



## 2020 W-2 GUIDE

This guide provides some explanations about the information on your W-2. It covers the seven main W-2 boxes – boxes 1, 3, 10, 12, 17 and 19. A General Q&A section can be found at the bottom of this document.

<b>Box #1 Wages, Tips, Other Compensation (YTD Federal Taxable Gross Income)</b>	
<p>This is the year-to-date (YTD) Federal Taxable Gross Income.</p>	<p><b>Q: What if the total YTD Earnings amount on my last paycheck does not match the amount in Box #1?</b></p> <p><b>A: This may be the case because your before-tax deductions are not included in your taxable wages. Conversely, your YTD Earnings amount does not include the taxable portion of your Group Term Life Insurance benefit.</b></p> <p><b>Q: Why is my annual salary different from my YTD earnings?</b></p> <p><b>A: 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.</b></p>
<b>Box #3 Social Security Wages</b>	
<p>The Social Security wage base for 2020 is \$137,700. The amount in this box will never be more than \$137,700.</p>	<p><b>Q: What if I paid excess social security tax because I worked for more than one employer in 2020?</b></p> <p><b>A: You can request a refund for the excess when filing your Federal tax return.</b></p>
<b>Box #10 Dependent Care Benefits</b>	
<p>The amount in this box reports the Family Care Reimbursement Account Contributions deducted from your paycheck.</p>	<p><b>Q: Can I deduct this amount on my tax return?</b></p> <p><b>A: This amount has already been deducted on a before-tax basis. Consult your tax advisor for more details.</b></p>

Box #12 See Instructions for Box 12 (IRS Codes)	
<p>IRS codes that may be applicable for Rutgers employees:</p> <p><b>C - Imputed Income for basic &amp; supplemental life insurance (included in box 1, 3 (up to social security wage base), 5 and 16.</b></p> <p><b>E - Elective deferrals under section 403(b) salary reduction agreement.</b></p> <p><b>G - Elective deferrals and employer contributions (including non-elective deferrals) to a section 457(b) deferred compensation plan.</b></p> <p><b>DD- Cost of employer-sponsored health coverage. This amount is not taxable and is for informational purposes only.</b></p>	<p><b>Q: What is Imputed Income for life insurance?</b></p> <p><b>A: Imputed income is the method of taxing you on the portion of your life insurance premium that is for coverage in excess of \$50,000.</b></p> <p><b>Q: Can I deduct these amounts on my tax return?</b></p> <p><b>A: Any amounts that have been deducted on a before-tax basis generally may not be deducted again. Consult your tax advisor for more details.</b></p>

Box #14 Other (Employer Information)	
<p>May contain the following codes:</p> <p><b>414H – Contributions (mandatory) to retirement plan</b></p> <p><b>PT MED-FSA – This amount is a combination of your health, dental, drug as well as any flexible spending account you may have</b></p> <p><b>Pkg- MTRAN – This amount is parking expense and / or mass transit expense</b></p> <p><b>Please note all of these items are for informational purposes and should not be used as part of your federal or state income tax return filings.</b></p>	<p><b>Q: What is the 414H plan amount reported?</b></p> <p><b>A: This represents the mandatory retirement plan contributions amount deducted from your salary on a before-tax basis.</b></p> <p><b>Q: Can I deduct this amount on my tax return?</b></p> <p><b>A: Any amounts that have been deducted on a before-tax basis generally may not be deducted again. Consult your tax advisor for more details.</b></p>

Box #17 (Bottom) FLI Tax	
<p><b>NJFLI - NJ Family Leave Insurance Withholding</b> Maximum withholding for 2020 is \$215.84.</p> <p><b>This is actually a State of NJ tax that is acceptably reported in this box due to limited space in Form W-2 box 14 and may be required to entered in box 14 when using a 3rd party tax return preparation program.</b></p>	<p><b>Q: What if I paid excess NJFLI because I worked for more than one employer in 2020?</b></p> <p><b>A: You can request a refund for the excess when filing your NJ State Income tax return</b></p>

<b>Box #19 Local Tax</b>	
<p>SUI NJ - NJ Unemployment Insurance Withholding Maximum withholding for 2020 is \$150.03</p> <p>TDI NJ - NJ Disability Insurance Withholding Maximum withholding for 2020 is \$350.74</p> <p><b>These taxes are actually State of NJ taxes which are Acceptably reported in this box due to limited space in Form W-2 box 14 and may be required to be entered in box 14 when using a 3rd party tax return preparation program.</b></p>	<p><b>Q: What do I do if I paid excess SUI/TDI because I worked for more than one employer in 2020?</b></p> <p><b>A: You can request a refund for the excess when filing your NJ State Income tax return.</b></p>

## **GENERAL Q&A**

1. **Q: What do I need to do if my name and/or social security number are listed incorrectly on my W-2?**

**A: You must first contact the Human Resources Department. Secondly, contact Payroll Services (see contact info below) so that a W-2C (corrected W-2) can be issued to you.**

**Note: Rutgers is required by law to submit a W-2C to federal and state government agencies (SSA/IRS/NJ or PA). Do not discard your original W-2. You will need to file it with your tax return.**

2. **Q: What should I do if I have lost my W-2?**

**A: If you have lost your W-2, you can obtain an electronic copy by logging on to the [myRutgers Portal](#). Once in the portal, you should open the “Employee Self Service” tab under “Payroll and Compensation” and go to the “View W-2” link. This link will produce a printable PDF form for your use. You can also obtain a copy from the contact info below.**

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

**A: Contact Payroll Services (see contact info below). Please be prepared to discuss which box you believe is incorrect and why.**

**Sample of Pay Stub Gross Pay adjusted to your W-2 Statement**

Gross Pay from your last Paystub	10,100.00	10,100.00	10,100.00	10,100.00
<b>Less:</b>				
Expense & Travel Reimbursement	(100.00)	(100.00)	(100.00)	(100.00)
<b>Sub-Total Wages</b>	<b>10,000.00</b>	<b>10,000.00</b>	<b>10,000.00</b>	<b>10,000.00</b>
<b>Less: Pre-tax Deductions</b>				
403-B (E-Box 12)	(100.00)	N/A	N/A	N/A
457-B (G-Box 12)	(100.00)	N/A	N/A	N/A
Pre-Tax Medical	(300.00)	(300.00)	(300.00)	N/A
Pre-Tax Dental	(200.00)	(200.00)	(200.00)	N/A
Pre-Tax Parking	(50.00)	(50.00)	(50.00)	N/A
Pre-Tax Retirement	(500.00)	N/A	N/A	N/A
Other Pre-Tax Deductions	(60.00)	(60.00)	(60.00)	N/A
<b>Sub-Pre-tax Deductions</b>	<b>(1,310.00)</b>	<b>(610.00)</b>	<b>(610.00)</b>	<b>0.00</b>
<b>Sub-Total</b>	<b>8,690.00</b>	<b>9,390.00</b>	<b>9,390.00</b>	<b>10,000.00</b>
<b>Plus: GTL (C-Box 12)</b>	<b>10.00</b>	<b>10.00</b>	<b>10.00</b>	<b>10.00</b>
<b>Reported W-2 Wages</b>	<b>8,700.00</b>	<b>9,400.00</b>	<b>9,400.00</b>	<b>10,010.00</b>
	Wages, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2 (max = 128,400.00)	Medicare Wages Box 5 of W-2	NJ State Wages, other compensation Box 16 of W-2

**Payroll Services Contact Information**

Payroll Tax Department – [Tax@payroll.rutgers.edu](mailto:Tax@payroll.rutgers.edu) (848) 445-2284