



CONFIDENTIAL RELOCATION BRIEF

The question that decides the move: **can my family have a life here?**

Spousal employment and schooling for Western-trained clinicians relocating to Dubai and Riyadh. Every regulatory point sourced. Every unresolved point flagged.

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01 Why this document exists

In our experience, Gulf appointments rarely fail clinically. They fail at home.

The consultant who declines an extraordinary post is almost never worried about the medicine. They are worried about a spouse who has spent fifteen years building a career and is being asked to abandon it, and about a nine-year-old who is settled at school. Those two questions decide more offers than salary does, and they are the two questions a job specification never answers.

So this brief answers them directly, for the two markets where those answers differ most sharply.

A word on method. Immigration and labour rules in the Gulf change frequently, and confident-sounding misinformation about them is abundant. Every material claim here is linked to its source. Where we could not verify something from a primary or authoritative source, **we say so explicitly rather than filling the gap with a plausible guess** — there is a dedicated section at the end listing exactly what remains unresolved. A relocation decision deserves that standard.

THE SINGLE MOST USEFUL THING IN THIS DOCUMENT

Saudi Arabia has, since 2024, been opening the right of dependants to work — and **healthcare was one of the first two sectors opened**. If your spouse is a nurse, physiotherapist, radiographer or doctor, the assumption that they cannot work in Riyadh is out of date. See section 4.

02 Dubai — sponsoring your family

The UAE position is settled, well documented and generous relative to most of the region.

The threshold is not the obstacle

The federal requirement to sponsor family members is a salary of **AED 4,000 per month**, or **AED 3,000 per month where the employer provides accommodation**. Any clinical salary clears this comfortably. Critically, the UAE government portal now states that **the type of profession is no longer a condition** for sponsoring family — a liberalisation from the old approved-professions list that many older guides still repeat.

You may sponsor a spouse, unmarried daughters of any age, and sons under 25.

Female clinicians sponsoring a husband

This is asked in almost every conversation we have with female consultants, and the answer for Dubai is unambiguous. Dubai's General Directorate of Residency and Foreigners Affairs states in its own service description that **"both male and female foreign residents are allowed to bring their family members into the country, including the husband and any children under 25 or unmarried daughters."**

A female consultant sponsors on the same stated terms as a male colleague. Older articles referencing profession-specific conditions for women appear to describe superseded practice.

Process, cost and timing

Item	Detail
Residence permit fee	AED 200 base, plus AED 10 Knowledge Dirham, AED 10 Innovation Dirham, AED 500 in-country fee, AED 20 delivery
Processing	Approximately 48 hours once the file is complete
Deadline to apply	60 days from the sponsored family member's arrival
Medical fitness test	Mandatory for all family members aged 18 and over
Documents	Passport copies, photographs, proof of kinship, evidence of suitable housing
Grace period	Six months for dependants if the sponsor's own visa lapses

START THIS BEFORE YOU ACCEPT

Marriage and birth certificates require attestation in your home country *and* by the UAE authorities. This is the step that most commonly delays families by weeks, and it can be started before you have signed anything. Begin it the moment a Gulf move becomes a serious possibility.

03 Dubai — can your spouse work?

Yes, and through a purpose-built mechanism that most clinicians do not know exists.

The Ministry of Human Resources and Emiratization operates a dedicated service: a **work permit for dependants sponsored by family members**. Your spouse can take employment while remaining on your family visa. There is no requirement to transfer sponsorship to the employer, and no employment quota requirement on the employer's side.

Requirement or cost	Detail
Age	18 or over
Existing permit	Must not already hold an active work permit
Employer	Licensed activity must match the role; employer must be in good standing
Application fee	AED 50
Issuance fee	AED 250
Processing	Approximately two working days

If your spouse is also a healthcare professional

This is where expectations most need managing, and where we would rather be blunt than encouraging.

The dependant work permit governs the *right to work*. It does not touch the *right to practise*. A spouse who is a nurse, physiotherapist or doctor must complete the full licensing pathway independently: Dataflow primary source verification of their own credentials, registration with the relevant authority — DHA in Dubai, DoH in Abu Dhabi, MOHAP federally — and, depending on category and country of training, a qualifying examination.

Being married to a licensed clinician confers no advantage whatsoever in that queue. Practitioners routinely quote two to four months, and it can run longer where a former employer is slow to respond to verification requests.

THE SCHEDULING INSIGHT THAT MATTERS

Run your spouse's Dataflow and licensing **in parallel with your own, not after it**. Families who sequence it — clinician first, spouse once settled — routinely lose four to six months of a second income and, more damagingly, four to six months of the spouse having a purpose in a new country. That period is when relocations quietly go wrong.

04 Riyadh — the position that has genuinely changed

Saudi Arabia is the market where clinicians' assumptions are most often several years out of date.

The widely held belief that a dependant simply cannot work in Saudi Arabia was broadly true historically. It is no longer an accurate description of the current framework, and the change happened to run directly in your favour.

