



A DOCTOR'S GUIDE TO

WORKING AND LIVING IN AUSTRALIA



AUSTRALIA | NEW ZEALAND | UNITED KINGDOM | IRELAND

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Skilled Medical seeks to ensure the information in this publication is as accurate as possible. However, information may change and users should check with relevant registration and visa authorities on the latest requirements.

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AUSTRALIA

Thank you for your interest in working in Australia through Skilled Medical. We are an international medical recruitment, placement and services firm based in Melbourne and London. As one of Australia's leading and most established medical placement firms, we place doctors in hospitals, health services and medical clinics across all states and territories of Australia, New Zealand, the United Kingdom and Ireland. For more information on Skilled Medical, please visit www.skilledmedical.com

Australia is a country full of new experiences, attractions and discoveries. From stunning beaches to outback adventures and a range of activities exploring unique natural wonders, Australia can offer you a fantastic lifestyle with a diverse range of activities and climates.

Doctors in Australia are well respected in the community, have strong earning potential, have generally less bureaucracy to deal with and more professional freedom than in many other countries.

Ranked by a 2018 UN Report as the second-best place in the world to live, Australia offers a great work and life balance, income, professional development and health care system. Australia also ranks 2nd on the Human Development Index thanks to its high quality of life, health, education and economic stability. With a population of 25 million people, the majority of Australia's population lies in and around metropolitan and coastal areas. It has the world's eleventh highest per capita income and is the 14th largest economy. Australia has experienced strong economic growth over the past two decades with some of the major industries including mining, tourism, finance, business, technology and education.



WORKING WITH SKILLED MEDICAL

WE CARE FOR OUR DOCTORS, EVERY STEP OF THE WAY

Our heritage is in medicine. Our senior staff include doctors who have spent years in planning, managing and delivering medical services. We understand medical careers and the needs of medical professionals. We support our doctors in their continuing professional development. Skilled Medical strives to find the best doctors and then look after them every step of the way.

Our approach

Skilled Medical has an extensive track record placing medical practitioners of all levels and specialties across all states and territories of Australia, New Zealand, the United Kingdom and Ireland. As a company, we bring a fresh approach to working with doctors and a level of personalised Recruitment Consultant service that is second to none.

What we offer

- A very personalised service with a dedicated medical recruitment consultant allocated to look after you.
- Competitive rates of pay.
- Experienced Recruitment Consultants located in our Australia or UK offices providing the best possible insight into job availability across Australia.
- Experienced, in-house compliance team to guide you through your medical registration and visa process.
- Referral bonuses.
- Overseas placement opportunities in Australia, New Zealand, the United Kingdom and Ireland.

What makes us unique?

There are numerous benefits to working with Skilled Medical including:

- Your personalised Skilled Medical Recruitment Consultant will work closely with you to match you with the best position in Australia to meet your professional and personal needs.
- Established in 2005, Skilled Medical has a 13-year history in medical recruitment.
- One of Australia's largest medical recruitment firms.
- Strong understanding of health care and founded by a doctor, Dr David Campbell with over 30 years of experience in medical services.
- Skilled Medical is a REC member and RSCA Member in Australia where the company holds ISO: 9001 quality accreditation. Our 2018 quality audit rated Skilled Medical 9.2/10 compared with an average of 7.1 for medical recruitment firms in Australia.
- We are a framework supplier of medical staff across all states of Australia and have a Tier 1 preferred status in several Australian health services.

OUR REFERRAL REWARDS

£300 OR \$500 FOR REFERRAL OF A COLLEAGUE WHO WORKS WITH US

In appreciation for referring a colleague to us, Skilled Medical will award its referring doctors £300 or \$500 in a gift card when a referred doctor completes the first 6 months of a permanent role through Skilled Medical or when a referred doctor completes 10 placement days with Skilled Medical in a locum role.

Terms and conditions apply to our referral program. Please contact your Skilled Medical Recruitment Consultant for more information.



