THE DOCTOR’S GUIDE TO WORKING IN AUSTRALIA & NEW ZEALAND

A free informational guide for all doctors thinking about working in Australia or New Zealand

INTERNATIONAL MEDICAL RECRUITMENT

Australasia’s Medical Recruitment Experts
www.IMRmedical.com
“Working in Australia’s Top End is breathtaking and unique. You will find experiences here that you just can’t find anywhere else. I’m indebted to IMRmedical for facilitating this amazing adventure”

Dr Lyons, Canada
Why Australia and New Zealand?
Will I have to take any exams to work there?
Can I get in to training positions?
How much will I get paid and what are the tax rates?
How do I go about finding a job?
What do I need to organise first?
Can I bring my family with me on my work visa?
What is the education system like and how much does schooling cost?
Can I migrate permanently?
What health services and cover are available for me and my family?
How difficult is it to find rental accommodation?
Can I transfer my pension across if I decide to stay permanently?

"This is the second time I have used IMR. The practice location is ideal, with everything I need close by. The entire experience has surpassed my expectations"

Dr Molloy, Ireland
WHY AUSTRALIA AND NEW ZEALAND?

Hundreds of international doctors choose to work in Australia and New Zealand every year because both countries offer:

- Outstanding natural beauty, cleanliness, and an excellent climate
- Excellent standards of clinical practice
- High salaries and after-hours/overtime paid in addition to a standard salary
- Great opportunities for postgraduate training and medical career advancement
- An exceptional work-life balance
- Temporary positions for doctors in most specialties and seniorities
- A welcoming, multicultural environment

Great rates, better hours, and an unbeatable lifestyle
Reasons to Work and Live in Australia and New Zealand

All Doctors:

1. **Lifestyle:** The attractive and unique features of Australian and New Zealand lifestyle play a significant role in the decision to live and work here. With a fantastic climate, pristine beaches, ample space, more time for family and an abundance of outdoor activities, you will never be short of things to do. If you’re looking for a change, look no further.

2. **Hours of Work:** In both Australia and New Zealand most doctors enjoy the benefits of a standard 38 hour working week. Usually all over time and after hours requirements are paid in addition to this standard week and are compensated at a higher hourly rate (often double time), making the work-life balance much more enticing than many other countries. After hours and on call requirements will vary depending on each department however these are generally much lower than what is found in other health systems.

3. **Recognition & Respect:** Doctors in Australia and New Zealand are respected as highly skilled professionals, and are treated as valuable assets not only to the hospital, but to the wider community as a whole. In addition to this, a large portion of senior hospital management and all clinical directors in hospitals are doctors themselves, meaning the interests of doctors are well represented at an executive level.

Junior Doctors:

1. **Training Opportunities:** Training programs in Australia and New Zealand are generally of an exceptional standard, with the added advantage of less competition for available places. With far less people applying for Registrar positions, doctors are more likely to get into the training program of their choice without an excessive need for research, audit, publications or unaccredited years.

2. **Workplace Structure:** The workplace structure in Australia and New Zealand is much less hierarchical than in other areas of the world, with most junior doctors addressing their Consultants on a first name basis. Feedback tends to suggest that junior doctors are able to work with far greater autonomy, and in addition can enjoy a much higher sense of value and recognition within their roles.

Senior Doctors (Consultants):

1. **Job Opportunities:** Due to high demand for Consultants of all specialties in Australia and New Zealand there are often more opportunities available allowing doctors more choice with regard to location and position. This of course can in turn lead to higher negotiating power when it comes to finalising contract terms and salaries.

2. **Less Politics:** In Australia and New Zealand there are significantly less hierarchical tiers in the healthcare system. This allows process changes to be made relatively quickly and with much less hassle. In addition, hospitals do not restrict Consultants from working at other facilities whilst contracted in Australia or New Zealand.

