CAPISTRANO UNIFIED SCHOOL DISTRICT

2026 AB528 Retiree Monthly Rates

(65+ Certificated Retirees/ Dependent)

Medical Plans	Single Rate	Two Party Rate
UHC Harmony \$10 HMO	\$2,673	\$5,528
UHC Alliance \$10 HMO	\$2,945	\$6,096
UHC Harmony HMO w/ HRA	\$1,813	\$3,895
UHC Alliance HMO w/ HRA	\$1,910	\$3,958
Cigna Select \$10 HMO	\$4,185	\$8,800
Kaiser \$15 HMO	\$1,954	\$3,886
Kaiser \$25 HMO	\$1,952	\$3,882
UHC Select Plus PPO (Southern CA)	\$5,522	\$11,573
UHC Surest PPO (Out of State)	\$5,820	\$12,431

⁻ Single Rate: If the Retiree is over the age of 65.

⁻ Two Party Rate: If the dependent and Retiree are both over 65 years old.