Common W-2 Questions

1. Why are my Federal/State taxable wages in Box 1 different from my Social Security/Medicare wages in Box 3?
The amount of the employee contribution (Box 14) to the Wisconsin Retirement System is taken on a pre-tax basis and reduces your federal and state wages. Federal and state wages are also reduced when an employee contributes money to a 403(b) plan. Contributions to a pre-tax 403(b) plan reduce federal and state taxable wages but not Social Security and Medicare. You'll find the amount contributed to a 403(b) plan in Box 12E.

2. When I add up all my earnings on my paycheck it doesn't equal the earnings in Box 1 on my W-2.
You are figuring your gross pay when you add up all of your earnings on your paycheck. Gross pay and taxable pay are two different things. Some items that would be included in gross pay but are NOT included in taxable pay are:
- pre-tax WRS contributions,
- health and dental insurance premiums paid on a pretax basis,
- medical flexible spending deductions,
- dependent care flexible spending deductions, and
- 403(b) retirement plan contribution amounts.

Group Term Life insurance, the amount listed in Box 12C, is not cash earnings but is considered part of your taxable income.

3. What is the information in Box 10?
If you choose to have pretax amounts withheld from your check for dependent care expenses, the amount is in this box.

4. What is the information in Box 12?
You may need this information to complete your tax return. Your W-2 has a list explaining each of the codes shown in Box 12.

- **C** - An employee’s taxable benefit for Group Term Life insurance over $50,000. This is considered taxable income based on the amount of Group Term Life insurance coverage an employee has. Not every employee with life insurance through the district will have an amount in this box. The amount is already included as part your taxable wages in Boxes 1, 3, and 5.
- **E** - Contributions to a 403(b) retirement plan.
- **M** - Uncollected social security tax on taxable cost of group-term life insurance over $50,000 (for former employees or retirees of the district).
- **N** - Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (for former employees or retirees of the district).
- **BB** - Roth contributions to a 403(b) retirement plan.
- **DD** - Reports the cost of health insurance provided by the District. This coverage amount is not taxable to the employee but is reported on Form W-2 for information to the employee.

5. Why is the Box 13 Retirement Plan box checked on my W-2?
This box is checked if you contribute to a 403(b) plan or if you are an active member of the Wisconsin Retirement System.

8. Where are union dues listed on my W-2?
Union dues are not listed on W-2s. The total amount that you paid for the tax year can be found on your final pay stub for the year.