3. **Public or Private Practice:** In Australia over 50% of Australians hold private health insurance and this means Consultants can choose to work in either the public or private sectors. There are many benefits to working in the public sector and this is often seen as a better environment for a new or internationally trained Consultant, as it offers more security and structure when first starting work in Australia at this senior level. The private sector in Australia is often more lucrative than the public sector and there are many large private groups that can offer similar benefits to those available with public employers. New Zealand has a predominantly public health system with less opportunity for private practice although this varies depending on the specific specialty area.
WILL I HAVE TO TAKE ANY EXAMS TO WORK IN AUSTRALIA & NEW ZEALAND?

**Australia:**
As a Junior Doctor, you may be eligible for registration without sitting any exams, if you have a primary qualification from a country considered by the Medical Board of Australia (AHPRA) to be a ‘Competent Authority’. This includes primary medical qualifications from the UK, Ireland, USA, Canada and New Zealand.

In addition, Junior Doctors who have completed their PLAB, USMLEs or LMCC may also qualify for registration without ever having to sit exams. All other doctors may have to sit the AMC CAT MCQ exam before gaining registration.

As a Specialist Consultant, you will need to be individually assessed by the relevant Australasian Specialty College to determine if you are required to undertake a peer review period or any further examinations. Many senior doctors are able to begin work in Australia without initially having to sit any further examinations.

**New Zealand:**
You may be eligible for medical registration and be exempt from sitting the New Zealand Registration Examination (NZREX) if you fall in to one of the following categories:

1. You have a Primary Medical Degree from Australia, New Zealand, UK or Ireland

2. You have a Specialist Qualification recognised by the Medical Council of New Zealand (MCNZ) as being eligible for specialist registration

3. You have a Primary Medical Degree (from a WHO recognised medical school) and have worked for 33 out of the last 48 months in one of the following countries:
   - Australia
   - Austria
   - Belgium
   - Canada
   - Czech Republic
   - Denmark
   - Finland
   - France
   - Germany
   - Greece
   - Iceland
   - Israel
   - Italy
   - Norway
   - Republic of Ireland
   - Singapore
   - Spain
   - Sweden
   - Switzerland
   - The Netherlands
   - UK
   - USA
Each specialty college has different requirements to be considered eligible to join an accredited training program. As with many medical training programs throughout the world some training programs are more competitive than others. Our staff at International Medical Recruitment would be pleased to discuss the requirements for your preferred programs to assist you in your career move.
Salaries in Australia vary slightly from state to state and are generally based on fixed Government award rates, unless you are working in a private facility. The table below shows approximate salary package ranges for each seniority:

<table>
<thead>
<tr>
<th>Seniority</th>
<th>Approximate Salary Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident/SHO</td>
<td>Up to $120,000 per annum</td>
</tr>
<tr>
<td>Registrar/CMO</td>
<td>Up to $165,000 per annum</td>
</tr>
<tr>
<td>General Practitioner</td>
<td>Up to $400,000 per annum</td>
</tr>
<tr>
<td>Consultant (Specialist)</td>
<td>Up to $500,000 per annum</td>
</tr>
</tbody>
</table>

Salary Packaging is a tax minimisation strategy available to all public hospital employees in Australia. It allows you to access approximately 30% (variable between employers) of your income as tax-free depending on the hospital you work in. This is a system used by almost all hospital employees to substantially increase their untaxed salary component.

**TAX RATES IN AUSTRALIA**

All public hospital employees can access up to the first 30% of their income as tax-free through salary packaging, the remaining 70% will be taxable. Here are the rates of tax for residents in Australia for the remaining salary after salary packaging:

