

What to know when moving abroad



A guide to expat life around the world



Dear readers,

Our world has become significantly more connected with the advancement of transportation and communication technology. This connection has fostered the spread of ideas, trade, and people across the globe. In fact, there are over **66 million** expats worldwide, and this number is expected to grow to 87 million by 2021.

To stay competitive in this interconnected marketplace, companies need a global workforce. But for the employees that make up this workforce, relocating abroad presents unique challenges and obstacles. To start, many will have to navigate new languages and customs, as well as unfamiliar health risks and health systems. These new challenges can lead to culture shock, homesickness, and loneliness. According to the Worldwide Employee Relocation Council, relocation is the **third most stressful life event**.

To help prepare expats for their experience abroad, Aetna International has created this e-book, filled with quick tips and helpful information on a few popular countries where expats live. This guide offers information on the culture, population, health risks, and available care in the UAE, Singapore, Hong Kong, South Africa, Canada, and United States. To learn more about each of these countries, as well as several others around the world, visit our online **Destination Guides**.

It is our sincere hope that this e-book helps those moving abroad alleviate stress, make informed decisions, and enjoy the adventure that awaits!

Happy travels,
Aetna International

An aerial night view of the Hong Kong skyline, featuring numerous illuminated skyscrapers and a dense urban landscape. The Victoria Harbour is visible in the center, with several boats and lights reflecting on the water. The background shows distant mountains under a dark blue sky. The text "Hong Kong" is overlaid in a large, white, serif font across the middle of the image.

Hong Kong



Moving to Hong Kong

For expats looking to experience a mixture of ancient Chinese tradition and innovative businesses, housing, and transportation, Hong Kong is the perfect destination.

Visas

Receiving a work visa in Hong Kong can be difficult.

❑ Companies must prove to the Immigration Department that they have advertised in Hong Kong and a lack of suitable local applicants have applied.

❑ A few industries recruiting expats are:



Architecture



Healthcare



Financial Services

❑ Once a visa is confirmed, expats can apply for a dependent visa for family members under 18, parents if they are over 60, and spouses.





Staying healthy

Hong Kong has an excellent health system, but expats should research health risks before traveling.

Street food



Street food may be contaminated. Only buy food from suppliers with a Certificate of Hygiene and ask around to see which stalls and shops are the most popular.

Air pollution



- Levels of nitrogen oxides in the air have continued to surpass the levels recommended by the World Health Authority for the past:



- On days when the pollution rating is especially high, avoid being outside for prolonged periods and wear a face mask.

Recommended vaccinations:





Accessing care

There are a number of ways to access care in Hong Kong, including through **44 public hospitals and 12 private medical centers**.

- There are three levels of health care providers:



1 Treats basic ailments



2 Deals with conditions, including minor operations, accidents, emergencies, and some specialist services



3 Focuses on long-term health problems and more complicated conditions

- Many private health care centers only offer primary and secondary health care.
- Expats should invest in international health insurance while in Hong Kong to avoid longer wait times at public hospitals, which require cash payment and a Hong Kong identity card.

Quick tips to remember:

In the hustle and bustle of Hong Kong, practicing mindfulness strategies can reduce stress. Try:

- Traditional Chinese therapies, such as Chinese herbal medicines, massages, and acupuncture
- Tai Chi classes
- Positioning objects through Feng Shui
- Exploring local temples
- Meditation

Headed to Hong Kong?

Check out our full Hong Kong expat guide [here](#).

A scenic view of a South African coastline. In the background, a range of rugged, flat-topped mountains stretches across the horizon under a clear blue sky with a few wispy clouds. Below the mountains, a coastal town with numerous white buildings is nestled on a hillside. In the foreground, a sandy beach curves along the shore, bordered by lush green vegetation and large, smooth boulders. The ocean is a vibrant blue, with white waves breaking onto the shore. The overall atmosphere is bright and sunny.

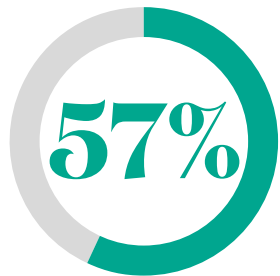
South Africa



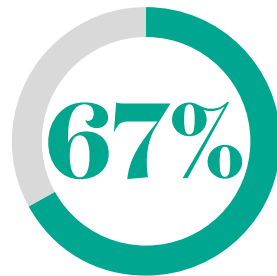
Moving to South Africa

South Africa offers expats stunning landscapes, fascinating wildlife, and the most industrialized economy in Africa. With 11 official languages and diverse cultural backgrounds, it's a vibrant mix of ancient traditions and modern living.

