

# We can help you maximise your workplace benefits

To find out how you could save on tax  
with salary packaging, read this guide,  
visit [maxxia.com.au](http://maxxia.com.au) or call 1300 123 123.





Get more from your salary. Join your workplace benefits program today.



Western Health offers you workplace benefits, such as salary packaging, leasing a car and insurance, to recognise and reward you for your hard work.

As a Western Health employee you could reduce your income tax by salary packaging. Salary packaging is permitted by the Australian Taxation Office and allows you to pay for certain expenses with before-tax dollars.

You could salary package your mortgage, rent, gas or electricity bills, groceries and much more.

You don't have to be a high income earner or manager, if you expect to pay income tax you could save.

## Maxxia: your workplace benefits partner.

Western Health has chosen Maxxia to administer its workplace benefits program. We are the largest and most trusted provider of salary packaging services throughout Australia.

- Close to 30 years of experience
- Payments are made on time
- 24/7 access to your online account
- Exceptional customer service
- Customer Advocate

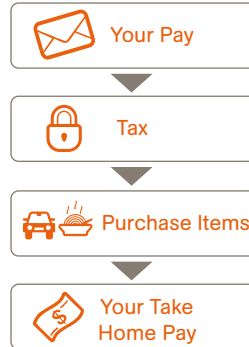
 Call 1300 123 123

 Visit [maxxia.com.au](http://maxxia.com.au)

## Why salary package?

By paying for things with money from your salary before tax, you could pay less tax and end up with more spending money.

### Current Pay Structure



### With Packaging



Let's show you the difference in your take home pay when you salary package up to \$9,010 in living expenses.

Potential tax benefit of salary packaging \$9,010 per year		
Annual Salary (ex. super)	Net Annual Benefit	Net Fortnightly Benefit
\$30,000	\$2,024	\$78
\$40,000	\$2,017	\$78
\$50,000	\$2,876	\$111
\$60,000	\$2,876	\$111
\$70,000	\$2,876	\$111

Please refer to back page for assumptions.

As a Western Health employee, these tax benefits could boost the take home value of your pay and you could access these potential savings right now.

## What can I salary package?

You can select from a range of benefits up to a maximum cap limit of \$9,010 each Fringe Benefits Tax (FBT) year (1 April – 31 March).<sup>1</sup> There are also additional benefits you can choose to salary package above the cap limit.

### Within the \$9,010 cap limit

- mortgage or rent payments
- personal loan repayments
- everyday living expenses, such as groceries, clothes, gas and electricity
- private health insurance premiums
- school tuition fees
- HELP repayments, and more

### On top of the \$9,010 cap limit

- salary packaging a car via a novated lease<sup>2</sup>
- Meal Entertainment expenses<sup>3</sup>
- Venue Hire expenses such as holiday accommodation, reception centre and function room hire, and marquee expenses<sup>3</sup>
- additional superannuation contributions<sup>4</sup>
- work-related self-education
- professional memberships and subscriptions.

## Tell me more...

### Meal Entertainment and Venue Hire

Under these benefits<sup>5</sup>, you could choose to package the cost of dining out with friends and family and holiday accommodation - including hotels, B&Bs, motels and private properties. You could also choose to package the cost of venue hire for those special occasions (e.g. weddings, birthdays), such as function rooms, reception centres and marquees.

Both the Meal Entertainment and Venue Hire benefit are subject to a single annual cap limit of \$2,650 each FBT year. You could choose to package both Meal Entertainment and Venue Hire and split the cap limit between the two, or any combination of your choosing - it's up to you! You may also decide to package just one of the benefits and the cap limit will still be \$2,650 each FBT year.

This cap limit is **in addition** to the existing \$9,010 cap limit for everyday living expenses (e.g. mortgages, rent) - and does not affect the claiming of these benefits in any way.

### Live, spend and save every day with the Maxxia Wallet

The Maxxia Wallet<sup>6</sup> is a card that gives you simple access to your Living Expenses and Meal Entertainment benefit money, allowing you to live, spend and save every day.

The Maxxia Wallet makes it easy to pay for living expenses and meal entertainment expenses when you're out and about, paying online or over the phone. You can use your card to pay for groceries, shopping, fuel, bills, dining out with others and much more.