<table>
<thead>
<tr>
<th>Taxable Income (Australian $)</th>
<th>Taxable Payable (Australian $)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $18,200</td>
<td>Nil</td>
</tr>
<tr>
<td>$18,201 - $37,000</td>
<td>19c for each $1 over $18,200</td>
</tr>
<tr>
<td>$37,001 - $80,000</td>
<td>$3,572 + 32.5c for each $1 over $37,000</td>
</tr>
<tr>
<td>$80,001 - $180,000</td>
<td>$17,547 + 37c for each $1 over $80,000</td>
</tr>
<tr>
<td>$180,000+</td>
<td>$54,547 + 45c for each $1 over $180,000</td>
</tr>
</tbody>
</table>

Tax rates current at time of printing for 2014-2015 financial year - for up to date tax rates please visit www.ato.gov.au

**OTHER BENEFITS**

In addition to salary packaging, most hospitals will give all doctors working in Australia the following benefits:

1. Up to 10 days paid Sick Leave per year
2. Up to 5 weeks paid Annual Leave per year
3. All doctors receive mandatory Superannuation (Pension) payments to the value of at least 9.25% of their salary. This is paid in addition to your normal salary. All doctors who work temporarily in Australia are able to claim any superannuation earned when they leave to return to their home country
4. Consultants will also often receive a yearly CME Allowance as well as associated travel and accommodation allowances

For current exchange rates please visit www.hifx.com.au
Doctors’ Salaries in New Zealand

Salaries in New Zealand are based on fixed Government award rates and scaled categories, unless you are working in a private facility. The table below shows approximate salary package ranges for each seniority:

<table>
<thead>
<tr>
<th>Seniority</th>
<th>Approximate Salary Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident/SHO</td>
<td>Up to $100,000 per annum</td>
</tr>
<tr>
<td>Registrar</td>
<td>Up to $145,000 per annum</td>
</tr>
<tr>
<td>General Practitioner</td>
<td>Up to $180,000 per annum</td>
</tr>
<tr>
<td>Consultant (Specialist)</td>
<td>Up to $300,000 per annum</td>
</tr>
</tbody>
</table>

For current exchange rates please visit www.hifx.com.au

Tax Rates in New Zealand

Tax rates current at time of printing for 2014-2015 financial year - for up to date tax rates please visit www.ird.govt.nz

<table>
<thead>
<tr>
<th>Taxable Income (NZ $)</th>
<th>Taxable Payable (NZ $)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $14,000</td>
<td>10.5c for every $1</td>
</tr>
<tr>
<td>$14,001 - $48,000</td>
<td>$1,470 + 17.5c for every $1 over $14,000</td>
</tr>
<tr>
<td>$48,001 – $70,000</td>
<td>$7,420 + 30c for every $1 over $48,001</td>
</tr>
<tr>
<td>$70,001+</td>
<td>$14,020 + 33c for every $1 over $70,000</td>
</tr>
</tbody>
</table>

Other Benefits

In addition to salary packaging, most hospitals will give all doctors working in New Zealand the following benefits:

1. Up to 10 days paid Sick Leave per year
2. Up to 5 weeks paid Annual Leave per year
3. Consultants will also often receive a yearly CME Allowance as well as associated travel and accommodation allowances

“Work during the week in a job that I love, and I snowboard on the weekends... I love New Zealand!”

Dr Robinson, UK

Australasia’s Medical Recruitment Experts

INTERNATIONAL MEDICAL RECRUITMENT
FINDING A JOB IN AUSTRALIA OR NEW ZEALAND

There are four main options open to you when looking for a job in Australia or New Zealand:

• Apply through a Recruitment Agency based in Australia or New Zealand
• Find a job advertised and apply directly to that facility
• Get a recommendation through a friend who has worked in Australia or New Zealand
• Any combination of the above

Although some jobs are advertised in medical journals and on medical websites, many hospitals and health services in Australia and New Zealand choose to list their vacancies with Agencies where they do not have any costs associated with the advertising process.

To obtain a full list of current vacancies, it is recommended that you register with a recruitment agency that is based in Australia or New Zealand. Recruitment agencies will also make direct enquiries through their many contacts for specific roles that you have expressed an interest in.

