



UNIVERSITY *of* MARYLAND
THE FOUNDING CAMPUS

2011-2012

International Scholar Handbook



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International Scholar Handbook

Welcome to the University of Maryland! We are excited that you have decided to further your education and professional development with us. This handbook is designed to provide you with the information you need to have a successful experience with us. The Office of International Services is here to support the needs of all international scholars on the campus and we hope that the information contained here will prove useful to you.

This handbook includes information regarding immigration requirements for those sponsored by UM under J-1, H-1B, and TN statuses, and their dependent family members. Those of you who are present in the United States in other immigration statuses are welcome to use the general information contained in this handbook, but we caution you that the immigration information pertains exclusively to those under J-1, H-1B, and TN sponsorship from the university.

This handbook also includes information about services that are available to UM scholars and information that will ease the transition to living in the United States for you and your family.

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About OIS

The Office of International Services (OIS) exists to support the diverse international population on campus. OIS is the university office which is responsible for university compliance with federal regulations which govern the sponsorship of international students and scholars in a variety of immigration statuses. We also support international scholars by providing cultural programming throughout the year and liaising with university departments regarding the needs of the international population.

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Immigration

U.S. immigration requirements can be quite complex. The goal of the Office of International Services is to assist you by providing general information and to provide detailed, case-specific advising services. We encourage you to contact OIS should you have questions or concerns.

Like your academic fields, U.S. immigration law uses jargon which is designed to convey meaning. It is useful to start by discussing terminology and what it means, so that our questions and answers are clear and explicit.

Visa

A visa is a stamp that is placed in a passport by a U.S. consular official. Visas serve only one purpose – they allow an individual to travel to the United States border to request (re)admission into the United States in a particular *immigration status*. Visas have no bearing on the length or validity of a person's stay in the United States. However, a valid visa is required to reenter the United States after international travel, with a few exceptions.

Citizens of Canada and the British Overseas Territory of Bermuda are exempt from visa requirements; however, they still hold immigration status and are subject to the same laws which govern their immigration status.

Immigration Status

An individual's immigration status is what controls their ability to stay in the United States, and the types of activities they are permitted to engage in while in the United States. Immigration status is principally controlled by the **I-94 card**. This is the white card that was issued to you on the plane (or at the border for those who crossed over a land border) and stamped by the immigration inspector.

The I-94 is an extremely important document. It is the only evidence that you were admitted legally into the United States, and indicates the status in which you were admitted and how long you are allowed to remain in the United States.

Individuals who are admitted in J-1 status will have an I-94 card that reads J-1 D/S. D/S stands for *Duration of Status*. This means that a J-1 is legally present in the United States provided they have a valid passport, a valid DS-2019 form, and continue to engage in the activities that are consistent with their immigration status.

J-1 Visitors:
If your I-94 does NOT say "J-1 D/S" Please notify OIS immediately for advice.

H-1B and TN employees will have an I-94 which indicates H-1B or TN, but unlike J-1s, their I-94 will have an expiration date indicated on it. This expiration date is the date by which their legal stay expires, as well as their authorization to work. In the case of H-1B employees, the I-94 should have the same expiration date as the H-1B petition that UM filed. However, it is extremely important to pay attention to the expiration date indicated on your I-94, especially after you travel outside the United States and reenter. If your I-94 indicates a date other than the expiration date of the H-1B petition, please consult OIS for advice.

TN employees, likewise, must pay attention to the expiration date of their I-94. There is no underlying petition for TN status. TNs may be admitted for up to 3 years at a time; it is possible, however, that a TN will be admitted for less than that if the term of the employment at the university is for less than 3 years. Please consult OIS if you have questions about the expiration date of your status.

Passport

The passport is the document issued by the government of your country of citizenship to establish your identity for purposes of international travel. The important thing to remember is that all individuals in the United States in non-immigrant statuses must hold a valid passport at all times. If your passport is expiring, please contact the embassy of your country of citizenship to find out how to renew/extend your passport. The websites of foreign embassies in the United States can be found at www.embassy.org.

