



Welcoming Handbook

A Practical Guide for Families
Relocating to the Washington DC Area

Also available online at www.wbfn.org

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WORLD BANK
FAMILY NETWORK

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ACRONYMS

BFSFCU	Bank-Fund Staff Federal Credit Union
CHP	Children’s Holiday Party
DC	District of Columbia
DMV	Department of Motor Vehicles
DMV	DC, Maryland, Virginia
EAC	Employment Authorization Card
ESL	English as a second language
ESOL	English Speakers of Other Languages
GMS	WB Global Mobility Services
HR	Human Resources (since 2022 HR is called People and Culture at WB)
ID	Identification
IDB	Inter-American Development Bank
IFC	International Finance Corporation
IMF	International Monetary Fund
MA	Maryland
MC	Main Complex of the WB, address: 1818 H Street NW, Washington, DC, 20433
MIP	Medical Insurance Plan
MMEG	Margaret McNamara Educational Grants
PCP	Primary Care Physician (= General Practitioner)
PDP	Professional Development Program
PID	Personal Identification Number
PPO	Preferred Provider
SSN	Social Security Number
STC	Short-Term Consultants at the WB
TSP	Teen Summer Program
UPI	Unique Personal Identification number (issued by the WB)
USCIS	United States Citizenship and Immigration Services
VA	Virginia
WB	World Bank
WBCC	WB Children Center
WB	World Bank
WBFN	World Bank Family Network
WIS	Welcoming Information Session

IMPORTANT CHECKLISTS

Please note:

The World Bank (WB) staff member will be referred to in this Handbook as ‘staff member’. The WB spouse/partner will be referred to as ‘spouse’ or ‘you’.

PRIOR TO ARRIVAL CHECKLIST	Housing/Temporary Housing	<input type="checkbox"/>
	Transportation from airport	<input type="checkbox"/>
	Schools / Childcare	<input type="checkbox"/>
	Travel Insurance	<input type="checkbox"/>
	Pets’ documentation and preparation for travel	<input type="checkbox"/>

Please note:

You should travel with all relevant documents in your carry-on and official documents should be notarized in English.

DOCUMENT CHECKLIST	Passports and Visa	<input type="checkbox"/>
	Birth Certificates	<input type="checkbox"/>
	Marriage Certificates	<input type="checkbox"/>
	Adoption Papers	<input type="checkbox"/>
	Medical and Dental Records	<input type="checkbox"/>
	Prescriptions	<input type="checkbox"/>
	Supplies of Medicine	<input type="checkbox"/>
	Immunization records	<input type="checkbox"/>
	Valid Driver’s License and, if possible, International Driver’s License	<input type="checkbox"/>
	School and college transcripts for children and spouses	<input type="checkbox"/>
	Car Insurance good-standing letter	<input type="checkbox"/>

Unmarried couples, whether of the same or opposite sex, are encouraged to marry before entering the US. The non-married partner of a prospective staff member cannot obtain a G-4 visa or enjoy the benefits of G-4 Dependent status. Same-sex marriages are legally recognized nationwide in the US.

GETTING SETTLED IN WASHINGTON DC

1.	Get your World Bank Identification Card (ID) or “badge”
2.	Get Personal Identification Number (PID) from State Department
3.	Lease or Purchase contract in both staff member’s and spouse’s name*
4.	Open a Bank Account – Bank Fund Staff Federal Credit Union (BFSFCU)
5.	Get a US phone number
6.	Get Staff's Employment Verification Letter*
7.	Get US State Department Authorization Letter**
8.	Get Driver’s License
9.	Apply for Employment Authorization Card (EAC), also known as work permit
10.	Apply for Social Security Number (SSN)
11.	Purchase car and/or home insurance
12.	Estate Planning / Will (especially when you have children)
13.	Make sure staff member and family members are enrolled in AETNA Medical Insurance Plan on the first day of joining the WB
14.	Find a Primary Care Physician (PCP) also known as doctor/pediatrician

* Needed for Social Security and driver’s license applications as proof of residence

** Needed for driver’s license application

Ask the staff member to share with you the “USA - WASHINGTON D.C. - Relocation Field Guide for World Bank Staff & Families”. Staff members can find it on the WB Intranet:

https://gms.worldbank.org/GMP_Relocation_Guides/NorthAmerica/Relocation_Guide_USA.pdf

Kindly be aware that the World Bank Intranet is exclusively available to World Bank staff members. Should there be any references to the World Bank Intranet in this document, you may need to request assistance from your spouse, the staff member.

For additional information on topics covered in this Handbook, visit the World Bank Family Network office or join the monthly Welcoming Information Session organized by the WBFN. Whether you're interested in learning about our organization, obtaining a guide for US document application, getting details on health insurance, or have any questions, attending the session is encouraged.

Get your World Bank Identification Card (ID) or “badge”

As a staff member's spouse, you can access WB, IFC, and IMF buildings from 7 am to 7 pm on workdays with a WB ID card. To obtain the ID card, the staff member should request it through eServices on the WB Intranet, following the specified steps.

(eServices >> Goods & Services >> Building Passes and ID Badges >> ID Badges >> WB ID Card for Spouses / Domestic Partners)

Once the staff member gets the confirmation email, bring the confirmation email with the staff member's UPI number and a photo ID (passport or driver's license) to the specified office for your WB ID card. The process is quick, and the staff member doesn't need to be present. Alternatively, accompany your spouse to the ID office where photo can be taken and the spouse badge is issued immediately.

UPI (Unique Personal Identification) number is issued by the WB. It is different from the PID number, which is issued by the State Department. Note: It is useful to memorize the staff member's UPI since it is needed for spouses to access certain WBG information - see later.

ID Office:

Main Complex Building (MC), 1st level 305 suits (MC 1-305), Mon–Fri, 8 am to 4 pm
Entrance: 700 18th Street N.W., Washington DC,
Email: ioffice@worldbank.org
Tel. 202-458-4486

Get PID number from State Department

US-based staff members and dependents must register with the US State Department for a Personal Identification (PID) number. This number is crucial for obtaining work authorization, Social Security Number (SSN), and a driver's license. It is recommended that the staff member and his/her dependents apply together to receive PID numbers at the same time.

