

easternhealth

# SALARY PACKAGING

GIVE YOUR  
SALARY A  
HEALTH CHECK  
AND PAY  
LESS TAX



Take home more  
with a **great** career

# HOW DOES SALARY PACKAGING WORK?

Once you enter into a salary packaging arrangement with Eastern Health we calculate the amount to set aside from your pay based on your chosen benefits. This untaxed money is then returned to you via your nominated bank account each fortnight. It's that simple!

## Why salary package?

By effectively salary packaging, you can increase your take home salary by thousands of dollars each year. Just take a look at the benefits:

Not Packaging	Packaging
Gross Salary <b>\$2,640.00</b>	Gross Salary <b>\$2,640.00</b>
PAYG Tax <b>\$574.00</b>	Salary Package <b>\$446.00</b>
Take Home Pay <b>\$2,066.00</b>	New Gross Salary <b>\$2,194.00</b>
By salary packaging you can increase your disposable income by <b>\$150.00</b> per fortnight or <b>\$3,900.00</b> per year. That's a significant difference!	PAYG Tax <b>\$420.00</b>
	Take Home Pay <b>\$1,774.00</b>
	Tax Benefit - Salary Packaging Amount <b>+\$446</b>
	Disposable Income <b>\$2,220.00</b>

*\* Example Calculation has been based on fortnight deduction \$346.00 Threshold + \$100 Entertainment Benefits*

Prior to starting salary packaging we encourage all employees to seek independent financial advice - it is employees' responsibility to do this.

## How much can I salary package?

Full-time and part-time employees can salary package their regular base salary (penalties or overtime cannot be packaged). Casual employees can salary package up to 80% of their income.

# WHAT CAN I PACKAGE?

**You can salary package a variety of expenses from your pre-tax salary up to a limit of \$9000 each Fringe Benefits Tax (FBT) year (1 April-31 March). Some of the benefits include:**

- Everyday Living Expenses Visa Card (*groceries, fuel, clothes, bills*)
- Home Mortgage Repayments
- Personal Loan Payments
- Home Rental Payments
- Credit Card Payments
- School Fees and Child Care Expenses
- Health Insurance Payments

**Plus, you can salary package another \$2650 in Entertainment Benefits:**

- Entertainment Benefit Visa Card (*dining out, taxi charges, holiday expenses*)
- Meal Entertainment and/or Holiday Expenses (*claim via receipt lodgement*)

**You can also salary package other benefits over the capped limit, including:**

- Novated Leasing
- Superannuation
- Portable Devices (*laptop, tablets, mobile phone*)
- Work Related Expenses (*uniform, professional development, trade subscriptions & memberships*)
- Income Protection Insurance
- Airline Lounge Benefit



# HOW MUCH DOES IT COST?



**There are costs involved in Eastern Health administering all your salary packaging arrangements.**

**The cost amount will depend on the benefit packaged and it is paid from your pre-tax salary. For more information on these costs, refer to Eastern Health's Salary Packaging Employee Information Guide.**

## **Entertainment Benefit**

Enjoy your tax-free \$2650 cap when Dining out with friends or family or use it to claim your annual Holiday Expenses when travelling in Australia or overseas.

## **Superannuation**

Pay less tax when you salary sacrifice additional superannuation as you save for your retirement.

## **Work-Related Expenses**

Salary Package your work-related expenses such as trade subscriptions, membership fees and your EH uniform.

## **Professional Development**

Want to undertake further learning? You may be able to claim your professional development expenses.

## **Portable Devices**

You may be able to salary package a portable computer such as a laptop, notebook, tablet or PDA potentially saving you hundreds

## **Airline Lounge Benefit**

Whether you travel for work or personal, you can salary package your airline lounge membership.

## **Novated Lease**

Looking to buy a new car? Consider a novated lease - it's the most tax effective way to finance your next vehicle! Enjoy great tax savings on your lease payments, fuel and running expenses like insurance, rego and maintenance.

To find out more contact Smartleasing on **1300 187 590**.

