

CAPISTRANO UNIFIED SCHOOL DISTRICT

CUMA, Certificated, Classified, and Teamsters

January 1, 2026 Retiree Monthly Plan Rates

Kaiser - Colorado HMO Plan

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%	\$ 872.00	\$ 872.00	\$ 2,594.00	\$ 872.00	\$ 4,125.00	\$ 872.00
11	55%	\$ 784.80	\$ 959.20	\$ 2,506.80	\$ 959.20	\$ 4,037.80	\$ 959.20
12	60%	\$ 697.60	\$ 1,046.40	\$ 2,419.60	\$ 1,046.40	\$ 3,950.60	\$ 1,046.40
13	65%	\$ 610.40	\$ 1,133.60	\$ 2,332.40	\$ 1,133.60	\$ 3,863.40	\$ 1,133.60
14	70%	\$ 523.20	\$ 1,220.80	\$ 2,245.20	\$ 1,220.80	\$ 3,776.20	\$ 1,220.80
15	75%	\$ 436.00	\$ 1,308.00	\$ 2,158.00	\$ 1,308.00	\$ 3,689.00	\$ 1,308.00
16	80%	\$ 348.80	\$ 1,395.20	\$ 2,070.80	\$ 1,395.20	\$ 3,601.80	\$ 1,395.20
17	85%	\$ 261.60	\$ 1,482.40	\$ 1,983.60	\$ 1,482.40	\$ 3,514.60	\$ 1,482.40
18	90%	\$ 174.40	\$ 1,569.60	\$ 1,896.40	\$ 1,569.60	\$ 3,427.40	\$ 1,569.60
19	95%	\$ 87.20	\$ 1,656.80	\$ 1,809.20	\$ 1,656.80	\$ 3,340.20	\$ 1,656.80
20	100%	\$ -	\$ 1,744.00	\$ 1,722.00	\$ 1,744.00	\$ 3,253.00	\$ 1,744.00
TOTALS		\$ 1,744.00		\$ 3,466.00		\$ 4,997.00	