You do have the option to apply directly to hospitals that are in locations of interest, however it is often difficult to identify who is the key decision maker and to contact the appropriate person in each department. Hospitals are often not able to officially advertise up and coming vacancies until the vacancy has actually become available. By using a recruitment agency, you are often aware of vacancies before the official advertising date.

Getting a recommendation through a friend is always useful and they can often give you full details of the role, department and the style of clinical medical practiced in Australia and New Zealand.

"IMRmedical managed to find me my dream job in Melbourne, the world’s most liveable city. None of the other agencies I spoke to were able to accomplish that. Their advice and assistance with relocation was amazing too"  
Dr Kumar, UK
WHAT DO I ORGANISE FIRST?

There are a number of steps involved in making the move to Australia or New Zealand, and to make the process as easy as possible we recommend that you consider organising things in the following order:

1. Update your CV/Resume and include all work details (it saves having to provide further information later)
2. Register with a recruitment agency based in Australia or New Zealand
3. Consider areas and locations you may be interested in living and working in (try to be be open-minded)
4. Be prepared for telephone interviews and time differences – do your research
5. Secure a job offer and make your decision
6. Undergo assessment with the relevant medical and/or specialty authority in Australia or New Zealand
7. Obtain appropriate medical registration with AHPRA (Australia) or MCNZ (New Zealand)
8. Obtain the appropriate work visa/permit for you and your family
9. Finalise arrangements and prepare for the relocation process
10. Consider what services you and your family may require to settle in (bank accounts, health insurance etc)

Note that a recruitment agency will be able to guide and assist you through every step of the process, and save you countless amounts of stress and confusion along the way.

BRINGING MY FAMILY TO AUSTRALIA OR NEW ZEALAND

In most cases where a doctor enters Australia on a Temporary Work (Skilled) Visa (subclass 457), their spouse is given full work rights. International doctors entering New Zealand on a work permit are also usually granted permission for their spouse to work during their stay.

Dependent children under the age of 18 years old are able to travel to both Australia and New Zealand with you if you have an appropriate work visa/permit. Visit the Australian and New Zealand Immigration websites for further information.

EDUCATION IN AUSTRALIA AND NEW ZEALAND

Australia and New Zealand boast world class education systems, with public and private schooling options readily available in both countries. Public schooling is often free of charge or provided to temporary residents for a small fee, whilst private schooling fees can vary and are usually charged on a yearly basis. The system is made up of four main components with slight variations, beginning with preschool (optional) between the ages of 3-5, primary school from 6-12, secondary school from 13-18, and then optional further tertiary study at a University or TAFE College.

Further Information

Australian Medical Council (AMC)  
www.amc.org.au

Medical Board of Australia (AHPRA)  
www.medicalboard.gov.au

Medical Council of New Zealand (MCNZ)  
www.mcnz.org.nz

Australian Immigration  
www.immi.gov.au

Immigration New Zealand (INZ)  
www.immigration.govt.nz
At International Medical Recruitment we have access to experienced qualified migration agents that are able to assist you in obtaining permanent residency and/or citizenship in Australia or New Zealand.

Migration agents in Australia and New Zealand must be licenced practitioners who hold current registration, and further to this, advice on permanent residency and/or citizenship to Australia and New Zealand can only be given by registered migration agents.

In general, eligibility for permanent residency in Australia and New Zealand is assessed on an individual basis taking into account a number of factors. These can include:

- Medical registration status
- Type of job offer
- Specific job demand
- Relatives already living in Australia or NZ
- Experience and/or qualifications

Each factor contributes a certain number of points and if you are able to satisfy the required amount then you may be eligible to apply.

Most doctors from overseas work for an initial period on a temporary visa and then apply for permanent residency when they have fulfilled more criteria for obtaining points.

