



THE DEFINITIVE GUIDE FOR EXPATS RELOCATING TO THE USA

LEARN THE BEST PRACTICES FOR PLANNING
AND PREPARING YOUR MOVE TO A NEW HOME.



We cover the essentials in this guide.

Moving to the USA for a new work assignment or advancing your education can be an exciting, yet stressful time. This guide takes a look at some of the key elements of your planning process and to be added to your checklist.

We have compiled these into 6 core categories for your move to the USA. There are certainly other components of completing such a move that may be unique to your situation and not fully covered here, but we believe you will agree these are the top priorities to focus on. Make sure to research, understand, and take advantage of what resources your employer or sponsor provides to support you with items in this guide. Most importantly, plan ahead as much as you can, take one step at a time, and stay calm.

- 1 DOCUMENTATION
- 2 MOVING LOGISTICS
- 3 HOUSING
- 4 FINANCES
- 5 HEALTH CARE
- 6 PERSONAL TRANSPORTATION



DOCUMENTATION

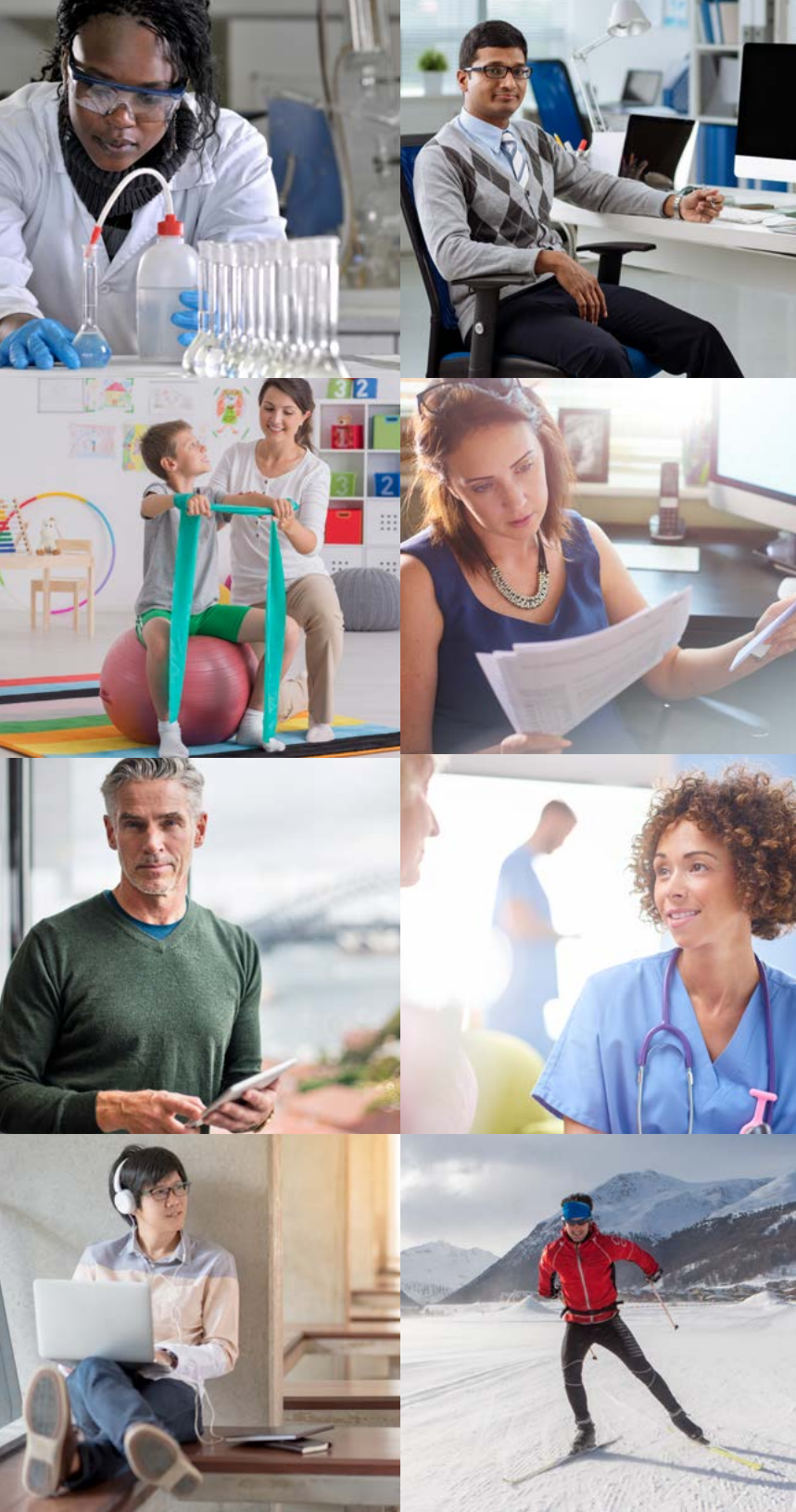
Getting all of the needed personal documents together that you need to officially enter, reside, work, study, and/or drive in the USA is perhaps the first part to start as it takes some processing steps and time to complete. Getting all of the needed personal documents together that you need to officially enter, reside, work, study, and/or drive in the USA takes a good amount of time so it's the first place to start.

This guide will focus on the details of the documentation supporting your identity. Specifically, we will review:

- Passport[s] for you and your family members or if existing, check expiration date[s].
- U.S. visa appropriate for your work or education purpose and any other supporting documents associated with your work or education assignment.
- U.S. social security card.
- International or U.S. State Driver's License.

Here's additional important documentation to add to your checklist in getting prepared:

- Legal power of attorney for the USA.
- Academic education school transcripts and transfer certificates for you and or your children.
- Medical records and medication prescriptions to provide doctors in your new health insurance program.
- Insurance policies noting what you are covered for while in the USA.
- Pet vaccination records.



DOCUMENTATION

U.S. Visa

AM I ELIGIBLE?

