

NATIONAL DEFENSE UNIVERSITY



International Student Management Office Fellows Handbook

(Revised April 2022 Norfolk Edition)

Dear Fellows:

We will soon welcome you to Norfolk, Virginia. This wonderful city located adjacent to the Chesapeake Bay is the metropolitan core of Southern Virginia and is home to several critical military facilities. The staff at the International Student Management Office (ISMO) encourages you to enjoy your stay here as you experience politics, history, science, sports, art, and more.

This handbook is designed to ease your transition into the NDU educational program for which you were personally selected. We have provided important information about housing, transportation, identification documents, and basic living needs. Please read it thoroughly. Unfortunately, no handbook can contain all of the information that you may need, but you can talk to the staff, consult local directories, or use the internet to find any additional information. Almost any question you may have about NDU that is not covered by the handbook can be found at www.ndu.edu. Information specifically about ISMO can be accessed at ismo.ndu.edu.

The most rewarding source of information about the Norfolk area, and about America in general, is the population that surrounds you. Get to know your fellow students and neighbors, make acquaintances, and share experiences. They can give you suggestions about how to make the most of your experience in the USA.

We encourage you to explore Norfolk for yourself. It is our hope that you will leave America with an appreciation for its tremendous strengths and an understanding of its shortcomings. We are confident that your experience will be a great one. We are excited to assist you and your families to make that happen.

Sincerely,

The ISMO Staff



International Student Management Office
Joint Forces Staff College
7800 Hampton Boulevard
Norfolk, VA 23511

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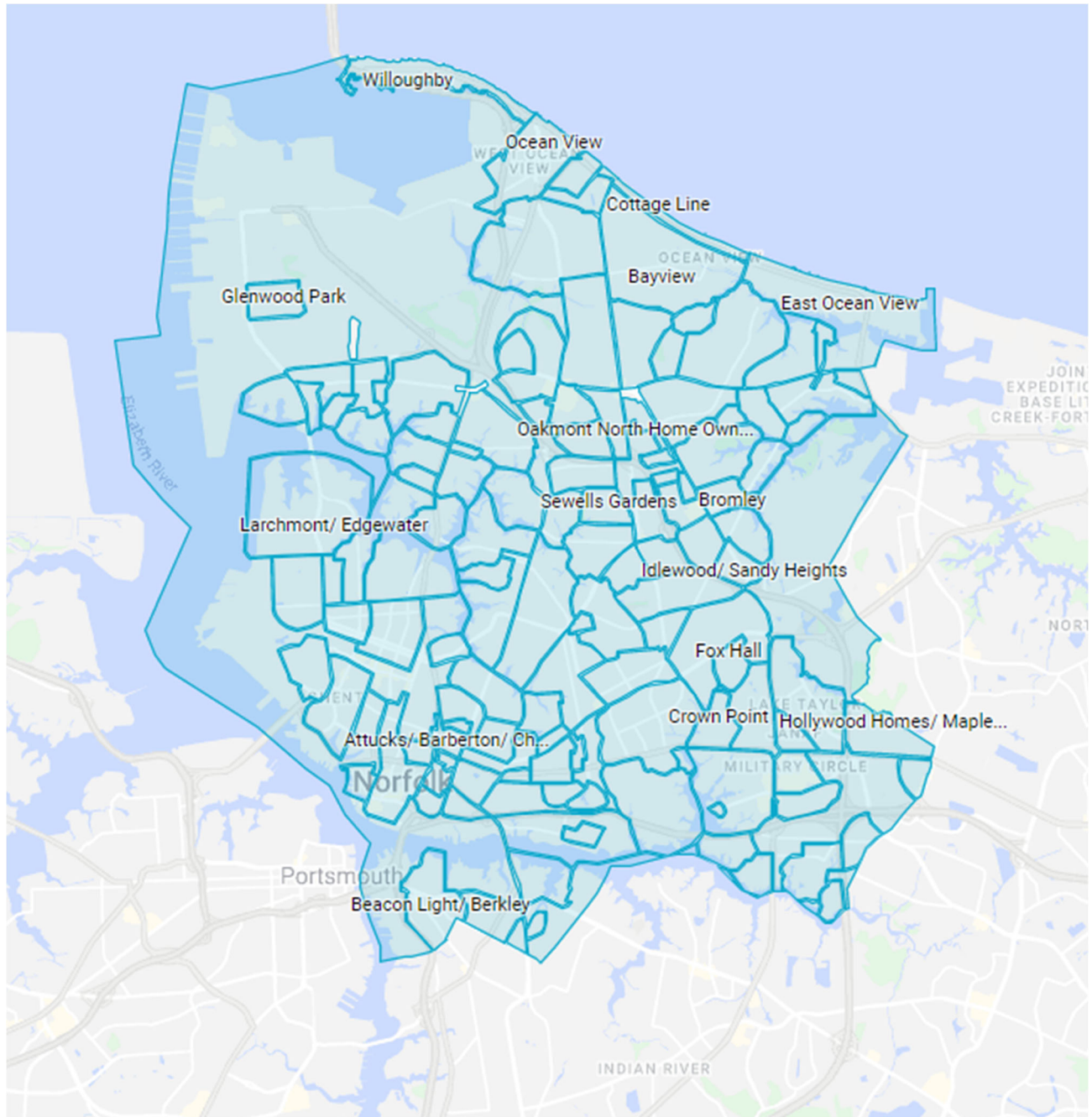
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ISMO STAFF DIRECTORY

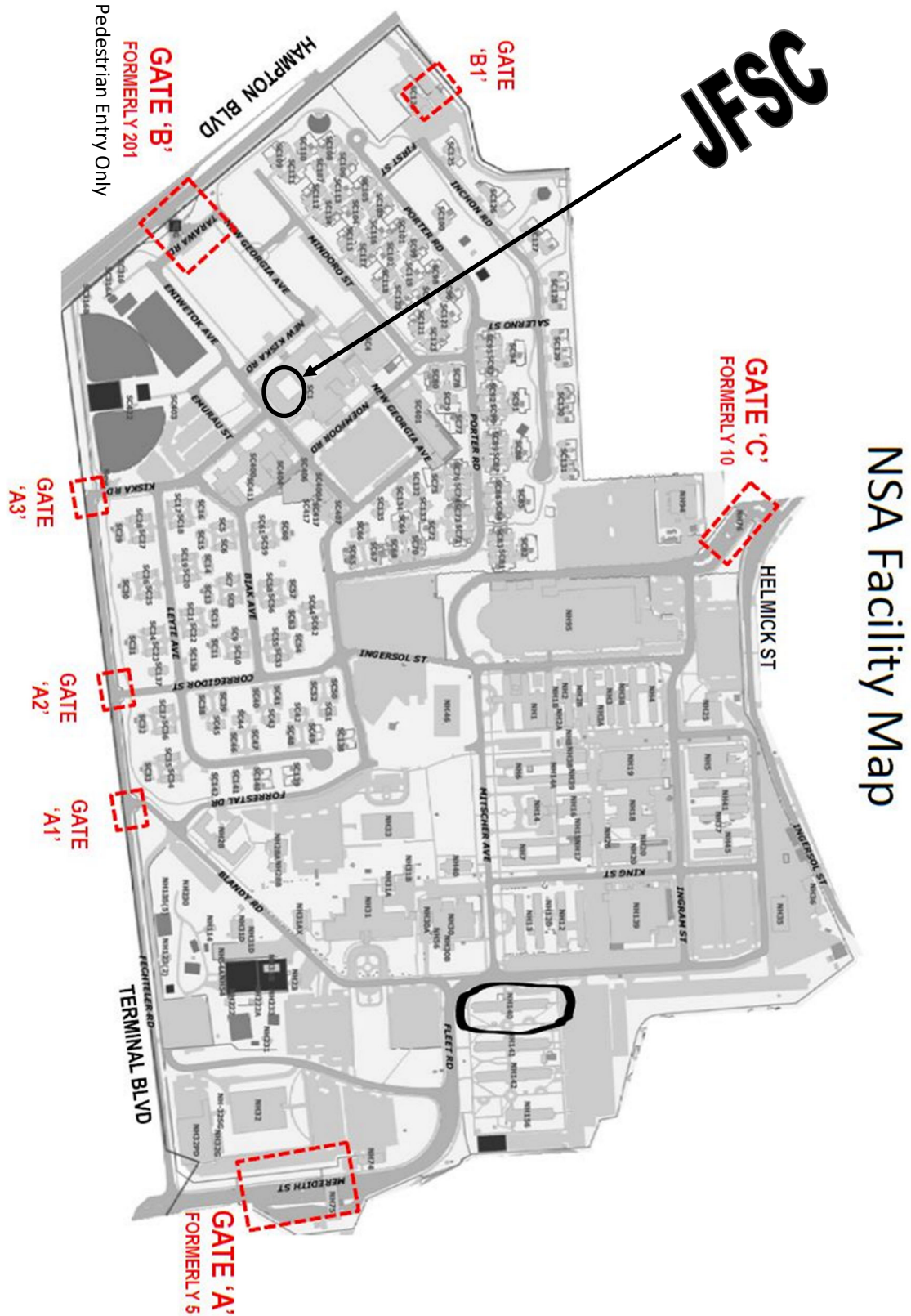
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MAPS

Norfolk by Neighborhood



NSA HAMPTON ROADS FACILITY MAP



*** ONLY GATES A, B, C ARE OPEN FOR USE ***

JOINT FORCES STAFF COLLEGE

Okinawa Hall
Normandy Hall
Mariannas Hall

Gate B
(Closed Until Further Notice)

INTERNATIONAL TERMINAL BLVD.



NORFOLK, VIRGINIA, USA

The city of Norfolk is a city on the water, and is a hub of diverse culture, ideas, and people. The city is strategically located in the southeastern Hampton Roads region, right next to one of the fastest growing ports in the United States. It is also located near other key metropolitan areas of Southern Virginia, such as Virginia Beach and Newport News.

Norfolk has an estimated population of just over 230,000 people. The city is comprised of historic neighborhoods and towns that have long ties to the infamous Chesapeake Bay; however, the city has undergone some revitalization and with that came modern new neighborhoods such as Downtown, Ghent, and Fairmount Park .

BACKGROUND ON THE AREA

Norfolk is flanked by several major cities and ports— the entire area is often referred to as “7 Cities” as the entire region is interconnected and the cities are closely linked together. These cities are known as Chesapeake, Hampton, Newport News, Norfolk, Portsmouth, Suffolk, and Virginia Beach.

The area itself is known for its large military presence with one of the world’s largest populations of military personnel, over 150,000 active duty and civilian personnel. This is due to being home to the largest naval base in the world, Naval Station Norfolk, and the only NATO command on U.S. soil.

Furthermore, the area is home to many historical sites and attractions due the lengthy history of settlement within the region. The Hampton Roads harbor was a source of life for the many settlers who came to its shores and continues to be a vital key to the growth and prosperity for the 7 Cities area.

These cities intersect to create an area rich with diversity and possibility, and offers plenty of opportunities for one to explore their interests in education, entertainment, business, and more.

Help with Directions: For personalized driving, walking, or biking directions, use Google Maps on your phone (download from the App Store) or on the computer (www.google.com/maps). Enter your destination address, and Google will provide you with a map, directions, and approximate transportation time.

Norfolk Visitor Center: www.visitnorfolk.com

MILITARY ID CARDS

INVITATIONAL TRAVEL ORDER (ITO)

Your Invitational Travel Order (ITO) establishes your sponsorship and invitation to participate in training in the United States. It is the controlling document used to authorize training terms, conditions, and privileges. Please retain the original copy and have several photocopies available to use. Keep a copy on hand during your travels as well as copies in your checked baggage.

Dependents accompanying or joining you must be authorized in Item 12 of your ITO to be eligible for privileges such as Military ID cards, access to use the Post Exchange and Commissary, and any medical services where appropriate. Only ITO-authorized dependents are eligible for military ID cards.

UNITED STATES MILITARY ID (USID)

The most important form of identification you will need is a US Military ID (USID) card. You will receive your USID card during the first week of in-processing. **You must carry your USID at all times.** This card will allow you daily access to the base and access to all military facilities such as PX and commissaries.

A Foreign Identification Number (FIN) will be generated during USID card processing. Please remember your FIN as it is used for many administrative purposes and is the equivalent of a Social Security Number for foreign nationals. See page 15 for more details on FINs.

DEPENDENT ID CARDS & DEERs REGISTRATION

Only dependents listed on your ITO over the age of 14 are eligible to receive dependent ID cards; however, ALL children on your ITO must be registered in the DEERs system to enjoy military treatment facilities benefits. You are responsible for obtaining your dependents' ID cards on your personal transition days during the summer or outside of class hours if your dependents arrive later in the year. It is highly recommended that you (the sponsor) go with your dependents to get ID cards. It makes the process much smoother.

In order to obtain ID cards for your dependents, you need:

- Proof of ID for dependents
- ITO
- Your USID and passport
- Base access memo
- DD Form 1172 for each family member

Proof of ID – depending on your dependents' age, the required documents are needed:

- a. Dependents aged 0-17 only require passport/visa and birth certificate for ID card.
- b. Dependents aged 18-20 require passport, birth certificate, and secondary form of ID (cannot be expired).
- c. Dependents 21-23 require passport, secondary form of ID, and proof of enrollment in a full-time course of study – document cannot say "projected enrollment," it must say "enrollment."
- d. Dependent spouses also require original marriage license. If your home country does not issue

marriage licenses and the operator asks you for your marriage license, please direct them to box 21 of your 1172.

Base access memo – this document grants you and your ITO authorized dependents access to nearby military installations. You will receive the memo during summer inprocessing. Please take it whenever you and your family go to a military installation.

DD Form 1172 – form used by DoD to process identification card requests for military members and their dependents. ISMO will create these forms for you and your dependents prior to your appointment. After you receive it from ISMO, please:

1. Sign and date boxes 22 and 23, before your appointment
2. During your appointment, ensure your family's **FIN number is recorded on the 1172**. The FIN is a 9 digit number (DoD ID is 10 digits).
3. Sign and date boxes 72 and 73 after the appointment
4. Return form to ISMO

SOCIAL SECURITY NUMBER (SSN) & FOREIGN IDENTIFICATION NUMBER (FIN)

Social Security numbers are used to report an individual's wages to the U.S. government and to determine a person's eligibility for Social Security benefits. In general, only non-citizens who have permission to work from the Department of Homeland Security can apply for a Social Security number. **International Fellows and dependents do not have permission to work in the United States; therefore, they are not eligible to apply for a SSN.**

You do not need a SSN to conduct business with a bank, register for school, apply for educational tests, obtain private health insurance, apply for school lunch programs, or apply for subsidized housing. You cannot get a Social Security number for the sole purpose of obtaining a driver's license. International Fellows do not need a Social Security number to apply for federal, state, or local public benefits because International Fellows are generally ineligible for such benefits.

As a foreign national, **your Foreign Identification Number (FIN) is equivalent to a Social Security Number** and may be used as such when an SSN is required on NDU or other organization documents. ISMO will provide fellows with a letter that can be shown to outside stakeholders, clarifying that your FIN is a SSN equivalent. Upon request, ISMO can also provide FIN letters for dependents.

Some organizations may require a Letter of Ineligibility (SSA-L676), which states that the individual is not eligible for a Social Security number. This letter does not affect your ability to request a Social Security number in the future. You can then present this letter to banks, vendors, or schools that insist on an SSN, and encourage them to use your FIN instead. We highly suggest you obtain an SSA-L676 in the days after your arrival to keep on your person. If an organization requires the SSA-L676, you will have to go directly to the Social Security Administration, located here:

US Social Security Office

5850 Lake Herbert Dr
Norfolk, VA 23502

TRAVEL AND LIVING ALLOWANCE (TLA)

Travel and Living Allowance (TLA) is a stipend paid to fellows who receive US Government funding. Only a select population of International Fellows receive TLA – your embassy should have communicated this to you. If you do not receive TLA, please skip ahead to the next section, “Medical and Dental Care.”

While the rate of TLA sometimes depends on your country, most fellows will generally receive a US city-specific “per diem” (daily) rate. For instance, the per diem for Fellows in Norfolk is \$65 per day (meals \$54, incidentals \$11), which is subject to change October 1 annually.

Fellows who receive US Government funding for travel and baggage, are also eligible to receive reimbursement for arrival/departure related expenses (i.e., baggage/taxi to and from the airport).

