



Vision Plan Benefits-at-a-Glance

Covered Services	VSP Basic ¹	VSP Premier
Well Vision Exam	\$10 co-pay every calendar year	\$10 co-pay every calendar year
Single Vision Lenses	\$25 co-pay every other calendar year ²	\$0 every calendar year
Lined Bifocal Lenses	\$25 co-pay every other calendar year ²	\$0 every calendar year
Lined Trifocal Lenses	\$25 co-pay every other calendar year ²	\$0 every calendar year
Standard Progressive Lenses	100% coverage every other calendar year	100% coverage every calendar year
Premium Progressive Lenses	\$95–\$105 co-pay every other calendar year	\$25 co-pay every calendar year
Custom Progressive Lenses	\$150–\$175 co-pay every other calendar year	\$25 co-pay every calendar year
Standard Anti-Reflective Coating	\$41 co-pay every other calendar year	\$25 co-pay every calendar year
Premium Anti-Reflective Coating	\$58–\$69 co-pay every other calendar year	\$25 co-pay every calendar year
Custom Anti-Reflective Coating	\$85 co-pay every other calendar year	\$25 co-pay every calendar year
Scratch-Resistant Coating	Fully covered every other calendar year	Fully Covered every calendar year
Frames	\$150 allowance for a wide selection of frames \$170 allowance for featured frames \$80 allowance at Costco and Walmart/Sam's Club \$25 co-pay applies; 20% savings on amount over the allowance; every other calendar year	\$300 allowance for a wide selection of frames \$320 allowance for featured frames \$165 allowance at Costco and Walmart/Sam's Club No additional co-pay; 20% savings on the amount over your allowance every calendar year
Contacts (<i>instead of glasses</i>)	\$150 allowance every other calendar year ²	\$250 allowance every calendar year
Contact Lens Exam	Up to \$60 co-pay every other calendar year ²	Up to \$60 co-pay every other calendar year
Essential Medical Eye Care (<i>for the treatment of urgent or acute ocular conditions</i>)	\$5 co-pay	\$5 co-pay
Lightcare	\$150 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts, every other calendar year. Anti-reflective and UV coatings fully covered.	\$250 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts, every calendar year. Anti-reflective and UV coatings fully covered.

VSP Premier Contribution

Biweekly (26 Pay Periods)	Monthly (12 months)	21 Pay Periods ³	23 Pay Periods ³
E Only \$5.34 E + 1 Dep. \$8.12 E + 2 or more \$16.64	E Only \$11.56 E + 1 Dep. \$17.59 E + 2 or more \$36.06	E Only \$7.56 \$5.34 E + 1 Dep. \$11.50 \$8.12 E + 2 or more \$23.58 \$16.64	E Only \$6.48 \$5.34 E + 1 Dep. \$9.86 \$8.12 E + 2 or more \$20.21 \$16.64

Your Coverage with Out-of-Network Providers

Visit vsp.com if you plan to see a provider other than a VSP network provider.

Exam Up to \$50	Single Vision Lenses Up to \$45	Lined Trifocal Lenses Up to \$85	Contacts Up to \$105
Frame Up to \$70	Lined Bifocal Lenses Up to \$65	Progressive Lenses Up to \$85	

¹VSP Basic Plan coverage is included with your medical premium.

²Under the VSP Basic plan, new lenses may be covered the next year if Rx change is more than .50 diopters.

³Employees with 21, and 23 pay periods pay a pro-rated premium rate for VSP Premier before summer break.

In any instance where information in this chart conflicts with the plan's Evidence of Coverage (EOC), the plan's EOC shall prevail.

