. Adeegyada UCare's MSHO, Medicare, iyo Medical Assistance aysan daboolayn

Kani maaha liis dhamaystiran. Adeegga Macaamiisha ka wac lambarada ku qoran boggan hoose si aad u ogaato adeegyada kale ee laga saaray.

Adeegyada UCare's MSHO, Medicare, iyo Medical Assistance aysan daboolayn
Adeegyada aan loo tixgelin "macquul iyo lama huraan" marka loo eego heerarka Medicare iyo Medical Assistance
Tijaabada daaweynta iyo daaweynta qalliinka, shay, ama dawooyin ilaa uu daboolo Medicare ama hoos yimaad daraasad caafimaad oo Medicare ay oggolaatay mooyaane
Daawaynta qalliinka ee buurnaanta jirrada marka laga reebo marka loo baahdo caafimaad ahaan
Hababka tayeynta ee doorashada ama ikhtiyaariga ah
Qalliinka isqurxinta ama shaqooyinka kale ee qurxinta marka laga reebo haddii la buuxiyo shuruudaha
Qalliinka Indhaha



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo **ucare.org**.

UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): 2025 Summary of Benefits

F. Xuquuqdaada xubin ahaan ee qorshaha caymiska

Ka xubin UCare's MSHO ahaan, waxaad leedahay xuquuqo gaar ah. Waxaad isticmaali kartaa xuquuqahan adiga oo aan lagu ciqaabin. Waxaad sidoo kale isticmaali kartaa xuquuqahan adoon lumin adeegyadaada daryeelka caafimaadka.] Waxaan kuu sheegi doonaa waxyaabo ku saabsan xuquuqdaada ugu yaraan hal mar sanadkii. Wixii macluumaad dheeraad ah oo ku saabsan xuquuqdaada, fadlan akhri *Member Handbook*. Xuquuqdaada waxaa ka mid ah, laakiin aan ku xaddidnayn, kuwan soo socda:

- **Waxaad xaq u leedahay ixtiraam, cadaalad, iyo sharaf.** Tani waxa ku jira xaqa aad u leedahay inaad:
 - Hesho adeegyada caymiska adigoo ka walwalin xaalad caafimaad, heerka caafimaadka, helitaanka adeegyada caafimaadka, khibradaha sheegashooyinka, taariikhda caafimaadka, naafanimada (ay ku jirto naafanimada maskaxeed), xaaladda guurka, da'da, jinsiga (oo ay ku jiraan noocyada kala duwan ee galmada iyo aqoonsiga jinsiga), nooca galmada, asalka qaran, isirka, midabka, diinta, caqiidada, ama qaadashada kaalmada dadweynaha
 - Hesho macluumaad ku baxa luuqado iyo qaabab kala duwan (tusaale ahaan, far waaweyn, farta indhoolaha, ama maqal ah) si bilaasha ah
 - La kulmin nooc kasta oo ka mid ah xakamaynta jirka ama gooni-u-yeelid
- **Waxaad xaq u leedahay inaad hesho macluumaadka ku saabsan daryeelkaaga caafimaad.** Tan waxa ku jira macluumaadka ku saabsan daawaynta iyo daawayntaada. Macluumaadkani waa inuu ahaadaa luqad iyo qaab aad fahmi karto. Tan waxaa ku jira xaqa aad u leedahay inaad hesho macluumaadka:
 - Sharaxaadda adeegyada aanu daboolno
 - Sida loo helo adeegyada
 - Kharashka ay ku kacayaan adeegyada
 - Magacyada bixiyayaasha daryeelka caafimaadka iyo care coordinator (isku-duwaha daryeelka)
- **Waxaad xaq u leedahay inaad go'aamo ka gaadho daryeelkaaga, oo ay ku jirto diidmada daaweynta.** Tani waxa ku jira xaqa aad u leedahay inaad:
 - Doorato daryeel-bixiyaha aasaasiga ah (PCP) iyo inaad iska bedesho dhakhtarkaaga (PCP) wakhti kasta inta lagu jiro sanadka
 - Iisticmaasho daryeel-bixiyaha daryeelka caafimaadka haweenka iyada oo aan meelna lagu gudbin
 - Si dhakhso ah u hesho adeegyadaada iyo daawooyinka caymiska ku jira
 - Ogaato dhammaan xulashooyinka daawaynta, iyada oo aan loo eegin kharashka ku kacaya ama haddii ay caymiska ku jiraan
 - Diido daawaynta, xataa haddii daryeel-bixiyaha caafimaadka uu kugula taliyo inaad diidin
 - Joojiso qaadashada daawada, xataa haddii daryeel-bixiyaha caafimaadka uu kugula taliyo inaad joojin
 - Raadsato ra'yi labaad. UCare's MSHO ayaa bixin doonta kharashka booqashada raadinta ra'yiga labaad.
 - Si hormaris ah dardaaran ugu sheegto rabitaankaaga daryeelka caafimaadka



Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah,** booqo ucare.org.

UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): 2025 Summary of Benefits

- **Waxa aad xaq u leedahay in wakhti ku haboon aad hesho daryeel aan lahayn caqabado isgaarsiin ahaaneed ama caqabado jireed oo xanibaysa helitaanka daryeelka.** Tani waxa ku jira xaqa aad u leedahay inaad:
 - Hesho daryeel caafimaad waliba wakhti ku haboon
 - Gasho kana baxdo xafiiska daryeel-bixiyaha caafimaadka. Tani waxay ka micnaysan tahay caqabada helitaanka bilaashka ah ee dadka naafada ah, si waafaqsan Xeerka Dadka Maraykanka u Dhashay ee Naafada ah.
 - Hesho turjubaano kaa caawiya xiriirka aad la yeelanayso daryeel-bixiyayaashaada caafimaadka iyo qorshahaaga caafimaad
- **Waxaad xaq u leedahay inaad raadsato daryeel degdeg ah markaad u baahan tahay.** Tani waxay la macno tahay inaad xaq u leedahay:
 - Hesho adeegyada degdegga ah iyada oo aan oggolaansho hore la heli haddiiba xaalada ay tahay mid degdeg ah
 - Isticmaasho daryeel-bixiyaha xaaladaha degdegga ah ee ka baxsan shabakada, marka ay lagama maarmaan tahay
- **Waxaad xaq u leedahay qarsoodiga macluumaadkaaga iyo asturnaanta.** Tani waxa ku jira xaqa aad u leedahay inaad:
 - Codsato oo aad hesho nuqulka diiwaannadaada caafimaad waliba qaad aad fahmi karto iyo inaad codsato in diiwaannadaada la beddelo ama la saxo
 - Codsato in macluumaadkaaga caafimaad laga dhigo mid qarsoodi ah
 - Hesho qarsoodinimo inta lagu jiro daawaynta
- **Waxaad xaq u leedahay inaad cabasho ka samayso adeegyadaada ama daryeelkaaga la daboolay.** Tani waxa ku jira xaqa aad u leedahay inaad:
 - Gudbiso cabasho ama ashtako ka dhan ah anaga ama adeeg-bixiyayaashayada
 - Codsato Racfaan Dawladeed (Dhageysiga Cadaalada ee Medicaid ee Gobolka)
 - Hesho sabab faahfaahsan oo sharaxaysa sababta adeegyada loo diiday

Wixii macluumaad dheeraad ah oo ku saabsan xuquuqdaada, waxaad akhrin kartaa *Member Handbook*. Haddii aad qabto su'aalo, waxaad Adeegga Macaamiisha ee UCare's MSHO ka wici kartaa lambarada ku qoran boggan hoose.

Waxaad sidoo kale Xafiiska Dhexdhexaadiyaha ee Barnaamijyada Daryeelka Caafimaadka ee la Maareeyo ka wici kartaa 1-800-657-3729 (TTY: 711 ama adeegsan kartaa adeegga aad door bideyso ee relay). Wicitaanka waa bilaash.

G. Sida loo gudbiyo cabasho ama rafcaan loogu qaato adeeg la diiday

Haddii aad qabto cabasho ama aad u malaynayso in UCare's MSHO ay tahay inay daboosho wax aanu kuu diidnay, Adeegga Macaamiisha ka wac lambarada ku qoran bogga hoose. Waxa laga yaabaa inaad awoodo inaad rafcaan ka qaadata go'aankayaga.

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Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todobo maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): 2025 Summary of Benefits

Su'aalaha ku saabsan cabashooyinka iyo rafcaannada, waxaad akhrin kartaa cutubka 9 ee *Member Handbook*. Waxaad sidoo kale Adeegga Macaamiisha ee UCare's MSHO ka wici kartaa lambarada ku qoran bogga hoose.

- **Wixii cabasho iyo ashtako afka ah, wac Adeegga Macaamiisha UCare's MSHO:**
612-676-6868 ama 1-866-280-7202 (wacitaankan waa bilaash), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan waa bilaash), 8 am – 8 pm, toddoba maalmood usbuucii.
- **Racfaannada afka ah, wac Racfaanka iyo Cabashada UCare:**
612-676-6841 ama 1-877-523-1517 (wicitaankan waa bilaash), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan waa bilaash), 8 am – 4:30 pm, Isniin – Jimco.
- **Wixii ah racfaanada qoran, cabashooyinka iyo dacwooyin, ugu soo dir UCare barta:**
Ujeedo: Rafcaannada iyo Cabashooyinka
UCare
PO Box 52
Minneapolis, MN 55440-0052
- **Waxaad sidoo kale fakis noogu soo diri kartaa racfaankaaga, cabashadaada ama Dacwooyinka UCare barta:**
612-884-2021 ama 1-866-283-8015
- **Ama iimayl noogu soo dir:** cag@ucare.org

H. Maxaa la sameeyaa haddii aad ka shakido khiyaano

Inta badan xirfadlayaasha daryeelka caafimaadka iyo ururada bixiya adeegyada waa daacad. Nasiib darro, waxaa jiri kara qaar aan daacad ahayn.