Visa Document

The visa document is what establishes the who, what, where, when and how of immigration. It lists the biographical data of the individual, the activities they will be undertaking, the location of that activity, the dates of that activity and the immigration sponsor.

In the case of J-1 Exchange Visitors, this document is the DS-2019 form. The DS-2019 form may be issued by UM; in that case, OIS is the office that is responsible for the issuance of this document and the administration of the university's J-1 program.

However, sometimes we have J-1 Exchange Visitors who have been sponsored by other J-1 program sponsors, typically because their activities are funded by outside sources that contract with organizations to administer the immigration sponsorship (e.g., Fulbright

SEVIS

This is the acronym for the Student and Exchange Visitor Information System. Anyone in the United States in F-1, J-1 or M-1 (vocational student) status has a SEVIS record.

SEVIS is the database through which the DS-2019 is issued and is used to do the required reporting to the Departments of State and Homeland Security.

In the case of J-1s sponsored by UM, OIS maintains the SEVIS record.

scholars) or because they were J-1 students at other institutions and are working at UM pursuant to Academic Training. In that case, OIS may assist with general information, but we are not authorized to sign DS-2019 forms or to authorize any benefits pursuant to your status because UM is not the J-1 program sponsor.

In the case of H-1B employees, the visa document is the I-797 approval notice. The I-797 approval notice is the approval that UM has received from U.S. Citizenship and Immigration Services (USCIS) to employ an individual in H-1B status. If UM has not filed an H-1B petition on your behalf, then you are not authorized for employment at UM.

There is no visa document specific to TN status; however, you should have received a letter from UM that you used to enter the United States as a TN, which described the nature of your employment at UM and the occupational category from the NAFTA appendix that best fits your employment.

Employment

Each immigration status comes with its own rules regarding employment. For comprehensive and detailed advising, please consult OIS staff. In general, assume that employment is not authorized unless you have specific documentation or advising which indicates it is expressly authorized. Many forms of employment authorization, including authorization for J-1, H-1B, and TN statuses, are position specific, date specific, time specific, and employer specific. If there are to be any changes to the terms and conditions of your employment, please consult OIS before making any changes.

In addition, it is important to note that the U.S. Department of Labor prohibits employers from misplacing U.S. workers with volunteers. Volunteering is not an acceptable way to circumvent employment restrictions.

J-1 Incidental Employment

J-1 Research Scholars and Professors may be authorized for *incidental* employment to give lectures, observe or consult at other academic entities. Such authorization must be obtained in writing from OIS prior to the activity.

J-1 Research Scholars and Professors under UM sponsorship are automatically authorized to work for UM - provided the employment is consistent with the Research Scholar or Professor categories.

Before OIS can write an authorization letter, you must present two documents:

1. A letter from the outside organization which describes the activity to be undertaken, the dates and location of the activity, and whether any honorarium or reimbursement of expenses will be provided.
2. A letter from your supervisor written in support of the activity, which describes how it is related to your activities at UM and that it will not interfere with your UM responsibilities.

J-2 Employment

J-2 dependents may request authorization to work from U.S. Citizenship & Immigration Services. The following documents are required:

1. A completed I-765 form, available at <http://www.uscis.gov>. Please indicate (c)(5) in section 16
2. A check or money order for \$380, payable to Department of Homeland Security
3. Two U.S. passport-style photos
4. A brief letter requesting employment authorization and explaining that the income will not be used to support the expenses of the J-1 exchange visitor
5. Copies of the J-2's passport, J-2 visa, I-94 and DS-2019
6. Copies of the J-1's passport, J-1 visa, I-94 and DS-2019
7. Copies of previously issued EAD cards (if applicable)

H-1B Employees

H-1B employees are authorized to work only for UM pursuant to the terms and conditions of employment as indicated in the H-1B petition.

Any changes in job duties, title, salary, full-time, or part-time status, and location of employment must be approved by OIS prior to the changes. A new H-1B petition may be required in order to make the changes.

The H-1B is employer specific. Therefore, H-1B employees may not accept honoraria or other remuneration from any entity other than UM, unless the other entity files its own H-1B petition.

H-1B employees may be reimbursed for reasonable and actual travel expenses. Please contact Amy Ramirez with details regarding the activity to request a letter authorizing the reimbursement of travel expenses.

