

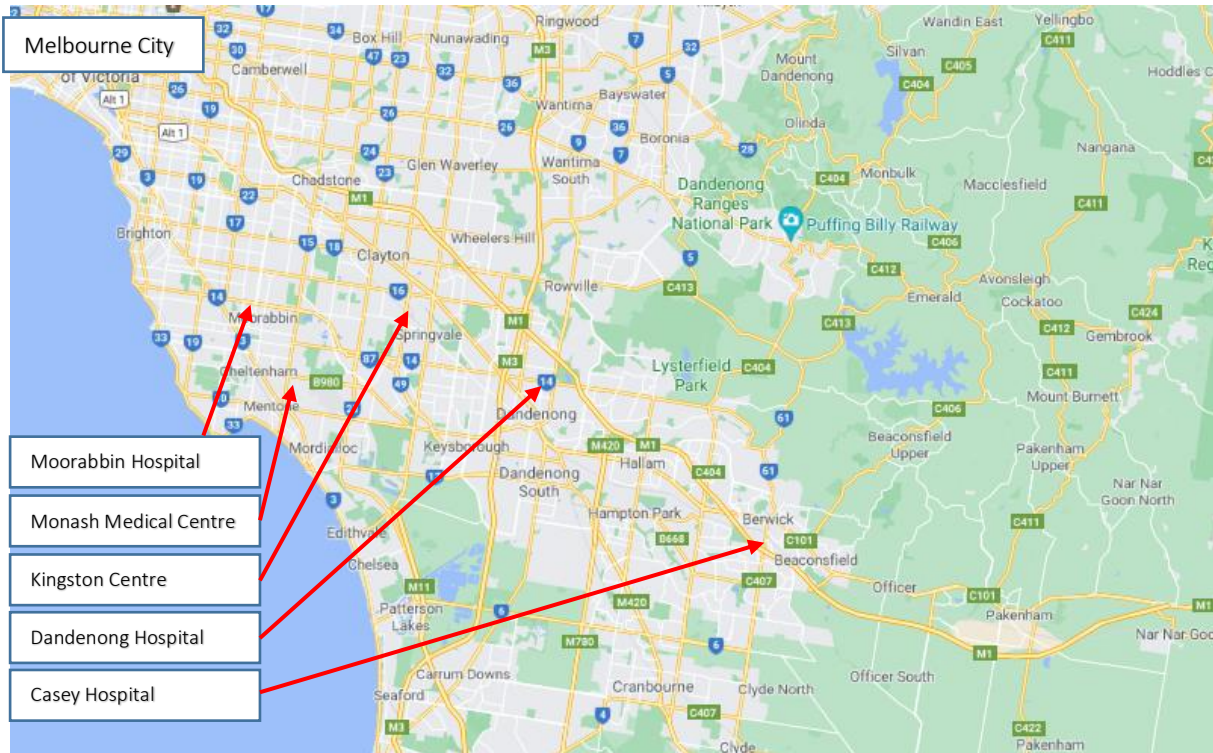
# Information for Overseas Trained Doctors - International Medical Graduates (IMGs)

Information is provided below regarding the relocation process to Australia. This includes information related to working, finding schools, accommodation, activities, etc.

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## Monash Health site locations



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## Accommodation

Finding somewhere to live in Melbourne can be difficult, so you will need to plan ahead.

We recommend that initially you stay in a serviced or furnished apartment when you first arrive; this will give you time to look at rental properties before you apply to lease one. It is strongly recommended that you don't enter into a rental agreement until you are in Melbourne and have visited the property, and that once you have secured a rental that you consider insurance (google **Rental Insurance for Tenants Australia**).

When applying for rental properties, you will need to include a reference in your application. A good option would be to ask one of your colleagues or have a reference ready to go from a previous flat mate or landlord.

Great places to start looking for more long-term accommodation online are [www.realestate.com.au](http://www.realestate.com.au) and [www.domain.com.au](http://www.domain.com.au). Most rentals are unfurnished, so you will likely need to purchase a bed, fridge, washing machine, sofa/couch or any other furniture or appliances that you require.

