



Cusboonaysii

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Cusbooneysiintaan waxay bixisaa warbixin ku saabsan canshuuraha ku saabsan Social Security, faa'idooyinka, iyo qarashaadka 2025 Xeer hoosaadka, lambarada qaar si toos ah ayay isu badelaan sannad walba si ay u joogteyaan isbadelada qiimaha iyo heerarka mushaarka.

Warbixinta loogu talloagalay dadka shaqeynayo

Canshuuraha Social Security iyo Medicare

Canshuurta Social Security waxaa bixiyo shaqaalaha/badroniga (mid walba):

- Gudaha 2024 waxay aheyd 6.2% oo daqliyada oo illaa \$168,600
- Gudaha 2025 waa 6.2% oo daqliyada gaarayo illaa \$1176,100

Canshuurta Social Security waxaa bixiyo iskii u shaqeystaha:

- Gudaha 2024 waxay aheyd 12.4%* oo daqliyada illaa \$168,600
- Gudaha 2025 waa 12.4%* oo daqliyada illaa \$176,100

Canshuuraha Medicare ee ay bixiyaan shaqaalaha/badroniga (mid walba):

- Gudaha 2024 waxay aheyd 1.45% oo dhammaan daqliyada
- Gudaha 2025 waa 1.45% oo dhammaan daqliyada

Canshuuraha Medicare ee uu bixiyo iskii u shaqeystaha:

- Gudaha 2024 waxay aheyd 2.9%* oo dhammaan daqliyada
- Gudaha 2025 waa 2.9%* oo dhammaan daqliyada

**Waxay noqon kartaa hoos u dhaca ee qodobada canshuurta daqliga*

Buundooyinka shaqada

Markii aad shaqeysid, waxaad kasbataa buundooyinka ku aadan faa'idooyinka Social Security. Tirada buundooyinka aad ugu baahantahay inaad ugu qalantid faa'idooyinka Social Security waxay ku xirantahay da'daada iyo nooca faa'idada ee aad codsanaysid. Waxaad kasban kartaa ugu badnaan 4 buundooyin sannad walba. Dadka badankood waxay u baahanyihiin 40 buundooyin si ay ugu qalmaan faa'idooyinka howlgabka.

- Gudaha 2024 \$1,730 waxaa la kasbaday hal buundo
- Gudaha 2025 \$1,810 waxay kasbadaan hal buundo

Warbixinta loogu talloagalay dadka helaa faa'idooyinka Social Security

Xadeynada daqliga

Sida waafaqsan sharciga faderaalka, dadka helayo faa'idooyinka Social Security oo aanan gaarin da'da howlgabka buuxo, ayaa xaq u leh inay helaan dhammaan faa'idooyinkooda haddiiba uu daqligooda uu ka hooseeyo xadeynada hoos lagu tilmaamo. Dadka dhashay inta u dhaxeeyso 1943 iyo 1954, da'da howlgabka buuxo waa 66. Da'da howlgabka buuxo waxay u kordhaan si tartiib ah sannad walba illaa uu ka gaaro da'da 67 oo dadka dhashay 1960 ama ka dambe.

- Haddii aad ku jirtid da'da howlgabka buuxo ama ka weyn, gudaha 2024, maysan jirin wax xadeynta daqliyada.

Haddii aad ku jirtid da'da howlgabka buuxo, waxaan ka celinaa \$1 faa'idooyinkaaga oo \$2 oo ka badan xadeynta.

- Gudaha 2024 xadeynta daqliyada wuxuu ahaa \$22,320
- Gudaha 2025 xadeynta daqliyada waa \$23,400

Gudaha sannadka aad gaartid da'da howlgabka buuxo waxaan ka celinaa \$1 faa'idooyinkaaga oo \$3 oo ka badan xadeynta.

- Gudaha 2024 xadeynta daqliyada wuxuu ahaa \$59,520
- Gudaha 2025 xadeynta daqliyada waa \$62,160

Xadeynada daqliyada ka faa'ideystayaasha naafada ah: Haddii aad shaqeysid adoo helayo faa'idada naafonimada, waa inaad wax nooga sheegtaa daqliyadaada dhibaato malahan inta yar ee aad kasbatid. Waxaa laga yaabaa inaad lahaatid daqliyo aan xadidneyn inta lagu jiro muddada shaqada tijaabada oo illaa 9 bilood ah (oo aan si lagama maarmaan ah ugu jirin safka) oo nveli helayo faa'idooyin buuxo. Marki8i aad dhameystirtid muddada shaqada tijaabadaada shaqo ee 9-bilood, waxaan go'aamineynaa haddii aad weli xaq u leedahay faa'idooyinka naafonimada. Waxaa sidoo kale laga yaabaa inaad u qalantid dhiirogelinta shaqo ee kaa caawineyso ku meelgaarka dib ugu laabashada shaqada.