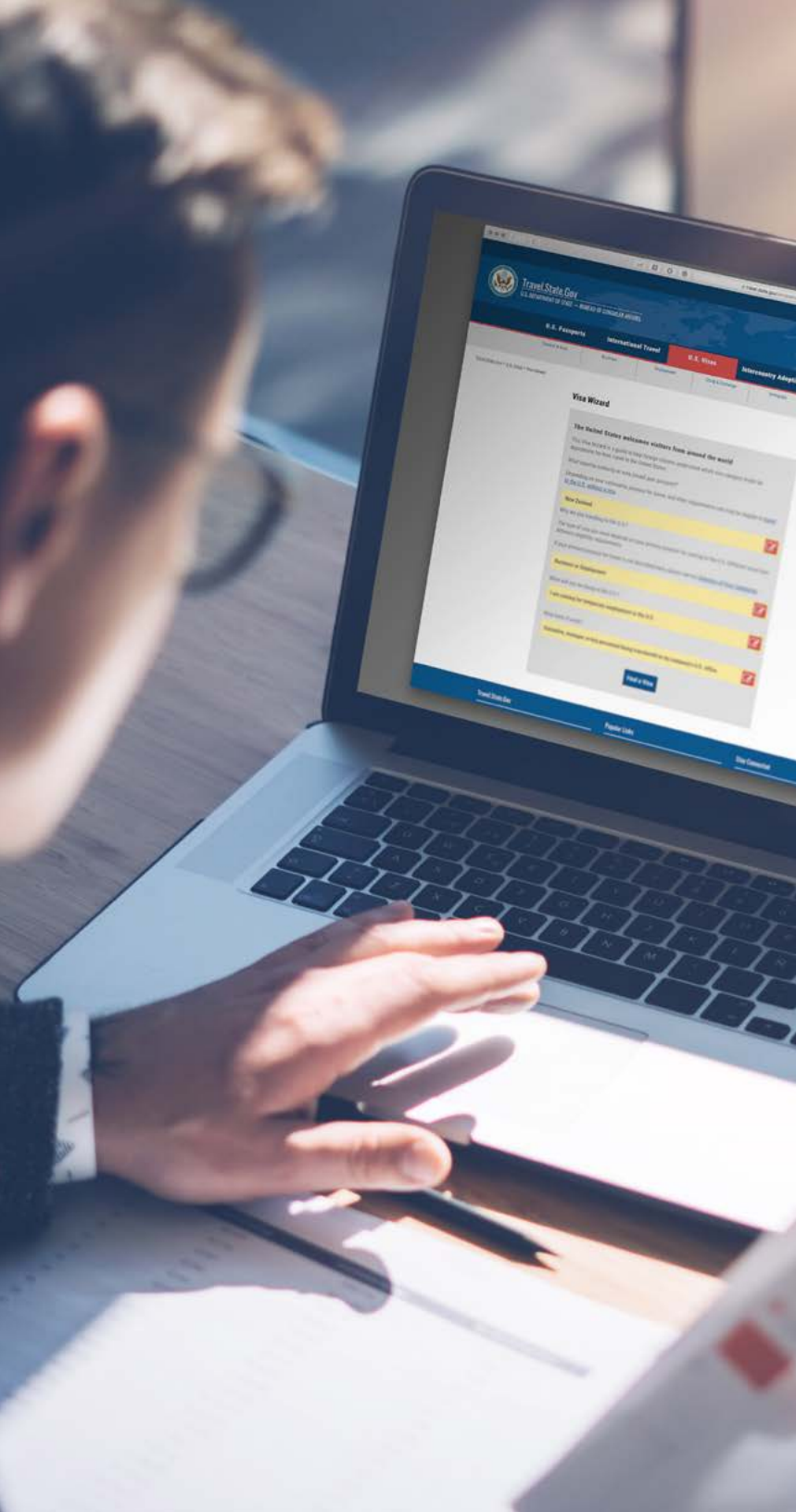
There are a wide range of work or education categories covered by various visa types available for expatriates. Each classification category has its own set of eligibility requirements and sub-category options for expat family members.

The purpose of your intended travel and other facts will determine what type of visa is required under U.S. immigration law. As a visa applicant, you will need to establish that you meet all requirements to receive the category of visa for which you are applying. When you apply at a U.S embassy or consulate, a consular officer will determine based on laws, whether you are eligible to receive a visa, and if so, which visa category is appropriate.

The industries covered within the visas issued span healthcare, information technology, manufacturing, engineering, finance/banking, energy, and education. Here are some of the most common employment or educational purposes and their corresponding visas and the approximate annual quantity issued.

WHAT IS A U.S. VISA?

A citizen of a foreign country who seeks to enter the United States generally must first obtain a U.S. visa, which is placed in the traveler's passport, a travel document issued by the traveler's country of citizenship.



DOCUMENTATION / U.S. VISA

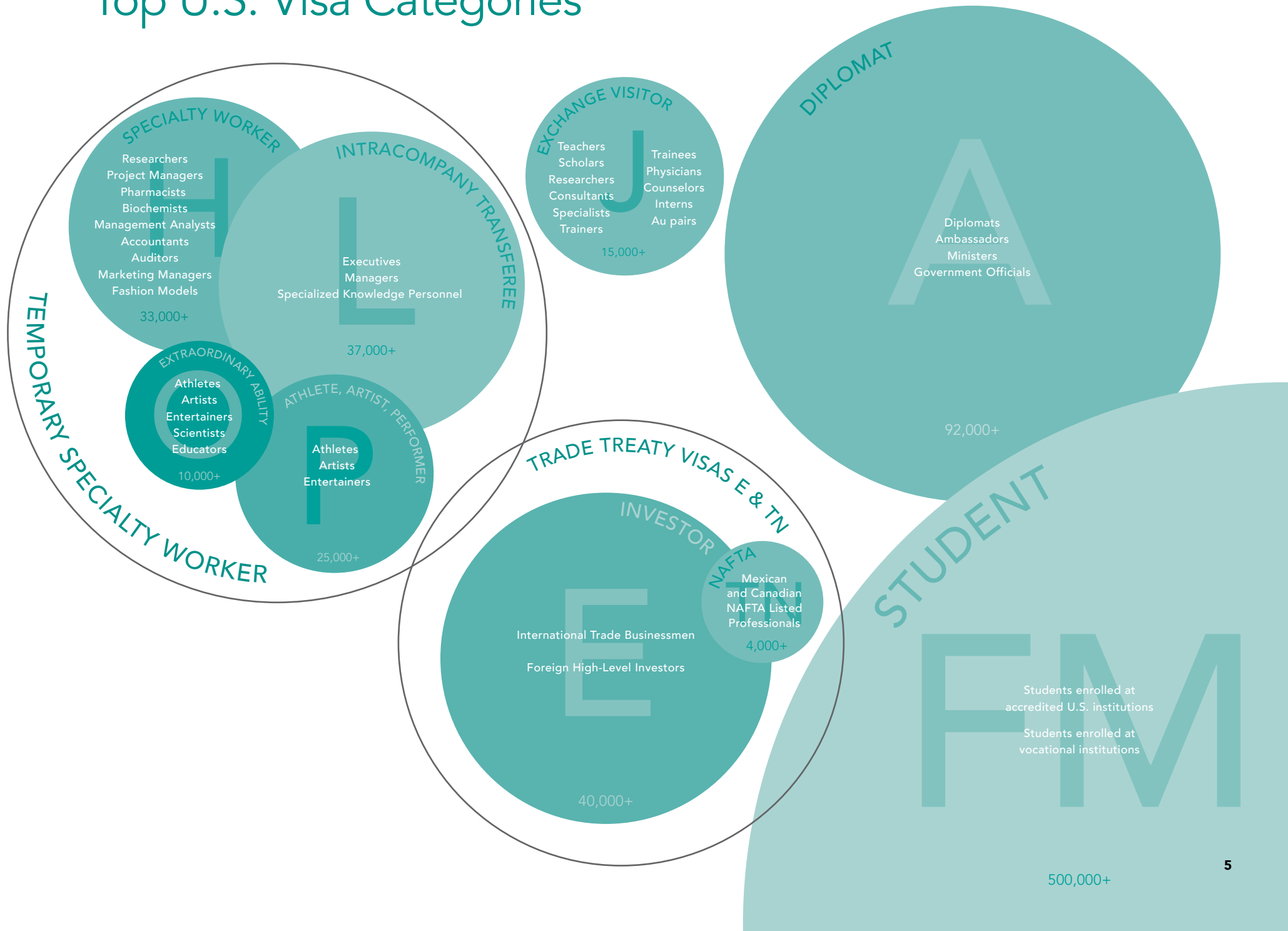
Which type do I apply for?