2023 Medical Premium Contribution Rates: Employee Only

CLASSIFIED YEAR-ROUND EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 26 Pay Period Deductions										
Consolidated Crafts ¹ Electric Workers Local 6 Stationary Engineers Local 39 Laborers, Local 261 SEIU Local 1021	\$355.51	\$0	\$360.35	\$36.69	\$360.35	\$71.58	\$343.21	\$0	\$360.35	\$302.17
Board Designated Confidential or Unrep. Board Designated Managerial	\$355.51	\$0	\$360.35	\$36.69	\$360.35	\$71.58	\$343.21	\$0	\$360.35	\$302.17
UESF Monthly to Bi-weekly Employees	\$355.51	\$0	\$360.35	\$36.69	\$360.35	\$71.58	\$343.21	\$0	\$360.35	\$302.17
IFPTE Local 21 UESF Paraeducators (Year-round)	\$355.51	\$0	\$360.35	\$36.69	\$360.35	\$71.58	\$343.21	\$0	\$360.35	\$302.17
UESF 15–19 hours Paraeducators							\$257.41	\$85.80		
K-12 SCHOOL TERM EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 21 Pay Period Deductions										
UESF and USP K-12 Paraed. Aug.–Dec.	\$355.51	\$0.00	\$360.35	\$36.69	\$360.35	\$71.58	\$343.21	\$0.00	\$360.35	\$302.17
UESF and USP K-12 Paraed. Jan.–Jun. ²	\$503.64	\$0.00	\$510.50	\$51.98	\$510.50	\$101.41	\$486.21	\$0.00	\$510.50	\$428.07
K-12 SCHOOL TERM EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 21 Pay Period Deductions										
SEIU Loc. 1021 K-12 Class. Aug.–Dec.	\$355.51	\$0.00	\$360.35	\$36.69	\$360.35	\$71.58	\$343.21	\$0.00	\$390.44	\$272.08
SEIU Loc. 1021 K-12 Class. Jan.–Jun. ²	\$503.64	\$0.00	\$510.50	\$51.98	\$510.50	\$101.41	\$486.21	\$0.00	\$553.12	\$385.45
SEIU Loc. 1021 PEX Student Nutr. Wrkr. less than 20 hours a week Aug.-Dec.							\$343.21	\$0.00		
SEIU Loc. 1021 PEX Student Nutr. Wrkr. less than 20 hours a week Jan.-Jun. ²							\$486.21	\$0.00		
PRE-K SCHOOL TERM EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 23 Pay Period Deductions										
UESF and USP Paraed. Aug.–Dec.	\$355.51	\$0.00	\$360.35	\$36.69	\$360.35	\$71.58	\$343.21	\$0.00	\$360.35	\$302.17
UESF and USP Paraed. Jan.–Jun. ²	\$431.69	\$0.00	\$437.57	\$44.55	\$437.57	\$86.92	\$416.76	\$0.00	\$437.57	\$366.92
CERTIFICATED EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Monthly - 12 Pay Period Deductions										
UASF Local 3 Administrators Board of Educators (BOE) Superintendent's Cabinet Certificated Unrepresented Management UESF Certificated Personnel UESF Substitute Teachers (Prop A)	\$770.28	\$0	\$780.76	\$79.50	\$780.76	\$155.09	\$743.62	\$0	\$780.76	\$654.71

¹ Consolidated Crafts includes: Machinists Local 1414, Carpenters Local 22, Glaziers Local 718, Ironworkers Local 377, Painters Local 1176, Plasterers Local 66, Plumbers & Pipefitters Local 38, Roofers Local 40, Sheet Metal Workers Local 104, Teamsters Local 853.

² Rates are higher from January through June to fund coverage during the summer months.

Please note that access to plan options for some employees may be limited based on SFUSD's implementation of the Affordable Care Act in 2017. If you are impacted, you will receive separate communication in advance of Open Enrollment.

