



WORLD BANK  
**FAMILY NETWORK**

## **The Welcoming Handbook**

**A Practical Guide for Families Relocating to the Washington DC area**

Also available online at:  
[www.WBFN.org](http://www.WBFN.org)



## IMPORTANT CHECKLISTS

### Prior to Arrival Checklist:

Housing/Temporary Housing	<input type="checkbox"/>
Transportation from airport	<input type="checkbox"/>
Schools	<input type="checkbox"/>
Travel Insurance	<input type="checkbox"/>
Get married if you have not already done so*	<input type="checkbox"/>
Pets' documentation and preparation for travel	<input type="checkbox"/>

### Document Checklist:

Please note that you should travel with all relevant documents in your carry-on and they should be notarized in English.

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	<input type="checkbox"/>
Joint Bank Account Documents	<input type="checkbox"/>
Auto Insurance good-standing letter	<input type="checkbox"/>
School and college transcripts for children and spouses	<input type="checkbox"/>

\*Couples, who have lived together but are **not** married, are advised to do so before arriving to the USA because of the following reason: the **opposite sex** non-married partner of a future WB staff member will not be able to become a G-4 Dependent and cannot get the G-4 visa, which means he/she will not be able to obtain a work permit nor get WB health insurance etc.

The USA State Department is more progressive towards **same sex** partners: they can become a G-4 dependent and will be granted a G-4 visa and thus can apply for a work permit and sign up for WB Health insurance. However, should a separation or death occur of the Staff member, the same sex partner will not be able to obtain any pension or life insurance of the Staff member. Therefore it would be beneficial to be married before arriving to the USA.

## EMERGENCY Telephone Numbers

TYPE OF EMERGENCY	Departments	TEL NUMBER
<b>World Bank Emergency Number</b> (Please have your staff's UPI number (which is found on the WBG ID) ready when you call the number)	n/a	<b>202-458-8888</b>
<b>Criminal Acts</b> (e.g., theft, assault, robbery)	Bank Security (if incident occurs on Bank premises, 911 if outside Bank)	202-458-4513
<b>Death of a Staff or Immediate Family Member</b>	Emergency Office, Benefits reception	202-473-0226
<b>Emergency Travel</b>	Emergency Office	202-473-0226
<b>Locating Staff Lost Travel Documents while on mission</b>	Staff Member's Manager or Bank Security	202-458-4489 or 202-458-4513
<b>Overseas Medical Emergency</b>	Bank/Fund Resident Representative,	
	Country Health Services	202-458-5183
<b>Overseas Incident</b>	Field Security	202-458-4445
(Coup, terrorist attack, natural disaster)	Bank Security	202-458-4489
<b>Staff Member Personal Crisis</b> (e.g., potential suicide, psychosis, drug abuse)	Counseling & Consultation Services:	202-458-4457
	If outside the Bank premises	911
<b>Bank Closures (snowstorms, etc.)</b>	World Bank Weather line	202-458-SNOW or 202-458-7669
<b>For the following, assistance is only available during normal working hours:</b>		
<b>Legal Assistance</b> (e.g., arrests, evictions, other legal matters)	Legal Assistance Officer	202-458-1609

## GETTING SETTLED IN WASHINGTON DC

1.	Get your WBG spouse ID badge	<input type="checkbox"/>
2.	Get PID number from State Department	<input type="checkbox"/>
3.	Lease or Purchase Contract in both staff's and spouse's name*	<input type="checkbox"/>
4.	Open a Bank Account – Bank Fund Staff Federal Credit Union (BFSFCU)	<input type="checkbox"/>
5.	Get Staff Employment Verification Letter	<input type="checkbox"/>
6.	Apply for Employment authorization Document (Work Permit)	<input type="checkbox"/>
7.	Apply for Social Security Number	<input type="checkbox"/>
8.	Purchase car and/or home insurance	<input type="checkbox"/>
9.	Get Driver's License	<input type="checkbox"/>
10	Find a Primary Care Physician (PCP)	<input type="checkbox"/>
11	Make a will stating what should happen to your children in case of emergency	<input type="checkbox"/>

\*needed for Social Security and Driver's license applications as proof of residence

### 1. Getting your World Bank ID card or “Badge”

As a spouse/partner of a World Bank Group staff member, you are entitled to a WBG ID card, which gives you access to the WBG buildings and facilities on regular workdays between 7am and 7pm. To get the card, the staff member must first place a request for the ID through e-services on the Bank's intranet and receive a confirmation email. Bring the confirmation email, which needs to bear the UPI\* no. of the Staff member, and some form of picture identification, such as a passport or driver's license, to receive your WBG ID card. The process takes only a few minutes. The staff member does not need to be present.

