

# Application for Salary Packaging

Northern Health

(Please Circle) Full Time Full Time Fixed Term Part Time Part Time Fixed Term Casual

Casual Percentage  %

**(If you are a casual employee you MUST nominate a percentage of your wage to be packaged per fortnight. If NO percentage is completed your application WILL NOT be processed)**

Fixed Term Contract/ Rotation **(Please do not include dates from other hospitals or annual leave not paid by Northern Health)**

From	<input type="text"/>	To	<input type="text"/>
From	<input type="text"/>	To	<input type="text"/>
From	<input type="text"/>	To	<input type="text"/>
From	<input type="text"/>	To	<input type="text"/>
From	<input type="text"/>	To	<input type="text"/>

Are you claiming the Tax Free Threshold (first \$18,200)?

Do you have a HECS/HELP DEBT?  (If YES, please request Calculation)

Do you receive or pay Child Support?  (If YES, please speak to Salary Packaging)

Do you receive benefits through Centrelink?  (If YES, please speak to Salary Packaging)

Mr, Mrs, Ms, Dr, Other,  D.O.B  Employee Number

Given Name:

Surname:

*(please use name on Drivers License or Identification)*

Preferred Name:

Address:

Suburb:  Postcode

Home Ph:  Mobile  Work/Pager

Position:

Gross Salary: \$  Campus: TNH  BECC  BHS  CHS

Email:

Security Code:

*(if applying for a Meal or Living Expense Card - a password to be used as an identification method when contacting the bank regarding your card).*

- As an employee of Northern Health you are able to package Non Exempt Benefits up to \$9009.96 per Fringe Benefits Year (1st April – 31st March).
- As an employee of Northern Health you are able to package up to 100% of your Base Salary to Exempt Benefits.

Bank Details (please complete the banking details you would like your Salary Packaging reimbursement deposited into each fortnight) .

Account Name:

BSB:   
(maximum 6 digits)

Account Number   
( maximum 9 digits)

Reference:   
(if required)

	\$ Amount to be Packaged per annum		
Mortgage	\$	Copy of current mortgage statement.	Yes/No
Personal Loan	\$	Copy of current loan statement.	Yes/No
Rent	\$	Copy of current rental agreement.	Yes/No
Credit Card	\$	Copy of Credit Card Statements showing your repayments. Capped Expense Update Claim Form Required.	Yes/No
School Fees	\$	Copy of Fee Statements showing your repayments. Capped Expense Update Claim Form Required.	Yes/No
Private Health Insurance	\$	Copy of Premium Statements showing your repayments. Capped Expense Update Claim Form Required.	Yes/No
Living Expenses	\$	Original paid bills/receipts. Capped Expense Update Claim Form Required.	Yes/No
Council & Water Rates	\$	Copy of Paid Rates Notices showing your repayments. Capped Expense Update Claim Form Required.	Yes/No

Superannuation (up to \$25,000 per financial year - including 9.5% employer contribution) To salary package superannuation, please attach a copy of a statement/letter from your superfund showing member details. For SMSF please attach a letter of compliance, bank statement and ESA ID.

Super Provider	\$ Amount to be Packaged per annum	BSB	Account Number	Reference Number (if required)	Membership Number

## Cards

Living Expense Card		Have you done the following?
Amount Per Annum	\$	<ol style="list-style-type: none"> <li>100 Point Identification check</li> <li>Application Completed and Submitted to Salary Packaging Department.</li> </ol>
Meal Entertainment Card		Have you done the following?
Amount Per Annum	\$	<ol style="list-style-type: none"> <li>100 Point Identification check</li> <li>Application Completed and Submitted to Salary Packaging Department.</li> </ol>

**Please refer to reimbursement claim forms to submit claims for Meal Entertainment, Holiday Venue Hire/All Inclusive, Car Parking and Otherwise Deductible expenses.**

## Declaration

I authorise the Salary Packaging department to deduct the requested amount from my fortnightly gross wage and distribute it to the nominated details I have provided on this form.

