



Quick Reference Tool

What Is Included in W-2 Reporting

Coverage	Yes	No
Primary medical	✓	
Prescription drug	✓	
HIPAA excepted dental (not integrated with group health plan)		✓
HIPAA excepted vision(not integrated with group health plan)		✓
Long-term care		✓
Medicare supplemental*	✓	
Medicare Advantage*	✓	
Health Savings Accounts (“HSAs”)**		✓
Health Reimbursement Accounts (“HRAs”)		✓
Qualified Small Employer Health Reimbursement Arrangements (“QSEHRAs”)**		✓
Accident, disability and disability (“AD&D”)		✓
On-site medical clinics (but only if employer charges COBRA premium)	✓	
Self-insured plans not subject to COBRA (e.g., church plans)		✓
Employer contributions to multiemployer plans		✓
Employer contributions to health FSA (including flex credits employee elects to apply)	✓	
Employee contributions to HIPAA excepted benefit paid on <u>after-tax</u> basis (e.g., hospital or fixed indemnity plan or specified disease or illness insurance)		✓
Employer contributions or employee contributions paid on <u>pre-tax</u> basis for hospital or fixed indemnity plan, or specified disease or illness insurance	✓	
Employee salary reduction contributions to health FSA		✓
Workers’ compensation		✓
Liability insurance, Credit-only insurance, Automobile medical insurance		✓
Coverage provided by a governmental entity for members of military of military families		✓
Excess reimbursements of highly compensated individuals under IRC section 105(h)		✓
Wellness benefits that provides medical benefits and employer charges COBRA premium	✓	
Employee assistance plan that provides counseling and/or treatment and employer charges COBRA premium	✓	
Incidental employee assistance or similar benefit under an LTD Contract (or referral only plan)		✓
Executive medical coverage (includes executive physical and screenings and supplemental coverage)	✓	
Health insurance costs for self-employed individuals		✓
Health insurance cost for 2% shareholder in Subchapter S-corporation if includable in income		✓

* Small employers only because of Medicare Secondary Payer law.

** Employer contributions to an Archer MSA should be included in Box 12 using Code R, but should not be included in the amount reported for the cost of employer-sponsored coverage using Code DD. Employer contributions (and any employee contributions made under a cafeteria plan) to an HSA should be included in Box 12, using Code W, but should not be included in the amount reported for the cost of employer-sponsored coverage in Box 12 using Code DD. Contributions to a QSEHRA should be included in Box 12 using Code FF, but also should not be included as part of the cost of employer-sponsored coverage in Box 12, Code DD.

The intent of this analysis is to provide general information regarding the impact of healthcare reform legislation. It does not necessarily fully address all your organization’s specific issues. It should not be construed as, nor is it intended to provide, legal or tax advice. Your organization’s general counsel or an attorney who specializes in this practice area should address questions regarding specific issues.