

Leadership in Aged Care Employee Reward Initiatives



TECHNOCASH™

Implementing an Employee
Benefits Program to Attract
Retain and Motivate
Employees



Key Industry Employment Issues

■ Attraction

- How to obtain staff in a low unemployment environment.

■ Retention

- How do you keep staff when other occupations pay more?

■ Motivation

- How do you recognise and reward employees for their efforts beyond salary/wages?

Developing an Industry Response

- Aged Care Efficiency Services (ACES)
 - Developed a business model for an employee benefits program. **ACES EBP**
 - Negotiated with 3 national suppliers to create an initial set of high value offerings available to any aged care employee.
 - Launched the ACES Employee Benefits Program at the ACAA National Congress on November 21, 2006.

Features and Benefits

■ Features

- Easy to access, available to all aged care staff
- Very low one off cost to register for the EBP
- Based on smart card and cash back technology

■ Benefits

- Can deliver \$1000 to \$2000 of true cash savings annually
- Any family member can use the card
- Improves disposable income for employees without incurring a bottom line cost to employers

How it Works

- The employer promotes the EBP to staff*
- Contact ACES and pay for EBP cards
- ACES forwards information packs and the EBP cards for all interested staff
- Employees register online by fax or by mail
- Start accessing benefits immediately
- No minimum spend or ongoing costs
- Further offers adding value to the EBP over time

Aussie Alliance Home Loan & Insurance

Interest Rate	7.39% p.a.*
Application Fee	\$0
No Ongoing Costs	✓
Free Phone and Internet Banking Services	✓
Unlimited Free Redraw (via internet & telephone)	✓
No Deposit Home Loan option	✓
Aussie Family Advantage option	Reduced costs when borrowing > 80% of the property price.
12 months free building insurance for eligible properties**	Optional

* Effective date is 13 November, 2006. Comparison rate for Aussie Alliance Home Loan is 7.42% and based on a home loan of \$150,000

for 25 years. Fees and charges may be payable.

** Conditions apply. Only available to approved applicants. Limited to building values of up to and including \$400,000. Offer not valid for residential units.



Aussie MasterCard®

Aussie MasterCard

- **Special offer - annual fee waived for the first year- saving you \$49.**
- **Competitive low interest rates now only 10.49 % p.a. on purchases and 14.24% p.a. on cash advances*.**
- **5.99% p.a. balance transfer rate for the first 6 months from date of card approval.**
- **Up to 55 days interest free credit on purchases.**
- **Credit limits of up to \$15,000.**
- **24-hour call centre assistance – at home or overseas.**

* Interest rates current as at 15th November 2006 and subject to change. Terms and Conditions available on application. Fees and charges apply.



How much can an ACES EBP member save?



Home Loan

	Major Bank Month 1 to Month 360	Aussie Home Loans Month 1 to Month 360
Product	Standard Variable Rate	Alliance Home Loan
Repayment	\$2,586 per Month	\$2,421 per Month
Interest rate	8.07% p.a.	7.39% p.a.

Credit Card

Interest Rate	17.90% p.a.	10.49% p.a.
Bal Trans Rate	5.99% p.a. for 5 months	5.99% p.a. for 6 months
Annual Fee	\$24	\$49

With Aussie you save:

- **\$1,980 p.a. in repayments with the Aussie Alliance Home Loan**
- **On the cost of 12 months building insurance** (for eligible properties only)
- **\$345 p.a. on interest repayments with the Aussie MasterCard**


Home loan savings are calculated based on a loan size of \$350,000 over a 30 year term with repayments made monthly. The Major Bank has a monthly account fee of \$8. Credit Card savings are calculated based on an outstanding debt of \$5,000.


ACES Employee Benefits Card

Designed to provide Aged Care employees with a membership benefits program which is backed by a proven provider and delivers cost effective benefits to all members.

Based on real cash back credited to the card at time of purchase and usable from the card or transfer online to your bank account.


Solution


 **Agedcare Efficiency Services**


TECHNOCASH™
POWERED BY 

Aged Care Employee
Benefits Program


6276 2712 1234 1234




 **Agedcare Efficiency Services**

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What is the ACES Employee Benefits Card?

- The ACES employees benefits card is an all in one benefits package which your employees can use to obtain real cash back rewards from selected retailers across Australia.
- Employees simply present their card to the retailers outlined and updated on-line at www.technocash.com to receive their real cash back benefits.
- Employees receive an SMS confirmation of how much cash they have received from retailers after they shop and they can then view this on-line to review their benefits total.

Just some of the existing W.A. retail providers and their offers for our trial

 <p>\$350 Cash Back</p>	 <p>Swan Bells 20% Cash Back</p>	 <p>20% Cash Back</p>
 <p>20% Cash Back</p>	 <p>Bouchon Bistro 20% Cash Back</p>	 <p>Pier 70 20% Cash Back</p>
 <p>Rigby's 20% Cash Back</p>	 <p>Café 11 Porto 20% Cash Back</p>	 <p>15% Cash Back</p>
 <p>Music Force 15% Cash Back</p>	 <p>Aarons 10% Cash Back</p>	 <p>The Bra Bar 7.5 % Cash Back</p>

ACES card holders can use cash back to shop at the following merchants nationally



The ACES Employees benefits card holders can also do the following..

- Send money between other card holders for **FREE**.
- Call other registered benefit card holders mobile phones for **FREE***
 - *With the optional \$30 per month plan

\$30 Plan	Calls to Technocash SIMs	Calls to Outside Mobiles
Cost	"FREE" Calls 24 hours a day, unlimited call time	20 cents for 30 seconds, charged per second
Flagfall	ZERO	14 cents per call
SMS	15 cents per SMS	15 cents per SMS
MMS	35 cents per MMS	35 cents per MMS
Data Rate	0.5 cents/Kb	0.5 cents/Kb

- Load money at over 4000+ **Australia Post** outlets across Australia.
- Withdraw money to a bank account on-line at www.technocash.com

Employee Benefits Insurance Facility

- Partnership – ACES / Zenith / CGU
- Provides easy access to insurance products via the web or a designated call centre on 1800/1300 number
- Products include
 - Home & Contents
 - Motor
 - Caravan & Boat
 - Landlords
 - Strata Insurance
 - Travel Insurance
- Demonstrable benefits designed to enhance employers ability to retain staff
- Designed to support aged care providers and their employees with premium savings

Employee Benefits Insurance Facility

ACES EBP number required to access facility

- Products provided by CGU Insurance Limited a recognised market leader
- Security / Integrity of information as part of IAG computer system
- Australian based call centre
- Premium savings for individual customers



Employee Benefits Insurance Facility

Premium Savings

Home - \$300,000
 Contents - \$50,000
 Motor - 2003 Holden Commodore \$18,200 (Max NCB)

	NSW	VIC	QLD	SA	WA
Bldg & Contents	\$1227.27	\$911.37	\$927.78	\$871.41	\$739.54
Motor	\$1050.93	\$775.77	\$548.99	\$525.24	\$509.67
	\$2278.20	\$1687.14	\$1453.02	\$1396.65	\$1249.21
ACES Discount	\$ 367.23	\$ 272.35	\$ 235.45	\$ 244.17	\$ 212.02
ACES Premium	\$1910.97	\$1414.79	\$1217.57	\$1152.48	\$1037.19

Note: Premiums are payable in monthly instalments