

2013 W-2 GUIDE

This guide provides some explanations about the information on your W-2. It covers the five main W-2 boxes – boxes 1, 3, 10, 12 and 14. A [General Q&A](#) section can be found at the bottom of this document.

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| Box #1 Wages, Tips, Other Compensation (YTD Federal Taxable Gross Income) | |
| <p>This is the year-to-date (YTD) Federal Taxable Gross Income.</p> | <p>Q: What if the total YTD Earnings amount on my last paycheck does not match the amount in Box #1? 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.</p> <p>Q: Why is my annual salary different than my YTD earnings? 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.</p> |
| Box #3 Social Security Wages | |
| <p>The Social Security wage base for 2013 is \$113,700. The amount in this box will never be more than \$113,700.</p> | <p>Q: What if I paid excess social security tax because I worked for more than one employer in 2013? A: You can request a refund for the excess when filing your Federal tax return.</p> |
| Box #10 Dependent Care Benefits | |
| <p>The amount in this box reports the Family Care Reimbursement Account Contributions deducted from your paycheck.</p> | <p>Q: Can I deduct this amount on my tax return? A: This amount has already been deducted on a before-tax basis. Consult your tax advisor for more details.</p> |

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| Box #12 See Instructions for Box 12 (IRS Codes) | |
| <p>IRS codes that may be applicable for Rutgers employees:</p> <p>C - Imputed Income for basic & supplemental life insurance (included in box 1, 3 (up to social security wage base), 5 and 16.</p> <hr/> <p>E - Elective deferrals under section 403(b) salary reduction agreement.</p> <p>G - Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan.</p> <p>DD- Cost of employer-sponsored health coverage. This amount is not taxable and is for informational purposes only.</p> | <p>Q: What is Imputed Income for life insurance? 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.</p> <hr/> <p>Q: Can I deduct these amounts on my tax return? 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.</p> |

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| Box #14 Other (Employer Information) | |
| <p>May contain the following codes:</p> <p>414H – Contributions (mandatory) to retirement plan</p> <hr/> <p>SUI NJ - NJ Unemployment Insurance Withholding Maximum withholding for 2013 is \$131.33</p> <p>TDI NJ - NJ Disability Insurance Withholding Maximum withholding for 2013 is \$111.24</p> | <p>Q: What is the 414H plan amount reported? A: This represents the mandatory retirement plan contributions amount deducted from your salary on a before-tax basis.</p> <p>Q: Can I deduct this amount on my tax return? 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.</p> <hr/> <p>Q: What if I paid excess SUI/TDI because I worked for more than one employer in 2013? A: You can request a refund for the excess when filing your NJ State Income tax return.</p> |

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| Box #19 Local Income Tax | |
| <p>NJFLI - NJ Family Leave Insurance Withholding Maximum withholding for 2013 is \$30.90. 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.</p> | <p>Q: What if I paid excess NJFLI because I worked for more than one employer in 2013? A: You can request a refund for the excess when filing your NJ State Income tax return</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 information 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've lost my W-2?

A: If you've lost your W-2, for employees using Banner complete a "Request for IRS W-2 Form" which can be found at the Payroll website link: <http://payroll.rutgers.edu/payroll-resources/banner-resources>. For employees using RIAS, see the contact information 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 information 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

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| Gross Pay from your last Paystub | 10,100.00 | 10,100.00 | 10,100.00 | 10,100.00 |
| Less: | | | | |
| Expense & Travel Reimbursement | (100.00) | (100.00) | (100.00) | (100.00) |
| Sub-Total Wages | 10,000.00 | 10,000.00 | 10,000.00 | 10,000.00 |
| Less: Pre-tax Deductions | | | | |
| 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 |
| Sub-Pre-tax Deductions | (1,310.00) | (610.00) | (610.00) | 0.00 |
| Sub-Total | 8,690.00 | 9,390.00 | 9,390.00 | 10,000.00 |
| Plus: GTL (C-Box 12) | 10.00 | 10.00 | 10.00 | 10.00 |
| Reported W-2 Wages | 8,700.00 | 9,400.00 | 9,400.00 | 10,010.00 |
| | Wages, other Compensation Box 1 of W-2 | Social Security Wages Box 3 of W-2 (max = 113,700.00) | Medicare Wages Box 5 of W-2 | NJ State Wages, other compensation Box 16 of W-2 |

Payroll Services Contact Information

Employees using Banner:

Junn De Guzman – deguzmjt@ca.rutgers.edu (732) 235-9202

Employees using RIAS:

Dee Wiggins – daw67@rci.rutgers.edu (848) 445-2113