Staff members should receive a system-generated email from HR Operations to complete their and their dependents' visa profiles. Completing the visa profiles will automatically initiate a PID request. Another option is to initiate the PID request via myHR Self-Service >> Visa Services >> Other Visa Services >> Request for PID Number on the WB Intranet.

Staff member should receive a system-generated email confirming that the PID registration is completed and the PID number(s) issued.

Lease or Purchase Contract

When renting or buying an apartment or house, ensure that the contract includes both the names of the staff member and of the spouse. This will serve as a proof of residence for you.

Open a Bank Account

Bank-Fund Staff Federal Credit Union (BFSFCU) offers financial services exclusively to WB and IMF employees and their families. Unlike commercial banks, BFSFCU doesn't require a credit history to open an account. It's advisable for spouses to open a joint or personal account with the staff member. Additionally, spouses can independently obtain a credit card, aiding in building credit history.

Please note in order to open an account at BFSFCU, you will need a WB ID, your passport, and a lease contract. The documents are needed as proof of residence.

You can learn more about BFSFCU and its services at <https://bfsfcu.org/>.

Get a US Phone Number

You can choose from different service providers, with T-Mobile, AT&T, Verizon being the biggest.

You might be eligible for some discount. Ask the staff member to check on the WB Intranet at <https://worldbankgroup.sharepoint.com/sites/itsms/SitePages/PublishingPages/Employee%20Purchase%20Program.aspx>

Important Letters to be Issued through the World Bank

Staff Employment Verification Letter

The staff member should request an employment verification letter from the WB, available for printing on the WB Intranet myHR Self-Service page. This letter is necessary for Social Security Office and the Department of Motor Vehicle (DMV) visits when applying for SSN/SSN ineligibility letter and driver's license.

US State Department Authorization Letter

To apply for a driver's license in YOUR state, the staff member should request a US State Department Authorization letter via WB Intranet myHR Self-Service. The letter, issued directly to the staff's WB email address from the US State Department, is valid for 90 days. The PID is required for the letter application.

Please note that DMV is the general term for the Department of Motor Vehicles in every state of the US. Some states, however, use a slightly different name: i.e. Maryland uses MVA (Maryland Vehicle Administration).

Get a Driver's License

There are two types of driver's licenses:

- Non-compliant driver's license is valid for driving but not considered as an identification document.
- Real-ID driver's license, marked with a black star on the top right corner, is valid for driving and considered as an identification document.

We recommend that you get a Real ID driver's license. This Real ID enables domestic travel to all US states without carrying your passport and access to federal buildings.

For detailed steps on obtaining a driver's license in Washington DC, Virginia (VA), and Maryland (MD), please refer to the WB HR Operations external site at

<https://www.worldbank.org/en/about/unit/human-resources/obtain-or-renew-drivers-license-in-the-dmv-g4-g5-visa-holders>

If renting short-term upon arrival in the US but planning to move states, wait to apply for a driver's license until settled in permanent accommodation. Moving between states requires going through the process again, as each state has its own rules. In Virginia and Maryland, Real-ID driver's licenses for G4

visa holders are issued for only 1 year.

Check the DMV website for the Driver’s manual of your state.

	DC	Maryland	Virginia
Validity of foreign/international driver's license	30 days	60 days	30 days
Tests required:			
Knowledge test	✓	✓	✓
Driving test / Road test	-	✓	✓
3-hour alcohol and drug education program	-	✓	-
Vision test screening in the DMV office	✓	✓	✓

After passing the knowledge test, the DMV will schedule a road test appointment. Bring your own car or borrow from a friend; short-term rentals like Zipcar may not be accepted, but rental cars with an international driver’s license might be. Check your state's DMV website or call for details. Exemptions from tests may apply.

G-4 staff married to persons holding “A” or “G1” visas and affiliated with embassies, and their dependents, will obtain their driver’s licenses (whether first-time or renewal) from the Office of Foreign Missions.

DMV websites:

DC: <https://dmv.dc.gov/>

Maryland: <https://mva.maryland.gov/>

Virginia: <https://www.dmv.virginia.gov/>

Apply for Employment Authorization Card (EAC), also known as work permit

The EAC is a very important document. You cannot work in the US without an EAC. The EAC application is facilitated through WB, and processed by the US State Department and United States Citizenship and Immigration Services (USCIS). For a step-by-step guide on how to obtain the Employment Authorization Card in the US, please refer to the WB HR Operations external site at https://www.worldbank.org/en/about/unit/human-resources/request-or-renew-employment-authorization-card?cq_ck=1553199953625

The EAC expiration date depends on the staff member’s contract and not the visa expiration date. The EAC allows you to work only in the DMV area.

G-4 spouses hired as Short-Term Consultants (STC) for WB Washington DC need work authorization too.

Apply for Social Security Number (SSN)

A Social Security Number, assigned individually to each person, is a crucial identification number in the US, required for virtually every important activity or transaction, such as opening a bank account, applying for a credit card outside of the BFSFCU, and so on. To obtain an SSN, you must wait until you receive your Employment Authorization Card.

You can apply for a SSN by indicating it on the EAC application form through WB HR Operations. If not

through the EAC application form, you can visit an SSN office to apply for a SSN, only after you have received your EAC. We recommend you visit the SSN office located at 1300 D St. SW Washington DC 20024 regardless of the state you live in as they are familiar with G-4 status.

Purchase Car and/or Home Insurance

BFSFCU is the most trustworthy banking institution to receive advice about how to buy a new or used car hassle-free. BFSFCU can help you out with their Car Buying Service (<https://bfsfcu.org/borrow/car-buying-service.html>). In addition, they offer seminars of how to navigate car buying with information regarding car insurance companies. See their website under Webinars and Events (<https://bfsfcu.org/learn/bfsfcu-seminars-and-events.html>). This might be your best bet in buying a new car or a guaranteed good second-hand car. In addition, BFSFC offers favorable car loans.

There is also the option to look on the WB Bulletin Board for advertisements regarding second-hand cars from other fellow WB and IMF families. Staff members can access the Bulletin Board through the WB Intranet and request for a password for his/her spouse to access the Bulletin Board.

Before arriving in Washington DC, it's advisable to obtain a "letter of good standing" from your previous car insurance company. Mention this to your new US car insurance provider, as it will have an impact on your premium calculation. Without this letter, US car insurance may charge the highest premium, considering you as a new client without a US car history. If you don't have the letter upon arrival, try to obtain it from your previous car insurance.

