



Form W-2 Instructions 2025

Tax reporting for Commonwealth employees

Office of the Comptroller - [MACOMPTROLLER.ORG](https://macomptroller.org)



April 15, 2026 is the due date for both state and federal taxes.

On your Form W-2, there is an amount shown for state wages, tips, etc. Generally, the amount shown for state wages is higher than the amount for federal wages because your pension contributions are excluded from your income for federal tax purposes.

When filing your Massachusetts income tax return, you must use the amount shown for state wages (Box 16).

This represents taxable and non-taxable earnings you received during calendar year 2025. If you enter the lower dollar amount, your return will be corrected and any refund you may be expecting will be delayed.

Please visit irs.gov for information on when the Internal Revenue Service will begin accepting tax returns.

For MBTA Employees

Boxes 1 and 16 should match, as MBTA pension contributions are excluded from State and Federal taxable wages.



Federal Form W-4

- Has 5 steps.
Only Step 1 (Personal Information) and Step 5 (Signing Form) are mandatory
- Eliminates "Allowances"
- Encourages the inclusion of Other Income (Step 2) and Tax Deductions (Steps 3 and 4) for better estimates of tax liability
- IRS Tax Withholding Estimator
irs.gov/individuals/tax-withholding-estimator

This brochure details Form W-2 for tax year 2025 (26 pay periods).

This represents taxable and non-taxable earnings you received during calendar year 2025.

Due to the timing of actual payroll periods, this amount may be different from your stated annual salary. It also includes non-cash benefits (parking, housing, tangible assets, use of state-provided vehicle, and certain health insurance), if applicable.

You will receive only one Form W-2 for tax year 2025, ending with the pay period December 13, 2025, and payment dated December 19, 2025.

Please contact your department's payroll office if:

- You have a question about your Form W-2
- You need a reprint of your Form W-2
- You need a Form W-2c Statement of Corrected Income and Tax Amounts
You need this form if your name, social security number or any of the federal reported amounts are incorrect.
- You need information about ePay or PayInfo

MAKE TAX TIME LESS TAXING.

GO PAPERLESS!

Commonwealth employees can choose to have their Form W-2 delivered online.

Access your tax forms sooner and eliminate the possibility of your forms being lost, stolen, or misplaced.

Log into HR/CMS to suppress your paper Form W-2.

FILE ELECTRONICALLY!

eFile is free, secure, and you may receive your refund faster.

Visit mass.gov/eFile for more information.

Common Tax Scams



The IRS and the Massachusetts Department of Revenue (DOR) will never:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card, or wire transfer. Generally, the IRS and DOR will first mail you a bill if you owe any taxes.
- Threaten to immediately bring in local police or law enforcement to have you arrested for not paying.
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount that you owe.
- Ask for credit or debit card numbers over the phone.

a Employee's social security number		OMB No. 1545-0029		Safe, accurate, FAST! Use efile Visit the IRS website at www.irs.gov/efile	
b Employer identification number (EIN)		1 Wages, tips, other compensation		2 Federal income tax withheld	
c Employer's name, address, and ZIP code		3 Social security wages		4 Social security tax withheld	
		5 Medicare wages and tips		6 Medicare tax withheld	
		7 Social security tips		8 Allocated tips	
d Control number		9		10 Dependent care benefits	
e Employee's first name and initial		11 Nonqualified plans		12a See instructions for box 12	
Last name		13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12b	
Suff.		14 Other		12c	
				12d	
f Employee's address and ZIP code		15 State wages, tips, etc.		16 State income tax	
15 State Employee's state ID number		17 Local wages, tips, etc.		18 Local income tax	
				19 Locality name	

Form **W-2** Wage and Tax Statement
Copy B—To Be Filed With Employee's FEDERAL Tax Return.
This information is being furnished to the Internal Revenue Service.