TLA is accrued on a monthly basis. ISMO cannot start payment paperwork until after the month ends, and it can take upwards of 4 weeks before fellows receive payment. **Please budget accordingly.** The TLA process is as follows (using August as an example):

1. ISMO creates a monthly TLA voucher for fellows to sign (end of August)
2. ISMO collects signed vouchers and submits upwards for processing by a third party (September 1)
3. Vouchers are reviewed, audited, and processed by third party—this can take up to 4 weeks
4. Fellow receives payment into his/her bank account (by Sept 30)

Any delays in signing and returning the TLA voucher to ISMO staff will result in delayed payment.

REMINDER: Once ISMO hands off TLA vouchers to the third party, ISMO has no control over the processing speed or order. Some fellows may be paid sooner than others; others later—this is normal. ISMO cannot predict when a Fellow will get paid nor get them paid faster. If you have not been paid by the end of the month, please inform us.

METABANK

All fellows enrolled in the TLA program will receive their TLA payments via a Metabank debit card. ISMO will create accounts and have cards ready for fellows during summer inprocessing. Please note the following about Metabank cards:

- Metabank cards act like a prepaid debit card. It is NOT a credit card or conventional bank account
- If you encounter any issues using the card, please contact Metabank customer service (number located on the back of the card). ISMO is available to provide guidance, but Metabank will only speak to the cardholder (that’s you) about card/account issues.
- The Metabank card can be used for: in-store purchases/online shopping and withdrawing money from ATMs
- The Metabank card cannot be used for: depositing money into the account, hotel incidentals/room deposits, purchasing items you intend to return
 - ⇒ Money can only flow from the card, not back into it
- The Metabank account is only for TLA payments, it cannot be used to receive FSP funds. Please refer to page 56 on opening a US bank account for FSP per diem.

ADVANCES

As initial TLA payments can take over a month, it is highly advised fellows request TLA advances from their US Embassy. This advance helps mitigate the initial financial strain of moving to the US.

If you do not receive an advance from the US Embassy, but would like to request one after arriving in the US, please speak with ISMO staff as soon as possible. Advance requests through ISMO are usually dispersed in increments of \$500 or \$1000 and received within 14 business days.

Please note that any advance, whether requested through the US Embassy or ISMO, must be “recouped” (repaid) from subsequent TLA payments starting in October, which is reflected on the vouchers in two places:

TLA Stipend

Bandaria - Smith (ES)

TRAVEL VOUCHER OR SUBVOUCHER				Read Privacy Act Statement, Penalty Statement, and Instructions on back before completing form. Use typewriter, ink, or ball point pen. PRESS HARD. DO NOT use pencil. If more space is needed, continue in remarks.			
1. PAYMENT <input checked="" type="checkbox"/> Electronic Fund Transfer (EFT) <input type="checkbox"/> Payment by Check				SPLIT DISBURSEMENT: The Paying Office will pay directly to the Government Travel Charge Card (GTCC) contractor the portion of your reimbursement representing travel charges for transportation, lodging, and rental car if you are a contract employee, unless you elect a different amount. For duty personnel see Remarks. NOTE: A split disbursement is only necessary when a GTCC is used while on official travel for the Government. Pay the following amount of this reimbursement directly to the Government Travel Charge Card contractor: \$			
2. NAME (Last, First, Middle Initial (PMI) or (FMI)) Smith, John		3. GRADE O6	4. DSN 111-111-1111	5. TYPE OF PAYEE (Leave unchecked) <input checked="" type="checkbox"/> TDY <input type="checkbox"/> PCS <input type="checkbox"/> Detachment <input type="checkbox"/> DLA		6. TYPE OF EMPLOYEE (Leave unchecked) <input type="checkbox"/> Active Duty Employee <input type="checkbox"/> Civilian <input type="checkbox"/> DLA	
7. ADDRESS a. NUMBER AND STREET 300 5th Ave, Bldg 62, Rm 154		b. CITY Washington	c. STATE DC	d. ZIP CODE 20319			
8. E-MAIL ADDRESS ISMO-TLA@ndu.edu							
9. DAYTIME TELEPHONE NUMBER & AREA CODE (202) 685-4240		10. TRAVEL ORDER AUTHORIZATION NUMBER AF-B-OAD001-1005-W5		11. PREVIOUS GOVERNMENT PAYMENTS-ADVANCE CONUS Advance - 610 CONUS Advance - 2765 Prev Recouped - 0		12. FOR B-D USE ONLY a. B-D VOUCHER NUMBER	
13. ORGANIZATION AND STATION National Defense University - ISMO		14. CERTIFICATE ADDRESS ON RECEIPT OF ORDERS (Include 2d Check)					
15. DEPENDENT(S) (Name, complete as applicable) a. ACCOMPANIED b. UNACCOMPANIED c. DATE (Last, First, Middle Initial) d. RELATIONSHIP e. DATE OF BIRTH f. NON-PAYABLE		16. HAVE HOUSEHOLD GOODS BEEN SHIPPED? a. YES b. NO (Include in Remarks)					
17. ITINERARY a. DATE b. PLACE (Home, Office, State Activity, City and State, and any other activity, etc.) 8/1 JRR Monthly Pay 8/31 JRR National Defense University JRR Washington DC JRR JRR JRR JRR JRR JRR JRR JRR JRR		18. COMPUTATION a. REASON FOR TRAVEL b. LODGING COST c. PER DIEM d. MEALS e. SUMMARY OF PAYMENT (1) Per Diem (2) Actual Expense Allowance (3) Mileage (4) Dependent Travel (5) DLA (6) Reimbursement Expenses (7) Total (8) Less Advance (9) Amount Due (10) Amount Due					
19. FOC TRAVEL (Home) / OVERSEAS / PASSENGER		20. DURATION OF TRAVEL 12 HOURS OR LESS MORE THAN 12 HOURS BUT 24 HOURS OR LESS MORE THAN 24 HOURS					
21. REIMBURSABLE EXPENSES a. DATE b. NATURE OF EXPENSE c. AMOUNT d. ALLOWED		22. GOVERNMENT DEDUCTIBLE MEALS a. DATE b. NO OF MEALS c. DATE d. NO OF MEALS					
8/1-31 M&IE (75x 31 Days)		\$2,325.00					
8/1-31 Total Pay to Member		\$2,325.00					
23. CLAIMANT SIGNATURE ANDREW MCMILLAN, DoD Civ		24. REVIEWER SIGNATURE ELIZABETH A. HORTON, DoD Civ		25. TELEPHONE NUMBER (202) 685-0482		26. DATE 31 Aug 2018	
27. ACCOUNTING CLASSIFICATION		28. COLLECTION DATA		29. COMPUTED BY		30. AUDITED BY	
31. TRAVEL ORDER AUTHORIZATION POSTED BY		32. RECEIVED (Name, Signature, Date of Check-In)		33. AMOUNT PAID			

This box will show the total amount originally requested.

“Prev Recouped” refers to the amount that has been recouped for the advance so far. Subtract this from the total amount to see how much you have left to pay back.

This is the amount being recouped for the current month.



MEDICAL & DENTAL CARE

Note: If you or your dependents have a medical emergency, go to the nearest emergency room, or dial 911 if it is life or limb threatening.

Medical and Dental/Vision are separated in the United States health care system. It is worthwhile to note that when you have medical coverage, it DOES NOT mean that you are covered for dental care or vision care.

Understand that while you may be used to dental and vision “check-ups” on an annual or biannual basis, they will not be covered under your medical insurance.

MILITARY HEALTH CARE: MILITARY TREATMENT FACILITIES (MTF)

You are authorized use of local Military Treatment Facilities (MTFs), also known as military hospitals. This does not apply if you are a civilian. Medical treatment is covered in accordance with your ITO and is typically billed to the US government, your Embassy, or private insurance arranged through your Embassy. Medical care is limited to emergency care or care in response to sickness or injury, unless otherwise noted in your insurance policy.

For those who are covered by the US government, you should always notify ISMO regarding any medical appointments and the reason for the medical appointment to ensure appropriate billing has been arranged. IFs covered by the US government are only authorized to seek medical care in the event of an emergency.

You will be registered into the Composite Healthcare System (CHCS) military medical system after receiving your USID card. CHCS registration will allow you to receive treatment at MTFs. Please note that IMET-funded and CTFP-funded Fellows are limited to sick and emergency care only, as their medical bills are paid for by the U.S. Army Medical Command (USAMEDCOM).

Dental care is limited to emergency care only. Dental care is **not available** for dependents at any military clinic.

NAVAL STATION MILITARY HEALTH CARE

If you feel ill while attending classes at NDU, please visit Health & Fitness department. The attending nurse or doctor will be able to assess you and send you to the appropriate medical facility.

For non-emergency cases, you may make an appointment at the Branch Health Clinic to be seen. Most routine sickness will be taken care of by the physician at the Branch Health Clinic. For scheduling an appointment, patients should call 1-877-874-2273 or 1-866-645-4584. For acute care call 757-953-8760 from Monday to Friday 0700-1600.

CIVILIAN HEALTH CARE

The U.S. offers some of the best healthcare in the world—for this reason, however, it can be extremely expensive if you do not have good healthcare insurance. Medical providers in the U.S. work on a “fee-for-service” basis, which means physicians, clinics, and hospitals expect payment when they treat you for a medical condition.

International Fellows covered by MEDCOM are only authorized medical care in civilian hospitals by referral. This means a doctor in a military hospital must recommend (refer) that you see a doctor or specialist in a civilian hospital first before you receive medical care, otherwise your medical bills will not be covered by USAMEDCOM. **While most dependents will seek treatment at civilian hospitals, the US government DOES NOT provide free healthcare for dependents visiting the United States.** Dependents are also not authorized to participate in U.S. Federal or State Medical and/or Dental programs. For this reason, it is important to purchase a quality medical insurance plan for your family.

DEPENDENTS HEALTH CARE

The process for obtaining dependent medical treatment varies greatly by the type of coverage. There are typically three types of coverage for dependents – billed to your Embassy, billed to your dependents’ health insurance policy, or covered under a NATO agreement or Reciprocal Healthcare Agreement plus supplemental insurance.

It is imperative that you and your spouse understand how to obtain emergency and non-emergency medical care for your dependents. You must read your dependents’ insurance policy in its entirety to fully understand the restrictions included in your policy – and, as such, to avoid any surprising medical bills. Based on your type of dependent health insurance policy, military medical facilities could either be considered “in-network” (less expensive) or “out-of-network” (more expensive) providers. You and your dependents should visit the insurance company’s website or call the insurance company’s customer service number to find an “in-network” provider to receive medical care.

If your dependents are authorized medical care in military hospitals, they must also be enrolled in the Composite Healthcare System (CHCS). To be enrolled into the CHCS system, dependents must have a Foreign Identification Number (FIN). A FIN is generated only after dependents receive their dependent ID cards. Once you receive your dependent ID cards, you must bring the original paperwork (DD-1172 form) back to ISMO so that ISMO can register your dependents. **If you do not take your dependents to get a dependent ID card, they will not be able to access military medical facilities.** Please allow sufficient time for your medical registration to process in the CHCS system; this can take a few weeks.

ON-THE-SPOT REGISTRATION: NEED FOR IMMEDIATE CARE

If your dependents need to be seen by a medical professional and their CHCS registration has not been received yet, you can execute “On-the-spot CHCS Registration.” To do so, go to the base’s local PAD Office (Patient Affairs Division) and provide your dependent’s date of birth, FIN, and ID.

Please alert the ISMO Medical Specialist immediately if you or anyone in your family has a pre-existing medical condition(s) and may require immediate or early medical assistance.

MEDICAL TRANSPORTATION POLICY

You are responsible for securing your own transportation for yourself and for your dependents to and from medical appointments. You will be provided with information on transportation options to access Norfolk area medical facilities. If no other transportation is available, and if time and resources allow, ISMO will assist with medical transportation in the event that you:

- Need to visit the Emergency Room
- Have been discharged from the hospital
- Will undergo a medical procedure that involves anesthesia or other medications that make it dangerous to operate a motor vehicle

If you need to request ISMO support for transportation due to procedures involving anesthesia or other medications, you must email the Medical Specialist at least 3 business days prior to the date the transportation is required. The Director of ISMO ultimately determines if it is in your best interest and the best interest of ISMO to facilitate and accompany you for medical/dental treatment.

SHOULD DEPENDENTS GO TO MILITARY OR CIVILIAN HOSPITALS?

Line 12 of your ITO should note your family's medical coverage. There are several options for dependent medical coverage; the descriptions below will help you determine whether or not your dependents should seek medical care at a civilian or military hospital.

Country Indemnification Dependents: Dependents whose foreign governments pay for their healthcare expenses are authorized to go to military and civilian hospitals.

Reciprocal Health Care Agreement (RHCA) Dependents: RHCA's authorize dependent outpatient medical treatment in U.S. military hospitals at no cost. However, RHCA dependents still need to purchase private insurance that meets DSCA (Defense Security Cooperation Agency) mandatory minimum requirements to cover any potential need for civilian hospital care. RHCA's only cover dependents, not IFs.

North Atlantic Treaty Organization (NATO) Dependents: There is no charge for outpatient services at military hospitals. If a military hospital refers a dependent to a civilian doctor, the bill is paid through TRI-CARE at 80%, so dependents can expect to pay the remaining 20%, plus a \$50 deductible. If civilian care is not referred, it is not authorized. Additionally, supplemental health insurance is required for civilian hospital and inpatient care at a military or civilian hospital.

Private Insurance Dependents: Military medical facilities are considered 'out-of-network' for most insurance policies, which means the insurance company will cover less of the total cost. However, sometimes military medical facilities charge less for services than civilian facilities. It is ultimately up to you whether your dependent visits a civilian or military medical provider. If your dependent will visit a military facility, remember they must be registered in CHCS. For a list of authorized civilian hospitals near-by, visit your insurance company's website, usually under the "Find Provider" tab. Your insurance policy will have a list of various instructions you must follow to have your medical bills paid by the insurance company; please read your insurance policy carefully.

Medical care in the U.S. is very expensive so please follow your insurance company's policy exactly. **If you do not follow these instructions, you could end up paying for your own medical bills.** If you have questions about your insurance policy, please see ISMO's Medical Specialist, and s/he will help you understand your policy. For more information, please see the insurance section as well as the chart at the end of this handbook.

LOCAL PHARMACIES

If you are not seriously ill and are experiencing headaches, an upset stomach, or a cold, please visit the local pharmacies (Walgreens, Rite Aid, and CVS). They will have over-the-counter (sometimes referred to as OTC) medicine you can take to help these issues: for a headache, take Tylenol, Aleve, Bayer, or Motrin; for an upset stomach, take Tums, Pepto-Bismol or other antacids. The pharmacies will also have allergy medicine: Claritin, Zyrtec, and Benadryl are popular brands. In addition to local pharmacies, many grocery stores and gas stations often carry these items as well.

EMERGENCY ROOM (ER)

Emergency rooms, also known as ERs, are medical treatment facilities specializing in emergency medicine and see patients with an immediate need for serious medical care. ERs are open 24 hours, 7 days a week and will see patients without an appointment, arriving by their own means or by an ambulance. Due to the unplanned nature of patient attendance, the ER provides initial treatment for a broad range of illnesses and injuries, some of which may be life-threatening and require immediate attention. Since people can show up without an appointment, patients visiting an ER often experience long wait-times.

Please note that many dependent insurance policies only cover sick or emergency care. This means your dependents are **only authorized to receive medical care in the U.S. if they are sick or injured** (i.e. life or death, broken bones, heart attacks, flu, etc.) If your dependent is not in need of severe emergency care and just wants to see a doctor (i.e. pediatrician or family doctor) you will more than likely must pay for this visit out-of-pocket at your own expense. This can cost anywhere from \$20 for a vaccination to over \$200 for an examination. Most dependent insurance policies only cover ER visits unless the ER doctor refers you to see a doctor in another department. So please be aware that any time a family member needs to see a physician, the ER may be your first point of contact. Please read your medical insurance policy carefully.

911 is the emergency telephone number throughout the U.S. If you need an ambulance to take you to the nearest emergency room/hospital, please dial 911.

CIVILIAN URGENT CARE

Urgent care is a walk-in clinic that's different than an emergency room. Urgent care centers treat injuries and illnesses requiring immediate care, but not serious enough to require an ER visit. Most doctor's offices in the U.S. close between the hours of 1500 and 1700; urgent care centers are usually open from 0800 and close after 2000. It is another way to see a doctor in an urgent situation without a medical appointment. Before you visit an urgent care center, please call and verify with your insurance company that urgent care is covered under your insurance policy; otherwise, it will be an out-of-pocket cost for you.

MAKE A MEDICAL APPOINTMENT

FOR FELLOWS

1. To schedule medical appointments at one of the military hospitals, please call the Appointment line at (855) 227-6331. The Appointment line begins as an automated system. Follow the automated instructions, and you will be transferred to a live representative to schedule your appointments. You will need your FIN number, address, phone number, and date of birth.