Haddii aad u malaynayso in dhakhtar, isbitaal, ama farmashiye kale uu sameynayo wax khaldan, fadlan nala soo xiriir.

- Naga soo wac Adeegga Macaamiisha ee UCare's MSHO lambarrada taleefanka ee ku taxan xagga hoose ee boggan.
- Ka wac khadka Gudbinta Khiyaanooyinka ee UCare's MSHO oo ah 1-877-826-6847 (wacitaankan waa bilaash), 24 saacadood maalintii, toddoba maalmood usbuucii. TTY 612-676-6810 ama 1-800-688-2534 (wacitaankan waa bilaash), 24 saacadood maalintii, toddoba maalmood usbuucii.
- Ama, wac Minnesota Khadka Tooska ah ee Khayaanada 1-800-627-9977. Isticmaalayaasha TTY waxay waci karaan 711. Wicitaanka waa bilaash.
- Ama, Medicare ka wac 1-800-MEDICARE (1-800-633-4227). Isticmaalayaasha TTY waxay wici karaan 1-877-486-2048. Waxaad u wici kartaa lambaradan si lacag la'aan ah, 24 saacadood maalintii, 7 maalmood todobaadkii.

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Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todoba maalmood todobaadkii. **Wixii macluumaadka dheeraadka ah**, booqo ucare.org.

UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): 2025 Summary of Benefits

Haddii aad qabto su'aalo guud ama aad qabto su'aalo ku saabsan qorshahayaga, adeegyada, goobta adeegga, biilasha, ama Kaararka Aqoonsiga Xubinnimada, fadlan wac Adeegga Macaamiisha ee UCare's MSHO:

612-676-6868 ama 1-866-280-7202 (wacitaankan waa bilaash), 24 saacadood maalintii, toddoba maalmood usbuucii.

Adeegga macmiilku waxa kale oo uu leeyahay adeegyo turjubaano bilaash ah oo ay heli karaan dadka aan Ingiriisiga ku hadlin.

TTY: 612-676-6810 ama 1-800-688-2534 (wicitaankan waa bilaash)

8 subaxnimo - 8 galabnimo, todobada maalmood todobaadkii.

Lambaradani waxay u baahan yihiin qalab telefoon oo gaar ah waxaana loogu talagalay dadka uu ku adag yahay maqalka ama hadalka.

Haddii aad wax su'aalo ah ka qabto caafimaadkaaga:

- Wac daryeel bixiyahaaga aasaasiga ah (PCP). Raac tilmaamaha daryeel bixiyahaaga aasaasiga ah (PCP) ee ku saabsan helitaanka daryeelka marka xafiiska uu xiran yahay.
- Haddii xafiiska PCP-gaaga uu xiran yahay, waxaad sidoo kale wici kartaa Nurse Line UCare ee 24/7 shaqeeya. Kalkaaliso ayaa dhageysan doonta dhibaataada kuuna sheegi doonta sidaad u heli lahayd daryeel. (Tusaale ahaan: daryeel degdeg ah, qolka degdega ah). Lambarada Nurse Line UCare ee 24/7 shaqeeya waa:

1-800-942-7858 (wicitaankan waa bilaash)

24 saacadood maalintii, todoba maalmood todobaadkii

UCare's MSHO waxay sidoo kale leedahay adeegyo turjumaad luqadeed oo bilaash ah oo ay heli karaan dadka aan Ingiriisiga ku hadlin.

TTY: 1-855-307-6976 (wacitaankan waa bilaash),

24 saacadood maalintii, toddoba maalmood usbuucii.

Haddii aad u baahan tahay daryeel caafimaadka dhimirka ah oo degdeg ah ama isticmaalka maandooriyaha, fadlan wac Khadka Habaynta kala soocida Caafimaadka Dhimirka iyo Isticmaalka Daroogo:

612-676-6533 ama 1-833-276-1185 (wicitaanku waa bilaash)

8 subaxnimo – 5 galabnimo, Isniin – Jimce

UCare's MSHO waxay sidoo kale leedahay adeegyo turjumaad luqadeed oo bilaash ah oo ay heli karaan dadka aan Ingiriisiga ku hadlin.

TTY: 612-676-6810 ama 1-800-688-2534 (wicitaankan waa bilaash)

8 subaxnimo – 5 galabnimo, Isniinta - Jimce

U13534 Somali (U1848) (08/2024)

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Haddii aad qabto su'aalo, fadlan UCare's Minnesota Senior Health Options (MSHO) ka wac 612-676-6868 ama 1-866-280-7202 (wicitaankan waa bilaasha), TTY 612-676-6810 ama 1-800-688-2534 (wicitaankan Waa lacag la'aan), 8 subaxnimo – 8 habeenimo, todoba maalmood todobaadkii. **Si aad u hesho macluumaad dheeraad ah**, booqo **ucare.org**.