\*UPI (Unique Personal Identification) number is different from the PID number which is issued by the State department.

ID Office  
 Main Complex (MC) Building  
 700 Eighteenth Street N.W., Washington DC  
 1<sup>st</sup> Level – Suite 120  
 Tel. 202-458-4486  
 Mon–Fri, 9 am to 4 pm

## 2. Get PID Number from State Department

All staff and their dependents residing in the U.S. are required to be registered with the U.S. State Department and assigned a Personal Identification (PID) number. The PID number is necessary to obtain work authorization and a driver's license. Hence, it is important to register as soon as possible, as it takes 4 - 6 weeks to receive the PID number. It is recommended that the staff member and his/her dependents apply together to receive PID numbers at the same time.

Action by Staff	
01	Confirm that you and/or your dependents do not have a PID number through <a href="#">myHR Self-Service</a> .
02	Request for a PID number through <a href="#">myHR Self-Service</a> .
03	Submit two photocopies of these documents for you and your dependents who are physically present in the U.S: <ul style="list-style-type: none"><li>• Passport bio/information page</li><li>• G4 visa page</li><li>• <a href="#">I-94 card</a></li><li>• Date stamp of first entry on G4 visa in passport, if different from I-94 card</li><li>• Green card or U.S. passport bio page, if applicable</li></ul>
Action by HR	
04	Send the required information to the U.S. State Department.
05	Send confirmation email to the staff once the registration process is complete.

## 3. Lease or Purchase contract:

When renting or buying an apartment or house, make sure the contract is both your name and the name of your spouse.

## 4. Open a Bank Account

It is highly recommended that the spouse/partner opens a joint bank account and/or personal account. A utility bill and/or a bank statement with your address is required when applying for a driver's license, a work permit, etc. Please note that in order to open an account at the Credit Union, you will need a WBG ID, your passport and lease contract. The latter is needed in order to prove your residence.

## 5. Staff's Employment Verification Letter

The staff member has to request a signed verification letter through the World Bank intranet HR Kiosk. You need this State Department letter in order to apply for the Social Security Number and the driver's license. Once the letter is received, you need to go to the Social Security office and your local Motor

Vehicle Services' office as soon as possible, because the verification letter is only valid for 30 days.

## **6. Applying for a Employment Authorization document**

For a step-by-step guide on how to obtain the Employment Authorization document in the US, please refer to the HR Operations site at:

<http://web.worldbank.org/WBSITE/EXTERNAL/EXTSTAFF/EXTTHR/0,,contentMDK:22158156~pagePK:64233720~piPK:444052~theSitePK:444049~isCURL:Y,00.html>

The spouse, if he or she does not yet have employment, should apply as “self employed” for their work authorization. **N.B.** Spouses hired as Short Term Consultants (STC) from WBG Washington DC, do need a work authorization.

## **7. Apply for a Social Security Number**

A Social security number, assigned individually to each person, is the most important identification number in the US, required for virtually every important activity or transaction, such as opening a Bank account outside of the Credit Union, obtaining a driver's license, applying for a credit card, and so on. To obtain a SS card, you must wait until your spouse who is staff of the WBG has obtained his/her employment authorization. Visit the Social Security office to apply for an SSN and carry these documents for your visit:

- Completed application for a Social Security Card which is downloadable from the website <http://www.ssa.gov/>
- Staff's Employment Verification Letter signed by the manager
- Passport
- PID
- Employment Authorization document
- Lease or House contract as proof of residence

These are the minimum requirements: for a complete list of documents needed to apply for a Social Security Number, you MUST visit <http://www.ssa.gov/>. It is recommended that you visit the M Street branch, as they are familiar with World Bank procedures (2100 M Street NW, Washington DC). You can also visit the local SS offices in the state where your new residence is, such as Virginia and Maryland.

Please note: when you receive your SSN, it may say NOT VALID FOR EMPLOYMENT. If you obtain employment outside the World Bank Group, it is recommended to update your SSN status, however, the number itself will not change.

## 8. Purchase car and Insurances

Please refer to the Global Mobility Guide for detailed information on how to purchase car and home insurance. The Credit Union offers favorable car loans and are connected with dealers for a “hassle-free” purchase. In addition, there are reputable companies where one can buy a good secondhand car. The Bulletin Board also acts as a source for finding a second hand car from the WB community.

Once a car is bought, you need to find a car insurance. It is advisable to take out other insurances (such as contents’ insurance and Personal Liability insurance\*) with the same insurance company so that one gets a discount for the total amount.

\* a Personal Liability Insurance protects you and your family from someone suing you in the USA.

