

**Choices User Guide Effective June 1, 2019**  
**PEF & PBANYS-represented employees**

This guide will help you use the *Choices* booklet at <https://www.cs.ny.gov/employee-benefits/nyship/shared/publications/choices/2019/active-choices-2019.pdf>

There are five New York State Health Insurance Program (NYSHIP) options available to UAlbany employees:

Code	Plans	Pages	PEF & PBA Grade 9 and below		PEF & PBA Grade 10 and above	
			Individual Bi-weekly	Family Bi-weekly Rates	Individual Bi-weekly	Family Bi-weekly Rates
001	Empire Plan	16-25	43.71	192.68	58.29	229.33
063	CDPHP	30-31	40.64	173.05	54.19	206.21
280	Empire BC/BS HMO	32-33	84.78	292.28	99.65	331.03
220	HIP	34-35	135.10	367.39	150.94	408.01
060	MVP	40-41	40.17	158.07	53.57	188.94

For a comparison between The Empire Plan, a preferred provider organization (PPO), and the four health maintenance organizations (HMOs), turn to pages 3-6 and 10-11. For general suggestions on choosing a plan, review pages 8-9. For a list of frequently asked questions, go to page 12. For Pre-tax Contribution Program (PTCP) information, see page 1. When reading each of the HMO summaries on the pages listed above, check the “Additional Benefits” and “Plan Highlights” sections. For the NYSHIP Opt-out Program, read page 13. (For UUP-represented employees, the Opt-out Program is no longer available as of 2019.)

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.