

CAPISTRANO UNIFIED SCHOOL DISTRICT

CUMA, Certificated, Classified, and Teamsters

January 1, 2026 Retiree Monthly Plan Rates

UHC Alliance HMO w/ HRA

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%	\$ 281.50	\$ 281.50	\$ 874.50	\$ 281.50	\$ 1,367.50	\$ 281.50
11	55%	\$ 253.35	\$ 309.65	\$ 846.35	\$ 309.65	\$ 1,339.35	\$ 309.65
12	60%	\$ 225.20	\$ 337.80	\$ 818.20	\$ 337.80	\$ 1,311.20	\$ 337.80
13	65%	\$ 197.05	\$ 365.95	\$ 790.05	\$ 365.95	\$ 1,283.05	\$ 365.95
14	70%	\$ 168.90	\$ 394.10	\$ 761.90	\$ 394.10	\$ 1,254.90	\$ 394.10
15	75%	\$ 140.75	\$ 422.25	\$ 733.75	\$ 422.25	\$ 1,226.75	\$ 422.25
16	80%	\$ 112.60	\$ 450.40	\$ 705.60	\$ 450.40	\$ 1,198.60	\$ 450.40
17	85%	\$ 84.45	\$ 478.55	\$ 677.45	\$ 478.55	\$ 1,170.45	\$ 478.55
18	90%	\$ 56.30	\$ 506.70	\$ 649.30	\$ 506.70	\$ 1,142.30	\$ 506.70
19	95%	\$ 28.15	\$ 534.85	\$ 621.15	\$ 534.85	\$ 1,114.15	\$ 534.85
20	100%	\$ -	\$ 563.00	\$ 593.00	\$ 563.00	\$ 1,086.00	\$ 563.00
TOTALS		\$ 563.00		\$ 1,156.00		\$ 1,649.00	