Daim ntawv Summary of Benefits and Coverage (Ntsiab Lus txog ntawm Cov Txiaj Ntsim thiab Kev Pab Them Nqi Kho Mob (SBC)) yuav pab qhia koj xaiv ib qhov plan (txoj kev npaj) ntsig txog kev noj qab hauv huv rau koj. Daim ntawv SBC nod qhia rau koj pom txog tias koj thiab qhov plan (txoj kev npaj) neb koom ib tug nqi txog rau cov kev pab cuam kho mob ntsig txog kev noj qab haus huv li cas. NCO NTSOOV TIAS: Cov lus qhia txog tus nqi ntawm qhov plan (txoj kev npaj) (hu tias premium (qhov nqi them rau is saws las los yog kev tuav pov hwm) no yuav muaj pab raws li nyias ntiag tug.

Daim ntawv no tsuas yog cov ntsiab lus sau tsawg tsawg qhia rau koj paub xwb. Yog xav paub ntxiv txog koj qhov kev pab them nqi kho mob, [ntaus lus qhia txog qhov chaw tiv tauj rau]. Yog xav paub txog cov ntsiab lus feem ntau ntawm cov lus uas peb keev nyiam siv, xws li allowed amount (nqi tso cai pab them), balance billing (nyiaj tseg them nqi kho mob tshuav npaum li cas) , coinsurance (nqi tuam txhab is saws las sib pab them), copayment (nqi yus nrog them), deductible (nqi yus them ua ntej), provider (tus kws muab kev pab kho mob), los yog lwm lo lus uas underlined (kos ib kab rau hauv qab) thov koj mus saib ntawm Daim Ntawv Txhais Ntsiab Lus. Koj muaj peev xwm nkag saib hauv Daim Ntawv Txhais Ntsiab Lus tau nyob rau ntawm www.[ntaus rau].com los yog hu xov tooj rau 1-800-[ntaus rau] txhawm rau thov kom muab ib daim rau koj.

Cov Lus Nug Tseem Ceeb	Cov Lus Teb	Vim Li Cas Qhov Nod Thiaj Li Yog Ib Qho Teeb Meem Rau Koj:
Qhov nyiaj deductible (nqi yus them ua ntej) xam tag nrho raug li cas?	$	
Puas muaj tej yam kev pab cuam kho mob uas koj tau txais kev pab them tus nqi ua ntej koj qhov nyiajdeductible (nqi yus them ua ntej)?		
Puas muaj lwm yam nyiaj deductible (nqi yus them ua ntej) rau tej yam kev pab cuam kho mob ib qho twg ntxiv lawm?	$	
Qhov nyiaj out-of-pocket limit (nqi pab them nqi kho mob muaj ciaj ciam uas yog nrho hauv koj hnab ris hnab tshos ntiag tug) uas muaj pab rau qhov plan (txoj kev npaj) no muaj npaum li cas?	$	
Yam kev pab cuam kho mob dab tsi thiaj li tsis tau txais kev pab los ntawm qhov nyiaj out-of-pocket limit (nqi pab them nqi kho mob muaj ciaj ciam uas yog nrho hauv koj hnab ris hnab tshos ntiag tug)?		
Puas yog tias koj yuav tau them nqi kho mob tsawg dua yog tias koj siv network provider (ib tus kws muab kev pab kho mob uas koom lag luam ua ke)?		
Koj puas xav tau ib daim ntawv referral (daim ntawv xa) txhawm rau mus ntsib ib tus specialist (kws kho mob)?		

Cov nqi copayment (nqi yus nrog them) thiab coinsurance (nqi tuam txhab is saws las sib pab them) tag nrho uas pom muaj nyob rau hauv daim ntawv no yog cov nqi them tom qab uas koj cov nyiaj deductible (nqi yus them ua ntej) twb raug txiav tawm tag lawm, yog tias muaj nyiaj deductible (nqi yus them ua ntej).

