

CAPISTRANO UNIFIED SCHOOL DISTRICT

CUMA, Certificated, Classified, and Teamsters

January 1, 2026 Retiree Monthly Plan Rates

UHC Harmony 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%	\$ 276.00	\$ 276.00	\$ 849.00	\$ 276.00	\$ 1,320.00	\$ 276.00
11	55%	\$ 248.40	\$ 303.60	\$ 821.40	\$ 303.60	\$ 1,292.40	\$ 303.60
12	60%	\$ 220.80	\$ 331.20	\$ 793.80	\$ 331.20	\$ 1,264.80	\$ 331.20
13	65%	\$ 193.20	\$ 358.80	\$ 766.20	\$ 358.80	\$ 1,237.20	\$ 358.80
14	70%	\$ 165.60	\$ 386.40	\$ 738.60	\$ 386.40	\$ 1,209.60	\$ 386.40
15	75%	\$ 138.00	\$ 414.00	\$ 711.00	\$ 414.00	\$ 1,182.00	\$ 414.00
16	80%	\$ 110.40	\$ 441.60	\$ 683.40	\$ 441.60	\$ 1,154.40	\$ 441.60
17	85%	\$ 82.80	\$ 469.20	\$ 655.80	\$ 469.20	\$ 1,126.80	\$ 469.20
18	90%	\$ 55.20	\$ 496.80	\$ 628.20	\$ 496.80	\$ 1,099.20	\$ 496.80
19	95%	\$ 27.60	\$ 524.40	\$ 600.60	\$ 524.40	\$ 1,071.60	\$ 524.40
20	100%	\$ -	\$ 552.00	\$ 573.00	\$ 552.00	\$ 1,044.00	\$ 552.00
TOTALS		\$ 552.00		\$ 1,125.00		\$ 1,596.00	