I understand that if I am accelerating my packaging to utilise the \$9009.96 within a shorter timeframe it will automatically be reduced at the commencement of the next FBT year in accordance with the new year requirements.

I acknowledge and authorise Salary Packaging to make necessary adjustments to my packaging to ensure I stay within the \$9009.96 capped concession.

Signature  Date

## Terms and conditions of salary packaging for full time &amp; part time staff

Under the terms and conditions of the Salary Packaging policy, the Health Service offers employees a salary packaging option whereby remuneration is taken as a combination of cash salary and benefit items. Employees are able to select salary packaging benefit items from a menu determined by the Health Service. The administration of the salary packaging program will be at the sole discretion of the Health Service. The general terms and conditions which will apply are:

1. The maximum portion of remuneration that can be taken as benefits items is 100% of ordinary salary as determined by the Health Service.
2. Benefit items to be packaged can only be selected from the approved list of benefits, and can only be items of legitimate expenditure by the employee.
3. Benefit payments are only made following the required deduction from a staff members pay. Non payment of the staff member, for whatever cause, will result in non payment of benefit items until such time as an equivalent salary deduction is made.
4. The employee undertakes to immediately advise the Salary Packaging Team of any changes to their benefits packaged, employment status, banking details, personal address, any period of leave without pay or other changes that could affect their remuneration packaging arrangements. It is acknowledged that such changes may affect the entitlement to the agreed remuneration packaged amount. It is agreed that any overpaid amount will be reimbursed by the employee as soon as the overpayment is detected.
5. Staff will be responsible for checking all transactions made, and are required to promptly report any apparent error to the administration bureau.
6. While the maximum amount able to be packaged per employer without incurring FBT has been a determining factor in this package arrangement, should any FBT liability subsequently arise, the full FBT cost shall be passed on to the employee.
7. The cost of administering the remuneration package via the Salary Packaging Department and any associated salary packaging advice sought shall be borne by the staff member. The cost may be set by the Health Service on the basis of the total cost of providing the facility to all staff and reviewed once per year.
8. An annual reconciliation will take place after the conclusion of the relevant FBT year. Any reimbursement amount not claimed by the 10th of March each FBT year will be converted and be paid as salary from which PAYE tax will be deducted. Such payments will be made as soon as practicable after the end of the FBT year.
9. Superannuation payments shall be made in accordance with the Health Service policy and relevant legislation and regulations as varied from time to time. It is the responsibility of the employee to ensure that they remain aware of the effect of a request to salary package their fund benefits, contributor status and all that this implies.
10. Upon resignation or termination of employment, pro-rata reconciliation to the date of termination of unused benefits will be undertaken and any residual will be paid out as salary, from which the relevant tax will be deducted. Benefits cannot be claimed after a termination date. Should there be an over-expenditure on a pro-rata basis in respect to reimbursement of benefits this amount will be deducted by the Health Service from final monies due. If the final monies due to a staff member are insufficient to meet the over-expenditure, the Health Service shall, upon demand, be reimbursed the outstanding amount. Depending upon the amount of notice of termination provided by the employee to the Salary Packaging Team, the reconciliation of the salary packaging account may delay the processing of final payments to staff beyond the termination date, with no financial or other penalties to apply to the Health Service.
11. It is recognised and accepted that the Health Service has no liability for staff members taxation or any other outcomes resulting from entering into this arrangement.
12. It is imperative that employees submit their timesheets/Roster-On, on time each pay period. ATO regulations state that Salary Packaging Benefits can only be passed on to employees for current pay periods. This means that if your timesheet is not submitted on time for one pay period and submit two timesheets in the next pay period, you will pay full tax on the first pay period and only save tax on the second timesheet. It is also important to note that if you are paid any offline salary packaging amounts or paid any entitlements in advance, your salary packaging component will continue to be paid on a fortnightly basis. Offline payments will be processed with the follow pay. There is no exceptions to this ruling.
13. On entering into this Agreement, it is agreed that the benefits packaged are legitimate personal expenditures in line with items available and that funds through packaging will be or have been, used as stated in the Salary Packaging Application form.
14. In applying for a Salary Package arrangement with the Health Service the staff member authorises the deduction of payments from salary to enable payment of benefits and administration costs.