Kev Tshwm Sim Ntsig Txog Kev Kho Mob Uas Keev Pom Muaj	Cov Kev Pab Cuam Kho Mob Uas Koj Xav Tau	Koj Yuav Tau Them Li Cas		Cov Kev Txwv Tsis Pub Dhau, Cov Kev Zam, thiab Lwm Yam Lus Qhia Tseem Ceeb
		Network Provider (Ib Tus Kws Muab Kev Pab Kho Mob Uas Koom Lag Luam Ua Ke) (Koj yuav tau them qhov tsawg)	Out-of-Network Provider (Tsis Yog Ib Tus Kws Muab Kev Pab Kho Mob Uas Koom Lag Luam Ua Ke) (Koj yuav tau them qhov ntau)	
Yog tias koj mus kho mob tom ib tus provider (ib tus kws muab kev pab kho mob) chav ua hauj lwm los yog lub tsev kho mob ntsig txog kev noj qab haus huv	Thawj zaug uas mus kho mob txhawm rau kho ib qho kev raug mob los yog kev mob nkeeg dab tsi			
	Kev mus ntsib tusspecialist (kws kho mob)			
	Preventive care (kev kho mob tiv thaiv)/screening (kev kuaj mob)/ kev txhaj tshuaj tiv thaiv			
Yog tias koj mus kuaj mob	Diagnostic test (kuaj xyuas tus mob (x-ray (xoo hluav taws xob), kev ua hauj lwm ntawm tej roj ntshav))			
	Kev ntsuam xyuas (CT/PET scans, MRIs (Kev siv cuab yeej CT/PET, MRIs rub ntsuam xyuas))			
Yog tias koj xav tau tshuaj kho koj qhov kev mob nkeeg los yog tus mob Peb muaj lus qhia paub ntxiv txog prescription drug coverage (cov tshuaj muaj ntaub ntawv sau qhia txog kev noj uas pab them tus nqi tshuaj rau koj) nyob rau ntawm www.[ntaus rau].com	Cov tshuaj tsis muaj npe			
	Cov tshuaj muaj npe uas neeg nyiam siv			
	Cov tshuaj muaj npe uas neeg tsis nyiam siv			
	Specialty drugs (cov tshuaj zoo tshwj xeeb)			
Yog tias koj phais mob nyob rau chav uas tsis yog neeg mob pw hauv tsev kho mob	Tus nqi kho mob nyob rau qhov chaw kho mob ntawd (xws li, qhov chaw phais mob uas txav mus los tau)			
	Cov nqi them rau tus kws kho mob/kws phais mob			
Yog tias koj xav tau kev saib xyuas ntsig txog kev kho mob sai sai	Emergency room care (chav saib xyuas kho mob thaum muaj mob ceev)			
	Emergency medical transportation (tsheb thauj			

Kev Tshwm Sim Ntsig Txog Kev Kho Mob Uas Keev Pom Muaj	Cov Kev Pab Cuam Kho Mob Uas Koj Xav Tau	Koj Yuav Tau Them Li Cas		Cov Kev Txwv Tsis Pub Dhau, Cov Kev Zam, thiab Lwm Yam Lus Qhia Tseem Ceeb
		Network Provider (Ib Tus Kws Muab Kev Pab Kho Mob Uas Koom Lag Luam Ua Ke) (Koj yuav tau them qhov tsawg)	Out-of-Network Provider (Tsis Yog Ib Tus Kws Muab Kev Pab Kho Mob Uas Koom Lag Luam Ua Ke) (Koj yuav tau them qhov ntau)	
	neeg mob thaum muaj mob ceev)			
	Urgent care (kev saib xyuas kho mob ceev)			
Yog tias koj pw hauv tsev kho mob	Tus nqi kho mob nyob rau qhov chaw kho mob ntawd (xws li, chav pw kho mob)			
	Cov nqi them rau tus kws kho mob/kws phais mob			
Yog tias koj xav tau kev pab cuam kho mob ntsig txog kev puas hlwb, kev pab cuam kho mob ntsig txog kev yam ntxwv, los yog kev pab cuam kho mob ntsig txog kev raug tsim txom los ntawm tshuaj yeeb dej cawv	Cov kev pab cuam kho mob uas tsis yog neeg mob pw hauv tsev kho mob			
	Cov kev pab cuam kho mob uas yog neeg mob pw hauv tsev kho mob			
Yog tias koj cev xeeb tub	Kev mus ntsib chav ua hauj lwm ntsig txog poj niam cev tsis tab seeb			
	Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm kws kho mob uas pab yug me nyuam			
	Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm qhov chaw uas pab yug me nyuam			
Yog tias koj xav tau kev pab kho mob kom koj lub cev rov qab zoo li qub tuaj los yog xav tau lwm yam kev pab ntsig txog kev noj qab haus huv tshwj xeeb	Home health care (kev saib xyuas kho mob kom noj qab haus huv nyob rau tom vaj tom tsev)			
	Rehabilitation services (cov kev pab cuam kho mob kom lub cev rov qab zoo li qub tuaj)			
	Habilitation services (cov kev pab cuam kho mob kom rov zoo li qub tuaj)			

