

A "First Aid"-Resource Guide for International Postdoctoral Fellows Arriving at Northwestern University

Ι.	General Information	2
	Pre-Arrival Information	2
	Post-Arrival Information	2
	- Find your way at the Evanston and Chicago Campus with	
	the Interactive Campus Map - To-Do-List for the first 3 days upon arrival	2
	- To-Do-List for the first 3 days upon arrival	2
	Social Security Number	4
	Social Security Number Northwestern WildCard (Northwestern University Identification)	4
	Banks/Finances	
	- Banks	
	- Credit History	7
	- Credit Score	
	Housing Opportunities and Tips	7
	Housing Opportunities and Tips - NUPF-Tip regarding neighborhoods	9
	- Utility Services	10
	- Utility Services Visa Information and Frequently Asked Questions	10
	- J1-Exchange Visitor	10
	- H1B Employee	10
	- Optional Practical Training (OPT)	10
	 H1B Employee Optional Practical Training (OPT) Curricular Practical Training (CPT) 	10
	Information for Dependents	12
	Information for Dependents	13
н.	Transportation	14
	Transportation	
	Public Transportation	
	Personal Transportation - Obtaining a Driver's License	15
	- Car sharing	15
	- Car rentals	
	- Car insurance	16
	- Buying a car	10
III.	Required Trainings, Facilities, and Research Centers	17
	Trainings	17
	Facilities and Research Centers	17
IV.	Funding	17
	r unung	
V.	Northwestern University Benefits Programs	18
	Eligibility	18
	Benefits Work-life balance, Childcare, School, and other Resources	
	Work-life balance, Childcare, School, and other Resources	20
	Policy for Absence from Work/Maternity Leave	20
VI.	Additional Links and Resources	22

NUPF Disclaimer:

This resource guide was compiled from postdocs for postdocs using information available at Northwestern University, public resources, and personal experiences. NUPF does not review, edit, or endorse all items accessible from this guide. NUPF is not responsible for the content, completeness, accuracy, or timeliness of every page that you can reach from the guide. If you have questions or comments about a particular page or document, please contact its author directly. We do our best to keep this guide accurate and up-to-date; comments or additions are highly welcome!

General Information

Pre-Arrival Information:

Visit the Northwestern University Relocation website: http://www.northwestern.edu/hr/work-life/relocation/index.html

Post-Arrival Information:

For finding your way around the Evanston or Chicago campus: check out the <u>Interactive campus</u> maps

To-Do List for the first 3 days upon arrival: most important Steps 1-2

1) For international postdocs sponsored by Northwestern University

Get to know the <u>International Office</u> (IO) and find out who your International Scholar Advisor is

 \rightarrow click <u>here</u> to find out the office hours of IO at your campus.

- 2) Visit important offices on campus and submit the necessary paper work:
 - * Human Resources <u>http://www.northwestern.edu/hr/</u>
 - * Payroll <u>http://www.northwestern.edu/hr/payroll/index.html</u>
 - * Benefits <u>http://www.northwestern.edu/hr/benefits/index.html</u>

<u>All new employees</u> have to complete their <u>I-9</u> forms within the first 3 business days. Section 1 of the I-9 must be completed online by the first date of employment at Northwestern University (at Payroll).

For J1 and F1 visa holders:

Keep your SEVIS records updated including

- * new/different mailing address
- * different financial information
- * add dependents

→ Note: Provide this information to your International Scholar Advisor to update your SEVIS records

- 3) Get to know your Academic Department
 - * Department administrative contacts in order to find out where to get your keys and other required/necessary forms (i.e. for purchasing)
 - * Your supervisor/sponsor
 - * Other colleagues in your department
- 4) Apply for a Social Security Number/Card (SSN)
- 5) Open a bank account
- 6) Set up your email account after receiving your <u>NetID</u>
 → get started here: (<u>http://www.it.northwestern.edu/staff/getstarted.html</u>)
- **7)** Attest to receipt of the Staff Handbook and attest to Acknowledgement of Mandatory Reporter Status in Self Service.
- 8) Get a <u>WildCard</u> (your Northwestern University ID) (<u>http://www.northwestern.edu/uservices/wildcard/</u>)
- 9) Apply for a <u>State ID</u> or <u>Driver's License</u>

10) Find Housing

Social Security Number (SSN)

An official overview of this topic can be found at <u>http://www.ssa.gov/</u> Specific information for Chicago can be found at <u>http://www.ssa.gov/chicago/</u>

Detailed information regarding the requirements and how to apply for a SSN can be found at the homepage of the International Office:

http://www.northwestern.edu/international/living-working/taxes-and-legal-matters/social-security/index.html

NOTE: In order to apply for a SSN You have to be in the U.S. for at least 10 days and your SEVIS records have to be validated

Q: What is a social security number (SSN)?