Furniture can be purchased new, but there are a number of secondhand options available. The Salvation Army, a charitable organization in Australia, has a number of stores selling secondhand furniture and home goods. Note – the bigger stores will have more selection. You can also check out Facebook or Gumtree ([www.gumtree.com.au](http://www.gumtree.com.au)), however be warned – you will want to pay in cash only after viewing the items, as unfortunately there are sometimes scammers looking to make some quick money.

You may want to have a look at Ikea if you are needing to purchase a number of new items like crockery, cutlery, bedding, towels, as well as furniture items, as they are a bit of a one stop shop. You can check out their website ([www.ikea.com/au/en](http://www.ikea.com/au/en)) for more information on their Click and Collect, and their Home Delivery services.

Please Note:

- Monash Health does not have accommodation and does not provide financial assistance with relocation expenses.
- As Monash Health is spread across various locations, please ensure you confirm which site/s you will be working at. If working at multiple sites, you may need to find somewhere central to all the sites.

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## Medical Indemnity Insurance

MMC doctors are offered some basic medical indemnity by their employer. This includes "medical malpractice" cover for any mistakes (acts and omissions) you might make whilst working with public or private patients during your employment here.

You are **NOT** covered for any legal costs at Coroner's Inquests, Medical Board hearings, or other legal inquiries where you may need a lawyer's advice. We strongly encourage doctors to take out medical indemnity cover for these costs. Medical indemnity providers can easily be found on the internet, but it is advisable to check if your current indemnity insurer has any reciprocal agreements with Australian insurance providers.

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## Australian Health Practitioner Regulation Agency (AHPRA)

AHPRA is the organisation responsible for national registration and accreditation for health practitioners in Australia. For further information on the work that AHPRA does and for contact and location details, please visit their website: [www.ahpra.gov.au](http://www.ahpra.gov.au)

There is mandatory orientation information that AHPRA specify you must cover in your initial three months. To make life easy, there is a one-day program called "Hitting the Ground Running" that covers all of the mandatory topics. This course is run at the Postgraduate Medical Council of Victoria (PMCV) – please view their website for course dates, costs, and additional information: [www.pmcv.com.au/hitting-the-ground-running-htgr-img-orientation-program](http://www.pmcv.com.au/hitting-the-ground-running-htgr-img-orientation-program)

It is requested you attend 'Hitting the Ground Running' as soon as you can, as this will enable your Supervisor to report back to AHPRA that you have been oriented in the mandatory topics and allows your registration to continue past the initial 3 months.

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## Bank Accounts

Opening a bank account when in Australia should be high on your priority list. You will be able to open an bank account with any of the major banks in Australia online ([ANZ](#), National Australia Bank ([NAB](#)), [Westpac](#) and Commonwealth Bank of Australia ([CBA](#)), however you will only be able to deposit funds until you have visited your nominated local branch with the required identification documents.

For those who are working at Clayton, there is access on an onsite branch of BankVic ([www.bankvic.com.au/](http://www.bankvic.com.au/)), and there at ATMs for Westpac and ANZ.

Berwick, Dandenong and Moorabbin also have ATM's, but there is a \$2 fee regardless of the bank that you belong to. For ATM information, please check with reception at the relevant site.

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## Tax File Number

If you are in Australia for paid employment, you will need to apply to the Australian Taxation Office (ATO) for a tax file number prior to commencement. You can read more information by visiting their website: [www.ato.gov.au/](http://www.ato.gov.au/) (select **Individuals**, then **How to Apply for a TFN**):

The Australian tax year starts on 1 July each year and finishes on 30 June the following year. Everyone working in Australia has to lodge a tax return at the end of the financial year. To help you complete your tax return, you can contact a tax accountant. Visit [www.yellowpages.com.au/](http://www.yellowpages.com.au/) to find registered tax agents in your area or do a google search. Tax agents will charge a fee, but this deductible in the following financial year.

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## Superannuation

When working in Australia, you are required to pay superannuation (super).

Monash Health pays a percentage (currently 9.5%) of what you earn into your super account, and your super fund will manage your money on your behalf until you retire. In Australia, the retirement age for those born after 1957 is 67 years of age, but you can access your super tax free at the age of 60.

If you are not planning on living in Australia on a permanent bases, you can claim your super funds within 6 months of leaving the country.

Monash Health will provide you with a default super fund when you commence work with us, however there are many fund choices available.

