

WHAT CAN YOU SALARY PACKAGE?



General Living Expenses

Under the general living expenses cap, you can salary package many of your daily expenses such as your mortgage repayments, rent or credit card repayments up to a capped limit of \$9,009 each fringe benefits tax year.

You can also choose to apply for the EML Living Expenses Card which is a pre-paid debit card that can be used anytime, anywhere (including overseas), for all your everyday living expenses such as groceries and bills. The EML Living Expenses Card is the easiest and most convenient way to maximise your savings if you don't have large and regular ongoing expenses to salary package.



Meal Entertainment

You can also access an additional capped limit of \$2,650 towards Meal Entertainment expenses each year, such as:

- ✓ Dining in at a restaurant or cafe
- ✓ Professional catering costs for private functions
- ✓ Drinks and food while on holidays

To access this benefit, you can submit claims for reimbursement by providing valid receipts, or by applying for an EML Meal Entertainment Card that can be used in Australia and overseas.

BENEFITS OVER AND ABOVE YOUR CAPPED LIMITS



Novated Leasing

A novated lease is one of the most cost-effective and convenient ways of financing your next vehicle and salary packaging the finance and running costs associated with the vehicle.

Your vehicle finance repayments and running costs are deducted from a combination of pre-tax and post-tax salary deductions and sent to your novated leasing provider each pay to cover the costs of your vehicle.

You can enter into a novated lease on a new vehicle, used vehicle, or even a vehicle that you already own. Everything from finance payments, fuel, servicing and maintenance, tyre replacements, comprehensive insurance, registration renewals and roadside assistance is bundled into one easy payment, which means no more budgeting for those large annual expenses.

NSW Health have selected three authorised suppliers of novated leasing services for employees.

It is recommended that you seek suitable financial and/or taxation advice prior to entering into a novated lease arrangement.

BENEFITS OVER AND ABOVE YOUR CAPPED LIMITS (CONTINUED)



FBT Exempt Items

There are a number of FBT exempt items available for salary packaging, including airline lounge memberships, employer provided childcare fees, and living away from home expenses.



Remote Area Benefits

If you live and work in a remote area, as defined by the Australian Tax Office, you could be eligible to package your mortgage interest, rent, home purchase, or housing related fuel in addition to your other benefits.



Relocation Expenses

You may be eligible for relocation expenses if you have permanently relocated from another town as a result of accepting employment with your Local Health Agency.

You can potentially salary package expenses such as stamp duty, advertising, legal fees, agent commission and more on the sale and purchase of a house.

If you're not eligible for the above, you could potentially claim utility connection expenses, rental of temporary accommodation, removalist costs and travel expenses.



Other Benefits

Please refer to the [NSW Health Salary Packaging Policy](#) for a full list of benefits available for salary packaging.

Simply contact us to find out how you can start saving!



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