WORKING IN AUSTRALIA

IN THE BEST OF HANDS, AMONG SOME OF THE WORLD'S BEST

Australia's health care system has been ranked among the best in the developed world by a team of American researchers.

In their study of 11 different national health care models, researchers at the New York-based Commonwealth Fund ranked Australia's mixed public-private system second best.

They concluded the United Kingdom's National Health Service was the best system overall, followed by Australia, then the Netherlands, with Norway and New Zealand sharing fourth place.

Skilled Medical helps doctors find rewarding career opportunities in Australia and NZ.

Source: The Commonwealth Fund New York Mirror, Mirror: International Comparisons, July 2017

Australian Health System

Australia provides an accessible, universal public healthcare system at an affordable cost or no cost to all Australians. Two national subsidy schemes exist in Australia: Medicare and the Pharmaceutical Benefits Scheme. Both schemes subsidise payments for doctors, optometrists and a high percentage of pharmacy medications. Medicare provides access to free treatments as a public patient in a public hospital and free or subsidised treatment by practitioners including specialist and dentists. Medicare only covers permanent residents and Australian citizens. Many Australians also hold private health insurance. The Australian Government provides a subsidy to those with private insurance depending on their age and income.

To work as a doctor in Australia, you may need to have a Medicare provider number. Applications can be submitted online or on your behalf by Skilled Medical. This will allow your patients to claim Medicare rebates for the services you provide. If you are working in private practice it also allows doctors to claim Medicare benefits and be paid for the services they provide. Refer to the following link for more information:

www.doctorconnect.gov.au/internet/otd/publishing.nsf/Content/medicare

Further information can be found at these government sites:

www.humanservices.gov.au/customer/subjects/medicare-services

www.doctorconnect.gov.au/internet/otd/publishing.nsf/Content/australiasHealthSystem

Skilled Medical offers attractive opportunities for qualified junior, generalist and specialist medical practitioners in rural, remote and metropolitan areas of Australia.

Working as a Junior Doctor and Registrar

Many overseas junior doctors decide to continue training overseas. Working in a new health system can increase new learning and practical skills. Australia offers a high standard of training programs.

Throughout Australia, there are a range of rural, regional and metropolitan opportunities for junior doctors. Positions in major cities remain the most competitive, demanding and stressful. Some regional locations offer extra perks like free accommodation and generous rural living bonuses.

The public system has general uniformity in terms of salary and conditions however, employment is determined by individual hospitals. Overseas trained doctors are paid at the same rates as Australian trained doctors. Many job opportunities exist in emergency departments with varying hours. In Australian emergency medicine, many procedures and investigations are carried out by the emergency doctors.

Although jobs can be very demanding, junior doctors in Australia tend to be rested between shifts, able to choose their leave and are valued members of the team.

Working as a GP

General Practitioners are a key member of the primary health care team which includes nurse specialists, nurse practitioners, practice managers and allied health workers. GPs can also work in a private capacity on their own. GP services are also supported by public and private diagnostic services, specialist referral services, local emergency departments and community and aged care services.

Most GP practices offer 10-20 minute appointments. General practice in Australia can have a wider scope of services particularly in rural and regional areas. Rural GPs may also provide hospital cover for emergency care, outpatients and inpatients and procedural services such as minor surgery, anaesthetics and obstetrics. Additional training is normally undertaken by GPs intending to cover emergencies, anaesthetics and obstetrics in local hospitals.

As a rough guide, a General Practitioner in Australia may earn between \$175,000 to \$300,000 a year. Some contracts come with benefits such as relocation, accommodation and a car provided.

Contracts are usually for a minimum of 12 months and can easily be extended. General Practices in Australia usually open around 40 hours a week. Some are open after hours and weekends and some hand this responsibility over to an after hours deputising service or the local hospital.

Or a Specialist Consultant

Overseas qualified consultants in most specialties are in high demand throughout Australia, especially in rural and regional areas. There is a steady demand and contracts may offer additional benefits such as relocation and accommodation assistance.