Visas



of expats find it easy to live in South Africa without speaking the other local languages



have said that settling in has not been a problem

□ South Africa has high unemployment, so businesses are incentivized to hire locally. This policy can make the job hunt difficult for expats.

□ A few popular industries for expats are:



Engineering



Education



Executive Management



Information Technology

□ There are several visas for expats who want to work in South Africa, including the general work visa, critical skills visa, and the intra-company transfer visa.





Staying healthy

Although beautiful, diverse, and growing economically, there are health risks to know about in South Africa, and the cost of care is high.

Health risks

HIV/AIDS

- **7.1 million** people live with HIV in South Africa, making it the largest HIV epidemic in the world.
- Prevalence of HIV within the general population is close to 20%.
- South Africa is making improvements on stemming the epidemic, becoming the first country in sub-Saharan Africa to fully approve pre-exposure prophylaxis (PrEP), the use of antiretroviral drugs to protect HIV-negative people from infection.

Recommended vaccinations:





Accessing care

There are a number of ways to access care in South Africa.

South Africa has over

200

well-equipped hospitals and clinics, run by trained, professional, English-speaking staff.

- Do your research when choosing a health facility. There is a notable disparity between private and public health centers.
- The cost of care is high and private health insurance is a must.
- Ensure your insurance covers dental and eye health, ambulance provision, emergency and critical care, specialist and routine consultations, elective surgery, and evacuations, if necessary.

Quick tip to remember:

- South Africa has high levels of violent crime, and two-thirds (64%) of expats rate their personal safety negatively. Expats should take the necessary precautions to secure their homes and possessions, including living in a gated community and employing private security.

Headed to South Africa?

Check out our full South Africa expat guide [here](#).

United Arab Emirates

An aerial photograph of Dubai, United Arab Emirates, showing a dense skyline of skyscrapers in the background and a large residential area with many houses and palm trees in the foreground. The city is built on artificial islands and is surrounded by turquoise water. The text "United Arab Emirates" is overlaid in a large, white, serif font across the center of the image.



Moving to the United Arab Emirates

The UAE's beauty, safety, tax-free salaries and excellent health care make it a top destination for expats. However, the UAE's legal and constitutional system is complicated and may seem unfamiliar to expats who have never lived in the Middle East.

Visas

- In Dubai and Abu Dhabi, work visas, called Labour Cards, are handled by employers prior to arrival. Expats will also need to procure a residence visa.
- Many expats work for large international companies while in the UAE, including those in:



Petroleum



Financial Services

- The UAE was recently ranked as a **top 10** destination for expats.
- The most popular emirates for expat workers in the UAE are Dubai and Abu Dhabi.
- Expats make up



of the UAE's population.

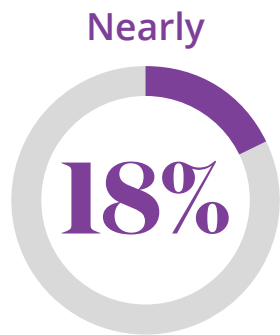




Staying healthy

Health risks are relatively low, but care can be expensive and not all treatments may be available.

Health risks



of the population suffers from depression.

Depression

- Unless explicitly stated in your UAE health insurance policy, psychiatric treatments are often excluded from health coverage.
- Some prescriptions, including Diazepam (Valium), antidepressants (SSRIs, Prozac, etc.), and anything containing codeine are illegal, unless explicit permission is granted by the Ministry of Health.

Heat

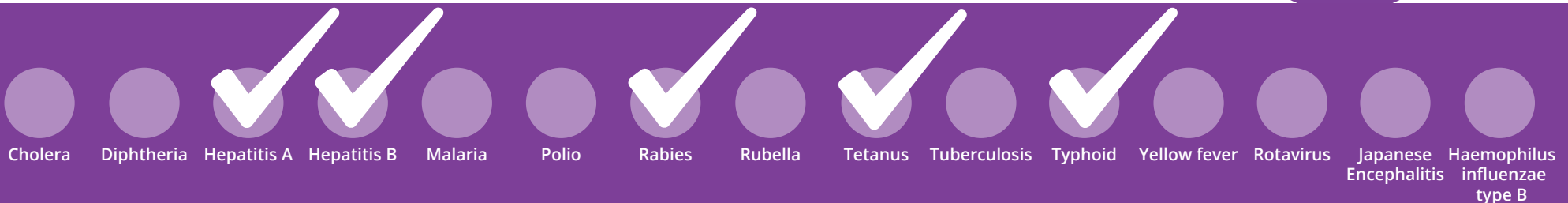
Temperatures can reach

122°F

in the summer, so expats must take care to avoid conditions like dehydration and heat stroke.