The type of visa you need depends on your primary purpose for coming to the United States. Different visas have different eligibility requirements.

The U.S. Department of State offers an easy [Visa Wizard](#) as a guide to help foreign citizens understand which visa category might be appropriate for their travel to the United States.

A [full directory chart](#) that contains the many different purposes of temporary travel and the related nonimmigrant visa categories available can be found on the U.S. Department of State website.

Top U.S. Visa Categories



How do I apply?

Upon completing your research to determine the category of visa to apply for, you can start reviewing your visa type's unique process.

In general, before applying for a U.S. visa, one must qualify for the visa type or be accepted by the visa type program, either through a petition or program registration process. Some categories have annual quota amounts of visas issued per year as a restriction.

When the initial category approval is granted, you and your family members can apply for the appropriate visa type. The U.S. Department of State online application form is common to all new visa applicants.

Once you receive confirmation receipt of the form most visa types require you to schedule an appointment for a visa interview, generally, at

the U.S. Embassy or Consulate in the country where you live. Most visa types require a fee to be paid prior to the interview.

You'll need to gather essential documents like the confirmation receipt of the U.S. Department of State online application form, your passport, your photograph, and others based on the requirements of each visa type to bring with you to the interview.

Upon successful completion of all requirements, your visa will be issued.

For a complete procedure of these visa types, or other visa types not covered here, please visit the [U.S. Department of State website for U.S. Visas](#).

RESEARCH

QUALIFY

APPLY

DOCUMENT

INTERVIEW

COMPLETE



DOCUMENTATION

U.S. Social Security Card

WHAT IS A SOCIAL SECURITY NUMBER?

In the United States, a Social Security number, often abbreviated to SSN, is a nine-digit number issued to citizens and expatriates, either temporary or working residents, and permanent residents of the United States. The number establishes an expat's identification in the U.S. which is required to get a job, collect Social Security benefits and receive certain government services. It is used to report one's earnings to the government.

Many other businesses, such as banks and credit companies, also ask for your number to validate income and check credit history when applying for a financial bank account or housing and auto loans. It is also used for credit checks when applying for an auto insurance policy, purchasing a mobile phone with a cellular data plan or signing up for an internet service provider plan for your residence. It isn't necessary to have a social security number in order to get a driver's license, register for academic schools, or to get private health insurance.

HOW DO I APPLY?

There are two ways to get a Social Security number depending on whether one is an immigrant or non-immigrant. Immigrants, or permanent residents, can apply in their home country before departing for the United States as part of the process of filing for an immigrant visa. Alternatively, a social security office can be visited in person on arrival in the USA. Non-immigrants only have the latter option and can only apply once in the country.

There are offices in all towns and cities. Wait ten days after arriving in the USA before applying at a social security office to allow time for the necessary documents to be available online.

Expats working in the USA or studying in education programs must complete an [Application for a Social Security Card \(Form SS-5\)](#) and show one of the following current U.S. immigration documents.

For non-citizens [eligible to work](#):

- Form I-551 (Lawful Permanent Resident Card, Machine Readable Immigrant Visa) containing your unexpired foreign passport.
- Form I-766 (Employment Authorization Document, EAD, work permit) from the Department of Homeland Security (DHS).
- Form I-94 (Arrival/Departure Record) or admission stamp in the unexpired foreign passport.

For non-citizens [eligible for international academic and exchange programs](#):

- Form I-20 (Certificate of Eligibility for Nonimmigrant Student Status) for F-1 or M-1 student visas.
- Form DS-2019 (Certificate of Eligibility for Exchange Visitor Status) and a letter from your sponsor including an original signature that accredits your employment for J-1 or J-2 exchange visas.

You will also need proof of age by showing your foreign birth certificate. If you are unable to obtain it, the Social Security office may consider other documents such as your passport or a document issued by the Department of Homeland Security. If you are 12 years old or older you must be present for a personal interview at the Social Security office.

There is no charge for a social security number. The process takes about two weeks. When completed, applicants will receive a small card bearing their Social Security Number.

HOW CAN I PROTECT MY SOCIAL SECURITY NUMBER?

You should treat your Social Security number as confidential information and avoid giving it out unnecessarily. One reason to do this is to prevent people from fraudulently obtaining Social Security numbers to establish false identities. You should keep your Social Security card in a safe place with your other important papers. Don't carry it with you unless you need to show it to an employer or service provider.

You should be very careful about sharing your number and card to protect against misuse of your number. Giving your number is voluntary even when you're asked for the number directly. If requested, you should ask:

- Why your number is needed;
- How your number will be used;
- What happens if you refuse; and
- What law requires you to give your number.

The answers to these questions can help you decide if you want to give your Social Security number. The decision is yours.



DOCUMENTATION

U.S. Driver's License

WHAT IS A U.S. DRIVER'S LICENSE?

A driver's license is a very important document to have in the United States because it is used to operate a motor vehicle and doubles as a main source of identification as the country does not have a national photo identification system.

WHAT IF I ALREADY HAVE A DRIVER'S PERMIT?

Visitors to the United States can typically continue using their foreign license for a certain amount of time, as long as it is written in English. If this is not the case for yours, you will need to get an International Driving License while you are still in your country of origin.

If you are a resident in the USA however, and not travelling under a visitor visa or the visa waiver program, you will have to get a U.S. driving license. Depending on where you are from and the country your driver's permit was issued in, you can get a U.S. license either by exchanging your national permit or going through the normal application process for a U.S. driving license.

Some U.S. states have so called reciprocity agreements with other countries. This means that if your driving permit has been issued in one of these countries, you will be able to simply exchange it for a U.S. driving license of that state without having to take any written or road tests. You should check with the U.S. motor vehicle agency in the state you will be residing to see if this option is available.

HOW DO I APPLY?

