













# Your guide to salary packaging with Smartsalary

# Salary packaging with Smartsalary

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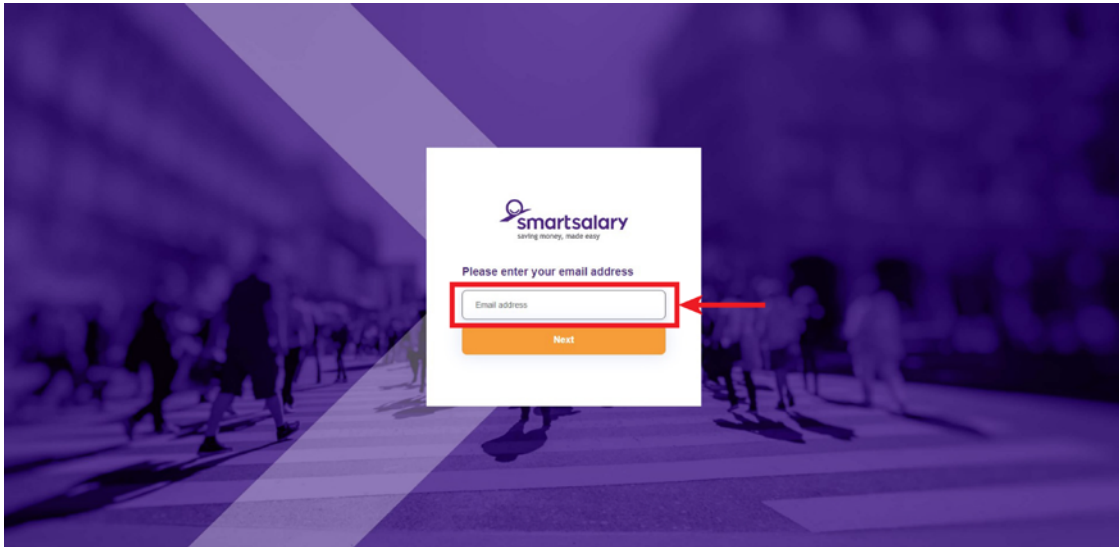
# > Accessing your account



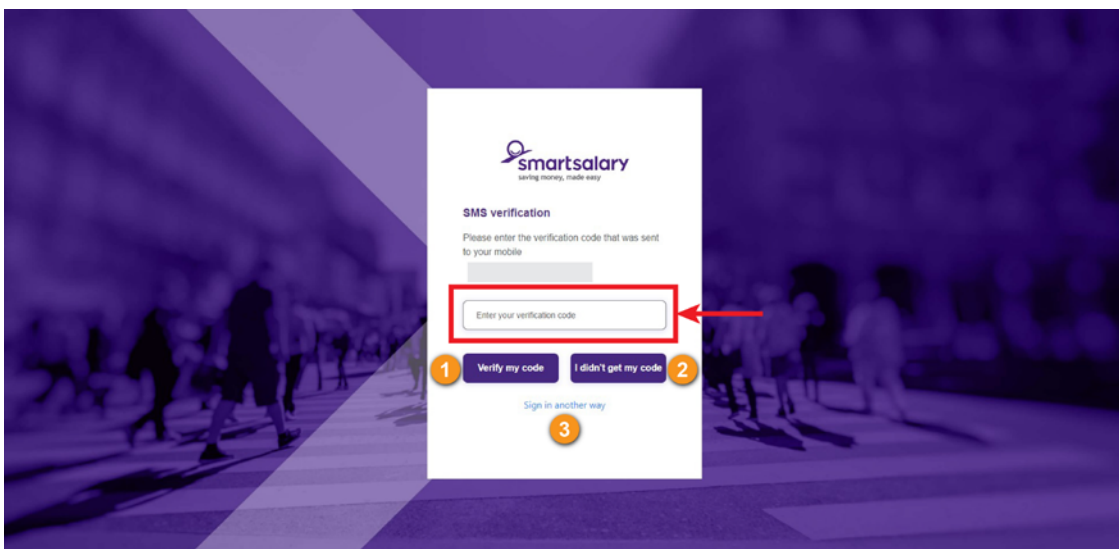
For your security, we use two-factor authentication as part of the login process. This means you need the code we send to your phone and your email address.

**To see how it works, follow the steps below**

- Enter the email address registered with Smartsalary (usually the one we use to communicate with you).



