

Meal Entertainment Cards and Living Expense Cards

Important information for employees who currently have an active:

- Westpac Meal Entertainment (ME) Card; and/or
- Westpac Employee Benefit (EB) Card.

What is happening & why?

From 31 March 2020:

- Westpac Bank will no longer provide ME or EB Cards to NSW Health employees.

From 1 April 2020:

EML Payment Solutions (EML) will be the new provider of:

- Meal Entertainment (ME) Cards and
- Living Expenses (LE) Cards (formerly known as Employee Benefit Cards)

for all NSW Health employees.

When will my Westpac card be deactivated?

On 16 March 2020 all Westpac EB and ME Cards will be deactivated. This means that **15 March 2020** will be the last day in which you can use your card/s for purchases.

What happens if I try to use my Westpac card after 16 March 2020?

Your Westpac ME and/or EB card will decline at point of sale and therefore your purchase must be paid for with an alternate source of funds.

I have not used my Westpac card(s) this FBT year and there is an outstanding balance from previous years, can I still use my Westpac card before 16 March 2020?

Yes, you can still use your Westpac card(s) up to 15 March 2020 to maximise your tax savings.

What if I have outstanding balance on my Westpac card(s)?

If you have funds remaining on your Westpac ME and/or EB Cards as at 16 March 2020, the funds will be returned to NSW Health. HealthShare will calculate the applicable share of tax savings associated with the returned funds and refund both amounts to you via payroll as salary and wages. PAYG withholding tax will be deducted from the refund if required. Due to Bank and HealthShare processes it is anticipated that the refund process will be completed by 30 June 2020.

What do I do with my Westpac card when it has been deactivated?

Your old ME and/or EB cards should be securely destroyed as you would any other credit/debit card.

Will I receive a new EML card?

If you had an active ME or EB Card as at 30 November 2019 you will receive an email from EML regarding your new NSW Health Mastercard card. The email will guide you to verify your personal details and providing you do this by 3 March 2020, the validation process will trigger your new card/s to be produced and mailed to your postal address via Australia Post.

If you receive an email from EML and you **do not** wish to receive a card please disregard the email. Please note you are unable to use your existing Westpac after 15th March 2020.

When will I receive my new EML LE/ME card?

Ministry of Health and EML are working hard to endeavour that your new card/s are produced and posted to you via Australia Post in time for the new FBT year.

However there are approximately 35,000 new EML LE/ME cards to be produced and posted. Therefore, due to the volume, if you do not receive your new EML card by 1st April 2020, providing you validated your details by 3 March 2020 you will be able to access your LE/ME funds from 1st April 2020 via your digital NSW Health Mastercard.

What is a digital EML LE/ME card?

The EML Benefits Mobile Application (**EML App**) allows you to load your NSW Health Mastercard into your digital wallet and pay for purchases with your mobile phone (e.g. via your preferred digital wallet). The digital card means you do not need to carry your physical NSW Health Mastercard. Guidance on how to access your digital card is available via the EML App.

How do I access the EML App?

The EML App is available to download free of charge from your mobile application store, for example if you have an iPhone, go to the Apple App Store and search for EML Benefits.

When will I be able to use my EML LE/ME card?

The letter you receive with your new NSW Health Mastercard will provide guidance on activating your new card. Once activated, your Salary Packaging deductions will be credited to your new card in accordance with your previous salary packaging arrangement and your payroll cycle.

You will not be able to use the EML LE/ME card before **1 April 2020**.

What happens if I try to use my new EML LE/ME card before it is activated?

Your card will decline at point of sale and therefore your purchase must be paid for with an alternate source of funds.

Where can I find EML ME/LE resources?

EML have an on-line portal which can be found at <https://cmp.emlpayments.com>. Resources can also be found in the EML App.

Will EML provide online card services?

EML have an on-line portal which can be found at <https://cmp.emlpayments.com>.

EML also have a mobile application, EML Benefits, which you can download at:

- Apple: <https://apps.apple.com/au/app/eml-benefits/id1478681565>
- Android: <https://play.google.com/store/apps/details?id=com.emlpayments.benefits>.