I acknowledge that I have read the above schedule and agree to the terms and conditions as written and as contained in Health Service policy. Please note these terms and conditions can be updated at anytime. To keep up to date with changes, you can view all our forms and fact sheets on PROMPT Forms.

Name

Employee ID:

Signature

Date

1. Salary packaging is available to all casual staff.
2. Casual staff are eligible to salary package up to 75% of their fortnightly base salary as defined by the Health Service.
3. The Health Service will determine the menu of benefits able to be salary packaged.
4. The Health Service will not be liable for any Fringe Benefits Tax (FBT) payments. Benefits, which would otherwise attract FBT, can only be salary packaged up to the exemption limit for Public Benevolent Institutions described in the FBT legislation.
5. Salary Packaging is established for the period covering the FBT year or remainder of the FBT year. (1 April - 31 March)
6. Employees bear the administrative cost of salary packaging.
7. Employees must notify the Salary Packaging team in writing to cease their salary packaging deductions, once their nominated amounts has been deducted as we cannot determine a casuals fortnightly salary in advance.

I acknowledge that I have read the above schedule and agree to the terms and conditions as written and as contained in Health Service policy.

### Casual employee deductions

Employees who work on a casual ad hoc basis must elect a percentage each fortnight to be deducted for salary packaging from their base rate. Casual employees can elect to have up to 75% salary packaging deducted each fortnight from their gross pay.

Casual employees must be aware that if they elect to salary package and their timesheet is not paid on time, they will have to wait until the following pay week to be paid their salary packaging deduction. The payments may take up to 2 weeks to be paid.

### Fees

Fees for casuals will be charged at a rate of 3% each fortnight of their total deduction. A fee will only be deducted only if the employee works during the current pay period.

### Monitoring Salary Packaging

Casual employees need to monitor their salary packaging deductions, in order to ensure Salary Packaging deductions do not exceed amounts nominated. Salary Packaging does not monitor casual employee's deductions. Please add each fortnight's Salary Packaging deductions appearing on your payslip (effective first pay period in the FBT year, 1st pay period in April) to get total deductions. Once you are close to your nominated amounts, you will need to contact Salary Packaging to stop your deductions.

**Example:** If your first payslip deduction is \$500 and the second fortnights deduction is \$1,000 your total deductions are \$1,500.

Continue to add each fortnight until you reach your total salary packaging nominated amount. If your total package amount is \$9009.96 please email [salarypackaging@nh.org.au](mailto:salarypackaging@nh.org.au) once your deductions are close to \$9,009.96, Salary Packaging can then deduct the balance required for your final salary packaging deduction. This will ensure that your deductions do not exceed the amount you have nominated. If your deductions exceed the amount you nominated, Salary Packaging cannot repay this money to you as an off cycle and the employee must wait until the following fortnight for the money to be returned as salary. Salary Packaging must refund any "over deduction" as salary, as this money will need to be taxed.

**Employee Name:**

**Employee Signature:**

**Date:** dd / mm / yyyy

## What supporting documentation do I need to supply?

The documentation that will need to be supplied will depend on the benefits you are packaging.

Documentation will need to be submitted with the Capped Expense claim form.