A: The SSN verifies your identity. All information (bank, health insurance, salary etc.) is connected to your SSN. **NEVER EVER** send it out per email or give it to random people.

→ Read <u>here</u> about Identity Theft and why keeping your SSN confidential is so important!!

Q: Where is the nearest social security office?

A1: Evanston: 2116 Green Bay Rd Evanston

A2: Chicago: 77 West Jackson Blvd, Suite 300, Chicago, IL 60604

→ Alternative: Social security office locator: <u>https://secure.ssa.gov/ICON/main.jsp</u>

 \rightarrow Or check out:

http://www.northwestern.edu/international/living-working/taxes-and-legal-matters/social-security/index.html

Q: How much time shall I schedule for a visit there?

A: 1-3 hours

IMPORTANT: Ask the official for a receipt!!! It will prove that you already applied just in case something goes wrong.

Q: How long does it take until I get my SSN?

A: 1-2 weeks, if not, you have to call. In this situation you will need the receipt

Northwestern WildCard (Northwestern University ID)

A wildcard card is the official Northwestern photo identification card, can allow building access, and is essential for travel on University transportation.

Learn how to get your WildCard: http://www.northwestern.edu/uservices/wildcard/get_a_card/

Also check out the **advantages** you get **with** the Northwestern University **WildCard** (i.e. Gym discounts):

http://www.northwestern.edu/uservices/wildcard/advantage_discounts/index.html

* Chicago:

http://www.northwestern.edu/uservices/wildcard/advantage_discounts/businesses/fitness-formula-clubs.html

* Evanston: http://www.northwestern.edu/uservices/wildcard/advantage_discounts/businesses/la-fitness.html

State ID

Please see the following link from the International Office for more information on State ID's → Note the "When to Apply" box!! http://www.northwestern.edu/international/living-working/taxes-and-legal-matters/drivers-license-or-state-id.html

Q: What do I need a state ID for?

A: It helps to prove your identity (and residency) when banking, traveling nationally or other situations (i.e. buying alcohol/liquor).

NOTE: You need a Social Security Number to fill out this application and you must wait 4 weeks after your DS-2019 start date to apply for an Illinois State ID.

NOTE: An American Driver's license can be used as State ID. You do not need both. For more information on obtaining a Driver's license refer to Section <u>Personal transportation</u>

Banks/Finances

Please note that Northwestern University and NUPF doesn't endorse any single bank, financial product or resource.

Banks

Q: Are there banks affiliated with Northwestern university?

A1: Yes. USbank.

http://www.northwestern.edu/norris/services/us-bank/index.html

A2: You can also link your WildCard to your bank account and use it like a debit card https://www.usbank.com/student-banking/northwestern-university/index.html

Q: Do I need a SSN for opening a bank account?

A: No, passport is enough but you want and have to provide it as soon as you receive it. Your **credit history** is attached to your SSN.

Q: Is there any bank that has a collaborating bank in other countries?

(e.g. no fees for international wires or receiving money from a foreign bank account

A1: That can be the case, but not every bank. Check carefully!!!

Citybank for example is represented in many other countries. If you have a Citybank account in your home country, **ask there and ask Citybank here** whether they will charge you.

A2: A bank for example that is widely distributed through the US is Bank of America

A3: There is also a State Bank of India in Chicago

A4: An alternative for Northwestern university employees might be First Northern Credit Unions

→ More information can be found here:

http://www.fncu.org/pages/eligibility.html http://offices.northwestern.edu/detail/205

NOTE: You can find out more about the difference between Credit Unions and banks here: <u>http://www.wisebread.com/credit-unions-vs-banks-whats-the-difference</u>

Q: Can I pay my monthly rent online or is it "check only"

A: That depends on your landlord or the building management. In case a check is required, ask your bank whether a check can be sent automatically (Check Payment) through your online banking account.

Q: Can I use the debit card in my home country without any additional fees?

A: Apparently, this works with bank of America and the cash group banks in e.g. Germany (but no guarantee, ask your banks to make sure)

Q: What kind of credit cards can I get without credit history?

A1: USbank is probably the best choice for an initial credit card to start building your credit history.

A2: Other banks: This depends on the bank. You should be eligible for a so-called secured credit card. You pay in advance the credit limit on this card. For more information and in order to make yourself familiar with the different kinds of credit cards (CC) you can check out the link below. You can also search for CCs at your bank.

→ Learn the purpose of a secure credit card: <u>http://www.creditcards.com/secured-credit-cards.php</u>

Q: What are the options available for Money transfer from US to your country?

A: Wire transfer \rightarrow Fee depends on your bank. Some banks may have partner institutions in your home country and the fee might be cheaper. Ask your bank.