Kev Tshwm Sim Ntsig Txog Kev Kho Mob Uas Keev Pom Muaj	Cov Kev Pab Cuam Kho Mob Uas Koj Xav Tau	Koj Yuav Tau Them Li Cas		Cov Kev Txwv Tsis Pub Dhau, Cov Kev Zam, thiab Lwm Yam Lus Qhia Tseem Ceeb
		Network Provider (Ib Tus Kws Muab Kev Pab Kho Mob Uas Koom Lag Luam Ua Ke) (Koj yuav tau them qhov tsawg)	Out-of-Network Provider (Tsis Yog Ib Tus Kws Muab Kev Pab Kho Mob Uas Koom Lag Luam Ua Ke) (Koj yuav tau them qhov ntau)	
	Skilled nursing care (kev saib xyuas kho mob ntsig txog kev pab tu uas muaj kev paub thiab txawj heev)			
	Durable medical equipment (cuab tam kho mob uas ruaj khov)			
	Hospice services (cov kev pab cuam kho mob nyob rau chav uas neeg mob hnyav heev xyov kho puas tau lawm thiab ze rau qhov yuav tag lub neej txoj sia)			
Yog tias koj tus me nyuam xav tau kev pab kho hniav los yog kho qhov muag	kev kuaj xyuas me nyuam lub qhov muag			
	Tsom iav qhov muag nyuam yaus			
	kev kuaj xyuas me nyuam yaus hniav			

Cov Kev Pab Cuam Kho Mob Uas Raug Cais Tawm Tsis Muaj Kev Pab Them Nqi Kho Mob thiab Lwm Yam Kev Pab Cuam Kho Mob Uas Tau Txais Kev Pab Them Nqi Kho Mob:

Cov Kev Pab Cuam Kho Mob Nyob Rau Hauv Koj Qhov Plan (Txoj Kev Npaj) Feem Ntau TSIS Muaj Kev Pab Them Nqi Kho Mob Rau Koj (Mus saib hauv daim ntawv qhia txog koj txoj cai los yog daim ntawv qhia txog koj txoj kev npaj yog tias koj xav paub lus qhia txog lus qhia ntxiv thiab hauv daim ntawv teev txog lwm yam excluded services (kev pab cuam kho mob uas raug cais tawm tsis muaj kev pab them nqi kho mob).)

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Lwm Yam Kev Pab Cuam Kho Mob Uas Tau Txais Kev Pab Them Nqi Kho Mob (Tej zaum Cov Kev Txwv Tsis Pub Dhau kuj yuav muaj feem xyuam txog rau cov kev pab cuam kho mob nod). Qhov no nws tsis yog daim ntawv teev txog lwm yam kev pab cuam kho mob tag nrho. Thov koj mus saib hauv daim ntawv qhia txog koj qhov plan (txoj kev npaj).)

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Koj Cov Cai Ntsig Txog Kev Tau Txais Kev Pab Them Nqi Kho Mob Txuas Mus Ntxiv: Muaj ntau lub koom haum uas muaj peev xwm yuav pab tau koj yog tias koj xav tau kev pab them nqi kho mob rau koj txuas mus ntxiv tom qab nws tag lawm. Lus qhia txog qhov chaw tiv tauj rau cov koom haum ntawd yog: [ntaus State (Lub Xeev), HHS, DOL, thiab/los yog lwm yam lus qhia txog qhov chaw tiv tauj ntawm lub koom haum uas muaj feem xyuam rau]. Tej zaum kuj yuav muaj lwm txoj hau kev uas muaj kev pab them nqi kho mob rau koj ib yam nkaus thiab, xws li kev yuav insurance (is saws las) uas muaj kev pab them nqi kho mob los ntawm Health Insurance Marketplace (Kiab Khw Muag Is Saws Las Tuav Pov Hwm Kev Noj Qab Haus Huv). Yog tias xav paub lus qhia ntxiv txog Kiab Khw, nkag mus saib ntawm www.HealthCare.gov los yog hu rau tus xov tooj 1-800-318-2596.

