

CAPISTRANO UNIFIED SCHOOL DISTRICT

CUMA, Certificated, Classified, and Teamsters

January 1, 2026 Retiree Monthly Plan Rates

UHC Full Network \$10 HMO (Central CA)

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%	\$ 480.50	\$ 480.50	\$ 1,424.50	\$ 480.50	\$ 2,187.50	\$ 480.50
11	55%	\$ 432.45	\$ 528.55	\$ 1,376.45	\$ 528.55	\$ 2,139.45	\$ 528.55
12	60%	\$ 384.40	\$ 576.60	\$ 1,328.40	\$ 576.60	\$ 2,091.40	\$ 576.60
13	65%	\$ 336.35	\$ 624.65	\$ 1,280.35	\$ 624.65	\$ 2,043.35	\$ 624.65
14	70%	\$ 288.30	\$ 672.70	\$ 1,232.30	\$ 672.70	\$ 1,995.30	\$ 672.70
15	75%	\$ 240.25	\$ 720.75	\$ 1,184.25	\$ 720.75	\$ 1,947.25	\$ 720.75
16	80%	\$ 192.20	\$ 768.80	\$ 1,136.20	\$ 768.80	\$ 1,899.20	\$ 768.80
17	85%	\$ 144.15	\$ 816.85	\$ 1,088.15	\$ 816.85	\$ 1,851.15	\$ 816.85
18	90%	\$ 96.10	\$ 864.90	\$ 1,040.10	\$ 864.90	\$ 1,803.10	\$ 864.90
19	95%	\$ 48.05	\$ 912.95	\$ 992.05	\$ 912.95	\$ 1,755.05	\$ 912.95
20	100%	\$ -	\$ 961.00	\$ 944.00	\$ 961.00	\$ 1,707.00	\$ 961.00
TOTALS		\$ 961.00		\$ 1,905.00		\$ 2,668.00	