



Gunno kasta oo si fikir ku dheexan loo cabbiray



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Waxaa soo dhowaaday wakhtigii aad dooran lahayd gunnooyinkaaga 2026.

Marka la joogo Rich, waxaanu macaamiisheena u qadarinaa qoyskeena oo kale. Caafimaadkaaga iyo badqabkaaga—marka la joogo goobta shaqada iyo guriga—waa inoo muhiim. Taasi waa sababta aan u bixinayno gunnooyin kala duwan oo ku habboon daboolida baahiyaha qoyskaaga, taasoo ku siinaysa dabacsanaan aad ugu noolaato noloshaada sida aad u rabto.



Maxaa ku cusub 2026

Waxaanu dhagaysanaynay fikradihiina—oo waxaanu samaynay isbedel macno leh oo ku salaysan jawaab celintiina. Halkan waxaa ku yaala guudmarka waxyaabaha aad filan karto inaad aragto sanadkan:

-  **Qorsheyaal caafimaad oo cusub.** Markaad ka mid tahay Highmark Blue Cross Blue Shield (BCBS), waxaad marin u heli doontaa shabakada ugu weyn dalka. Marka la joogo Kaliforniya, Kaiser ayaa weli ah xulasho la dooran karo.
-  **Xulashooyinka tooska ah.** Waxaan isku darnay gunnooyinka daryeelka ilkaha, aragga, iyo gunnooyinka ikhtiyaariga ah oo waxaan hoos gaynay hal adeeg-bixiye—MetLife.
-  **Xulashooyinka qorshe dheellitiran.** Xulasho kasta waxaa loo qaabeeyey la isugu dheellitirayo caymiska, kharashka, iyo taageerada si loo daboolo baahiyo kala duwan.
-  **Adeeg farmashi oo la hagaajiyay.** Qorshahaaga daawooyinka lagu qoray ee loo maro ExpressScripts by Evernorth (ESI) wuxuu xaqiijiyaa inaad marin u hesho shabakad ballaaran oo farmashiye ah oo ku kala yaala daafaha dalka wuxuuna qorshaha bixiyaa lacag kaydin iyadoo loo marayo ku dalbashada boostada haddii aad doorbidayso in daawadaaga laguugu keeno gurigaaga.
-  **Kheyraad badan oo ku aadan caafimaadka maskaxda.** Taageerada Barnaamijka Kaalmada Qarsoodiga ah ee La Ballaariyay (CAP) iyada oo loo marayo Spring Health waxay bixisaa daawayn qofka ku habboon, qarsoodi ah, tababar, iyo in kale oo badan.

Ha seegin

Bilow sahrinta xulashooyinkaaga maanta si aad diyaar ugu noqoto inaad samayso xulashooyin aad ku kalsoon tahay inta u dhaxaysa **Isniinta, Oktoobar 27 iyo Jimcaha, Nofeembar 7.**

Muhiim ah:

Ma jirto diiwaangelin si otomaatig ah u gudbaysa—haddii aadan is-diiwaangelin sannadkan, ma heli doontid caymiska Rich sanadka 2026.

Kheyraad muhiim ah

Sahmi xulashooyinkaaga. Booqo **MyRichsBenefits.com** (websayd yaraha cusub ee gunnooyinka) ka hor inta aysan furmin muddada Diiwaangelinta Furan siaad wax badan uga barato xulashooyinkaaga, si aad isku barbardhigto qorshooyinka oo aadna u hesho macluumaadka aad u baahan tahay si aad u samayso xulashooyin.

Jawaabaha degdeg u hel. Booqo qaybta FAQ ee Qaybta Caawinta si aad u hesho macluumaad qeexan oo si joogto ah loo cusboonaysiiyo oo ku saabsan wakhtiyada kama dambaysta ah, caymiska, iyo in kale oo badan.

Hubi adeeg-bixiyeyaasha caafimaadka ee ku jira shabakada. Isticmaal aaladda Highmark Find a Doctor oo dooro, “Miyaadan garanayn horgalahaaga alfa? Eeg liiska qorshayaasha.” Kadibna raadi shabakada caafimaadka “PPOBlue” si aad u hesho adeeg-bixiyeyaasha ku jira shabakadda.

Laga bilaabo **Isniinta Oktoobar 20**, waxaad sidoo kale 24/7 marin u heli doontaa Collective Health, oo ah koox takhasuslayaal ah oo diyaar u ah inay ka jawaabaan su'aalahaaga la xiriira caafimaadka iyo farmashiyaha. Waxaad la xiriiri kartaa Health Collective adiga oo wacaya: **1-855-242-5559**.



Iskaan gareey si aad u booqato MyRichsBenefits.com



Iskaan gareey si aad u booqato Highmark Find a Doctor Tool

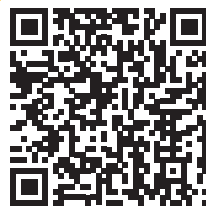
Macaamiisha uu daboolo heshiiska gorgortanka wadajirka ah (CBA) waa inay tixraacaan heshiiskooda si ay u helaan faahfaahinta gaarka ah ee qorshahooda.

Diyaar garow

Isdiwaangelinta Furan waxay bilaabanaysaa Isniinta, Oktoobar 27 waxayna dhammaanaysaa Jimcaha, Nofeembar 7.

Iska diiwaangeli khadka/onlayn

Laga bilaabo Oktoobar 27, waxaad is-diiwaangelin kartaa adiga oo isticmaalaya kombuyuutar ama aaladda mobaylka adigoo isticmaalaya barta Alight. Iskaan gareey QR koodhkan si aad dhakhso ugu gasho:



Iskaan gareey si aad u booqato barta Alight



Ablikeeshinka barta Alight kala soo deg Apple App Store



Ablikeeshinka barta Alight kala soo deg Google Play

Isku diiwaangeli taleefanka

Inta lagu jiro Diiwaangelinta Furan, waxaad la hadli kartaa Wakiilka Daryeelka Macaamiisha ee Alight. Waxay kaa caawin karaan tarjumaadda, waxay kuu diiwaangelin karaan gunnooyinka iyadoo la isticmaalayo taleefan, waxayna kaaga jawaabi karaan su'aalo kasta oo aad qabto.

Qabso ballan wakhti adiga kuugu fiican

Wac: **1-800-455-2587**, xulashada 1, Isniin ilaa Jimco, 8 am - 9 pm ET.