August 2024 — health and education opened first

The Ministry of Human Resources and Social Development launched an initiative permitting dependant-visa holders to take employment **in the health and education sectors specifically**, without transferring sponsorship, administered through the **Ajeer platform**. The dependant must be 18 or over and hold professional accreditation relevant to the role; the employer must be registered with the ministry, hold an active commercial registration, and not sit in the lowest Nitaqat band. The service was reported as free of charge.

That the very first sectors opened were health and education is significant for this audience. A clinician's spouse who is themselves a healthcare professional sits precisely inside the opening.

October 2025 — the framework broadened

A Cabinet Resolution reported in October 2025 granted the Minister of Human Resources formal authority to determine eligible economic activities and professions for dependant workers **more broadly**, beyond the original two sectors, and to set dependant work-permit fees in line with those applied to foreign workers in the private sector.

HOW TO READ THIS HONESTLY

This is an **evolving framework, not a mature system**. The 2024 initiative is documented and operational; the 2025 Cabinet Resolution expands the legal authority, but we could not confirm that final implementing regulations have been published. Treat Saudi dependant employment as genuinely opening and considerably more favourable than its reputation — while confirming the position applying to your spouse's specific profession at the time you move, not at the time you read this.

If your spouse is a healthcare professional

The licensing logic mirrors the UAE. Registration runs through the Saudi Commission for Health Specialties: Dataflow primary source verification, registration in the SCFHS system, a Prometric examination depending on category, then licence issuance. Again, dependant status neither exempts nor accelerates this.

Costs specific to Saudi Arabia

One line item has no UAE equivalent and is frequently missed at offer stage: the **dependant levy of SAR 400 per dependant per month**, payable in advance. For a spouse and two children that is SAR 1,200 monthly — roughly £235 — recurring for the duration of your residence.

NEGOTIATION POINT

Ask explicitly whether the employer absorbs the dependant levy. Many Saudi healthcare employers do, particularly for consultant-grade appointments — but only where it is written into the offer as a named line. It is rarely volunteered.

05 Schooling: what it actually costs

Dubai

Private schools are regulated by the Knowledge and Human Development Authority, whose fee framework ties permitted increases to inspection outcomes. A school whose rating declines may not raise fees at all; one that improves substantially may raise them by a multiple of the annual Education Cost Index.

There is a material recent development: **KHDA has confirmed a freeze on tuition fee increases for the 2026–27 academic year**, under a directive from the Crown Prince of Dubai. The freeze covers tuition only — transport, uniforms, registration and extracurricular charges can still move.

Curriculum	Annual range (AED)	Annual range (£)
British / IGCSE	51,500 – 100,700	£10,370 – £20,270
International Baccalaureate	79,600 – 91,800	£16,020 – £18,470
American	13,100 – 86,950	£2,640 – £17,500

District choice moves this figure enormously. Mirdif American School runs at roughly £4,830–£7,150 a year; Brighton College Dubai reaches £20,270 at the top of the school. Two children at the premium end of the British curriculum exceed £40,000 annually.

Riyadh

Figures below are taken directly from each school's own published fee schedule for 2025–26.

School and stage	Annual fee (SAR)	Approx. (£)
British International School Riyadh — Foundation 1	42,691	£8,400
BISR — Years 3 to 6	66,200	£13,000
BISR — Years 10 to 11	88,186	£17,400
BISR — Years 12 to 13	93,855	£18,500
American International School Riyadh — KG2 to Grade 5	103,899	£20,500
AIS-R — Grades 9 to 12	117,812	£23,200

BISR figures exclude 15% VAT. AIS-R figures include VAT and are the non-Saudi national rate. Converted at SAR 5.0734 to £1 (XE mid-market, 18 August 2026).

CORRECT A COMMON ASSUMPTION

Riyadh is **not** the cheaper option for schooling. At the top of the school, AIS-R exceeds most Dubai British-curriculum schools, and AIS-R additionally charges one-time new-family costs — application, capital fee and registration — that can exceed SAR 45,000 (roughly £8,900) before a single term is taught. Budget for the entry cost, not only the annual fee.

The allowance gap

A schooling allowance of AED 30,000 per child covers roughly half of a mid-tier British curriculum place in Dubai. A well-negotiated clinical package runs closer to AED 65,000 per child. The difference across two children is approximately £14,000 a year of post-tax income — which is why the education line, stated per child with the cap visible, matters more than almost any other clause.

06 Practical family logistics

Driving

The UAE permits direct licence exchange without a test for licences from **57 countries** as of January 2026, covering the UK, Ireland and most of Europe, with recent additions including Croatia, Kosovo, North Macedonia and the US state of Texas. The process requires an eye test at an approved centre and surrender of the original licence.

Saudi Arabia operates a similar conversion arrangement covering the UK, EU states, USA, Canada, Australia and New Zealand. **South African licence holders should verify their position specifically** — we could not confirm South Africa's inclusion in the Saudi list from an authoritative source, and given HPCSA-registered clinicians are a core part of the Gulf workforce, this is worth checking directly rather than assuming.

