CARMEL UNIFIED SCHOOL DISTRICT
ACTIVE EMPLOYEES MEDICAL PLAN OPTIONS AND RATES
JANUARY 2026 (SUBJECT TO BOARD APPROVAL)

Retiree Only

Employee Only Retiree's less than 65 Yrs old/ W/O Medicare	Calendar Yr. Premium	District Contribution Cap	Retiree's Annual Premium Cost	***Monthly Preimium Cost Retiree 12 months***	12 mo CUSD Cost
PPO 25	20,544.00	*15,612.00*	4,932.00	***411.00***	*1,301.00*
PPO 40	15,576.00	*15,612.00*	-	***-***	*1,298.00*
PPO 60	13,152.00	*15,612.00*	-	***-***	*1,096.00*
PPO Select	11,256.00	*15,612.00*	-	***-***	*938.00*
Trio HMO	13,956.00	*15,612.00*	-	***-***	*1,163.00*
Kaiser-High	13,920.00	15,612.00	-	***-***	*1,160.00*

Retiree +1

Employee +1 Retiree's less than 65 Yrs old/ W/O Medicare	Calendar Yr. Premium	District Contribution Cap	Retiree's Annual Premium Cost	***Monthly Preimium Cost Retiree 12 months***	12 mo CUSD Cost
PPO 25	41,016.00	*21,633.00*	19,383.00	***1,615.25***	*1,802.75*
PPO 40	31,128.00	*21,633.00*	9,495.00	***791.25***	*1,802.75*
PPO 60	26,184.00	*21,633.00*	4,551.00	***379.25***	*1,802.75*
PPO Select	22,416.00	*21,633.00*	783.00	***65.25***	*1,802.75*
Trio HMO	30,072.00	*21,633.00*	8,439.00	***703.25***	*1,802.75*
Kaiser-High	27,744.00	*21,633.00*	6,111.00	***509.25***	*1,802.75*

Retiree Full Family

Full Family Retiree's less than 65 Yrs old/ W/O Medicare	Calendar Yr. Premium	District Contribution Cap	Retiree's Annual Premium Cost	***Monthly Preimium Cost Retiree 12 months***	12 mo CUSD Cost
PPO 25	53,280.00	*25,984.00*	27,296.00	***2,274.67***	*2,165.33*
PPO 40	40,428.00	*25,984.00*	14,444.00	***1,203.67***	*2,165.33*
PPO 60	34,056.00	*25,984.00*	8,072.00	***672.67***	*2,165.33*
PPO Select	29,136.00	*25,984.00*	3,152.00	***262.67***	*2,165.33*
Trio HMO	37,152.00	*25,984.00*	11,168.00	***930.67***	*2,165.33*
Kaiser-High	39,216.00	*25,984.00*	13,232.00	***1,102.67***	*2,165.33*

ACTIVE AND RETIRED EMPLOYEES DENTAL PLAN

All Groups & Retirees	Calendar Yr. Premium	CUSD Contribution Cap	Retiree's (EE) Annual Cost	**11 month deduction Employee**	***11 mo deduction CUSD***	***12 mo deduction for EE***	12 mo deduction CUSD	12 mo rate to purch addt'nl
Employee	708.00	708.00	-				*59.00*	
Employee + 1	1,284.00	1,284.00	-				*107.00*	52.36
Full Family	2,112.00	2,112.00	-				*176.00*	127.64

ACTIVE AND RETIRED EMPLOYEES VISION PLAN

All Groups & Retirees	Calendar Yr. Premium	CUSD Contribution Cap	Retiree's (EE) Annual Cost	**11 month deduction Employee**	***11 mo deduction CUSD***	***12 mo deduction for EE***	12 mo deduction CUSD	12 mo rate to purch addt'nl
Employee	144.00	144.00	-				*12.00*	
Employee + 1	204.00	204.00	-				*17.00*	5.45
Full Family	360.00	360.00	-				*30.00*	19.64

Note: Rates may vary by start date. The system automatically adjusts monthly deductions for mid-year rate changes to ensure payments are collected by June 30 for the July insurance premium.