- A verification code will be sent to your registered mobile number.
  - 1 Enter the code received from Microsoft (usually sent in under a minute).
  - 2 If you didn't receive a code, select I didn't get my code to have it resent.
- To have the code emailed, select **3** 'Sign in another way'. Once you confirm your mobile number, date of birth and postcode, the code will be sent.



# > View your benefits



To view your benefits, select 'My benefits' from the menu. A list of the benefits you are salary packaging will show. Click the benefit you want to view for more details and to access quick links to reports and online claims (if applicable).

**smartsalary**  
saving money, made easy

Welcome  
Account: (South West...)  
Employer: (South West...)  
Log out

**My benefits** | E-claims | My personal details | FAQs | Forms | Rewards

### Activity summary

Available reimbursement balance **\$0.00**

Spendable balance **\$0.00**

Last pay deductions (31/05/2023) **\$517.02**

Next pay deductions (14/06/2023) **\$697.17**

[View report](#)

Category	Amount
Deductions	\$990.64
Payments	\$2,445.52

(Last 90 days)

### Your packaged products

Product	Total entitlement	Total paid	Claims scheduled for payment	Left to claim
My tax-free cap	\$9,009.80 per FBT year	\$826.86	\$8,182.94	\$0.00
My meal entertainment cap	\$2,649.99 per FBT year	\$0.00	\$2,649.90	\$0.00

[View details](#) | [Submit claim](#) | [Card detail](#)

### View my salary packaging calculator

Recent claims (past 90 days)

- Pending claims: 1
- Partially approved claims: 0
- Fully approved claims: 3

[Recent eClaims history](#)

[Submit a new claim](#)

### Contact Us

[Use the SmartFAQ](#)

find instant answers and useful information at our SmartFAQ page.

Our Customer Service Centre is open Monday to Friday, 8am to 8pm (AEST).

[Email us](#)

[1300 476 278](#)

[Facebook](#) | [Twitter](#) | [LinkedIn](#)



# > Add a benefit



- To add a benefit, select 'My benefits' from the menu. Then click 'Add a benefit' to show the benefit catalogue.
- 'Find out more' for further details, the supporting documents required and to apply.

The screenshot displays the 'My benefits' section of a website. The navigation menu at the top includes 'My benefits', 'e-claims', 'My personal details', 'FAQs', 'Forms', and 'Rewards'. The 'My benefits' menu item is highlighted with a red box and a red arrow. Below the menu, the 'Benefit catalogue' is shown with several benefit cards:

- Vehicle Leasing:** Salary package a car for your private use and save thousands in tax and running costs. Includes 'Find out more' and 'Get an estimate' buttons.
- Tax-free Expenses:** Salary package your mortgage, rent, personal loan and save! Includes 'Find out more' button.
- EML Living Expenses Card:** Use the EML Living Expenses Card to spend your pre-tax dollars anywhere, any time under your annual Tax-free Cap. Includes 'Find out more' button.
- EML Meal Entertainment Card:** Use the EML Meal Entertainment Card to pay for restaurant, take away and delivery meals with your pre-tax dollars. Includes 'Find out more' button.
- Meal Entertainment:** You can pay for your restaurant meals with your pre-tax dollars. Includes 'Find out more' button.

The right-hand sidebar contains the following sections:

- View my salary packaging calculator**
- Recent claims (past 90 days):**

Pending claims	1
Partially approved claims	0
Fully approved claims	3
- Recent eClaims history**
- Submit a new claim**
- Contact Us:**
  - Use the SmartFAQ
  - find instant answers and useful information at our SmartFAQ page.
  - Our Customer Service Centre is open Monday to Friday, 9am to 8pm (AEST).
  - Email us
  - 1300 476 278