The innovative Maxxia Wallet will help you get more out of your income through enhanced technology, functionality and convenience, giving you the ability to:

- manage both your Living Expenses and Meal Entertainment benefits with one smart card
- view real time card balances through your Maxxia Online account and the Maxxia app
- tap and go with Visa payWave technology
- enjoy discounts at retailers and restaurants, including entertainment and wellbeing offers with our Everyday Savings program.

We recommend that you obtain a copy of the Product Disclosure Statement (PDS) before making a decision to apply for your Wallet<sup>7</sup>. A copy of the PDS can be obtained by contacting us on **1300 123 123**.

### Additional superannuation (limits apply)

You can boost your retirement nest egg and save on tax by salary packaging additional superannuation contributions (limits apply) from your before-tax salary.<sup>5</sup>

Additional super contributions are subject to a 15 per cent contributions tax. So for every dollar you contribute, 85 cents goes directly into your superannuation account.

It's important to remember there is a limit to the amount of before-tax contributions you make to your superannuation account.

### Novated leasing

Novated leasing is a very convenient way to run your car – and it could offer considerable tax savings no matter if you drive your car a little or a lot.

Maxxia can help you source a new car at a competitive price and we will arrange a budget which includes your lease repayments and car running costs. This means you don't have to budget separately for fuel, registration, roadside assistance, insurance and other running costs throughout the year because it's included in **one easy payment** drawn from your salary **each pay**.

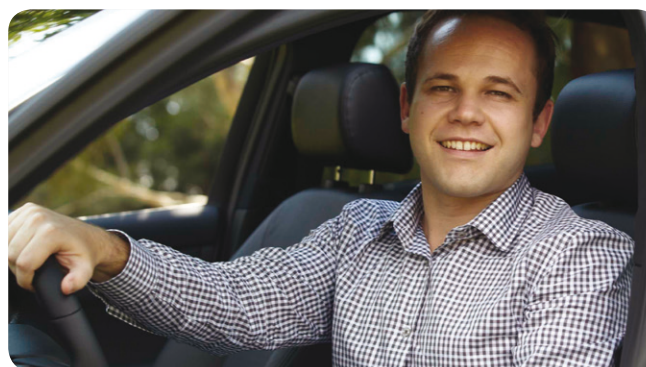
As a Western Health employee, you can package a novated lease on top of your \$9,010 cap limit<sup>2</sup> and benefit from:

- fast finance approval
- no GST on cars purchased through a dealership
- convenience – we can do the shopping around for you and deliver a great deal on price
- discounts on tyres
- regular servicing and pre-authorized maintenance.

#### Potential tax benefit of salary packaging a car

	Annual Salary (ex. super)	Net Annual Benefit	Net Fortnightly Benefit
If you lease a car to the value of \$34,000 on a 4 year term, at 35% residual value and travel 15,000 kms annually	\$40,000	\$4,345	\$167
	\$50,000	\$5,387	\$207
	\$60,000	\$5,844	\$225
	\$70,000	\$5,844	\$225

Please refer to back page for assumptions.



### Insurances

We offer, as Authorised Representative of various insurers, a range of insurances to keep you and your car covered. From accident damage and write-off, to loss of income and lease pay-out, we can help you find cover for an unexpected event.

To find out more about our options and details of insurers, visit **maxxia.com.au/insurance**.

If you're new to leasing, call us for a no-obligation quote on **1300 123 123**.

## Am I eligible?

Western Health offers salary packaging to full-time, part-time and casual employees.

Full-time and part-time employees can salary package up to 80 per cent of their gross salary.

Casual staff can salary package up to 80 per cent of their fortnightly salary towards the Maxxia Wallet and/or additional superannuation contributions.

If you have a HELP debt, you could still salary package and save – talk to Maxxia to find out more.

## How much does it cost?

Maxxia administers all your salary packaging arrangements. Fees for this service are paid to Maxxia from your before-tax salary and include GST.

Description	Annual Fee (Excl. GST)	Fortnightly Fee (Excl. GST)
Salary packaging any one regular benefit* under your cap and any number of additional non-capped benefits**	\$390.00	\$15.00
Salary packaging two or more regular benefits*, or one or more benefits requiring manual claims within your cap and any number of additional non-capped benefits**	\$442.00	\$17.00
The management of a fully maintained novated motor vehicle lease (other than the issue of a Fuel Card)	\$156.00	\$6.00

\*Regular benefits e.g. Mortgage, rent, living expenses.