## 9. Getting a Driver’s License

Foreign and international licenses are valid only for 30 days except in MD where you can drive for 60 days on a foreign driver’s license. Check your state’s website for specific requirements, as they differ from state to state. For step-by-step details on obtaining a driver’s license in Washington DC, Virginia (VA), and Maryland (MD), please refer to the HR Operations site at:

<http://web.worldbank.org/WBSITE/EXTERNAL/EXTSTAFF/EXTTHR/0,,contentMDK:22220169~menuPK:6482493~pagePK:64233720~piPK:444052~theSitePK:444049~isCURL:Y~isCURL:Y~isCURL:Y,00.html>

**Please note:** If upon arrival in the USA, you are renting short term but planning to move to another state thereafter, wait to apply for a driver’s license until you have settled in permanent accommodation.

If you decide to live in **MD**, you need to follow a 3 hour Drug and Alcohol Test online course **before** applying for a MD driver’s license. See DMV website:

<http://www.mva.maryland.gov/about-mva/info/26200-678/26200-09T.htm>

Please also refer to the Global Mobility Relocation Guide for more information on how to obtain a driver’s license

G-4 staff married to persons holding "A" 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.

## 10. Find a Primary Care Physician (PCP).

As soon as you arrive in the USA, your spouse (the Staff member) has to register himself and his family with Aetna Health Insurance (the health insurance which is provided by the WBG). Once registered you can navigate their website and find a



Primary Care Physician as it will take some time to get an appointment. (See all information in “Health and Insurance” later in this Handbook).

**11. Make a will stating what should happen to your children in case of emergency.**

Please note that WBFN organizes an information seminar on Estate Planning, which includes wills and it is offered once a year. Please refer to WBFN website for more information on when the seminar is offered. See also section on World Bank Group Legal Services, later in this handbook.

## THE WORLD BANK FAMILY NETWORK

### About WBFN

The World Bank Family Network (WBFN) is the association of spouses and partners of World Bank Group (WBG) staff. It was founded in 1972 by a group of World Bank spouses to assist newcomer spouses in their transition to living in the Washington Metropolitan Area. It is a volunteer-driven organization whose mission is to welcome, support, empower, and advocate on behalf of WBG families worldwide.

All spouses and domestic partners of WBG staff are eligible for membership at WBFN. Single parents who are staff are also eligible. WBFN's objectives are to facilitate the adjustment of relocating WBG families; to provide ongoing support, and to advocate for them by acting as a liaison with WBG management.

### WBFN Programs and Activities

**Welcoming Program:** Supports newly arrived families in the DC area by organizing:

- Newcomer Information Sessions: Held on the first Tuesday of each month (except September and January) at the WBFN office. These sessions provide an opportunity to meet other spouses and staff, learn about Bank benefits and WBFN programs and activities.
- Spouse/Partner Orientation: Held 4 times a year. This is a shorter version of the New Staff Orientation program, and aims to assist spouses and partners to understand visa status, WBG benefits and retirement packages, tax issues, and provides an opportunity to meet representatives of the Bank Credit Union and Health Services.
- Navigating Culture Shock Workshops: Held 2-3 times a year, the workshop allows you to meet other newcomers to discuss the challenges that face WBG spouses/partners.
- **Get-Togethers:** An informal get together for all new and established members in their homes or other designated places. No prior invitation or registration is necessary. Contact the Welcoming Team at ([familynetwork@worldbank.org](mailto:familynetwork@worldbank.org) or 202-473-8751) for locations

**Professional Development Program:** designed to support participants in their professional and career development endeavors through regular workshops, webinars, professional groups and thematic sessions. For more information, contact [careerandvolunteering@wbfm.org](mailto:careerandvolunteering@wbfm.org)

### **A. Workshops and Webinars:**

Jump Start Your Job Search: A series of four sequential, integrated workshops, where participants gain familiarity with the U.S. job market and learn strategies for launching their job search, resume writing, interviewing, and networking skills. Jump Start Session II is offered to further reinforce and compliment information from Jump Start Session I. For registration, contact [familynetwork@worldbank.org](mailto:familynetwork@worldbank.org) or [professionaldev@wbfm.org](mailto:professionaldev@wbfm.org).

Career development webinars developed specifically for members in Country offices are also offered periodically. Please contact [wbfmworldwide@worldbank.org](mailto:wbfmworldwide@worldbank.org) for more information

**B. Professional Groups (PGs):** Group members support each other through the career development process by sharing experiences and identifying relevant resources and opportunities. The PGs reflect current member's interests, and new members are encouraged to establish new interest groups. Currently there are professional groups in these areas: Business, Banking and Finance, Environment, Health, International Development, Legal and Art

**C. Thematic Sessions:** Information, skill-building sessions and networking sessions organized to enhance the professional development of our members. Some of the topics covered include: LinkedIn Workshops, Project Management, Proposal and Grant Writing Workshops and How to start your own business

### **D. LinkedIn Groups**

#### *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.

#### *WBG Career Transitions LinkedIn Group*

The WBG LinkedIn Group allows for the sharing of career management information, resources and articles with members of the World Bank Community. This group is open to members of the World Bank Group including spouses and domestic partners of WBG staff.

