

CAPISTRANO UNIFIED SCHOOL DISTRICT

CUMA, Certificated, Classified, and Teamsters

January 1, 2026 Retiree Monthly Plan Rates

UHC Surest PPO (formerly UMR Choice Plus PPO) / Out of State

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%	\$ 947.00	\$ 947.00	\$ 3,062.00	\$ 947.00	\$ 4,488.00	\$ 947.00
11	55%	\$ 852.30	\$ 1,041.70	\$ 2,967.30	\$ 1,041.70	\$ 4,393.30	\$ 1,041.70
12	60%	\$ 757.60	\$ 1,136.40	\$ 2,872.60	\$ 1,136.40	\$ 4,298.60	\$ 1,136.40
13	65%	\$ 662.90	\$ 1,231.10	\$ 2,777.90	\$ 1,231.10	\$ 4,203.90	\$ 1,231.10
14	70%	\$ 568.20	\$ 1,325.80	\$ 2,683.20	\$ 1,325.80	\$ 4,109.20	\$ 1,325.80
15	75%	\$ 473.50	\$ 1,420.50	\$ 2,588.50	\$ 1,420.50	\$ 4,014.50	\$ 1,420.50
16	80%	\$ 378.80	\$ 1,515.20	\$ 2,493.80	\$ 1,515.20	\$ 3,919.80	\$ 1,515.20
17	85%	\$ 284.10	\$ 1,609.90	\$ 2,399.10	\$ 1,609.90	\$ 3,825.10	\$ 1,609.90
18	90%	\$ 189.40	\$ 1,704.60	\$ 2,304.40	\$ 1,704.60	\$ 3,730.40	\$ 1,704.60
19	95%	\$ 94.70	\$ 1,799.30	\$ 2,209.70	\$ 1,799.30	\$ 3,635.70	\$ 1,799.30
20	100%	\$ -	\$ 1,894.00	\$ 2,115.00	\$ 1,894.00	\$ 3,541.00	\$ 1,894.00
TOTALS		\$ 1,894.00		\$ 4,009.00		\$ 5,435.00	