- To schedule appointments at the Branch Health Clinic, please call 1-877-874-2273.

2. Notify ISMO of your appointment, including the date, time, location and reason for visit.

FOR DEPENDENTS

To schedule appointments for family members you must follow your ITO/family's insurance policy instructions.

For Fellows with dependents authorized to go to military hospitals:

1. Ensure that the family member has been enrolled in the CHCS system.
2. Then follow the same instructions listed above, call the appointment line at (855) 227-6331.

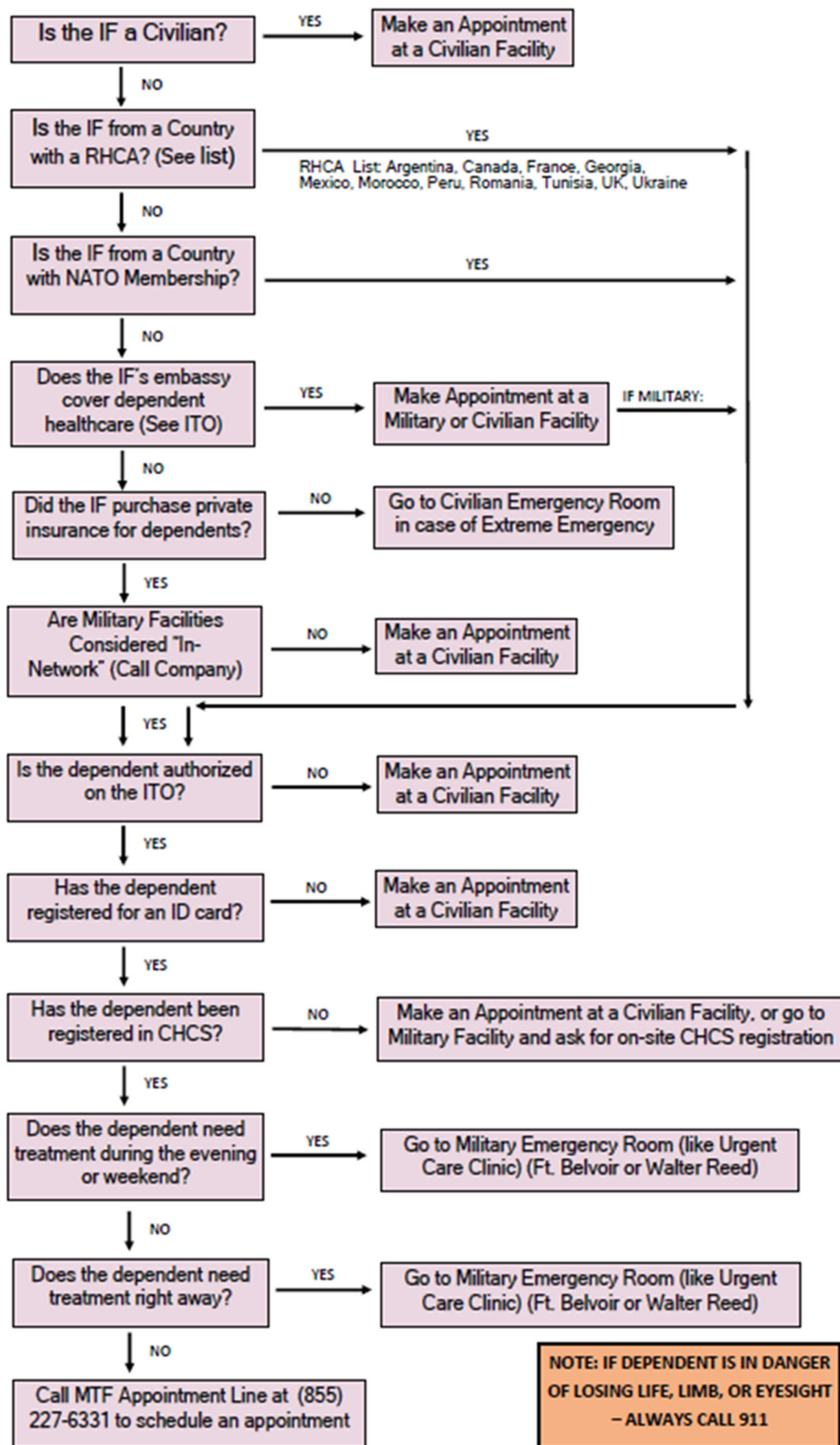
For Fellows with dependents authorized to go to civilian hospitals only:

1. Visit your insurance company's website and click the link that says "Find a doctor/provider."
2. Enter your zip code in the filter field (i.e. 22202) and then select the type of doctor AND/OR appointment type you are looking for. Hit enter.
3. A list of in-network providers will appear. Look through the list and call the doctor you would like to make an appointment with.

REMINDERS:

- Schedule your appointments outside of class and field practicum hours.
- Take all medical documents, including insurance information, with you to all appointments.
- Ensure that the insurance billing address is accurate, or you will receive the bill directly.
- Choose an in-network provider or your medical bills may not be paid by the insurance company.
- You will have to pay your co-pay and deductible upfront at civilian hospitals, and you will receive a bill later at military hospitals.
- After you receive your bill and have paid your co-payment and your deductible, you will have to submit a claim before the policy deadline.
- Unless you (the IF) have private insurance for YOURSELF, you are ONLY authorized to go to military hospitals.

DEPENDENT APPOINTMENT LOGIC CHART



PAYING MEDICAL BILLS

FOR FELLOWS

1. To avoid receiving a medical bill to your home address, you must ensure that you provide the insurance address at the time of check in. Your insurance address is listed on the ITO under block 12.b, medical services.
2. If the doctor's office asks for a policy number, write your ITO number.
3. If you receive a bill directly to your home address, bring the hard copy bill into ISMO as soon as possible.
4. ISMO will submit the bill to the appropriate insurance directly; however, this mechanism is frequently slow, and you may continue to receive bills while we wait for processing.

FOR DEPENDENTS

1. Pay your co-pay at the time of the visit. Pay your deductible and co-insurance if applicable. Ensure that you provide the doctor's office with the claims address when checking in and have them make copies of the insurance ID card. Ensure that you know the health network that the insurance company uses.
2. Submit an insurance claim via your insurance website following your insurance's process.
3. The insurance company will send an "Explanation of Benefits" letter that details each charge and whether or not it is covered by your specific insurance policy.
4. If you don't hear back for your insurance company, call their customer service phone number and ensure that your claim has been received and is being processed. You are your best advocate; don't trust that your insurance company is doing their job.
5. Per your ITO, you or your embassy will be responsible for paying for medical care received that is not covered by your insurance.
6. If your insurance claim is denied, you can appeal the decision following your insurance's process. ISMO can assist you with this process when possible, but has no control over the outcome of the insurance company's decision.

REFER TO THE END OF THIS MANUAL FOR A LIST OF MILITARY AND CIVILIAN MEDICAL CARE FACILITIES IN THE GREATER DC AREA.



DEPENDENT MEDICAL INSURANCE

Guidance for Authorized Dependent Medical Insurance

In accordance with Defense Security Cooperation Agency (DSCA) POLICY 07-27 and DSCA POLICY March 2010, international officers' authorized dependents (and FMS international officers) must have medical insurance if medical costs are not covered by their government (or through the FMS case).

AUTHORIZING DEPENDENTS ON THE ITO

Proof of medical insurance must be provided to the Security Cooperation Officer (SCO) at the U.S. Embassy in your country prior to placing your dependents on the ITO. Your SCO will upload the policy into a system for review and approval. ISMO is not able to confirm that an insurance policy is or is not compliant.

If your dependents are not on your ITO, they are not authorized to join you in the U.S. on an A-2 visa. Even if a dependent joins on a tourist visa, they still **MUST** have DSCA compliant insurance. If you have not purchased medical insurance or completed the necessary medical exams, your SCO will not authorize your dependents on your ITO. Once medical coverage has been purchased or confirmed as covered by your government/FMS case, then the status of your dependents and their medical coverage type will be updated on your ITO – pending other approvals your dependents will become authorized to join you in the U.S.

BIOMETRIC & BIOGRAPHIC ENHANCED SECURITY VETTING

As of 2022, any adult family member (AFM) over 18 years old is required by US law to provide biometric and biographic data in order to be authorized on the ITO. AFM will need to provide fingerprints, a headshot, and biographical information to the US Embassy in home country. Please reach out to your Security Cooperation Officer at the US Embassy or ISMO if you have questions or concerns.

PRE-EXISTING CONDITIONS

When selecting a private medical insurance policy, please be aware that most policies do not cover pre-existing conditions. A “pre-existing condition” is a health problem that you have had before the start date of the insurance policy and is defined herewith as:

*“Any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, **with reasonable medical certainty**, existed at the time of application or at any time during the **3 years prior** to the effective date of the insurance, **whether or not previously manifested or symptomatic, diagnosed, treated, or disclosed prior to the effective date**, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom.”*

Insurance providers reserve the right to deny any claims that are related to a pre-existing condition. For example, if you have a dependent with a chronic medical condition of some sort, and they have to go to the doctor while in the US, the insurance provider could potentially deny coverage, and you would be responsible for payment. Please keep this in mind when determining if dependents will accompany you during the year.

DEPENDENTS WITH RHCA, PFP, SOFA, NATO COVERAGE

RECIPROCAL HEALTH CARE AGREEMENTS (RHCAS):

Reciprocal Healthcare Agreements are individual agreements between the U.S. Department of Defense (DOD) and the defense organization of another country which grants dependents medical coverage comparable to U.S. active duty military families.

- RHCA dependents are authorized medical treatment in U.S. based Military Treatment Facilities (MTF) only, at no cost.
- You will be required to purchase supplemental medical insurance that meets DSCA mandatory minimum requirements to cover situations where military medical care is not available. RHCAs do not cover medical care in civilian hospitals.
- RHCA agreements do not cover the IMS or civilian and para-military students nor their dependents.

NATO STATUS OF FORCES (SOFAS) AND PARTNERSHIPS FOR PEACE (PFP) AGREEMENTS

NATO SOFA and Pfp agreements only provide medical coverage for dependents for outpatient medical treatments – that is, same-day treatment that does not require staying the night. For this reason, supplemental coverage is required for inpatient-civilian medical care for NATO/Pfp SOFA dependents.

The RHCAs/PfPs/SOFAs agreements **do not provide dental or vision coverage** for dependents; if this is a concern please make sure your supplemental insurance policy includes dental/vision coverage or it will be an out-of-pocket expense. Dental care can be an extremely expensive out-of-pocket cost without adequate dental insurance coverage, more affordable options are available for vision care.

PREGNANCY REGULATIONS

Family members who are pregnant prior to departure from home country must present proof of complete pregnancy coverage for them to be authorized as an accompanying dependent on the ITO.

- A. If a family member becomes pregnant while at NDU, the international officer will notify the International Student Management Office immediately.
- B. SATFA and the US Embassy in the IMS' home country will be notified of pregnancy. Home country will be requested to guarantee payment of all medical costs associated with the pregnancy.
- C. Family members who become pregnant while at the NDU and DO NOT have pregnancy insurance (or coverage by foreign government) will be directed to return to home country as soon as possible after determination of pregnancy is made; typically within 10 days of first notification.
- D. Authorized family members for whom pregnancy IS NOT covered by the country, must have pregnancy insurance which covers pre- and post-natal care, as well as delivery, unless ITO specifically states foreign government will pay all costs related to that pregnancy and delivery.
 - Pregnancy and childbirth coverage is not usually included in insurance policies purchased less than 12 months in advance, and is generally very expensive.
 - Pregnancy is considered a pre-existing condition and is not available for purchase after an IMS or dependent is diagnosed as being pregnant. For these reasons, pregnant dependent will be required to return home, if country does not indemnify associated cost.

TRAVELER'S MEDICAL INSURANCE POLICY OPTIONS

Dependents have limited healthcare insurance options as they generally only have access to traveler's insurance as a medical insurance coverage option. Traveler's insurance usually only provides coverage for medical emergencies, (i.e. Emergency Room (ER) visits).

- This means school or routine physicals (which are necessary to enroll your children into school), infant or other immunizations, women's wellness exams, pre-existing conditions (i.e. asthma, allergies, autism, etc.), elective procedures, dermatology, dental and vision care will not be covered by many travel insurance policy.
- Traveler's insurance only provides medical coverage for when you are sick or injured and need to go to the Emergency Room.

One concern with traveler's insurance companies is hospitals do not have agreements or arrangements to work with them – this means it may be extremely difficult to find an in-network doctor when needed. Clinics will often only accept new patients who have insurance companies that they recognize or work with.

Here are a few companies to **avoid** or are **not compliant**:

Global Underwriters, HCC Medical Insurance Services, LLC (also known as Atlas), Assist Card, Pan- American Life, Allianz, IMG Patriot Exchange, Seven Corners – Inbound USA, and Seven Corners – Inbound Immigrant.

Injuries and emergencies happen every day, and one event could leave you in significant debt, *think: \$40,000 worth of debt (!!!)*— therefore, purchase a policy that will provide comprehensive coverage for your family members.

To give you a better picture, here are some routine costs: an ambulance ride to transport you to the hospital would cost \$500 + over \$6 per mile. An emergency room visit could cost \$120 - \$3,000+. Other exams – MRI could cost \$1,100; a routine diagnostic test \$500.

Please do not cut corners to purchase a cheaper policy when it comes to ensuring your family has adequate medical coverage.

OTHER IMPORTANT CONSIDERATIONS REGARDING HEALTHCARE IN THE U.S.

As a reminder, the US government **DOES NOT** provide healthcare for dependents visiting the United States. Dependents are also not authorized to participate in U.S. Federal or State Medical and/or Dental programs. For this reason, it is important for IMS to purchase a quality traveler's medical insurance plan for their families, if their regular medical insurance policy (in-country) does not provide medical coverage for when you are stationed abroad.

Insurance companies will cover some of your medical expenses (depending on the type of insurance you select) to prevent you having to pay the full cost of your medical bills. For this reason, it is extremely important to pick a quality policy or you could end up paying thousands of dollars for one doctor's visit. While insurance companies will pay some of the costs, you should still expect to pay some cost out-of-pocket.

Insurance companies will ask you to file a claim describing why you went to the doctor and what you had done, which must be completed before the policy-defined deadline. After you file your claim, the insurance company determines what medical services are covered and are not covered under your insurance policy. Items not covered under your insurance policy you will have to pay for out-of-pocket. You can call your insurer

ance company customer service line or visit their website to determine what process you must complete to file a claim.

- You may be required to pay for your treatment first, and then seek reimbursement, or you may just need to send your bill to the insurance company. Either way, submit your paid bill to the insurance provider to record for deductible.
- Most insurance policies will pay for your “in-patient” hospital care, but many other types (i.e. out-patient care, same-day procedures) of medical care are not covered or are partially covered by traveler’s insurance policies.

HELPFUL HINTS

To avoid unexpected medical bills – bills you thought were covered, here are some things you should know:

UNDERSTAND THE TERMS OF YOUR POLICY. Know the basic terms of your policy in order to understand what you may owe and why. Terms include:

- **In-network provider:** A doctor, hospital or health-care facility that has an agreement or contract with your insurance company and provides services to plan members at negotiated rates.
- **Out-of-network provider:** A provider who is not affiliated with your insurance company. In many cases, an insurance company will pay less or not pay anything for services received from an out-of-network provider.
- **Deductible:** The amount of money you must pay out of pocket each calendar year before your insurance will start paying for your medical bills. If the deductible for your plan is \$0, you will not pay any money out of pocket at the time of service, but you will likely pay more upfront.*
- **Co-pay or co-payment:** A flat fee you pay to a health-service provider.*
- **Co-insurance:** The percentage of charges you pay to the medical provider after your deductible has been met and your insurance has started paying claims. Most insurance companies typically will not pay for more than 80% your medical bills, which means you should expect to pay the remaining 20%, unless you choose a policy with 100% coverage and no co-insurance.

* Deductibles and copay options will increase your out of pocket medical expenses.

BEFORE YOU HAVE A PROCEDURE. Ask your doctor what will be required for your procedure and then call your insurance company to discuss your plan and determine if the doctors and facilities are in-network and if the procedure is covered by your insurance policy. If it is not possible to do your procedure in completely in-network facilities, contact the out-of-network providers and request a range of the estimated operation costs so you can eliminate the surprise of the post-operation bill.

If you get an unexpected bill, talk to your insurance company and the provider. Some providers may accept the insurance payment as payment in full, or the insurer and the out-of-network provider may negotiate a fee and decrease the balance you owe.