Xadeynta daqliyada oo Howsha Faa'idada ee La taaban karo ee loogu talloagalay ka faa'ideystayaasha naafada ee aan camoolaha aheyn:

- Gudaha 2024 xadeynta daqliyada wuxuu ahaa \$1,550 bishiiba
- Gudaha 2025 xadeynta daqliyada waa \$1,620 bishiiba

Xadeynta daqliyada oo Howsha Faa'idada ee La taaban karo ee loogu tallogalay ka faa'ideystayaasha naafada ee camoolaha ah:

- Gudaha 2024 xadeynta daqliyada wuxuu ahaa \$2,590 bishiiba
- Gudaha 2025 xadeynta daqliyada waa \$2,700 bishiiba

Xadeynta daqliga ee loogu tallogalay ka faa'ideystayaasha naafada ah ee ka qeybqaadanayo Muddada Tijaabada Shaqada:

- Gudaha 2024 xadeynta daqliyada wuxuu ahaa \$1,110 bishiiba
- Gudaha 2025 xadeynta daqliyada waa \$1,160 bishiiba

Warbixinta loogu tallogalay dadka helaa Daqliga Amniga Dheeriga ah (SSI, magaca gaaban ee af Ingiriiska)

Lacag bixinta bil-laha faderaalka ee SSI (ugu badnaan)

Ugu badnaan lacag bixinta bil-laha faderaalka ugu badan ee SSI oo shaqsiga:

- Gudaha 2024 waxay aheyd \$943
- Gudaha 2025 waa \$967

Ugu badnaan lacag bixinta bil-laha faderaalka ugu badan ee SSI oo lamaanaha:

- Gudaha 2024 waxay aheyd \$1,415
- Gudaha 2025 waa \$1,450

Xadeynada daqliga bil-laha

Xadeynada daqliga bil-laha oo shaqsiga daqligooda uu yahay kaliya timid mushaarada:

- Gudaha 2024 waxay aheyd \$1,971
- Gudaha 2025 waa \$2,019

Xadeynada daqliga bil-laha oo shaqsiga daqligooda uusan ka imaan mushaarada:

- Gudaha 2024 waxay aheyd \$963
- Gudaha 2025 waa \$987

Xadeynada daqliga bil-laha oo lamaanaha daqligooda uu yahay kaliya timid mushaarada:

- Gudaha 2024 waxay aheyd \$2,915
- Gudaha 2025 waa \$2,985

Xadeynada daqliga bil-laha oo lamaanaha daqligooda aanan ka imaan mushaarada:

- Gudaha 2024 waxay aheyd \$1,435
- Gudaha 2025 waa \$1,470

FIIRO GAAR AH: Haddii aad daqli leedahay, faa'idadaada bil-laha ayaa guud ahaan ka yaraaneyso lacag bixinta ugu badan faderaalka SSI. Xasuuso, waa inaad noo soo sheegtaa inaga dhammaan daqligaaga. Gobolada qaar ayaa lacag ku daro lacag bixinta faderaalka SSI. Haddii aad ku nooshahay mid ka mid ah goboladaan, waxaa laga yaabaa inaad u qalantid lacag bixin sareyso. Daqligaaga wuxuu ka badan karaa xadeynada la tilmaamay oo waxaa laga yaabaa inaad weli u qalantid.

Warbixinta dadka ku jiro Medicare

Caymiska Isbitaalka (Qeybta A)

Qeybta A Caymiska Bil-laha: Cadadka qarashka caymiska ee aad ku bixineysid inaad ku iibsatiid Medicare Qeybta A waxay ku xirantahay tirada buundooyinka Social Security ee aad kasbatay. Haddii aad leedahay:

- 40 buundo Qeybta A cadadka caymiska bil-laha ee 2024 waxay aheyd \$0
- 40 buundo Qeybta A cadadka caymiska bil-laha ee 2025 waa \$0
- 30-39 buundo Qeybta A cadadka caymiska bil-laha ee 2024 waxay aheyd \$278 bishiiba
- 30-39 buundo Qeybta A cadadka caymiska bil-laha ee 2025 waa \$285 bishiiba
- Wax ka yar 30 buundo Qeybta A caymiska bil-laha ee 2024 waxay aheyd \$505 bishiiba
- Wax ka yar 30 buundo Qeybta A caymiska bil-laha ee 2025 waa \$518 bishiiba

Caymiska Caafimaadka (Qeybta B)

Qeybta B Qarashka caymiska

- Gudaha 2024 waxay aheyd \$174.70 bishiiba**
- Gudaha 2025 waa \$185 bishiiba**

FIIRO GAAR AH: Haddii aad heshid Medicare oo daqligaaga uu hooseeyo, gobolkaaga ayaa laga yaabaa inay bixiyaan qarashaadkaaga caymiska ee Medicare iyo, xaaladaha qaar, qarashaadkaaga laga jari karo iyo qarashaadka kale ee caafimaadka ee jeebka laga bixiyo. Kala soo xiriir hay'ada caawinta caafimaadka deegaankaaga (Medicaid), adeegyada bulshada ama xafiiska daryeelka wixii warbixin dheeraad ah.

**Qarashka caymiska bil-laha caadiga ah waa \$185.00. Dadka qaar ee leh daqliyada sare waxay bixiyaan qarashka caymiska sare.

Booqo <https://www.medicare.gov/basics/costs/medicare-costs> (kaliya af Ingiriis) wixii dheeraad ah oo ku saabsan adeegyada Medicare.



Securing today
and tomorrow

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