

CAPISTRANO UNIFIED SCHOOL DISTRICT

CUMA, Certificated, Classified, and Teamsters

January 1, 2026 Retiree Monthly Plan Rates

Kaiser \$15 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%	\$ 492.00	\$ 492.00	\$ 1,532.00	\$ 492.00	\$ 2,377.00	\$ 492.00
11	55%	\$ 442.80	\$ 541.20	\$ 1,482.80	\$ 541.20	\$ 2,327.80	\$ 541.20
12	60%	\$ 393.60	\$ 590.40	\$ 1,433.60	\$ 590.40	\$ 2,278.60	\$ 590.40
13	65%	\$ 344.40	\$ 639.60	\$ 1,384.40	\$ 639.60	\$ 2,229.40	\$ 639.60
14	70%	\$ 295.20	\$ 688.80	\$ 1,335.20	\$ 688.80	\$ 2,180.20	\$ 688.80
15	75%	\$ 246.00	\$ 738.00	\$ 1,286.00	\$ 738.00	\$ 2,131.00	\$ 738.00
16	80%	\$ 196.80	\$ 787.20	\$ 1,236.80	\$ 787.20	\$ 2,081.80	\$ 787.20
17	85%	\$ 147.60	\$ 836.40	\$ 1,187.60	\$ 836.40	\$ 2,032.60	\$ 836.40
18	90%	\$ 98.40	\$ 885.60	\$ 1,138.40	\$ 885.60	\$ 1,983.40	\$ 885.60
19	95%	\$ 49.20	\$ 934.80	\$ 1,089.20	\$ 934.80	\$ 1,934.20	\$ 934.80
20	100%	\$ -	\$ 984.00	\$ 1,040.00	\$ 984.00	\$ 1,885.00	\$ 984.00
TOTALS		\$ 984.00		\$ 2,024.00		\$ 2,869.00	