LOWERING PRESCRIPTION COST. Anytime a doctor writes you a prescription, find out how much the medication costs, whether it’s covered by your insurance and if there is a low-cost generic alternative brand. If not, ask for an exception from your insurance company.

MEDICATION. If you have a chronic condition that requires medication, (before you commit to an insurance plan) check if any of the drugs you take are covered by your insurance policy. You will get the lowest out-of-pocket costs when you buy the coverage plan's "preferred" generic option. If you have health problems or extenuating conditions, then an insurance company may not want to give you an insurance policy. They may also refuse to pay for certain treatments, such as psychiatric care, so please be aware of coverage exceptions (i.e. items not covered under your insurance policy).

EMERGENCY TREATMENT. Your emergency room treatment may not be treated as in-network, even if the ER is at an in-network hospital. Make sure you fill out the billing information forms accurately to avoid getting a surprise bill from the emergency room later on. If you get a surprise bill from the emergency room, please contact your insurance provider and explain that your visit was an emergency situation and you did not have a choice of providers.

VERIFYING YOUR BILL AMOUNT. If you are liable for the balance owed for a bill, double check the numbers by comparing the insurance policy's explanation of benefits with the itemized bill you received. If you spot discrepancies, address them right away.

URGENT CARE. For non-life threatening situations, going to urgent care may be an option. Ask your insurance provider for information about co-pays and potential out-of-pocket costs at a clinic before you visit.

APPEALS. If your health insurer refuses to pay a claim, you can appeal the decision. ISMO is here to help you navigate any difficult billing situations, but we do not have any influence or control on the final decisions made by an insurance company. However, regardless of the decision on the appeal, you will be responsible for any outstanding medical bills incurred by your dependents during your year in the United States.

FREQUENTLY ASKED QUESTIONS

What's the difference between in-network and out-of-network providers?

In-network: Your insurance company has contracts with a wide range of doctors, specialists, hospitals, labs, radiology facilities and pharmacies -- these are the medical providers in your "network." In-network providers may lower the cost of your bill because your insurance company and the medical provider agreed upon a set rate for services. That contracted rate includes both your insurance company's share of the cost and your share of the cost (i.e. co-payment, deductible or co-insurance).

- For instance, your insurer's contracted rate for a primary care visit might be \$120. If you have a \$20 co-payment for primary care visits, you will pay \$20 when you see a doctor in your network. Your insurer will pick up the remaining \$100.

Out-of-network: You will likely pay a little more for doctors/hospitals outside of your insurance network. Your insurance company and these medical providers do not have an agreement, which means the costs are not pre-negotiated and will probably be higher. For this reason, your insurance company may charge you a little more for going out-of-network in your co-payment or co-insurance costs. So, if you normally have to pay 10% of the cost with an in-network provider, you will probably pay 20% with an out-of-network provider. Remember to read your policy carefully and look up civilian care providers who are listed on your insurance company's website as in-network.

What if military hospitals are not considered in-network for my insurance policy?

Some insurance companies will allow you to choose your hospital and some will not. However, if your policy does not explicitly state that Military Treatment Facilities (MTFs) are in-network providers, it's best to go to your insurance company's website and look up a list of medical providers that are considered in-network. If you go to a medical provider that is outside of your network, the hospital may not accept your insurance and may ask you to pay upfront.

What will my traveler's insurance not cover?

Traveler's insurance usually does NOT cover school physicals, annual check-ups, infant, women wellness, eye or dental exams, maternity-related services, elective treatments, and pre-existing conditions (including: asthma, allergies, high blood pressure, heart conditions, high cholesterol, etc.). All of the above may be an out-of-pocket expense for you. If you want to avoid paying money out-of-pocket for these services, please make sure they are included in your policy.

If you or your dependents has a pre-existing condition, your insurance will not cover the cost for that care – treatment for their condition will be an out of your pocket expense for you unless your embassy agrees to pay the costs.

What are ISMO's recommendations?

ISMO recommends a policy with a \$0 deductible that meets your family's specific needs. Depending on your family size, it is not unusual to pay \$4,000 - \$6,000 for a quality family insurance plan in the United States for a year's worth of medical insurance. We recommend that you do not cut corners when it comes to costs; you want to pay more now to avoid paying even more later.

If you have questions or someone in your family has pre-existing medical conditions, please notify ISMO immediately.

Be proactive in talking with your insurance company and following up with insurance claims. If a dependent is diagnosed with a condition that will require regular doctor's visits, speak with someone from ISMO to discuss pre-existing conditions and the possibility of your insurance denying your claims.

Please note you are responsible for all medical costs for your dependents not covered by your insurance policy. If you do not understand your insurance policy, contact your health insurance customer service department.

READ YOUR POLICY. READ IT AGAIN. READ IT TO YOUR SPOUSE.

Lastly, please be sure to provide a copy of your medical insurance policy or insurance card to your homeroom leader upon arrival so it can be included in your records.



MEDICAL TREATMENT FACILITIES

All military medical care, except for emergencies, requires an **appointment**. You cannot go to a medical facility and receive a walk-in appointment.

If you need medical care on the weekend, you will have to visit one of the locations with an Emergency Room, which also acts as an urgent care clinic in the military medical system.

Dependents who need medical care on the weekend will have to visit an urgent care facility.

MILITARY MEDICAL TREATMENT FACILITIES

You can find a map of these clinics in the "Maps" Section or on Google Maps

Naval Medical Center Portsmouth

620 John Paul Jones Circle, Portsmouth, VA 23708

Services: General Practice

Phone: (757) 953-5000

Hours: M-F: 0745-1600

Sewells Point Branch Medical Clinic

1721 Admiral Taussig Blvd, Norfolk, VA 23511

Services: General Practice

Phone: (757) 953-9000

Hours: M-F: 0700-1800

Naval Base Branch Dental Clinic

1949 Admiral Taussig Blvd S, Norfolk, VA 23511

Services: Dental

Phone: (757) 953-8635

Hours: M-F 0730-1600

If you encounter any issues at the appointment, please call ISMO: (202) 685-4240.

CIVILIAN HOSPITALS & EMERGENCY ROOMS

Below is a list of some nearby civilian hospitals and Emergency Rooms. For a more accurate depiction of civilian hospitals near you, please do a Google search for “Hospitals near me.”

Please make sure you know the process/procedure to obtain civilian medical care for your family according to your policy. Not every IF has the same medical policy for their families. Some will work better (i.e. cost you less additional money) for civilian care; others will work better for military medical care.

Bon Secours Maryview Medical Center

3636 High St, Portsmouth, VA 23707

Phone: (757) 398-2200

<https://www.bonsecours.com>

Sentara Norfolk General Hospital

600 Gresham Dr, Norfolk, VA 23507

Phone: (757) 388-3000

www.sentara.com

Chesapeake Regional Medical Center

736 N Battlefield Blvd, Chesapeake, VA 23320

Phone: (757) 312-8121

www.chesapeakeregional.com

Children's Hospital of The King's Daughters Emergency Room

601 Children's Ln, Norfolk, VA 23507

Phone: (757) 668-9247

www.chkd.org

Sentara Leigh Hospital Emergency Room

830 Kempsville Rd, Norfolk, VA 23502

Phone: (757) 261-6000

www.sentara.com

CIVILIAN URGENT CARE FACILITIES

Below is a list of some nearby civilian urgent care facilities. For a more accurate depiction of urgent care centers near you, please do a Google search for “Urgent Care near me.”

Please make sure you know the process/procedure to obtain civilian medical care for your family according to your policy. Not every IF has the same medical policy for their families. Some will work better (i.e. cost you less additional money) for civilian care; others will work better for military medical care.

Fort Norfolk Plaza Urgent Care

301 Riverview Ave #502, Norfolk, VA 23510

Phone: (757) 333-0284

Minor Emergency & Family Care Center

1368 N Great Neck Rd, Virginia Beach, VA 23454

Phone: (757) 412-0006

Patient First Primary and Urgent Care

1605 General Booth Blvd, Virginia Beach, VA 23454

Phone: (757) 721-0512

Patient First Primary and Urgent Care - Newtown Road

332 Newtown Rd, Virginia Beach, VA 23462

Phone: (757) 473-8400



LOCAL AREA HOSPITALS/MEDICAL CLINICS (NON-MILITARY)

Norfolk

Bon Secours - De Paul Medical Center

150 Kingsley Lane, Norfolk, VA
23505
(757) 889-5000

Children's Hospital King's Daughters

601 Children's Lane, Norfolk, VA
23507
(757) 628-7039

De Paul Medical Center

150 Kingsley Lane, Norfolk, VA
23505
(757) 889-5000

Lake Taylor Hospital

1309 Kempsville Rd, Norfolk, VA
23502
(757) 461-5001

Norfolk Community Hospital

2539 Corprew Avenue, Norfolk, VA
23504
(757) 628-1400

Sentara Leigh Hospital

830 Kempsville Rd, Norfolk, VA
23507

Sentara Norfolk General Hospital

600 Gresham Drive, Norfolk, VA
23507
(757) 628-3361

Bayview-Nowcare Medical Center

7924 Chesapeake Blvd, Norfolk, VA
(757) 587-1700

Virginia Beach

Sentara Bayside Hospital

800 Independence Blvd, Virginia
Beach, VA 23455
(757) 363-6100

Sentara Virginia Beach General Hospital

1060 First Colonial Road, Virginia
Beach, VA 23454
(757) 395-8000

Beach Health Clinic

3396 Holland Rd, Virginia Beach,
VA
(757) 428-5601

Kempsville Primary Medical Care Clinic

5136 Princess Ann Rd, Virginia
Beach, VA 23462
(757) 473-0003

Patient First - Indian River

5486 Indian River Road, Virginia
Beach, VA 23464
(757) 424-2490

Patient First - Holland Road

3432 Holland Road, Virginia Beach,
VA 23452
(757) 468-1855

Patient First - General Booth

1605 General Booth Boulevard,
Virginia Beach, VA 23454
(757) 721-0512

Patient First - Newtown Road

332 Newtown Road, Virginia
Beach, VA 23462
(757) 473-8400

Newport News

Colonial Hospital

17579 Warwick Boulevard, New-
port News, VA 23603
(757) 888-0400

Mary Immaculate Hospital

2 Bernardine Drive, Newport
News, VA 23602
(757) 886-6000

Riverside Regional Medical Center

500 J. Clyde Morris Blvd, Newport
News, VA 23601
(757) 594-2000



LOCAL AREA HOSPITALS/MEDICAL CLINICS (NON-MILITARY)

Portsmouth

Maryview Hospital

3636 High Street, Portsmouth, VA
23707
(757) 398-2200

Chesapeake

Chesapeake General Hospital

736 Battlefield Blvd North, Chesapeake, VA 23320
(757) 547-8121

Patient First - Battlefield

705 N. Battlefield Boulevard, Chesapeake, VA 23320
(757) 547-0688

Patient First - Cedar Road

1239 Cedar Road, Chesapeake, VA 23322
(757) 549-9935

Hampton

Sentara Hampton General

3120 Victoria Blvd, Hampton, VA 23669
(757) 727-7000

Sentara CarePlex Hospital

3000 Coliseum Drive, Hampton, VA 23669
(757) 736-1000

TRANSPORTATION

BIKING

Biking is an easy and inexpensive way to get around the city. While biking around NSA Hampton Roads is limited access, downtown Norfolk is ideal for biking. Bicycles can be taken onboard buses, but please note that bikes should board at the front or rear of the bus. Always ensure to lock your bike up with a sturdy bike lock on one of the many bike racks located throughout the city. Many stores sell bicycles, but there also may be bikes available to rent within the city. Consult the internet or the ISMO staff if you need assistance. Be sure to exercise caution and obey the rules of the road when traveling by bike.

TAXI SERVICES

Norfolk taxi rates are based on a “meter” system, meaning you will be charged a base fare (\$3.00) and for each additional mile (\$2.1). Additionally, you will be charged for each minute you spend in a cab when it is traveling under 10 miles per hour. It is proper to tip the taxi driver and a good idea to carry cash since not all taxis are equipped with card readers. *It is recommended you plan your travel before using a taxicab so that you can know the approximate cost.*

Yellow Cab of Hampton: 757-853-7777

Eagle Taxi Cab: 757-998-1228

Yellow Cab of Portsmouth: 757-399-3077

Ebenezer Taxi: 757-324-8177

RIDE-SHARING APPS (UBER, VIA, AND LYFT)

Ride-sharing apps are a convenient way to get around. Simply download one of the two major ride-sharing apps (either Uber, Via, and Lyft) and set up an account connecting Paypal or a credit card. From there, you can request a ride on your smartphone using the app and get picked up within minutes. On-demand service means no reservations required and no waiting in taxi lines. You can compare rates for different vehicles and get fare quotes in the app, and tip is included in rate. You will be emailed a receipt when you arrive at your destination.

Lyft and Uber

Lyft and Uber also offer discount passes through the app. After purchasing these passes, you are given consistently low prices on fare regardless of traffic or time of day. You may consider this option if rideshares are your primary mode of transportation.

VIA

Via is unique in its “corner-to-corner” model rather than door-to-door. When you request a ride, the app will designate a location within a two-block radius for you to meet the driver at. Similarly, the driver will drop you off within two blocks of your destination. Via is by nature a “pool” – you will likely share the car with other riders. Due to its car-sharing nature and proximity-based pick-ups and drop-offs, Via is notoriously cheaper than Uber, Lyft, and other ride-shares.

DRIVING IN VIRGINIA

You must have a driver's license to operate a motor vehicle in the United States; each state has their own requirements for obtaining a driver's license. However, we recommend that every Fellow and family member that intends to drive in the US obtain an International Driver's license in-country before departing for the US. It cannot be obtained in the US.

OBTAINING A DRIVER'S LICENSE

The Department of Motor Vehicles (DMV) is responsible for issuing your driver's license. The process can be slow and unwieldy—DMV employees are stereotypically known to be difficult and require entirely accurate preparation. The DMV will require you to provide several documents that verify your status and identification:

- Valid Foreign Driver's license (in English, or with English translation from your embassy)
- Passport and Visa
- [I-94 Form](#)
- Two proofs of residency
- Foreign Identification Number (FIN) from ISMO

Driver's licenses are issued by the state, and your license must be issued by the state you live in. Each state has slightly different regulations and documents required for a license. Please see below for driver's license information from Virginia.

It is worth mentioning that if you choose to buy a car during your stay in the US, **car insurance will be more expensive if you don't get a local license.**

VIRGINIA

If you live in Virginia, you may drive with your International License and valid foreign country license for up to sixty days after establishing residency. After that time, it is highly recommended that you obtain a Virginia driver's license. The state of Virginia will only allow your license to be valid until the expiration of your A-2 Visa. This is formally called "proof of legal presence." Your dependents may drive with their foreign and international license for the duration of their stay if they are neither employed nor students.

If you hold a valid driver's license issued by a US State, a Canadian Province, France, or Germany, you may not be required to take the two-part knowledge and road skills test. Canadian or US licenses from other states must be surrendered when applying for a Virginia license.

You will need to pass a written test that consists of two sections. A copy of the Virginia Drivers Manual will be available for you to study before you take your test. The first section of the written test is knowledge of road signs: you must pass with 100% accuracy in order to proceed to the second part of the state test. The second part tests road skills. Upon your successful completion of the written test, you must pass a driving test. You are responsible for providing your own vehicle for the test. If you pass both tests, then you will receive a full license.

For additional information, see the DMV website at: www.dmv.state.va.us

BUYING A CAR

There are many options for buying a car in the United States, and you will likely be able to find one that meets your preferences and constraints. If you do, there are many dealers of domestic and foreign makers that are credible and willing to help you. This section will mainly address the process of buying a used car.

You might like to consider purchasing a car from a departing student. If cars are available for sale, you will see these cars advertised for sale on the bulletin board in the business center.

If you decide to purchase a car from a used car dealer, take care to research your selection before purchasing a vehicle. Some options that may be useful are:

- Kelly Blue Book: www.kbb.com
- Cars: www.cars.com
- Carmax: www.carmax.com

If you are purchasing a vehicle from a dealer, try to obtain at least a 30-day warranty. Ask the dealer to allow you to read the Buyer's Guide (required by law to be displayed on the side of the window of the vehicle). This guide will indicate if the dealer is offering a written warranty on that particular vehicle. However, if you ask for a warranty before beginning price negotiations, you will likely pay a higher price for the vehicle. Previous IFs recommend a warranty—many found car repairs in the US far more expensive than they expected.

