

ATRS retirees were recently sent copies of their tax form 1099-R for 2025. These forms are necessary when preparing your state and federal income tax returns. There are three copies: one to be submitted with your federal tax return; one to be submitted with your state tax return and; one to be kept for your records. **These forms do not need to be returned to ATRS.**

Below is an explanation of information that has been provided:

Box 1 - Contains the total gross distribution(s) you received in 2025 from ATRS.

Box 2a - Contains only the **taxable portion** of the amount in box 1.

Box 2b - If an "X" is entered in the first box, this indicates that ATRS was unable to determine the taxable portion to enter in box 2a. You should contact the Internal Revenue Service or a tax consultant for more information.

Box 4 - Contains the federal income tax withheld in 2025 from your distribution(s).

Box 5 - Indicates the portion of your contributions you recovered this year "**tax free.**" If you retired July 1, 1986, or before, this field will be zero since all your contributions have been fully recovered. This field will also be zero if you are a disability retiree under the age of 60. Disability retirees do not start receiving a portion of their contributions as "tax-free" income until they reach the age of 60.

We have not included information on your medical insurance premiums paid. If you need this information, contact your insurance carrier at one of the numbers below.

- For MediPak Plus, please call (501) 378-2364 or (800) 238-8379.
- For all others, please call Department of Finance Administration Employee Benefits Division (EBD) at (501) 682-9656 or (877) 815-1017.

Box 7 - Indicates the type of distribution(s) paid to you. The included 1099-R instruction sheet that has the details for all of the various types of distributions has been included with this mailing. If you received a **refund** and are under age 59 1/2, you may be subject to a 10% penalty in addition to the regular tax.

Box 14 - Contains the Arkansas state income tax withheld in 2025 from your distribution(s).

If you have additional questions, please reach out to your tax advisor. To change your income tax withholding status with ATRS, please contact us via phone at (501) 682-2175 or via email at Info@artts.gov.