

PRE-TAX COMMUTER ELECTION – DEDUCTION – COVERAGE SCHEDULE

Election Date	Deductions Taken	Coverage Month
January 1 to January 15	Mass Transit participants, first paycheck in February 2015 All other participants, first two paychecks in February 2015	March 2015
January 16 to February 15	Mass Transit participants, first paycheck in March 2015 All other participants, first two paychecks in March 2015	April 2015
February 16 to March 15	Mass Transit participants, first paycheck in April 2015 All other participants, first two paychecks in April 2015	May 2015
March 16 to April 15	Mass Transit participants, first paycheck in May 2015 All other participants, first two paychecks in May 2015	June 2015
April 16 to May 15	Mass Transit participants, first paycheck in June 2015 All other participants, first two paychecks in June 2015	July 2015
May 16 to June 15	Mass Transit participants, first paycheck in July 2015 All other participants, first two paychecks in July 2015	August 2015
June 16 to July 15	Mass Transit participants, first paycheck in August 2015 All other participants, first two paychecks in August 2015	September 2015
July 16 to August 15	Mass Transit participants, first paycheck in September 2015 All other participants, first two paychecks in September 2015	October 2015
August 16 to September 15	Mass Transit participants, first paycheck in October 2015 All other participants, first two paychecks in October 2015	November 2015
September 16 to October 15	Mass Transit participants, first paycheck in November 2015 All other participants, first two paychecks in November 2015	December 2015
October 16 to November 15	Mass Transit participants, first paycheck in December 2015 All other participants, first two paychecks in December 2015	January 2016