

GIC deduction schedule for employees on payroll in HRCMS/UMASS agencies

JANUARY 2025						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Deductions in January pay the February premiums. If a deduction is missed, employee will be billed the first week in February for the missed January deductions.

FEBRUARY 2025						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

Deductions in February pay the March premiums. If a deduction is missed, employee will be billed the first week in March for the missed February deductions.

MARCH 2025						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Deductions in March pay the April premiums. If a deduction is missed, employee will be billed the first week in April for the missed March deductions.

APRIL 2025						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Deductions in April pay the May premiums. If a deduction is missed, employee will be billed the first week in May for the missed April deductions.

MAY 2025						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Deductions in May pay the June premiums. If a deduction is missed, employee will be billed the first week in June for the missed May deductions.

JUNE 2025						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Deductions in June pay the July premiums. If a deduction is missed, employee will be billed the first week in July for the missed June deductions.

JULY 2025						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Deductions in July pay the August premiums. If a deduction is missed, employee will be billed the first week in August for the missed July deductions.

AUGUST 2025						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Deductions in August pay the September premiums. If a deduction is missed, employee will be billed the first week in September for the missed August deductions.

SEPTEMBER 2025						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Deductions in September pay the October premiums. If a deduction is missed, employee will be billed the first week in October for the missed September deductions.

OCTOBER 2025						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Deductions in October pay the November premiums. If a deduction is missed, employee will be billed the first week in November for the missed October

NOVEMBER 2025						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Deductions in November pay the December premiums. If a deduction is missed, employee will be billed the first week in December for the missed

DECEMBER 2025						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7			

Deductions in December pay the January premiums. If a deduction is missed, employee will be billed the first week in January for the missed December deductions.

- GIC DEDUCTION CLOSING DATE FOR THE FOLLOWING WEEKS PAYCHECK
- NO GIC DEDUCTION FROM PAYCHECKS
- HOLIDAY
- PAYDAY
- PAY PERIOD ENDS
- PAYROLL PROCESSING DAY