Overseas trained doctors will need their qualifications assessed by the relevant Australia Medical Council (AMC) accredited specialist medical college before the Medical Board of Australia will consider granting specialist registration.

Specialist Consultants generally enjoy a good work life balance allowing them to make the most of what Australia has to offer. Medical colleges and other providers deliver a comprehensive range of specialist CPD opportunities. Many employment contracts provide overseas travel assistance to attend conferences and workshops, helping doctors ensure they keep up to date with medical developments worldwide.

The public-sector remuneration packages are usually generous from \$175,000 upwards and vary from state to state or territory. Those specialists working in private practice earn income by billing patients privately, with costs largely supported by Medicare.

Public sector contracts for Australian specialists are usually a minimum of 12 months with the option to extend and there are further opportunities for private practice earnings and teaching fees for eligible candidates.

Medical Indemnity Insurance

Professional medical indemnity insurance plays a vital role within the Australian health system to protect both doctors and patients in the event of a clinical accident or adverse incident.

The Medical Board of Australia, as part of the Australian Health Practitioner Regulation Agency (AHPRA), requires all registered medical practitioners to be insured and indemnified for their current scope of practice.

There are six AHPRA listed insurers:

- Avant
- Berkshire Hathaway Specialty Insurance Company
- Guild Insurance
- MDA National
- Medical Indemnity Protection Society
- Medical Insurance Australia Group

Further information is available via this link:

<https://www.ahpra.gov.au/registration/registration-standards/pii.aspx>



All doctors working in Australia must be covered by an employer or personal medical indemnity scheme.



Please contact us for more details on how to put in place your medical indemnity insurance.

Earning Potential of Doctors in Australia

If you work for a public sector employer such as a public hospital, your salary will vary state to state or territory based on the current employment rates for medical staff. Below is an approximate remuneration estimate excluding overtime:

Role	Salary Range in AUD excluding overtime	Total Package Value*
Resident/SHO	\$75,000 to \$85,000	\$85,000 to \$100,000
Registrar	\$85,000 to \$110,000	\$100,000 to \$160,000
General Practitioner	\$175,000 to \$300,000	\$200,000 to \$400,000
Specialist Consultant	\$175,000 to \$350,000	\$200,000 to \$400,000

* Packages vary from state to state or territory.
These are approximate figures and are intended as a guide only.

Salary packaging may also be available through public sector employers (up to \$9,009 after tax value) and not-for-profit employers (up to \$15,899 after tax value) whereby a portion of your pay is taken out for you to use for rent, a mortgage and some everyday expenses. Your tax is then calculated on the remaining amount, meaning you pay less tax and have more of your salary available to you.

Overtime may be available and paid at penalty rates and on call and other additional allowances for vehicles and accommodation may be payable for senior level positions in rural areas.

On top of your salary, your employer is required to contribute to your superannuation (pension) fund, by paying a minimum of 9.5% of your salary. Some employers may contribute a higher percentage.

Registration as a Medical Practitioner

Your medical practitioner professional registration process will enable you to work in Australia. Factors that influence which registration pathway will suit you best will depend upon your level of qualifications, country of practice and how long you intend to work and live in Australia. Before applying for any of the pathways, you must apply to the Australian Medical Council (AMC) for primary source of verification of your qualifications.

PATHWAYS TO REGISTRATION

There are many different qualifications that allow registration with the Medical Board of Australia. Your Skilled Medical Recruitment Consultant can also advise you on which pathway is best after they have reviewed your CV and discussed your plans to work and live in Australia.

Competent Authority Pathway

The Competent Authority Pathway is suitable for eligible doctors at a junior to mid-level wishing to gain experience, undertake training and develop a medical career in Australia.

International medical graduates (IMGs) who have passed a recognised examination or have completed training through a board approved competent authority can apply for assessment under this pathway. Applications are done directly to the Medical Board of Australia.

