



Frequently Asked Questions on W-2 & W-2C

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Active employees may access W-2 forms on Workday by searching *My Tax Documents* or on my.ADP.com website. Instructions how to create my.adp.com account can be find under Terminated Employee W-2 forms.

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Receipt, Corrections, Reissue of W-2 / W-2C

When will I receive my W-2?

By law, W-2's must be postmarked by January 31st.

How will my year-end statement be delivered?

A paper W-2 statement will be mailed to your mailing address of record in the Workday Portal, or with the Registrar's Office for students no later than January 31st. It should arrive at your home within two weeks.

I lost my W-2. What do I do? How do I obtain a reissue/reprint of my current year W-2?

Active employees can view or print W-2 form from the Workday website by searching *My Tax Documents* or from my.adp.com website.

Terminated employees can view or print W-2 forms only from my.adp.com website. Please review separate Terminated Employee W-2 Forms document for further instructions how to create ADP account.

My year-end tax statement is wrong. How do I correct it?

After reviewing all the FAQs available, if you think your W-2 is incorrect, contact the Payroll Department at payroll_dept@suffolk.edu. The request will be reviewed and responded to within 3-5 business days as to whether the information is correct or further research is needed.

If the research by the Payroll Department verifies your W-2 is incorrect, they will contact you with an update, and a corrected W-2 (W-2C) will be issued based on the correction processing schedule. When the correction processing completes, your W-2C will be mailed to your home mailing address set-up in the Workday Portal or with the Registrar's Office for students. In addition electronic statements will be available on Workday portal and on my.ADP.com website.

You should wait until you receive either a W-2C or a notification before you file your taxes. Please allow up to 7 business days from the processing date for receipt of the W-2C. You must file both the original W-2 and the corrected W-2C with the IRS.

NOTE: If corrections are required on your W-2, turnaround for the W-2 Correction may not occur prior to the filing deadline of April 15. Therefore, you should consult your tax advisor and determine whether to file your personal income taxes using the original W-2 that was issued or request an extension on your filing.

Why are Federal wages not the same as Gross Wages?

This is generally due to allowed pre-tax deductions (such as 403 (b), healthcare benefits, etc.), non-cash items (such as imputed income – Group Term Life or Tuition) and/or deferred compensation. The W-2 amount is calculated from Gross Wages from your pay statement. The formula is: [Cash Earnings] + [Non Cash Earnings] – [Before Tax Deductions] = [W-2 amount].

Why is there a difference between Federal and Social Security/Medicare wages?

Social Security/Medicare does not recognize 403(b) contributions as pre-tax deductions. Therefore, Social Security and Medicare wages would not be reduced by 403(b) or deferred compensation amounts.

Social Security limit on earnings for 2019 is \$132,900. There is no limit on earnings for Medicare. The additional Medicare tax of 0.9% begins after \$200,000.

My SSN and/or name is wrong on my W-2. What do I do?

A W-2C will have to be issued. It is also very important that your name and/or SSN be corrected in the Workday Portal. To correct your SSN you will need to contact the Payroll Department.

My address is wrong on my W-2. What do I do?

It is not necessary to correct the W-2. An employee can still file their taxes with an incorrect address printed on the W-2. However, it is important to update the address in the Workday Portal immediately. Students - please contact the Registrar's Office.

To change your address in Workday:

- Select Personal Information worklet.
- Under Change tile select Contact Information.
- Select Edit and enter your new address for primary or mailing.
- Press Submit.

NOTE: Payroll utilizes the primary home address state in the Workday Portal for reporting and withholding of tax. Taxation for resident state is on a going forward basis. Therefore, if you moved sometime in the past and are just now updating your permanent address to a new state, you will be responsible for the taxation for the prior months.

I haven't worked for Suffolk for over a year and I have received a W-2. Why?

Some reasons that employees may receive a W-2 for the year after separation:

- Severance payments.
- Bonus payments.
- Taxable Imputed Income.
- Retroactive earnings.
- Final separation payouts.

Do all employees receive a W-2?

You will receive a W-2 if:

- Federal, State or local income taxes were withheld.
- You are paid compensation for work performed, even if you are not paid in cash.

Why don't I have any FICA withheld?

During the academic year, students who are enrolled for six or more credits and who are working on campus are exempt from FICA (Social Security and Medicare) deductions. FICA is withheld from all students working on campus during the summer.

What is the difference between a W-2 and a W-2C?