A great place to start finding out about superannuation, how it works, and some of the funds you may choose, is to access the following website:  
[moneysmart.gov.au/how-super-works](http://moneysmart.gov.au/how-super-works)

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## Ambulance cover

You will need to get ambulance cover early, as some Private Health funds do not include Ambulance treatment, nor is it free or covered by Medicare. Please visit [www.ambulance.vic.gov.au/](http://www.ambulance.vic.gov.au/) to apply and view annual fees for singles and families. You may be able to claim the cost of ambulance cover back from your Private Health fund. Alternatively, please ensure that your private cover includes adequate ambulance cover.

Note – Emergency transport costs often run in the thousands for a single event, so please ensure you have adequate Ambulance cover soon after your arrival.

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## Health Care

Get yourself (and your family) a family doctor (also known as a General Practitioner or GP). You can search for a GP near work or home via the Yellow Pages website: [www.yellowpages.com.au/](http://www.yellowpages.com.au/) (Type **Doctor** in the business name, and the relevant suburb).

If you need a local hospital, the closest to Monash Health ARE Monash Health hospitals. You can find out more information about these sites, including location, please visit [monashhealth.org/](http://monashhealth.org/)

There are a number of private hospitals in the area – you can do a google search for **Private Hospitals – South Eastern Suburbs**

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## Safety

Is Australia a safe place to live? Yes it is, and it consistently ranks within the top 10 Safest Places To Live studies.

However, common sense precautions should be applied. For example, lock your house and your car whenever they are left unoccupied. Walk with a friend if you are out late at night. If visiting less populated areas, don't attempt to touch the wildlife you may encounter.

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## Raising Children in Australia

The Raising Children website is a very good resource with lots of information relevant for parents of all ages. It is a complete Australian resource for parents which includes contact details for maternal and child health nurses, activities for young families, local support groups, etc.

[raisingchildren.net.au/](http://raisingchildren.net.au/)

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## Education for your Children - Schools

In Australia, children between 6 and 15 years must go to school. There are 2 types of schools, government and private. Fees for government schools are much lower than for private schools. There are two levels of education: **Primary Education**, for children aged 5 to 12, and **Secondary Education** for children aged 13 to 18. The transfer to secondary education usually means going to a different school.

For information about schools in your local area, the Australian Schools Directory is a great resource - [www.australianschoolsdirectory.com.au/](http://www.australianschoolsdirectory.com.au/).

It is recommended that you call to make an appointment to tour the schools you are interested in. More information about what documents are needed to enrol your child (e.g. Immunisation records, birth certificates, passport, visa) will be provided to you during your visit.

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## Education for your Children - Child Care and Crèches

Childcare centres (also called crèches) in Australia can be expensive compared to some countries, and there are often waiting lists. If you need childcare, you need to make arrangements as soon as possible.

As with choosing a school, it is recommended that you visit and see if the centre suits your needs. Please call ahead to book an appointment.

To locate childcare centers in your chosen location, please google **Childcare (location)**.

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## Life in Australia online booklet

The Department of Immigration has produced a booklet called Life in Australia, about Australian culture and society, which is also produced in 40 different languages. Please visit [immi.homeaffairs.gov.au/help-support/meeting-our-requirements/australian-values](http://immi.homeaffairs.gov.au/help-support/meeting-our-requirements/australian-values) for more information.

A more generalised online book produced by the Australian Government called "Beginning a Life in Australia", translated into 39 different languages, can be found here: [immi.homeaffairs.gov.au/settling-in-australia/settle-in-australia/beginning-a-life-in-australia](http://immi.homeaffairs.gov.au/settling-in-australia/settle-in-australia/beginning-a-life-in-australia)

Information about Australia's indigenous people can be found on the following website: [info.australia.gov.au/about-australia/our-country/our-people](http://info.australia.gov.au/about-australia/our-country/our-people)

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## Emergency Services

To get help in an Emergency, call **000** for the following services:

- Police
- Fire Brigade
- Ambulance

NOTE – please only call 000 in case of an emergency.

Calls to 000 are free. You will be asked to give your name, address and telephone number and the type of service you need.

**POLICE:** Police aim to protect life and property in the community, prevent and detect crime and preserve peace. They are not linked to any political or military force. If you need police assistance in an emergency, dial 000. If you wish to speak to the police about a non-urgent situation, you can call 131 444.