Medical practitioners who meet the conditions in one of the categories listed in the link below may be eligible for the Competent Authority Pathway.

www.medicalboard.gov.au/Registration/International-Medical-Graduates/Competent-Authority-Pathway.aspx

Standard Pathway

The Standard pathway is for International medical graduates (IMGs) seeking general registration with the Medical Board of Australia. This pathway is suitable for IMGs who do not meet the requirements for the Competent Authority pathway or the Specialist pathway.

IMGs applying for the Standard pathway must pass the AMC CAT MCQ Examination before they can apply to the Medical Board of Australia for registration. Applications for the examination are submitted to the Australian Medical Council (AMC).

For more information, refer to:
www.medicalboard.gov.au/Registration/International-Medical-Graduates/Standard-Pathway.aspx

Specialist Pathway

The Specialist pathway is for overseas-trained specialists applying for an assessment of comparability to Australian trained doctors and for specialists applying for an area of need specialist position.

International doctors should apply directly to the specialist medical college. Prior to your application to AHPRA, doctors who have obtained their specialist qualifications in overseas locations who wish to work as a specialist consultant in Australia must have their specialist qualifications assessed by the relevant Australian Medical College. Results must be either partial or comparable to be eligible for the specialist pathway and this will help determine the types of roles you are eligible for to gain initial AHPRA registration.

For more information, please contact one of our Recruitment Consultants or follow the link below:

www.medicalboard.gov.au/Registration/International-Medical-Graduates/Specialist-Pathway.aspx

GP registration

If you hold qualifications indicated in the link below you may be eligible to apply as a Category 1 IMG for Fellowship ad eundem gradum (FAEG) through The Royal Australian College of General Practitioners. This qualification provides Specialist Registration as a Specialist GP with the Medical Board of Australia and allows the candidate to work in GP positions across Australia.

www.skilledmedical.com/doctors/work-in-australia-nz/work-in-australia/

General Practitioners applying for registration will also have to complete a pre-employment structured clinical interview (PESCI). The purpose is to assess knowledge, skills, clinical experience and attributes to determine whether you are suitable to practice in a specific position and this forms part of the registration process.



Medical Board of Australia Registration



An approximate time frame to complete this registration process with The Medical Board of Australia is approximately 3 months for Junior Medical Officers, Registrars and RMOs and 6-8 months for GPs and Specialist Consultants.

The final stage of the professional registration process is with AHPRA, the Australian Health Practitioner Regulation Agency, of which the Medical Board of Australia is a constituent professional board. AHPRA grants final approval to practice in Australia based on a medical practitioner's ability to meet all requirements and competence levels based on Australian standards. It is recommended that you have a job secured before applying for AHPRA registration.

There are three main steps and your Skilled Medical Recruitment Consultant will walk you through this entire process and check your paperwork, before forwarding it to the relevant organisations in Australia. This ensures your registration is processed as smoothly and efficiently as possible. Please view: www.ahpra.gov.au/Registration/Registration-Process.aspx

Stage 1

Secure a position. Paperwork will be sent to you to commence the registration process. You will be required to complete **AMC** and **EPIC** verification and provide certified copies of various documents.

Your Skilled Medical Recruitment Consultant and dedicated Compliance Officer will be on hand to assist with any queries.



Stage 2

Once all information is received from the candidate and hospital, documents will be compiled and submitted to the relevant AHPRA office. AHPRA will review all documentation and advise if there are any additional requirements.

At this stage, a GP may be required to sit their **PESCI** assessment.



Stage 3

You will be issued an interim letter of approval for registration. This will allow you to finalise visas if needed and enter Australia. Doctors will be required to present in person at an AHPRA office for identity verification and then will be issued with their official registration number. After this, you will be registered as an Australian medical practitioner.

Please also see: <http://www.amc.org.au/>



English Language Requirements

Before you can apply for registration in Australia, you must satisfy the English Language skills requirements.

You will be exempt from this if you have completed your tertiary education in a recognised English speaking country such as Australia, Canada, New Zealand, Ireland, the UK and the USA.