SOME ADVICE

- You can find cars for almost any price, but be careful of a deal that sounds “too good to be true.”
- Never buy a car for more than the suggested price in the Kelly Blue Book (KBB). The KBB is a reliable source to check the market value of a vehicle. Try shopping for a car during the last 10 days of a month. Most dealers have a desired quota of sales per month and more willing to negotiate then.
- Spend some time deciding how you intend to use the car and project the costs of insurance, maintenance, and repair.
- Review auto magazines and Consumer Report assessments of the chosen vehicle to identify any potential problems. You could also call the Department of Transportation National Safety Hotline at (800) 424-9393 to enquire whether a certain vehicle is safe.
- If you buy a car from an individual rather than a dealer, **make sure that the seller has valid title and registration documents for the vehicle. Do not pay for a car unless the previous owner provides you the valid title.**
- Check for evidence of accidents. Ask if you may take a car to a mechanic to inspect the vehicle.
- Take the car on a test drive and try out all of the controls.
- Read all documents carefully before signing them and make sure that all spaces are completed and that all negotiations are provided in writing. Make sure that any warranty details are carefully explained to you. It is unwise to buy a car in “As Is” condition as it may have faults.

If you buy a car from a dealer, then they will arrange for registration and title transfer. You will be charged a processing fee for this service. You will receive your vehicle title documents and new license plates in the mail.

VEHICLE REGISTRATION & CAR INSURANCE

The dealer will also issue temporary tags that are valid for 30 days to enable you to legally drive your vehicle. Please do not drive without valid license plates.

If you choose to buy a vehicle from a private individual, then you will need to complete the registration process on your own. You **MUST** keep the old plates—you will face major delays if the previous owner keeps them, especially in the case that it is an outgoing IF. Below you will find a simple outline of that process for Virginia.

VIRGINIA

Website: www.dmv.state.va.us/

Before you drive your car, you must title and register it at one of the Virginia DMV service centers. Your vehicle must be titled in Virginia before you can register it.

Step 1	<p>Complete an “Application for Registration” form (VSA14). You must also have a current emissions certificate if your vehicle is kept in the following counties/cities: Arlington, Fairfax, Loudon, Prince William, Safford, Alexandria, Fairfax, Falls Church, Manassas or Manassas Park (excludes motorcycles).</p> <p>To obtain an emissions certificate, take the vehicle to an emissions inspection station (many garages/petrol stations perform inspections). The emissions inspector will electronically update the DMV with the emissions results. The DMV will only ask for your emissions information if your vehicle failed the test or if this information has not been</p>
Step 2	<p>Purchase license plates and/or decals. To do this, you must have proof from your insurance company that your vehicle is covered by the minimum insurance requirements. Otherwise you must pay the uninsured motor vehicle fee. Your insurance company must be authorized to do business in Virginia. These are the minimum coverage requirements:</p> <ul style="list-style-type: none">• Bodily injury/death of one person: \$25,000• Bodily injury/death of two or more persons: \$50,000• Property damage: \$20,000
Step 3	<p>The DMV will issue you two license plates plus two decals showing the expiration date of the license plates and registration card. The decals must be affixed to the plates and attached to your vehicle (one on the front and one on the rear). Always have the registration card with you when driving and, if required, you must obtain a local parking sticker within 30 days of registering your vehicle.</p>

CAR INSURANCE

Car insurance can be expensive, especially for individuals who have never before held a US license. It is in your best interest to request several quotes in order to find the best rate. Research insurance companies on the internet, or see below for some suggestions. Of note, Progressive accepts the FIN over a SSN.

You should plan to spend anywhere from \$1000-2000 per year for insurance; the rate is determined by the vehicle and the driver's record. **If you request insurance based upon the use of an international license, the insurance quotes may be as much as double the rates for US license holders.**

The Sunrise Group Website: www.sunriseworldwide.com Phone: (800) 478-7648	Geico Auto Insurance Website: www.geico.com Phone: (800) 841-2964
Allstate Insurance Website: www.allstate.com Phone: (800) 255-7828	State Farm Insurance Company Website: www.statefarm.com Phone: (855) 733-7333

RENTING A CAR

To rent a car you will need to have a license from your home country, a passport, and a credit card. You may also be asked for an International Driver's license. The price you will pay for a rental vehicle varies depending on the type and size of the vehicle, pick up and drop off locations, and the length of time you wish to keep the car. The daily period rate decreases the longer you keep the car; which is usually a maximum of one month. You can often find special offers and can obtain a basic weekend rental for as little as \$10 per day. Remember to ask for a military discount!

Book a rental in advance for a lower rate. You will not be penalized for canceling or changing your reservation if you give 48 hours' notice, but may be required to pay more if you wait. If you need a rental vehicle for more than four days, consider a week-long rental. The charges may be lower and you can keep the vehicle longer.

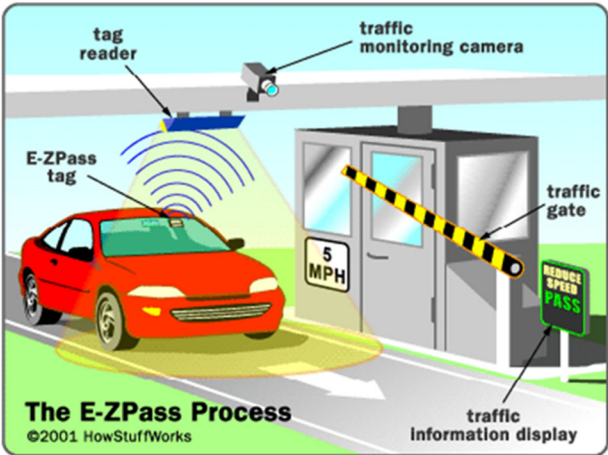
Use the internet to compare prices for various car rental companies. Rates quoted typically do not include taxes and fees. Avoid renting cars from locations on or near an airport. They have extra fees and taxes that can increase your bill by up to 30%. Some examples of rental car companies include:

Alamo Rent-a-car Website: www.goalamo.com Phone: 1-888-233-8749	Avis Car Rental Website: www.avis.com Phone: 1-800-230-4898
Budget Car Rental Website: www.budget.com Phone: 1-800-218-7992	Enterprise Rent-a-Car Website: www.enterprise.com Phone: 1-800-261-7331
Hertz Rent-a-Car W Website: www.hertz.com Phone: 1-800-654-3131	National Car Rental Website: www.nationalcar.com Phone: 1-800-227-7368

ZIPCAR

Zipcar allows you to “share” a car without purchasing or renting a vehicle. They have few drop-off and pick-up locations throughout the Hampton Roads area, but are a viable option. There are different packages and price options depending on your needs. Visit www.zipcar.com to learn more about these options.

E-ZPASS—ELECTRONIC TOLL COLLECTION



E-ZPass electronic tags can be registered in your name to pass quickly through toll roads, like the Dulles Toll Road.

E-ZPass is an electronic toll collection (ETC) system that allows you to prepay your tolls, eliminating the need to stop at the toll plaza. The system has three components: the E-ZPass tag, which is placed inside your vehicle, an overhead tag reader, which reads the E-ZPass tag and collects the toll, and video cameras to identify toll evaders.

The E-ZPass system tracks your usage and account balance. A monthly or quarterly statement itemizing your toll use and account balance will be sent to you through the mail or emailed to you. You may also check your account balance using an automated telephone system by calling 1-888-321-6824. In addition, a toll fare display at the lane will display messages, such as "low balance," when your account reaches a pre- set threshold. If there is no message or the display is just blank, please contact E-ZPass directly.

To create and manage an EZ Pass account: www.ezpassva.com

Vehicle Type	At the Main Toll Plaza	At the On/Off Ramps
2 Axles	\$2.50	\$1.00
3 Axles	\$5.00	\$2.00

Note: Most passenger cars and trucks are "2-Axle" vehicles

HOV—HIGH OCCUPANCY VEHICLE LANE

HOV is a special lane for commuters with more than one person per vehicle. It is used to promote carpooling. You can usually travel much faster during rush hour times in the HOV lane.

- I-395: HOV-3 (3 people or more in one car) in effect on weekdays from 0600-0900 going north, going south from 1530-1800.
- I-6: HOV-2 (2 or more people per car) 0530-0930 going east and 1500-1900 going west.

If you are caught violating the HOV lane, you may be fined up to \$1,000.

IMPORTING A CAR

Are you commuting from Canada or Mexico to your duty station? It is vitally important that you ensure you secure the adequate paperwork from Customs and Border Patrol when you cross the border. You will not be able to legally register your car in Virginia if you do not secure the necessary forms.

In order to receive the form, be sure to have a hard copy of your ITO on hand. An online version of the HS-7 form can be found here: https://www.nhtsa.gov/sites/nhtsa.dot.gov/files/hs7_r.v.7.pdf

All Canadian or Mexican IMS should ensure they receive a **hard copy** of the above form at CBP with the following box checked:

“The vehicle does not conform to all applicable Federal Motor Vehicle Safety, Bumper, and Theft Prevention Standards, but I am eligible to import it because all of the following conditions exist:

a. I am a member of the armed forces of a foreign country on assignment in the United States; b. I am importing the vehicle on a temporary basis, and for my personal use; c. I will not sell the vehicle to any person in the United States, other than a person eligible to import a vehicle under this paragraph; d. I will export the vehicle upon departing the United States at the conclusion of my tour of duty; and e. I have attached a copy of my official orders. [591.5(h)(2)]”

FINDING HOUSING IN NORFOLK, VA

TYPES OF HOUSING

Norfolk and its suburbs have many different types of housing available. There are thousands of Real Estate Agents in the area that all have access to the same computerized “Multiple Listing Service.” If you choose to work with a realtor you may be asked to sign an agreement to work exclusively with that agent, so make sure that you fulfill your contract.

Rent varies widely depending on the property’s type, size, age, and proximity to the city and/or Metro. **Most units come unfurnished and rent does not typically include utilities, so budget accordingly.**

For safety reasons, be cautious of residing in certain areas of DC. Some areas have very high crime rates: <https://spotcrime.com/VA/Norfolk>

STUDIOS

One-room apartments, or studios, are usually 400-600 square feet and generally include a small sleeping alcove and a large closet or wardrobe. The bathroom will be small and the kitchen will be gallery-style or along the wall of the main room. Studios are found in large high-rise buildings and rent varies based on location.

ONE-, TWO-, AND THREE-BEDROOM APARTMENTS

One and two bedroom apartments (with or without dens) are common in Norfolk and the surrounding areas and are located in high- or mid-rise apartment buildings and complexes. Most of the buildings offer an outdoor swimming pool, fitness center, and sometimes tennis or racquetball courts and a sauna. Apartments usually have a combined living/dining area, open kitchen and 1½ to 2 bathrooms. Three bedroom apartments are less frequently available, but are not impossible to find. Rent varies widely upon location.

TOWNHOUSES & SINGLE FAMILY HOMES

Townhouses are popular alternatives for people who need three bedrooms or like more living space without having to take care of a large garden or yard. Townhouses share at least one wall with a neighboring unit.

Single family homes are stand-alone buildings and vary in size, but all have yards which makes them suitable choices for families with children. Leases on houses tend to be for a minimum of 12 months.

TLA RECIPIENTS

ISMO works with various corporate housing providers to help TLA funded fellows find housing in the Norfolk area. These companies provide sufficient accommodations to meet the individual needs of each TLA Fellow and his/her family while remaining within the budgetary limit and guidelines stipulated by the US Government.

Most of these companies offer apartment “packages”, and their staff is dedicated to providing a satisfactory living environment for everyone. A typical apartment will include the following amenities and services:

- Utilities (heat, electric, water, air conditioning)
- Furniture
- Television

- Local telephone service
- WiFi internet access
- Housewares (Dishes & Cookware)
- Linen (Sheets & Towels)
- Cable TV access

NON-TLA RECIPIENTS

The following sections are primarily intended to help fellows without USG funding find, furnish, maintain, and enjoy housing in the Norfolk area. Fellows who do not receive TLA are free to choose any type of accommodation they prefer. The previous subsection, titled “Types of Housing,” provided a brief description of several options. If you are searching for a family home or townhouse you can work with a Realtor. Also, you may consult websites that specialize in apartment rental and leases such as www.craigslist.org and www.zillow.com. However, be cautious of scam artists and misleading or falsified listings on these websites.

There are many options available for those assigned to Norfolk for an extended period. When selecting your preferred type of accommodation, remember to take into account the time necessary to commute to the University each day.

Please remember to budget for extra expenses, such as utilities (electricity, water, internet, cable TV, etc.), parking fees, and furniture rental.

Many Fellows seek assistance from their embassies in Washington for finding housing. ISMO has information about several companies that provide fully furnished apartments, so please ask if you need help.

UTILITIES (FOR NON-TLA RECIPIENTS)

Please note that the following pages pertaining to utilities, furniture, local telephone, and high-speed internet service do not apply to Fellows receiving TLA. These services are provided in the corporate leases.

Utility providers vary by location. Your provider is determined by the location of your apartment/house. Please ask the building manager or realtor about which companies service your particular location.

GAS

If your new home requires gas service to be turned on/off, please call Virginia Natural Gas. If you smell gas or have an emergency involving natural gas, leave the area immediately. Call 911 and VA Natural Gas.

Virginia Natural Gas

Customer Service: (866) 229-3578 Emergency Number: (877) 572-3342

Website: www.virginianaturalgas.com

ELECTRICITY

Virginia residents, call Dominion Virginia Power. Please note that Virginia Power will require a deposit plus a \$15 connection fee. The deposit will appear on your first electricity bill.

Dominion Virginia Power

Phone: 1 (888) 667-3000

Website: <http://preview.dom.com/dominion-virginia-power/index.jsp>

WATER

Water service is generally included in your rent.

Norfolk Utilities Department

Phone: (757) 664-6700

Information Website: www.norfolk.gov/512/utilities

TRASH

Trash collection is managed by the building manager in most apartment buildings or condominiums. You should check with your management company for their trash removal policy.

If you live in a house, each jurisdiction handles trash collection differently. See the following contact number for your area.

Norfolk Division of Waste Management

Phone: (757) 664-6510

RECYCLING

Recycling is required by law in all commercial establishments including residential buildings with four or more apartments and schools/colleges. NDU Policy requires all paper, glass, metals, and plastics be recycled.

FURNISHING YOUR APARTMENT (NON-TLA RECIPIENTS)

If you do not plan on paying for shipping your furniture home, or if you do not want to hassle with selling your furniture near the end of your stay, then we recommend renting furniture. Salespeople can help you customize your furniture to fit your budget and requirements. Most companies require a security deposit of first and last month's rent and a delivery fee of approximately \$75. Furniture rental companies also provide housewares packages, which include electronic equipment, kitchen utensils, small appliances, and linens.

FURNITURE RENTAL STORES

- Court Furniture Rental: <http://www.cort.com>
- Aaron's: <http://www.aarons.com/>

Please note that both Aaron and CORT offer discounts to Military personnel. Make sure to request all the available discounts when you negotiate your rental package.

FURNITURE PURCHASE

There are hundreds of furniture stores in the greater Norfolk area. You might consider some of the following:

IKEA	Swedish furniture superstore with an extensive inventory of furniture and house wares. Website: www.ikea.com .
Marlo Furniture	Offers large showrooms of furniture for every room. Website: www.marlofurniture.com .
Pier 1 Imports	Chain store offering affordable imported items and accessories. Website: www.pier1.com .
Macy's	Chain store offering furniture, bedding, and many more home needs. Website: www.macys.com
Mattress Discounters Mattress Warehouse	Two well known stores that offer a wide selection of beds and mattresses. Websites: www.mattressdiscounters.com or www.sleephappens.com

When buying any item of furniture it is acceptable to ask for discounts or use coupons that you may find printed in newspapers or online. Items for your home (i.e. linens, small kitchen appliances, utensils, decorations, etc.) are available in all styles and for all budgets. There are almost constant sales in shops and department stores. There are also special offers and discount coupons in newspapers or online. Please ask if you would like specific advice on where to shop for a particular item.

Please also remember, that unless you wish to ship your purchased furniture and house wares to your home country, you will need to make arrangements to sell your furniture before you leave.

RENTER'S INSURANCE

Renter's insurance is required for you to receive corporate housing. Even if you do not receive corporate housing, renter's insurance is highly recommended.

Renter's insurance covers your own personal property and any household goods that you bring with you or are given, such as your military uniforms, study material, etc. You will be covered against such perils as fire, theft, and vandalism.

You should also consider including liability for accidental damage and any medical payments you may have. This compensates you for any personal damages you may be obliged to pay due to an incident that occurs in your home or on your property. Renter's insurance can also help protect you in case of a liability lawsuit against you.