To acquire a driver's license, one must follow the essential steps to have the required knowledge of the road in order to drive in the country. You apply for a driver's license in the state you reside.

The first step is to learn the rules and regulations for operating a motor vehicle. Each state provides a manual with everything you need to know.

Once you are confident that you have learned the rules for driving, go to the nearest motor vehicle facility in your state and take a written test. The test generally contains a number of multiple choice questions, either taken on paper or on a computer. Once the test is passed, you will be given a learner's permit allowing you to operate a car only if a licensed driver is sitting next to you. A permit is required to take driving lessons, which can either be done privately or through a driving school.

When you are comfortable driving on the roads in the U.S. you will have to schedule and take a road test in a properly registered and insured car supplied by a licensed driver. During the driving test, a state inspector will sit next to you and while you perform basic driving and parking activities. You will find out if you pass or fail the test immediately after you finish the test. If you fail, you'll need to reschedule another test at another time to try again until you pass.

If you pass, you will get a temporary paper license and receive the original license in the mail around two weeks later.

You will be required to take a vision test and pay a state fee for your license and also show proof of identity with a photograph (which includes your date of birth) as well as proof of residence in the state of which you are applying. Passports, I-94 cards, or a green card stamp are all acceptable forms of identification.

Each state has a similar set of requirements but a unique set of forms and application processes. They also have a variety of agency names, such as the Department of Motor Vehicles (DMV), Department of Transportation (DOT), the Motor Vehicle Commission (MVC), Motor Vehicle Division, Office of Motor Vehicles, Vehicle Services Department, Bureau of Motor Vehicles, Motor Vehicle Administration, Registry of Motor Vehicles, Department of Public Safety, Motor Vehicle Commission, or Department of State.

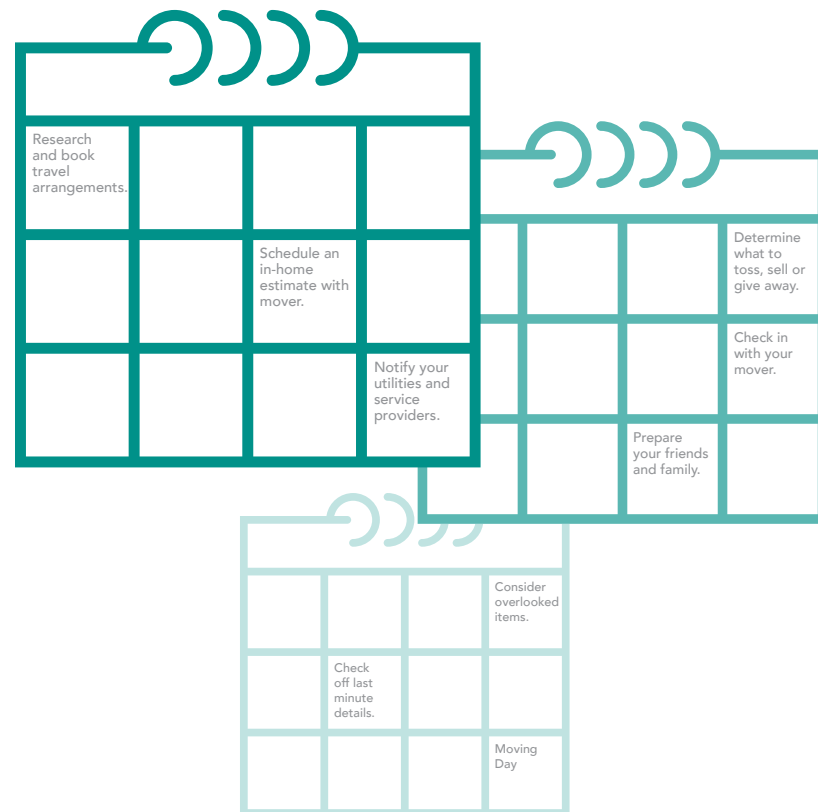
Locate your relevant [state agency](#) online to get specific details to get started.

Once you have your U.S. driving license, you will be able to use it as a valid form of ID. Keep in mind, however, that the license needs to be renewed every few years. This renewal process typically includes a new vision test.



MOVING LOGISTICS

Plan ahead to minimize the stress of the move for you and your family. The week to week moving planner we suggest here can help you keep track of the details up to the big day. We run through everything you might need before, during, and after your move in this primer.



9-10

9-10 WEEKS BEFORE MOVE DAY: RESEARCH AND BOOK TRAVEL ARRANGEMENTS.

Once you have the critical documentation organized and in place for you and your family for the move, you can look into travel arrangements and book your trip. You may have already secured your housing or plan to set up an interim housing arrangement so you can personally view more permanent options once you arrive. In that case you'll be staging your move with some interim storage destination in mind.

- Book air travel.
- Book a short-term hotel stay or residence rental if long-term housing hasn't been secured.
- Research and consider trip insurance for any unanticipated changes that might occur before your travel dates.
- Reserve an interim short-term rental vehicle or long-term vehicle purchase or lease before the move. See the Personal Transportation section for more information on options.

7-8

7-8 WEEKS OUT: SCHEDULE AN IN-HOME ESTIMATE WITH MOVER.

Set up an appointment with a moving consultant to survey your home and prepare an estimate. If this is a company sponsored move, consult the company's moving policy to determine the services covered. Determine with your moving consultant if you need full or partial packing services. Show your moving consultant every item you are moving to avoid added costs later, remembering your basement, attic, and any storage unit. Understand the moving company's extent of liability in their standard moving agreement.

Read and sign your estimate after you have a clear understanding of the entire document. Confirm who your contact persons will be for the move coordination, the physical pack and ship process in your home, and the delivery agent in the USA. Ask any questions you might have remaining with your coordinator. Select a move-out date and confirm your moving plan when you officially book your move.

6

**6 WEEKS OUT:
NOTIFY YOUR UTILITIES AND SERVICE PROVIDERS.**

Make sure you call your energy, internet, and phone service providers and let them know your planned move date. Turn in a Change of Address form to the post office. Change your address with your banks, insurance providers, and credit cards. Update your information with schools, doctors, lawyers, accountants and any other professional services. Discuss with your health club or gym your planned end date for any memberships you have.

5

**5 WEEKS OUT:
DETERMINE WHAT TO TOSS, SELL OR GIVE AWAY.**

Avoid unnecessary costs and hassles. Arrange for local long-term storage of any large items you wish to keep but not relocate with. Go through every room in your house and determine what items you are moving and which ones to get rid of. Donations, garage sales, and online auctions are great ways to dispose of unwanted items. If you make a substantial donation, don't forget to grab receipts showing the items' approximate value for possible tax deductions.

4

**4 WEEKS OUT:
CHECK IN WITH YOUR MOVER.**

Notify your move coordinator of any changes to the plan. If you have any extra stops to pick up or deliver goods to a location other than the main pickup or delivery points, make sure to confirm this with your moving coordinator.