For further information about permanent residency and/or citizenship in Australia please visit the Australian Immigration website at [www.immi.gov.au](http://www.immi.gov.au), or for New Zealand please visit the INZ website at [www.immigration.govt.nz](http://www.immigration.govt.nz)

"I just want to thank everybody at IMRmedical who was involved in my recruitment process. They all took a lot of stress out of such a huge relocation for me, and I am very grateful for that"

Dr Crammer, UK
PERSONAL HEALTH COVER IN AUSTRALIA
(under the Australian Public Health System – Medicare)

It is a requirement that individuals applying for a Temporary Work (Skilled) Visa (subclass 457) maintain adequate health cover for the duration of their stay in Australia, and there are guidelines that govern the minimum level of cover required.

For further information on the health insurance requirements associated with 457 visa, please visit the Australian Immigration website at www.immi.gov.au.

International Medical Recruitment can provide you with an obligation free quote on private health insurance to meet your individual needs. Please email credentialing@IMRmedical.com for more information.

Reciprocal Health Care Agreements (RHCAs) exist between the Australian Government and some other governments to cover medically necessary treatments for ill-health or injury which occur while you are in Australia and require treatment before you return home.

The Australian Government has signed RHCAs with the United Kingdom, the Republic of Ireland, New Zealand, Sweden, the Netherlands, Finland, Belgium, Norway, Slovenia, Malta and Italy. These agreements entitle you to some subsidised health services for essential medical treatment while visiting Australia. New RHCAs may be negotiated at any time.

For further information on RHCAs please visit the Medicare website at www.medicareaustralia.gov.au

If you are a resident of New Zealand, the United Kingdom, the Republic of Ireland, Sweden, Finland or Norway, you are covered for the length of your stay in Australia.

If you are a visitor from Belgium, the Netherlands or Slovenia, you need your European Health Insurance card to enrol in Medicare. You are eligible until the expiry date shown on the card, or for the length of your authorised stay in Australia, if that is an earlier date.

If you are visiting from Malta or Italy, and you are a resident and citizen of those countries, you’ll be covered by Medicare for a period of six months from the date of your arrival in Australia.

Residents from the United Kingdom, Sweden, the Netherlands, Finland, Belgium, Norway, Slovenia, Malta and Italy, are entitled to the following health or injury treatments whilst in Australia:

- Free treatment as a public in-patient or out-patient in a public hospital;
- Subsidised medicine under the Pharmaceutical Benefits Scheme (PBS); and
- Medicare benefits for out-of-hospital treatment provided by a doctor.

Residents of the Republic of Ireland and New Zealand are entitled to services as a public patient in a public hospital (including outpatient services) for medically necessary treatment medicines available on prescription which are subsidised under the Pharmaceutical Benefits Scheme (PBS), at the general rate.

If you receive essential medical treatment as a public patient in a public hospital, you won’t be charged for any treatment or accommodation. If you elect to be treated as a private patient in a public hospital or as a private patient in a private hospital, you will be charged for both medical treatment and accommodation. These fees can’t be claimed from Medicare.

For further information on RHCAs please visit the Medicare website at www.medicareaustralia.gov.au

RECIPROCAL HEALTH CARE AGREEMENTS: PERIOD OF COVER

RECIPROCAL HEALTH CARE AGREEMENTS: YOUR ENTITLEMENTS
NEW ZEALAND HEALTH SERVICES COVER

New Zealand Citizens, Permanent Residents, or temporary residents who hold a work visa that either entitles them to remain in New Zealand for two years or more (work visas start on the person’s first day in New Zealand) OR entitles them to remain in New Zealand for a period of time which, together with the time that person has already been lawfully in New Zealand immediately prior to obtaining the visa, equals or exceeds two years are eligible for publicly funded health and disability services.

New Zealand has reciprocal health agreements with Australia and the United Kingdom (UK). Under each, certain services may be publicly funded for people covered by the agreements. Those services may be funded to the same extent as for a national of the country they’re visiting or staying in temporarily. As neither reciprocal agreement provides full coverage, private health insurance is still recommended.

