

# The Ultimate Guide to Employee Benefits for the Public Sector

**Delivering compliant, cost-effective benefits  
that drive engagement and retention**



**Maxxia**



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# What employees want now and how benefits can deliver

/ Benefits that can ease financial stress, reward loyalty and add value to employees' everyday lives are a powerful part of a modern employee value proposition (EVP).

## In this guide:

We show you how organisations like yours can strengthen your benefits program to support attraction and retention, aim to boost financial wellbeing, and align with government frameworks, all while demonstrating measurable value to employees and stakeholders.

Cost-of-living pressures, burnout and shifting career expectations are making it harder to keep people engaged and attract talent. Benefits are one of the most visible and flexible ways to strengthen your EVP and show employees you've got their back.

In the public sector, attracting and retaining talent means balancing compliance, equity and employee engagement, often within legacy frameworks and strict budget constraints. A well-structured benefits program can help drive engagement and retention, while aligning with government frameworks and public value.

When choosing an employer, employees may be looking for things like:

- Work-life balance
- Salary and benefits that feel fair
- Job security
- Access to training and development
- Managers who genuinely support them





## Cost-of-living pressures are impacting employee financial wellbeing

HR Challenge

People are watching every dollar and this money stress can follow them to work.

Employee Benefits

Benefits can help to boost employees' disposable income, may offer real financial relief and could improve financial confidence.

## Burnout and disengagement are rising

HR Challenge

Employees are feeling overwhelmed, and engagement is harder to sustain in hybrid environments.

Employee Benefits

Benefits that can support financial and lifestyle wellbeing can reduce stress and demonstrate employer care, lifting engagement and loyalty.

## Attracting and retaining talent

HR Challenge

Keeping great people and bringing in new ones is an ongoing challenge. Salary expectations, turnover, and skills gaps put pressure on HR teams.

Employee Benefits

A strong benefits offering is a visible, competitive edge helping employers stand out and giving candidates and employees more reasons to stay.

## HR teams are under pressure to do more with less

HR Challenge

The role of HR keeps expanding, from shaping culture to delivering a competitive EVP, often without extra headcount or budget.

Employee Benefits

Outsourcing program management and using digital tools with built-in self-service options can lift the load from HR. Employees get quick, easy access to their benefits, while your team gains back time and headspace for strategic priorities.

## EVPs fit for a multigenerational workforce and hybrid workplaces

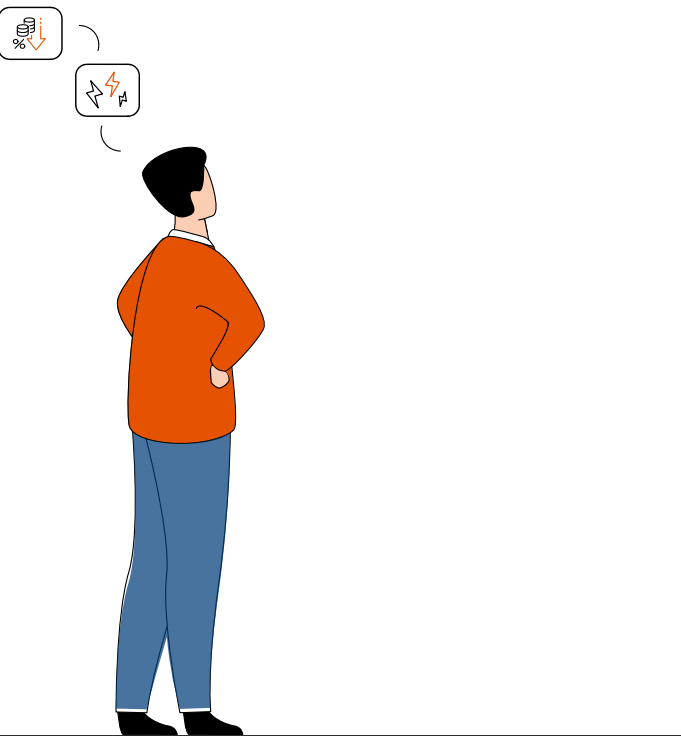
HR Challenge

A great EVP only works if people see, feel and experience the value as it relates to their life stage.

Employee Benefits

Benefits are the most visible proof of your EVP; employees feel them every payday. Tailored well, they can drive engagement and retention.