Non-TLA recipients should contact their landlord to establish whether he or she has included liability insurance in the rent of your home. Be aware that you may be responsible for worker who conduct repairs in your home during your tenancy.

There are many companies that offer renters insurance and you may wish to search the internet for quotes.

The Sunrise Group Website: www.sunriseworldwide.com Phone: (800) 478-7648	Geico Auto Insurance Website: www.geico.com Phone: (800) 841-2964
Allstate Insurance Website: www.allstate.com Phone: (800) 255-7828	State Farm Insurance Company Website: www.statefarm.com Phone: (855) 733-7333

If you have other insurance policies like car insurance and would like renters insurance from the same company, **you can combine these insurance policies and receive a discount.** (E.g. If you own a car and have car insurance with Geico, you can also get Renter's Insurance with Geico and the premium you pay should be less than if you got both policies from separate providers.)

CELL PHONES

There are many different options when considering cell phone plans. They vary based on the type of phone you have and what kind of features you would like with it. The more basic your phone plan, the less expensive it will be.

T-Mobile Phone: 757-961-9101 Website: http://www.t-mobile.com/ Address: 7525 Tidewater Dr Suite #39, Norfolk, VA 23505	AT&T Phone: 757-625-1122 Website: http://www.att.com/ Address: 1304 Colley Ave, Norfolk, VA 23517
Verizon Phone: 757-372-4649 Website: http://www.verizonwireless.com/ Address: 725 E Little Creek Rd Ste 511, Norfolk, VA 23518	Cricket Phone: 757-390-2443 Website: http://www.mycricket.com/ Address: 742 W 21st St H, Norfolk, VA 23517

Additionally, stores such as Target, Walmart, and Best Buy supply a variety of different cell phone service providers and are good places to compare plans and rates. Mint Mobile provides a SIM-only plan as well.

SMARTPHONE APPS

If you end up purchasing a smartphone, there are several useful apps that may help you navigate throughout the Norfolk area. Listed below are some of the most popular apps:

- **Parkmobile:** <http://us.parkmobile.com/> - Used to assist with parking
- **Taxi Magic:** <http://taximagic.com/> - Used to find taxis
- **Yelp:** <http://www.yelp.com/> - Allows you to search for different services in the area and read/write reviews on establishments
- **Urbanspoon:** <http://www.urbanspoon.com/> - Allows you to search for different eateries in the area and read/write reviews on establishments

FREQUENTLY ASKED QUESTIONS

MOBILE PHONE CONTRACTS

Do most mobile telephone companies require that you sign a long-term contract? YES. Many mobile telephone company providers will request that you sign a service agreement—the term for which is an *average of one to two years*. Such contracts are common, and there are significant penalties for early termination/cancellation.

Do any US providers offer short-term options/agreements? YES. You can also purchase pay-as-you-go plans, but the cost-per-minute rates and other fees—including initial telephone purchase—ordinarily make such plans more expensive than longer-term contracts. There are many mobile (cellular) telephone companies in the area, and rate plans and services vary significantly depending on the company. We strongly suggest that you speak with your sponsor and colleagues and conduct research on the Internet—and also in person by visiting different providers since some companies do not advertise all available plans and options on the Internet.

The customer service representative informed me that if I receive a ‘military transfer’ outside the United States, I will not have to pay the early-termination penalty. Is this accurate? NO, not likely as they have presumed you are a member of the US military. Unless your contract expressly states that you—as international military—can terminate the contract early, you will likely have to pay the early termination fee as a significant penalty (usually \$175 or more per line) for early cancellation of the contract.

Do I need a special international calling plan for my mobile telephone? YES. In fact, most companies require that you pay a small monthly fee for international access. Ensure you clearly understand the rates and fees, as they are significant when calling from the United States and can exceed \$1.00 per minute.

DOCUMENTATION REQUIREMENTS

Do I have to also show my passport? YES, they will likely request to see your passport and make copies of the biographic page, your “A” visa and your Form I-94.

Do I have to have—or provide—my social security number (SSN) to obtain a mobile telephone? MAYBE, if they request it. With some companies, such as Verizon, it is possible to obtain a phone line (land or mobile) without a deposit or credit history. This plan must be pre-paid. Some other companies may require your SSN to establish a contract. If you do not yet have your FIN (standing in as a SSN), explain the situation, and they may allow you to sign the contract and may simply increase the amount of the deposit. Additional information regarding Social Security Numbers (SSN) can be found later in this Guide. If you choose a pay-as-you-go plan, a SSN should not ordinarily be required.

Why do they want my SSN? Most private businesses request your SSN so they can check your “credit score” and so they can report late payments or contractual defaults.

They won’t accept my FIN – what now? You will need to go to the Social Security Administration and request a noneligibility letter in person. The SSA will issue a document confirming that your status in the US precludes you from securing a SSN. You will present this to the provider.

DEPOSITS & DISCOUNTS

Do all mobile telephone providers require a deposit? YES, most require a significant deposit (several hundred dollars per line in some cases) on the mobile (cellular) telephone unless you have previously established ‘good credit’.

Is it accurate that some mobile telephone companies offer discounts for military? YES, however these (on average 15%-20%) discounts are offered as a courtesy to US active-duty military members and are 100% voluntary on the part of the telephone service provider. Although these companies may extend the discount to international military members upon presentation of the US Department of Defense identification card, they are not required to do so.

COMPUTERS

You will **not** be issued a computer to use throughout your degree program with NDU. National Defense University is a “Bring Your Own Device” (BYOD) environment in which all students, both American and international, are asked to provide their own technology hardware and software for use during the academic year.

COMPUTER STORES

Best Buy	757-493-9232	217 Independence Blvd, Virginia Beach, VA 23462
Costco	757-459-4471	850 Glenrock Rd, Norfolk, VA 23502
OfficeMax	757-459-2235	5900 E. Virginia Beach Blv Janaf Shopping Center, 5900 E Virginia Beach Blvd, Norfolk, VA 23502

IT NETWORK & ACCOUNTS

NDU provides a diverse set of Information Technology (IT) platforms to deliver academic materials and access to specialty research materials. Access is mediated with the provision of a few accounts. Specifically, all students receive a Blackboard Learning Management System (Blackboard) account for traditional academic pursuits. Some programs provide a Microsoft 360 account for communication, cloud storage, and sharing.

NDU’s Information Technology Directorate (ITD) supports students, faculty, and staff in their use of these and other systems. The following are instructions on how to request account access.

REQUESTING AN NDU NETWORK ACCOUNT

NDU provides you with access to the Internet, wireless networks, curricula, and research tools -all via DoD owned, managed, or compliant information systems. These IT tools will all be critical to your success at NDU. Access is predicated on student compliance with DoD Information Assurance (IA) regulations and requirements. No student will receive access to any NDU system until they have accurately and fully completed these IA requirements. Prior to arrival in the US, ISMO staff will reach out to all fellows to collect:

- Cyber Awareness Challenge: public training can be accessed here <https://public.cyber.mil/training/cyber-awareness-challenge/>. As it is a public site, progress and certificates will not automatically save.
- Acceptable Use Policy (AUP) form
- SAAR 2875: form must be filled out after Cyber Awareness Challenge training is completed

NDU DATA USAGE GUIDANCE

NDU’s Memorandum on Data Usage (13 April 2018) and its references provide specific guidance for all NDU faculty, staff, personnel and students who use any NDU information technology resource for processing, storing, displaying, communicating or researching.

1. Cloud Storage NDU systems include any application, mobile or browser based, that is hosted by a third party through the Internet and outside the NDU and DoD network boundaries. Applications such as Blackboard and Microsoft Office365 are examples of cloud systems. The following data are PROHIBITED IN CLOUD STORAGE SYSTEMS:

- a. Personally Identifiable Information (PII) Exceptions: Per DoD CIO instruction: faculty, staff and student work email, work phone numbers and other Government or Corporate data are not considered PII and are allowable.
- b. Controlled Unclassified Information (CUI).
- c. Any data not directly related to programs and functions supporting the approved NDU mission statement.
- d. Personal data.
- e. Data not directly related to academic instructional or research programs provided at NDU.
- f. Any course content that is not Section 508 compliant.
- g. Data files that exceed 10 MB.

2. On-premises NDU systems include all applications and data storage that reside inside the NDU networks. Examples include Microsoft Office (desktop versions) and university-shared drives for file storage. The following data are PROHIBITED IN ON-PREMISES SYSTEMS:

- a. Personally Identifiable Information (PII) and other Controlled Unclassified Information (CUI) that are not encrypted and stored in accordance with the NDU Governance and Privacy Program Policy and Procedures and other DoD guidance. Exceptions: Per DoD CIO instruction, faculty, staff and student work email, work phone numbers and other Government or Corporate data are not considered PII and are allowable.
- b. Any data not directly related to instructional or research programs and functions supporting the approved NDU mission statement.
- c. Personal data.
- d. Any course content that is not Section 508 compliant.
- e. Data files that exceed 10 MB.

3. All data currently stored in any NDU systems that are in violation of DoD and NDU data policy shall be electronically deleted from the system by the owner.

- a. Account holders are ultimately responsible to manage their own data and should periodically perform a self-check and immediately purge any data not compliant with the guidelines.
- b. If any NDU account holder is in receipt of data prohibited by NDU policies, the receiving user is responsible for removing the information from the NDU environment and notifying the sender to cease transmitting.
- c. ITD will periodically review NDU systems for well-known non-compliance issues and an ITD POC will provide notification to individuals who are not compliant within three (3) working days.
- d. If any identified data compliance issue is a "false positive," meaning that an automated tool or manual review has identified a file as being non-compliant when in fact it is compliant, the user must provide explanation to the ITD POC that contacted them within three (3) days of the notification as verified by email receipt.

MINIMUM COMPUTING REQUIREMENTS FOR STUDENT DEVICES

All NDU students are required to have a personal computing device AND Internet access outside of school, as well as an external chip-reader. Personal computing devices include PC laptops/desktops and/or Mac laptops/desktops. All personal computing devices must have a functioning, modern web browser, the ability to run web-based applications, and up-to-date antivirus protection. Personal computing devices and operating systems recommended by NDU include:

- PC with Windows 10
- Mac with OS X (High Sierra)

The use of Government Furnished Equipment (GFE) from any agency outside NDU is strongly discouraged, as these devices often experience compatibility issues on the NDU network that cannot be resolved.

Although handheld mobile devices, such as smartphones and tablets, are permissible in the NDU Bring Your Own Device (BYOD) environment, they are not adequate to complete the coursework required by most NDU programs. Students who participate in the BYOD program must keep their devices updated in order to connect to NDU's Academic Wireless network.

There are a limited number of workstations with print capability and Internet access in the NDU Libraries and within the colleges. Students are encouraged to embrace the paperless environment NDU provides through our connected curriculum.

IT SERVICES PROVIDED BY NDU

Visit ITD Support located in the Marshall Hall Library, or contact ITD by phone at 202-685-3824. NDU's Information Technology Directorate (ITD) provides the following services:

- On-campus wireless network access to the Internet
- On-campus printer access via the wireless network
- Technical support for connecting mobile devices to the wireless network/printers

Students receive Blackboard Learning Management System accounts as well as a web-based email account with cloud-based storage for use during their course of study at NDU.

MICROSOFT WORD

Students are eligible to obtain a copy of the Microsoft Office Software Suite for use on their home computers through the Microsoft Office Home Use Program (MS HUP) for approximately \$10.00.

1. Go to <http://hup.microsoft.com/>
2. Select the country to which you want your order to be shipped to and choose the language for viewing the order Web site.
3. Enter your corporate e-mail address and insert the following program code, **74E5D194FA**.
Note: This program code is assigned to our organization for our sole use in accessing this site. You may not share this number with anyone outside of NDU.
4. Place your order online, and it will be shipped to the location you have chosen. Please note that a fulfillment fee will be charged to cover packaging, shipping, and handling costs.

DoD ANTIVIRUS HOME USE PROGRAMS

McAfee Internet Security is available for DoD military and civilians to protect their home computers. Home use of the antivirus product will not only protect personal PCs, but will also potentially lessen the threat of malicious logic being introduced to the workplace and compromising DoD networks. Follow the instructions below for obtaining the software for installation on your Home PC. Per DoD guidelines, contractors are excluded from using the software at home or on any other system not belonging to the DoD. Students who wish to participate in NDU's Antivirus program should call the ITD Service Desk at 202-685-3824 to obtain NDU's registration code.

1. Navigate to the website for your applicable platform, either PC or MAC, listed below. Enter the associated "Company Code" in the appropriate field on the webpage:
 - PC: <http://www.mcafee.com/mis/dod> Company Code: DODFDD02C8
 - MAC: <http://www.mcafee.com/mim/dod> Company Code: DOD97F84AC
2. Enter your PERSONAL email address. The field will ask for a Corporate Email Address; do NOT enter your corporate email.
3. Click "Get Email."
4. You will receive an email from McAfee Subscriptions with your unique license key and download link.

BANKING

BANK ACCOUNTS

All IFs will need a U.S. bank account to process their per diem for Field Studies. Both Bank of America (BoA) and Navy Federal Credit Union are familiar with the requirements of the International Fellows and provide a free checking account, free ATM card usage, free checks, and free online banking with automatic deposit. They also offer other services for a small fee: credit cards, safety deposit boxes, international money transfers, banking by mail, etc. You are not required to open an account with BoA or NFCU, any US bank is fine. We highly recommend you order a checkbook when you open your account.

To open an account, you will need to provide the following documents or information:

- Address (US and home country)
- Passport and visa
- US cell phone number and Foreign Identification Number (FIN)

If you wish to include your spouse in a joint bank account, you must provide copies of his/her passport and visa. For information on account opening from other banks, call the local branch.

Bank of America	(800) 432-1000	www.bankofamerica.com	
Navy Federal Credit Union	(888) 842-6328	www.navyfederal.org	Only bank with on-base access

AUTOMATED TELLER MACHINE (ATM)

These are machines located throughout the city that allow you to withdraw cash from your bank account. To withdraw cash, insert your bank card and then enter your Personal Identification Number (PIN) using the keypad. To avoid theft and injury, do not share your PIN with others, and do not withdraw large sums of cash. There may be an extra charge if you use an ATM that is not owned by your bank. You may also use these machines to make deposits into your bank account (cash or checks).

FREQUENTLY ASKED BANKING QUESTIONS

DEBIT CARDS vs CREDIT CARDS

Is a debit card the same as a check? YES (essentially). The amount charged on a debit card is immediately deducted from the balance remaining in your checking account. This allows you to make purchases as well as withdraw cash from an ATM. Using a debit card in the United States is equivalent to writing personal checks, but some smaller businesses, landlords and property management companies are not equipped to accept debit cards instead of a personal check. You will want to obtain detailed information from the bank representative when opening your accounts regarding fees that may be charged when using your debit card (fees can be \$0.75 per transaction, or more).

How does a debit card differ from a credit card? Use of a credit card in the United States is equivalent to buying a product or good "on credit." Purchases are charged to the credit card account and

will be itemized on a monthly credit card statement. American banks and businesses do not accept credit ratings established in European countries and Canada; therefore, obtaining a credit card in the United States may not necessarily be as easy as you might anticipate (dependent upon the financial institution that you chose). As stated previously, most financial institutions require that your account be open at least 30 days before applying for a credit card.

Do I need a credit card from a US company? Not necessarily. Many students maintain a credit card from their home country for international travel and emergency use. You will want to be aware of any international/ foreign transaction fees and other fees that your credit card company may charge for US transactions. Most banks will not open credit card accounts for temporary residents.

What is the average fee for the use of automatic teller machines (ATMs/cash point machines) using credit or debit cards? The amount of the fee depends upon whether the financial institution that has issued your card has a relationship with the “owner” of the ATM (fees vary from \$.75 to \$3.00 and more). Withdrawing money from an ATM at a branch office of the financial institution where you maintain an account does not ordinarily result in a fee. Withdrawing funds from your foreign bank account through an ATM—if permitted—may result in higher fees. Most, but not all, ATMs will inform you of the transaction fee during the withdrawal process, prior to your final approval of the transaction. You should be aware that most ‘portable’ ATM machines (small ATMs, normally those found in restaurants, convenience stores, and hotels) charge fees greater than those positioned at banks and shopping malls, as the financial institutions usually pay to have the ATM located in that business.

EXCHANGING MONEY, WIRE TRANSFERS & CARRYING CASH

How can I exchange my national currency into dollars in the United States? There are limited ways in which you can exchange money in the United States, either at the airport (usually high exchange fees/poor exchange rates) or through the bank where you hold an account. Most US banks do not have designated foreign exchange counters/desks. Ordinarily, the foreign currency would be collected from you and US dollars would be ordered for you to collect at the bank; this process can take up to 2 weeks.

