

**Choices User Guide Effective January 1, 2023**

This guide will help you use the *Choices* booklet at <https://www.cs.ny.gov/employee-benefits/nyship/shared/publications/choices/2023/active-choices-2023.pdf>.

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

Code	Plans	Pages	Classified employees at Grade 9 and below and M/C Professionals or UUP with annualized salaries less than \$47,024		Classified employees at Grade 10 and above and M/C Professionals or UUP with annualized salaries of \$47,024 or more	
			Individual Bi-weekly	Family Bi-weekly Rates	Individual Bi-weekly	Family Bi-weekly Rates
001	Empire Plan	13-23	\$56.01	\$241.79	\$74.68	\$287.98
069	Highmark BS NENY	32-33	\$49.52	\$212.45	\$66.03	\$253.10
063	CDPHP	26-27	\$48.42	\$205.35	\$64.56	\$244.74
220	Emblem HIP	28-29	\$152.46	\$483.24	\$172.78	\$531.81
060	MVP	38-39	\$46.99	\$184.44	\$62.66	\$220.46

For a comparison between The Empire Plan, a preferred provider organization (PPO), and the four health maintenance organizations (HMOs), turn to pages 6-9. For general suggestions on choosing a plan, see page 9. For Pre-tax Contribution Program (PTCP) information, see page 4. 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 12. (Please note: UUP-represented employees are currently ineligible for the Opt-out Program.)

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 518-437-4705 or email [Benefits@albany.edu](mailto:Benefits@albany.edu). Please note that we cannot accept health insurance enrollment forms or other documentation with Personal Identifiable Information (PII) such as Social Security cards via email or fax.