If you do not meet these criteria, you will need to provide evidence of your English language proficiency prior to commencing the registration process. The most common tests taken by doctors to prove English language proficiency is the IELTS and the OET. Other examinations including Pearson, PLAB and TOEFL can also be used to satisfy English language requirements.

IELTS

This is the most common test taken by doctors as it is available in many countries and there are frequent test dates. Passing the IELTS is the easiest way to show AHPRA you have the necessary level of English.

You must achieve a minimum overall score of 7 and a minimum score of 7 in each of the four components of listening, reading, writing and speaking. Results will be accepted if achieved in one sitting or a maximum of two test sittings in a 6 month period.

OET

AHPRA also accepts the OET, which is an English language test designed specifically for healthcare professionals.

You must achieve a minimum score of a B in each of the four components. Results will be accepted if achieved in one sitting or a maximum of two test sittings in a 6 month period.

Test result validity

For both tests, the results must have been obtained within 2 years prior to applying for registration. If you fail any section of the test you will be required to resit the test.

Test results will also be accepted if you lodge your application for registration within 12 months of finishing your last period of employment.

Test results more than two years old

It is possible to use IELTS and OET test results older than 2 years if in the period since the test results were obtained you have been in continuous employment as a registered health practitioner (which commenced within 12 months of date of the test) in one of the recognised countries where English was the primary language of practice.

For more information, please refer to:

www.ahpra.gov.au/Registration/Registration-Standards/English-language-skills.aspx

Immigration and Work Visas

There have been recent changes to the 457 and 475 work visas, which were the common route to entry into Australia for doctors. They have been replaced by the TSS visa which has been in effect since March 2018. The TSS is a sponsored visa so you will need to be nominated to take this route. You will also need an AHPRA interim letter to complete this pathway. The recommended pathway for application is:

- 1 Secure a job offer
- 2 Apply for registration in one of the approved pathways
- 3 Obtain registration with AHPRA
- 4 Apply for and obtain a Visa
- 5 Relocate and start your new role

The new TSS visa is divided into two streams:

MLTSSL – The Medium Stream

STSOL – The Short Stream

Your position and role determine which stream you are eligible for. See the following link for the list of eligible occupations to determine which stream you are eligible for:

www.homeaffairs.gov.au/trav/work/work/skills-assessment-and-assessing-authorities/skilled-occupations-lists

For more information on the TSS visa, please visit:

www.homeaffairs.gov.au/trav/visa-1/482-

Skilled Medical can discuss options for you to work as a locum in Australia under a sponsored work visa or working holiday visa once you receive general registration in Australia.

If you are on a TSS Short stream 2 year visa, and you are aged between 18 and 31, you may be eligible for a working holiday visa at the conclusion of your initial placement. This will allow you to continue to work in Australia for up to a further 2 years in a locum or permanent capacity.

For more information on the working holiday visa (subclass 417) please visit:

www.homeaffairs.gov.au/Trav/Visa-1/417-

Skilled Medical may also be able to take over the sponsorship of working visa holders under certain circumstances allowing doctors to continue to work in Australia in locum and contract roles.

Skilled Medical will assist you with work visa applications.

If you wish to stay in Australia long-term, then options for applying for permanent residency should be considered. Skilled Medical will refer you to a registered migration agent in Australia to assess your options as there are different pathways available for gaining permanent residency.

For detailed information on work visas, residency requirements and the qualifications, please visit the Department of Home Affairs website:

www.homeaffairs.gov.au/Trav



LIVING IN AUSTRALIA

CLEAN AIR, CLEAR WATER

In terms of health, life expectancy at birth in Australia is around 83 years, three years higher than the OECD average of 80 years. Life expectancy for women is 85 years, compared with 80 for men. The level of atmospheric PM2.5 – tiny air pollutant particles small enough to enter and cause damage to the lungs – is 5.2 micrograms per cubic meter, the lowest rate in the OECD where the average is 13.9 micrograms per cubic metre. Australia also does well in terms of water quality, as 92% of people say they are satisfied with the quality of their water, higher than the OECD average of 81%.

