

# 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 pre-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.



### Your workplace benefits partner – Maxxia

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.

- Over 20 years' 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.



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	\$1,575	\$61
\$40,000	\$1,980	\$76
\$50,000	\$2,845	\$109
\$60,000	\$2,845	\$109
\$70,000	\$2,845	\$109

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
- Maxxia Salary Packaging Payment Card to pay for living expenses (including groceries, clothes, gas and electricity)
- personal loan repayments
- private health insurance premiums
- school tuition fees
- HECS-HELP repayments.

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

- salary packaging a car via a novated lease<sup>2</sup>
- Meal Entertainment expenses (using the Maxxia Meal Entertainment Payment Card<sup>3</sup>)
- Venue Hire expenses such as holiday accommodation, reception centre and function room hire, and marquee expenses

- additional superannuation contributions<sup>4</sup>
- work-related self-education
- professional memberships and subscriptions.

## Tell me more...

### Maxxia Salary Packaging Payment Card – living expenses

The Maxxia Salary Packaging Payment Card is a convenient way to make everyday purchases, such as groceries and clothing, using pre-tax dollars. You can use the card wherever Visa is accepted. Just choose how much of your pre-tax salary (up to the cap limit of \$9,010) you would like to put towards the card.

### Meal Entertainment

Using your Maxxia Meal Entertainment Payment Card<sup>3</sup> is a great way you could save every time you dine out with family or friends – simply by paying for your bill with pre-tax dollars. Plus, you could save even more by packaging this benefit above the cap limit. Just dine, swipe your card and save.

### Holiday accommodation and venue hire

Under this benefit, you could salary package the cost of holiday accommodation – including hotels, bed and breakfasts, private properties and motels – and venue hire, such as function rooms, reception centres and marquees. You can choose to hire the venue for any occasion, including weddings, birthdays or Christmas parties.

### 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 pre-tax salary.<sup>4</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-authorised maintenance
- peace of mind – Guaranteed Buyback Insurance offers protection from the risk that the car may be worth less than the pay-out figure at end of lease.

### Guaranteed Buyback

Issued by Swann Insurance, Guaranteed Buyback Insurance is an option that complements our Maxxia Fully Maintained Novated Leases. It offers protection from the risk that your car may be worth less than the residual (or pay-out figure) at the end of your lease, by paying you a Guaranteed Buyback value, so long as you meet the conditions of the insurance<sup>^</sup>.

You could pay as little as \$1 a day built into your lease repayments (where you lease an average\* car over a four or five year lease term), offering peace of mind at great value.

You could also benefit if the market value of your car at the end of your lease is worth more than the Guaranteed Buyback value. If you arrange for the insurer to sell the car on your behalf, they will set the minimum sale price at the Guaranteed Buyback value, and any profit left goes to you (less certain fees and sale costs).

Note: <sup>^</sup>The benefits of Guaranteed Buyback Insurance are subject to fees and conditions, including exclusions for fair wear and tear, allowances for kilometres travelled and a limit on the total amount that may be paid out. The Guaranteed Buyback value may be less than your residual. Read the Swann Guaranteed Buyback Insurance PDS for full details. \*Average based on a car valued at \$33,606.

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

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	\$4,091	\$157
	\$50,000	\$5,264	\$202
	\$60,000	\$5,742	\$221
	\$70,000	\$5,742	\$221

Please refer to back page for assumptions.

## 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 Salary Packaging Payment Card, Maxxia Meal Entertainment Payment Card and/or additional superannuation contributions.

If you have a HECS-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 pre-tax salary and include GST.

Description	Annual Fee (Incl. GST)	Fortnightly Fee (Incl. GST)
Salary packaging one or more benefits (including meal entertainment and/or venue hire)	\$442.00	\$17.00
Management of a fully maintained novated motor vehicle lease	\$156.00	\$6.00

## Enjoy more rewards with Maxxia insurance

Because we are your salary packaging provider, we can offer you competitively priced car and home and contents insurance, underwritten by Auto & General Insurance Company.

### Car insurance

Maxxia insurance rewards good drivers with low premiums and great benefits including:

- lifetime guarantee on repairs for as long as you own the car
- no claim discount protection option
- variable excess to reduce your premium.

### Home and contents insurance

Maxxia insurance offers a range of benefits as standard as part of our home and contents insurance policies, including a 25 per cent discount when you purchase a policy online.



#### Notes

- 1 Public and private not-for-profit hospitals have a capping threshold (being a grossed up taxable value of \$17,667) 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 1.9608 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.
- 2 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.
- 3 Participation in the Meal Entertainment Program and use of the Maxxia Meal Entertainment Payment Card are subject to merchant acceptance. Reimbursements may be claimed manually if the Maxxia Meal Entertainment Payment Card is not accepted and your employer allows manual reimbursement.
- 4 Additional superannuation contributions from pre-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 post-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.

**Assumptions:** In the examples PAYG tax rates effective 1 July 2014 and FBT rates and grossed up factors effective 1 April 2015 have been used, and Fees and Charges are included. Tax, 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 post-tax salary (as opposed to your pre-tax salary or a combination of your pre and post-tax salary). The estimated annual benefit will

To find out more about Maxxia insurance or to get a quote, visit [maxxia.com.au](http://maxxia.com.au) or call **1800 066 908**.

**Note:** Maxxia car insurance is not available in the Northern Territory. Home and contents insurance is not available in the Northern Territory, North Queensland or Northern Western Australia.

## 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.

For Maxxia insurance:

Call **1800 066 908** or visit [maxxia.com.au](http://maxxia.com.au) to find out more or apply online.



### 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:

**Employer ID:** Western

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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