Consult BFSFCU and/or WB colleagues for car insurance recommendations. Consider bundling other insurances like personal property, renter's, and uninsured/underinsured coverage with the same provider for an "umbrella insurance" package. It is advisable to opt for personal liability insurance of at least \$1.5 million to safeguard against potential lawsuits in the US.

Estate Planning / Will

Many people delay estate planning due to discomfort with the topic, but it's crucial. Proper planning can save heirs money and ensure control of assets. It's necessary to appoint a suitable guardian for minor children, preventing them from becoming wards of the state in the absence of a will specifying a guardian in case of both parents' death.

Find more information on page 56 of the "Planning Makes a Difference" document on wbfn.org (<https://www.wbfn.org/planning-makes-a-difference>).

THE WORLD BANK FAMILY NETWORK

The World Bank Family Network is the association of spouses and partners of World Bank staff members. It was founded in 1972 by a group of World Bank spouses to assist newly arrived spouses with their transition living in the Washington Metropolitan Area. A volunteer-driven organization, WBFN's mission is to welcome, support, empower, and advocate on behalf of WB families worldwide.

WBFN membership is open to all WB staff spouses, domestic partners, and WB staff single parents. WBFN's objectives are to facilitate the adjustment of relocating WB families, to provide ongoing support, and to advocate for them in liaison with WB management.

WBFN PROGRAMS & ACTIVITIES

Welcoming Program at HQ

The Welcoming Team warmly welcomes all the newly arrived WBFN members in the Washington DC area, either the new hires or staff coming from country offices and supports the settling-in process by organizing the activities below.

Welcoming Information Session (WIS)

This is an informal, interactive two-hour monthly session covering key areas of concern for members relocating to HQ. These include driver's license, employment authorization card application, Social Security Number, medical insurance, participation in WBFN activities/sessions, and much more. These sessions also provide an opportunity to meet other spouses and WBFN volunteers.

Get-Together

This is a monthly informal get-together for all new and established members. It is the perfect opportunity for those who love exploring new places and making new friends. Participants can discover and explore the vibrant city of Washington, DC, and visit museums, exhibitions, and parks in the company of other WBFN members.

WBFN Buddies Telegram and WhatsApp Groups

WBFN Buddies Telegram is a forum to ask any questions and queries you may have about settling in and living in the Washington Metropolitan Area.

WBFN WhatsApp groups also exist with specific themes:

- Buddies DC Visa/Permits
- Buddies DC Social
- WBFN Moms and Moms to be

If you would like to join the group(s), please send an email to familynetwork@worldbank.org or wbfnwelcoming@worldbank.org with the name of the group(s) you would like to join and the phone number you use for Telegram/WhatsApp applications. Members are kindly advised to exercise discretion and consider the diverse backgrounds, languages, and religions of other users. There is zero tolerance for junk posts and inappropriate messages. Please familiarize yourself with our Communication guideline: <https://bit.ly/3I2GTS4>.

Information Seminars

WBFN sponsors a series of seminars on topics relevant for WB families relocating to Washington DC. These seminars are offered periodically and cover the following topics:

- Work Authorization for Spouses/Partners with G-4 Visas
- Visa Options for G4 Dependents
- Pension Plan
- US Income Tax Seminar for G-4 Visa Holders
- US Estate Planning & Taxation
- Tax & Financial Planning for World Bank Employees and their Families

Watch for announcements in the @-a-glance monthly newsletter and on the website.

English Classes

The WBFN offers fee-based ESL (English as a second language) classes to its members. Certified teachers facilitate skill development in a friendly and welcoming environment. You can take advantage of this service to strengthen your command of English while connecting with other new members. In case there are not enough students interested in English classes to start a course, WBFN members are directed to the IMF Family Association or IDB Family Association to participate in their language classes.

Professional Development Program (PDP)

This program is designed to support participants in their professional and career development endeavors through regular workshops, webinars, professional groups and thematic sessions.

As most WB families are now dual career families, WBFN's objective is to facilitate dual careers worldwide. PDP activities provide a variety of career related social learning opportunities to build professional networks, learn new career related skills, explore different career paths, and understand the local employment market.

Career Lab

A series of workshops for 5 weeks (+2 weeks for DC based participants) are designed to help you manage your career as a globally mobile professional and accompanying spouse. It covers the following topics: the right mindset, your career journey, tools for the journey, networking, resume writing, and interviewing. Participants must commit to participating in all the sessions conducted once a week.

Once you complete the workshops, you become part of the Career Lab Alumni group. Members share tips and job opportunities with their fellow members in a closed Facebook group and via a WhatsApp group.

Professional Groups

Professional groups are networks of international professionals with similar background interest areas and industries. Group members support each other through the career development process by sharing experiences and identifying relevant resources and opportunities. These groups reflect current members' interests, and new members are encouraged to establish new interest groups. Examples of professional groups are Health, Legal, Self - Entrepreneurs, Banking, and Finance.

Thematic Sessions

These sessions target skill and knowledge building to support the professional development of members. Topics include LinkedIn, Job Search Strategies, Excel, Project Management, How to Start a Business. Additional topics may be covered based on members' interests and the availability of speakers.

WBFN LinkedIn Group

This closed group provides a space for WBFN members worldwide to network and support each other in their job search and career progression. Members can share job vacancies and useful resources.

WBFN Interest Groups

WBFN Interest Groups reflect the diversity at the Family Network. Created, designed and organized by WBFN members, these groups span a wide range of interests that include: learning to invest in stocks and bonds; experimenting with international cuisine; trying different arts and crafts; discussing English, African, American or French books over coffee; honing conversation skills in French or Spanish; or playing a well-loved game. Members are welcome to join these groups or start a new interest group.

Communications Program

Communications volunteers leverage their skills and knowledge to manage tools and channels connecting WBFN with its members, the World Bank and other partner institutions. Their work involves everything from the website to social media posts, giving each message and product a touch of the Communications Team.

The Team is concentrated in four major fields: publications, social media, website, marketing and design.

This program is open to all WBFN members interested in social media and communications.

Volunteer Engagement Program

As the WB Family Network is a volunteer driven organization, this program focuses on engaging and coordinating both new and experienced volunteers. The program enables volunteers to share their time and expertise through various activities and events, helping WBFN members grow individually and professionally. Volunteering is highly valued in the US, especially beneficial to those members actively pursuing employment, as US employers often equate volunteering experience with work experience.