→ Alternative online services:

XOOM: <u>https://www.xoom.com</u> Paypal: <u>https://www.paypal.com/</u>

Credit History

Please refer to the following site for useful information regarding credit history. http://www.myfico.com/

Credit Score

Please refer to the following sites for useful information regarding credit scores: <u>http://en.wikipedia.org/wiki/Credit_score</u> <u>http://www.myfico.com/CreditEducation/articles/</u>

Q: How long does it take to build a credit history?

A: About 2 years to reach a decent credit score.

Q: How do I build and maintain a good credit history?

A: Start as early as possible by getting a credit card. Pay your bills on time and never miss a payment.

→ For more information visit: <u>http://www.myfico.com/crediteducation/improveyourscore.aspx</u> MyFico- community forum may also provide a lot of helpful information

Q: Where can I look up my credit history/credit report?

A: The three nationwide consumer credit reporting companies –Equifax, Experian and Transunion- are required by law to provide a free credit report every 12 months upon request.

→ More information and how to request a credit report can be found here https://www.annualcreditreport.com/index.action

Q: Where can I look up my credit scores?

A1: MyFico is a the most popular and frequently used module but it **charges a fee** for credit score information \rightarrow <u>http://www.myfico.com</u>

A2: There are two banks that offer free credit scores though on their monthly bills http://www.creditsesame.com/blog/free-fico-scores-for-discover-and-barclaycard-cardmembers/

→ Alternative, free service: Credit Karma is kind of a simulator of your credit score and is based on the information that Trans Union has on your accounts at that time. It likely does not reflect your real (fico) score → <u>https://www.creditkarma.com/</u>

Housing Opportunities and Tips

You can also refer to

http://www.northwestern.edu/international/living-working/after-arrival/housing-near-and-on-campus.html for additional information on housing near an on campus.

Short-term, on-campus housing opportunities offered by or available at the Evanston campus

- Northwestern University Graduate Housing-Engelhart Hall: <u>http://www.northwestern.edu/gradhousing/housing/engelhart/index.html</u>
- Garrett Evangelical Seminary: <u>http://www.garrett.edu/student-life-housing</u>
- CCIS Homestay Program:
 → Through the CCIS Homestay Program you are housed by a local individual or family for 2 5 days before your permanent housing is available
 http://www.northwestern.edu/international/docs/ccis/CCIS_Homestay_Application_2006.pdf

Off-campus options:

- Evanston Neighborhood Properties: http://www.evanstonliving.com/
- Evanston YMCA Men's Residence: http://www.mcgawymca.org/adults/mens-residence/
- Northwestern University off-campus housing listings: <u>http://www.northwestern.edu/offcampus/</u>
- Places4Students (search at Northwestern University): <u>https://www.places4students.com/Index.aspx</u>

Other sources: Please note that Northwestern and NUPF doesn't endorse any housing location service.

Free apartment-finding services

- Apartment Finder: <u>http://www.apartmentfinder.com/</u>
- The Apartment people: <u>http://www.apartmentpeople.com/</u>

Check the following listings for availability

- Craigslist: http://chicago.craigslist.org/
- Grad Properties by Colfax Realty: http://urlm.co/www.gradproperties.com
- Padmapper: https://www.padmapper.com
- The Chicago Tribune
 <u>http://www.chicagotribune.com/classified/realestate/apartments/</u>
- The Chicago Sun-Times: <u>http://searchchicago.suntimes.com/homes/index.html</u>

Q: Can I rent an apartment without credit history?

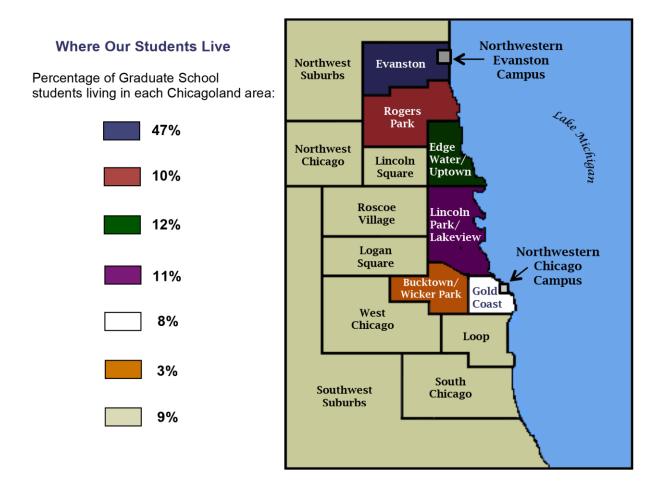
A: This will be easier close to the campus (e.g. Evanston) because people are more used to international students/postdocs that don't have a credit history.

Q: Is a background check (check of your credit history) required for getting an apartment?

A: In some areas you might be asked to pay a fee in order to do the background check. Without credit history the background check is useless as well as the fee but your application might not be accepted without it.



Check out where Northwestern University Graduate Students live.



When looking for housing you may want to consider how close public transportation may be to your location.

