

CAPISTRANO UNIFIED SCHOOL DISTRICT

CUMA, Certificated, Classified, and Teamsters

January 1, 2026 Retiree Monthly Plan Rates

UHC Non-Differential PPO* / Out of State

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%	\$ 956.50	\$ 956.50	\$ 3,097.50	\$ 956.50	\$ 4,547.50	\$ 956.50
11	55%	\$ 860.85	\$ 1,052.15	\$ 3,001.85	\$ 1,052.15	\$ 4,451.85	\$ 1,052.15
12	60%	\$ 765.20	\$ 1,147.80	\$ 2,906.20	\$ 1,147.80	\$ 4,356.20	\$ 1,147.80
13	65%	\$ 669.55	\$ 1,243.45	\$ 2,810.55	\$ 1,243.45	\$ 4,260.55	\$ 1,243.45
14	70%	\$ 573.90	\$ 1,339.10	\$ 2,714.90	\$ 1,339.10	\$ 4,164.90	\$ 1,339.10
15	75%	\$ 478.25	\$ 1,434.75	\$ 2,619.25	\$ 1,434.75	\$ 4,069.25	\$ 1,434.75
16	80%	\$ 382.60	\$ 1,530.40	\$ 2,523.60	\$ 1,530.40	\$ 3,973.60	\$ 1,530.40
17	85%	\$ 286.95	\$ 1,626.05	\$ 2,427.95	\$ 1,626.05	\$ 3,877.95	\$ 1,626.05
18	90%	\$ 191.30	\$ 1,721.70	\$ 2,332.30	\$ 1,721.70	\$ 3,782.30	\$ 1,721.70
19	95%	\$ 95.65	\$ 1,817.35	\$ 2,236.65	\$ 1,817.35	\$ 3,686.65	\$ 1,817.35
20	100%	\$ -	\$ 1,913.00	\$ 2,141.00	\$ 1,913.00	\$ 3,591.00	\$ 1,913.00
TOTALS		\$ 1,913.00		\$ 4,054.00		\$ 5,504.00	

* This plan is for members residing in extremely rural areas where no contracts associated with the plan exist.