Schedule an appointment with a technician to service your major appliances, or have your moving consultant set up this service for you. Contact your utilities company and schedule a date to have them disconnected. If possible, keep your utilities in service through moving day.

Have rugs and draperies cleaned. Leave them wrapped when they are returned from the cleaners. Obtain a written appraisal of antique items to verify value. Avoid waxing or oiling wooden antiques (and fine wood furniture) before moving because some products might soften the wood, making it vulnerable to imprinting from furniture pads. Do not clean your upholstered furniture before moving. Moisture could cause mold if furniture is placed in storage.

3

3 WEEKS OUT: PREPARE YOUR FRIENDS AND FAMILY.

Have a going-away party for your family and friends. It could be an informal dinner or barbecue.

If you're packing yourself, start now so you aren't overwhelmed at the last minute. Start with out of season items, books, and decorations. We recommend you make a travel and first night kit. Set these items aside and inform your family and packing crew on moving day, so they don't get packed accidentally.

2

2 WEEKS OUT: CONSIDER OVERLOOKED ITEMS.

Pick up anything you had cleaned, stored or repaired. Empty your locker at your health club or gym. Return anything you have borrowed from friends, neighbors, or library. Make sure you have not forgotten any critical items.

Dispose of all items listed by the moving company as non-allowable such as flammable propane tanks, fireworks, cleaning fluids, matches, acids, chemistry sets, aerosol cans, ammunition and poisons such as weed killer. Drain fuel from your power mower and other machinery and tighten all gas caps. Discard opened cans of oil, paint, thinner, bleach or any other substances that may be flammable or combustible or those stored in containers that may leak.

If pets are joining you, take them to the vet and make sure you have any required health certificates or inoculations – every U.S. state has different requirements.

1

1 WEEK TO GO: CHECK OFF LAST MINUTE DETAILS.

Be on hand when the service technician arrives to prepare your appliances for shipment. Make sure that all mechanical and electrical equipment is properly serviced for shipping prior to the arrival of the moving truck.

If you would like for your mattresses to be unpacked or appliances to be installed at your new home, arrange this service with your moving coordinator.



THE DAY BEFORE: TAKE A BREATH, YOU ARE READY.

Mark any items that should not be moved, packed, or that are extra-fragile and need special attention. Label any items or boxes you will want unloaded first when the truck arrives at your new home (valuables, electronics, etc.). If you are doing your own packing, make sure everything is ready to go before moving day.

Upon arrival, the packing and shipping operator will check to see if boxes have been properly packed and labeled. Group items you want packed together by the moving company. Unplug all electronics 24 hours in advance of a move so that they are at room temperature on moving day. This includes all home computers, stereos and audio/video equipment.



MOVING DAY: FINALIZE THE OUTGOING PLAN.

We recommend you are present for all the packing and loading of your goods. Mark packed boxes with the room each box will be delivered to within your new home if possible. Take a final tour of the house, and check and sign the inventory. The packing and shipping operator should provide you with a copy. Check in with your move coordinator and confirm all moving services.

Complete the necessary paperwork:

- Sign off on what items of extraordinary value are included in the shipment.
- Review and approve the Bill of Lading/Freight Bill which states the terms and conditions under which your goods are moved and is also your receipt for the shipment.
- Confirm the exact destination address, and your USA contact number with the packing and shipping operator.

Complete a final exit of the home:

- Water shut off?
- Furnace and air conditioner shut off?
- Light switches turned off?
- All utilities arranged for disconnection?
- Windows shut and locked?
- Old house keys surrendered?
- Have you left anything?



DELIVERY DAY: SET UP NEW HOME.

Be present at the destination to accept delivery. If you can't be there in-person, authorize an adult to be your representative to accept delivery and pay any outstanding charges.

Check your household goods as they are unloaded. If there is any change in the condition of your property from what is noted on the inventory, note the discrepancies on the packing and shipping operator's copy of the inventory. By signing the inventory, you are acknowledging receipt and condition of all items listed. Leave appliances and electronics turned off for about 24 hours while they adjust to new room temperatures.

Keep all documents pertaining to your move in a safe place. You will need them for verification of moving expenses when you file your federal income tax returns.



SETTLING IN: ONE WEEK AFTER THE MOVE.

Check in with your new post office for any mail being held and ask for delivery to start. Take pictures and share with friends and family back home.

You may want to select an attorney to discuss laws that pertain to your destination state, county and/or city. Be sure to cover such matters as power of attorney, wills, transfers of property and investments, insurance regulations, inheritance laws, taxes, etc. Most laws affect a family as soon as residence in the new state and city is established.



HOUSING

Making the move to another country means changing your home for you and your family. It will involve handling the departure of one housing arrangement and the start of another. So, deciding what's best for you with regards to your existing home, a possible interim housing arrangement, and finally your new home have to be planned all at the same time making this quite challenging. But also exciting.

WHAT SHOULD YOU DO WITH YOUR CURRENT HOME?

If you do not own your home, and currently rent, then it's a just a matter of giving proper notice for your lease end depending on your situation and family move schedule. Notify home utilities and other services of planned move out date. Cancel any subscriptions or re-occurring deliveries you receive. Perhaps arrange a farewell party with family and friends and encourage them to keep in touch!

If you own your home, think carefully about what to do with it while you are away. Unless you really need the money to make the move, consider renting out your house to start with rather than selling, just in case you need to return home sooner than expected. If you do decide to rent out your house while you are overseas, you might want to use the services of a real estate property manager. Although these come at a cost, typically up to 10% of the monthly rental income from the property, you will have the peace of mind of knowing that the agent will ensure that the property is continually rented and maintained. This can help cover the cost of any mortgage payments you may have to make.

HOUSING

SHOULD YOU PURCHASE OR RENT YOUR NEW HOME ABROAD?

As an expat moving to the USA, you either intend to use rented accommodation only, either arranged by your employer or yourself or intend to search for a new property to buy once you arrive but stay in rented accommodation while doing so. Whichever group you fall into choosing the right place to live is one of the most important decisions you will make as an expat, so do as much research as you can to give yourself the best chance of success. Consider location proximity to your new work place, the schools you want your family to attend, and or the neighborhood that suits your lifestyle best.

Practically speaking, the longer your intended stay in the USA, the more beneficial it is to consider purchasing real estate rather than renting. However, investing in a new home for your intended stay will most likely make the most sense if the local real estate market in your area of relocation is projected to grow during that period of time. However, the growth percentage of the home value, or appreciation of the investment, must also cover the costs, fees, and taxes associated with the buying and future selling transactions to make financial sense. However, even if you project financial return, purchasing may not be for you. You need to consider if you are up to the added stress of going through the relatively complex financial and legal transactions associated with each closing.

