

A TYPICAL BENEFITS PACKAGE FOR PHYSICIANS

01. Contracts are 1 or 2 years and often renewable, offered as “**MARRIED STATUS**”
02. Family consists of a spouse, 1, 2, or 3 children according to hospital’s policy.
03. Free furnished housing including utilities (But not telephone)
04. Free transportation to and from work and shopping via hospital transportation
05. Free Medical coverage
06. Forty (40) to fifty six (56) calendar days annual paid vacation, including public holidays
07. Airfares at beginning of contract and end of contract
08. Airfares (Return trip) to point of hire at the completion of 12 months of contract
09. Education Allowance for children (1 to 3 vary by hospital age 5 to 18 years)
10. End of contract bonus, either one month or half a month pay for each year completed (Vary by hospital)
11. Seven days emergency leave should you had to return home for a family emergency matter
12. Working hours 44 to 48 per week
13. **Monthly salary** may vary by hospital and position (**But is always TAX FREE**):

GP / ER (MD with 2 to 3 years experience)	US \$4,266 to US \$4,800
Associate Cons. (Post post qualification degree with 1-2 years exp)	US \$4,800 to US \$6,600
Consultant (Post post qualification degree with 3-5 years exp)	US \$6,400 to US \$10,000
Chief or Head of Department	US \$10,000 to US \$12,000

(3.75 Saudi Riyals = US \$1.00; 3.67 UAE Derhams = US \$1.00)

EXAMPLE COMPARING SALARIES AT HOME AND IN THE MIDDLE EAST

Income	Home	Middle East
Salary	\$250,000	\$96,000
End of Contract Bonus	00.00	4,000 (2 weeks pay)
Annual Airfare Travel	00.00	8,000 (Self, spouse & 2 children)
Children Education	00.00	10,000 (minimum) & up to US\$30K for 3)
Expenses		
Housing (\$1,500 /mo x12)	\$18,000	\$00.00
Utilities (\$125 /mo x12)	1,500	00.00
Transportation	4,000	00.00
Taxes (45%)	112,500	00.00
Medical insurance	1,200	00.00
Liability insurance	25,000	00.00
Children education	<u>20,000</u>	<u>00.00</u>
Sub Total	\$182,200	\$00.00
Income less expenses	\$67,800	\$130,000
Other Expenses (Food, etc.)	<u>\$12,000</u>	<u>\$12,000</u>
<u>Income package</u>	<u>\$55,800</u>	<u>\$118,000 + Education allowance for children</u>

TAKE HOME MONEY (Income package minus annual airfares & Education for children)

\$55,800
HOME

\$110,000
Middle East