

CAPISTRANO UNIFIED SCHOOL DISTRICT

CUMA, Certificated, Classified, and Teamsters

January 1, 2026 Retiree Monthly Plan Rates

UHC PPO - Hawaii

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%	\$ 970.50	\$ 970.50	\$ 3,144.50	\$ 970.50	\$ 4,617.50	\$ 970.50
11	55%	\$ 873.45	\$ 1,067.55	\$ 3,047.45	\$ 1,067.55	\$ 4,520.45	\$ 1,067.55
12	60%	\$ 776.40	\$ 1,164.60	\$ 2,950.40	\$ 1,164.60	\$ 4,423.40	\$ 1,164.60
13	65%	\$ 679.35	\$ 1,261.65	\$ 2,853.35	\$ 1,261.65	\$ 4,326.35	\$ 1,261.65
14	70%	\$ 582.30	\$ 1,358.70	\$ 2,756.30	\$ 1,358.70	\$ 4,229.30	\$ 1,358.70
15	75%	\$ 485.25	\$ 1,455.75	\$ 2,659.25	\$ 1,455.75	\$ 4,132.25	\$ 1,455.75
16	80%	\$ 388.20	\$ 1,552.80	\$ 2,562.20	\$ 1,552.80	\$ 4,035.20	\$ 1,552.80
17	85%	\$ 291.15	\$ 1,649.85	\$ 2,465.15	\$ 1,649.85	\$ 3,938.15	\$ 1,649.85
18	90%	\$ 194.10	\$ 1,746.90	\$ 2,368.10	\$ 1,746.90	\$ 3,841.10	\$ 1,746.90
19	95%	\$ 97.05	\$ 1,843.95	\$ 2,271.05	\$ 1,843.95	\$ 3,744.05	\$ 1,843.95
20	100%	\$ -	\$ 1,941.00	\$ 2,174.00	\$ 1,941.00	\$ 3,647.00	\$ 1,941.00
TOTALS		\$ 1,941.00		\$ 4,115.00		\$ 5,588.00	