

**Choices User Guide Effective January 1, 2017**

This information will help you use the *Choices* booklet online at <https://www.cs.ny.gov/employee-benefits/nyship/shared/publications/choices/2017/active-choices-2017.pdf>. There are five New York State Health Insurance Program (NYSHIP) options available to UAlbany employees:

Code	Plans	Pages	CSEA, PEF, PBA, NYSCOPBA Grade 9 and below		CSEA, PEF, PBA, NYSCOPBA Grade 10 and above	
			Individual Bi-weekly	Family Bi-weekly Rates	Individual Bi-weekly	Family Bi-weekly Rates
			And		And	
			UUP and MC employees with annualized salaries equal to or less than \$41,756		UUP and MC employees with annualized salaries greater than \$41,756	
<b>001</b>	<b>Empire Plan</b>	<b>18-27</b>	<b>39.91</b>	<b>175.53</b>	<b>53.21</b>	<b>208.92</b>
<b>063</b>	<b>CDPHP</b>	<b>32-33</b>	<b>40.10</b>	<b>160.71</b>	<b>52.55</b>	<b>191.50</b>
<b>280</b>	<b>Empire BC/BS HMO</b>	<b>34-35</b>	<b>137.08</b>	<b>418.99</b>	<b>150.53</b>	<b>454.26</b>
<b>220</b>	<b>HIP</b>	<b>36-37</b>	<b>112.54</b>	<b>299.93</b>	<b>125.71</b>	<b>334.00</b>
<b>060</b>	<b>MVP</b>	<b>42-43</b>	<b>58.56</b>	<b>149.49</b>	<b>70.27</b>	<b>178.66</b>

For a comparison between The Empire Plan, a preferred provider organization (PPO), and the four health maintenance organizations (HMOs), turn to pages 12-13. For general information and suggestions on choosing a plan, review pages 8-10. For a list of frequently asked questions, see page 14. Terms to know are included on pages 4-5. When reading each of the HMO summaries on the pages listed above, please be sure to check the “Additional Benefits” and “Plan Highlights” sections.

If you have additional questions after reading *Choices*, please contact the insurance carriers at the numbers provided in each summary. For questions about completing health insurance forms, please call the UAlbany Benefits office at 518-437-4729.