

CAPISTRANO UNIFIED SCHOOL DISTRICT

CUMA, Certificated, Classified, and Teamsters

January 1, 2026 Retiree Monthly Plan Rates

UHC Harmony \$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%	\$ 431.00	\$ 431.00	\$ 1,326.00	\$ 431.00	\$ 2,056.00	\$ 431.00
11	55%	\$ 387.90	\$ 474.10	\$ 1,282.90	\$ 474.10	\$ 2,012.90	\$ 474.10
12	60%	\$ 344.80	\$ 517.20	\$ 1,239.80	\$ 517.20	\$ 1,969.80	\$ 517.20
13	65%	\$ 301.70	\$ 560.30	\$ 1,196.70	\$ 560.30	\$ 1,926.70	\$ 560.30
14	70%	\$ 258.60	\$ 603.40	\$ 1,153.60	\$ 603.40	\$ 1,883.60	\$ 603.40
15	75%	\$ 215.50	\$ 646.50	\$ 1,110.50	\$ 646.50	\$ 1,840.50	\$ 646.50
16	80%	\$ 172.40	\$ 689.60	\$ 1,067.40	\$ 689.60	\$ 1,797.40	\$ 689.60
17	85%	\$ 129.30	\$ 732.70	\$ 1,024.30	\$ 732.70	\$ 1,754.30	\$ 732.70
18	90%	\$ 86.20	\$ 775.80	\$ 981.20	\$ 775.80	\$ 1,711.20	\$ 775.80
19	95%	\$ 43.10	\$ 818.90	\$ 938.10	\$ 818.90	\$ 1,668.10	\$ 818.90
20	100%	\$ -	\$ 862.00	\$ 895.00	\$ 862.00	\$ 1,625.00	\$ 862.00
TOTALS		\$ 862.00		\$ 1,757.00		\$ 2,487.00	