

# Deduction Coverage Schedule

## Pre-Tax Commuter Elections

<b>If Election Date is...</b>	<b>Deductions will be Taken...</b>	<b>For Benefit Coverage in...</b>
November 16 to December 15	Mass Transit participants, first paycheck in <b>January</b> All other participants, first two paychecks in <b>January</b>	<b>February</b>
December 16 to January 15	Mass Transit participants, first paycheck in <b>February</b> All other participants, first two paychecks in <b>February</b>	<b>March</b>
January 16 to February 15	Mass Transit participants, first paycheck in <b>March</b> All other participants, first two paychecks in <b>March</b>	<b>April</b>
February 16 to March 15	Mass Transit participants, first paycheck in <b>April</b> All other participants, first two paychecks in <b>April</b>	<b>May</b>
March 16 to April 15	Mass Transit participants, first paycheck in <b>May</b> All other participants, first two paychecks in <b>May</b>	<b>June</b>
April 16 to May 15	Mass Transit participants, first paycheck in <b>June</b> All other participants, first two paychecks in <b>June</b>	<b>July</b>
May 16 to June 15	Mass Transit participants, first paycheck in <b>July</b> All other participants, first two paychecks in <b>July</b>	<b>August</b>
June 16 to July 15	Mass Transit participants, first paycheck in <b>August</b> All other participants, first two paychecks in <b>August</b>	<b>September</b>
July 16 to August 15	Mass Transit participants, first paycheck in <b>September</b> All other participants, first two paychecks in <b>September</b>	<b>October</b>
August 16 to September 15	Mass Transit participants, first paycheck in <b>October</b> All other participants, first two paychecks in <b>October</b>	<b>November</b>
September 16 to October 15	Mass Transit participants, first paycheck in <b>November</b> All other participants, first two paychecks in <b>November</b>	<b>December</b>
October 16 to November 15	Mass Transit participants, first paycheck in <b>December</b> All other participants, first two paychecks in <b>December</b>	<b>January</b>