- You can find Chicago public transportation maps here: <u>http://www.transitchicago.com/maps/</u>
- Specifically, you may want to consider the closeness of the CTA train "L" system. http://www.transitchicago.com/assets/1/maps/ctatrainmap.png

NOTE: If you are interested in a particular neighborhood, send an email to <u>NUPF@gmail.com</u> and we will get you in touch with a postdoc who is familiar with that neighborhood.

 Book tip: Not For Tourists (NFT): <u>http://www.notfortourists.com/</u> Learn about the different neighborhoods in Chicago and where you can find i.e. grocery stores, restaurants etc. in the area you are interested in.

Utilities

Below are companies listed that are used for common utility needs.

Cell phone companies:

Note: Reception at each campus, within certain buildings may vary depending on the provider \rightarrow ask you colleagues

AT&T: <u>http://www.att.com/</u> T-Mobile: <u>http://www.t-mobile.com/</u> Verizon: <u>http://www.verizonwireless.com/</u> → *Page plus*: <u>https://www.pagepluscellular.com/</u> Sprint: <u>http://www.sprint.com/mysprint/pages/sl/global/index.jsp</u>

Cable Internet/TV/Phone:

RCN: <u>http://www.rcn.com/index.php</u> Comcast: <u>http://www.comcast.com/</u>

Electricity:

ComEd: https://www.comed.com/Pages/default.aspx

Gas/Heat:

Peoples Gas: http://www.peoplesgasdelivery.com/

Visa information and Frequently Asked Questions

For more detailed Information refer to the International Office

The information compiled in this section derives either form homepages indicated by links or from personal communication with the International Office and McCormick customer service center at McCormick School of Engineering.

J1-Exchange Visitor: http://www.northwestern.edu/international/employee-visitor-visas/j-1-visitors/

H1B Employee: http://www.northwestern.edu/international/employee-visitor-visas/h-1b-employees/index.html

Optional Practical Training (OPT): http://www.northwestern.edu/international/living-working/student-employment/optional-practical-training/index.html

Curricular Practical Training (CPT): http://www.northwestern.edu/international/living-working/student-employment/curricular-practical-training.html

Q: Where can I find the respective forms for Visa extensions?

A: Please follow this link to the website of the international office at Northwestern University: <u>http://www.northwestern.edu/international/forms/form-library/visitor-forms.html</u>

Q: How does it work to extend my OPT visa when I graduated from another school but work as a postdoc at Northwestern University?

A: Contact your immigration sponsor at your previous school.

(for most institutions it would be in the form of an International Student Advisor within the International Student and Scholar Services Office or the International Office).

Q: How long does it take to get the forms for visa (J1, H1B) extension?

A: According to one source, the McCormick service center, it takes departments anywhere from a week to a month or more, depending on the time of year and the department. Through fall it tends to take a little longer as there are more requests made during that time. It will take the department at least a month to get the documents ready to send to the IO for processing.

→ For McCormick school of Engineering please follow the link below to get an overview http://www.mccormick.northwestern.edu/servicecenter/researchappointments/index.php

Q: How much is the fee for faster handling?

A: For premium processing an H-1B case, the current fee is \$1,225. Please check <u>www.uscis.gov</u> for the official fee amounts as they are subject to change. The J-1 does not have a premium processing option.

→ Alternative source:

http://www.mccormick.northwestern.edu/servicecenter/researchappointments/index.php

Q: How can I adjust/change my visa status?

A: To change your status, you would coordinate with your department and the IO. Depending on your current visa status and the status you are changing to, the process can vary.

 \rightarrow Find the visa status you will change to and follow the application steps

* J1 visa:

http://www.northwestern.edu/international/employee-visitor-visas/j-1-visitors/visa-status-adjustments.html * H1B visa:

http://www.northwestern.edu/international/employee-visitor-visas/h-1b-employees/extend-or-amend-an-h-1b.html

Q: Are there situations where it makes sense to change my visa status?

A: Yes, if the job changes enough to warrant a visa status change. For example, if you are on a J1 visa and are offered a staff or tenure-track faculty position you must change to an H-1B. Those positions aren't eligible for a J-1 visa status.

Q: When can I get subjected to 212(e) (two year of home-country physical residency requirement)?

A: You are subjected when one of the following criteria applies:

- * Government funded Exchange Program
- * Specialized Knowledge or Skill

→ Skills list:

http://travel.state.gov/content/visas/english/study-exchange/exchange/exchange-visitor-skills-list.html

* Graduate Medical Education/Training

→ For detailed information follow these links:

- http://travel.state.gov/content/visas/english/study-exchange/exchange.html

- <u>http://www.northwestern.edu/international/employee-visitor-visas/j-1-visitors/visa-compliance-and-</u>requirements/index.html

Q: What does it mean to be subjected to 212(e)?

