

HOW TO ACCESS YOUR ELECTRONIC W-2 FORM

Via Banner Self-Service

1. Log in to banner self service [Self-Service Banner](#)
2. Select Employee Tab
3. Select Employee Dashboard
4. Select Taxes
5. Select W-2 Wage and Tax Statement
6. Select the Tax Year you would like to access

NOTE: W-2's for a given calendar year will be available by January 31st of the following year)
Select Display when you have completed making your selection
Select Printable W-2 for a printer friendly version

How do I read a W-2?

Each section on your W-2 contains important information related to your taxes. Here is a box-by-box guide of Copy B — the one you'll file with your federal tax return — and what each section means.

Box A: Your Social Security number, which the IRS uses to identify you.

Box B: The employer identification number, or EIN, which the IRS uses to identify your employer.

Box C: Your employer's name, address and ZIP code.

Box D: An employer may choose to include a code in this section to identify your individual form. It may be left blank.

Box E: Your legal name.

Box F: Your address and ZIP code.

Box 1: The total amount of taxable wages, reported tip income and other taxable compensation the employer paid you in the last tax year, but not including any money you had deferred from your pay for qualifying benefits like a 401(k) plan or IRA.

Box 2: The amount of federal income tax the employer withheld from your wages for the tax year.

Box 3: The total wages paid that are subject to Social Security tax. Because certain income may be subject to Social Security tax but not income tax, don't be alarmed if it's higher than Box 1.

Box 4: The Social Security tax withheld on wages and tips reported to your employer. For 2020, the maximum amount of wages that Social Security tax can be withheld on is \$137,700 — this amount is called the Social Security wage base limit. That means you shouldn't pay Social Security tax on wages you earn in excess of that amount. The employee portion of Social Security tax is 6.2% of their wages, up to the SS wage base. Box 4 cannot be more than \$8,537.40 ($\$137,700 \times 6.2\%$) for 2020.

Box 5: The total wages and tips reported to your employer, which are subject to Medicare tax. Unlike Social Security tax, there is no wage base limit for Medicare tax. That means this number may be larger than in Box 1 or Box 3.

Box 6: The amount of Medicare tax withheld for the tax year. There is no Medicare wage base limit, so the Medicare tax rate of 2.9% — 1.45% from employees and 1.45% from employers — applies to all earnings.

Box 7: The tips you reported to your employer. If this box is blank, you either do not receive tips at your job or you could have unreported tips that you will have to declare while filing your taxes.

Box 8: If you work for a large food and beverage operation that pools the tip of all employees, this is where your employer would report the tips allocated to you. These are considered taxable income.

Box 9: A verification code if your employer is participating in an IRS pilot program. It may be left blank if your employer is not participating.

Box 10: The amount of dependent care benefits you elected, if any. For example, if you deferred pretax money into a flexible spending arrangement to pay for dependent care costs, or your employer provided you money for dependent care costs under a dependent care assistance program, that amount would be shown here.

Box 11: The amount an employer paid you from a nonqualified (taxable) deferred compensation plan.

Box 12: A catch-all for the codes your employer needs to report to the IRS. There are many items your employer should report in this section, such as nontaxable sick pay, moving expense reimbursements for members of the armed forces or adoption benefits provided by your employer.

- A — Uncollected Social Security or RRTA tax on tips. Include this tax on Form 1040.
- B — Uncollected Medicare tax on tips. Include this tax on Form 1040.
- C — Taxable cost of group-term life insurance over \$50,000 (included in boxes 1,3 (up to Social Security wages base), and box 5).
- D — Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that's part of a section 401(k) arrangement.
- E — Elective deferrals under a section 403(b) salary reduction agreement.
- F — Elective deferrals under a section 408(k)(6) salary reduction SEP.
- G — Elective deferrals and employer contributions (including non-elective deferrals) to a section 457(b) deferred compensation plan.
- H — Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan.
- J — Nontaxable sick pay (information only, not included in Boxes 1, 3, or 5).
- K — 20% excise tax on excess golden parachute payments.
- L — Substantiated employee business expense reimbursements (nontaxable).
- M — Uncollected Social Security or RRTA tax on taxable cost of group-term life insurance over \$50,000 (former employees only).
- N — Uncollected Medicare tax on taxable cost of group-term life insurance over \$50,000 (former employees only).
- P — Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces (not included in Boxes 1, 3, or 5).
- Q — Nontaxable combat pay. See the instructions for Form 1040 or Form 1040A for details on reporting this amount.
- R — Employer contributions to your Archer medical savings accounts (MSA). Report on Form 8853, Archer MSAs and Long-Term Care Insurance Contracts.
- S — Employee salary reduction contributions under a section 408(p) SIMPLE plan (not included in Box 1).
- T — Adoption benefits (not included in Box 1). Complete Form 8839, Qualified Adoption Expenses, to compute any taxable and nontaxable amounts.
- V — Income from exercise of non-statutory stock option(s) (included in Boxes 1, 3 (up to Social Security wage base), and 5). See Publication 525, Taxable and Nontaxable Income, for reporting requirements.
- W — Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria plan) to your health savings account (HSA). Report on Form 8889, Health Savings Accounts (HSAs).
- Y — Deferrals under a section 409A nonqualified deferred compensation plan.

- Z — Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in Box 1 and is subject to an additional 20% tax plus interest. See the Form 1040 instructions.
- AA — Designated Roth contributions under a section 401(k) plan.
- BB — Designated Roth contributions under a section 403(b) plan.
- DD — Cost of employer-sponsored health coverage. The amount reported with Code DD isn't taxable.
- EE — Designated Roth contributions under a governmental Section 457(b) plan. This amount doesn't apply to contributions under a tax-exempt organization Section 457(b) plan.
- FF — Permitted benefits under a qualified small employer health reimbursement arrangement.
- GG — Income from qualified equity grants under section 83(i).
- HH — Aggregate deferrals under section 83(i) elections as of the close of the calendar year.

Box 13: Three checkboxes that report the following:

- Statutory employee status: Your earnings are subject to Social Security and Medicare taxes, but not subject to federal income tax withholding.
- Retirement plan: You were an active participant in a retirement plan such as a 401(k) in the past tax year.
- Third-party sick pay: You received sick pay under a third-party insurance provider.

Box 14: A field where your employer reports anything that doesn't fit in a different area on the form. This might include nontaxable income, union dues, uniform payments and health insurance premiums.

Boxes 15 to 20: State tax and local income tax information reported by your employer.