TN Employees

TN status is specific as to the job duties and job title. TN status is also employer specific. Any changes in the terms and conditions of the UM employment must be approved by OIS.

Maintaining Status

General Requirements

Below is a list of requirements which ALL international scholars must follow in order to maintain their status. Following this are status-specific requirements.

The International Scholar MUST:

- Maintain a valid passport at all times. Consult with your country's embassy to for how to renew or extend an expiring passport.
- Check in with OIS.
 - J-1s are required by law to check in.
 - H-1B and TN employees coming from abroad should check in with us so we can make a copy of your visa, I-94, and passport.

- Stay in touch! OIS tries to provide updates to our international population as the U.S. government makes changes to immigration law and policy.
- Provide address requirements:
 - J-1 Exchange Visitors must notify OIS in writing of their new address so that it may be reported in SEVIS. J-1s with other program sponsors must report their address to their program sponsor.
 - For all individuals with SEVIS records, updating address information on the SEVIS record fulfills the address reporting requirement.
 - All other immigration statuses satisfy the address reporting requirement by filling out the AR-11 form, available at <http://www.uscis.gov/files/form/ar-11.pdf>.
 - Individuals subject to NSEERS (Special Registration) use the Form AR-11SR, available at http://www.uscis.gov/files/form/ar-11_sr.pdf. You will know you are subject to NSEERS if you have an FINS number indicated on your I-94 card.

All non-U.S. citizens (including Permanent Residents) are required by law to report their U.S. address to the Department of Homeland Security.

If you are employed by UM, please make sure you also notify UM of the address change by updating your address in eUMB.

Status Specific Requirements

J-1 Exchange Visitors must:

- Maintain a valid DS-2019. Section 3 of the DS-2019 indicates the expiration date.
- Maintain health insurance for yourself and your J-2 dependents.

The Department of State requires that health insurance meet the following requirements:

- Medical benefits of at least \$50,000 per accident or illness
- Medical evacuation to the EVs home country in the amount of \$10,000
- Repatriation of remains in the amount of \$7,500
- Deductible no higher than \$500 per accident or illness

For J-1s eligible for state benefits, the medical insurance and Accidental Death or Dismemberment (AD&D) coverage offered by the state meets the J-1 requirements. OIS has insurance brochures available for J-1 Exchange Visitors who are not eligible for UM benefits.

- Only accept authorized employment. See the Employment section for information.
- Obtain travel signatures annually from OIS (if UM is the J-1 sponsor) before traveling abroad.

If transferring to another J-1 sponsor, or ending your activities with UM early, please notify OIS.

Categories

The J-1 program is unique in that it includes numerous categories. Each category has its own set of regulations which govern the activities that may be undertaken.

There are 13 different categories under the J-1 program. UM is only authorized to sponsor some of those categories.

Your category is listed in Section 4 of your DS-2019 form.

The categories most frequently utilized for researchers and faculty are the Professor and Research Scholar categories. Research Scholars are here primarily to engage in research, while Professors are here primarily to teach. However, it is permissible for a Research Scholar to teach, and a Professor to do research.

We may also have scholars on campus who are here as J-1 students and have been authorized by their J-1 sponsor to engage in Academic Training. This permits them to undertake employment that is related to their course of study during and after their studies. It is important to note that while on Academic Training, the J-1 student is still under the sponsorship of the institution where they studied and must continue to comply with the requirements of their sponsor.

Two-year Home Residency Requirement

J-1 Exchange Visitors may be subject to the two-year home residency requirement. The two-year home residency requirement bars eligibility from obtaining H, L, or Permanent Residency (PR) visas. It also prohibits a J-1 from changing status inside the United States to another immigration status.

Three criteria determine if a J-1 is subject to the two-year home residency requirement:

- *Receipt of government funding:* If a J-1 receives funding from the U.S. government or his or her home government or country of legal permanent residence.
 - Payment from U.S. federally-funded research grants do not constitute government funding for purposes of this requirement.
- *Skills List:* If the J-1's country of citizenship or legal permanent residence indicates that that field of study is an area where they have a critical need.
- *Alien Physicians:* All individuals who come to the United States in the J-1 Alien Physician category under the sponsorship of the Educational Commission for Foreign Medical Graduates (ECFMG).