# > Updating your details

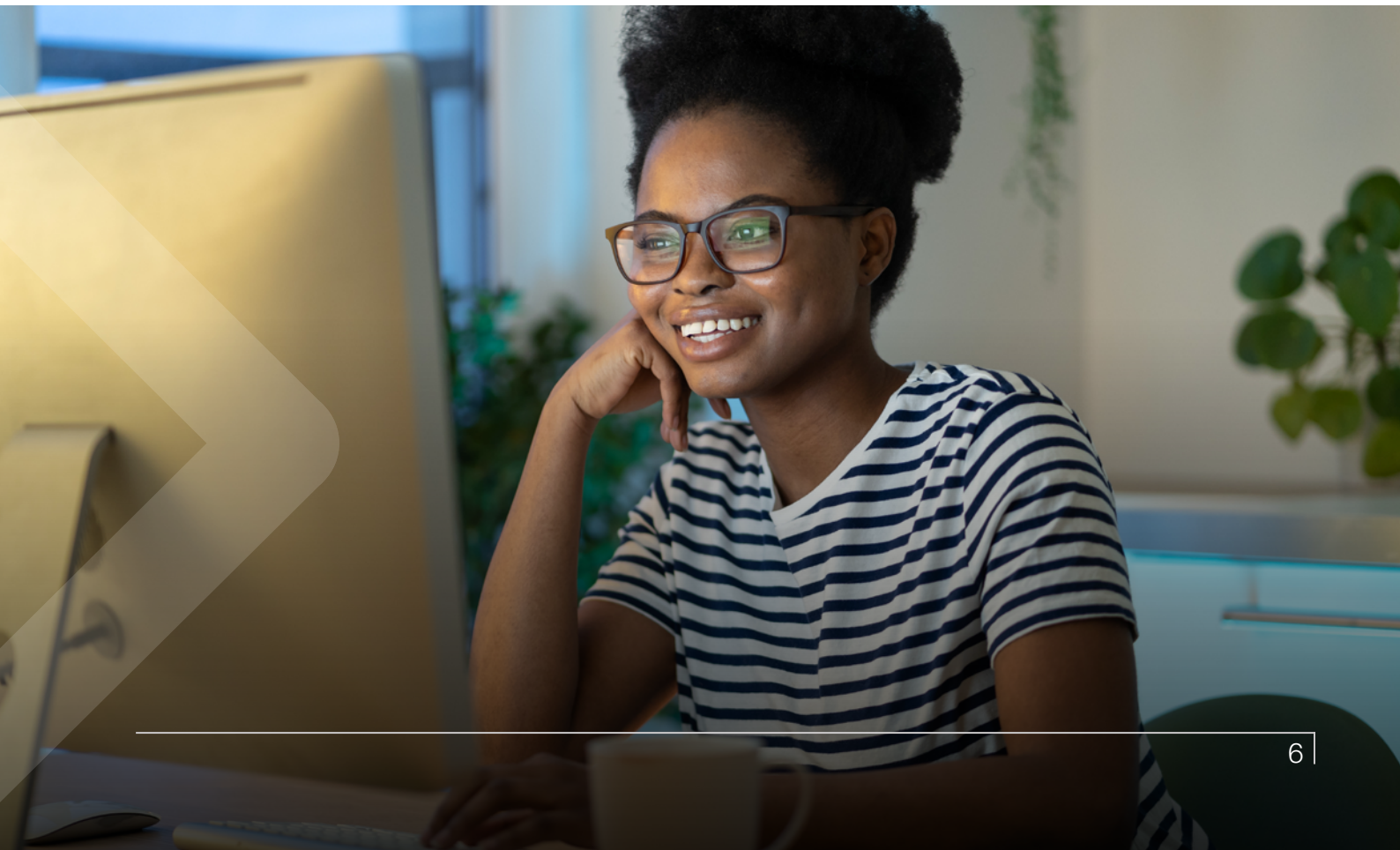


If any of your salary packaging details have changed, it is important to update this information on your account.

View your current details by choosing one of the menu options on the left-hand side.

For example, to update your bank account details, select 'Reimbursement details'.

The screenshot shows the Smartsalary user interface. At the top, there's a navigation bar with 'My personal details' highlighted. Below it, a 'Change personal details' form is displayed. The form has a left-hand menu with 'Reimbursement details' highlighted. The form fields include Title (Miss), First name, Last name, Preferred name, Gender (Female), Date of birth, and TFN. There are 'Cancel' and 'Save' buttons at the bottom. A footer note states '\* Denotes mandatory field.'

