

Healthy, Happy Beach Living in Southeast Asia

“The Low Cost of Healthcare Literally Saved My Life”

Name: Roger Carter

Age: 64

From: Houston, Texas

Living in: Sihanoukville, Cambodia

“What I really dig about my life now is that I am no longer stuck in a crowded and expensive city. I can enjoy retirement hanging out at the beach, with all the worries of overpriced healthcare far behind me,” says expat Roger Carter of his new life in Cambodia. When Roger decided to retire overseas, he knew that he wanted to be on the coast for the fresh air and clean lifestyle. And in the coastal resort city of Sihanoukville, he found just that.

“The entire city is surrounded by a beautiful coastline, with around 10 beaches and clusters of 20 or 30 islands that you can visit for daytrips or longer,” he says.

“While the most popular beach for both Cambodians and foreigners is Ochheuteal, my favorite is Otres, which is a little farther south. It’s more remote and less developed than the other beaches. The beach itself is only five minutes from my apartment. It’s a long white strip of sand, with only a line of trees visible behind the beach. The water is clean and clear, and there are beach-side restaurants and stalls where you can kick back with a fresh coconut and enjoy your surroundings, or take a swim in the ocean, like I do most days.”

Roger lives in a large, two-bedroom apartment that costs \$350 a month. From here, he can enjoy both the city and the coast. He eats out as much as possible. Sihanoukville is one of Cambodia’s major fishing ports, so he regularly feasts on fresh crab, squid, and shrimp for as little as \$10 a plate at local barbecue joints.

For Roger, retiring overseas was not just about affordability, but also about quality of life. After working for years in construction in Houston, Texas, he was looking for a piece of paradise...one that could offer him both a low cost of living and a smog-free, healthy environment,

since he has work-related breathing problems.

Roger says that two things inspired his move abroad: “Money and drugs...but I mean that in a legitimate way! I have to take various medications on account of occupational respiratory disease. The cost of drugs in the States was the deciding factor in my choosing to live overseas. Insurance and medical bills were killing me faster than old age was.

“Out of desperation, I began looking into how I could reduce costs by moving to a country with cheaper healthcare.”

And most Southeast Asian countries offer brand-name drugs at 5% to 10% of their U.S. prices.

“I didn’t choose Cambodia—it chose me. I researched some websites and emailed a few different hospitals. The feedback I got was unreal. Not only were the meds I needed easily available, but the overall cost of everything was incredibly cheap. The low cost of healthcare has literally saved my life.”

“The entire city is surrounded by beautiful coastline.”



In Sihanoukville, you can rent an apartment near the beach from \$350 a month.

The best healthcare in Cambodia is in the capital, Phnom Penh, and in Siem Reap, where there are two major hospitals: The Royal Phnom Penh Hospital (in Phnom Penh) and the Royal Angkor Hospital (in Siem Reap). Both of these employ international, Western-trained doctors.

“Even though I enjoy my laidback, beach-boy lifestyle, I do have to visit my doctor, in the capital city of Phnom Penh, once a month for a checkup and to pick up a supply of my medications directly from the country’s biggest hospital,” says Roger. “A couple of days in the big city is enough for me. I prefer the sea air, since it’s better for my lungs. But that doesn’t stop me indulging in trips to the modern shopping centers and Hollywood cinemas in Phnom Penh.”—*Steven King*.

“Who Doesn’t Want to Live Five Minutes From the Beach?”

Names: Erin Scholnick-Lee and Ed Lee

Ages: 49 and 61

From: San Francisco, California

Living in: Da Nang, Vietnam

“The best part of living here is that it is just a five-minute walk to the beach. We walk to the beach every day,” says Erin Scholnick-Lee, who lives in Da Nang, Vietnam. “Who doesn’t want to live five minutes from the beach?”

Vietnam has more than 2,000 miles of coastline—which means a lot of beaches to choose from. But Erin and her husband Ed think the beach in Da Nang is one of the best around. “The water is calming. The sand is soft. During the autumn and winter you have the beach to yourself. It really is like being on a deserted island,” she says. “We have a spectacular view of the Lady Buddha at the end of the peninsula. She is glorious! She is over 200 feet tall and she’s our guiding light.”

Erin and Ed also love Da Nang’s low cost of living. They live on a quiet, residential street in the An Thuong neighborhood, on the east side of the Han River, which bisects Da Nang. They rent a one-bedroom, serviced apartment in a new building, and pay just \$350 a month. That includes laundry, cable TV, water, WiFi, and cleaning three times a week. The only bill not included is electricity.

