Doctors’ Guide to Working &
Living in Singapore

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Healthcare System

Healthcare in Singapore is mainly under the responsibility of the Singapore Government’s Ministry of Health, and is designed to ensure that everyone has access to different levels of healthcare in a timely and cost-effective manner.

Singapore has 8 public hospitals comprising 6 general hospitals, a women’s and children’s hospital, and a psychiatric hospital. General hospitals provide multi-disciplinary inpatient and specialist outpatient services, and 24-hour emergency departments. Six national specialty centres provide cancer, cardiac, eye, skin, neuroscience and dental care.

Medical Registration

International medical graduates (IMG) are doctors trained overseas. IMGs holding a degree from a university specified in the Second Schedule of the Medical Registration Act (MRA), a registrable postgraduate medical qualification recognised by the SMC or a specialist qualification recognised for specialist accreditation by the Specialists
Accreditation Board (SAB), may apply for conditional registration. Conditional registration allows an international medical graduate to work in an SMC-approved healthcare institution, under the supervision of a fully registered medical practitioner.

**Eligibility requirements:**

- The primary route to specialist registration in Singapore is for UK, Ireland, Australia, New Zealand, US and Canadian specialist qualified Doctors.

- Have a basic medical degree from a university/medical school listed in the Second Schedule of the Medical Registration Act or have a postgraduate or exit specialist qualification recognised by the SAB

- Have been selected for employment in a Singapore hospital / institution / medical practice in an SMC-approved healthcare institution

- Holds a certificate of experience as proof of satisfactory completion of housemanship

- Be currently in active clinical practice (for 3 years preceding the application)

  - Have passed such national licensing examination as required in the country where the basic medical degree was conferred

  - Have been certified to be in good standing by the overseas regulatory body or medical council equivalent
• Fulfil English Language requirements of SMC if the medium of instruction for the basic medical qualification is not in the English Language

All conditionally registered Doctors must engage in clinical practice under the supervision of an appropriate supervisor approved by the SMC. Conditionally registered Doctors may apply for full registration after they have fulfilled a specified period of service. For more information on the medical registration process, take a look at the Singapore Ministry of Health’s website.

Employment Pass

The Employment Pass (EP) is a work pass for foreign professionals working in managerial, executive or specialised jobs. Foreigners who are interested in working in Singapore and have a job offer may apply for an EP. To qualify for one of these EP, the applicants must meet some basic requirements.

The employer will apply for the EP on your behalf. Successful applicants can bring in their families under one of several other passes that are available. It is worth noting that while the hospital will usually cover the cost of your EP, any Dependant Passes applied for are usually at your own expense.
The applications for the Employment and Dependant Passes will be one of the final stages in the process and will take place after Registration with the SMC and SAB. The applications for Employment Passes are quite straightforward, and there are usually no extended waiting times.

**Language Requirements**

International Medical Graduates are required to produce evidence of proficiency in English Language if their medical qualifications are from medical schools where the medium of instruction is not in English.

Test results obtained from the International English Language Testing System (IELTS) test or the Test of English as a Foreign Language (TOEFL) or the Occupational English Test (OET), within the minimum score accepted by SMC can be considered, subject to a 2-year validity period based on the date of the test.

**Living in Singapore**

As one of the original four “Asian Tigers”, this small city state has a prosperous economy. Singapore has low income tax rates, so your net income is likely to be larger than at home. When calculating the cost of living in Singapore, remember to take this increased net worth into account.
Housing

Housing is the biggest expenditure as far as the cost of living in Singapore is concerned. This doesn’t come as a surprise: room for real estate is limited, and the city state has the third highest population density in the world.

Most Singaporeans live in rented private accommodation, usually in apartment complexes that provide shared facilities such as pools, gyms and tennis courts. These tend to be quite popular as compared with regular housing, condominiums tend to require less upkeep and are generally located closer to amenities like banks, shopping centres and hospitals.

However, traditional neighbourhoods are more spaciously laid out, and are generally larger in area and more private (usually with a garden). There are no restrictions on expats purchasing private condominiums, but there are restrictions on buying ex-government properties and townhouses/houses.

The area where you live will largely be dependent on the budget you allocate for housing. If your budget is around S$4000-4500 per month, then you can expect a nice apartment of about 1200-2000 sq ft. Example locations include The Bayshore, Mandarin Gardens and Pebble Bay.
Education

You will find many centres catering to pre-school education, either by session or with childcare services included (often a necessity for households with two working parents). Depending on the institution, pre-school education can vary between S$250–700 per month. For a list of the preschools and kindergartens in Singapore, you may like to click here.

Public schools maintain very high standards of teaching and learning (Singapore is ranked among the top 3 countries in the world for its educational system) and are becoming increasingly popular with expats. Most primary schools, secondary schools and junior colleges accept international students. Primary school totals 6 years, and there are 4 years of secondary school education leading to the GCE O Level exams or 5 years for the GCE N Level exams.