HR challenges  
and how employee  
benefits can help



# One program that grows with your people



**A well-designed program offers flexibility and relevance across every stage of the employee journey.**

The vast majority of **Australian workers (93%)** want to ditch one-size-fits-all packages for personalised pay options and benefits tailored to their unique needs.<sup>1</sup> From boosting take-home pay to supporting major life transitions, benefits can make a meaningful difference at key moments.



## Starting a career

For new starters, every dollar counts. Packaging work-related costs - from home office equipment to electronic devices and other essential tools - can free up extra take-home pay and make settling into a new role easier.



## Changing location

Employees moving to a remote or regional area may be able to salary package interest on their mortgage, purchase costs of their house or rent payments. Other salary sacrificing / packaging expenses may also be available for those relocating for work.



## Getting a promotion or pay rise

A salary boost can be the perfect time to consider a novated lease, especially for those thinking about upgrading to a new car or an EV. Packaging lease repayments and running costs from pre-tax salary can deliver significant savings.



## Starting a family

When family priorities change, financial security becomes even more important. Packaging disability or income protection insurance premiums from pre-tax income can help employees protect their earnings and focus on their health and loved ones.



## Upskilling or taking a new career path

Investing in skills pays off and packaging eligible self-education costs can make it more affordable. This could include course fees, licences, seminars, journal subscriptions, or reference materials related to an employee's role.



## Thinking about retirement

Planning ahead matters. Packaging additional superannuation contributions from pre-tax salary may not only reduce taxable income now but may also increase the amount of money employees have to fund their retirement.

# The five pillars of a high-impact benefits program

There are five key components of a benefits program that works, both for your organisation and your people. When aligned, they help reduce cost and complexity, increase employee engagement and satisfaction and strengthen your EVP. Each pillar contributes to delivering measurable, strategic value from your benefits investment.



Program  
promotion

Customer  
experience

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management

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efficiencies

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# Pillar 1: Program promotion

Even the most valuable benefits program won't deliver impact if employees don't know about it, understand it, or see how it fits into their lives. In today's diverse, multigenerational workforce, clear and consistent promotion is key to driving engagement.

**Boost participation with the right message, at the right time**

Employees who understand their benefits communications are almost twice as likely to trust their employer's leadership compared to those who don't.<sup>2</sup> Multi-channel communication ensures benefits reach different roles, locations and generations.

**Making benefits part of the ongoing conversation**

Launching a program is only the beginning. Ongoing, clear communication helps employees stay connected to their benefits. In fact, when employers encourage two-way dialogue, employees are 2.8x more likely to be satisfied with their culture, 2.2x more likely to trust leadership, and 1.7x more likely to be satisfied with their job.<sup>3</sup>

**Translating benefits into tangible value**

Benefits resonate most when employees can see the impact in their own lives. 79% of employees who receive engaging benefits communications feel their employer cares about their health and wellbeing (versus 22% who do not).<sup>4</sup> Easy access to information keeps benefits at their fingertips, extending education well beyond induction and supporting them through every stage of their career.

**Bring more financial value to more of your people**

Maxxia provides a full suite of launch communications, designed to capture attention and build awareness from day one. We track engagement metrics so you can see what's working, and we continue the education journey long after launch - keeping benefits top of mind and participation high.



**Program promotion checklist:**

- ✓ **Auto set up for employee onboarding**  
Make it easy for new employees to get started with benefits right from day one.

- ✓ **Accessible learning**  
Provide ongoing opportunities – online or in-person – for employees to learn about their benefits in ways that suit them.

- ✓ **Tailored communication**  
Personalise messages by role, location, or life stage so employees see what's most relevant to them.



# Pillar 2: Customer experience

The real test of a benefits program is how easy it is for employees to manage their benefits. The easier it is for employees to get answers and take action, the more likely they are to engage and the less admin comes back to employers including payroll.

## How to support employees in managing their benefits

A great customer experience means employees can confidently use, update and adapt their benefits without unnecessary admin - making benefits part of everyday life rather than a once-a-year decision.



Understand their potential savings from salary sacrificing/ packaging at a glance



Get timely alerts to ensure employees don't miss out on pre-tax spending



Easily update their details if circumstances change to avoid admin hassles



Add or remove benefits as lifestyle changes occur



Access a personalised benefits wallet to make self-service claims quick and easy



### Customer experience checklist:



#### Provide expert support

Ensure employees have access to clear, reliable support when they need it.



#### Ability to manage benefits online

Provide simple digital tools so employees can view, update, and manage their benefits anytime.



#### Proactive reminders

Provide timely alerts to help employees maximise savings and avoid last-minute queries at FBT year-end.