The W-2 is the original yearend tax statement issued and based on data in the system as of the time the year-end statement is produced. There are times when a correction must be processed due to information provided after the original W-2 was produced. The W-2C is required in order to accurately report income and taxes withheld for any corrections.

The W-2C only reports information for the values that have changed. If a W-2C is issued, the employee must file both the original W-2 and the corrected W-2C together.

How do I request a reprint of a year-end tax statement from a previous year?

W-2s from the last 3 years are available on the ADP portal my.adp.com. For older W-2s, please contact the payroll office.

W-2 Form – Box Information

Why does my W-2 not agree with my last pay statement?

When balancing your last pay statement, utilize the taxable wages in the tax section of your pay statement. Possible reasons include - year-end adjustments after the final payroll processing.

These would not have been reflected in the last pay statement.

What is the FICA split?

The FICA split is 6.2% of earnings for Social Security to the limit of \$132,900 (for 2019), and 1.45% of earnings for Medicare. There is no limit on earnings for Medicare. The additional Medicare tax of 0.9% begins after \$200,000.

My pension box 13 has an “X”. Why?

This field indicates that the employee participated in the employer’s pension or retirement plan during applicable calendar year. If there is an “X” in this box, and you know you are not eligible to participate in the pension plan, you should call the Payroll Department.

What is SDI?

These are required employee tax withholdings in some states for their state disability insurance (SDI). These are found on New Jersey, New York and California W-2’s.

I received my W-2 and Boxes 1-12 on the W-2 form are blank with no dollar values?

W-2 boxes only fit so many lines of data. If you have information that exceeds the size of the box, a second W-2 will be printed.

Generally, if you receive multiple W-2’s (i.e.: more than 4 codes listed in Box 12), one form would contain the federal information for all the boxes and the other W-2 forms would contain only the data that did not fit on the first form. This is to comply with state and local regulations.

A state will accept a W-2 with no federal information.

What if I transferred or moved this year, would my expenses be reported on my W-2?

Qualified moving expenses and pre-paid finance charges are included on your W-2 wages. According to the Internal Revenue Service (IRS), "For tax years 2018 through 2025, the deduction of certain moving expenses is suspended." If you have questions, contact the Payroll Department.

How are my earnings reported?

Your wage amounts are reported in Boxes 1, 3, 5, 16 and 18. Each box has a different purpose and may have a different wage amount. The taxable wages in the tax section of your pay statement considers the appropriate earnings and pre-tax deductions for the jurisdiction.

- **Box 1** has your total wages, tips, and other compensation paid minus before-tax deductions from the Suffolk University. It is what you include when you file your federal income taxes. This amount will not match your year-to-date earnings if you have had before-tax deductions for:
 - 403(b) plan.
 - Dependent care spending account.
 - Health spending account.
 - Flex spending account.
 - Health insurance.
 - Discovery parking/transit deductions that do not exceed the maximum allowable amount.
- **Box 3** has your Social Security earnings, which are reported to the Social Security Administration. It will include contributions that you made to your 403(b) plan, but it will not include any other before-tax deductions.
 - The earnings in Box 3 cannot be greater than the Social Security earnings limit which changes each year.
- **Box 5** has your Medicare earnings. There is no limit on these earnings. Box 5 will include contributions that you made to your 403(b) plan, but it will not include any other before-tax deductions.
- **Box 16** has the taxable earnings for your state. This amount will not match your year-to-date earnings if you have had state allowed before-tax deductions. Refer to state jurisdictional rules for excludable deductions.

- **Box 18** has the taxable earnings for your local jurisdictions, if this applies to you. You will also find imputed income here if local taxes apply to you.
 - The imputed income amount is included in Boxes 1, 3, 5 and, if state taxes apply, Box 16. Common imputed incomes are Group Term Life and Tuition.
- **Box 7** has your Social Security tips not applicable at Suffolk.
- **Box 8** has your allocated tips not applicable at Suffolk.

How are my tax withholdings reported?

Taxes are reported on the annual tax information statement, Form W-2, in different boxes:

- Federal taxes in Box 2.
- Social Security taxes in Box 4.
- Medicare taxes in Box 6.
- State taxes in Box 17.
- Local taxes in Box 19.

For more information on how to interpret your W-2 statement and filing instructions, visit the IRS website, www.irs.gov.

What is reported in Box 12?

