**2019 W-2 Form**

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16. **When will I get my W-2?** W-2’s are mailed to the employees by the end of January for the previous tax year. The W-2 form can also be downloaded by logging into the following website: [**https://efile.aatrix.com/pages/w2online/formretrieval.aspx?v=ATX000**](https://efile.aatrix.com/pages/w2online/formretrieval.aspx?v=ATX000)

**YOU WILL RECEIVE AN EMAIL WHEN YOUR W-2 IS READY TO BE DOWNLOADED. PLEASE DO NOT CONTACT THE PAYROLL DEPT ABOUT YOUR USERNAME AND PASSWORD PRIOR TO JAN 31, 2020.**

1. **Where will my W-2 be sent?** W-2 forms are mailed to the employee’s address on record at the time the W-2’s are printed, usually by the 3rd week of January.
2. **I have lost or did not receive my W-2, what should I do?** The W-2 form can be downloaded by logging into the following website: [**https://efile.aatrix.com/pages/w2online/formretrieval.aspx?v=ATX000**](https://efile.aatrix.com/pages/w2online/formretrieval.aspx?v=ATX000)**.** You would have received an email providing your username and password.

If you do not have access to a computer, after **February 20th**please contact the Payroll Department at payroll@royalamerican.com to request a duplicate. In most cases you will be required to complete the “Duplicate W-2 Request Form”. Lost forms reissued by the payroll department will include a reissue fee.

1. **Can you fax me a copy of my W-2?** No. Privacy legislation prohibits the faxing of confidential information of this nature to non-secure fax numbers. W-2 copies are sent from the Payroll Department to the address designated by the employee on the request form. You may also make special arrangements to pick up in person, which will require photo id.
2. **My address on the W-2 is incorrect, what should I do?** A corrected W-2 is not required for a change in address. If you are a current employee and need to change your address, please contact your HR Department.
3. **My Social Security Number is incorrect on my W-2, what should I do?** You may still file your taxes with the W-2 you received. Correct copies B, C and Copy 2 to reflect the correct social security number and file your taxes as usual.

Contact your HR Department if your social security number is incorrect on your W-2. HR will notify the Payroll Department who will issue a W2-C to the Social Security Administration and send a copy of the W2-C to the employee.

1. **Why don’t the wages in Box 1 on my W-2 match my final pay stub of the year?** The W-2 reflects taxable earnings while the pay stub reflects total gross pay. To convert from total gross pay to taxable earnings, you need to subtract the nontaxable deductions, such as (description as shown on pay stub):

|  |  |
| --- | --- |
| **Deduct Code** | **Description** |
| 401K | 401K Contribution |
| COL PRETAX  | Colonial Pretax  |
| DENTAL  | Dental  |
| HDPPO  | HD PPO Medical  |
| HSA IN PRETAX | Health Savings Account Contribution |
| VISION  | Vision  |

1. **Why doesn’t the amount in Box 3 (Social Security wages) agree to the total gross pay on my final check stub of the year?** The W-2 Box 3 amount represents taxable wages for Social Security taxation purposes. Some of the deductions listed above that reduce taxable gross, DO NOT reduce Social Security Wages, such as:
* 401K – 401K Contributions

Also, the 2018 $128,400 ceiling on Social Security taxable wages limits the wages taxable for Social Security purposes. For employees earning over $132,900 this ceiling would result in additional differences between the pay stub Gross Pay, W-2 Box 1, and W-2 Box 3 wages.

**Calculating Social Security Withholding:**  You will take the amount in Box 3 and multiply by the tax rate for 2019 (6.2%) to find the amount reported in Box 4 (Social Security Tax Withheld). *Note:* When calculating the taxes withheld, tipped employees will include total amount in Box 7 (Social Security Tips) added to amount in Box 3 to determine the total taxable Social Security Wages.

1. **Why doesn’t the amount in Box 5 (Medicare wages and tips) agree to the total gross pay on my final check stub of the year?** The W-2 Box 5 amount represents taxable wages for Medicare taxation purposes. Some of the deductions listed above that reduce taxable gross, DO NOT reduce Medicare Wages, such as:
* 401K – 401K Contributions

**Calculating Medicare withholding:** You will take the amount in Box 5 and multiply by the tax rate for 2019 (1.45%) to find the amount reported in Box 6 (Medicare Tax Withholding).

1. **What makes up the total amount in Box 10 (Dependent care benefits)?** The employer does not currently provide this benefit, as such, this box should remain blank.
2. **What makes up the total amount in Box 11(Nonqualified plans)?** The total amount in Box 11 represents the total distribution received from your Deferred Compensation Plan.
3. **What makes up the total amounts in Box 12a – 12d?** The IRS developed a coding system to report information in Box 12. Codes we currently use are:
* C: Group Term Life Insurance: Taxable cost of group term life insurance over $50,000.
* D: 401K Deferrals: Elective deferrals to a section 401(k) plan
* AA: Roth 401K deferrals: Designated Roth contributions to a section401(k) plan
* DD: Cost of employer-sponsored health coverage
* W: Health Savings Account (HSA): Elective contributions from the employer, including amounts the employee has contributed. Note: For more information regarding HSA, see IRS Form 8889.
1. **Box 13 (Retirement Plan) is checked for a coworker, but not on mine. Why?** Box 13 is checked for employees who were active participants in the 401K for any part of the year. If the employee is eligible to contribute to the 401K but does not elect to contribute any money, but the employer does contribute funds, the box will also be checked.
2. **What makes up the totals in Box 14 (Other)?** There is no IRS requirement that items be reported in this box. Employers can us this box to provide information they want to provide to their employees. Currently we are using this box to report the following:
* INS – Total of all pretax insurance deductions (does not include HSA contributions)
1. **What makes up the totals in Box 15 through 20 (State and Local Income Tax Information)?** These boxes are primarily used when you file your state and local tax return.