You can deposit/pay a check from your national bank into your US bank account, although the bank may place a hold on the check for 6-8 weeks to verify the foreign bank information before releasing the funds to your account.

Is there a limit on the monetary amount of a wire transfer? NO (ordinarily). There is no US law that limits the amount of the transfer. However, you will want to consult a representative of the financial institution where you have established, or intend to establish, your accounts and ask if they have a limit on the amount of the transfer, and if they have a limit on the number of transfers within a given period. You should also inquire about wire transfer fees, current exchange rates, etc. so you can do a fair comparison if you are considering more than one financial institution.

Is there a limit on the amount of cash or monetary instruments (checks, traveler’s checks, money orders, and the like) that I can carry on my person when entering the United States? YES. Although US Customs and Border Protection Services officials do not collect duty on currency, travelers entering (or leaving) the United States who are carrying “monetary instruments” valued at \$10,000 or more are required to report/declare. The Financial Crimes Enforcement Network (FinCEN), US De-

partment of Treasury (<http://www.fincen.gov>), is responsible for the collection of information and enforcement. FinCEN Form 105 “Report of International Transportation of Currency or Monetary Instruments” is completed in accordance with US Federal regulations (Title 31 Code of Federal Regulations Section 103). The form can be downloaded and completed in advance at https://www.fincen.gov/sites/default/files/shared/fin105_cmir.pdf or obtained from a US Customs official upon your entry. Failure to declare currency being hand-carried to the United States in amounts over \$10,000 can result in its seizure.

ESTABLISHING CREDIT & CREDIT SCORES

What are “credit scores” or credit? Credit scores (or FICO score, explained in the following question) evaluate a borrower’s credit history using various factors including late payments, amount of time credit has been established, amount of credit used versus the amount of credit available (i.e., you have an average balance owing of \$3,000 with a credit limit of \$15,000), employment history, length of time at present home, negative credit information such as failure to pay debts, bankruptcy, etc. A Social Security number is required for this.

What is FICO? A credit score (explained above) is also known as a FICO score (FICO was developed by and is an acronym for “Fair Isaac & Co.”). The FICO score is an estimate of the likeliness that you will repay your loan, which directly affects loan approval, the interest rate, and the loan terms. If you do not pay your obligations on time or have defaulted on loans or accounts, your FICO score will be negatively affected. The following things can negatively affect your credit score: not paying your bills when due, applying for credit often (a large number of inquiries on your credit report is looked at negatively as it appears that you cannot obtain credit), carrying high balances or using your credit cards to their limit.

I have heard that I have no credit history in the United States. This is likely true. One of the most frustrating issues that many international staff members and their spouses encounter is the lack of or insufficient “credit history” or “score” in the United States.

Is “lack of credit” a problem? Yes, it can be. The main problem for International Fellows is not bad credit, but lack of credit. Although it may seem unfair, it is legal for insurance companies to review your credit report, which may affect your insurance premiums (including for automobile, homeowners, and renters insurance).

How do I build “credit”? The US system is structured so that an individual begins building their credit history as soon as they begin borrowing money from or opening accounts with institutions that report those transactions to the four major credit reporting agencies—Equifax, TransUnion, Experian and Innovis.

Who reports credit? There are four major credit reporting agencies in the United States: Equifax (<http://www.equifax.com>), TransUnion (<http://www.tuc.com>), Experian (<http://www.experian.com>) and Innovis (<http://www.innovis.com>). You can obtain a copy of your credit report from any or all of these agencies for a fee. These major credit bureaus are required to provide, upon request, one free credit report per year by calling toll-free to 1-877- 322-8228 or by requesting it on-line at <http://www.annualcreditreport.com> (you can also request it by mail by consulting the instructions on the aforementioned web site). You can obtain a credit report from all four companies simultaneously, or request a report every three months from a different agency.

Can I really obtain a free credit report? You can obtain a “free credit report,” but be advised they

DAY CARE OPTIONS FOR YOUNGER CHILDREN

Childcare and daycare in the United States is not subsidized, and therefore tends to be quite expensive. Full time care for children who are not yet old enough to be enrolled in school can be financially unrealistic. If you would still like to pursue this option, some options in the area include:

Angel's Place Daycare Center	757-227-3332
Tricia's Tiny Tots	757-639-4317
My Joy Learning Center & Childcare	757-625-5437
Smiling Faces Daycare	757-918-1446

For those who would prefer not to pay for a daycare program, there are a few other options that can make your jobs as parents easier. The most popular option is for spouses to work together and take turns looking after the children. This system enables groups of parents to strategically use their time and resources to ensure their children are receiving great attention while also being able to take some time off. Another suggestion is to have a parent or other family member visit for a period of time to assist with the childcare. This would allow family members to visit and experience a great city while also contributing to the children's support.

GENERAL CONSUMER INFORMATION

TIPPING

What is a tip? Leaving tips for services is quite common in the United States. In fact, in most instances, the individual providing the service expects them.

Why should I tip? An individual who ordinarily receives tips is working in an occupation for which the wage is lower than the US Federal Government's mandated minimum wage of \$7.25 per hour. Restaurant employers in most US States, including Virginia, are only required to pay a restaurant server \$2.13 per hour in direct wages provided that the individual receives tips which, when combined with their hourly wage, equates to the federal minimum wage. The amount of tip is usually determined by the type and level of service provided.

What is the recommended tip for wait staff in a restaurant? When you find a waiter or waitresses service to be exceptional, 25% is an appropriate tip. In some instances, the gratuity (or tip) is included in the bill; this occurs most frequently with large groups and should be posted in the restaurant, referenced on the menu, or you will be informed at the time of reservation or at seating. You are expected to leave a minimum of 15% of the 'pre-tax' amount, although many customers leave 20%, especially if you frequently visit the restaurant or if it is a more expensive establishment. When dining with a large group (6 or 8 or more in your party) the gratuity (usually 15-18% of the pre-tax amount) is ordinarily included with the bill, although you can leave an additional tip if you wish.

A wine steward, or sommelier, will expect a tip of 10% of the wine portion of the bill; for cocktails, most customers tip a minimum of \$1 per drink for more expensive cocktails; \$1-2 per round of beer. For small invoices or 'tabs', it is considered in bad taste to leave less than \$1 per person at the table, even if you have only had coffee or soda (if you are at the table for more than one hour, you would ordinarily be expected to leave more).

How much is the recommended tip for other services? Hairdressers, manicurists, masseur/masseuse, and similar service providers ordinarily expect to be tipped approximately 15% of the bill. Taxi drivers expect 10-15% of the fare, with 15% more common in larger cities. When valet parking, it is suggested that you tip \$1-5 (the value of the car factors into the amount of tip!) when you drop the car and again when you retrieve it. Bellmen (luggage carriers) expect \$1-5 per bag (proportionate to the hotel's rating- 1-5 star). Hotel maids and housekeeping staff ordinarily expect a tip of approximately \$2-3 per night in an average hotel, with \$3-5 per night in a luxury hotel or resort. It is suggested that you tip daily rather than at the end of your visit as you may have a different maid each day. Leave your tip in an obvious place such as on or near the television, on your pillow or on the bathroom counter.

If I do not want to leave a tip because the service was bad, what should I do? If you receive bad service, you should speak to the manager rather than leave a bad tip, as the assumption will be that you are a poor tipper - an unpleasant quality for Americans.

ONLINE SHOPPING & TELEMARKETING

I enjoy shopping online, is this safe to do? The convenience of shopping online and availability of goods offer an attractive alternative to shopping in a traditional store. However, you should ensure that the company or the individual with whom you are dealing is legitimate and actually has the goods or services as advertised. This is often difficult but if the deal seems too good to be true, or if you have a sense that something is “not quite right,” you are likely correct. You should try to determine whether the company is legitimate by asking such questions as: what kind of business is it, what does it sell, where is it located, how can you contact the business, is the product or service being offered clearly described, restrictions or limitations on the sale, warranty/guarantee, safe payment options, estimated delivery date, etc.

I keep receiving telemarketer calls and unwanted mail (“Junk Mail”). Is this normal, and how do they know my information? In the United States, it is common, and legal, for companies providing consumer services to ‘sell’ your name and address to other companies, unless you have advised in writing that you do not wish for them to do so (companies are required to send disclosure forms, but your response is only required when you do not wish for them to sell your information. Many of us do not read such pamphlets as they appear to be ‘junk mail’). In addition, companies obtain your name, address and telephone number from internet searches or from the electronic telephone listings (if your number is published). You can pay a fee to your local telephone carrier to have your number unpublished; however, please be aware that no one will be able to obtain your telephone number through directory assistance (i.e., the telephone operator). Therefore, it is likely that you will receive telephone calls from telemarketers (companies trying to sell goods or services).

Can I do anything to prevent these calls? You can avoid the majority of such calls by registering your home and mobile telephone numbers on the National Do Not Call Registry at <https://www.donotcall.gov/> or by calling +1 888 382 1222. You can also write to Direct Marketing Association, P.O. Box 9014, Farmingdale, NY 11735. If you have a smartphone, you can also download a (free) application that allows you to block calls and text messages from telemarketing companies.

Can I do anything to prevent these mailings? YES. Any unwanted or junk mail can be reduced by sending a letter to Direct Marketing Association, P.O. Box 9008, Farmingdale, NY 11735, informing them that you do not wish to receive junk mail.

I keep receiving credit card offers. What should I do to prevent this? Many people receive credit card offers in the mail which ordinarily contain a pre-approved application for a new credit card. Pursuant to US Federal law (“The Fair Credit Reporting Act”), the four major credit reporting bureaus are required to maintain an “opt-out list” of consumers who do not wish to receive pre-approved or pre-screened offers. You can add your name to the list by visiting <http://www.optoutprescreen.com>, or by calling 1 888 OPT OUT. Your name will then be on the list for a period of five years.

How can I better protect myself and my family from fraudulent activity? Use common sense and be aware; if your suspicion is aroused, you should look at the issue more in-depth. If something seems too good to be true, it probably is. In many instances, simply by conducting an Internet search, you will confirm your suspicions. If you do not find anything on the Internet, but are still concerned, please contact ISMO.

Don't become a victim of cyber fraud!

- Do not respond to unsolicited (spam) emails.
- Do not click on links contained within an unsolicited email.
- Be cautious of emails claiming to contain pictures in attached files, as the files may contain viruses. Only open attachments from known senders.
- Always compare the link in the email with the link to which you are directed and determine if they match and will lead you to a legitimate site.
- Log on directly onto the official website for the business identified in the email, instead of 'linking' to it from an unsolicited email.
- Contact the actual business that supposedly sent the email to verify if the email is genuine.
- If you are asked to act quickly, or there is an emergency, it may be a scam. Fraudsters create a sense of urgency to get you to act quickly.
- Before entering any credit card information on any site make sure the site is secure. If the site's web address begins with "https://" it is secure. If the site only begins with "http://" then the site is not secure, and your credit card information can be stolen from this site.
- Turn off your phone/computer/tablet Bluetooth and Wi-Fi whenever it is not in use and try to avoid (when possible) using Wi-Fi in public places; when your Bluetooth and Wi-Fi are on unnecessarily, people can use these portals to access information on your device.

To receive the latest information about cyber scams, consult the FBI website (<http://www.fbi.gov>) and sign up for email alerts by clicking the envelope icon on the right side of the navigation bar.

Where can I find additional information? The US Federal Trade Commission (FTC) (<http://www.ftc.gov>), the US Federal Communications Commission (<http://www.fcc.gov>), and the Federal Citizen Information Center (FCIC) (<http://www.pueblo.gsa.gov>) are all excellent Government consumer resources offering 'fact sheets' and booklets on a variety of topics. The Federal Citizen Information Center (FCIC) maintains a Consumer Action website (<http://www.consumeraction.gov/viewpdf.shtml>) which contains very helpful information on common consumer issues including contact information for Federal, State and corporate consumer agencies and organizations, Trade Associations, State Better Business Bureaus, etc. Additionally the Consumer Action Handbook also contains consumer tips on topics from buying a car, credit reports, renting/leasing a home, automobile insurance, identity theft, and many other topics.

IDENTITY THEFT & SCAMS

Scams are regrettably common throughout the world. Like any country, the United States has its share of scams or fraudulent activities—varying in nature and frequency. Related specifically to banking, however, is a scam known as “phishing”. “Phishing” is a scam, usually by e-mail or ‘pop-up’ messages, and it is one of the most common scams in the US. The message may ask you to ‘update’, ‘validate’ or ‘confirm’ your account information or risk facing consequences—these messages exist simply to trick you into divulging your personal information. Phishing is also common by telephone and regular postal service, in which you are requested to provide personal information such as bank account numbers, social security numbers, passwords, etc., which is then used to steal your money, or identity.

HOW TO PROTECT YOUR IDENTITY & YOUR ACCOUNTS

There are a wealth of tips and information available on the Internet regarding how to protect against identity theft, including on the website of the US Federal Trade Commission, which you can find here: <http://www.ftc.gov/bcp/edu/microsites/idtheft/>. Most financial institutions provide information on ‘phishing’ to its customers upon opening an account; however, here are a few tips:

- Never link to your financial institution’s web site through e-mail—always type the name of your bank’s online service. Once you connect to your bank’s online service, ensure that the web address is “https” and not simply “http”, as the “s” in “https” ensures you are on a ‘secure’ web site.
- Never supply personal account information by e-mail (financial institutions, including credit card companies, never request your personal account information or personal identification number, or PIN, by e-mail).
- In many instances, the correspondence includes the logo (or symbol) of the financial institution, or “verified by Visa®”, for example—this does not confirm the authenticity.
- Review your account statements regularly to ensure you have conducted and authorized all transactions.
- Protect your social security number (SSN) (if one has been issued to you) and credit card numbers.
- Review your bank account and credit card statements upon receipt.
- Protect your passwords.
- Use anti-virus software.
- If you receive ‘spam’ e-mail ‘phishing’ for information, forward it to the webmaster of your financial institution—do NOT respond to the sender.

SCAMS

What scams should I be aware of regarding money orders, certified checks and wiring of funds? When purchasing or selling goods, you should only send or accept the exact amount of money required by the transaction. For example: If you are selling a car for \$5,000, you should only accept certified funds for \$5,000, the ex-

act amount of the transaction, and then ensure (through the financial institution with whom you deal) that the funds have ‘cleared’ your account prior to delivering or shipping the item.

Can you provide an example of a scam? A ‘scam’ could involve a buyer sending the seller more money than the transaction requires (in this example, say, \$6,500), and then requesting that the seller wires the remainder of the funds (\$1,500) to a shipping, transport, or similar company so that the buyer can have the item shipped to him. However, although the method of payment (money order or certified check) appears to be valid on its face, in fact, it is not valid and the seller loses \$1,500 in this example.

Is there any recourse against these scams? No, not in practical terms. There is essentially no viable recourse as it normally involves the use of multiple names, addresses in other countries, untraceable or blocked telephone numbers, and other methods of covering the scammer’s tracks.

Can I complain if I am inadvertently involved in a scam? Consumers can file a complaint online with the FTC (<http://www.ftc.gov>) or with the Internet Crime Complaint Center (<http://www.ic3.gov>); however, the likelihood of recovering your money or item once shipped is slight.

Is identity theft a big problem? The US Government answer to identity theft is “Deter, Detect, and Defend.” Although you may be cautious and protective of your personal information and documents, identity theft does occur.

What should I do to avoid my identity being stolen? You should ensure that you shred items containing personal information (credit card/bank statements, personal checks/check [new/old/cancelled], tax information, applications from credit card companies pre-printed with your name and address, etc.) prior to placing in the trash. Additionally, you can take extra precautions by purchasing a RFID-blocking wallet or sleeve to keep your credit cards in to avoid “electronic pickpocketing”.

I suspect that I am victim of identity theft, what should I do? If you suspect you are or have been a victim of identity theft, you should immediately call ISMO. ISMO will help you contact the Fraud Units of the four major credit bureaus—Experian, Equifax, TransUnion and Innovis, and request that they “flag your account with a fraud victim alert,” request to file an “impact statement”, and request a copy of your credit report and review carefully.

