

CAPISTRANO UNIFIED SCHOOL DISTRICT

CUMA, Certificated, Classified, and Teamsters

January 1, 2026 Retiree Monthly Plan Rates

Kaiser \$25 HMO Plan

Formula		Retiree Only		Retiree + 1		Retiree + 2 or More	
Service Years	District Paid %	Retiree Cost	District Cost	Retiree Cost	District Cost	Retiree Cost	District Cost
10	50%	\$ 462.00	\$ 462.00	\$ 1,435.00	\$ 462.00	\$ 2,229.00	\$ 462.00
11	55%	\$ 415.80	\$ 508.20	\$ 1,388.80	\$ 508.20	\$ 2,182.80	\$ 508.20
12	60%	\$ 369.60	\$ 554.40	\$ 1,342.60	\$ 554.40	\$ 2,136.60	\$ 554.40
13	65%	\$ 323.40	\$ 600.60	\$ 1,296.40	\$ 600.60	\$ 2,090.40	\$ 600.60
14	70%	\$ 277.20	\$ 646.80	\$ 1,250.20	\$ 646.80	\$ 2,044.20	\$ 646.80
15	75%	\$ 231.00	\$ 693.00	\$ 1,204.00	\$ 693.00	\$ 1,998.00	\$ 693.00
16	80%	\$ 184.80	\$ 739.20	\$ 1,157.80	\$ 739.20	\$ 1,951.80	\$ 739.20
17	85%	\$ 138.60	\$ 785.40	\$ 1,111.60	\$ 785.40	\$ 1,905.60	\$ 785.40
18	90%	\$ 92.40	\$ 831.60	\$ 1,065.40	\$ 831.60	\$ 1,859.40	\$ 831.60
19	95%	\$ 46.20	\$ 877.80	\$ 1,019.20	\$ 877.80	\$ 1,813.20	\$ 877.80
20	100%	\$ -	\$ 924.00	\$ 973.00	\$ 924.00	\$ 1,767.00	\$ 924.00
TOTALS		\$ 924.00		\$ 1,897.00		\$ 2,691.00	