

# CAPISTRANO UNIFIED SCHOOL DISTRICT

## 2026 AB528 Retiree Monthly Split Rates (65+ Certificated Retiree/ Dependent)

| Medical Plans                     | Ages           | Rate    |
|-----------------------------------|----------------|---------|
| UHC Harmony \$10 HMO              | 1 > 65, 1 < 65 | \$3,508 |
| UHC Alliance \$10 HMO             | 1 > 65, 1 < 65 | \$3,863 |
| UHC Harmony HMO w/ HRA            | 1 > 65, 1 < 65 | \$2,338 |
| UHC Alliance HMO w/ HRA           | 1 > 65, 1 < 65 | \$2,446 |
| Cigna Select \$10 HMO             | 1 > 65, 1 < 65 | \$5,445 |
| Kaiser HMO \$15 HMO               | 1 > 65, 1 < 65 | \$2,916 |
| Kaiser HMO \$25 HMO               | 1 > 65, 1 < 65 | \$2,854 |
| UHC Select Plus PPO (Southern CA) | 1 > 65, 1 < 65 | \$7,295 |
| UHC Surest PPO (Out of State)     | 1 > 65, 1 < 65 | \$7,687 |

\*If the Retiree is over the age of 65 and the dependent is under the age of 65 OR If the dependent is over the age of 65 and the Retiree is under the age of 65.