For shorter assignment terms, it is usually more practical to find a rental home to keep things simple. It helps being flexible in terms of your ideal type of accommodation in the new country while you get acclimated. Renting also offers the added flexibility if you need to or want to relocate again after getting a chance to live and learn about your new home and the various neighborhoods available to live in near your work assignment.

SELECT A KNOWLEDGEABLE AGENT TO SAVE TIME FINDING YOUR HOME.

Searching for a suitable property is now much easier than it used to be. The internet is filled with the websites and apps of estate agents throughout the world and details of properties can be viewed without the need to leave your own home.

If you don't know anyone in the new country who can help you to find suitable accommodation, consider the services of a relocation agent, or ask fellow expatriates already living there to recommend a local real estate agent. Certified real estate agents in the USA can save you time when it comes to comparing options that includes sometimes hidden restrictions or legal constraints associated with some properties.

It is always advisable to spend at least some time in your chosen country before deciding on a property so that you can choose the area you wish to live in, meet with a local estate agent to assess your needs and view any particularly interesting properties in person. At the same time, try and keep short term hotel or rental costs to a minimum during this search phase.

Remember that the cost of housing, whether buying or renting, will often vary significantly between different areas of the country, and even between different areas of a city or town, so do your research thoroughly when searching for a property to live in. Don't forget to confirm internet provider service levels will meet your needs in the location you are considering.

You should be represented by a legal professional to oversee the purchase. Even if not a requirement, this is always advisable in order to avoid buying a property that has hidden debt attached to it, left by a previous owner, for which you could become liable.

HOUSING

When renting accommodation, you should try to negotiate a lease to suit your planned length of stay in the country. Some rental properties include furnishings which can save you time and money. Ensure that the lease document covers all the important rights and obligations of the tenant and landlord. At a minimum, the following should be included:

- Length of the rental agreement.
- How much rent is payable, and the schedule of payments and any preplanned increases.
- Details of what the rent includes and excludes such as communal maintenance charges.
- Period of notice which must be given by the tenant and the landlord.
- Security deposit required.
- Any insurance requirements.

Try to negotiate flexibility in the contract if your job assignment is terminated early and or you must leave the country. Early termination clauses without additional obligation are appropriate for all expatriates.

Make sure you investigate and secure home insurance on the property and personal liability insurance against damage, whether you are buying or renting the accommodation. Although contents insurance is not generally required, it is advisable to ensure that the contents of your home are also covered, either by the landlord's insurance or your own.

ONCE SETTLED, ARRANGE FOR YOUR UTILITIES INCLUDING INTERNET SERVICES.

Once your contract is signed and you have established a move in date, you can start arranging for the home's basic utilities which include communications and internet access in today's world. If you haven't already arranged for mobile phone service, look into having your current mobile phone[s] unlocked by your current provider to allow for a USA regional provider service. Use WiFi capability areas to lower your mobile data usage and service costs.

Find out whether the utilities are already connected in your new home, or what needs to be done to arrange connection. Research and select suppliers for electricity, gas or internet services. If so, ask the locals or other expatriates for recommendations, or check whether there are any internet sites giving price comparisons.

From this point on it's time to congratulate your self for moving into your new home. Take some pictures and share them with family and friends to announce your arrival!



HEALTH INSURANCE

Many expats and diplomats moving to the USA are surprised to learn that their domestic health insurance plans may not follow them while living or working internationally. In addition, you should note that some U.S. visa types require proof of health insurance before a visa will be issued. There is no nationwide system of government-owned medical facilities that is open to the general public. Doctors and hospitals are generally funded by payments from patients and insurance companies.

Prescription drugs, dental, and vision care are often handled differently than medical services. According to the Institute of Medicine of the National Academy of Sciences, the United States is the only wealthy, industrialized nation that does not ensure universal coverage.

IS YOUR EMPLOYER OR SPONSOR PROVIDING A PLAN?

Health care insurance plans, whether individual or family, are available either through an employer plan or purchased privately. Among those whose employer pays for health insurance, the employee usually has to contribute part of the cost of this insurance, while the employer usually chooses the plan and, for large groups negotiates with the insurance company. It is recommended for the employee to check what services are covered in the health insurance plan in their relocation package.

SHOULD YOU GET A PRIVATELY PURCHASED EXPAT PLAN?

If you are moving to USA and you do not have an employer yet, or if your future employer doesn't offer sufficient health insurance coverage then you should consider an expat health insurance plan for international coverage. Following the rapid rise in globally based companies over the past decade and vast improvements in Internet connected services world-wide, the availability of private healthcare insurance services to the expatriate community has never been better. Several new plan providers and new insurers have launched new plans over recent years, offering clients increased choices.

The cost of an expatriate global health insurance plan varies based on many factors, including sex, age, medical history, scope of benefits covered in the plan, and geographic area coverage. Having the USA covered in the geographic area of a plan is usually the most expensive. However, expatriates can choose a policy the best suits their needs including:

- what countries you will require coverage in,
- access to the leading private facilities or specialists,
- medical evacuation benefits,
- 24/7 medical assistance,
- translation services repatriation, and
- optional riders for dental, vision.

WHAT ARE THE UNDERWRITING TERMS OF THE PLAN?

There are two ways a private international health care plan can be issued which you should be aware. A "moratorium" plan means that any "preexisting" condition, for which you have had treatment, advice or consultation upon during the last 2, 3 or even 5 years in some cases, will be excluded from the coverage.

A "full underwriting" plan requires all that all medical history is documented in the application and that most insurers may then exclude any particular stated condition which they feel will lead to claims predating the plan. Full underwriting schemes are a little more complex as sometimes confirmation and clarification letters may be needed from your Doctor in order to have a specific condition covered under your new plan, or for that insurer to offer cover at all.



The medical insurance plans you may need are readily available through a worldwide network of specialist brokers or via the plan insurers themselves. You can search online for expat health care insurance options to learn more. Check out what plans are currently available from the largest providers that specialize in health insurance policies for expats including [Aetna](#), [Allianz Partners](#), [Cigna](#), [GeoBlue](#), [IMG](#), and [Tokio Marine HCC](#). You can also search online for independent international medical insurance brokers familiar with multiple provider plans, such as [International Travel Insurance Group](#) or [Pacific Prime](#) to help advise you on the best fit for your needs.

WHAT QUESTIONS SHOULD I ASK THE HEALTH CARE INSURANCE PROVIDER?

