

2025 W-2 Questions and Answers: For Employees

NEW 2025 INFO REGARDING OVERTIME REPORTING - OBBBA

NEW INFORMATION FOR 2025

1) The following questions and answers are just a few examples of what may be asked regarding this newly passed bill regarding the premium Overtime reporting. If you have additional questions, please reach out to your agency for help. You can also view the IRS document regarding this Bill by clicking the link at the end of this section.

Q1: Why does my W2 Box 14 OBBBTT total not match my pay stub totals for overtime?

- **A1 .** The One Big Beautiful Bill ([OBBBA](#)) [deduction](#) applies *only* to the extra half-time pay (the "premium") of the standard time-and-a-half overtime rate, not the entire overtime payment. The calculation is as follows:

Total Premium OT = (Total Premium Overtime Hours Worked) × (Regular Rate of Pay × 0.5)

****The Federal government deems “the .5” as premium overtime.**

Q2: Which overtime earnings codes count as premium overtime in the calculation?

- **A2.** Premium overtime is defined as earnings that are included in the FLSA calculation that is calculated at the federal FLSA rate of 1.5%

This limits the earnings codes to:

- **OFO (Time and a Half OT FLSA)**
- **QOF (Q FLSA Overtime)**
- **QFL (Q104 FLSA Overtime)**

*While there are other types of 1.5% overtime, those specific earnings codes are related to contractual overtime, which is State of CT specific and falls outside of the Federal FLSA scope.

Q3: Does double time overtime or overtime that is more than 1.5 count included on the W2 in Box 14 OBBBTT?

- **A3:** No, Premium overtime is defined as earnings that are included in the FLSA calculation that is calculated at the federal FLSA rate of 1.5%

Again, this limits the earnings codes to:

- **OFO (Time and a Half OT FLSA)**
- **QOF (Q FLSA Overtime)**
- **QFL (Q104 FLSA Overtime)**

Q4: If the Annual Cap for premium overtime annual deduction is 12,500 for single filers and 25,000 for married individuals filing jointly, why is the dollar amount on my W2 Box 14 OBBBTT more than the annual Cap?

- **A4.** Employers were instructed to enter the full calculated premium overtime amount in Box 14 OBBBTT and not limit the Box 14 OBBBTT amounts to the Cap totals.

Q5: Can I receive a detailed report of what Box 14 OBBBTT totals are in terms of total hours by the earnings codes?

- **A5:** Yes, OSC will be providing the agencies with detailed spreadsheets that contain the Box 14 OT employee level hours detail. This spreadsheet is limited to the agencies that report their employees OT in hours using the correct FLSA earnings codes:
 - **OFO (Time and a Half OT FLSA)**
 - **QOF (Q FLSA Overtime)**
 - **QFL (Q104 FLSA Overtime)**

Q6: I believe I earned 1.5 FLSA overtime as defined by the OBBBA that is not included on my W2 Box 14 OBBBTT. What should I do?

- **A6.** You should contact your employing agency.

If your employing agency did not pay your overtime using the correct premium overtime code or if your agency paid your overtime as a flat amount instead of using the number of hours worked times your hourly rate, it is possible that the amount is not listed on Box 14 OBBBTT on the W-2. Under these two scenarios, your agency will need to provide you with the correct premium overtime amount to enter on your tax return.

Q7: Does the amount listed on my W2 Box 14 OBBBTT reflect the income phase-out calculation as defined in the OBBBA?

- **A7** No, the deduction is reduced if the employee's Modified Adjusted Gross Income (MAGI) exceeds certain thresholds:
 - \$150,000 for single filers.
 - \$300,000 for married individuals filing jointly.
 - The deduction is reduced by \$100 for every \$1,000 their MAGI exceed the threshold.

Only your tax preparer can determine your MAGI and reduce the OBBBA deduction by \$100 for every \$1000 in which your MAGI exceed the threshold.

Q8: I work at a legislative branch agency, and I had OFO overtime this year, why does my W2 not have a Box14 OBBBTT amount included on it?

- **A8** Legislative Management, Comm on Equity and Opportunity and Comm Women, Children & Seniors are exempt from the OBBBA and cannot claim an overtime deduction per § 553.12 Exclusion for employees of legislative branches:

(a) Section 3(e)(2)(C) of the Act provides an exclusion from the definition of the term “employee” for individuals who are not subject to the civil service laws of their employing agencies and are employed by legislative branches or bodies of States, their political subdivisions or interstate governmental agencies.

2) If I have general questions about my W-2 who do I call?

Contact your agency payroll office. Agency payroll offices now have the ability to view/re-print 2011 through current year W-2's and W-2c's.

3) If I have security questions regarding how to access Core-CT, who can I call?

You should contact your agency's security liaison for questions about this. Here is a link to a list of security liaisons for each state agency:

http://www.core-ct.state.ct.us/security/hrms_liaison_list.asp

4) Are there employee-level instructions regarding how to view W-2's, update W-2 consent status's, add/update email addresses and home/mail addresses?

Included within the Employee Self Service Page of Core-CT there is a tile to view the employee's W-2 Consent information, a tile to View the employee's current and previous year W-2s. There is also a tile to view the employee's personal details information, which includes the ability to update personal contact information.

Employee level instructions can be found at the following link: <https://www.core-ct.state.ct.us/selfservice/payroll/Default.htm>

5) I revoked my consent to have electronic W2 forms via W-2 consent page in Core-CT. When attempting to save the Core-CT consent page change, I'm receiving a message that says I do not have a preferred email address and will not receive email confirmations. How can I correct this to ensure I will receive electronic messages?

