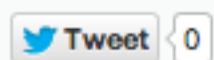




Negotiating Expat Work Benefits



Russian-born Katya Barry moved to Germany from the U.K. in 2004, when her husband was transferred to Munich for a two-year work assignment. Nine years later, they still call Munich home. Although the transition was hard, her husband's employer made it a bit easier by offering a generous employee compensation package that allowed the couple to focus on building their new lives living overseas.

"His company, BMW, helped us a great deal," says Barry, who now works as a [life and business coach](#) specializing in expat clients. "They organized professional movers [and] hired a relocation agent in Germany to help us find accommodations, sort out all our paperwork with local authorities, register our dog - and open a bank account."

When expats want to make the most of the work benefits they are afforded, they can use a trusted online foreign exchange service to convert their salary into domestic or foreign currency. An online FX service offers simple and free sign up with no maximum transfer balance, and email market-rate alerts can make it easier to secure preferred currency exchange rates when sending money overseas.

Stipends above and beyond one's salary, known as "allowances," are common.

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immigration and tax assistance - including visa filing and tax preparation services - to make sure they're financially and legally secure, Sullivan says.

- **Health and retirement:** Naturally, expats should inquire about their existing [health](#) and [retirement](#) benefits and whether they're transferable.

- **Allowances:** Stipends above and beyond one's salary, known as "allowances," are common, according to Sullivan, who says a cost-of-living allowance - generous at first, then less so as employees become more acclimated - is standard fare.

- **Housing:** Employees living abroad on short-term assignments - 12 months or less - can typically expect to be put up in corporate housing. Employees on long-term assignments - one to

Mercer, a New York-based human resources consultancy.

- **Education:** Schooling allowances are common, according to Sullivan, who says employers often will foot the bill for a private education at an international school.

- **Travel:** Expats on short-term assignments can expect employers to pay for regular trips home - once every 12 weeks, for instance - to visit family, which typically stays behind, Hannibal says.

Those on long-term assignments, meanwhile, typically get an annual home leave to reconnect with relatives and colleagues, Sullivan says.

- **Acculturation:** Perhaps the most valuable benefits employers offer expats, according to Hannibal, are language and intercultural training, not only for the assignee but also for his or her family.

Finally, although it's not a work "benefit," per se, reintegration is the most important part of an expat package, Sullivan says. "I always tell assignees to ensure they do the best they can to make sure there's a system in place for them to have regular conversations about the next step - when they're returning home, and to what," he says.



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Although not everyone will be able to bring their dogs while working abroad, a fair salary and benefits compensation package might include the following:

- **Relocation:** It's common for employers to reimburse expats for moving and shipping expenses, according to Scott Sullivan, executive vice president of Brookfield Global Relocation Services, based in Woodridge, Ill.

- **Financials:** Employees should ask for currency exchange rate protection and

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