## Maxxia Customer Service

Maxxia's service model meets employees where they are. With multiple touchpoints, we provide the digital-first experience employees expect, backed by responsive personal support when it's needed most.

- / Quick access through the Maxxia app, online portal, and live chat
- / Get answers fast, with response times averaging under three minutes. Our novated leasing experts are on hand to help employees navigate complex jargon and make the most of their benefits. Flexible options including online chat, call-back, and remote guided sessions

This blend of digital convenience and expert care ensures every employee gets the help they need, in the way that suits them best.



# Pillar 3: Benefits suite

**A well-designed benefits program can enhance the financial wellbeing of your people while strengthening your organisation’s EVP to attract, retain and engage talent.**

Salary packaging and novated leasing are ATO-approved benefits that can enhance employee financial wellbeing. They offer a unique opportunity for your employees to maximise their net income. By using pre-tax salary towards expenses they could be able to stretch their earnings further.

### Benefits in action

Depending on your sector, employees could be eligible to package a wide range of everyday expenses, from mortgage and rent, to childcare, utilities, groceries, and super contributions.



Childcare



Clothing



Groceries



Laptop



Rates



Car parking



Education



Utility Bills



Aged care & disability costs for a loved one



Financial advice



Disability/income protection insurance



Health insurance premiums



Holiday accommodation and venue hire



Rent & Mortgage



Additional superannuation

## A rewarding experience

Maxxia Rewards can help employees stretch their salaries with exclusive offers from leading brands across everyday categories such as utilities, supermarkets and pets. Maxxia Rewards can help your people turn everyday spending into cashback.

It provides a platform to recognise and reward employees and volunteers. From birthdays to milestones, Maxxia Rewards gives you the ability to recognise and thank individual employees and volunteers. This digital experience is designed to engage your people - and deliver real value every day.



### Benefits suite checklist:



#### Salary packaging options

Provide the full suite of ATO-approved benefits for your sector so employees can maximise their potential savings.



#### Novated leasing

Offer employees a tax-effective way to lease and run a car including electric vehicles.



#### Rewards and discounts

A rewards program delivers extra value with discounts and cashback on essentials like groceries, utilities, dining and travel.

# Pillar 3: Benefits suite for the public sector

**Consistent, compliant employee benefits programs that help support financial wellbeing are the name of the game in the public sector.**

Across all levels of leadership, public sector employees place strong value on benefits and rewards with 27% of team members and 25% of team leaders identifying them as a top priority.<sup>5</sup> With the right tools and communication, they can increase engagement in salary packaging and align with broader government frameworks, all while supporting their workforce in a cost-effective way.

## Popular benefits with public sector employees

### Novated leasing

Packaging the cost of a car and its running expenses using pre-tax income may reduce taxable income and could potentially save thousands.

### Self-education expenses

Employees may be able to package eligible course fees, textbooks and other costs related to professional development.

### Remote area benefits

Employees may be able to package rent, mortgage interest, employer-provided housing and eligible holiday travel.

### Relocation costs

Employees may be able to package some costs such as transporting furniture or covering temporary accommodation.

### Work-related travel

Employees may be able to package flights between home and remote work locations.

### Airport parking and transfers

Employees may be able to package costs associated with airport parking or transport to and from airports.



## Employee benefits delivered by industry experts

Maxxia has supported clients in the public sector for over 35 years so you can count on us to deliver. And with our focus on financial performance and compliance, we'll make sure you secure maximum value for your organisation.

# Pillar 4: Program Management

Program management is about making sure your program delivers value for employees and the organisation. Best practice includes setting clear goals, monitoring progress and turning data into insights that inform decisions.

### Making data meaningful

The best programs don't just collect data, they use it. Tracking uptake, participation and employee savings helps you understand what's working and where there's room to improve.

### Benchmarking for success

Comparing results with industry standards gives context and helps set realistic goals. Benchmarking also shows leaders how your program measures up against peers.

### Flexing your approach

Some organisations manage benefits reporting in-house; others outsource to a provider with specialist tools and expertise. Either way, the goal is the same: clear reporting that links program performance to financial outcomes and employee experience.

## Benchmark your success with Maxxia

Our free benefits assessment aims to benchmark your program against industry peers, uncover inefficiencies, and reveal untapped employee benefits potential.

Using these insights, we create a customised benefits program to optimise value and boost employee participation.



### Program management checklist:



#### Track participation

Monitor uptake across salary packaging, novated leasing, and rewards.