Capped benefits	Supporting Documentation Required
Child Care Fees	Paid invoices showing out of pocket expense.
Club Fees ( non work related)	Copy of invoice and proof of payment.
Council and Water Rates	Copy of PAID bills or invoices.
<b>Credit Card</b>	Copy of Credit Card Statements showing repayments.
Living Expenses Card	Living Expenses Card Application Form.
General Insurance	Copy of PAID bills or invoices. Copy of policy outlining repayments and frequency as well as proof of payment. Copy of PAID bills or invoices.
<b>Mortgage*</b>	Copy of current Mortgage Statement showing repayments and frequency.
Motor Vehicle Running Costs	Copy of PAID bills or invoices.
<b>Personal Loan</b>	Copy of current Personal Loan Statement showing repayments, frequency and balance remaining.
Private Health Insurance (excluding rebate)	Copy of Premium Statement showing out of pocket expense, plus proof of payment.
<b>Rent</b>	Copy of Current Rental Agreement, outlining repayment amount and frequency.
School Fees	Copy of PAID Invoice.
Utility Expenses	Copy of PAID bills or invoices.

## Why do I need to supply supporting documentation?

It is an ATO regulation to administer Salary Packaging reimbursements, Northern Health obtain documentation to support the expenses you are being reimbursed. Failure to provide sufficient supporting documentation will mean that reimbursement cannot be made.

As part of the terms of an effective Salary Packaging arrangement, it is the responsibility of the Salary Packaging member to maintain their arrangement and ensure that supporting documentation is provided to comply with Salary Packaging regulations.

You can effectively maintain your arrangement by using your login and password to the Eziway Web portal <http://nh.eziway.net.au> ( if you do not have your login details, they can be requested from the Salary Packaging team)

The Salary Packaging Team assist members by sending system generated email notifications via the Eziway Web Portal to the email address provided when signing up for Salary Packaging. These emails are sent 3 days in advance of reimbursements ceasing. ( please note if you have updated your email address and not notified Salary Packaging, you will not receive notifications)

## How do I submit my supporting documentation?

Along with your Reimbursement Claim Form, supporting documentation can be submitted via;

Email: [Salarypackaging@nh.org.au](mailto:Salarypackaging@nh.org.au)

Internal Mail: Att: Salary Packaging

Drop Box: Located in the Mail Room at TNH

## After submitting my updated supporting documentation, when will I receive the funds that have been collected?

Supporting documentation received within the Salary Packaging business hours (Monday to Friday 7.30am - 4.00pm) will be processed to ensure funds are released with your next available pay.

**\*Please note, if the mortgage packaged has a re-draw facility and subsequently credit becomes available for re-draw, it will not be used to provide cash for general day to day living expenses. If a re-draw occurs, it will not occur more than twice in any calendar year and that will not occur earlier than 6 months since the previous redraw.**

For further information, contact the Salary Packaging Team

**To make salary packaging better for everyone, Northern Health uses a simple and fair fee structure to administer the salary packaging benefits most employees enjoy.**

It works like this:

PACKAGE		
1. Basic	Available to Northern Health casuals only.	3% of fortnightly package amount.
2. Standard	Available to all Northern Health employees. Will enable NH employees to salary package: <ul style="list-style-type: none"> <li>• Capped benefits of \$9,009.96 per annum.</li> </ul>	\$15.00 per fortnight over 26 pays, \$390.00 per annum.
3. Premium	Available to all Northern Health employees. Will enable Northern Health employees to salary package: <ul style="list-style-type: none"> <li>• Capped benefits of \$9,009.96 per annum, plus</li> <li>• Capped amount of \$2649.98 for meals and leisure.</li> <li>• Exempt items. Superannuation, Self-Education, Income Protection Insurance, Northern Health Car Parking Fees, Professional Memberships and a Portable electronic device.</li> </ul>	\$20.00 per fortnight over 26 pays, \$520.00 per annum.
4. Platinum	Will enable Northern Health employees to salary package a Novated Lease and all Salary Packaging benefit types offered by Northern Health.	\$30 per fortnight over 26 pays, plus the costs charged by the novated lease provider selected by the employee. \$780.00 per annum. Northern Health has three approved providers.

### Notes:

The fees for salary packaging are spread over the entire package.