Flagship Events

Children's Holiday Party

The WBFN Children's Holiday Party (CHP) is an annual event that takes place during the end-of-year holiday season. The CHP takes place at the WB Main Complex Atrium, which is transformed into a fascinating wonderland for children, where activities, games, snacks, music and live entertainment are offered to the attendees during a fun-filled afternoon.

Teen Summer Program

The Teen Summer Program (TSP) is a much sought-after three-week program held every summer for teens (16-18) whose parents work at WB, IMF or IDB. This unique program features experts and professional speakers from the three organizations and offers teenagers insights into the fields their parents work in. Seminars, mock parliaments and development projects are some ways in which teens are taken down to educational, creative and self-developmental avenues which they can explore, experience and benefit from. Volunteers are involved in the planning from January to June, and then on the actual days of the event.

Worldwide Program

WBFN welcomes families relocating to country offices and helps build a network of supportive communities amongst WB families. The Worldwide Program connects families in country offices and organizes activities and events. For families relocating from worldwide locations, WBFN has introduced new measures of support such as [Tools To Move \(TTM\)](#), which serves as an essential relocation guide for families. The TTM website is an excellent resource to help you prepare, transition and thrive in your new home.

Outreach Programs

The Book Project

Assists the education of students through collection, sorting and distribution of books solicited in the DC area to educational institutions in developing countries.

For more information, visit <https://www.bookproject-wbfn.org/>

Margaret McNamara Educational Grants (MMEG)

Provides grants to women from developing countries to help further their education and strengthen leadership skills to improve the lives of women and children in developing countries.

For more information, visit: <https://www.mmeg.org/>

Learn more about WBFN and connect with us

Please visit our **website** at <https://www.wbfn.org/>

If you have any questions, please write to us at familynetwork@worldbank.org or wbfnewelcoming@worldbank.org

Follow us on **Facebook**: [WorldBankFamilyNetwork](#)

Check our **YouTube** channel: <https://www.youtube.com/@WBFamilyNetwork/featured>

Connect with us through **LinkedIn**: <https://www.linkedin.com/company/world-bank-family-network/>

Read our electronic monthly newsletter sent via email: **WBFN News and Views @-a-Glance**

WBFN Events Google Calendar: You can see all WBFN events, seminars, professional development sessions, etc., in the WBFN Events Google Calendar in calendar view. It is conveniently accessible from your phone, tablet, laptop, or computer. Follow this step-by-step [instruction](#) to access the calendar.

It is highly recommended that newcomers attend the **Welcoming Information Session (WIS)** to learn more about everything mentioned in this Handbook.

WORLD BANK RESOURCES FOR SPOUSES

As a WB staff member's spouse, you have access to several resources. Listed below, are a few of the more frequently accessed resources:

- **WBFN office** resources and computer access during designated office hours
- **Handbook for Moms to be in DC** compiled by WBFN volunteers: <https://www.wbfn.org/support-headquarters-health-insurance>
- **Fitness Centre** in Main Complex (MC) & IFC building. The staff member can sign up their spouse through the WB intranet at a subsidized cost.
- **Library** at Main Complex - Level C3 (free)
- Access to both the WB and IMF buildings and their **cafeterias**
- Access to the **WB Global Mobility Services (GMS) website**, providing efficient, safe and cost-effective solutions that help staff and families be productive in their new location in the shortest possible time. The staff member can request access for the spouse by using the WB Intranet: <https://gms.worldbank.org/Pages/RegistrationForm.aspx>
- The **WB Bulletin Board's** website: The Bulletin Board carries information on sales and rentals of houses and apartments, furniture and other household items sales, availability of domestic help, etc., which may be of interest to you and can be accessed through the WB Global Mobility Services website.
- **WB HR website for spouses and partners** (<https://www.worldbank.org/en/about/unit/human-resources/spouses-partners>) with useful information on benefits, G-type visa services, relocation and job openings.
- **WB benefits:** Please take time to go to the external site of WB Human Resources and select the appropriate section of the site, especially the benefits tab, to learn more: <https://www.worldbank.org/en/about/unit/human-resources>
- The spouse has the right to gather information directly from WB HR Operations about the staff member's benefits (hroperations@worldbank.org). The spouse needs to know the staff member's UPI for this.
- The WB provides the **Culture Wizard** tool to staff members and their families. Culture Wizard is an online e-learning platform developed by RW3, a global leader in cultural competence. The platform is designed to enhance cultural competence when working in a culturally diverse and globally dispersed environment. With its comprehensive interactive and self-paced e-courses, assessment tools, and resources, Culture Wizard provides a rich resource for WB staff and family members to build awareness, knowledge, and skills to help as they settle into new cultures. All WBFN members can take the Culture Wizard tool using <https://wbg.culturewizard.com>. Before registration, please contact familynetwork@worldbank.org for the passcode. After registration, you will be directed to the homepage. Then click on "Culture Calculator Suite" to access the assessment.
- **BFSFCU** organizes webinars where you can learn more about financials in the US, home buying, car buying, taxation, etc. Please check their website: <https://bfsfcu.org/learn/bfsfcu-seminars-and-events.html> for details.
- External website listing WB **Short-Term Consultant** (STC) positions: <https://wbappse.worldbank.org/gmsapps/WorldBankJobsWeb/pages/default.aspx?Page=STOppor>

ENTRY PROCEDURES INTO THE UNITED STATES

For more extensive information on the entry procedure into the US please refer to the WB Global Mobility Services guide, called *“USA – WASHINGTON D.C. – Relocation Field Guide for World Bank Staff & Families”*.

The staff member’s letter of appointment provides the information necessary for obtaining visas for staff member’s dependents. Non-US staff members joining the World Bank are entitled to G-4 visas for themselves and their dependents.

World Bank staff members and their family members do not enjoy diplomatic privileges. However, G-4 visa holders can use the Diplomatic line at the airports at the passport check when they enter the country. Please note, however, that for instance parking and other fines need to be paid on time and no diplomatic privilege is granted.

The G-4 visa status is valid for the duration of the staff member's employment with the World Bank only. Upon termination of employment, staff members and their dependents on G-4 visas are allowed 30 days from the date of termination to either apply for a change in their visa status (if they are eligible) or to leave the US.

