



2020 W-2 FAQs

GENERAL Q&A

1. I am having trouble accessing my W-2 in Employee Self Service upon reaching the “W-2 Confirm SSN” webpage, why is this?

Please use either **Chrome**, **Firefox**, **Internet Explorer**, or **Safari** to view your electronic W-2. Internet Explorer must be at least version 11. Safari and Firefox should be updated to their latest versions. Be advised you will have to turn off pop-up blockers on your browser. To do so, please follow the instructions below.

Firefox:

- Launch your browser
- Click the menu button and choose “Options”
- Select the “Content” panel
- In the “Content” panel below Pop-ups
- Uncheck the box next to “Block pop-up windows” to disable the pop-up blocker altogether

Internet Explorer:

- Launch your browser
- Click on the icon at the top right corner of your browser
- Select “Internet Options”
- Select the “Privacy” tab at the top
- Ensure “Turn on Pop-Up Blocker” is not selected
- Click “Apply” and then click “Ok”
- Close out of current browser and reopen

Safari:

- Launch your browser
- Click on the “Safari” tab on the top left of the screen
- From the drop down menu, select “Preferences”
- In the “Preferences” tab, select “Security” and un-select “Block pop-up windows”

Chrome:

- Launch your browser
- At the top right, click “More”
- Click “Settings”
- At the bottom, click “Show advanced settings”
- Under “Privacy,” click Content settings
- Under “Pop-ups,” select an option: Do not allow any site to show pop-ups (recommended) allow all sites to show pop-ups

2. When will I receive my W-2 form?

If you have self-selected to receive an electronic W-2 form, your W-2 was available through Employee Self Service starting on January 25, 2021. Your W-2 was mailed on January 30 to the address that is on file for you in Employee Self Service.

3. Why do the wages reported on my W-2 not match my year-to-date (YTD) earning amount on my last paycheck?

If your wages do not match your year-to-date earning amount, then your before-tax deductions may not be included in your taxable wages. Conversely, your YTD Earnings amount does not include the taxable portion of items such as your Group Term Life Insurance benefit, NJ Wellness and third party sick pay.

4. Why is my annual salary different from my YTD earnings?

There are a few reasons why these amounts may be different. For example, your pay rate may have changed during the year or you may have received overtime or other compensation.

5. Why is there four wage amounts listed on my W-2 form and why are they different amounts?

Government regulations determine how each type of wages are reported and taxed by the various federal and state agencies. Your W-2 will show one or more of the following types of wages:

- Box 1 – Wages, Tips, Other Compensation
Wages subject to Federal income tax.
- Box 3 – Social Security Wages
Wages that are subject to Social Security tax. You can request a refund for the excess when filing your Federal tax return. For further information, please consult your tax advisor.
- Box 5 – Medicare Wages and Tips
Wages subject to Medicare taxes. Your gross wages for Social Security and Medicare are reduced by “pre-tax” payroll deductions for health insurance, dental insurance, vision insurance, accidental death and disability insurance, and for pre-tax parking. If your Social Security wages exceeded \$137,700, Social Security tax was withheld on the first \$137,700 of wages. This is the maximum amount from which social security taxes could be withheld for 2020. Medicare has no maximum.
- Box 16 – State Wages, Tips, Etc.
For NJ residence, the total wages subject to State income tax and Group Term Life deduction. For PA residence, the total wages are reduced by the “pre-tax” payroll deductions and does not include Group Term Life deduction.

6. What do the letters “D”, “E”, “G”, “AA” and “BB” in Box 12 reflect?

Rutgers employees may participate in five types of tax deferred annuity programs – Code Section 401(a), 403(b), Roth 403(b), 457 and Roth 457. IRS codes are explained on the back of W-2 Form “Copy 2 (File with State, City, and local taxes) and C (Employee’s Record.) Other important information is also documented there.

If you choose to print your Form W-2 via [my Rutgers Employee Self Service](#), the filing information on the back of the printed Form W-2 is located at the link titled “Filing Instructions.”

7. What is the amount reported with the letter “C” in Box 12 of W-2 Form?

Code “C” is reporting the taxable cost of the group-term life insurance over \$50,000. This amount is taxable and is included in boxes 1, 3, 5 and 16.

8. What is the amount reported with the letter “DD” in Box 12 of my W-2 Form?

Code “DD” indicates the amount of employer paid health coverage under our employer-sponsored health plan. This amount is not taxable. The purpose is to provide employees with useful and comparable consumer information on the cost of their health care coverage.

9. What are the items in boxes 17, 19 and 20 used for?

- Box 17 – FLI

This amount represents the employee portion of family leave insurance based on a taxable wage base of \$134,900.00 for calendar year 2020. The maximum yearly dollar limit for calendar year 2020 is \$215.84, which is calculated by multiplying the 2020 taxable wage base of \$134,900 by the 2020 FLI tax rate of 0.16%.

This amount is for informational purposes and should not be combined with State income tax in Box 17 when filing your NJ Income Tax Return.

- Box 19 – Local income tax

The amounts represent the employee portion of SUI (state unemployment insurance) and TDI (temporary disability insurance) and are calculated as follows:

The 2020 maximum yearly dollar limit of \$150.03 for SUI is calculated by multiplying the 2020 taxable wage base of \$35,300.00 by the 2020 SUI tax rate of 0.4250%.

The 2020 maximum yearly dollar limit of \$350.74 for TDI is calculated by multiplying the 2020 taxable wage base of \$134,900.00 by the 2020 TDI tax rate of 0.26%.

These amounts do not represent local income tax and should not be combined with State income tax in Box 17 when filing your NJ Income Tax Return.