International students seeking admission to mainstream primary and secondary schools must sit the Admissions Exercise for International Students (AEIS), an exercise conducted by the Ministry of Education in September or October each year for admission in January of the following year. One of the key advantages of local school education in Singapore is that it is very affordable, generally ranging between S$250–350 per month for primary education, S$350–500 for secondary education and S$550–770 for junior college education.
As an alternative to public schools, there are more than 30 international schools in Singapore. Such schools can offer an education pathway and curriculum that are similar to those in your home country, which is beneficial if your children have been educated in a language other than English. International, American, British, Canadian, Dutch, German, Japanese, and Swiss are some of the international schools present in Singapore, and yearly fees can range broadly from S$12,000–30,000+. School bus fare expenses can also add another S$1,500–2,000 a year. Each individual school has its own admission criteria, and the facilities offered by international schools are of a very high standard. Waiting lists for places can be lengthy, so it is worthwhile planning well in advance.

Singapore currently has four autonomous universities: the National University of Singapore (NUS); Nanyang Technological University (NTU); Singapore Management University (SMU); and Singapore University of Technology and Design (SUTD). All possible subject areas are covered, and many internationally renowned universities (such as Yale) are also establishing campuses in the country, meaning there is no shortage of high-quality tertiary institutions to choose from.
Utilities

When you draw up your monthly cost of living in Singapore, don’t forget utilities. You should put aside a minimum of S$150-200 for water and electricity. Broadband internet, mobile phone plans, and house phone lines are usually very good value.

Public Transport

Singapore has extensive, safe, and reliable public transport. If you use mostly trains and buses, you will not have to spend much money on public transportation. The Mass Rapid Transport (MRT) train system covers the majority of the island and there are a lot of stations so you will never find yourself too far from one. For information on fares, travel routes and public transport services in Singapore, visit the SMRT website.

Climate

Singapore’s climate is classified as tropical rainforest climate with no true distinct seasons. Owing to its geographical location and maritime exposure, its climate is characterized by uniform temperature and pressure, high humidity and abundant rainfall. May is the hottest month of the year in Singapore, followed by April. This is due to light winds and strong sunshine during those months.

Generally, there is much more rainfall on the western side of the island than on the eastern portion.
of Singapore, owing to a rain shadow effect. Further contrasts that prevent true all-year uniformity are the monsoon seasons which happen twice each year: from December to early March, and from June to September. Periods between monsoon seasons receive less rain and wind. The temperature in Singapore almost never falls below 20 degrees, even at night..

Central Provident Fund & Transferring UK Pensions

The Central Provident Fund is a compulsory comprehensive savings plan for working Singaporeans and permanent residents over the age of 21, primarily to fund their retirement, healthcare, and housing needs. It is administered by the Central Provident Fund Board, a statutory board under the Ministry of Manpower. The employer has to contribute an amount equal to 16% of the employee’s monthly gross salary, while the employee contributes 20%. For information on transferring your UK pension to Singapore, visit Angloinfo for more details.

Moving Pets

There is currently no quarantine for cats and dogs entering Singapore from the UK as long as all the paperwork is completed correctly and the animals are clinically healthy on entry. The application procedure for bringing your cats and dogs includes the possession of a valid import license issued by the Agri-Food and Veterinary Authority (AVA) of Singapore, as well as a signed
veterinary health certificate that is no older than seven days. The information contained on the certificate must include the pet’s health, age, vaccinations, and breed. The pet’s veterinarian must also sign a form stating that the pet has resided in the country of export for at least six months before relocating to Singapore. For a more detailed guide, visit the ExpatFocus website.

Health Insurance

Most health care institutions in Singapore offer medical care to employees and their families (for example: hospital stays, dental care, GP and Consultant consultations). We strongly suggest you speak with your recruitment consultant to find out which employers offer free healthcare as part of your benefits package.

Insurance companies mainly offer two different packages for expatriates in Singapore and their families. Inpatient-only plans reimburse costs for hospitalization, but you have to pay for doctor's fees out of your own pocket, which also adds to your cost of living. If you prefer full insurance coverage, you should go for a comprehensive package, which also reimburses outpatient treatment and consultation fees. There are many healthcare providers to choose from, including Aviva, Prudential and Raffles Medical Group.
Link Library

Singapore Government
www.gov.sg/government/web/content/govsg/classic/home

Central Provident Fund Board
mycpf.cpf.gov.sg/Members/home.htm

Agri-Food & Veterinary Authority of Singapore
www.ava.gov.sg

Singapore Ministry of Health
www.moh.gov.sg

Singapore Ministry of Manpower
www.mom.gov.sg

Expat Focus
www.expatfocus.com

The Singapore Medical Council
www.healthprofessionals.gov.sg

Singapore Expats
www.singaporeexpats.com

Singapore Ministry of Education
www.moe.gov.sg/education

AngloInfo
singapore.angloinfo.com

Second Schedule of the Medical Registration Act
www.statutes.agc.gov.sg

Singapore Tourism Board
app.stb.gov.sg/asp/index.asp

International English Language Testing System (IELTS)
www.ielts.org

Official Singapore Tourism
www.yoursingapore.com/content/traveller/en/experience.html

Test of English as a Foreign (TOEFL)
www.ets.org/toefl

School Information Service
sis.moe.gov.sg

Occupational English Test
www.occupationalenglishtest.org

Pet Relocation
www.petrelocation.com