**Volunteer Engagement Program:** WBFN members interested in volunteering, matching skills and expertise with volunteer programs and activities at WBFN. To learn more, contact [volcoordinator@wbfm.org](mailto:volcoordinator@wbfm.org)

Note: Volunteering can be especially beneficial to those members who are actively pursuing employment, as employers in the US often equate volunteering experience with work experience.

For volunteering opportunities within WBFN, please contact the [volunteercoordinator@wbfm.org](mailto:volunteercoordinator@wbfm.org)

For volunteer opportunities outside WBFN, please contact the Professional Development program at [professionaldev@wbfm.org](mailto:professionaldev@wbfm.org).

**Worldwide Program:** Connects families in country offices and organizes activities and events in country offices. Contact [wbfmworldwide@worldbank.org](mailto:wbfmworldwide@worldbank.org) for more information.

**Men at WBFN:** Supports relocation of male spouses by connecting them to other men at WBFN and complementing existing WBFN programs with a focus on male interest and activities. Monthly meetups at various locations in DC on the first Tuesday of the month. Contact [men@wbfm.org](mailto:men@wbfm.org)

**Youth Program:** Offers strategies and support for parents and young people aged 11-18 for successful international transitioning through youth sessions, parent workshops, and youth bowling parties. Contact [youth@wbfm.org](mailto:youth@wbfm.org)

**Teen Summer Program:** Annual three-week event at the end of June for selected teenagers who want to learn more about international organizations and global issues. Contact [familynetwork@worldbank.org](mailto:familynetwork@worldbank.org)

### **WBFN Activity Groups**

*To join an activity, please contact WBFN at [familynetwork@worldbank.org](mailto:familynetwork@worldbank.org). Note that the activities take place in Washington, DC. WBFN has also extended some activities to field offices through its Worldwide Program. For details refer to WBFN's website.*

- **Book Groups**, for those who enjoy reading and discussing books and literature in several different languages they provide a perfect opportunity to meet like-minded people.
- **Bridge Groups**, players gather at the home of one of the members for a day of cards. New members are welcome and the group is always looking for substitute players. Playing levels vary with the group.
- **International Cultural Group** organizes a variety of tours of museums, embassies, and historical places. The tours are announced on the website and the electronic biweekly newsletter @-a-glance.
- **Investment Club** follows the *National Association of Investors Corporation* (NAIC) educational model. Through studying the NAIC materials, members acquire financial knowledge and build self-confidence in their ability to budget, plan and manage a family's financial portfolio.

- **Language Groups** organize language conversation groups for WBFN members run by WBFN volunteer teachers. Gatherings are usually held at members' homes
- **Parents and Tots:** Parents and children up to three years old meet once a week in DC, MD and VA at a member's home or local playground for the parents to share experiences and the children to play together. This can prove quite helpful, especially when a spouse is away on a mission abroad

#### **Information seminars and resources:**

Seminars and workshops organized by WBFN on various topics including work authorization, visa and residency issues, WBG benefits, estate planning and more. Watch for announcements in the *@-a-glance biweekly newsletter* and on the website. Recordings of some seminars are available on our You tube channel.

#### **Outreach Programs**

The Book Project: Assists the education of students through collection, sorting and distribution of books solicited in the the DC area to educational institutions in developing countries . For more information, visit [www.bookproject-wbfn.org](http://www.bookproject-wbfn.org). or contact them at 202-473-8960 or through email [bookprojectWBFN@worldbank.org](mailto:bookprojectWBFN@worldbank.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. Visit [www.mmeg-grants.org](http://www.mmeg-grants.org) to learn more or to volunteer contact the MMMF at: [mmeg@worldbank.org](mailto:mmeg@worldbank.org)

#### **Communications at WBFN**

Website: [www.wbfn.org](http://www.wbfn.org)

Email: [familynetwork@worldbank.org](mailto:familynetwork@worldbank.org)

Facebook: World Bank Family Network

Youtube: WBFN

Electronic newsletter: WBFN News and Views @-a-glance

## WORLD BANK GROUP RESOURCES FOR SPOUSES/PARTNERS

As a World Bank Group spouse or partner, you are entitled to certain benefits. Listed below, are a few of the more frequently accessed benefits. More information is provided on the Spouse/Partner Information Sessions held throughout the year at WBFN.