2025

Department of the Treasury—Internal Revenue Service

BOX 1: Federal Taxable Income is equal to the employee's Total Gross Pay (less reimbursements) from pay stub for period December 13, 2025 and paid on December 19, 2025;

PLUS:

- Imputed (non-cash) benefits listed in Boxes 12C, 14Q, 14UE, 14UF

MINUS:

- Dependent Care Assistance Plan contributions and fees (Box 10)
- Tax Sheltered Annuity Contributions (Box 12E)
- OBRA 90 Alternative Retirement Plan contributions and elective Deferred Compensation (Box 12G)
- Pretax Health Care Spending Account contributions and fees (Box 14UC)
- Pretax Qualified Transportation (up to monthly limits)
- Pretax Retirement contributions (Box 14UA)
- Pretax Health and Pretax Basic Life Insurance (Box 14UB)

BOX 2: Total amount of Federal tax withheld

Boxes 3 and 4 only apply to MBTA employees.



BOX 3: Social Security Wages are equal to employee's Total Gross Pay from pay stub for period ending December 13, 2025 and paid on December 19, 2025;

PLUS:

- Non-cash benefits listed in Boxes 12C, 14UD, 14UE

MINUS:

- Dependent Care Assistance Plan contributions and fees (Box 10)
- Pretax Qualified Transportation (up to monthly limits)
- Pretax Health and Pretax Basic Life Insurance premiums (Box 14UB)
- Pretax Health Care Spending Account (Box 14UC)

BOX 4: Total amount of Social Security Tax withheld

BOX 5: Wages Subject to Medicare Tax are equal to employee's Total Gross Pay from pay stub for period ending December 13, 2025 and paid on December 19, 2025;

PLUS:

- Non-cash benefits listed in Boxes 12C, 12P, 14UE, 14UF

MINUS:

- Dependent Care Assistance Plan contributions and fees (Box 10)
- Pretax Qualified Transportation (up to monthly limits)
- Pretax Health and Pretax Basic Life Insurance premiums (Box 14UB)
- Pretax Health Care Spending Account (Box 14UC)

BOX 6: Total amount of Medicare tax withheld

BOX 10: Total Dependent Care Assistance Plan (DCAP)

BOX 12C: The cost of Group Term Life Insurance over \$50,000 - Imputed Income, included in Boxes 1, 5, and 16

BOX 12E: Designated Roth contributions under a governmental section 457(b) plan, included in Boxes 1, 5, and 16

BOX 12G: Elective and non-elective (OBRA 90 Alternative Retirement) 457 contributions to the Deferred Compensation "SMART" Plan excluded in Boxes 1 and 16. Roth Contribution included in Boxes 1, 5, and 16

BOX 12P: Excludable moving expense reimbursements paid directly to members of the Armed Forces, not included in Boxes 1, 5, or 16

BOX 12BB: Designated Roth contributions under a 403(b) plan

BOX 12DD: Informational only - Cost of employer-sponsored health coverage. The amount reported is not taxable

BOX 12EE: Included in Boxes 1, 5, and 16

BOX 13: These Boxes will be checked or left unchecked by your employer:

- Statutory employee - A filer treated like an employee but did not have any taxes withheld from their paycheck (this occurs frequently with employees who are 100% commission)
- Retirement Plan - A checked box means the filer has a retirement plan which may limit beneficiary to get tax incentives for other retirement plans
- Third-party sick pay - Filer received payments for sick time from a company other than the one that employed such as their insurance company

BOX 14

ID	W-2 Box ID Description	Instructions
Q	Paid Family and Medical Leave Contribution	Informational Only
OT	Qualified Overtime Compensation	For eligible employees to be reported on tax filing.
UA	Retirement - Pre-Tax Federal	FOR MOST COMMONWEALTH EMPLOYEES: Subtracted from Box 1. FOR MBTA EMPLOYEES ONLY: Subtracted from Box 1 and Box 16.
UB	Health and Life Insurance - Pre-Tax	Added in Boxes 1, 3, 5, and 16.
UC	Health Care Spending Account and HCSA Fee - Pre-Tax	Subtracted from Boxes 1, 3, 5, and 16.
UD	Parking and other Imputed Income	Added in Boxes 1, 3, 5, and 16.
UE	Personal Use Auto - Imputed Income	Added in Boxes 1, 3, 5, and 16.
UF	Housing Allowance - Imputed	Added in Boxes 1, 3, 5, and 16. Cash housing is already included.
UG	M.G.L. c. 3, s. 9C Expenses (Paid)	Added in Boxes 1, 3, 5, and 16.
UJ	Transit Reimbursement	Added in Boxes 1, 3, 5, and 16.
UK	Bail Magistrate Reimbursement	Informational Only