Staff members and their family members with a G-4 visa status are not subject to immigration restrictions, alien registration requirements, United States national service (military draft) obligations, or jury calls.

In the event that you are already in the US with a different visa status, you will need to change your visa status to G-4. Please note that the visa status change can take between 4-12 weeks, and if you change your status while remaining in the US, you will not be able to travel abroad during this period. If you have to travel, you will need to obtain an Advance Parole. The other alternative is to travel outside the US and apply for a G-4 visa at a US embassy abroad. The World Bank will not pay for this trip. The WB Visa Unit can answer any questions relating to this.

Spouses with G-4 dependent visas are eligible to work in the US by applying for and getting an Employment Authorization Card. Also, see section *“Getting Settled in Washington DC”* – *“Apply for Employment Authorization Card (EAC), also known as work permit”*.

Unmarried dependent children 16 to 23 years-old with a G-4 visa who are full-time students may apply for jobs if the employment is part-time. Physically or mentally disabled children above 23 years old also can get EAC on a case-by-case basis. Children of staff member(s) are not allowed to work at WB, while parent(s) are employed at the WB. Any and all remuneration received by dependent G-4 visa holders in employment outside of an international organization is subject to US federal and state taxes.

LEGAL SERVICES

WB Staff Association members have collected and listed the names of law firms and attorneys whom they would recommend. The staff member has access to this list on the WB Intranet under Staff Association/List of Outside Attorneys section. The list covers areas of estate planning, real estate law, family law, immigration, labor & employment, and tax advice.

Another good source of legal referral can be obtained by consulting fellow WBFN members (through WBFN WhatsApp and Telegram groups) who can share their experience.

Read the terms carefully before you sign any legally binding agreement (like a lease contract) and request that a diplomatic clause be included in case you are transferred to a country office. Once you sign a lease contract, it is binding and costly or difficult to undo.

All staff member residing in the US are advised to draft a will especially if one owns a house and/or has underage children. One has the choice to either download a simple will from the internet and get it notarized accordingly – BFSFCU offers notarization – or one can visit a law firm who can draft a will. The law firm should be familiar with G-4 visa status. Please note the WBFN organizes a yearly information seminar on Estate Planning, which includes Wills. Please refer to WBFN website for when this particular seminar is offered. See also the “Planning Makes a Difference” document on [wbfn.org](https://www.wbfn.org/planning-makes-a-difference) (<https://www.wbfn.org/planning-makes-a-difference>) for more information about this topic.

HOUSING

Please refer to the Global Mobility Services guide, *“USA - WASHINGTON D.C. - Relocation Field Guide for World Bank Staff & Families”* for extensive information. Staff members can find this on the WB Intranet: https://gms.worldbank.org/GMP_Relocation_Guides/NorthAmerica/Relocation_Guide_USA.pdf

Finding suitable accommodation and housing upon your arrival to Washington is a big step towards having a fulfilling experience in your new country. Below are some friendly tips from previous and current WBFN members.

Washington Metropolitan Area consist of three states: District of Columbia (DC), Virginia (VA) and Maryland (MD). All three states have different laws and regulations although you would not really notice this when you drive or commute within this area.

Upon your arrival, consider a short-term furnished apartment as an alternative to hotel living.

Short term furnished apartments are typically rented by the month (30-day minimum) and include furniture, a fully equipped kitchen, linen, TV, utilities, parking, and fitness centers.

Before you decide on a long-term lease or purchase, consider the following factors: the importance of proximity to good public schools; your commute time to work; access to public transportation; proximity to child-care centers, shops, and other amenities.

Your residence determines which public schools your children can attend. Moving from a short-term residence to a longer-term one may entail changing schools.

Contact an experienced real estate agent, ask for recommendations from fellow WBFN members through WBFN WhatsApp and/or Telegram groups. Check if the agent is fully licensed in the particular state you are looking for accommodation.

Whether you buy or rent, you are generally responsible for connecting your utilities (water, electricity, gas, telephone, etc.). Make sure that the documents have your and your spouse' name on it, as they will also serve as a proof of your residence. Contact the utility company in your area to connect your utilities, or your rental management company can assist you.

In the US the electricity is 120 volts and 60 cycles. Your electric gadgets may need to be replaced or connected to a power converter.

Buying and selling real estate in the US is costly and may not be appropriate for a short-term stay.

If you rent, remember to take out renter's insurance (see more information under paragraph "Purchase car and insurance"); it will cover you for everything in your apartment.

CHILDCARE

Please refer to the Global Mobility Services guide, “USA - WASHINGTON D.C. - Relocation Field Guide for World Bank Staff & Families” for up to date and detailed information on childcare centers within the World Bank, as well as around the Washington DC area. Staff members can find this on the WB Intranet: https://gms.worldbank.org/GMP_Relocation_Guides/NorthAmerica/Relocation_Guide_USA.pdf

Below are some friendly tips from previous and current WBFN members:

Childcare in Washington DC is expensive and time consuming to find.

In the US, minor children (i.e. below 8 years-old) cannot be left alone at *home*, in a *car* or *any building* unsupervised. In fact, this is considered a *crime*. A child must be at least 13 or older in order to supervise younger children. In Virginia and Maryland a babysitter needs to be 14 years-old while in DC this is unclear, so stick to the rule of 13 or 14+ years.

Whatever childcare option you settle upon, you need all health and immunization records of your children when you come to the US. Childcare centers, pre-schools, and family childcare providers are required by local and state public health departments to have health and immunization records of children enrolling in their programs. Check what immunizations are required and try to get them done before you leave the country you are coming from or you will need to find clinics in the DMV area when you arrive.

In-home childcare: Includes using a G-5 visa domestic as care providers. The Bank Bulletin Board is a great resource to look for G-5 who might have been employed by another G-4 family. If you plan to hire a G-5 visa domestic, you must contact WB HR Operations to process the request for a G-5 visa. It is a lengthy process and you as the employer are obliged to make sure the G-5 domestic files his/her US taxes. Also, they must be employed for 35 hours minimum and are not allowed to work anywhere else.

WB Children Center (WBCC)

The WB offers childcare services for children aged 8-weeks to pre-kindergarten (5 years-old). Admission is limited to the children of WB staff members. Spaces are limited and there are waiting lists.

