

### All you need to know about salary packaging

**This fact sheet has been created to inform job seekers and current employees about the benefits of working with Main Roads.**

#### What is salary packaging?

Salary packaging is a tax effective way of receiving your salary as a combination of income and benefits. Employees are eligible to salary package if their employment is:

- permanent full or part-time
- temporary full or part-time (usually employed 12 months or more).

Casual employees are not eligible to participate in salary packaging.

#### What are the benefits of salary packaging?

Salary packaging allows you to deduct some of your pre-tax income and use it to pay for benefits. By reducing your pre-tax income, you can reduce the amount of income tax you pay and increase the amount you take home each fortnight.

Your own circumstances will determine whether salary packaging will be beneficial for you.

Main Roads encourages all employees to seek advice relating to their personal circumstances from a trained and accredited professional such as a financial advisor.

#### What am I entitled to through salary packaging?

You can package up to 50% of your fortnightly superannuable salary and you can choose which benefits you would like to package.

For the purposes of salary packaging, this includes the rates prescribed by Enterprise Bargaining Agreements and any permanent allowances accepted by the Government Superannuation Office, and excludes leave loading and related allowances.

Some of the benefit items may include:

- motor vehicles
- laptop / notebook computers
- child care fees
- home office expenses
- mobile phones.

You can package up to 100% of your gross salary for superannuation with conditions. Salary-sacrificed superannuation contributions are classified as employer superannuation contributions (rather than employee contributions) and are taxed in the superannuation fund under the tax laws dealing specifically with this subject.

### How can I access salary packaging?

All information and advice about salary packaging can be accessed through Main Roads' supplier of salary packaging, Remserv.

### How do I find out more?

You can contact Remserv via:

- phone on 1300 304 010
- email to [remserv@remserv.com.au](mailto:remserv@remserv.com.au)
- online at [www.remserv.com.au](http://www.remserv.com.au)