

# Why salary packaging makes sense for NSW Health employees

You can take home more pay

You receive some of your salary tax free, so you pay less tax and take home more pay.

It uses expenses you already pay

Mortgage, rent, car and credit card expenses are just some of the things you can use to minimise your tax.

Most of your colleagues are doing it

Over 75% of Australian health service employees are salary packaging. It's a common remuneration practice endorsed by the Australian Taxation Office (ATO).

Set and forget

Most employees only have to set up their salary packaging once, with no need to submit ongoing claims or receipts.

Fast and easy to set up

In most cases salary packaging can be set up within a few days—just in time for the next pay cycle.







## What expenses can you claim?

As a NSW Health employee you can claim up to \$9,009 of **general living** expenses like car, mortgage, rent and credit card payments. Plus \$2,650 of **meal entertainment** —restaurant meals, venue hire and home catering costs. It means up to \$11,659 in salary can be paid to you tax-free every year.

Additionally you may be able to claim remote area benefits like mortgage, rent and utility expenses if you live and work in a remote area. Or claim exempt items like relocation costs, living away from home expenses and airline lounge memberships.

## You can even claim vehicle expenses

With a **novated lease** you can claim your vehicle expenses in addition to your other salary packaging items. Vehicle finance and running expenses are paid with tax free salary, potentially saving you thousands more in tax.

To discuss your novated leasing options contact:

- LeasePLUS
- Maxxia
- Smart Leasing



# It's easy to start salary packaging

### **Option 1**

Click here and apply online

#### Option 2

Call us on 1300 402 523 and we can complete your application over the phone.

## SalaryPackagingPLUS

Call 1300 402 523, Mon—Fri, 8am—8pm

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