Source: OECD Better Life Index 2017 <http://www.oecdbetterlifeindex.org/countries/australia/>



THE AUSTRALIAN WAY OF LIFE

With a 2018 population of 25 million people, the majority of Australia's population lives in and around metropolitan and coastal areas.

Full of picturesque beauty, a diverse range of wildlife and nature (including many indigenous plants and animals), low population density and a lower stress lifestyle, Australia offers a high standard of living with a great work and life balance and tremendous opportunities.

Australia's heritage and its Indigenous Aboriginal peoples play an important role in the cultural landscape of Australia, with many regions and streets named after Aboriginal words and there is a vibrant Aboriginal arts scene.

Today, Australia is a multicultural country filled with a diverse range of individuals from Indigenous peoples to those of different ethnic groups and expatriates born overseas. This background influences Australia's lifestyle, foods and cultural practices.

Climate

Australia's climate is mostly sunny but varies depending on the state or territory. As a large island continent, it is best to research a region's climate to make sure it is suitable for you.

The northern states of Australia are mostly tropical, hot and humid throughout the year and rainy at times. Whereas the southern states of Australia experience distinct seasons, a more temperate climate and cooler winters. Western Australia is hot and dry during the summer and cool in the winter.

Snow fall occurs during winter months in alpine regions of southern New South Wales, Victoria and Tasmania.

Cost of Living

Australia's cost of living is relatively high compared to many other countries. However, Australia is a high wage country and this helps offset living costs. Costs of living will be highly dependent on your personal circumstances and lifestyle. There are products, housing and cars to suit all budgets.

For a basic overview on the cost of living in Australia, please visit:

www.expatistan.com/cost-of-living/country/australia

Housing

Rental accommodation in Australia is generally unfurnished but normally includes a dishwasher, carpets, heating and air conditioning. Most contracts are based on a 12-month lease agreement, but a 6-month lease can be negotiated. Rental prices vary greatly from state-to-state and suburb-to-suburb as they do in most countries. An option is also to book into short-term accommodation such as a serviced apartment while you inspect longer term housing options. This allows you to determine the suitability of a location prior to signing a long lease.

House prices are generally high when compared to many overseas countries. However, housing finance and mortgage products are generally easily accessible for medical practitioners.

To rent or buy a property, please visit two of Australia's largest real estate sites:

www.domain.com.au

www.realestate.com.au



Banking and Currency

It is important to open a bank account as soon as possible upon arrival in Australia. Most banks need 100 points of identification, which generally includes a passport, licence, birth certificate, credit cards etc.

Currency in Australia is in Australian dollars. There are 100 cents to the dollar. Bank notes include \$5, \$10, \$20, \$50 and \$100, and coins are 5c, 10c, 20c, 50c, \$1 and \$2.

Skilled Medical can assist in facilitating the opening of Australian bank accounts prior to your arrival. You will be able to transfer funds before you leave and collect debit cards etc. upon arrival.

Health Insurance

Medicare is Australia's publicly funded universal healthcare system that provides affordable treatments in public health sectors for all citizens and residents. Depending on your nationality, you may be eligible for Medicare.

Please see this link for more information:
www.humanservices.gov.au/individuals/services/medicare/medicare-card

Private insurance is popular among locals, as it covers all aspects of treatment in both public and private hospitals. It also covers areas that Medicare does not.

Taxation

Tax for any country can be complex. The best advice we can give is to speak to a qualified accountant or tax expert when you are in Australia. As a medical practitioner, you may be employed as a practice employee or on a self employed contract. These engagement types have different tax reporting requirements. A qualified accountant will guide you through how to get the best out of your pay and will advise you on the business expenses you can claim.