- 1** Does the provider offer a 24-hour toll free help line, 7 days a week, available from anywhere in the world?
- 2** Does the provider plan include the geographic or country coverage area that fits your needs?
- 3** Does the provider offer a "moratorium" or "full underwriting" plan?
- 4** Does the provider require a medical examination before joining plan?
- 5** Does the provider exclude pre-existing conditions when joining and if so, for how long are such conditions excluded?
- 6** Does the provider plan allow you to renew and continue coverage through your lifetime?
- 7** What is the provider plan maximum coverage amount?
- 8** What are the provider plan deductibles?
- 9** Does the provider have any restrictions or pre-authorizations on selecting any doctor or hospital?
- 10** Does the provider pay for medical services directly, regardless of location, so you do not have to prepay?
- 11** What are the provider procedures for outpatient claims that you paid directly?
- 12** How long does it take to get reimbursed from the provider once claim is submitted?
- 13** What is the provider plan for prescription drugs?
- 14** What is the provider plan for dental services?
- 15** What is the provider plan for vision services?
- 16** Does the provider plan include evacuation, repatriation and mortal remains repatriation?
- 17** What evacuation or repatriation costs are included in the coverage?

In summary, please remember, international health care or medical insurance for expats is as much about being able to sleep peacefully at night, secure in the knowledge that you are covered should something happen, as it is about making a claim. Providers want to keep clients for the long term, so it's in their best interest to meet your coverage and budget needs as best as possible. Invest some time to properly compare and study the details of each provider plan before signing up and purchasing a plan.



FINANCES

It is always wise to consider your future requirements in advance and plan accordingly in order to save not only time and effort but in many cases money too.

This is the case when researching your finance management options to handle your transactions while in the USA and establishing checking, savings, and any investment accounts appropriate for you and your family needs.

Expats have a number of banking options open to them – from opening a local or offshore bank account to just maintaining an existing bank account in their country of origin. Consider the convenience of online banking services with direct fund transfer and debit/credit card capabilities. Offshore bank accounts which grant easy access to financial savings can be an option, but these accounts are not accessible for everyone and can require a costly initial deposit and or high maintenance fees.

KEEP YOUR EXISTING BANK ACCOUNT.

It is usually a good idea to maintain your existing bank account in your country of origin, particularly if your move abroad is for a fixed amount of time. It is most relevant if you receive funds from an institution in your home country such as a private or state pension or some form of benefit payment.

It is not normally a good idea, however, to use it for day to day transactions while you are away. Having money paid in from abroad and using ATM network cash machines while you are in another country often incurs high charges. There are some banks which do not charge for cash machine (ATM) withdrawals in a foreign country, however, so it is always worth checking your own bank's policy.

Notify your current financial institution or bank and credit card companies about your relocation plan and schedule. It would also be a good idea to settle any outstanding bills or debts before your move if possible. Find out if they allow you to have an overseas address and confirm you will have online access for managing your account. You should be able to use internationally-recognized credit cards such as Visa and MasterCard anywhere they are accepted worldwide, but transaction fees could be incurred so check with your card provider.

If you have gone abroad to earn money to send home this can be transferred directly to the country of origin by a local bank you open, although this will incur charges and possibly currency conversion fees. Maintaining a bank account in your home country will also help to keep your credit facilities open while you are away and allow you to obtain credit when you return home.

OPEN A LOCAL BANK ACCOUNT.

A common dilemma for expats is whether to open a local bank account or opt for an international option. Whether or not an offshore international account works for you, opening a local bank account is usually a good idea if you are moving to your new country to work and may even be required by your employer.

A local bank account has a number of benefits, not least of which is that it is usually easier for making payments such as rent or mortgage, utilities, auto loan or lease, internet service provider fees, and your mobile phone plan. Furthermore, some organizations may insist on direct debit style payments from a local bank so such an account could be a necessity.

If your existing bank account is with a bank that operates internationally then it may be possible to set up a local bank account prior to your move. This will also make transferring funds between the two countries much easier.

To establish a new account with a local bank you will need to show your passport and employment details as most banks require two forms of identification and you will most likely need to make an initial minimum deposit.

Opening a local bank account and keeping to agreed account limits will also help to build a U.S. credit rating, a necessity should you wish to apply for a credit card, loan or mortgage at a later date.

FINANCES

BUILD U.S. CREDIT AND DRIVING HISTORY.

As an expatriate relocating into the United States, you may not immediately have official identification requirements like a social security number and a driver's license. Without those essentials it is almost impossible to establish credit for financing assistance or get insured as a driver of a vehicle.

CREDIT DOESN'T TRAVEL.

Each country uses a different system for credit scoring, and credit does not transfer from country to country. Your credit score is what determines your creditworthiness to lenders. Upon arrival in a new country, you start out with a score of 0. Not having credit can make it hard to make much-needed purchases in your new country.

In the United States FICO® is the most common model for credit scoring. The meaning behind "FICO" itself is not all that obvious. FICO simply stands for Fair Isaac & Company, the company who developed the standard.

THERE IS A GREAT WAY TO START.

As an expat, you can immediately start building your credit rating and safe driving record with your first vehicle when financed in the USA. Vehicle financing and leasing programs that do not require a credit history, social security number, or driving record are now available and can immediately start building your credit score for other important transactions you might need once relocated, like housing, furnishings, mobile phone, and internet service provider services.

PERSONAL TRANSPORTATION

Getting a car, truck or SUV for personal transportation in the USA is usually a high priority. That's because over 85% of Americans drive their cars every day. Whether commuting to work or discovering America, they drive roughly 20,000 kilometers every year. And for many, public transportation just isn't a viable option.

The sooner you research, select, and arrange for your family's personal transportation needs the better. With a little pre-planning you can have a vehicle ready for you when you arrive. Depending on how soon you can start that process before you move, you can to minimize any costs associated with an interim short-term car rental. It's a good idea to reserve a rental vehicle before your move if you haven't had the chance to secure a long-term vehicle for your stay.

Whether you are starting the process before your move or after you have arrived, you'll need to determine whether buying, leasing or long-term renting your vehicle is best for your situation, needs, and budget.



PERSONAL TRANSPORTATION

Which way is best for you?

When relocating for a work assignment in the USA, most likely you will need a car. Many expats will pay cash for pre-owned vehicles because they believe it is impossible to purchase a new car with no U.S. credit history. But that is not the case when sourcing from IAS.

To decide which method to get your car there are a number of considerations.



BUY

When you buy a car, the financial payments are higher than leasing but you own the car and its value or equity at the end of the loan term.



LEASE

When you lease that same car, the monthly payments are about 20-30% less than buying because you don't own car and its value at the end of the lease term.