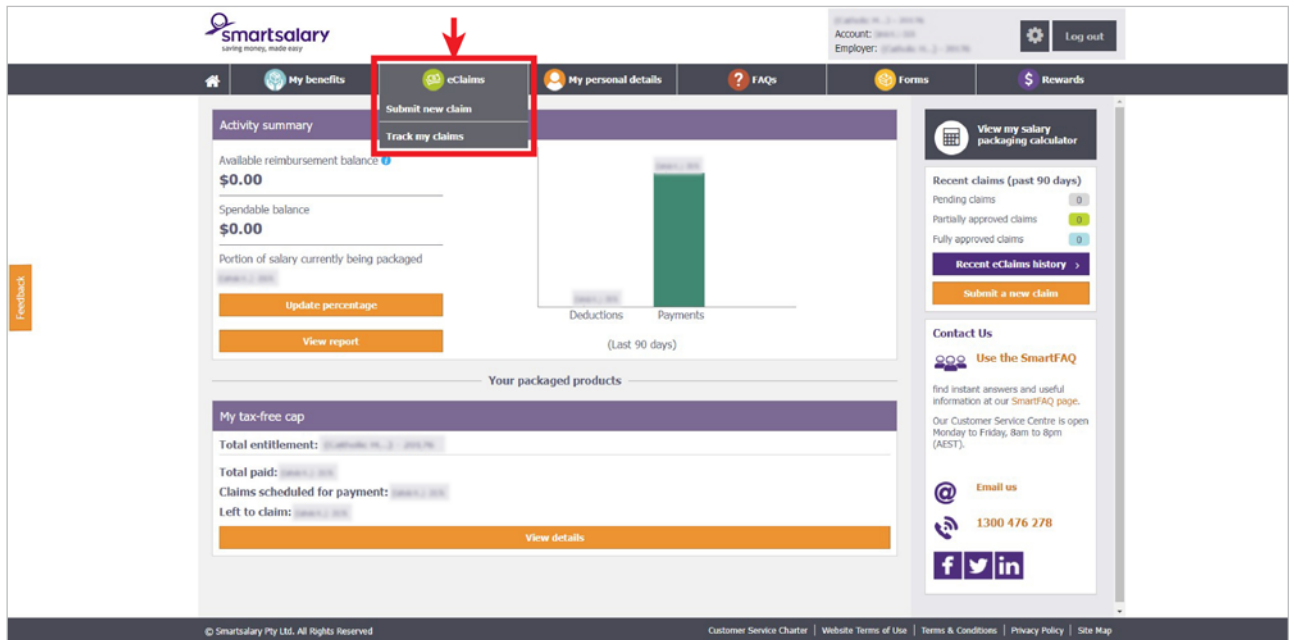


# > Submitting a claim



The quickest way to submit a claim or provide documents or receipts so a balance for an existing benefit can be paid out to you is via E-claims. Here you can also track and view previously submitted claims.

- In the E-claims menu, select either 'Submit new claim' or 'Track my claim'.



- To submit a new claim or provide updated documents for an existing benefit, select the benefit and the expense type. Enter the dates and amounts of all transactions you are including (you can submit multiple receipts/files in the same claim), then upload your receipts. (You can upload up to 10 megabytes (MB) and the following formats are accepted: PDF, JPEG/JPG, BMP, TIF/TIFF, PNG or GIF).
- Check that your bank account details are correct as this is where the payment(s) will be made.
- Accept the declaration and submit your claim.



## Uploading supporting documents

Providing supporting documents and keeping them up to date is important to keep your salary packaging payments going. For some of the most popular salary packaging benefits such as mortgage and rent, you only need to provide the documents once. For other that are claimable under the tax-free cap or entertainment expenses, you'll need to submit a claim, along with receipts, for reimbursement.

Follow the above instructions on "Submitting a claim" to do this.

# > Changing your deductions



To change your deductions, follow the steps below

- Choose the benefit you want to change from your account dashboard and click 'View details'.
- Click 'Change your deductions' from the left-hand menu to change the per pay amount, the total amount, or the number of pays you'd like to package over, then click 'Submit'.

**Current FBT year**

You have \$8259.14 left to claim on your tax-free cap for the current FBT year.

When would you like to start salary packaging this benefit? 19/12/2019 ▼

Number of deductions to pay your benefit? 8 ▼

Enter how much you would like to package either as a 'per pay amount' or a 'total amount' this FBT year.

Per pay amount \$750.82 ✕ or Total amount \$6,006.56 ✕

\$750.82 will be deducted each pay from 19/12/2019 to 26/03/2020



# > Changing or managing your vehicle budgets



Just follow the below steps to manage and increase your vehicles budgets directly via the Smartsalary website.

- Select 'View vehicle details' under the Novated leasing overview banner on your account dashboard or from the 'My benefits' menu.

Novated leasing overview (for vehicle )

Vehicle  Last odometer reading: 34,958km **1 View vehicle details**

- Select 'Manage my budgets' on the vehicle expense you wish to increase. You'll also see options to view other details and products for your vehicle.