- Global Mobility Resource Center
- Fitness Centre in MC & IFC (At a subsidized cost through the Staff member)
- Computers in WBFN office
  - intranet access
- The World Bank Bulletin Board's Website:

<http://Inweb28.worldbank.org/unsecure/bb/bbhome.nsf/landingpage#>

The Bulletin Board carries information on sales and rentals of houses and apartments, sales of furniture and other household items, availability of domestic help, etc. which may be of interest to you. You can now access this site by clicking above, and you can sign up once you have become a member of WBFN.

- Library at Main Complex (free)
- World Bank Bookstore in J building (corner 18<sup>th</sup> and Pennsylvania Avenue)

### Entry Procedures into the United States

*PLEASE REFER TO THE GLOBAL MOBILITY SERVICES GUIDE FOR EXTENSIVE INFORMATION ON ENTRY PROCEDURE INTO THE UNITED STATES.*

Your letter of appointment provides the information necessary for obtaining a visa for you and your dependents. Non-US staff members joining the World Bank Group are entitled to G-4 visas for themselves and for their **dependents**. World Bank staff members do **not** enjoy diplomatic privileges. The G-4 visa status is valid for the duration of the staff member's employment with the World Bank only. With a G-4 visa the staff member may not undertake any other employment, including honoraria.

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 on 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 U.S. with a different visa status, you will need to change your visa status to G4. Please note that the visa status change can take between 4-12 weeks, and if you change status while remaining in the U.S. you will not be able to travel abroad during this period. The other alternative is to travel outside the U.S. and apply for a G4 visa at a U.S. embassy abroad. The World Bank Group will not pay for this trip. The Visa Unit can answer any questions relating to this.

Spouses, registered domestic partners, and unmarried dependent children under age 23 on G-4 visas may apply for permission to accept jobs. **Please note:** Unmarried dependent children who are **full-time** students may apply for jobs if the employment is **part-time**, that is, consisting of not more than 20 hours per week during school periods and/or not more than 12 full weeks full-time work during school holiday periods. Children of World Bank staff are not allowed to be employed by the World Bank at the same time. Any and all remuneration received by G-4 visa holders in employment outside of the international organization is subject to US federal and state taxes.

Spouses with G-4 dependent visas are eligible to work in the US. However, in order to work, G-4 visa holders must apply for and secure employment authorization from the US Immigration and Naturalization Service (See chapter "Getting Settled in Washington DC"). **Dependent** spouses (G-4 dependents) who find work as a Short Term Consultant (STC) **after** they arrive in the USA, will **need** a work authorization within the WBG or any other international organization. This process usually takes at least 3-5 months and may take substantially longer. Unmarried partners see page 2 of this Handbook.

Note that after living in the US on G4 visa for a number of years, staff and their dependents may become eligible to apply for Special Immigrant Status (Green Card). For details of eligibility consult WBG legal services and Benefits Administration.

See booklet "Employment Authorization for G-4 Family Members"; call Benefits at 202-473-2222, or see the WBG HR Operations Intranet site on Work Authorization in the US.

### **Dependency allowance**

The World Bank Group provides a cash benefit to headquarters based staff with dependents (spouse or children only) paid on a net-of-tax basis to allow for tax equivalency. The allowance, which is included in each paycheck, is currently set at 5% of net salary up to a maximum of \$3,500 per year for a spouse, and \$600

per year per eligible child. The allowance is prorated by 1 percentage point for each \$1,000 in gross income a spouse earns per year above \$30,000 gross.

The Dependency Allowance benefit does not extend to domestic partner or any other family member even if those individuals are fully reliant upon the staff member for support. To qualify for the dependency benefit, children must be under age 25, unmarried, full-time students, or earning less than a small salary, and reliant on the staff member and spouse for their support. If a child is mentally or physically handicapped prior to age 25 as determined by the Bank's medical insurance administrator, the age limit is waived but all other criteria apply.

Dependency allowance is paid semi-monthly to staff together with salary payment. There is no provision for a lump-sum payment.

### **WBG Legal services**

The World Bank Group contracts a Legal Assistance Officer to provide confidential advice and referral to staff members and their families. This service is free of charge.

Currently, the WBG's Legal Assistance Officer is Jeffrey Silverstein, Esq., with an office located in Burke, Virginia. To make an appointment, contact his office at 703-239-0855.

Note, however, that the legal advice provided by Bank legal assistance officer is limited and mostly consist of referral to attorneys in the greater Washington area. Another good source of legal referral is WBFN Office and its body of members and volunteers who can share their experience with you.

World Bank legal advisor may be able to provide feedback on your lease documents. The revised HR "Relocation" guidelines also include a sample lease document. Read the terms carefully before you sign any binding agreement 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 break it.