Recommended vaccinations:





Accessing care

Health care in the UAE ranks 27th in the world.

- ❑ The UAE has many public and private hospitals available to expats. Expats can even find “health care cities,” which include one or more hospitals, several outpatient medical centers, labs, educational, research and specialist institutes, and employ thousands of health care professionals.
- ❑ Health insurance is required for expats in both Abu Dhabi and Dubai.



Quick tips to remember:

The UAE is 95% Muslim, so expats would do well to respect customs and traditions, which greatly influence the law.

Some local laws and customs:

- A permit is necessary for the purchase of alcohol from registered vendors.
- Electronic cigarettes are illegal.
- Public displays of affection are not accepted and may even lead to arrest.
- Homosexuality is illegal.

Headed to the UAE?

Check out our full UAE expat guide [here](#).

Canada





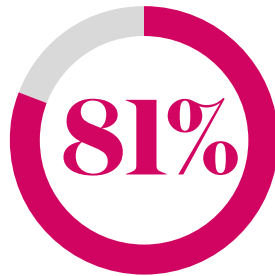
Moving to Canada

Canada offers a financially stable, diverse, and welcoming environment for expats who seek a high standard of living.

Visas



of expats in Canada are considering staying in the country permanently



of expats regard the attitude toward foreign residents as friendly

Canada has a more complex visa application process than some other industrialized nations.

A few popular industries for expats include:



Construction



Manufacturing



Energy and
Natural Resources

Expats can apply for one of three visas, including the Federal Skilled Worker Program, the Federal Skills Trade Program, and the Canadian Experience Class Immigration Program.

Canada uses a classification system based on skill level to assess eligibility for immigration.

Each region has its own application program for expats.





Staying healthy

Health risks for expats to Canada are relatively low, yet risk remains.

Health risks



Altitude

Certain regions have a very high altitude. Gradually acclimate to changes in altitude to avoid potentially dangerous side effects, such as Acute Mountain Sickness.



Mental Health

- 1 in 5** Canadians experience a mental health problem each year.
- Expats can identify mental health resources in Canada through a number of associations and government initiatives, including the Mental Health Commission of Canada.

Recommended vaccinations:

Cholera	Diphtheria	Hepatitis A	Hepatitis B	Malaria	Polio	Rabies	Rubella	Tetanus	Tuberculosis	Typhoid	Yellow fever	Rotavirus	Japanese Encephalitis	Haemophilus influenzae type B						



Accessing care

Canada has an excellent, publicly funded healthcare system, informally known as “Medicare.”

- ❑ The Canada Health Act establishes criteria and conditions for all health insurance plans in Canada.
- ❑ Most health care services are free at point of access and are distributed regionally.
- ❑ Most health services, including specialists, are accessed by a government issued Health Card. All permanent residents, even children, must register for a Health Card with their territory or province, which can take three months to obtain.



Quick tip to remember:

- Expats should pay particular attention to the local language spoken in their region, with Ontario using English and Quebec using French.

Headed to Canada?

Check out our full Canada expat guide [here](#).


Singapore




Moving to Singapore

Tiny, safe, and rich in culture and diversity, Singapore is a welcoming destination for expats who want to experience the beauty of Asia in a bustling city.

Visas

 Its population is about **5.6 million** with noncitizens accounting for 39% of the total.

 **99%** of expats living in Singapore **feel safe**.

- Foreigners are actively recruited to work in Singapore in a wide range of industries, including:



IT



Funds Management



Venture Capital



Insurance



Aerospace



Media & Advertising

- Different roles require different work visas, and visas are classified by employment level, ranging from professionals, skilled and semi-skilled workers, and trainees to students.





Staying healthy

Health risks in Singapore are relatively low compared to some other Asian countries, but there are still steps that expats should take.

Health risks

Zika Virus

- In 2016, Singapore had an outbreak of the Zika virus.
- Practicing mosquito bite-protection, especially for pregnant individuals, is a critical deterrence step.

Smog



Singapore currently has “moderate” air quality, but pollution rates have hit hazardous levels as recently as 2015.

Recommended vaccinations:





Accessing care

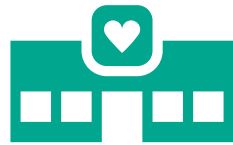
Singapore has one of the best health systems in the world.