[* Yog xav paub lus qhia ntxiv txog cov kev txwv tsis pub dhau thiab cov kev cais tawm tsis muaj kev pab them nqi kho mob, nkag mus saib daim ntawv qhia txog txoj kev npaj los yog daim ntawv qhia txog txoj cai nyob rau ntawm [www.insert.com].]

Koj Cov Cai Ntsig Daim Txog Daim Ntawv Tsis Txaus Siab thiab Daim Ntawv Thov Rov Muab Hais Dua: Muaj ntau lub koom haum uas muaj peev xwm yuav pab tau koj yog tias koj muaj kev tsis txaus siab txog rau koj qhov plan (txoj kev npaj) uas tsis kam lees muab kev pab raws li koj daim ntawv claim (daim ntawv thov). Qhov no hu tias grievance (daim ntawv tsis txaus siab) los yog appeal (daim ntawv thov rov muab hais dua). Yog xav paub lus qhia ntxiv txog koj cov cai, mus saib cov lus tshab txhais qhia txog cov txiaj ntsim uas koj yuav tau txais los ntawm daim ntawv claim (daim ntawv thov) ntsig txog kev kho mob ntawd. Tsis tas li ntawd, cov ntaub ntawv qhia txog koj qhov plan (txoj kev npaj) kuj tseem muaj lus qhia txhij txhua txog kev xa daim ntawv claim (daim ntawv thov), appeal (daim ntawv thov rov muab hais dua), los yog grievance (daim ntawv tsis txaus siab) hais tias yog vim li cas mus rau koj qhov plan (txoj kev npaj) thiab. Yog xav paub lus qhia ntxiv txog koj cov cai, tsab ntawb ceeb toom nod, los yog kev pab, tiv tauj rau: [ntaus lus qhia txog qhov chaw tiv tauj uas muaj feem xyuam los ntawm cov ntaub ntawv cob qhia rau].

Txoj kev npaj no puas muab Minimum Essential Coverage (Kev Pab Them Nqi Kho Mob Tseem Ceeb Yam Tsawg Kawg Nkaus Li Cas) rau koj? [Muab/Tsis Muab]
Yog tias koj tsis muaj Minimum Essential Coverage (Kev Pab Them Nqi Kho Mob Tseem Ceeb Yam Tsawg Kawg Nkaus Li Cas) nyob rau ib lub hlis twg, koj yuav tsum tau them nyiaj rau thaum koj sau koj daim ntawv ceeb toom txog nqi se tshwj tsis yog tias koj tsim nyog tau txais ib qho kev zam los ntawm qhov yuav tsum muaj thiaj li tau txais uas koj muaj cov nyiaj pab them nqi kho mob ntsig txog kev noj qab haus huv nyob rau lub hlis ntawd.

Txoj kev npaj no nws uas puas raws nraim li Minimum Value Standards (Cov Qauv Ntsig Txog Tus Nqi Yam Tsawg Kawg Nkaus Li Cas)? [Ua Raws Nraim/Tsis Ua Raws Nraim]
Yog tias koj qhov plan (txoj kev npaj) tsis ua raws nraim li Minimum Value Standards (Cov Qauv Ntsig Txog Tus Nqi Yam Tsawg Kawg Nkaus Li Cas), tej zaum koj kuj yuav muaj cai tau txais premium tax credit (nqi se muas) txhawm rau pab koj them nyiaj rau ib qhov plan (txoj kev npaj) twg los ntawm Marketplace (Kiab Khw).

Cov Kev Pab Cuam Ntsig Txog Ncauj Ke Kev Hais Lus
[Spanish (Español): Para obtener asistencia en Español, llame al [Ntaus zauv xov tooj rau].]
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [Ntaus zauv xov tooj raur].]
[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 [Ntaus zauv xov tooj rau].]
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' [Ntaus zauv xov tooj rau].]