A: See for more information here:

http://www.northwestern.edu/international/employee-visitor-visas/j-1-visitors/visa-compliance-and-requirements/index.html

Q: What are my options when 212(e) applies?

A: There are Five Bases for Recommendation of a Waiver. For detailed information follow the link below

http://travel.state.gov/content/visas/english/study-exchange/student/residency-waiver.html

Q: What are my options if the 24-month bar or the 2-year rule applies to me?

A: This would depend on your specific immigration case. Please speak with your IO advisor for information on your options.

Information for Dependents

For more detailed information refer to the International Office.

J2-Visa: http://www.northwestern.edu/international/student-visas/visas-for-family-and-dependents.html

H4 Visa: <u>http://www.northwestern.edu/international/employee-visitor-visas/h-1b-employees/visas-for-dependents/</u>

Dependent and Spouse Employment: <u>http://www.northwestern.edu/international/living-working/spouse-employment/</u>

Q: Do I have to be married to get a visa for my dependent?

A: Yes, only spouses and children (under the age of 21 can be dependents). If a scholar is not married, the partner can come to the U.S. on a visit as a tourist for 90 days or less (B2 visa)

Q: Can my same-sex partner/spouse apply for a dependent visa?

A: Yes they can. http://travel.state.gov/content/dam/visas/DOMA/DOMA%20FAQs.pdf

NOTE: Contact the International Office for detailed information

→ Further information regarding this topic and the law in the US by state can be found here: <u>http://en.wikipedia.org/wiki/Same-sex_marriage_law_in_the_United_States_by_state#Illinois</u>

Q: What forms are required to apply for a working permit?

A1: J2 visa holder can work with a valid Employment Authorization Document (EAD) card, please follow the links below http://www.northwestern.edu/international/living-working/spouse-employment/ http://www.northwestern.edu/international/living-working/spouse-employment/

A2: H4 visa holders cannot work in the US

Q: How long does it take to get the respective visa?

A: There is no specific time limit to get the respective visa. Sometimes it takes one day and sometimes it might take as long as 4 months. The latter situation arises if the passport is sent for background check.

Q: Newly married and arrived to the US: Can I use the tax treaty as well?

A: For information follow the link below or consult <u>Payroll</u> <u>http://www.irs.gov/Businesses/International-Businesses/United-States-Income-Tax-Treaties---A-to-Z</u>

Q: How do I file taxes in case I don't work in the states but have a business in my own country?

A: The link below might provide some useful pre-information but **please consult** <u>Payroll</u>. <u>http://www.efile.com/foreign-earned-income-and-income-exclusion</u>

Illinois State and Federal Tax Returns:

For a list of tax requirements refer to <u>http://www.northwestern.edu/international/living-working/taxes-and-legal-matters/taxes/</u>

Q: Do I have to file a tax return?

A: Yes, one for federal and one for state tax.

Q: Is there a tax-treaty with my home country?

A: You may find the respective information at the homepage of the internal revenue service (IRS) <u>http://www.irs.gov/Businesses/International-Businesses/United-States-Income-Tax-Treaties---A-to-Z</u>

Q: What software can I use?

A1: The international office provides software for Federal tax http://www.northwestern.edu/international/living-working/taxes-and-legal-matters/taxes/assistance.html A2: When you count as a resident you can also use other programs e.g. turbo tax (online program)

→ Additional sources: <u>http://www.irs.gov/Filing</u>

→ For individual electronic filling: <u>http://www.irs.gov/Filing/Electronic-Return-Preparation-and-Filing-Options-</u> 2014

Q: When do I count as a resident for tax purposes?

A: For information follow the link below or consult Payroll office if you are not sure about it: http://www.irs.gov/Individuals/International-Taxpayers/Determining-Alien-Tax-Status

Q: What forms are required for tax returns?

A: You can find the necessary information at the International Office. http://www.northwestern.edu/international/living-working/taxes-and-legal-matters/taxes/

Q: How do I file my tax return when I am in a homosexual marriage?

A: Please visit the following link:

http://www.irs.gov/uac/Answers-to-Frequently-Asked-Questions-for-Same-Sex-Married-Couples

II. Transportation

Public Transportation

Northwestern University shuttle services at the Evanston and Chicago campus and between both campus http://www.northwestern.edu/uservices/transportation/shuttles/

NOTE: <u>WildCard</u> is required for using it.

Late night safe ride option: <u>http://www.northwestern.edu/saferide/</u>

- CTA: <u>http://www.transitchicago.com/</u> <u>http://www.transitchicago.com/maps/</u>
- Metra: http://metrarail.com/metra/en/home.html
- Pace: http://www.pacebus.com/
- RTA: <u>http://www.rtachicago.com/</u>

Q: How do I get a monthly Transit Pass for CTA/Pace (Ventra card)?