# WHAT IS SALARY PACKAGING?

Salary packaging is a government approved way of structuring your income that allows you to pay for everyday goods and services from your salary before it's taxed.







## MORE INFORMATION

For more information about salary packaging, contact Eastern Health Salary Packaging Monday-Friday between 9am-4pm.

 [salarypackaging@easternhealth.org.au](mailto:salarypackaging@easternhealth.org.au)

 1300 361 669

 03 9879 8703

 [www.ehsalpack.com.au](http://www.ehsalpack.com.au)

C/- EH Distribution Centre  
481-493 Maroondah Hwy Ringwood VIC 3134



# APPLICATION FORM

easternhealth

## SALARY PACKAGING

### 1: PERSONAL DETAILS (Please print in block letters)

Employee Number	Title (Mr, Ms, etc)	Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> X
Employment Status	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Fixed Term Contract – Contract End Date:				
Full Name	Date of Birth / /				
Address					
Suburb			Postcode		
Home Phone		Business Phone			
Mobile Phone		Email			

### 2: YOUR PERSONAL BANK DETAILS (Please print in block letters)

Account Name	BSB	Account No

### 3: PACKAGE ITEMS

**Note:** Full-time and Part-time employees salary package a regular amount each fortnight over the FBT year. Casual employees are required to elect a percentage up to 80% of their income.

#### TAX FREE LIVING EXPENSES \$9000 CAP

Benefit	Amount or Percentage
<input type="checkbox"/> <b>Mortgage / Loan</b> <small>(Attach schedule of repayments from your loan statement)</small>	or <input type="checkbox"/> Entire Cap (\$9k)
<input type="checkbox"/> <b>Rent</b> <small>(Attach Rental agreement from real estate/landlord)</small>	or <input type="checkbox"/> Entire Cap (\$9k)
<input type="checkbox"/> <b>Everyday Expenses Visa Card</b> <small>(Complete page 2 of application form)</small>	or <input type="checkbox"/> Entire Cap (\$9k)
<input type="checkbox"/> <b>Other</b> <small>(Attach a copy of paid invoices)</small>	or <input type="checkbox"/> Entire Cap (\$9k)

**\*DOCUMENTARY EVIDENCE REQUIRED:** To prove payments are being made into legitimate benefit items, please provide copies of evidence as detailed under each package item above.

#### PLUS TAX FREE ENTERTAINMENT BENEFITS \$2650 CAP

Benefit	Amount or Percentage
<input type="checkbox"/> <b>Entertainment Benefit Visa Card</b> <small>(Complete page 2 of application)</small>	or <input type="checkbox"/> Entire Cap (\$2550)
<input type="checkbox"/> <b>Submit Expense Claim</b> <small>(Receipts: Dining, Holiday or Venue Hire)</small>	or <input type="checkbox"/> Entire Cap (\$2550)

#### ADDITIONAL PRE-TAX SUPERANNUATION

<input type="checkbox"/> <b>FIRST STATE SUPER Member Number:</b>	Amount or Percentage: _____
<input type="checkbox"/> <b>HESTA SuperFund Member Number:</b>	
<input type="checkbox"/> <b>OTHER SUPER FUND or SMSF</b> <small>(We'll send you further information to setup this benefit)</small>	
<input type="checkbox"/> <b>HELP DEBT:</b> I have a HELP debt, I would like to receive information.	<input type="checkbox"/> <b>NOVATED LEASING:</b> I am interested in finding out more about Novated Leasing and would like to be contacted by a Smartleasing consultant.

### 4: COSTS

I understand that any applicable administration costs will be deducted from my pre-tax salary.

### 5: ACKNOWLEDGEMENT AND CONSENT

I wish to apply to participate in the Eastern Health Salary Packaging program. I have read, understood and accepted the Terms and Conditions of Salary Packaging at Eastern Health, which is available on the Eastern Health salary packaging website [www.ehsalpack.com.au](http://www.ehsalpack.com.au).

Employee Signature

Date / /