\*\*Non-capped benefits e.g. Meal Entertainment and/or Venue Hire.

**Please note:** If you're only salary packaging non-capped benefits (e.g. Meal Entertainment and/or Venue Hire) above your cap, the fees are as follows:

- one benefit has an annual fee of \$26 (exc. GST)
- for multiple benefits has an annual fee of \$52 (exc. GST).



### Notes

- Public and private not-for-profit hospitals have a capping threshold (being a grossed up taxable value of \$17,000) placed on the amount of fringe benefits they may provide to employees each FBT year without FBT applying. The maximum amount of \$9,010 has been determined using a gross up rate of 1.8868 and assumes that the payments are not subject to GST. Where the payments are subject to GST this amount will be reduced to \$8,172 and the gross up rate of 2.0802 should be used to determine the grossed up taxable value of the benefits provided.
  - A novated lease can be packaged above the cap limit where the Employee Contribution Method is used. Only permanent part-time and full-time staff are eligible to salary package a novated lease.
  - Both the Meal Entertainment and Venue Hire benefit are subject to a single annual cap limit of \$2,650 each FBT year (from 1 April to 31 March the following year).
  - Additional superannuation contributions from before-tax salary are subject to 15% contributions tax. The taxation of additional superannuation contributions via salary packaging may differ from the taxation of additional superannuation contributions from after-tax salary. Additional superannuation contributions will be reported on an employee's annual payment summary and will be used to assess an employee's eligibility for a number of government benefits, or liability for certain payments.  
Caps for concessional superannuation contributions apply – please refer to [www.ato.gov.au](http://www.ato.gov.au) for up to date information.
  - Participation in the Meal Entertainment Program and use of the Maxxia Wallet are subject to merchant acceptance. Reimbursements may be claimed manually if the Maxxia Wallet is not accepted and your employer allows manual reimbursement.
  - The information about the Maxxia Wallet is general in nature and does not take into account your personal objectives, needs and circumstances. You should consider the appropriateness of the information having regard to your personal circumstances and consider the Product Disclosure Statement before making any decision.
  - The Maxxia Wallet card is issued by Heritage Bank Limited, ABN 32 087 652 024, AFSL 240984, and arranged by Maxxia as Authorised Representative of EML Payment Solutions Limited, ABN 30 131 436 532, AFSL 404131.
- Assumptions:** In the examples FBT rates and grossed up factors effective 1 April 2018 and PAYG tax rates effective 1 July 2018 have been used, and Fees and Charges are included. Tax,



## Getting started

For salary packaging and novated leasing:

- Step 1** Call **1300 123 123**.
- Step 2** A customer service representative will guide you through your benefit options.
- Step 3** We'll set up your salary packaging arrangements as directed by you.



### Interpreter service

If you need to talk with us and have difficulty speaking or understanding English, call the Telephone Interpreter Service on 131 450 and ask them to call Maxxia on 1300 123 123 Monday to Friday, 8:00am to 7:00pm (AEST).

## Need more information?

To download the Western Health Employee Information Guide, visit [maxxia.com.au/my-hub](http://maxxia.com.au/my-hub) and login with the following details:

**EmployerCode:** Western

benefit & Medicare levy calculations are approximate, and assume no other taxable income is received. HELP repayments and taxation surcharges are excluded.

**Novated Lease example:** The estimated potential tax benefit is based on the assumption that you would have paid for the lease from your after-tax salary (as opposed to your before-tax salary or a combination of your before and after-tax salary). The estimated annual benefit will vary depending upon salary, employment circumstances, selected benefits and applicable tax treatment. This example assumes: that benefits to the value of \$9,010 (excluding GST) are already packaged and that the novated lease is in addition, a 4-year lease term, an annual distance travelled of 15,000kms and a 35% residual value. The base value of the vehicle for FBT purposes is \$33,606. The total amount financed is \$32,017 including on-road costs. The estimated annual operating costs are \$14,287 which includes estimates of fuel, maintenance, registration, comprehensive insurance and fleet management fee. GST of 1/11th is payable on your ECM contributions. State Stamp Duty rates apply.

**Important information:** This general information doesn't take your personal circumstances into account. Please consider whether this information is right for you before making a decision and seek professional independent tax or financial advice. Conditions and fees apply, along with credit assessment criteria for lease and loan products. The availability of benefits is subject to your employer's approval. Maxxia may receive commissions in connection with its services.

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