See also Planning Makes a Difference binder, available at the WBFN office, for more information on many of these topics. All members are advised that the legal implications of a death in the United States can be very complicated. All members residing in the United States are urged to contact an attorney in their state of residence to review Estate planning issues, and are advised to retain an attorney who is competent in foreign national and G-4 issues. Attorneys known to the Bank with experience in these matters can be found in the Planning Makes A Difference binder, in Section 3 and at the WBFN Office.



## WBG Benefits:

Please take time to go to the external site of Human Resources, and select the appropriate section of the site, especially the benefits tab to learn more.

<http://web.worldbank.org/WBSITE/EXTERNAL/EXTSTAFF/EXTTHR/0,,contentMDK:20318609~menuPK:7314072~pagePK:64233720~piPK:444052~theSitePK:444049,00.html>

## Useful Telephone Numbers

	Room	Telephone	Notes
American Express Travel Office	MC-C2-270	202-458-4860	Can also be used for personal travel
Art Society	MC1-427	202-458-7742	
Art Program		202-458-0333	
Bank-Fund Staff Federal Credit Union	MC-C2-300	202-458-4300	
Foreign Exchange Office	MC-C2-300	202-458-4340	
Book Project	JB3-105	202-473-8960	
Bretton Woods Recreation Center		301-948-3357 ext. 303	Office & Membership
Dependency Allowance	G2 -162	202-473-2222	
Education Benefits	G2 -162	202-473-2222	
Eighteen Eighteen (1818) Society (Retirees association)	MC1-852	202-458-1956	
Employment/recruitment World Bank	G2-162	202-473-2222	
“ IFC	IFC-F11K-142	202-473-0317	
Employment Verification	G2 -162	202-473-2222	
Ethics Officer	MC2-407	202-458-0587	
Family Consultation Service		202-628-5104	
Financial Assistance/Loans	G2 -132	202-473-2222	
Fitness Center	MC C3	202-473-3339	
	F-K-108	202-473-3253	
Global Staff Mobility Office	G2-022	202-473-2445	
Health Services Department	MC-C2-376	202-458-0822	
Counseling &	MC-2-448	202-458-4458	
	MC-C2-376	202-458-1869	

Consultation Service Health Advisory Health Services	MC-C2-376	202-458-0822	
HR Operations Office	G2-162	202-473-2222	
ID Office	MC1-309	202-458-4486	
IMFFA: IMF Family Association Office	IMF 3-106	202-623-7696	
Immigrant Certification Information	G2 -162	202-473-2222	
Insurance (Medical & Dental) Aetna	MSN MC-C3- 309	202-473-8666	1-800-723-8897 Claims, Information
Home Leave	G2-132	202-473-2222	
Joint Bank-Fund Library	IMF CN-700	202-623-7054	
Legal Services: Jeffrey Silverstein	MC5-340	703-239-0855	
Lost & Found Articles	MC1-125	202-458-4525	
Ombudsman	MC 9-455	202-458-1056	
Parking Info for WBFN members	J2-030	202-473-8751	
Parking Commuting Office	MC C2 210	202-458-4520	
Pension	MC1-150	202-458-2977	
Photo Laboratory (passports, visas)	MC-C2-270	202-473-0492	Tues & Thu 2 – 4:00 pm
Retirement/Pension Office	MC1-150	202-458-2977	
Shipping Office (Customs Clearance)	MC-C2 271F	202- 473-5677	
Tax Service Desk	MC5-559	202-458-4191	
Travel Office General Information	MC2-270	202-478-4860	
Visa Office	G2 -162	202-473-2222	
WBFN Office	J2-030	202-473-8751	
Work Permit:G-4 dependent	G2 -162	202-473-2222	

## HOUSING

Please refer to the Global Mobility Relocation Guide for an extensive guide on short-term housing, leasing information, as well as neighborhood specific information in the Washington DC area.

Finding suitable accommodation and housing upon your arrival to Washington is a big step towards living a fulfilling experience in your new country. Below are some friendly tips from previous and current WBFN members. Also please read the earlier information “Getting a driver’s license” as it is related!!

Washington DC 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. Global Staff Mobility advisors can provide a list of individual properties in the Washington, DC area. Apartments are typically rented by the month (30-day minimum) and are completely furnished with house ware, including fully equipped kitchen, linens, TV, local telephone, utilities, parking, and fitness centers. Maid service is included or available for an additional fee. Inquire about “preferred employer” rates and other special rates that may be in effect as rates may vary depending on the time of year and availability.
- 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 referred by the Global Mobility Relocation Guide or other sources (friends, colleagues) and make sure they are licensed in the state you want to buy. Do not hesitate to ask them!
- Whether you buy or rent, you are generally responsible for connecting your utilities (water, electricity, gas, telephone, etc.). Contact the utility company in your area to connect your utilities, or your rental management company can assist you. Please note that you can connect these services via telephone, you do NOT have to show up in person at their offices to do so.
- In the U.S. 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.