- Singapore has several types of care facilities.



18

Public &
NFP Hospitals



10

Private &
Specialist Clinics

- Singapore was ranked first in progress made in meeting the health-related United Nations Sustainable Development Goals.
- Singapore has a universal health care system for permanent residents and citizens, who pay into the mandatory Medisave program, which provides basic coverage.
- Expats may be offered health insurance through their employer, but plans may not provide full coverage or be suitable for those with existing medical conditions.

Quick tip to remember:

- Singapore was ranked the world's most expensive city in 2018, so managing your finances is critical.

Headed to Singapore?

Check out our full Singapore expat guide [here](#).

A wide-angle photograph of the Statue of Liberty on the left, standing on its pedestal. The background is a dense cityscape of New York City, with the Freedom Tower (One World Trade Center) being the most prominent skyscraper on the right. The sky is blue with wispy white clouds. The water of the harbor is visible in the foreground. A purple bar is at the bottom of the image.

United States of America



Moving to the U.S.

The U.S. offers a strong economy and diversity in backgrounds, climate, and landscape. However, immigration laws are in flux.

Visas



- In 2016, **1,183,505** people were granted lawful permanent resident status in the U.S.

- Popular industries include:



Technology



Professional
Services



Engineering



Financial
Services

- Expats are required to obtain a Green Card to live and work permanently in the U.S., or they can also apply for employment-based non-immigrant visas, which are often quicker to obtain, but temporary.





Staying healthy

Although serious health risks in the U.S. are rare, expats should research risks in their intended destination.

Health risks

Opioid addiction

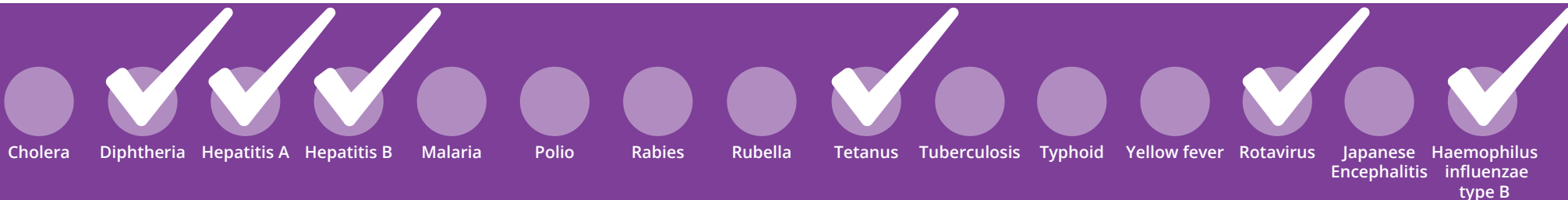


- From 1999-2016, more than **350,000** people died from an overdose involving any opioid, including prescription and illicit opioids.
- More than **191 million** opioid prescriptions were written to American patients in 2017.

Climate

- Weather varies significantly around the U.S., ranging from the sweltering summers in the south to mild year-round weather in the west.
- Expats with health conditions such as asthma, atopic dermatitis, or arthritis should think carefully before relocating to a new climate.

Recommended vaccinations:





Accessing care

The United States has an excellent, world-renowned health care system, although it can be expensive.

- The median charge for outpatient conditions in the emergency department is **\$1,233**.
- Most expats do not immediately qualify for any financial assistance with medical costs through government-sponsored programs such as Medicare or Medicaid, so comprehensive health insurance is necessary to cover treatment.
- Many hospitals in the U.S. are privately owned, which facilitate shorter wait times for medical services.



Quick tip to remember:

- There are 10 federal holidays in the U.S., ranging from traditional holidays like New Year's Day and Christmas to memorial holidays for Martin Luther King Jr. and George Washington's birthday. However, not all businesses observe each holiday, so it is important expats check with individual employers.

Headed abroad?

Check out our expat guides [here](#).

About Aetna

Aetna International is an experienced world leader committed to building healthier communities. A CVS Health Company, we have over 160 years of experience and 46 million members. For more than five decades, we've leveraged our deep market knowledge to deliver comprehensive health care solutions. Expatriates, local nationals and business travelers count on us for:

- World-class private medical insurance and wellness solutions
- Thought leadership and innovation
- Certainty from working with a financially-strong organisation

We were recently voted Best International Private Health Insurance Provider for the fifth consecutive year at the 2017 Health Insurance awards.

Visit us at aetnainternational.com.