For further information about Victoria Police, please visit their website: [www.police.vic.gov.au/](http://www.police.vic.gov.au/)

**FIRE BRIGADE:** The Fire Brigade provide fire and rescue services which include extinguishing fires, responding to a range of rescues including motor vehicle accidents, chemical spills etc. Only contact the fire brigade on 000 in an emergency. All other enquiries may be made by contacting your local fire station. For further information about fire services in Victoria, please visit their website:

[www.frv.vic.gov.au/](http://www.frv.vic.gov.au/)

**AMBULANCE:** Ambulances provide emergency transport to hospital, as well as immediate medical attention. As indicated previously, Ambulance transport is expensive, so consider joining Ambulance Victoria.

For further information about Ambulance Victoria, please visit their website:

[www.ambulance.vic.gov.au/](http://www.ambulance.vic.gov.au/)

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## Driving in Australia

You can drive in Australia if you have a temporary visa and a driver's licence in English or with an official translation.

To learn more about licensing, and to access a copy of the guide "Driving in Victoria – Rules and Responsibilities", please visit the Vicroads website: [www.vicroads.vic.gov.au/](http://www.vicroads.vic.gov.au/)

If you want to buy a car, try looking on [www.carsales.com.au/](http://www.carsales.com.au/) or [www.drive.com.au/](http://www.drive.com.au/)

The RAVC has some great information to consider when purchasing a new or used car in Australia: [www.racv.com.au/on-the-road/buying-a-car.html](http://www.racv.com.au/on-the-road/buying-a-car.html)



NOTE: If you will be driving in the city (Melbourne), you will need to know how to do a hook turn. Also, please be aware that Australian police actively enforce speed limits. Breaking the speed limit can result in financial fines and loss of demerit points – if you lose too many points, you also lose your license.

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## Internet and Mobile Phones

There are various mobile phone carriers in Australia, with Telstra ([www.telstra.com.au/](http://www.telstra.com.au/)), Optus ([www.optus.com.au/](http://www.optus.com.au/)) and Vodafone ([www.vodafone.com.au/](http://www.vodafone.com.au/)) being the largest. Telstra tends to have more coverage, especially for more remote locations, but there are other phone carriers that you can locate on google if they suit your needs better.

There are prepaid and post-paid plans available, along with different data allowances and different international call rates. Please view the relevant websites for additional information.

Similarly, there are prepaid and post-paid plans data plans available for the internet. The most mobile phone companies have data plans available in addition to phones – again, google is your best friend to check out plans and rates for the various carriers.

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## Public Transport

If you plan on using public transport when living in Victoria, you will need to obtain a Myki. This is a card that you top up with money that allows you to use trains, trams and buses in Melbourne, along with some travel options for other rural locations.

For further information about Myki, and to access the mobile app for Public Transport Victoria which helps you to plan your journey using public transport, visit the following website: [www.ptv.vic.gov.au](http://www.ptv.vic.gov.au)

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## Foreign Embassies in Australia

There are a number of Foreign Embassies based in Australia. The Department of Foreign Affairs and Trade has an alphabetical list on their website: [protocol.dfat.gov.au/Public/MissionsInAustralia](http://protocol.dfat.gov.au/Public/MissionsInAustralia)

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## Scams

Unfortunately, Australia is not free from online or telephone scams. Please know that the visa office, banks for the Australian Tax office will never request payments over the telephone from you.

If in doubt, google the official number of the relevant organisation and call them to confirm prior to making payments.

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## English Language Classes (for you and your family)

Communicating in English is very important for you and your family. To get the most out of your stay in Australia, English language support classes are useful for people who do not speak fluent English. Classes are held at a number of locations close to the Monash Health sites – please visit [www.yellowpages.com.au/](http://www.yellowpages.com.au/) for a listing

Your local public library can also be an excellent resource (public libraries offer many free services in Australia).

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## Interpreting and Translating Services

If your family need help with interpreting, you can visit the Translating & Interpreting Service (TIS): [www.tisnational.gov.au/](http://www.tisnational.gov.au/). This service is available every day, 24 hours a day and has interpreters in most languages. TIS do charge for their service, however you may not need to pay if you are using them to contact a government agency – further details can be found on their website.

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## Popular things to see and do in Victoria, Australia

Where do we start?!!