Will EML provide support for cardholders?

Yes, EML has engaged PBI Solutions to provide support for your card. PBI Solutions can be contacted on 1300 139 224. You can also contact your salary packaging provider if you have any questions.

Has the NSW Health Salary Packaging Policy and Procedures Manual changed?

No, only the provider of the ME and EB card has changed.

What do I need to do to verify my new EML card?

Verifying your EML card involves:

- Clicking on the link contained in the verification email
- Accepting the Privacy Policy
- Verifying your Mobile Number
- Confirming your address
- Accept the Terms & Conditions of your card
- Confirming the above information is correct.

A cardholder user guide will also be circulated to employees to assist in this process.

What do I do if I have not received an email by 25 February 2020?

Contact your Salary Packaging Provider, they will advise you how to apply for an EML ME/LE card.

Who can I call for assistance in relation to my new EML card?

Your Salary Packaging Provider can provide further assistance.

You can also call PBI Solutions on 1300 139 224 (this number is also on the back of your physical card).

What name will my new EML card be issued in?

For administrative reasons, your Card must be issued in your name as per Stafflink.

What should I do if I didn't have a ME or EB card, but I would like an EML ME or LE Card?

Contact your Salary Packaging Provider, they will advise you how to apply for an EML ME/LE card.

Account keeping fees – monthly (15th)

The fee for the LE/ME Card is \$5.50 (GST inclusive) per month. The fee will be charged to your respective ME/LE account on the 15th of each month. If there is insufficient funds in your account to cover the fee, it will accrue (be owed) and be charged to your account when there is sufficient funds.

Whilst this is the first time many employees will have to pay an account keeping fee, the new card also provides many new benefits to the cardholder that they can access via the EML App. Through the EML App, the card holder can access Frequent Values; Frequent Values is a part of the Entertainment Book group (<https://www.frequent-values.com.au/>) which provide “show and go” discounts, there is over 4,500 offers available to card holders including over 2000 hotels and resorts. Some of the Frequent Values features include:

- Enjoy 20% off your total bill, up to a maximum deduction of \$25, dine at over 1,900 participating restaurants just by presenting your Frequent Values™ Card.
- Save up to 50% off the rack rate or 10% off the best promotional rate at leading hotels, motels and resorts. Please refer to the Rules of Use for all hotel offers.
- Print out vouchers online to enjoy great savings from leading national attractions, local activities, popular takeaway outlets and more.
- Enjoy savings on magazine subscriptions, floral arrangements, gift baskets, travel insurance, dry cleaning and much more, just by being a member.

It is important to note that certain offers will only apply to the Living Expenses Card.

Important dates

Key Dates	Milestone
11 February 2020 - 25 February 2020	Employees with active Westpac ME/EB cards to receive email from EML regarding new NSW Health Mastercard
3 March 2020	Final day for employees to validate personal details for the card
20 February 2020 27 February 2020	Final pays where deductions will be added to your Westpac ME and EB accounts. This is dependent on an employee's pay cycle.
15 March 2020	Final day Westpac Bank ME/EB cards can be used for purchases
16 March 2020	Digital NSW Health Mastercard Cards will be available to employees via the EML App. Physical cards will be delivered via Australia Post progressively from this date. Note that employees cannot spend on either card until their first pay cycle in the new FBT year after <u>1st April 2020.</u>
16 March 2020	Deactivation of all Westpac ME/EB cards
2 April 2020	First pay run for Pay Cycle 1 (PPE 29-Mar-20) - First pay run for deposits onto EML ME and LE

	cards [funds available to spend from payday Thursday 02 Apr 2020]deductions to be credited to EML ME/LE cards (funds will be available to spend from payday Thursday 02 Apr 2020)
9 April 2020	First pay run for Pay Cycle 2 (PPE 5 Apr-20) - First pay run for deposits onto EML ME and EB cards [funds available to spend from payday Thursday 09 April 2020]
30 June 2020	Unused balance from Westpac cards to be refunded by HealthShare NSW Payroll