2023 Medical Premium Contribution Rates: Employee +1

CLASSIFIED YEAR-ROUND EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 26 Pay Period Deductions										
Consolidated Crafts ¹ Electric Workers Local 6 Stationary Engineers Local 39 Laborers, Local 261	\$709.65	\$0	\$756.02	\$36.69	\$790.91	\$71.58	\$685.04	\$0	\$829.51	\$455.78
SEIU Local 1021 Board Designated Confidential or Unrep. Board Designated Managerial	\$709.65	\$0	\$756.02	\$36.69	\$790.91	\$71.58	\$685.04	\$0	\$829.51	\$455.78
UESF Monthly to Bi-weekly Employees	\$458.77	\$250.88	\$463.61	\$329.10	\$463.61	\$398.88	\$446.47	\$238.57	\$463.61	\$821.68
IFPTE Local 21	\$504.92	\$204.73	\$509.76	\$282.95	\$509.76	\$352.73	\$492.62	\$192.42	\$509.76	\$775.53
UESF Paraeducators (Year-round)	\$459.36	\$250.29	\$464.20	\$328.51	\$464.20	\$398.29	\$447.06	\$237.98	\$464.20	\$821.09
UESF 15–19 hours Paraeducators	\$504.92	\$204.73	\$509.76	\$282.95	\$509.76	\$352.73	\$492.62	\$192.42	\$509.76	\$775.53

K-12 SCHOOL TERM EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 21 Pay Period Deductions										
UESF and USP K-12 Paraed. Aug.–Dec.	\$504.92	\$204.73	\$509.76	\$282.95	\$509.76	\$352.73	\$492.62	\$192.42	\$509.76	\$775.53
UESF and USP K-12 Paraed. Jan.–Jun. ²	\$715.30	\$290.04	\$722.16	\$400.85	\$722.16	\$499.70	\$697.88	\$272.60	\$722.16	\$1,098.67

K-12 SCHOOL TERM EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 21 Pay Period Deductions										
SEIU Local 1021 K-12 Class. Aug.–Dec.	\$709.65	\$0.00	\$756.02	\$36.69	\$790.91	\$71.58	\$685.04	\$0.00	\$829.51	\$455.78
SEIU Local 1021 K-12 Class. Jan.–Jun. ²	\$1,005.34	\$0.00	\$1,071.03	\$51.98	\$1,120.46	\$101.41	\$970.47	\$0.00	\$1,175.14	\$645.69
SEIU Local 1021 PEX Student Nutr. Wrkr. less than 20 hours a week Aug.–Dec.										
SEIU Local 1021 PEX Student Nutr. Wrkr. less than 20 hours a week Jan.–Jun. ²										

PRE-K SCHOOL TERM EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 23 Pay Period Deductions										
UESF and USP Paraeducators Aug.–Dec.	\$504.92	\$204.73	\$509.76	\$282.95	\$509.76	\$352.73	\$492.62	\$192.42	\$509.76	\$775.53
UESF and USP Paraeducators Jan.–Jun. ²	\$613.12	\$248.60	\$618.99	\$343.58	\$618.99	\$428.32	\$598.18	\$233.65	\$618.99	\$941.72

CERTIFICATED EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Monthly - 12 Pay Period Deductions										
UASF Local 3 Administrators Board of Educators (BOE) Superintendent's Cabinet Certificated Unrepresented Management	\$944.00	\$543.58	\$1,004.48	\$713.05	\$1,004.48	\$864.25	\$967.34	\$516.92	\$1,004.48	\$1,780.32
UESF Certified Personnel UESF Substitute Teachers (Prop A)	\$1,094.00	\$443.58	\$1,104.48	\$613.05	\$1,104.48	\$764.25	\$1,067.34	\$416.92	\$1,104.48	\$1,680.32

¹ Consolidated Crafts includes: Machinists Local 1414, Carpenters Local 22, Glaziers Local 718, Ironworkers Local 377, Painters Local 1176, Plasterers Local 66, Plumbers & Pipefitters Local 38, Roofers Local 40, Sheet Metal Workers Local 104, Teamsters Local 853.