Txhawm rau kom pom txog tias txoj kev npaj no yuav pab them cov nqi kho mob rau ib qho zwj ceeb ntsig txog kev kho mob ua qauv tau li cas, mus saib nyob rau nqe lus txuas ntxiv nram no.

Hais txog cov Kev Piv Txwv Ntsig Txog Kev Pab Them Nqi Kho Mob nod:

[* Yog xav paub lus qhia ntxiv txog cov kev txwv tsis pub dhau thiab cov kev cais tawm tsis muaj kev pab them nqi kho mob, nkag mus saib daim ntawv qhia txog txoj kev npaj los yog daim ntawv qhia txog txoj cai nyob rau ntawm [www.insert.com].]

Hais txog cov Kev Piv Txwv Ntsig Txog Kev Pab Them Nqi Kho Mob nod:

Qhov no nws tsis yog kev kwv yees txog tus nqi. Cov kev kho mob uas koj pom nyob rau hauv daim ntawv nod nws tsuas yog ib cov kev piv txwv txog tias qhov txoj kev npaj no yuav pab them nqi kho mob tau li cas xwb. Tus nqi uas koj yuav tsum tau them tseeb tiag ntawd nws yuav sib txawv nyob ntawm seb qhov kev kho mob tseeb tiag uas koj tau txais raug li cas, cov nqi kho mob uas koj cov cov kws muab kev pab kho mob xam rau koj them raug li cas, thiab puas muaj lwm yam txuam thawj li cas. Saib ncaj qha txog cov nyiaj nqi sib pab them nqi yus them ua ntej, nqi yus nrog them thiab nqi tuam txhab is saws las sib pab them thiab kev pab cuam kho mob uas raug cais tawm tsis muaj kev pab them nqi kho mob uas muaj nyob hauv qhov txoj kev npaj. Siv qhov lus qhia no txhawm rau sib piv nrog feem ntawm cov nqi kho mob tej zaum koj yuav tau them muaj nyob rau hauv cov cov kev npaj ntsig txog kev noj qab haus huv uas sib txawv. Thov koj nco ntsoov hais tias cov kev piv txwv ntsig txog kev pab them nqi kho mob no tsuas yog xam raws kev pab them nqi kho mob rau tus kheej ib leeg nkaus xwb.

Peg Tab Tom Yug ib Tus Me Nyuam
(9 lub hlis ntawm kev saib xyuas kho mob ua ntej yug me nyuam los ntawm ib tus kws muab kev pab kho mob uas koom lag luam ua ke thiab kev pab yug me nyuam nyob rau tom tsev kho mob)

Kev tswj xyuas Joe 2 hom Kab Mob Ntshav Qab Zib
(ib xyoos ntawm kev saib xyuas kho mob los ntawm ib tus kws muab kev pab kho mob uas koom lag luam ua ke ua ntu zus los uas muaj kev tswj xyuas tus mob yam tau zoo)

Mia Pob Txha Tawg Yooj Yim Heev
(kev mus ntsib chav kho mob thaum muaj mob ceev thiab kev saib xyuas kho mob ua ntu zus los ntawm ib tus kws muab kev pab kho mob uas koom lag luam ua ke)

■ Qhov plan (txoj kev npaj)cov nqideductible (nqi yus them ua ntej)xam tag nrho $
■ Specialist (kws kho mob) *cov nqi [cost sharing]* $
■ Tsev kho mob (qhov chaw) cov nqi *[cost sharing]* %
■ Lwm yam nqi *[cost sharing]* %

Qhov kev tshwm sim ua KEV PIV TXWV zaum no muaj cov kev pab cuam kho mob xws li:

Kev mus ntsib kws kho mob ntawm nws chav ua hauj lwm *(kev saib xyuas kho mob ua ntej yug me nyuam)*
Kev Pab Cuam Ntsig Txog Kev Yug Me Nyuam/Kev Pab Cuam Los Ntawm Kws Kho Mob Uas Pab Yug Me Nyuam
Kev Pab Cuam Ntsig Txog Kev Yug Me Nyuam/Kev Pab Cuam Los Ntawm Qhov Chaw Uas Pab Yug Me Nyuam
Diagnostic tests (kuaj xyuas tus mob) *(ultrasounds (suab me nyuam ntoj) thiaj kev ua huaj lwm ntawm tej roj ntshav)*
Kev mus ntsib kws kho mob *(anesthesia (tshuaj loog))*