You will need to apply for a tax file number (TFN), otherwise, you will be charged the top taxation withholding rate. To apply for a TFN, you must register on the Australian Tax Office (ATO) website:

www.ato.gov.au/Individuals/Tax-file-number/Apply-for-a-TFN/

The Australian Tax year begins on 1st of July and ends on 30th of June of the following year. Tax returns must be made between July 1 and October 31. Most people will need to lodge a tax return whether employed or self-employed to ensure you have been taxed appropriately and any amounts due or refundable are paid .

For further information visit the Australian Taxation Office website that covers information for Individuals and Business entities:

www.ato.gov.au

Higher Education

Australia is internationally recognised as having a very high education standard. Australia is home to many prominent universities which are rated highly in international surveys. The system is merit based and provides access to a wide range of undergraduate and postgraduate courses.

For a resource and comparison of Australian universities, please visit: www.gooduniversitiesguide.com.au/

Primary and Secondary Schools

In Australia, all children aged between 5 and 15 must attend school and it is compulsory by law. If your children are accompanying you to Australia, you must enrol them in school immediately.

It is up to you as to whether you send your children to a government or privately run school. In some states of Australia, there may be fees that need to be paid for overseas children to attend government schools. We can send you specific information on this if required.

Private schools have different entry requirements and school fees which are considerably more than public schools. Often there are waiting lists, but many schools will discuss any of your questions/needs at any time via their Admissions Office.

For a resource on Australian schools, please visit: www.australianschoolsdirectory.com.au

Driving

In Australia, cars are right-hand drive and drive on the left side of the road. The majority of cars are automatic rather than a manual/stick shift.

The laws for driver licences from overseas vary from state to state; please see the below link for specific requirements:

www.australia.gov.au/content/driving-with-an-overseas-licence



Legal System

Australia has a strong legal and court system in the English Common Law tradition.

The federal system of government divides power between the Australian Government and the states and territories, each of which are separate jurisdictions and have their own systems of courts and legislatures.

With strong adherence to the rule of law and professional police forces across the country, Australia provides a safe environment within which individuals and families can live, work and play.

Superannuation

When you work for an employer in Australia, you are entitled to compulsory superannuation contribution. As mandated by the Australian Tax office, your superannuation guarantee contributions must be at least 9.5% of your ordinary earnings, up to the maximum contribution base. However, some employers pay even more.

For more information on superannuation, please visit:

www.ato.gov.au/individuals/super/getting-started/employee

As with all aspects of financial planning when looking at working in a different country, the best advice we can give is to speak to the people you work with and ask for a personal recommendation for a good accountant.



Utilities

Connecting utilities in Australia is usually very straightforward and in many cases can be done online. There is a good chance your new home will already have gas, electricity and water connected. In a typical situation, your only responsibility is to transfer those services into your name and check the meter readings.

Electricity in Australia is 220-240V AC 50Hz and sockets are three pin. If you bring appliances from your home country, you may require an adapter.

There are numerous different telecommunication providers and options for home phone, mobile phone and the Internet. Options include prepaid, fixed contracts and bundling options.

The National Broadband Network, also known as the NBN, is being rolled out and will provide high speed Internet and digital telephony to most parts of Australia.

HOW'S LIFE IN AUSTRALIA

Australia performs very well in many measures of well-being relative to most other countries in the Better Life Index. Australia ranks at the top in civic engagement and above the average in income and wealth, environmental quality, health status, housing, jobs and earnings, education and skills, subjective well-being and social connections.

In general, Australians are more satisfied with their lives than the OECD average. When asked to rate their general satisfaction with life on a scale from 0 to 10, Australians gave it a 7.3 grade on average, higher than the OECD average of 6.5.

Source: OECD Better Life Index 2017 <http://www.oecdbetterlifeindex.org/countries/australia/>

Map of Australia



Australia is a sovereign country and member of the Commonwealth. It is one of the world's most stable liberal democracies and is governed as a federation by the Australian Government and State and Territory Governments each with their own parliaments or assemblies.



GLOBAL MEDICAL RECRUITMENT

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