Manage my budgets

Vehicle :  Filter by : Last 12 months

- Manage my budgets >
- My leasing details >
- View full transactions >
- Fuel cards >
- Days unavailable >
- My products >
- Add new products >
- My odometer reading >

**Fuel** Manage budget **2** >

\$2,958.21 of \$2,499.00  
Over Budget

View Transactions

**Maintenance** Manage budget >

\$0.00 of \$340.44  
Within Budget


View Transactions

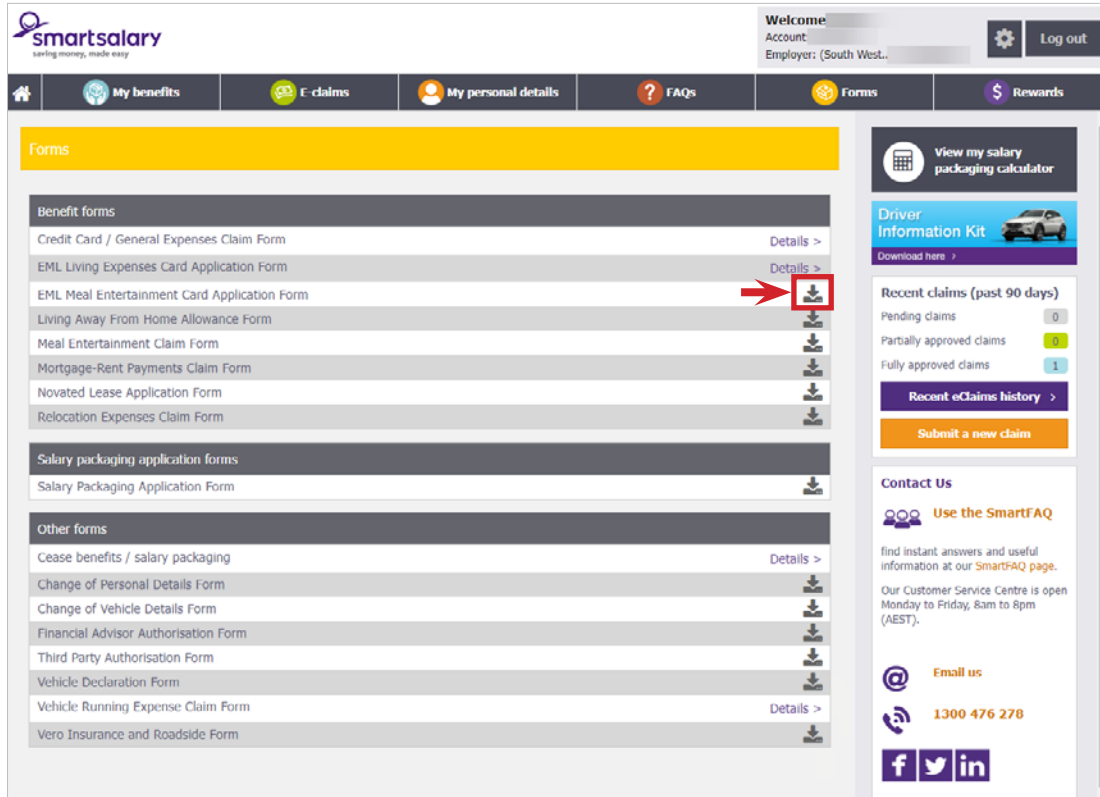
- Enter the new annual budget amount (the reduction of vehicle budgets cannot be done online).
- Confirm the changes by clicking 'Submit'.

# > Downloading forms



Some benefits and account changes require a form to be manually completed such as nominating a Third-Party authorisation.

- Select 'Forms' from the top menu and click the download icon  to save the form to your device.



The screenshot shows the Smartsalary website interface. The top navigation bar includes 'My benefits', 'E-claims', 'My personal details', 'FAQs', 'Forms', and 'Rewards'. The 'Forms' section is highlighted in yellow. Below this, there are three categories of forms: 'Benefit forms', 'Salary packaging application forms', and 'Other forms'. The 'Benefit forms' category includes several forms, with 'EML Meal Entertainment Card Application Form' highlighted by a red arrow pointing to its download icon. The 'Salary packaging application forms' category includes 'Salary Packaging Application Form'. The 'Other forms' category includes 'Cease benefits / salary packaging', 'Change of Personal Details Form', 'Change of Vehicle Details Form', 'Financial Advisor Authorisation Form', 'Third Party Authorisation Form', 'Vehicle Declaration Form', 'Vehicle Running Expense Claim Form', and 'Vero Insurance and Roadside Form'. The right sidebar contains a 'View my salary packaging calculator' button, a 'Driver Information Kit' download link, a 'Recent claims (past 90 days)' summary, and a 'Contact Us' section with social media icons.