## CHILD CARE

Please refer to the Global Mobility Relocation Guide for up to date and detailed information on childcare centers within the World Bank Group, as well as around the Washington DC area.

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 cannot to be left alone at home unsupervised. Some states specify the legal minimum age for leaving a child unsupervised; other states rely on parental judgment. In the state of Maryland, children younger than 8, cannot be left unsupervised. A child must be at least 13 or older in order to supervise other children. In Virginia, or the District of Columbia there is no formal legal age.
- Whatever childcare option you settle upon, you need all health and immunization records of your children when you come to the U.S. Child care centers, preschools, and family child care providers are required by local and state public health departments to have health and immunization records of children enrolling in their programs.
- In-home Childcare: Includes using G-5 domestic as care providers or finding permanent or temporary nannies through an agency or through self-search. The Bank Bulletin Board is a great resource to look for G5 and local nannies. If you plan to hire a nanny under G-5 visa, you must contact Global Mobility Services to process the request for G5 visa. Please contact HR operations – Visa unit [hroperations@worldbank.org](mailto:hroperations@worldbank.org)

### **WBG Children Center (WBCC)**

The WBG offers childcare services for children ages 3 months to pre-kindergarten, (age 5). Admission is limited to the children of WBG staff on Regular, Open Ended, Term, Executive Director's Assistants, Extended Temporary or Extended Consultant, and involves a long wait time, up to four years, depending on the age of the child. Spaces are more limited for younger children as the ratio of children to adult decreases. For complete information about eligibility, wait time, cost, and complete description of activities contact: WBCC Customer Service 202-473-WBCC (9222), email [childcare@worldbank.org](mailto:childcare@worldbank.org), or consult their website on the intranet: [World Bank's Children Center](#).

**WBG-Sponsored Back-up (temporary) childcare**

The WBG sponsors a number of back-up care providers for children aged 3 months to 12 years. The main back-up provider is Children’s Creative Learning Center (CCLC). The children must be pre-registered (no exceptions) in order to use the service. The registration can be done by going to the following website [www.cclc.com/familyconnection](http://www.cclc.com/familyconnection) and choosing the “create your own account” option.

The back-up care is limited to a maximum of 5 consecutive days or a total of 20 days per household per fiscal year, and spots are based on availability for the day(s) needed. The following is a list of providers/locations. Currently the cost is \$65 per day paid by staff.

## EDUCATION INFORMATION AND RESOURCES

Please refer to the Global Mobility Relocation Guide for more detailed information on educational resources for children and higher education in the US.

### Children's Schooling

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 if you are sending 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:

<http://www.myschooldc.org/about/about-my-school-dc/>

Public schools in VA and MD do not have lottery systems unless it is for a foreign language immersion <http://www.carla.umn.edu/immersion/fags.html> or Magnet school: <http://www.publicschoolreview.com/blog/what-is-a-magnet-school>

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

Elementary School	ages 5-11	Kindergarten - grade 6
Middle School	ages 12-14	Grades 7-9
High School	ages 15-18	Grades 10-12

The school year typically begins the last week of August/first week of September, and extends through the end of June.

### Type of Schooling

- Public School: Some public schools provide special programs such as: magnet programs, focused on arts, science and math; the international baccalaureate; bilingual education or special education for children with special needs. Consult your local county school board. Fairfax County in Virginia and Montgomery County in Maryland have the highest ranking among nationally ranked schools in the US.
- Private schools: Usually offer the similar programs as 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. Details can be obtained from WBFN. Private schools can be quite competitive and very expensive and multiple testing and private interviews with parents and child are required.

- 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 area charter schools and learn more about their suitability for your needs.
- If you change your country of residence, often or your children plan to study outside the US, a high school International Baccalaureate (IB) program is something to consider since an IB diploma has widespread acceptability around the world. IB accredited High Public High
- schools are now available in MD and VA.

Requirements for Enrollment (please note that all documents should be notarized in English):

- Birth Certificate
- Passport and I-94 Form
- Record/Transcripts of previous schooling (originals). If they are in a language other than English, make sure to have 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).
- At Public schools every child who arrives here from outside the USA (or who has US nationality but lived abroad for a long time) has to take a ESOL test in order to determine the level of English.

If your child has not already had the required vaccinations, or you cannot obtain written evidence, you may receive them here in the US.

