

## Current *Choices* User Guide

The following outline will help you find information in the *Choices* booklet regarding the options available to you under the New York State Health Insurance Program (NYSHIP).

There are **five** plans available to UAlbany employees:

Code	Plans	Pages	CSEA PEF*	CSEA PEF*	CSEA PEF*	CSEA PEF*	UUP NYSCOPBA	UUP NYSCOPBA	ALESU Represented by PBANYS	ALESU Represented by PBANYS
			Grade 9 and Below	Grade 9 and Below	Grade 10 and Above And M/C	Grade 10 and Above And M/C	Individual Bi-weekly Rates	Family Bi-weekly Rates	Individual Bi-weekly Rates	Family Bi-weekly Rates
001	Empire Plan	16-21, 8-9	32.93	132.48	43.90	158.19	28.06	122.13	28.97	125.52
063	CDPHP	26-27	28.38	121.21	37.84	144.42	23.65	109.60	23.65	109.60
280	Empire BC/BS HMO	30-31	41.84	188.99	53.28	217.57	34.14	170.18	32.93	167.58
220	GHI HMO	32-33	115.33	387.44	126.28	414.59	107.88	369.35	106.67	366.75
060	MVP	40-41	28.35	121.05	37.80	144.24	23.62	109.45	23.62	109.45

\*PEF employees only: deductions for the first 6 paychecks in 2012 will include an additional premium amount representing the retroactive premiums due for the cost increase effective 10/1/11 that was not previously reflected in your check (see 1/2012-3/2012 rate sheet). As of the check of 3/28/12, only the 2012 premium indicated above will be deducted.

For a comparison between The Empire Plan, a preferred provider organization (PPO), and the four health maintenance organizations (HMOs), turn to pages 8-9. For general information and suggestions on choosing a plan, it will be helpful for you to review pages 5-7 and 10. For a list of frequently asked questions and terms to know, review pages 11-12.

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 carriers at the numbers provided in each summary, or call the UAlbany Benefits office at (518) 437-4729.