PRIVATE HEALTH INSURANCE IN NEW ZEALAND

If you are not a New Zealand Citizen or Permanent Resident, or do not meet the 2 year work permit criteria mentioned above, it is highly recommended that you obtain adequate health insurance coverage. International Medical Recruitment can provide you with an obligation free quote on private health insurance to meet your individual needs. Email credentialing@IMRmedical.com for more information.

RENTING ACCOMMODATION

IN AUSTRALIA

Most rental properties in Australia are unfurnished properties and usually include a built in oven, dishwasher, wardrobes, carpets, curtains and blinds, heating and air-conditioning. Rental contracts are available from 6 months but more commonly a 12 month minimum is required. Rental prices can fluctuate and vary greatly based primarily on location and demand.

IN NEW ZEALAND

The majority of doctors entering New Zealand choose to rent a house or apartment when they first arrive. Initially renting rather than buying gives you the opportunity to learn which locations are more suitable to your needs, are commutable to your social networks, are close to places of employment, and are nearer to education facilities. For these reasons, short or medium term rental allows you freedom to move to different parts of a suburb, town, city or even the country without being committed to one location.
## TRANSFERRING PENSIONS TO AUSTRALIA FAQ

**Who do I transfer my pension to in Australia?**

You will need to transfer your pension to a complying Australian Superannuation Fund licensed to receive your funds. For more information or assistance please email credentialing@IMRmedical.com

**What happens if I don’t transfer my pension within 6 months of my residency in Australia?**

If you do not transfer your pension within 6 months, then the increase in value of your pension may be subject to Australian taxation charges.

**Is there a time limit for me to transfer my pension to an Australian complying superannuation fund?**

Yes, once you become a resident of Australia for Australian taxation purposes you have 6 months to transfer your funds to minimise any Australian taxation on transfer.

**Do I have to transfer my pension to Australia?**

No, you can leave it as is, but there are detrimental taxation consequences when you eventually retire or bring those funds into Australia either as a regular pension payment or as a lump sum.

**When should I start the process of transferring my pension to Australia?**

Due to the possible time delays associated with Australian taxation offices and fund transfers, we recommend that you begin the process of transferring your pension immediately upon your arrival in Australia.

**Can I add to my pension once it is transferred to an Australian complying superannuation fund?**

Yes. There are several ways that this can be achieved:

- **Employment:** In Australia if you are an employee and earn over $450 per month your employer is required by law to put a minimum of 9.25% of your gross salary into your complying Superannuation Fund.

- **Self Employed:** Self employed people can contribute any amount to their own complying superannuation fund but there may be restrictions on the tax deductible amount of your contributions.

- **Self Funding:** Whether employed or self employed you can contribute to your complying superannuation fund at any time in addition.

---

## TRANSFERRING PENSIONS NEW ZEALAND

Kiwisaver is New Zealand’s government superannuation scheme and contributions can be made on a voluntary basis. If you wish to move your overseas pension fund to New Zealand, there are a number of options available through both overseas and New Zealand based funds managers. Check with your bank or investment organisation for more information.
WHY USE INTERNATIONAL MEDICAL RECRUITMENT TO FIND YOU A JOB?

- All of our services are FREE of charge to doctors seeking work
- Highly experienced medical recruitment agency (established in 2000)
- The security of working with an established market leader
- Huge choice of medical jobs, including many unadvertised vacancies
- Strong relationships with hospitals, practices and processing bodies
- Free organisation of medical registration and work visas
- Unlimited free advice on living and working in Australia and New Zealand
- Exclusive access to a wide range of relocation assistance services
- Your own allocated highly experienced Medical Recruitment Specialist
- State and Federally approved medical recruitment company

Visit our website for further information or phone us for a free confidential discussion:
UK: (0871) 284 7100 | Aus: +61 3 8506 0185 | USA: 1800 961 0342

Australasia’s Medical Recruitment Experts
www.IMRmedical.com