HOW TO WRITE A CHECK

Jane Doe
123 Main St
Anywhere US 10111

Date 07/01/2018

PAY TO THE ORDER OF ACME Grocery Shop \$ 8.15

EIGHT AND 15/100 DOLLARS

Your Bank
456 Main St
Anywhere US 10111

MEMO Lunch w/Friends Jane Doe

① ② ③ ④ ⑤ ⑥

① ② ③ ④ ⑤ ⑥

1. Write the current date. American notation is “MONTH/DAY/YEAR”.
2. Write the name of the recipient of the check next to “PAY TO THE ORDER OF”. For ISMO fees, you should write “International Fellows Program” on this first line.
3. Write the amount in numeric form in this box.
4. On this line, write the amount in words. For instance, “\$125.00” becomes “One hundred twenty five dollars and 00/100” and “\$8.15” becomes “Eight dollars and 15/100”. This is done to avoid fraud. If this amount is different than the numeric amount in the box, then the amount you wrote with words will legally be the amount of the check.
5. Sign here.
6. This space is for an optional memo if you’d like a reminder about why you wrote the check. This will not affect how banks process the check.

SHOPPING

Note: Sales taxes vary by state: Tax is calculated as a percentage of that price.

Virginia	4.3-7% (depends on city)
Norfolk	6%

FOOD

There are several chains of supermarkets that you may find more convenient than the Military Commissary. Some of the larger chains are Giant, Safeway, Harris Teeter, and Whole Foods. In Virginia Beach, Kroger and Aldi are more common. Most supermarkets encourage customer loyalty by providing a free membership card that will give you minor discount rates. Additionally, Costco is a members-only (\$50 per family annual membership) warehouse for bulk food, electronics, housewares, etc.

INTERNATIONAL FOOD STORES

International Food Market

7824 Gifford St
Norfolk, VA 23518
(757) 333-4080

The Fresh Market

924 W 21st St
Norfolk, VA 23517
(757) 623-3291

Royal Bazaar Indian Asian Market

415 N Military Hwy #23-A
Norfolk, VA 23502
(757) 455-0700

Spice Bazaar

920 N Military Hwy
Norfolk, Virginia 23502
(757) 908-2400

Piggly Wiggly

4630 E Princess Anne Rd. Suite A
Norfolk, VA 23502
(757) 855-1616

MP International Grocery

6109 E Virginia Beach Blvd
Norfolk, VA 23502
(757) 466-0220

Food Lion

2401 Colley Ave.
Norfolk, VA 23517
(757) 626-3936

Filipino Oriental Goods & Giftshop

335 E Bayview Blvd
Norfolk, VA 23503
(757) 343-3397

Angel Food Market

6586 Tidewater Dr.
Norfolk, VA 23509
(757) 853-2622

Grand Mart

649 Newton Rd Ste. 105
Virginia Beach, VA 23462
(757) 490-7901

MALLS

The majority of shops in the Norfolk area are located in large complexes of shops termed “shopping malls” or plazas lined with stores. We have included a list of shopping malls in this section, but you may need to consult new neighbors or the White- and Yellow-Pages for additional information about specific stores.

Virginia

MacArthur Center

300 Monticello Ave,
Norfolk, VA 23510

Norfolk Premium Outlets

1600 Premium Outlets Blvd,
Norfolk, VA 23502

Military Circle Mall

880 N Military Hwy,
Norfolk, VA 23502

Southern Shopping Center

7525 Tidewater Dr,
Norfolk, VA 23505

Janaf Shopping Center

5900 E Virginia Beach Blvd,
Norfolk, VA 23502

Best Square Shopping Center

415 N Military Hwy #5407,
Norfolk, VA 23502

DISCOUNT SHOPPING

There are many bargains to be had in outlet malls. These malls are mainly comprised of factory stores where they sell their own brand of clothing at discount prices. Note, however, that some of an outlet mall's stock may be from previous season's fashions.

You may also try the following stores:

- TJ Maxx
- Costco (food/electronics, etc.)
- BJ's Wholesale (food/electronics, etc.)
- Ross
- Marshalls

Both military commissaries and post exchanges are found on bases and are exempt from sales tax. **Military Commissaries** offer the best prices for groceries and food items. **Post Exchanges** offer competitive prices for services, clothing and house products that are comparable to full-priced retail stores.

MILITARY COMMISSARIES & EXCHANGES

Norfolk Main Navy Exchange 1560 Mall Drive Bldg #CD-13 Norfolk, VA 23511 Phone: (757) 440-2000 Hours: M-F 0900-1900 Sat 0900-1900 Sun 0900-1800	Iowa Estates Navy Exchange 8100 Diven Arch, Norfolk, VA 23505 Phone: (757) 965-3854 Hours: M-F 1000-2000 Sat 1000-2000 Sun 1000-2000
Little Creek-Ft Story Main Navy Exchange 1170 Amphibious Dr, Virginia Beach, VA 23459 Phone: (757) 363-3276 Hours: M-F 0900-1900 Sat 0900-1900 Sun 1000-1900	Oceana Main Navy Exchange 1449 Tomcat Blvd #292 Virginia Beach, VA 23460 Phone: (757) 425-4200 Hours: M-F 0900-1900 Sat 0900-1900 Sun 0900-1900



SOCIAL LIFE, ENTERTAINMENT, & TOURISM

Here are some resources to help you find new activities and events:

- Downtown Norfolk: www.downtownnorfolk.org/
- Visit Norfolk: www.visitnorfolk.com/
- National Park Service: www.nps.gov
- Trip Advisor: www.tripadvisor.com/Tourism-g58026-Norfolk_Virginia-Vacations.html

MUSEUMS

A number of other museums exist in Norfolk that might be of interest. These include:

- The **Chrysler Museum of Art** (<https://chrysler.org/>)
- The **Hampton Roads Naval Museum** (<https://www.history.navy.mil/content/history/museums/hrnm.html>)
- The **Hermitage Museum and Gardens** (<https://thehermitagemuseum.org/>)
- The **MacArthur Memorial** (<https://www.macarthurmemorial.org/>)
- The **Nauticus & Battleship Museum** (<https://nauticus.org/>)
- **Norfolk Police & Fire Museum**

THEATERS

There are numerous theaters in the Norfolk-Virginia Beach area. Here is a listing of just a few:

- **Wells Theatre:** www.vastage.org/wells-theatre
- **Little Theatre of Norfolk:** www.ltnonline.org/
- **Chrysler Hall:** www.sevenvenues.com/
- **Attucks Theatre:** www.sevenvenues.com/venues/detail/attucks-theatre
- **Generic Theater:** www.generictheater.org/
- **Roper Performing Arts Center at TCC:** www.roper.tcc.edu/
- **Harrison Opera House:** www.sevenvenues.com/venues/detail/harrison-opera-house

SPORTS

Baseball – Norfolk Tides

Baseball seasons runs from February – October. For tickets, go to: <https://www.milb.com/norfolk/tickets/>
Norfolk Tides Baseball Club at Harbor Park Stadium
150 Park Ave, Norfolk, VA 23510

American Football – Norfolk State Spartans

Football season runs from September – February. For tickets, go to: <https://nsuspartans.com/> Please note American football game tickets are extremely hard to buy and should be booked well in advance.

William “Dick” Price Stadium
700 Park Ave, Norfolk, VA 23504

Hockey – Norfolk Admirals Hockey

Hockey seasons runs from September – June. For tickets, go to: <https://www.norfolkadmirals.com/>
Norfolk Scope Arena
201 E Brambleton Ave, Norfolk, VA 23510

Basketball – Norfolk State Spartans

Basketball season runs from October – June. For tickets, go to: <https://nsuspartans.com/>
William “Dick” Price Stadium
700 Park Ave, Norfolk, VA 23504

Football/Soccer – Virginia Beach City FC

Soccer season runs from March – October. Starting July 14, 2018. For tickets, go to: <https://www.vbcityfc.com/>

Powhatan Field
4251 Powhatan Ave, Norfolk, VA 23529

CALENDAR OF EVENTS

Below you will find a calendar of events that take place annually in Norfolk. The events take place during the same month, but the date may change from year to year, so please visit a website that keeps a current calendar of events. (Ex: <https://www.visitnorfolk.com/events/>)

This calendar also contains the ten federal holidays recognized by the US Government. Most government services, both state and federal, will be closed on these days. It is important also to remember that along with no government buildings being open, mail will also not be delivered on these days. Some states also have their own holidays as well that are not recognized by the federal government.

JUNE

FEDERAL HOLIDAY: Juneteenth, June 20

- [Norfolk Harborfest](#): At Town Point Park from June 10th to 12th

JULY

FEDERAL HOLIDAY: Independence Day, July 4

- [July 4: Independence Day Celebrations](#)
- [Virginia Symphony Orchestra Concert](#): Town Point Park

AUGUST

- [Norfolk Waterfront Jazz Festival](#): Two day festival held at Town Point Park

SEPTEMBER

FEDERAL HOLIDAY: Labor Day, September 5 (First Monday in September)

- [CaribFest](#): Latin American, Caribbean, African, and Folklore cultural festival held at Town Point Park
- [NashFest 757](#): One day only Nashville culture festival at Town Point Park

OCTOBER

FEDERAL HOLIDAY: Columbus/Indigenous Peoples Day, October 12

- [Virginia Children's Festival](#): Annual festival full of activities and events for children held at Town Point Park
- [Fall Town Point Virginia Wine Festival](#): Two day wine festival held at Town Point Park

NOVEMBER

FEDERAL HOLIDAY: Veterans Day, November 11

Thanksgiving Day, November 26

- [Veteran's Day](#)

DECEMBER

FEDERAL HOLIDAY: Christmas Day, December 25

- [Holiday Yule Log Bonfire and Marketplace](#): Bonfire and Christmas markets held at Town Point Park
- [Million Bulb Walk](#): Holiday lights walking event held at Norfolk Botanical Garden

JANUARY

FEDERAL HOLIDAY: New Year's Day, January 1

Martin Luther King Day, January 18

- [Winterfest on the Wisconsin](#): Festival on the ship Wisconsin runs from Nov-Jan at Nauticus
- [Waterside District NYE Live!](#): New Year's Eve Celebration at Waterside District

- [Inaugural Bob Dandridge MLK Holiday Basketball Classic](#): Held at Norfolk Scope
- [Winter Solstice Yoga and Market](#): Held at Selden Market

FEBRUARY

FEDERAL HOLIDAY: President's Day, February 15

- [Black History Month](#): in honor of the contributions of African Americans to US history and culture
- [Chinese New Year](#): Special holiday events in Chinatown (celebration sometimes occurs in late January depending on the movement of the moon)
- [Washington's Birthday](#): Ceremonies at the Washington Monument and Mt. Vernon
- [Valentine's Day Market](#): One day Valentine's day market held at Selden Market
- [Mardi Gras](#): Infamous New Orleans's celebration brought to Norfolk held at Waterside District

MARCH

- [Women's History Month](#)
- [Tap into Virginia Opera](#): Annual beer tasting event held at Harrison Opera House
- [Shamrocks & Shenanigans Weekend](#): Celebrations for St. Patrick's Day at Waterside District
- [Holi Festival of Colors](#): Indian cultural celebration held at MacArthur Center Green

APRIL

- [7-City Blues Festival](#): Annual blues festival held at Chrysler Hall
- [Spring Break Event](#): Week long kids and family event held at MacArthur Center
- [NATO Flag Raising Ceremony](#): Held at Norfolk Scope
- [International Village](#): Celebration of NATO with a European Street Fair

MAY

FEDERAL HOLIDAY: Memorial Day, May 31

- [Memorial Day](#)
- [Fiesta De Mayo](#): Mexican cultural event held at Waterside District
- [Spring Wine Festival](#): Held at Town Point Park



OUTPROCESSING

Starting in January/February, ISMO will initiate outprocessing. ISMO will review your ITOs and set up small group meetings in January based on whether or not the U.S. government is responsible for your travel. If you are unsure whether the U.S. government is responsible for your travel, please consult Item 12 of your ITO.

RETURN TRAVEL

If ISMO is responsible for booking your return travel, you will submit a reservation request to ISMO. Do NOT purchase your dependents' tickets round trip. We cannot guarantee a match to your dependents' return flights; **wait until you have received your return reservation before booking dependent flights**. ISMO will then work with the travel agent to arrange your return tickets. Here are a few important notes about your tickets and return travel:

1. Your ticket must be on a U.S.-owned airline, and if there is a USG "contract" airline that services your country, your ticket will have to be booked on that. There is a different contract for each city, and that contract is re-awarded every year on 1 October, so the airline you came over on might not have the contract for your return flight.
2. All flights must leave from the Norfolk area, unless your ITO authorizes leave and departure from a different city.
3. All tickets must be booked from Norfolk to your home airport as one ticket. You cannot have a "break" in travel for a few days in another city on your way home because this is no longer considered one ticket.
4. ISMO is required by regulation to book your ticket on the most direct route available back to your home country, assuming the flight meets all other USG restrictions. ISMO cannot book you a ticket for any other destination you would like to visit.
5. If you would like to stop somewhere on the way home and have permission to take leave, ISMO will still book you a ticket from Norfolk back to your home country on the most direct route available via the travel agent. Once the final ticket is booked, you may independently call the travel agent and start a process called "leave in conjunction with official travel." You may be able to apply the value of your ticket that ISMO booked for you towards a new ticket (on the same airline) that goes to the city you are looking to visit. You are responsible for any additional charges beyond the cost of the original ticket, including additional excess baggage charges from your additional flights.
6. Once the reservation has been made, you will receive an email copy to review. Please inform ISMO of any changes to your reservation at this step. Once you confirm all information is correct, ISMO will proceed to purchase your ticket. After the ticket has been purchased, no further changes can be made. You will receive an electronic copy of your final ticket.
7. You will be reimbursed for the number of bags authorized on your ITO. ISMO will review your ITO to ensure it has the correct number of bags authorized. You will either receive a baggage advance or baggage reimbursement.
 - ⇒ *Baggage advance*: Once your return ticket has been booked, please reach out to your airline and provide ISMO with written documentation or a screenshot clearly showing the cost of ad-

ditional baggage from the airline. ISMO will include the baggage costs on your Final TLA.

⇒ *Baggage reimbursement:* ISMO will not include baggage costs on your Final TLA. Please keep all baggage receipts from the airport and submit them to the US Embassy for reimbursement.

8. Your final pay will also include the cost of a one-way taxi to your departure airport, and any other miscellaneous travel costs.

ID CARDS

You must surrender your USID card and NDU access card at graduation. You must also surrender all dependent ID cards prior to departing the US.

LEAVE

Please determine whether or not you would like to take leave after the end of the course or during winter break. All post-training leave must be authorized on your ITO (based on approval by your home military unit) at least 15 days prior to end of training. If you do not have it on your ITO, you need to submit a letter or memo from your home approving authority to ISMO. ISMO will have an amendment to your ITO authorized.

RETAINABLE INSTRUCTIONAL MATERIALS (RIM)

You will be allowed to send home two boxes — 25 pounds each — of books, manuals, and study guides at US Government's expense. ISMO will set up times for you to drop off your RIM prior to graduation.

Please note that RIM is shipped via diplomatic parcel service, which is very slow (may take up to 6 months), to the SCO at the US Embassy in your home country. They cannot be mailed to your home address.

ACADEMIC REPORTS

A copy of academic transcripts will be made available to you. A letter about your academic work will be written by the Director of the International Student Management Office in conjunction with your academic advisor and will be signed by the President of the National Defense University.

APOSTILLE PROCESS

An Apostille is simply the name for a specialized certificate, issued by the Secretary of State. The Apostille is attached to your original document to verify it is legitimate and authentic so that it will be accepted in countries that are members of the Hague Apostille Convention.

In the weeks prior to graduation from NDU, you should contact your chain of command in your home country to determine if you will need an apostille of your diploma and/or your transcript. You will receive your diploma and official transcript on graduation day, so the window for you to complete the apostille process before you travel home is fairly short (please plan ahead to complete this task).

If your country requires an apostille from the US State Department, please follow the guidance below.

You must bring the following documents to the State Department during walk-in hours **prior to departing the United States** from 0800 to 0900:

- an official transcript in a sealed envelope, provided upon graduation (but can also be requested through NDU's website)
- a copy of your diploma on letter-size paper that has been certified and notarized by NDU's Legal Office; either ISMO or NDU's Legal Office can assist you with copying your diploma
- a filled DS-4194 form, available here: <https://eforms.state.gov/Forms/ds4194.PDF>
- \$8 per document, payable by debit or credit card

The State Department will give you a receipt and a time to pick up your documents. The turn-around time is three business days.

We do not know which countries will require the apostille process as authentication procedures in students' home countries shift and change. Typically speaking, only a very small number of international graduates must obtain an apostille. In the US, official transcripts are the legal documents certifying conferral of a degree.

For more information, please see this website: <https://travel.state.gov/content/travel/en/legal/travel-legal-considerations/international-judicial-asst/authentications-and-apostilles/requesting-authentication-services.html>