

CAPISTRANO UNIFIED SCHOOL DISTRICT

CUMA, Certificated, Classified, and Teamsters

January 1, 2026 Retiree Monthly Plan Rates

UHC Alliance \$10 HMO

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%	\$ 472.50	\$ 472.50	\$ 1,459.50	\$ 472.50	\$ 2,247.50	\$ 472.50
11	55%	\$ 425.25	\$ 519.75	\$ 1,412.25	\$ 519.75	\$ 2,200.25	\$ 519.75
12	60%	\$ 378.00	\$ 567.00	\$ 1,365.00	\$ 567.00	\$ 2,153.00	\$ 567.00
13	65%	\$ 330.75	\$ 614.25	\$ 1,317.75	\$ 614.25	\$ 2,105.75	\$ 614.25
14	70%	\$ 283.50	\$ 661.50	\$ 1,270.50	\$ 661.50	\$ 2,058.50	\$ 661.50
15	75%	\$ 236.25	\$ 708.75	\$ 1,223.25	\$ 708.75	\$ 2,011.25	\$ 708.75
16	80%	\$ 189.00	\$ 756.00	\$ 1,176.00	\$ 756.00	\$ 1,964.00	\$ 756.00
17	85%	\$ 141.75	\$ 803.25	\$ 1,128.75	\$ 803.25	\$ 1,916.75	\$ 803.25
18	90%	\$ 94.50	\$ 850.50	\$ 1,081.50	\$ 850.50	\$ 1,869.50	\$ 850.50
19	95%	\$ 47.25	\$ 897.75	\$ 1,034.25	\$ 897.75	\$ 1,822.25	\$ 897.75
20	100%	\$ -	\$ 945.00	\$ 987.00	\$ 945.00	\$ 1,775.00	\$ 945.00
TOTALS		\$ 945.00		\$ 1,932.00		\$ 2,720.00	