For information about eligibility, waiting time, cost, and a complete description of activities, contact the WBCC.

WBCC Information line 202-473-3177 or 202-473-3790

Email: childcare@worldbank.org

WB Intranet: <http://childcare.worldbank.org/>

External website: <http://www.kindercare.com/worldbank>

The IMF Children’s Center is also available for WB children.

Back-Up (Temporary) Childcare

Temporary backup childcare provides short-term childcare when your regular care arrangement is unavailable. Children of World Bank staff members are eligible to use this service. The children must be pre-registered (no exceptions) in order to use the service.

The service provider is KinderCare Education (KCE) and it offers care at its centers in the DC Metro Area, subject to space availability. Each household is allowed to book a maximum of 5 consecutive days or a

total of 20 “child days” per household per calendar year. Of these 20 days per calendar year, no more than 5 days can be used in the same month. At the time of writing, the reduced daily rate is \$85 per day per child paid by staff. Staff member can find more information about this on the WB Intranet.

EDUCATION INFORMATION AND RESOURCES

Please refer to the Global Mobility Services guide, *“USA - WASHINGTON D.C. - Relocation Field Guide for World Bank Staff & Families”* for detailed information on educational resources for children and higher education in the United States.

In the US the schooling system is divided into three stages:

Elementary School	ages 5 – 11	Kindergarten – Grade 5)
Middle School	ages 12 – 14	Grades 6 – 8
High School	ages 15 – 18	Grades 9 – 12

The school year typically begins the last week of August/first week of September and extends through to the end of June. Check the school websites of the county where you may live.

Types of Schooling

Public Schools

Fairfax County in Virginia and Montgomery County in Maryland have the highest ranking among nationally ranked schools in the US. When considering children’s schooling options, please keep in mind that your residential address determines your child’s public school. Some public schools are better than others because they are in counties with more resources. So, choose your residence wisely with the help of a realtor or information obtained from colleagues etc., if you plan to send your kids to a public school.

For children in DC there is a “lottery system” to get a place in the local public schools starting from the age of 3 years-old. For more information go to: <https://find.myschooldc.org/>

Public schools in VA and MD do not have a lottery system for the moment. Please consult VA Department of Education: <https://www.doe.virginia.gov/> or go to the website of the county you are living in VA (such as Arlington, Alexandria, Fairfax). For MD Department of Education please visit <https://www.marylandpublicschools.org/about/Pages/School-Systems/index.aspx> and look up for schools in your county (most of WB staff lives in Montgomery County).

DC, VA and MD offer in the public school system:

- Magnet schools (schools with specialized courses and curriculum especially for science and math students)
- Foreign language immersion in elementary schools
- International Baccalaureate Program in some high schools

Please search for these individually on the School Board websites of each state.

Private Schools

Private schools usually offer similar programs to public schools but tend to have smaller class sizes. These can be parochial/religious, co-ed or single sex.

Private schools are not mandated to offer special education classes for special needs children, although Washington DC has one of the most exclusive “special needs” school in the country, namely “The Lab School”.

Private schools can be quite competitive and have high fees structure. Multiple testing and private interviews with parents and child are required.

Useful website for private schools:

<https://www.niche.com/k12/search/best-private-high-schools/m/washington-dc-metro-area/>

Homeschooling

Homeschooling is allowed in the US, but you have to contact your county's public school authority to certify that your child is receiving adequate education for the mandatory schooling years (up to age 16 or 18 depending on the state).

Charter Schools

These are schools that receive public money and may also receive private donations, but are not subject to some of the rules, regulations, and statutes that apply to other public schools. Check your local county charter schools and learn more about their suitability for your needs.

Requirements for Enrollment

At public schools every child who arrives here from outside the US (or who has US nationality but lived abroad for a long time) has to take an ESOL test in order to determine the level of English. Contact the International Office of the Public Education System in the state you live. Below is a recommended list of documents you need to bring for school admission in the state and county you are living in with your children. Please consult the state's school board for international students' admissions.

Please note that all the documents should be notarized in English.

- Birth certificate
- Passport and I-94 print out
- Record/transcripts of previous schooling (originals). If they are in a language other than English, make sure to have certified English translations to accompany the originals.
- Proof of residency. This may be in the form of a lease for a house/apartment or a sales contract (for public schools only).
- Evidence of Immunization requirements (which may differ by state). If your child has not already had the required vaccinations, or you cannot obtain written evidence, you may receive them here in the US.
- For children requiring special needs education, ensure you have copies of all evaluations.

Higher Education

There is a huge selection of state public community colleges and universities in the US. Compared to private universities, tuition fee is typically much lower for public community colleges and state universities in your residential state. Your child's high school counselor will be your primary source of help.

US private universities charge very high fees and careful consideration should be taken into account if the particular G-4 family will be able to bear these high costs.

Please note that a G-4 dependent student does not qualify for any US federal financial aid/scholarship for their education. However, the G-4 student is allowed to receive a merit scholarship from a college or university.

Other Educational Opportunities

For adults who have finished higher education but are in search of further educational opportunities, the Washington area offers many possibilities. Among others, consult the following sources:

Education US: your guide to higher education www.educationusa.state.gov

US Department of Education www.ed.gov

Your county (Montgomery, Fairfax, etc.) public schools' adult education listings

Local universities and community colleges, such as Nova Community College and Montgomery College, which offer continuing education possibilities.

World Bank Education Loan

The WB provides education loans at subsidized rates to support the staff member and their immediate family members with education expenses. The maximum loan amount cannot exceed 75% of the cost of tuition and books, and the outstanding balance cannot exceed six months of the staff member's salary. Proof of enrollment is required.

HEALTH INSURANCE

World Bank's Medical Insurance Plan (MIP)

The World Bank's Medical Insurance Plan (MIP) provides comprehensive medical and dental benefits for eligible staff members and their families. The MIP is managed by AETNA, the dental plan is managed by CIGNA, vision care is provided through EyeMed, and prescription drug insurance is managed by CVS Caremark. On the first day of joining the WB the staff member needs to check with HR if the staff member and his/her dependents are indeed enrolled in the overall MIP i.e., AETNA, CIGNA, EyeMed and CVS. Shortly thereafter, the staff member should check that cards have been received from the above mentioned healthcare companies for each of the family members. Note: You are advised to carry the AETNA card with you at all times. Please note that your AETNA member ID is the staff member's UPI number, plus an additional number at the end (-1 or -2, etc.).

