

Choices User Guide Effective January 1, 2018

This information will help you use the *Choices* booklet online at <https://www.cs.ny.gov/employee-benefits/nyship/shared/publications/choices/2018/active-choices-2018.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
001	Empire Plan	18-27	43.00	188.41	57.33	224.29
063	CDPHP	32-33	38.55	164.50	51.40	196.01
280	Empire BC/BS HMO	34-35	113.63	365.31	127.98	402.81
220	HIP	36-37	118.30	321.55	132.84	358.98
060	MVP	42-43	41.51	157.00	54.68	187.62

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.