RENT

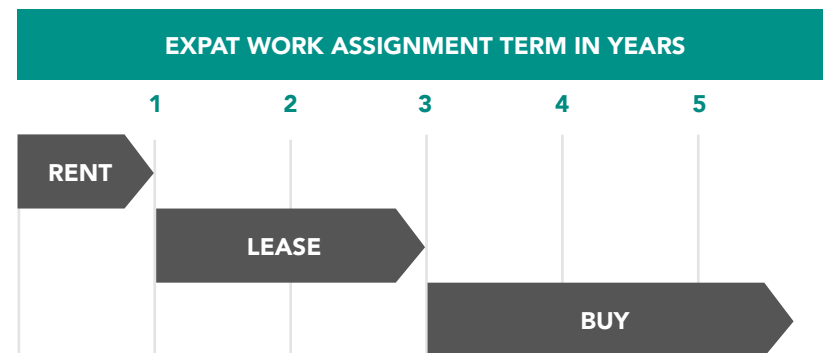
If that same car is available to rent, the monthly cost will be typically higher than leasing but allows maximum flexibility in the length of the term without any early termination fees or costs and includes insurance.



PERSONAL TRANSPORTATION

How long is your work assignment?

In general, the amount of time you intend to stay in the country, whether it be the term of your work assignment or the term of your approved U.S. visa, is the biggest factor for most expats in selecting the best choice for them.



A FEW MORE THINGS TO CONSIDER

But there are other factors to consider to determine what is best for you. The next part of this guide will take you through the process to determine your best option.

With over 20 years of serving more than 50,000 expatriates, we can assist you where others cannot. This knowledge base has developed our expertise to help you find the vehicle you want with the smartest solution.



PERSONAL TRANSPORTATION

Less than 1 year stay as an expat.

RENT

Renting with flexible term plans and built-in insurance coverage is most likely your best option as long as you the model vehicles available meet your needs.

Renting gives you the ultimate flexibility to begin and end your term to meet your work assignment schedule or to guard against the risk of your time abroad being cut short by an early project end. It also allows you to get a car quickly for a short term while you get settled or prepare for next steps. You can choose from a wide assortment of current model year vehicle brands.

BUY

Buying may be better if you want a specific brand and model car not available as a rental. However, you will need to pay off your loan balance to own the vehicle before you need to sell it.



PERSONAL TRANSPORTATION

1 to 3 year stay as an expat.

LEASE

Leasing will almost always be your best option.

It's a better value than renting and you get to select any new car you desire in your budget range. Compared with buying, you won't need a large down payment and will have the manufacturer warranty and maintenance coverage for all or the majority of the lease term. Finally, you won't have the burden of selling the car when you need to.

BUY

Buying may still be better if;

- you put significantly less or more than the 16–19,000 kilometers (10–12,000 miles) allowance of a lease agreement,
- you anticipate higher wear and tear than allowed in a lease agreement such as potential stains, tears and scratches if you have young kids and/or pets in your family, or
- you are interested in customizing your car with special wheel rims, suspension kits, sound systems, or other add-on items.



PERSONAL TRANSPORTATION

Over 3 year stay as an expat.

BUY

Buying is a great option with potentially the lowest total ownership cost after recovering the car's equity value when sold. You don't have to be as concerned about how many miles you drive or excessive wear and tear.

LEASE

Leasing may still be better if;

- you prefer minimizing your down payment and having 20-30% less monthly payment amounts than buying the same brand/model car,
- you prefer getting a higher priced car for the same monthly payments of a car you can buy,
- you prefer having a new car every 2 to 3 years with the latest technology features,
- you prefer not having the burden of selling the car at the end of your work assignment, or
- you drive the 16-19,000 kilometers (10-12,000 miles) allowance of a typical lease agreement and anticipate a normal range of wear and tear.
- your IAS Product Specialist and you determine this is the least risk option for you based on your current work assignment situation until more is known about your long-term schedule.

What if I don't know how long my stay will be?



RENT

Select renting a car if;

- your IAS Product Specialist and you determine this is the least risk option for you based on your current work assignment situation until more is known about your long-term schedule.



BUY

Select buying a car if;

- your desire is to remain an expat for at least 2 years and accept the burden of selling the car when your work assignment ends to pay off the balance of a loan,
- you do not want to risk having early termination fees of a lease if your work assignment ends before the minimum lease term of 2 years,
- your IAS Product Specialist and you determine this is the least total cost and risk option for your brand/model selection based on all available manufacturer promotions and incentives, or
- you don't want to be concerned about mileage overage and excessive wear and tear charges of a lease.



LEASE

Select leasing a car if;

- your IAS Product Specialist and you determine this is the least total cost option for your brand/model selection based on all available manufacturer promotions, incentives and any lease early termination fees,
- you prefer minimizing your down payment and having 20-30% less monthly payment amounts than buying the same brand/model car,
- you prefer getting a higher priced car for the same monthly payments of a car you can buy,
- you plan on driving the 16-19,000 kilometers (10-12,000 miles) allowance of a typical lease agreement and anticipate a normal range of wear and tear, or
- you prefer not having the burden of selling the car at the end of your work assignment.



PERSONAL TRANSPORTATION

Auto insurance isn't automatic.

In almost all U.S. states, auto insurance is mandatory by law, and is a requirement of your financial institution if you have a loan or a lease on your new or used vehicle. Auto insurance covers the cost of damage or injuries caused by your vehicle in the event of an accident. Keep in mind that your policy covers you and usually anyone else you give permission to drive the car. The minimum car insurance requirements and coverage levels vary by U.S. state.

Auto insurance policies cover a wide range of protection:

- Liability insurance pays for damage and injuries you cause others in accidents.
- Uninsured or underinsured motorist coverage pays your medical expenses if you're injured in an accident caused by a driver who is uninsured.
- Collision and comprehensive insurance pays to fix your car or reimburse you for its current value if it's damaged beyond repair.

It's sometimes challenging to get auto insurance coverage not to mention competitive rates. Usually low insurance rates are available for those with good driving records, but expats without a U.S. driving record start with a disadvantage.

Take online defensive driving courses to improve your confidence, learn U.S. regulations, and potentially lower your auto insurance rates. An IAS partner program with [TrafficSchool.com](https://www.traffic-school.com)® provides easy-to-follow online courses taken at your own pace and let you learn the essential traffic laws, regulations and driving tips to help build your safe driving record. IAS customers are fully reimbursed for the cost of a completed course certificate that may lower your insurance rates further.



Let us take care of your personal transportation needs.

Our team roots are global and built from a passion to help serve those relocating abroad. As a newcomer to another country, known commonly as either an expat or expatriate, we strive to make getting the vehicle you want for your global assignment as seamless as possible by providing outstanding service, value, and support.

As the leading source of personal transportation solutions for expats, IAS can offer you exclusive programs specifically with you in mind.

- ☒ Direct partnerships with all major automotive brands
- ☒ Competitive and flexible buy, lease, or rent options
- ☒ No U.S. credit history, social security number, or driving record requirement
- ☒ Full insurance coverage included for rentals and can be arranged for financed or leased options.

We are the vehicle experts for expats. Built on over 20 years of experience assisting more than 50,000 within the global community, we are ready to help you too.

Save time and money by working with International AutoSource.

CONTACT US TO GET STARTED