Women driving and working in Saudi Arabia

Stated plainly, because the misconceptions are persistent. The prohibition on women driving was lifted on **24 June 2018**. Women now hold full legal driving rights on the same terms as men — minimum age 18, national ID or iqama, medical and driving examination. A companion anti-harassment law introduced in May 2018 carries penalties of up to two years' imprisonment and SAR 100,000 for a first offence.

Health cover for dependants

In the UAE, this varies by emirate and the difference is expensive. **Abu Dhabi mandates employer-paid family coverage** — employee plus one spouse plus up to three children under 18. **Dubai does not:** the employer's legal obligation extends to the employee, and dependant cover is the sponsor's own responsibility. The minimum annual benefit threshold across the emirates is AED 150,000.

Industry-typical costs run AED 18,000–19,000 a year for a basic family-of-four plan and around AED 30,000 for comprehensive cover — approximately £3,600 to £6,000. If your offer does not name your spouse and each child, assume they are not covered and price it in.

For Saudi Arabia, the Council of Health Insurance regulates mandatory cover, but we could not confirm from the regulator's own published text whether employer-paid dependant coverage is mandated as it is in Abu Dhabi. **Do not assume parity with the UAE.** Ask the employer to state family cover explicitly.

End of service

Saudi Arabia's Labour Law provides, on the commonly cited reading of Article 84, half a month's wage for each of the first five years of service and a full month's wage for each subsequent year, calculated on final salary including allowances. The UAE operates a comparable statutory gratuity. In both markets, confirm

whether the calculation basis is *basic* salary or *total* salary — on a consultant package the difference over five years is substantial.

07 Dubai and Riyadh, side by side

	Dubai	Riyadh
Spouse right to work	Established MOHRE dependant work permit; AED 300 total; ~2 days	Opening since 2024, health and education first; framework still maturing
Female clinician sponsors husband	Confirmed on the same stated terms by GDRFA	Not confirmed — verify directly (see section 8)
Dependant levy	None	SAR 400 per dependant per month
Dependant health cover mandated	No in Dubai; yes in Abu Dhabi	Unconfirmed — do not assume
Top-band international school	To ~£20,300 a year	To ~£23,200 a year, plus entry fees
Women driving	Always permitted	Permitted since June 2018
Spouse healthcare licensing	Dataflow, then DHA / DoH / MOHAP	Dataflow, then SCFHS and Prometric

08 What remains unresolved

Included deliberately. A brief that answers everything confidently is a brief that is guessing somewhere.

The following points could not be verified from a primary or authoritative source at the time of writing. We have not filled them with plausible inference, and you should not act on any assumption about them without direct confirmation:

- **Whether an expatriate female clinician in Saudi Arabia may sponsor a foreign husband on identical terms to a male colleague.** Saudi Arabia extended sponsorship rights to Saudi women years ago, but that is a different legal category from an expatriate woman sponsoring a foreign husband under her own work iqama. This is the single most consequential open question in this document. If it affects you, we will obtain a written position from the relevant authority before you commit to anything.
- Whether a sponsor's formal consent or no-objection certificate is legally required for a dependant to obtain the UAE work permit. The ministry's own service description does not state one; multiple secondary sources describe one.

- Saudi Arabia's minimum salary threshold for a dependant *residence* visa, as distinct from a family visit visa.
- Whether the Council of Health Insurance mandates employer-paid dependant cover in Saudi Arabia.
- Whether dependants of a Saudi Premium Residency holder may work automatically.
- South Africa's inclusion in Saudi Arabia's driving licence conversion list.

ON ANY OF THESE

We will obtain a definitive written answer for your specific circumstances before you are asked to make a decision. That verification is part of the mandate, not an extra.

09 Before you sign

Ask for these as separate, named lines. A single undifferentiated package figure transfers every gap between allowance and reality onto your family.

1. **Housing allowance** — annual amount, payment frequency, and whether advanced (Gulf landlords commonly want the year up front)
2. **Education allowance** — per child, cap stated, and whether registration and transport are included
3. **Medical cover** — spouse and each child named, with the annual benefit limit
4. **Dependant levy** — in Saudi Arabia, who pays it
5. **Flights** — number, class, frequency, and for whom
6. **End of service** — calculated on basic or total salary
7. **Licensing and Dataflow** — who pays, and who does the administrative work, *for both of you*

That final line is the one most clinicians overlook and most later regret. Administrative burden, not clinical doubt, is the most common reason a well-judged Gulf move collapses weeks after the offer was accepted.

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Sources. UAE government portal (u.ae) and GDRFA Dubai on family sponsorship; MOHRE on dependant work permits; UAE Government Media Office, January 2026, on driving licence exchange; KHDA fee framework and 2026–27 fee freeze reporting; published fee schedules of the British International School Riyadh and the American International School Riyadh; Zawya and Global Payroll Association on the August 2024 Saudi dependant employment initiative; DLA Piper on the October 2025 Cabinet Resolution; Fragomen on Saudi Premium Residency; Council of Health Insurance; Saudi Labour Law Article 84 commentary. Currency conversions August 2026 and subject to movement.

Status. This brief is provided for information and does not constitute legal or immigration advice. Regulations in both jurisdictions change frequently. Verify current requirements before making a decision that depends on them.