



San Bernardino County, California

December 18, 2025

2025 YEAR-END NOTICE TO ALL EMPLOYEES

Central Payroll is in the process of preparing the 2025 Form W-2 Wage and Tax Statements. The Form W-2 is an annual form that reports your Federal and State wages and other tax information required by Federal and State agencies. It is also used by the Social Security Administration as a verification document to ensure individuals are properly credited for future Social Security and/or Medicare benefits, if eligible.

- ✓ **Consent for Electronic Delivery** - As a convenience to County employees, and to enhance the efficiency of the W-2 process, the option is available to receive your Form W-2 and related notifications electronically, without the redundancy of a mailed paper form. You can consent to receive your W-2 form electronically by accessing EMACS and navigating to Employee Self Service>Consent to Electronic W-2s Tile. If you do not consent to electronic delivery, your paper W-2 will be mailed to your address in EMACS no later than January 31, 2026.
- ✓ **Name Verification** – Verify that your name and Social Security number in EMACS match your name and Social Security number on your issued Social Security card. The Social Security Administration regards names and Social Security numbers as "critical links" connecting your W-2 data to your lifetime earnings record. Your name and Social Security number must match the Social Security Administration's records. If you recently changed your legal name, please contact the Social Security Administration to obtain a new card. We will continue to use the name in EMACS until you obtain a new Social Security card. After you receive a new Social Security card, please notify your Payroll Specialist of the change. Using a new name without updating the Social Security Administration's records may prevent the proper posting of your Social Security and/or Medicare earnings. You may request a new Social Security card online at <https://www.ssa.gov/myaccount/replacement-card.html> or call the Social Security Administration toll free at 1-800-772-1213 to request Form SS-5, Application for a Social Security Card.
- ✓ **Address Verification** – If you moved or will be moving soon, please review your home and mailing address on file with EMACS through Employee Self Service>Personal Details>Addresses. If any information is not correct, please update it in EMACS Employee Self Service by **January 6, 2026**, to ensure your Form W-2 is mailed to the correct mailing address.
- ✓ **Misplaced or Lost Form W-2** – If your paper W-2 is lost in the mail or is misplaced, electronic Form W-2s will be retained and made available to current County employees. Central Payroll will not provide replacement copies of W-2s to current employees. If you need a replacement copy of your 2025 Form W-2, please print through EMACS Employee Self Service at:
 - Employee Self Service>Pay>View W-2/W-2c Forms. For instructions on how to print your PDF Form W-2, please click here: [View W-2 Forms Online](#); or go to: <http://www.sbcounty.gov/uploads/emacs/forms/view%20w2%20forms%20online.pdf>
 - If you need additional assistance with printing your PDF Form W-2, please call the ISD Help Desk at (909) 884-4884.

Affordable Care Act (ACA) Reporting – IRS Form 1095-C

This is an important update regarding the distribution of Form 1095-C, Employer-Provided Health Insurance Offer and Coverage. In accordance with the Paperwork Burden Reduction Act (a federal law enacted in 2024), beginning with Forms 1095-C for calendar year 2025, San Bernardino County will no longer automatically distribute the Form 1095-C. Instead, you have the right to receive a copy of your Form 1095-C upon request, at no cost. **Form 1095-C will be made available by March 2, 2026.**

How to request a copy of Form 1095-C

- **EMACS:** You can access your Form 1095-C in EMACS Employee Self Service under the Benefits Tile.
- **Online:** Complete the online request at: <https://link.sbcounty.gov/3dJ3xIQ>.
- **Mail:** Send a written request to—
Employee Benefits and Services Division (EBSD)
175 W. 5th Street, 1st Floor
San Bernardino, CA 92415
Please include your full name, employee ID (or other identifying information), and current mailing address in your request. For identity verification, the County may request additional information before releasing Form 1095-C.

If you have any questions regarding Form 1095-C or this ACA notice, please contact EBSD at ebbsd@hr.sbcounty.gov or (909) 387-5787. Please allow up to 30 days from the date your request is received for the County to mail your Form 1095-C.

Annual Reminders

Now is the time to check your Federal and State tax withholding. Did you marry or divorce, gain or lose a dependent, have major changes in your family income or deductions, or can no longer claim head-of-household status? If you answered "yes," you may need to file a new Form W-4 and DE 4.

- ✓ If you claimed "Exempt" from tax withholding in 2025, and continue to meet the eligibility for 2026, you must recertify your "Exempt" status for 2026 by February 16, 2026. Otherwise, Central Payroll is required to begin withholding Federal taxes as if you checked the box for Single or Married filing separately with no adjustments. Your State tax withholding will also be updated to Single with zero allowances. Please note that if you claim "Exempt," you will be certifying that you had no Federal tax liability in 2025 and expect to have no tax liability in 2026.
- ✓ To update your Form W-4 or DE 4 and/or recertify your "Exempt" status, please go to EMACS Employee Self Service at: Employee Self Service>Pay>Tax Withholding: Fed W4, State.

- ***To ensure your exempt status is updated for 2026, please do not recertify until December 20, 2025. If recertifying between December 20, 2025, and December 31, 2025, it is best to use a mobile device which will offer the ability to change the year under "Claim Exemption from Withholding" from 2025 to 2026. If you recertify on January 1, 2026, or later, you may use the online process to select "Exempt" from the dropdown box under Step 4(c) on the electronic Form W-4 or write "Exempt" under Step 4(c) on the paper form.***
- EMACS Employee Self Service may be accessed from the internet using the following: [EMACS Sign In – https://emacsbapp.sbcounty.gov](https://emacsbapp.sbcounty.gov); however, access from a mobile device is limited to Form W-4 only.
- Prior to filling out your Form W-4 or DE 4, please take a moment to carefully read the instructions, which can be found at: Employee Self Service>Pay>Tax Withholding: Fed W4, State>Select Federal or State. When submitting your forms online, you will be required to authenticate after pressing the submit button, please remember to CAPITALIZE the first letter of your User ID if your User ID contains an alpha character, and enter your EMACS password, not your County login password.
- ✓ It may be necessary to update your beneficiary forms. Even if you had no changes recently, it may have been some time since you reviewed your Designation for Last Warrant form. Please review and update if necessary. You can do this by accessing EMACS and navigating to Employee Self Service>Benefit Details>Designation for Last Warrant.
- ✓ Review and update your emergency contacts in EMACS. You can do this by accessing EMACS and navigating to Employee Self Service>Personal Details>Emergency Contacts.

What's New

Contribution Limits – The contribution limits for employees who participate in 401(k) and 457 plans will increase from \$23,500 to \$24,500 in 2025. The catch-up contribution limit for employees aged 50 and over who participate in these plans will increase from \$7,500 to \$8,000.

No Tax on Overtime - Effective for 2025 through 2028, individuals who receive qualified overtime compensation may deduct the pay that exceeds their regular rate of pay—such as the "half" portion of "time-and-a-half" compensation—that is required by the Fair Labor Standards Act (FLSA) and that is reported on a Form W-2, Form 1099, or other specified statement furnished to the individual.

- Maximum annual deduction is \$12,500 (\$25,000 for joint filers).
- Deduction phases out for taxpayers with modified adjusted gross income over \$150,000 (\$300,000 for joint filers).

If you have any questions regarding the above information, please contact Central Payroll at (909) 382-3154.