A1: Ventra Card pre-tax employee benefit can be found here: http://www.northwestern.edu/hr/payroll/payment/pretax-transit/index.html

→ NOTE: for smart phone user: there is are free app: "transit tracks: Chicago CTA" https://play.google.com/store/search?q=cta%20transit%20tracker&hl=en

Personal Transportation

Obtaining a Driver's License

→ An overview how to obtain a Driver's License can be found here: <u>http://www.stfrancis.edu/wp-</u> content/uploads/2012/01/Illinois-Drivers-Licenses-and-State-IDs-July-2013.pdf

→ Important: For detailed information please visit http://www.northwestern.edu/international/living-working/taxes-and-legal-matters/drivers-license-or-state-id.html

Q: Are international driver's licenses accepted for renting a car?

A: International driver's licenses are not well accepted in IL, the EU Driver's license or the license issued by your home country may work better for car rentals (personal experience)

Q: Do I need an American driver's license for buying a car?

A: You can buy a car with Illinois Permit you will need an American driver's license (issued by any state) to drive.

Q: What documents do I need in order to get an American driver's license?

A: Passport, **SSN card**, car for the practical test EAD (OPT, F1)/DS-2019 (J1)/I-797 (H-1B?), **2** documents to prove your current address, e.g. statement of your bank account, utility bill, lease, etc.

NOTE: You need a Social Security Number to fill out the application and you must wait 4 weeks after your DS-2019 start date to apply for a Driver's License.

Q: What do I need to know for taking the test?

A: Check out Illinois Rules of the Road http://www.cyberdriveillinois.com/publications/pdf_publications/dsd_a112.pdf

\rightarrow Special note for those with driver's license from France, Germany or Italy

<u>http://www.stfrancis.edu/wp-content/uploads/2012/01/Illinois-Drivers-Licenses-and-State-IDs-July-2013.pdf</u> → for German citizens (last update 2013, please look for updates if necessary): <u>http://www.germany.info/contentblob/3345274/Daten/3003984/Fuehrerschein_PDF.pdf</u>

Car Rentals: http://www.stfrancis.edu/wp-content/uploads/2012/01/Illinois-Drivers-Licenses-and-State-IDs-July-2013.pdf<u>http://www.zipcar.com/</u>

- Enterprise Care Share: http://www.enterprisecarshare.com/

Car sharing

- Zipcar: http://www.zipcar.com/
- Enterprise Care Share: http://www.enterprisecarshare.com/

Car insurance:

- Liability Insurance: Most important coverage and required by law, Function: covers damage or injury that the driver causes to someone else. If a driver has an older car that is not worth much, then this insurance is usually sufficient.
- Collision and Comprehensive (theft) coverage: Function: covers the driver's vehicle if it were stolen or if they were in an accident that was their fault (if it's the other driver's fault, then that driver's liability insurance would cover the damage)
- Uninsured motorists: in case the person who hits you is not insured
- Premium = Cost of insurance

 \rightarrow determined mostly by the age of the driver, their driving record (whether they have any past tickets/accidents) and the type of car (this only affects collision and comprehensive coverage).

• Deductible: Out-of-pocket for any claim on the insurance

 \rightarrow Once can usually choose a deductible anywhere from \$1,500 down to \$0. The lower the deductible the higher the cost of the insurance (premium), because the company knows that good, responsible drivers choose higher deductibles knowing that they have lower odds of using the insurance.

→ Additional links:

http://money.cnn.com/magazines/moneymag/money101/lesson22/index3.htm http://www.carsdirect.com/car-insurance/auto-insurance-explained-for-dummies http://www.bankrate.com/finance/insurance/how-to-choose-insurance-deductible.aspx

Buying a car

Q: Do I need an American driver's license for buying a car?

A: You can buy a car with Illinois Permit but you will need an American driver's license (issued by any state) to drive.

III. Required Trainings, Facilities, and Research Centers

Required trainings before starting work

- Responsible Conduct of Research (RCR):
 → Please visit the website for the office of research integrity: http://www.research.northwestern.edu/ori/responsibleresearch/responsibleconduct.html
- **Safety Trainings**: For laboratory safety matters and trainings please ask your PI and/or contact the office of research safety (ORS)

→ http://www.research.northwestern.edu/ors/about/index.html

- → for ISIS (integrated safety information system) visit http://www.research.northwestern.edu/ors/isis/
- Office of Research: <u>http://www.research.northwestern.edu/ors/training/index.html</u>
- **Equipment Training in facilities**: Please contact the respective facility (See facilities at Northwestern University)

Research Facilities and Research Centers at Northwestern University

Facilities:

- Shared and Core Facilities: <u>https://www.facilities.research.northwestern.edu/browse-facilities/list</u>
- NUcore: <u>http://www.feinberg.northwestern.edu/research/cores/NUcore/</u>
- Chicago Biomedical Consortium (CBC):
 → CBC facilities: <u>http://chicagobiomedicalconsortium.org/facilities/</u>

Research Centers: http://www.research.northwestern.edu/centers/

IV. Funding

Q: What funding resources are available for postdocs?