Please note that many third party income tax return preparation software providers will request that you provide any local wages shown in Box 18 and any local taxes shown in Box 19. As you will see, there are no local wage amounts to report in Box 18. The reason for this is that NJ does not have a local wage or tax filing requirement. Therefore when prompted to add an amount you should not enter anything relating to local taxes in Box 19.

- Box 20 – Local Name

These names related to SUI and TDI and do not relate to any local wages or taxes.

10. If I worked more than one job at Rutgers this year, do I get a W-2 form for each job that I was paid for during the past calendar year?

No, you will receive a single W-2 that includes the combined wages and taxes for all jobs paid through Rutgers Payroll Services.

11. What do I need to do if my name and/or Social Security number are listed incorrectly on my W-2?

Please contact the Rutgers OneSource Faculty and Staff Service Center at (732) 745-7378.

If a W-2C is prepared to correct your name and/or social security number, Rutgers is required by law to submit a W-2C to federal and state government agencies (Social Security Administration, Internal Revenue Service, and your State of residence). You will need to include the W-2C and your original W-2 when you file your tax return.

12. What should I do if I lose my W-2?

If you lose your Form W-2 or do not receive it, and you are currently employed by Rutgers, then you can print an original copy from the [Employee Self Service](#) tab under My Rutgers (select view W-2 and print the form).

If you are no longer employed by Rutgers and require a copy of your W-2, please contact the Rutgers OneSource Faculty and Staff Service Center at (732) 745-7378

13. What should I do if I believe the earnings or taxes listed on my W-2 are incorrect?

Please contact the Payroll Tax Team at (848) 445-2284. Please be prepared to discuss which box you believe is incorrect and why.

14. What should I do if the address listed for me on my W-2 is incorrect?

You may submit a W-2 that has an incorrect address with your tax return. Payroll Services does not re-issue or issue an amended form (i.e., W-2C – Corrected Wage and Tax Statement) due to an incorrect address.

It is recommended that you correct your address in the [Employee Self Service](#) tab under My Rutgers.

15. Can you fax my W-2 to me?

No, due to the confidential nature of a W-2, we do not fax W-2s.

16. Whom should I contact if I have questions related to Foreign National Employees or Students with Nonresident Tax Status, Form 1099-MISC, Form 1098-T and Form 1098-E?

- a. **Foreign National Employees or Students with Nonresident Tax Status:** If a Foreign National employee or student with nonresident tax status received a scholarship/fellowship from Rutgers University or used a tax treaty to exempt some or all of their wages from federal withholding taxes, these amounts will be reported on a Form 1042-S, "Foreign Person's U.S. Source Income Subject to Withholding." The individual will receive a Form 1042-S wage/tax statement from the Payroll Services prior to March 15, 2021. Some individuals will receive both Forms W-2 and 1042-S. For questions related to Foreign Nationals, please contact the Payroll Tax Team at (848) 445-2284.
- b. **Form 1099-MISC:** All questions concerning Form 1099-MISC (for non-payroll related payments paid to individuals through Accounts Payable) should be addressed to tax services at (848) 445-4212.
- c. **Form 1098-T:** All questions pertaining to Form 1098-T (Education related expenses paid by students to the Student Account) should be addressed to Student Accounting services at (848) 932-2254. For more information, you can visit <http://studentabc.rutgers.edu/tax-information> or <https://studentabcweb.rutgers.edu/taxstatements/>
- d. **Form 1098-E:** All questions pertaining to Form 1098-E (Student Loan interest paid by student borrowers to the University Cashier) should be addressed to Student Accounting services at (848) 932-2254 or studentabc@Rutgers.edu

17. When will I receive my Form 1095-C?

Under the provisions of the Affordable Care Act (ACA), employers are required to issue Form 1095-C “Employer-Provided Health Insurance Offer and Coverage. For tax year 2020, the University must issue these forms to employees by March 15 2021. For additional information about this form please contact the Rutgers OneSource Faculty and Staff Service Center at (732) 745-7378.

18. If I did not have any taxes withheld last year, do I still need to file an income tax return?

The amount of taxes withheld does not determine whether you should file a tax return. The requirement to file a return is based primarily on the amount earned, citizenship status, dependency status and age. Refer to the section titled “Do You Have to File?” in the federal tax Form 1040, Form 1040EZ, or Form 1040NR instructions for information.

The forms are available at your local IRS and NJ Division of Revenue offices and on their websites shown below. The University does not stock these individual tax forms. You may also call the Internal Revenue Service (IRS) at 1-800-829-1040 from 7 a.m. until 10 p.m. at all local time zones for help in determining your filing status.

19. Where can I get information about income taxation or request tax return forms?

- IRS Information: (800) 829-1040
- IRS Forms: (800) 829-3676
- IRS Website: <https://www.irs.gov/>

20. What is the EIC and how do I find out if I qualify?

EIC is an acronym for Earned Income Credit. You may also see it called ‘EITC’ for Earned Income Tax Credit. EIC is a refundable federal tax credit for working individuals who have lower incomes. If eligible, the tax credit can be claimed when you file your income tax return (EIC). The EIC is not available to nonresident alien individuals or to students who are exempt from social security taxes.

For more detailed information on the EIC:

- Use the interactive EITC Assistant at <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit> to show you if you qualify
- Call the IRS toll free at 1-800-TAX-1040
- Visit a Volunteer Income Tax Assistance site for free help and tax preparation
- Access Publication 962 on the IRS website. (Both English and Spanish editions are available.)

| If you have any additional questions, please contact the Payroll Tax Team at (848) 445-2284.