#### Benchmark results

Compare against industry standards to highlight strengths and gaps.



#### Report ROI

Demonstrate the financial value delivered to employees and the organisation.



# Pillar 5: Program Efficiencies

Efficient program delivery means benefits run smoothly without adding extra admin for HR, payroll, or finance. It's about reducing complexity, ensuring compliance, and giving your team the space to focus on strategy rather than administration.

### Scaling with your workforce

Efficiency is about future-proofing. With clear KPIs, proven implementation methodologies, and ongoing training for payroll, tax, and finance stakeholders, programs can adapt and scale without disruption.

### Reducing the load on HR

The most efficient programs cut down on admin by giving employees direct access to support and self-service tools, while aligning with payroll to ensure deductions are correct and seamless.

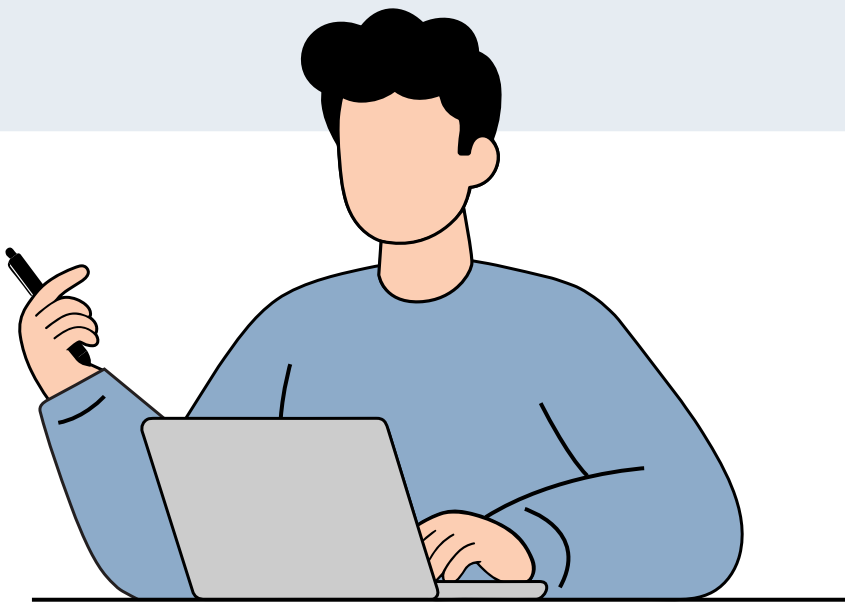
### Building compliance and confidence

ATO rules for salary packaging are complex especially around GST and FBT. Efficient programs ensure operational reporting is accurate, compliant, and indemnified where possible.

## Delivering efficiencies with Maxxia

Maxxia partners with employers to reduce the complexity of benefits delivery. From payroll integration and compliance support to digital tools that empower employees to self-serve, we help programs run smoothly at scale.

For organisations that prefer to outsource, Maxxia can take on program administration end-to-end, saving time, reducing risk, and freeing your HR team to focus on bigger priorities.



### Program efficiencies checklist:



#### Reduce admin

Ease the pressure on HR, payroll, and finance through employee self-service and streamlined processes.



#### Stay compliant

Meet ATO requirements with accurate GST and FBT reporting, and partner with a provider who has expertise in your sector.



#### Scale effectively

Use tested implementation methods and ongoing stakeholder training to adapt programs with confidence.

# About us

## **/ At Maxxia we're on a mission to enhance the impact of employee benefits for Australian organisations.**

Using proven methods to find the performance gaps in your program, Maxxia helps your organisation deliver more value to your people, through competitive and measurable employee benefits programs. Our goal is to ensure that you are measuring up to the best-in-class programs available.

Employee benefits are an easy way to strengthen your EVP and engage with financial wellbeing for your workforce. Key to our approach is our complimentary benefits assessment, which benchmarks you against industry peers, identifies inefficiencies in your program and assesses the unrealised financial value your employees could be benefiting from.

Armed with this information, we can design a tailored program to help you optimise the value you deliver, and the outcomes for your employees and your business. We work with organisations of all shapes and sizes, from large corporates and SMEs, to health, not-for-profit and government. When you partner with Maxxia, our team of specialists are with you every step of the way, to help maximise engagement with your employees, and provide guidance on complex issues. Our fully resourced programs may also save your organisation time and money, and free your team up to focus on what they do best.



## **Get in touch**

**/** [Book your free benefits assessment here](#)

## **Contact**

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