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2023 Medical Premium Contribution Rates: Employee +2 or More

CLASSIFIED YEAR-ROUND EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 26 Pay Period Deductions										
Consolidated Crafts ¹										
Electric Workers Local 6	\$824.67	\$178.91	\$829.51	\$291.60	\$829.51	\$390.34	\$812.37	\$156.38	\$829.51	\$986.78
Stationary Engineers Local 39										
Laborers, Local 261										
SEIU Local 1021	\$824.67	\$178.91	\$829.51	\$291.60	\$829.51	\$390.34	\$812.37	\$156.38	\$829.51	\$986.78
Board Designated Confidential or Unrep.										
Board Designated Managerial	\$481.84	\$521.74	\$486.68	\$634.43	\$486.68	\$733.17	\$469.54	\$499.21	\$486.68	\$1,329.61
UESF Monthly to Bi-weekly Employees	\$585.69	\$417.89	\$590.53	\$530.58	\$590.53	\$629.32	\$573.39	\$395.36	\$590.53	\$1,225.76
IFPTE Local 21	\$514.28	\$489.30	\$519.12	\$601.99	\$519.12	\$700.73	\$501.98	\$466.77	\$519.12	\$1,297.17
UESF Paraeducators (Year-round)	\$585.69	\$417.89	\$590.53	\$530.58	\$590.53	\$629.32	\$573.39	\$395.36	\$590.53	\$1,225.76
UESF 15–19 hours Paraeducators										
K-12 SCHOOL TERM EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 21 Pay Period Deductions										
UESF and USP K-12 Paraed. Aug.–Dec.	\$585.69	\$417.89	\$590.53	\$530.58	\$590.53	\$629.32	\$573.39	\$395.36	\$590.53	\$1,225.76
UESF and USP K-12 Paraed. Jan.–Jun. ²	\$829.73	\$592.01	\$836.58	\$751.66	\$836.58	\$891.54	\$812.30	\$560.10	\$836.58	\$1,736.50
K-12 SCHOOL TERM EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 21 Pay Period Deductions										
SEIU Local 1021 K-12 Class. Aug.–Dec.	\$824.67	\$178.91	\$829.51	\$291.60	\$829.51	\$390.34	\$812.37	\$156.38	\$829.51	\$986.78
SEIU Local 1021 K-12 Class. Jan.–Jun. ²	\$1,168.28	\$253.46	\$1,175.14	\$413.10	\$1,175.14	\$552.98	\$1,150.86	\$221.54	\$1,175.14	\$1,397.94
SEIU Local 1021 PEX Student Nutr. Wrkr. less than 20 hours a week Aug.–Dec.										
SEIU Local 1021 PEX Student Nutr. Wrkr. less than 20 hours a week Jan.–Jun. ²										
PRE-K SCHOOL TERM EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Biweekly - 23 Pay Period Deductions										
UESF and USP Paraeducators Aug.–Dec.	\$585.69	\$417.89	\$590.53	\$530.58	\$590.53	\$629.32	\$573.39	\$395.36	\$590.53	\$1,225.76
UESF and USP Paraeducators Jan.–Jun. ²	\$711.19	\$507.44	\$717.07	\$644.28	\$717.07	\$764.18	\$696.26	\$480.08	\$717.07	\$1,488.42
CERTIFICATED EMPLOYEES	HEALTH NET CANOPYCARE HMO		BLUE SHIELD OF CALIFORNIA				KAISER PERMANENTE HMO		BLUE SHIELD OF CA PPO	
	SFUSD Pays	You Pay	TRIO HMO		ACCESS+ HMO		SFUSD Pays	You Pay	SFUSD Pays	You Pay
Monthly - 12 Pay Period Deductions										
UASF Local 3 Administrators										
Board of Educators (BOE)	\$1,044.00	\$1,130.42	\$1,054.48	\$1,374.59	\$1,054.48	\$1,588.54	\$1,017.34	\$1,081.63	\$1,054.48	\$2,880.81
Superintendent's Cabinet										
Certificated Unrepresented Management										
UESF Certified Personnel	\$1,269.00	\$905.42	\$1,279.48	\$1,149.59	\$1,279.48	\$1,363.54	\$1,242.34	\$856.63	\$1,279.48	\$2,655.81
UESF Substitute Teachers (Prop A)										

¹ Consolidated Crafts includes: Machinists Local 1414, Carpenters Local 22, Glaziers Local 718, Ironworkers Local 377, Painters Local 1176, Plasterers Local 66, Plumbers & Pipefitters Local 38, Roofers Local 40, Sheet Metal Workers Local 104, Teamsters Local 853.

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