Within the Employee Self Service Page of Core-CT is a tile to view your personal details information. This tile has the option for you to update personal information including your preferred email address.

The Core-CT website contains a self-service section with employee level instructions.

<https://www.core-ct.state.ct.us/selfservice/payroll/Default.htm>

6) What if I need a re-print of a W-2 that pre-dates calendar year 2011?

Contact your agency payroll office. Agencies can request W-2's going back as far as 1990 through the Comptroller's office.

7) My department info and employee id are included on the second address line in the envelope window of my W-2. Why is this information listed here?

This information is for employees who received a printed W-2 in the mail from OSC. The department/employee id info allows OSC to forward any returned W-2's to agencies due to an outdated employee-level mailing address.

8) If I need a W-2 correction (W-2c), will the W-2c be available via the self-service page?

Yes, the W-2c will be available to you via the self-service page (assuming you have Core-CT self-service access).

9) If I'm teaching part time but have retired from state service, will my W-2 be available on-line? Does the state create one W-2 which includes my pension and part time earnings?

The employee will receive a 1099-R for his/her retirement wages, and a W-2 for his/her teaching wages. The W-2 is available to agencies online and available to the employee if he/she has self-service access to Core-CT. SERS retirees can now view their 1099-R's via the Retiree Portal

<https://retirees.ct.gov>.

10) Why are my Box 1 Federal wages not equal to my Box 3 Social Security, and Box 5 Medicare Wages?

Certain deduction codes are subject to Federal tax but not Social Security or Medicare tax (example: nontaxable medical deduction codes). The difference between the Federal wages and Social Security and Medicare Wages should match the nontaxable deduction YTD total(s). Check with your agency payroll office on this if you have additional questions.

11) How far back can W-2's have corrections issued (via W-2c's)?

The IRS Statute of Limitations rule is three years, three months, and fifteen days (for FICA/Medicare corrections per section 205(c)(1) of the Social Security Act (also called 42 U.S.C. 405)).

Adjustments cannot be made to correct Federal or State wages and taxes on any prior year corrections.

12) What is the amount listed in Box 14Y (414H)?

Annual employee level combined before-tax retirement contribution totals.

13) Can the Comptroller's Office (Statewide Payroll & Time Management Division) refund prior year state or federal taxes?

No, once the calendar year is closed, only FICA/Medicare can be refunded and/or adjusted for employees via the W-2c process (generally, 3 years is the farthest we can go back and refund/adjust for SS/Medicare per section 205(c)(1) of the Social Security Act (also called 42 U.S.C. 405)). Additional information regarding repayment of prior year taxes and/or the Statute of

Limitations can be found in IRS Publication 525, <https://www.irs.gov/pub/irs-prior/p525--2024.pdf> see Page 37 (No new 2025 publ 525 currently on IRS page)

See below from Page 14 of General Instructions for W-2 and W-3 [2025 General Instructions for Forms W-2 and W-3](#)

If the repayment was for a prior year, you must file Form W-2c with the SSA to correct only social security and Medicare wages and taxes and furnish a copy to the employee. Do not correct "Wages, tips, other compensation" in box 1, or "Federal income tax withheld" in box 2, on Form W-2c. Also do not correct any Additional Medicare Tax withheld on the repaid wages (reported with Medicare tax withheld in box 6) on Form W-2c.

14) Why is the "Total Gross YTD" column on my pay/advice stub not equal to my Federal Wage (Box 1) on my W-2?

Box 1 (Federal Wage) on the W-2 is total wages minus pre-tax deductions (year to date). Your pre-tax deduction year to date total is also listed on your check/advice stubs. In addition, if you have been paid non-taxable earnings during the calendar year, these earnings **are** included in your total gross on your check/advice stub but **are not** included on your W-2 (as these earnings are non-taxable).

15) What does Box 12 DD "Cost of Employer Sponsored Health Coverage" represent and why is it on the W-2?

The total amount in Box 12 DD represents the aggregate employee and employer share medical costs as well as the aggregate employer prescription cost (for Core-CT users, the eligible plan types are: 10, 15, 1A, 1B). This amount is not inclusive of dental costs. The reason(s) this amount is included on the W2 can be found under the following IRS URL:

<https://www.irs.gov/newsroom/employer-provided-health-coverage-informational-reporting-requirements-questions-and-answers>

or Section 6051(a)(14) provides generally that the aggregate cost of applicable employer-sponsored coverage (as defined in § 4980I(d)(1)) must be reported on Form W-2.

16) Why are my current year W-2 taxable earnings lower when I compare them to last year's W-2 taxable earnings?

The reason for the lower W-2 earnings is most likely due to the increase in the Retiree Health Fund (OPEB, OPE2) and/or Benefit Deductions for the current calendar year. Review your before tax deduction year to date totals on your last check/advice stub (year-to-date) or contact your agency payroll office for more information.

17) Why does my Social Security Number on my W-2 form only show the last four digits?

Per IRS, employers may now mask the employee's SSN and only provide the last four digits on employee copies of the W-2 form. The masked SSN is an important change to help protect any potential identity theft related issues.

If the employee requires their W2 to be furnished with the full SSN, please contact your employing agency payroll office for assistance.

18) I received two W-2's from the Comptroller Office, what should I do?

If you have more than the allowable number of items listed on their W-2, two W-2's will be produced, to allow for ALL items to be used for filing. (Be sure to use BOTH W-2s when filing your taxes.)

Any additional questions from agencies may be sent to osc.payroll@ct.gov