- If an employee resigns or cancels their package prior to the end date, the remainder of the annual fee will be charged on cessation.
- If an employee commences a Salary Packaging arrangement mid-way through an FBT year or reduces the amount of pay periods they receive reimbursement, the total annual fee amount will be deducted over the employees contract with Salary Packaging.

### Bank Vic Card Fees

There is a \$30 fee per annum for Meal Entertainment Cards and Living Expenses Cards. This fee is charged by BankVic and will be deducted at the start of each FBT year. If an employee commences packaging to a BankVic card benefit mid-way through an FBT year, the fee will be deducted from the following pay.

### Authorisation:

I  Employed ID

confirm that I have read the Salary Packaging Fee structure and acknowledge

Signature  Date

# Useful information and contacting your Salary Packaging Business Support Team

For general enquiries please contact: [salarypackaging@nh.org.au](mailto:salarypackaging@nh.org.au) or 8405 8031

## Where are we located?

The Salary Packaging office is located next to People and Culture on the ground floor in the main building at The Northern Hospital.

## Salary Packaging Business Hours

7:30am - 4:00pm Monday- Friday ( slight variations to these hours may apply)

## How can i submit my claims?

### IN PERSON

The Salary Packaging Team is onsite Monday to Friday 7.30am - 4.00pm to assist with your enquiry and accept all claims/amendments.

### DROP BOXES

Claims can be submitted 24.7 via the Salary Packaging drop box located in the Mail Room at the Northern Hospital. The Mail room can be located on the ground floor to the right of front reception. ( use ID Card to swipe for access)

### EMAIL

Claims and enquiries can be emailed to [salarypackaging@nh.org.au](mailto:salarypackaging@nh.org.au)

### INTERNAL MAIL

Claims can be addressed to Salary Packaging- TNH and placed in the Internal Mail

## Cut-off for submitting claims/amendments?\*

Cut-off for making changes to your Salary Packaging deduction is Friday prior to your scheduled pay day.

\*Over the FBT year, all claims must be submitted no later than 10th March each year.

All amendments must be finalised by 28th February each year.

## How do I access my Salary Packaging account?

Visit <http://nh.eziway.net.au>

please email [salarypackaging@nh.org.au](mailto:salarypackaging@nh.org.au) for your username and password

OR

Download the green 'Eziway' App from your smartphone.

Salary packaging enables you to restructure your income to reduce the amount of tax you pay and increase your take home pay. As a public hospital, Northern Health is exempt from paying Fringe Benefits Tax on certain expenses. We are entitled to salary package certain expenses up to a capped dollar amount without incurring Fringe Benefits Tax.

As an employee of Northern Health you have the opportunity to enjoy these benefits and pocket the tax savings.

## What can you Salary Package?

**Component 1:** You can deduct a capped amount of \$9,009.96 per annum\* from your pre-tax salary for any number of day-to-day living expenses including:

- Mortgage payments
- Rent payments
- Personal loan payments
- Utility bills, motor vehicle running costs
- Credit card bills

**Component 2:** You can also deduct \$2,650.00 of expenses from your pre-tax salary for a number meal and leisure expenses including:

- Eating-out at restaurants, cafes, eateries
- Accommodation for holidays and travel

**Component 3:** You can also salary packaging up to 100% of your base salary towards the following benefit types:

- Self Education
- Income Protection Insurance
- Superannuation (up to \$25,000 per FBT year including 9.5% employer contribution)
- Portable Electronic Device
- Professional memberships

## How can Salary Packaging benefit you?

### Case study

*Sharon is an accountant at Northern Hospital earning a gross salary of \$75,000 per annum she is packaging \$9009.96 per annum on her mortgage repayments.*

*This means instead of being taxed on \$75,000 she is taxed on \$65,990.04, giving her an annual tax savings of approximately \$3,000 per annum or around \$117 per fortnight.*

To find out more contact your Salary Packaging Team on 8405 8031.

\* This applies to the *fringe benefits* year which commences on the 1 April each year and concludes on 31 March each year.