Eating out is inexpensive and convenient, but “we try to eat out no more than once a day,” Erin says. “But it’s so easy to do that. A meal for the two of us, with



Erin and Ed Lee can call Da Nang home for less than \$1,500 a month.

one baguette and a rice bowl apiece, costs us just over \$3. So it's really easy to eat every meal out if we don't want to cook at home.

"Excluding our health insurance, the biggest part of our \$1,200- to \$1,500-a-month budget comes from taking taxis when it's too far to walk or ride the bikes, since we aren't comfortable driving a motorbike. The bus service is supposed to expand to this part of Da Nang shortly, so we are very interested to see how that will work."

*"It really is like
being on a
deserted island."*

Erin and Ed made the move to Southeast Asia just over a year ago. After spending a month in Cambodia and two months in Thailand, where they earned their TEFL (Teaching English as a Foreign Language) certificates, they decided to visit a friend of theirs in Da Nang. "The cost of living in San Francisco was just too high," says Erin of their decision to relocate. "And we wanted to live the life of travelers."

They had never imagined themselves living in Vietnam. "It wasn't even on our radar! But once we came to Da Nang, we just knew that we could live here, and it was very easy to get work, too."

They teach English two evenings a week. They spend the rest of their time enjoying the beach and all that Da Nang has to offer. "We wanted to keep working because we can, and we enjoy doing it," she explained. "We started teaching in September. We're not making a lot of

money, but it pays the rent."

The couple lives much like their Vietnamese neighbors. "The owner of our apartment supplies bicycles for their tenants, which we can use whenever we want. We enjoy riding the bikes to the local market, where we buy all our produce and meat. Everything we've seen there has been very fresh and clean."

Vietnam has surpassed their expectations. "We didn't realize how easy Da Nang would be. We didn't anticipate how easy it has been to get around, to buy food, to go to the beach—the things that make it so livable. Everything is so easy here—it's remarkable. Vietnam has been so gracious, so forgiving, and so welcoming to us. We really do love it."—*Wendy Justice*.

"I Can Live Out My Dream Retirement Here—and it's Easy"

Name: Michael Brown

Age: 53

From: Toronto, Canada

Living in: Hua Hin, Thailand

"The last time I went exploring by motorbike through the jungle, I saw an elephant just walking down the road. An *elephant*! Now that doesn't happen in Canada," says Michael Brown, who now makes his home in the Thai resort city of Hua Hin.

"I have the time to enjoy my life, and there is truly so much to enjoy here."

In his spare time, he plays tennis, is starting pickleball (think badminton, tennis, and table tennis rolled into one), and runs on the white-sand beach 10 minutes from his condo...all things he never found time to do back home.

In Hua Hin, his monthly budget of \$610 includes a weekly massage for \$8,

health insurance, and a round of golf. It also covers eating out at least twice a day. He has plenty of restaurants to choose from: Greek, Spanish tapas, Indian. But the cheapest and most delicious places are Thai. A Pad Thai with shrimp can be found all over town for under \$2.50.

When Michael decided to move from Toronto, his idea was to "go big or go home." His basic requirements included lovely beaches and good weather (in Hua Hin, temperatures average 79 F to 86 F year-round).

He'd traveled through Thailand before and enjoyed it. And since he couldn't travel the world seeking the perfect place—at least not in 2013, when he first retired—he did his research and opted for Hua Hin... sight unseen.

He took the train there from Bangkok, got off at one of the oldest and most historic train stations in Thailand, and fell in love. He had no Plan B. Luckily, Hua Hin had everything he wanted. "Hua Hin is a big enough town that you can find anything you want, but still small enough to feel laidback," he says.

He first rented a condo in the heart of town, within 10-minutes' walk of the beach, bars, restaurants, and grocery stores. After renting for a year, he bought his modern studio apartment, for about \$46,000, in the same building. The yearly condo fees are only \$500. These include access to a pool, parking, security, a convenience store, and a gym. "Its location is perfect," he says. "It's in the center of Hua Hin and close to everything. I can amble home from the bars and restaurants after meeting the guys for a night out on the town."

Last year Michael got a bad case of bronchitis and went to the Bangkok Hospital. It is accredited by the Joint Commission International and is probably the most expensive hospital in Hua Hin. His visit took about 45 minutes from start to finish, and the total cost was \$40, including three different prescriptions and all the doctor's fees. "I felt totally comfortable from the minute I walked in," he says. "They all spoke English perfectly and explained everything step by step."

When asked what he loves most about living in Hua Hin, Michael replies without skipping a beat, "The laidback lifestyle. I can live out my dream retirement here, and it's easy."—*Kirsten Raccuia*. ■