A: For detailed information see career resources for postdocs <u>http://www.tgs.northwestern.edu/resources-for/postdocs/career-resources/find-funding.html</u>

NOTE: There are restrictions for non-citizen applicants!!!

V. Northwestern University Benefits Programs

Eligibility

The eligibility for Northwestern University benefits depends on several parameters. For detailed information refer to Office of Human Resource/Benefits Eligibility: http://www.northwestern.edu/hr/benefits/eligibility/

Alternatively, when you are already in the system:

- Log into the Faculty and Staff Information system (FASIS), go to Self Service/My appointment and Salary information/Appointment Overview: → <u>https://nuhr.northwestern.edu/</u>
- Refer to the office of postdoctoral affairs → <u>http://www.tgs.northwestern.edu/resources-for/postdocs/index.html</u>

One parameter for benefit eligibility (and the type of appointment) is the source of funding. Some examples are listed below:

Postdoc 100% funded by a PI's NSF or NIH grant → eligible for benefits

→ <u>http://www.northwestern.edu/hr/benefits/eligibility/#postdocFellows</u>

NRSA postdoctoral scholars

- individual NRSA fellowship
- NRSA training grant

→ <u>http://www.northwestern.edu/hr/benefits/eligibility/#nrsaPostdocFellows</u> http://www.northwestern.edu/hr/benefits/health-plans/non-employee-postdoc-scholars.html

Visiting Postdoctoral Fellows (i.e. funded by own/foreign government)

→ <u>http://www.northwestern.edu/hr/benefits/eligibility/#visitingScholars</u>

NOTE 1: Visiting postdoctoral fellows **are not eligible** for University's benefit plans. Clarify with <u>Risk</u> <u>Management</u> if the benefits (i.e. health insurance) included in your fellowship match Northwestern University requirements

if not: You have to obtain benefits (health insurance) through Risk Management

→ <u>http://www.northwestern.edu/risk/</u>

→ ask regarding dental insurance

Exceptions might apply though: If Northwestern University receives the money from the funding agency – meaning the salary goes through Northwestern University - one might be eligible for Northwestern benefits.

Important: Consult Payroll and Benefits in this case to find out whether you are eligible.

NOTE 2: Under certain circumstances a Postdoc can receive **funding from different sources at the same time**. If that is the case, **consult** <u>Payroll</u> **and** <u>Benefits</u> to find out whether you are eligible for Northwestern Benefit plans!!!

Q: Will I lose my health/dental/vision and other health and retirement related benefits provided by Northwestern when I directly receive funding/fellowship that provides my own salary?

A: You have to find out whether the funding flows through Northwestern University payroll or whether the money is paid directly to your bank account Best thing to do: **Consult** <u>Payroll</u> and <u>Benefits</u>

Q: Are fellowships/stipends taxable?

A: That likely depends on the fellowship/stipend and should be mentioned in their guidelines or → Contact Payroll

Benefits

For an overview of all benefits available at Northwestern University refer to Office of Human Resources/Benefits

Health Care/Dental/Vision: http://www.northwestern.edu/hr/benefits/health-plans/index.html

Retirement plans: http://www.northwestern.edu/hr/benefits/retirement-plans/index.html#planbenefits

Educational Assistance and Tuition Plans: <u>http://www.northwestern.edu/hr/benefits/educational-assistance/index.htm</u>

Ventra Card (pre-tax): http://www.northwestern.edu/hr/payroll/payment/pretax-transit/index.html

Q: Where can I look up the benefits for the different health care plans?

A: You can find the health-care plan information for Northwestern University employees at http://www.northwestern.edu/hr/benefits/health-plans/employee-plans/health-care.html

Q: How do I find the right (in network) providers?

A1: For Blue Cross Blue shield please visit: https://public.hcsc.net/providerfinder/search.do?corpEntCd=IL1

A2: For Cigna International please visit: <u>http://cigna.benefitnation.net/cigna/docdir.aspx</u>

Q: Can I switch to another plan if necessary/or desired?

A: Yes, once a year (enrollment period, Oct., Nov.) you can change your benefits

Work-life integration, Schools and Childcare and other Resources

Office of Work/Life Resources: http://www.northwestern.edu/hr/work-life/index.html

Parent Resources:

http://www.northwestern.edu/international/living-working/campus-and-area-resources/parent-resources/

Child care benefits: http://www.northwestern.edu/hr/work-life/childcare/index.html

Q: What is required in order to switch to a US school system?