The following list explains the codes shown in box 12:

Code C - Taxable cost of group-term life insurance over \$50,000 (included in boxes 1, 3 (up to social security wage base), and 5).

Code E - Elective deferrals under a section 403(b) salary reduction agreement.

Code G - Elective deferrals and employer contributions (including non-elective deferrals) to a section 457(b) deferred compensation plan.

Code M - uncollected social security or RRTA tax on taxable cost of group term life insurance over \$50,000 (*former employees only*). See "Total Tax" in the Form 1040 instructions.

Code N - Uncollected Medicare tax on taxable cost of group-term life insurance over \$50,000 (*former employees only*). See "Total Tax" in the Form 1040 instructions.

Code T - Adoption benefits (not included in box 1). Complete Form 8839, Qualified Adoption Expenses, to compute any taxable and nontaxable amounts.

Code BB - Designated Roth contributions under a section 403(b) plan.

Code DD - Cost of employer-sponsored health coverage. The amount reported with Code DD is not taxable.

Benefits Reported on W-2

What is imputed income?

IRS requires that some non-cash items must be reported in earnings and subject to applicable taxation. This will include more commonly known items such as:

- The company cost of group term life (GTL) insurance coverage in excess of \$50,000.
- Tuition benefit for courses taken at Suffolk.
- Domestic partnerships covered cost on the medical and dental plans.
- Relocation Earnings.

What deductions are pre-tax?

- Employee medical and dental.
- Flex Spending Account.
- 403(b).
- Health Savings Account contributions.
- Parking/transit deductions that do not exceed the maximum allowable amount.

NOTE: These may not all be pre-tax in every federal/state/local jurisdiction.

How are benefit deductions listed on my W-2?

Most benefit deductions are not listed on your W-2.

Contributions you make to a 403(b) are listed in Box 12:

- Code E - pre-tax deferrals.
- Code BB - after-tax deferrals.

Contributions you make to a dependent care spending account are listed in Box 10.

Employee and employer contributions to your health savings account are listed in Box 12 W.

If the value of your life insurance amount is over \$50,000, the company cost of coverage in excess of \$50,000 is taxable. It is called imputed income and it is based on your age. The imputed income amount is included in Boxes 1, 3, 5, 12C and, if state taxes apply, box 16. If local taxes apply, you can also find imputed income in box 18.

What if I have Group Term Life Imputed Income (the company cost of employee life insurance greater than \$50,000) this year?

Employees are subject to additional tax on the company cost of the portion of their employee life insurance benefit that exceeds \$50,000. This amount is shown in Box 12 Code C on the W-2.

What is box 12 DD and is it taxable?

Box 12 DD is the cost of employer-sponsored health coverage (includes employee and employer contributions). The amount reported with Code DD is not taxable.

General W-2

Why did I receive a notification asking me to verify my address of record?

It is a good practice to always keep your permanent address of record up to date as well as your mailing address if it differs from your permanent address. To ensure timely, accurate delivery of your paper W-2 statement, the Payroll Department encourages you to verify and update your address by December 1.

To change your address in Workday:

- Select Personal Information worklet.
- Under Change tile select Contact Information.
- Select Edit and enter your new address for primary or mailing.
- Press Submit.

Students should update their address through the Registrar's Office.

How long does the company retain copies of my year-end tax statement?

W-2s are retained for four years. After this time, Suffolk cannot provide a copy to you. You should keep your W-2 because you might need this information for mortgage applications or financial planning in the future.

Multiple W-2

Why are two states on my W-2 when I've only lived in one state?

The W-2 reflects the state an employee lives and the state an employee works.

I have two W-2's (e.g.: New York and New Jersey) and together they are much higher than my Federal wages. I didn't make that much money.

Do not add the state wages together to determine total state taxable income.

Federal earnings are reported to the IRS, and state earnings reported to each individual state. Based on the Reciprocity Agreement between the states, those taxing jurisdictions will determine the credit received and the tax liability, if any. For certain types of payments, such as special payments, both states could accumulate earnings.

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Generally, if you receive multiple W-2's (e.g.: more than 4 codes listed in Box 12), one form would contain the federal information for all the boxes and the other W-2 forms would contain only the data that did not fit on the first form. This is to comply with state and local regulations.

A state will accept a W-2 with no federal information.

Why did I receive two W-2s in separate envelopes?

The print distribution of the W-2s only allows for one page to be mailed in an envelope. If your W-2 Form is more than one page it will be distributed in separate envelopes.