[www.visitvictoria.com/Things-to-do](http://www.visitvictoria.com/Things-to-do)

There are so many things to see and do in Victoria, I'm not even sure where to begin.

Melbourne city:

Melbourne is known for its food and coffee culture (we take our coffee very seriously in Melbourne!) as well as being a cultural hub of Australia. There are heaps of arts events happening every weekend, including galleries to wonder and theatre events to attend, as well as family friendly activities like the Zoo ([/www.zoo.org.au/melbourne](http://www.zoo.org.au/melbourne)), Luna Park (a fun park - [lunapark.com.au/](http://lunapark.com.au/)), the Royal Botanic Gardens ([www.rbg.vic.gov.au/](http://www.rbg.vic.gov.au/)) and Scienceworks ([museums victoria.com.au/scienceworks/](http://museums victoria.com.au/scienceworks/)) to name a few.

Try viewing the below websites for inspiration:

[www.timeout.com/melbourne/things-to-do/things-to-do-in-melbourne-before-you-die](http://www.timeout.com/melbourne/things-to-do/things-to-do-in-melbourne-before-you-die)  
[whatson.melbourne.vic.gov.au/](http://whatson.melbourne.vic.gov.au/)

Day Trips:

Living in Victoria means that day trips out of town don't take too long – it's under an hour's drive to get to the Dandenong Ranges ([www.visitarravalley.com.au/discover/dandenong-ranges](http://www.visitarravalley.com.au/discover/dandenong-ranges)) from the Monash Medical Centre at Clayton, about an hour and a half to get to Phillip Island ([www.visitarravalley.com.au/discover/dandenong-ranges](http://www.visitarravalley.com.au/discover/dandenong-ranges)) and about 2 and a half hours to get to the Great Ocean Road ([www.visitgreatoceanroad.org.au/](http://www.visitgreatoceanroad.org.au/)) .

We also have a large number of wineries that are close to home that you may want to visit, most usually serving meals along with wine tastings: [www.broadsheet.com.au/melbourne/guides/wineries-victoria](http://www.broadsheet.com.au/melbourne/guides/wineries-victoria)

Regional Centres:

There are also 10 regional centres in Victoria to visit – four of them being less than a 2-hour drive from Monash Medical Centre.

Bendigo ([www.bendigoregion.com.au/explore-bendigo](http://www.bendigoregion.com.au/explore-bendigo)) is about 2 hours,

Geelong ([www.visitgeelongbellarine.com.au/](http://www.visitgeelongbellarine.com.au/)) is about an hour and a half,

Latrobe ([visitlatrobe.city.com/](http://visitlatrobe.city.com/)) is also about an hour and half,

Ballarat (<https://www.visitballarat.com.au/>) is about an hour and three quarters.



#### Shopping:

The south eastern suburbs of Melbourne (where Monash Health is located) is home to the largest shopping centre in the country. Chadstone Shopping Centre has all your basics (food, chemists) as well as numerous clothing and specialty stores and entertainment.

[www.chadstone.com.au/](http://www.chadstone.com.au/)

We are also home to the second biggest shopping centre in the country! Westfield Fountain Gate is another frequently visited centre that is a bit closer to home for those choosing to reside near the Casey Hospital.

[www.westfield.com.au/fountaingate](http://www.westfield.com.au/fountaingate)

Make sure you speak to your colleagues once you get settled about the best places to visit, as most Victorians have a few special places they love to refer people to.

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## Additional resources for IMGs

### DoctorConnect

The DoctorConnect website has general information for doctors wanting to practice medicine in Australia.

[www.health.gov.au/initiatives-and-programs/doctorconnect](http://www.health.gov.au/initiatives-and-programs/doctorconnect)

### Doctors Speak Up

The Doctors Speak Up website is a multimedia resource has been developed to address the language and communication needs of International Medical Graduates working in Australia.

[www.doctorsspeakup.com/](http://www.doctorsspeakup.com/)

### Other useful contacts

Victorian Doctors' Health Program - a support centre for all medical staff working within Victoria, offering a confidential service for health or wellbeing concerns such as stress.

[vdhp.org.au/](http://vdhp.org.au/)

Australian Medical Council (AMC) – the body that assesses IMGs who want to work in Australia.

[www.amc.org.au/](http://www.amc.org.au/)

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