

## What is the Remote Area Housing Benefit?

Remote Area housing is a benefit available to employees living and working in a remote area. You can potentially package up to \$18,018 per year towards these benefits, while only 50% is subject to the exemption cap. This helps you increase the total amount you can salary package beyond the normal exemption cap.

How does this work? Firstly, Salary Packaging enables you to spend a portion of your pre-tax salary expenses that would otherwise be paid out of pocket. This results in a lower taxable income, so that you'll pay less tax, and increase your take home pay.

To qualify for this benefit, you must be living and working in a remote area as defined by the Australian Tax Office. It doesn't matter whether you rent, have a mortgage, or are building a new home in a remote area, there is a benefit to suit most situations.

As an employee of NSW Health, your salary packaging program is offered on the provision that the benefit, through saved income tax, is shared equally. This means that half of your tax savings are shared with your Local Health District.

Salary packaging as a NSW Health employee not only enables you to increase your take home pay but also enables you to contribute to your facility and community.

Simply put, these tax benefits mean you can spend **less** time budgeting and **more** time on the things you love.

Jane works at a public hospital and earns **\$60,000**. She packages **\$14,400** on her remote area rental property.

She saves **\$2,989** per year through Salary Packaging.

The more you package the more you can save.

### Getting Started

 [salarypackagingplus.com.au/employees/nswhealth](https://salarypackagingplus.com.au/employees/nswhealth)

 [nswhealth@salarypackagingplus.com.au](mailto:nswhealth@salarypackagingplus.com.au)

 1300 40 25 23

### Relax and Start Saving



## What Can I Package?



### REMOTE AREA RENTAL PAYMENTS

If you rent your home in a remote area, you can salary package up to **\$18,018** of your rent and only **50%** is subject to the exemption cap. This represents a saving to most employees, however benefits will vary based on income and the amount packaged.



### REMOTE AREA MORTGAGE INTEREST

If you have a mortgage on your home in a remote area, you can salary package the interest component of your mortgage payments. Up to **\$18,018** of the interest component can be salary packaged using pre-tax funds, while only **50%** of this amount is subject to the exemption cap.

This represents a saving for most employees, however benefits will vary based on income and the value of the mortgage interest payment.



### REMOTE AREA HOUSING PURCHASE

You can salary package the costs associated with acquiring land, or house and land in a remote area where the property becomes your usual place of residence.

Only **50%** of the amount you package pre-tax is subject to the exemption cap.

This represents a saving to most employees, however benefits will vary based on income and the amount packaged.



### REMOTE AREA RESIDENTIAL FUEL

If you are salary packaging a remote area housing benefit, you can also choose to salary package residential fuel.

This can include expenses like, gas, electricity, or even firewood. Only **50%** of the amount you package pre-tax is subject to the exemption cap. This represents a saving to most employees, however benefits will vary based on income and the amount packaged.

Remote Area Housing benefits are not reportable on your payment summary.

**EVERYONE'S SITUATION IS UNIQUE, SO WHY NOT CONTACT US TODAY,  
TO SEE HOW MUCH YOU COULD SAVE.**

## What Else Can I Package?



### GENERAL LIVING EXPENSES

Under the general living expenses cap, you can salary package many of your daily expenses, including things such as rent or mortgage payments, up to a value of **\$9,009** per FBT year. You can also choose to apply for a Westpac Everyday Purchases card which is a pre-paid debit card that can be used any time, anywhere (including overseas), to help you save with ease.



### MEAL ENTERTAINMENT

In addition to your living expenses cap, you can package up to **\$2,650** on the Meal Entertainment benefit. The Meal Entertainment benefit can be used to pay for food and drink, including alcohol, where it is consumed as part of a social event.

This is made even easier with the convenience of the Westpac Meal Entertainment card.



### FBT EXEMPT ITEMS

FBT Exempt items such as airport lounge memberships, employer provided child care fees, relocation expenses and living-away-from-home expenses can be packaged.



### NOVATED LEASING

A Novated Lease is the most efficient and cost effective way of paying for your vehicle and can be taken in addition to your other packaged benefits.

The employer deducts the vehicle finance repayment and running costs from a portion of pre and post-tax salary and forwards it to LeasePLUS to cover the costs of the vehicle.

Everything from vehicle payments, insurance, registration, fuel, servicing, tyres and roadside assistance is bundled into one easy payment, which means no more budgeting for those large annual expenses.

It's that simple! You can enter into a Novated Lease on a new vehicle, used vehicle, or even a vehicle that you already own.



### OTHER BENEFITS

Please refer to the NSW Health Salary Packaging Policy for a full list of benefits available for salary packaging.