The Medical Insurance Plan (MIP) offers three options:

- Option A: High premium, low deductible
- Option B: Low premium, high deductible
- Option C: Slightly higher premium, low deductible

All plans provide the best coverage if you use the AETNA in-network medical services. In-network means that the caregiver or facility has a contract with AETNA to accept a fee set by AETNA. It is often referred to as PPO (Preferred Provider).

If you are enrolled in Plan A or B it is optional to register with a Primary Care Physician (PCP), since with these two plans one is free to visit any physician, however it is advisable to find them in-network because they will have negotiated rates with Aetna.

If you are enrolled in Plan C of AETNA, you are required to register with a PCP for staff member and all his/her dependents. To register with a PCP will take some time, therefore it is wise to arrange this as soon as you are enrolled in AETNA, so that in case you need a doctor later, you are already registered.

The staff member has the opportunity to change the MIP option every year in November. There is a 30 day window when change can be initiated. The staff member will be notified about this by email.

The dental, vision care and prescription drug insurance are the same for everyone. No choices are needed.

Life events (like birth, adoption, marriage, etc) needs to be reported to WB HR within 60 days.

If you use in-network medical, dental, vision and pharmaceutical services, you should not have to fill out any claim forms. Just pay your copay at the time of the visit.

MIP also covers care received overseas, for example care you receive while you are on home leave or care for your dependent children who may be studying overseas. If you receive care overseas, you may use any doctor or medical facility. You can submit the claim to AETNA, CIGNA or EyeMed and they will reimburse them according to the conditions of the plan.

How to Find Healthcare Providers in the Area

Finding a good PCP, pediatrician and dentist is an essential and urgent step in healthcare when you settle in the Washington DC area. Please note that family physicians in the DC area are not that

common, which means that usually adults see an intern and children see a pediatrician.

To find a doctor use the AETNA website <https://www.aetna.com/individuals-families/find-a-doctor.html>, which lists doctors by address, specialty, and other attributes.

Ask colleagues, friends and neighbors or WBFN members through the WhatsApp and Telegram groups for recommendations in finding a doctor in your area.

After having identified a PCP, call AETNA quoting the staff member's UPI number and check if the physician you found is indeed in AETNA's in-network (PPO).

Some doctors use their own network of laboratory and testing. Make sure to determine that these are in the Aetna PPO network. If not, please insist that you are given a prescription for all tests and get your testing done at a diagnostic laboratory covered by an Aetna PPO.

If you really need to see a physician outside the PPO, the doctor's office will require immediate payment and the spouse or staff member needs to submit a claim using the medical bills to be reimbursed.

When visiting your doctor be sure to take your insurance identification card with you. You will need an additional form of identification with a picture, such as passport or your driver's license.

When visiting your or your children's PCP for the first time bring a copy of medical records in English, especially if you or any member of your family suffers from a chronic condition.

In the WB Main Complex is a Medstar clinic. One needs to make an appointment in advance. The clinic is open to the staff member as well as his/her dependents and doctors there can be your Primary Care Physician. After examination, they can refer you to Medstar specialists if required. All this is in-network.

Insurance Claims

If you visit a doctor outside of the AETNA network, you have to submit your invoice and a claim form to AETNA and ask for reimbursement. The claim forms can be found on the WB Intranet (ask from the staff member), and you can submit it by email to mclaims@aetna.com. After sending the claim you should get a confirmation email from AETNA. If you don't get a confirmation email it might be because of the big size of the attachments. You can also submit a claim via the AETNA website.

Insurance appeals: Occasionally, the medical insurance administrator will deny a claim for a service covered under the MIP contract, because they determine the service was not necessary. If you feel an error occurred, you should first contact AETNA to understand why the claim was denied, and to see if the claim denial can be reversed. You can call AETNA using the phone number on the back of your AETNA card. If you are still unable to resolve the issue, or if you disagree with the denial of the claim, you may file a written appeal. This is a formal request to AETNA to review the decision. You have 60 days after a claim is denied to file a written appeal. Aetna will respond within 30 - 60 days, depending on the type of appeal.

Please note: Under the MIP contract, Aetna has sole responsibility for determining medical necessity and for evaluating claims, including resolution of disputes. The World Bank cannot and will not intervene in this process.

Dental and vision claims reimbursement are similar. Dental claims should be submitted to WBDentalClaims@cigna.com, vision claims to oonclaims@luxotticaretail.com. Forms can be downloaded from WB Intranet.

Emergency Care

Emergency room visits cover actual emergencies. The emergency room needs not be a part of the AETNA hospital network, although in-network emergency rooms often have discounted costs for medical services compared to other emergency rooms.

Please note that all hospitals with Johns Hopkins as well as Medstar affiliation are in-network. Many of them are now in the Washington DC area. Find out which of your nearest hospital and emergency rooms are in-network.

Walk-In Clinics

For minor illnesses, when your primary care physician is unavailable, you may use a walk-in clinic. The services here are faster and cheaper than a hospital emergency room visit.

To find a walk-in clinic or urgent care center near you, visit the AETNA website or look for CVS pharmacies with Minute clinic services. They are open during the weekends as well but registration is required online in advance.

Health Advocate

Health Advocate is a new personalized solution available to staff and their dependents on WB HQ Medical Insurance Plan (MIP).

Navigating the U.S. healthcare system can be challenging and time-consuming. With Health Advocate, you can connect with a live expert, who is familiar with the WB medical plan, and will be able to answer your questions related to your benefits, a medical condition, finding an in-network doctor, making an appointment or resolving a claim, amongst other services.

Phone: +1(877) 650-7785

Email: answers@HealthAdvocate.com

Web: HealthAdvocate.com/worldbank

EMERGENCY CONTACTS

US Emergency Line

Emergency situation that requires immediate assistance from the police, fire department, or ambulance.

