



GRADUATING AS A DENTIST?

Whether you are considering working in a hospital or private practice once you graduate, there's a few things you need to think about before starting work.

KIWISAVER/ SUPERANNUATION:

If you decide to work in a hospital, under the STONZ contract as an RMO you are entitled to a match of your KiwiSaver/ Superannuation contributions up to 6%. You need to have at least 3% of this directed to Kiwisaver but the other 3% can be directed to a separate superannuation scheme if you wish (or of course you can have the full 6% to Kiwisaver).

INDEMNITY INSURANCE:

Whether you work in private practice or at a hospital, you will need to arrange indemnity insurance by March the year following graduation. If you choose to work in a hospital setting, under the STONZ contract you may be eligible to be reimbursed the cost of DPS indemnity insurance. You can check out DPS [HERE](#).

LEAVE PLANNING:

It's a good idea to plan ahead and have a plan to take leave throughout the year. Even if it's a day or two at home to tick off some 'life admin' or catch-up on some rest and read a book. Leave can be difficult to get, so plan ahead and book some breaks throughout the year – even if you don't have set plans yet.

RELOCATING:

If you incur expenses moving to your first House Officer job, make sure you check out the SECA to see what you're entitled to claim back from the Hospital! A lot of RMOs have set up local Facebook pages or similar, which can be a great place to find local rentals, social events and other advice about moving/living and working in your new region.

FUTURE CAREER:

If you are interested in post-graduate specialisation in the future, it's important to think ahead about what you can do now, or during your House Officer years to support your application. If you've got a particular specialty in mind, it's important to know the pre-requisites required including if you need Primary Examinations/Fellowship with RACDS, research or private practice experience. To help with this process STONZ has developed a '**Career Plan**' to help you plan your career with your supervisors and mentors.

INTERVIEWS:

You might need to be prepared to attend an interview as part of getting a new job. Interviews can be daunting so it pays to be prepared. All hospital jobs interviews are held at the annual NZDA conference.

Click [HERE](#) for some key interview tips for you.

INSURANCE:

Any time you are making a big change, like starting a new career it pays to check in on if your insurances are sorted and if your needs have changed.

HAVE YOU SORTED:

- ✓ **Dental Council of NZ Registration**
- ✓ **Annual practicing certificate**
- ✓ **ACC provider number (if required)**
- ✓ **Consider joining the dental association**
- ✓ **Familiarise yourself with the CPD requirements needed as part of the Dental Council's recertification program**

Check out the [quick links](#) page on our website for all useful resources.

EMPLOYMENT CONTRACT

Know your contract! It's so important to read your contract (including the small print), and understand what you are signing. Make sure you seek independent advice if you have questions, even if it's just talking it through with friends and family. And if you've received a HNZ contract you can always seek advice from STONZ too if you're a member.

RESEARCH

STONZ as a union have committed a percentage of membership income to ensuring that trainee interns (TIs) and resident medical officers (RMOs) working and training environments are evidence based. We are looking to fund novel and local research to ensure recent literature is available to help us advocate for positive change. If you're planning a research project, you can read more about funding opportunities [HERE](#).



If you're considering working at a hospital then we'd be privileged to represent and advocate for you.



When considering union membership, seek out independent advice and ensure you understand its impact on your contract. It's not easy to change unions, so it's important to think about your career now and in the future.

WELLBEING

Starting work full time can be a big change, especially working long days and nights. Often working full time can have a big impact on social activities like team sports and hobbies. Maintaining a work/life balance can be difficult, so we encourage you to think about how you're going to work towards finding the right balance for you once you start working and training fulltime.

There is also a Self-Care for Dentists book on the [DCNZ website](#).



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