Note: For children requiring special needs education, please ensure that you have copies of all evaluations.

### **Higher Education**

There is a huge selection of community colleges, state universities, and private universities in the US. Compared to accredited private universities, tuition is typically much lower for community colleges and state university of your

residential state. Your child's high school counselor will be your primary source of help. Private Universities charge very high fees.

### **Other Educational Opportunities**

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

- Education USA: your guide to higher education [www.educationusa.state.gov](http://www.educationusa.state.gov)
- US Department of Education [www.ed.gov](http://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 Bank makes low interest rate loans available for the education of dependents. The maximum 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. Enquire within HR department for such loans.

## **HEALTH AND INSURANCE**

The World Bank Group's Medical Insurance Plan (MIP) provides comprehensive medical and dental benefits for eligible staff and their families. Domestic partners are eligible for coverage. The MIP is managed by AETNA (1 800-723-8897). Upon enrollment, Aetna will issue a card for every family member and one is advised to carry this with you at all times. Read a comprehensive description of the MIP by going to:

[http://siteresources.worldbank.org/HR/Resources/MIP\\_SPD\\_Jan\\_07.pdf](http://siteresources.worldbank.org/HR/Resources/MIP_SPD_Jan_07.pdf)

Prescription drug insurance is currently managed by CVS/caremark. Upon enrollment in Aetna one receives a prescription drug card for each family member.

The MIP offers three options:

Option A: High premium, low deductible

Option B: Low premium, high deductible

Option C: point-of-service, that implies you select a primary care physician (PCP) who will be in charge of your care. If you need a specialist's care, your PCP must refer you in order for the care to be covered by the insurance.



Note that:

- 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.
- If you use in-network medical, dental and pharmaceutical services, you should not have to fill out any claim forms. Just pay your co-pay 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. Be sure to have the appropriate forms filled in properly and in English so you can submit the claim to Aetna. Refer to MIP detailed description for instruction.

## **How to Find Healthcare in the Area**

Finding a good primary care physician, pediatrician and dentist, is an essential and urgent step in healthcare when you settle in the Washington area. Visiting a physician here in USA is expensive and if the doctor is not “in-network through the Aetna Website.

- Use the Aetna website “Doc Find” at [www.aetna.com/docfind/index.html](http://www.aetna.com/docfind/index.html) which lists doctors by address, specialty, and other attributes.
- Also, asking people you meet for recommendations is probably the most common way of finding a doctor.
- Once you have chosen a doctor, call ahead, to make sure they participate in Aetna’s network

When visiting your doctor for the first time, remember:

- Always check with the office of the doctor if he/she is still an “in-network” Aetna physician. If the doctor is not in-network, depending on the MIP health plan that you are enrolled in, you may not be reimbursed for the fees you pay or may be reimbursed a lesser percentage of it.
- Be sure to take your insurance identification card with you. You will often need an additional form of identification with a picture, such as your driver’s license.
- Some doctors outside of the Aetna system may be able to send the paperwork directly to Aetna and send you an invoice for the balance, however often they require immediate payment and the spouse or Staff member needs to file the medical bills and get reimbursed. Consult Aetna’s website.
- You usually will be requested to fill out forms. Arrive early.
- Be prepared to wait. Most doctors take time with their patients.

- Bring a copy of your and your children's medical records in English, especially if you or any member of your family suffers from a chronic condition.

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. You can check the "medical necessity" of hundreds of medical and dental conditions on the Aetna website: [www.aetnaushc.com](http://www.aetnaushc.com). If you feel an error occurred, first you should contact Aetna's Jacksonville Center (address and telephone number on the back of your medical card) to understand why the claim was denied, and to see if the claim denial can be reversed.

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 Group cannot and will not intervene in this process

**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" affiliation are in-network. Many of them are now in the Washington DC area. Make sure you learn about the nearest hospital and emergency room to your residence.

**Walk-In Clinics:** For minor illnesses when your primary care physician is unavailable, you may use a walk-in clinic, located in many pharmacies or at a location near your home. These types of outfits do not require an appointment, and the service is **faster and cheaper** than a hospital emergency room visit. To find a walk-in clinic or urgent care center near you, visit [www.aetna.com/docfind/home.do](http://www.aetna.com/docfind/home.do) or look up CVS/Rite Aid health clinic pharmacies. They are open during the weekends as well.

### **Other Health Resources**

- Bank Health Services Department (HSD): for staff only but provides travel medicine to family members too.
- Understanding Your Health Needs, Services and Benefits and the Health Fair are seminars organized at the World Bank throughout the year (For more information contact Marilee Tuohy at [mtuohy@worldbank.org](mailto:mtuohy@worldbank.org) or WBFN office)