A: Please contact the respective school in order to get this information

→ Additional information regarding these topics

IO: http://www.northwestern.edu/international/living-working/campus-and-area-resources/parent-resources/

HR: <u>http://www.northwestern.edu/hr/work-life/index.html</u> <u>http://www.northwestern.edu/hr/work-life/childcare/index.html</u>

Policy for Absence from Work/Maternity Leave

HR: http://www.northwestern.edu/hr/policies-forms/policies-procedures/absence-from-work/index.html

Staff handbook: http://www.northwestern.edu/hr/policies-forms/policies-procedures/staffhandbook.html

Leave of absence policy:

Source: Office of Postdoctoral affairs

The majority of Northwestern postdocs are employees and thus follow the University leave policy: http://www.northwestern.edu/hr/policies-forms/policies-procedures/absence-from-work/leave-of-absence/index.html.

Depending on the nature of the leave, it is handled by the Office of Human Resources or the <u>Hartford</u> (third party vendor that can handle employee health info). *Generally*, this is **6 weeks of paid**, **medical maternity leave**, **8 weeks in the case of a C-section**.

if longer leave is needed due to medical complications, it is handled by the Hartford in partnership with HR.

Additionally, the *standard* FMLA job protection policies apply after the paid leave times are exhausted (this is the same for following maternity leave, family care leave, or certain other types of leaves of absence).

The **slight exception** to this group is **NRSA-funded**, **non-employee postdocs** (Training Grant or Individual Fellowships), they follow the NIH leave policies: <u>http://grants.nih.gov/grants/policy/nihgps_2011/nihgps_ch11.htm#_Toc271265032</u>.

NOTE: This is still a paid, parental leave for 60 calendar days/8 weeks.

Maternity leave policy:

http://www.northwestern.edu/hr/policies-forms/policies-procedures/absence-from-work/leave-of-absence/maternityleave.html

Vacation Time:

http://www.northwestern.edu/hr/policies-forms/policies-procedures/absence-from-work/vacation.html

Sick Time:

http://www.northwestern.edu/hr/policies-forms/policies-procedures/absence-from-work/ist-est-policy.html

NOTE: Northwestern employees have to record their vacation, sick, and personal floating holiday time off in the Kronos Time Entry System http://www.northwestern.edu/hr/current-employees/using-kronos-time-entry/

Q: What happens when my appointment ends and I didn't take all vacation days?

A: See section 6.4 in staff handbook: http://www.northwestern.edu/hr/policies-forms/policies-procedures/staffhandbook.html

VI. Additional Links and Resources

At Northwestern University:

- Department/Office Directory: <u>http://offices.northwestern.edu/browse/</u>
- Human Resources: http://www.northwestern.edu/hr/
 Benefits: http://www.northwestern.edu/hr/about/divisions/benefits.html
 Payroll: http://www.northwestern.edu/hr/about/divisions/benefits.html
 Payroll: http://www.northwestern.edu/hr/payroll/
- Innovation and New Venture Office (INVO): <u>http://invo.northwestern.edu/resources</u>
- International Office (IO): http://www.northwestern.edu/international/living-working/campus-and-area-resources/health-and-wellness/index.html
- McCormick Service center: <u>http://www.mccormick.northwestern.edu/servicecenter/index.php</u>
- Northwestern Purchasing: <u>http://www.northwestern.edu/uservices/purchasing/</u>
- NUIT: <u>http://www.it.northwestern.edu/</u> <u>http://www.it.northwestern.edu/staff/getstarted.html</u> http://www.it.northwestern.edu/software/index.html

→ Get NetID, email account, software, and connect at Northwestern University

- NUPF: http://www.tgs.northwestern.edu/post-docs/NUPF/
- Office of Postdoctoral Affairs (OPA):

http://www.tgs.northwestern.edu/resources-for/postdocs/index.html

- Office for Research: <u>http://www.research.northwestern.edu/</u>
- Office for Research Safety (ORS): http://www.research.northwestern.edu/ors/
- Office of Research Development: <u>http://www.research.northwestern.edu/ord/</u>
- Research Centers: <u>http://www.research.northwestern.edu/centers/</u>
- Risk Management: <u>http://www.northwestern.edu/risk/</u>
- Shared and Core Facilities at Northwestern
 <u>https://www.facilities.research.northwestern.edu/browse-facilities/list</u>
- Staff handbook: http://www.northwestern.edu/hr/policies-forms/policies-procedures/staffhandbook.html
- **Travel Service**: <u>http://www.northwestern.edu/uservices/travel/</u> (e.g. book your conference trip with a charge string)

Outside of Northwestern University:

- Chicago Biomedical Consortium (CBC): <u>http://www.chicagobiomedicalconsortium.org/</u>
- Craigslist: <u>http://chicago.craigslist.org/</u>
- National Postdoctoral Association (NPA): <u>http://www.nationalpostdoc.org/</u>
- Travel.State.Gov: http://travel.state.gov/content/travel/english.html
- Yelp "online urban guide": <u>http://www.yelp.com/chicago</u>