US Emergency Phone number	911
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WB Emergency Line

WB Department: WB Security, WB Security Operations Center (SOC)

Emergency 24/7	+1 (202) 458-8888
Non-emergency	+1 (202) 473-3333
TEXT SMS	+1 (202) 460-9244
Email	WBsecurity@worldbank.org
World Bank Security Operations Center	+1 (202) 458-4489

The Security Operations Center (SOC) serves as the emergency focal point for the World Bank. The SOC monitors and analyzes global threats and communicates the potential impact on WB staff and operations. The SOC also coordinates emergency responses for WB staff in situations requiring immediate assistance in the country offices, or while on mission.

In addition, the SOC assists and guides staff and their families in a variety of situations, like medical emergencies, natural disasters, road accidents, fire emergencies, theft of WB property or at the office, suspicious activity, airport detention, lost or stolen travel documents, emergency travel, getting access to WB-specific security information.

Please have the staff member’s UPI number (which is found on the WB ID) and AETNA number ready when you call the number.

Family emergency

WB department: HR Operations / Benefits

Emergency travel due to the death of a staff member or immediate family member	+ 1 (202) 473-2222 Mon–Fri: 12:30am–6:00pm (EST) and Sunday: 12:00am–1:00pm (EST). Calls/Messages received on Sundays will be responded to on the same day. To raise a request during non-business hours, contact +1 (202) 458-8888.
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WB unit: Health & Safety Directorate (HSD)

Medical emergency	+1 (202) 458-8888
Health & Safety Directorate - external site	https://www.worldbank.org/en/work-with-us/hsd/home
HSD Mental Health & Wellbeing Team	+1 (202) 458-4457
24/7 Psychological Support Helpline	+1 (202) 458-5600
Domestic Abuse Prevention Program (DAPP) 24/7 Hotline external site email	+1 (202) 458-5800 http://www.worldbank.org/DomesticAbuse daprevention@worldbank.org

WB unit: WB Family Network

Family Consultation Service 24/7 service Email	+1 (202) 458-5550 familyconsultationservice@wbfn.org
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USEFUL CONTACT INFO

1818 Society (Retirees Association)

+1 (202) 458-1956/57
1818Society@wbgalumni.org
<https://www.wbgalumni.org/>

Bank-Fund Staff Federal Credit Union (BFSFCU)

+1 (202) 212-6400
+1 (800) 923-7328
Toll-free from US & Canada
Phone: 24x7
Main Complex Branch: MC-C2 300
IFC Branch: 2100 K Street, NW
Washington DC 20037
MF HQ2 Branch:
1900 Pennsylvania Ave, NW
Washington DC 20431
Mon-Fri 8:30 am - 4:00 pm ET
<https://bfsfcu.org>

Book Project

+1 (202) 473-8960
JB3-105
Tue-Wed, 10:00 am - 3:00 pm ET
bookprojectwbfm@worldbank.org
<https://www.bookproject-wbfm.org>

Bretton Woods Recreation Center

+1 (301) 948-3357
<https://www.bwrc.org>

HR Operations - WB People & Culture

Topics: Dependency Allowance; Education;
Benefits; Employment/recruitment;
Employment Verification; Financial
Assistance/Loans; Visa and Immigration;
Home Leave; Work permit/Employment
Authorization Card for spouses
+1 (202) 473-2222
hroperations@worldbank.org

Ethics Officer

+1 (202) 473-0279
confidential; toll-free; 24/7
OUTSIDE HOTLINE | 800-261-7497
ethics_helpline@worldbank.org

Family Consultation Service

+1 (202) 458-5550
3 free consultations
familyconsultationservice@wbfm.org

Fitness Center

MC: +1 (202) 473-3339
MC: MC C3-300
IFC: +1 (202) 473-3523
IFC: FK-108
MC & IFC: Mon-Fri, 6 am - 9 pm
C Facility: C B1-150
C Building Fitness Center accessible 24/7
fccenter@worldbank.org

Global Mobility

+1 (202) 473-2445
globalmobility@worldbank.org
<https://gms.worldbank.org/Pages/Home.aspx>
Staff member can ask for access to the spouse

ID Office (WB Campus Pass, Visitor Pass)

+1 (202) 458-4486
MC 1-305
Mon – Fri 8:00 am to 4:00 pm EST
ioffice@worldbank.org

IMF Family Association (IMFFA)

+1 (202) 623-7696
imffa@imf.org
www.imffa.org

Leisure Travel Agency

+1 (615) 277-0944
Mon - Fri 9:00 am - 8:00 pm ET
worldbank@travelink.com
<https://evp.travelink.com>

Library - WB

+1 (202) 473-2000
MC-C3-220
Tue-Thu 10 am to 4 pm EST
WBlibrary@worldbank.org

Library - IMF

+1 (202) 623-7054
Tue-Thu, 9 am to 5 pm EST
IMF HQ1-C-650
library@imf.org

Ombudsman

+1 (202) 458-1056
ombudsman@worldbank.org

Pension Administration

+1 (202) 458-2977
MC 1-850
1Pension@worldbank.org

Passport and Visa Photos

+1 (202) 473-1010
MC-C2-270
Walk-in Desk Location, GCS's Customer
Service Center
Tue & Thu, 10 am and 12 pm EST
photolab@worldbank.org

Shipment of Household Goods

31010@worldbank.org

Tax Office

+1 (202) 458-4191
Mon-Fri, 8 am - 2 pm
taxoffice@worldbank.org

MEDICAL AID PROVIDERS**AETNA**

+1 (800) 723-8897
Medical Customer Service 24/7
For claims questions & electronic claims:
+1 (202) 473-8666
mclaims@aetna.com
Aetna MIP World Bank Staff Support Number
+1 (813) 775-0190

EyeMed - Vision Benefits

+1 (844) 266-7330 toll-free
www.eyemed.com

CVS/Caremark - US Pharmacy Benefits

+1 (844) 641-0412
customerservice@caremark.com
www.caremark.com

Cigna Dental - Dental Benefits for HQ Staff

+ 1 (800) 244-6224 toll-free
Cigna Dental
P.O. Box 188037
Chattanooga, TN 37422-8037
WBDentalClaims@cigna.com
<https://my.cigna.com/web/public/guest>

Health Advocate

+1 (877) 650-7785
answers@HealthAdvocate.com
HealthAdvocate.com/worldbank

MedStar On-Site Primary Medical Care Practice

+1 (202) 842-1500
MC-C2

WBFN Office

+1 (202) 473-8751
MC4-200
familynetwork@worldbank.org
<http://www.wbfn.org>

DISCLAIMER

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