Tus Nqi Kev Piv Txwv Xam Tag Nhro	**$**

Raws li qhov kev piv txwv no, Peg yuav tsum tau them:

cost sharing (nqi sib pab them)	
Deductibles (nqi yus them ua ntej)	$
Copayments (nqi yus nrog them)	$
coinsurance (nqi tuam txhab is saws las sib pab them)	$
Cov nqi uas tsis tau txais kev pab them nqi kho mob	
Cov kev txwv tsis pub dhau los yog kev cais tawm tsis muaj kev pab them nqi kho mob	$
Cov nqi kho mob uas Peg yuav tsum tau them xam tag nrho yog	**$**

■ Qhov plan (txoj kev npaj)cov nqideductible (nqi yus them ua ntej)xam tag nrho $
■ Specialist (kws kho mob) *cov nqi [cost sharing]* $
■ Tsev kho mob (qhov chaw) *cov nqi [cost sharing]* %
■ Lwm yam nqi *[cost sharing]* %

Qhov kev tshwm sim ua KEV PIV TXWV zaum no muaj cov kev pab cuam kho mob xws li:

Thawj zaug uas mus ntsib kws kho mob ntawm nws chav ua hauj lwm *(xws li mus kawm paub txog kab mob)*
Diagnostic tests (kuaj xyuas tus mob) *(kev ua hauj lwm ntawm tej roj ntshav)*
Cov tshuaj uas muaj ntaub ntawv sau qhia txog kev noj
Cuab tam kho mob uas ruaj khov *(glucose meter (lub cuab yeej ntsuam xyuas phiam thaj hauv tej roj ntshav)*

Tus Nqi Kev Piv Txwv Xam Tag Nhro	**$**

Raws li qhov kev piv txwv no, Joe yuav tsum tau them:

cost sharing (nqi sib pab them)	
Deductibles (nqi yus them ua ntej)	$
Copayments (nqi yus nrog them)	$
coinsurance (nqi tuam txhab is saws las sib pab them)	$
Cov nqi uas tsis tau txais kev pab them nqi kho mob	
Cov kev txwv tsis pub dhau los yog kev cais tawm tsis muaj kev pab them nqi kho mob	$
Cov nqi kho mob uas Joe yuav tsum tau them xam tag nrho yog	**$**

■ Qhov plan (txoj kev npaj)cov nqideductible (nqi yus them ua ntej)xam tag nrho $
■ Specialist (kws kho mob) *cov nqi [cost sharing]* $
■ Tsev kho mob (qhov chaw) *cov nqi [cost sharing]* %
■ Lwm yam nqi *[cost sharing]* %

Qhov kev tshwm sim ua KEV PIV TXWV zaum no muaj cov kev pab cuam kho mob xws li:

Chav saib xyuas kho mob thaum muaj mob ceev *(xam nrog tej cuaj yeej siv kho mob tib si)*
Diagnostic tests (kuaj xyuas tus mob) *(xoo hluav taws xob))*
Cuab tam kho mob uas ruaj khov *(tus pas nrig)*
Rehabilitation services (cov kev pab cuam kho mob kom lub cev rov qab zoo li qub tuaj) *(physical therapy (kev kho cev nqaij daim tawv))*

Tus Nqi Kev Piv Txwv Xam Tag Nhro	**$**

Raws li qhov kev piv txwv no, Mia yuav tsum tau them:

cost sharing (nqi sib pab them)	
Deductibles (nqi yus them ua ntej)	$
Copayments (nqi yus nrog them)	$
coinsurance (nqi tuam txhab is saws las sib pab them)	$
Cov nqi uas tsis tau txais kev pab them nqi kho mob	
Cov kev txwv tsis pub dhau los yog kev cais tawm tsis muaj kev pab them nqi kho mob	$
Cov nqi kho mob uas Mia yuav tsum tau them xam tag nrho yog	**$**