- Print and complete your form and send it back to us.



# > Salary packaging reports



Salary packaging reports are available from the account dashboard under 'Activity summary'.

- Simply select 'View report'.

The screenshot shows the Smartsalary account dashboard. The 'Activity summary' section is highlighted, showing an available reimbursement balance of \$0.00 and a spendable balance of \$0.00. A bar chart displays 'Deductions' and 'Payments' for the last 90 days. The 'View report' button is highlighted with a red box and a red arrow pointing to it. Other sections include 'My tax-free cap', 'Recent claims (past 90 days)', and 'Contact Us'.

- You can filter your deductions by date and/or benefit. You can also download and print your salary packaging transactions or Confirmation Report.

The screenshot shows the Smartsalary account dashboard with the 'My transactions' section. The 'Transaction filter' dropdown is highlighted with a red box, showing options for 'Transactions type' and 'Benefits'. Below the filter, there is a table of transactions with columns for date, deduction type, amount, and balance. The 'Export report to CSV', 'Export report to PDF', and 'View confirmation report' buttons are highlighted with a red box and a red arrow pointing to them. Other sections include 'Activity summary (21/09/2022 - 21/12/2022)', 'Recent claims (past 90 days)', and 'Contact Us'.

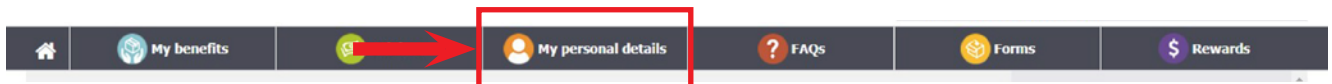
# > Changing your employer?



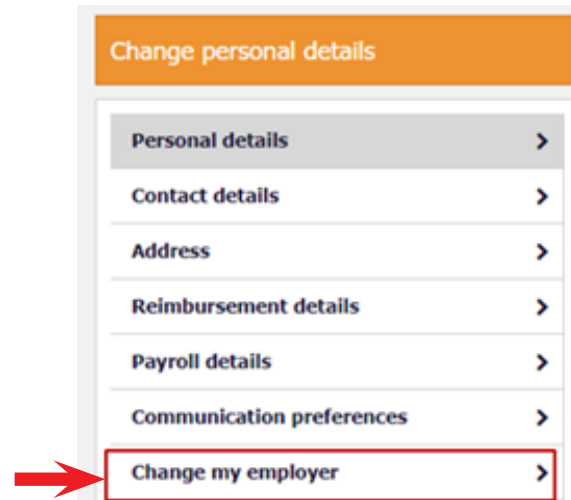
If your new employer offers salary packaging with Smartsalary, just follow the below steps to change your employer via the Smartsalary website.

## To see how, follow the steps below

- Log into your Smartsalary account
- From the top menu bar, select 'My personal details'



- From the left menu, select 'Change my employer'



- Enter your employer and select from the drop-down list (might need scroll through the list), fill in the details of your new position and attach a copy of a payslip from your new Employer.

If your new employer's name does not appear in this list, please contact call **1300 476 278** as your employer may not be applicable for online transfer.

New employer \*

Email \*

Secondary email

Employment start date \*

Employment status \*

Salary \*

Paygroup \*

Payroll number \*

**Upload your payslip \***

You can upload up to 10 megabytes. File formats are: PDF, JPG/JPEG, BMP, TIF/TIFF, PNG or GIF. Your payroll details are required to ensure we are making deductions for you correctly. If any of this information is incorrect, we will not receive deductions from your employer until it is amended, which will delay your salary packaging.

Space used: 0 of 10MB

- Read through and accept the 'Employee Declaration' and 'Salary Packaging Terms and Conditions' and select 'Submit'

By checking the boxes below, I confirm that I have read, understood and agree to the:

**Employee Declaration**

**Salary Packaging Terms and Conditions**



# Need help?



To learn more about salary packaging  
visit us online or call:

[smartsalary.com.au/nswhealth](https://smartsalary.com.au/nswhealth)

**1300 476 278**