Time Limitations

J-1 Research Scholars and Professors are limited to a **5 year maximum**.

No extensions beyond this time are permitted.

If you have questions about this requirement, please seek advice from OIS.

Twelve and Twenty-Four Month Bars

The basic rules below are followed by a table to ease understanding:

The twelve month bar: If anyone has been in the United States within the last year in any J status (other than the J-1 Professor or Research Scholar category) for more than six months, then he or she is prohibited from returning to the United States in the J-1 Professor or Research Scholar category for 12 months following the end of his or her program.

The twenty-four month bar: If anyone has been in the United States in the J-1 Professor or Research Scholar category within the last year, then he or she is prohibited from returning to the United States as a J-1 Professor or Research Scholar for 24 months following the end of his or her J-1 program. This also applies to the J-2 dependents of a J-1 Professor or Research Scholar.

	Previous J-1 EV Status	Previous Length of Stay	May Return as Professor or Research Scholar
	Any EV (J-1) category <u>other</u> than Professor/ Research Scholar	6 months or less	Immediately
	J-2 of a J-1 <u>other</u> than a J-1 Professor/Research Scholar	6 months or less	Immediately
12 Month Bar	Any EV (J-1) category <u>other</u> than Professor/ Research Scholar	More than 6 months	After 12 months from the EV's Program End Date or Effective Date of Completion
	J-2 of a J-1 <u>other</u> than a J-1 Professor/Research Scholar	More than 6 months	After 12 months from the EV's Program End Date or Effective Date of Completion
24 Month Bar	J-1 Professor/ Research Scholar	Any amount of time	After 24 months from the EV's Program End Date or Effective Date of Completion
	J-2 of a J-1 Professor/ Research Scholar	Any amount of time	After 24 months from the EV's Program End Date or Effective Date of Completion

H-1B Employees

- Make sure that your I-94 and H-1B petition is valid at all times. Remaining in the United States past the expiration date of your H-1B status may have very serious consequences.
- You are only authorized to work for UM according to the terms and conditions of your H-1B petition. Any proposed changes to the employment must be communicated to OIS for approval before they occur. Some changes may require the filing of new prevailing wages, Labor Condition Applications (LCAs) and H-1B petitions. Consult OIS for advice.

Grace Periods

H-1B employees do not have grace periods authorized by regulation. On occasion, an H-1B employee may be granted an extra 10 days on the I-94 card at the discretion of the immigration officer. However, this is not a grace period that is granted to all H-1B employees.

An H-1B employee must remain employed pursuant to the terms and conditions of their employment at all times. If you wish to move to a new employer, you must continue to be employed by UM until your new employer has had an opportunity to file an H-1B petition with U.S. Citizenship & Immigration Services.

240 Day Rule for Extensions

When your H-1B petition is expiring, a new H-1B petition is required if the university wishes to extend your employment.

All H-1B petitions, including extensions, are a three step process, which takes several months to complete:

1. The prevailing wage determination
2. The Labor Condition Application (LCA)
3. The H-1B petition filing

In the case of extensions, we recommend that departments submit a completed request to OIS at least two (2) months prior to the expiration date. The Department of Labor's processing for an H-1B petition cannot be expedited.

You are allowed to remain in the United States and continue working for 240 days past the expiration of your current H-1B petition only if an H-1B extension petition is pending with USCIS.

However, you cannot leave and reenter the United States past the expiration date of your current petition until the extension has been approved.

Time Limitations

H-1Bs are limited to a **6 year maximum**.

H-1B petitions can be filed in a maximum of 3 year increments.

Extensions beyond six years may be permitted if the H-1B employee has an employment-based permanent residency application in process that has been pending for more than one year.

Consult OIS for advising.

H-1B Portability

The H-1B status is employer-specific. The H-1B petition is the employer's application to sponsor the individual. If you wish to move to a different employer, then that new employer must file its own H-1B petition. Once the new employer has filed the H-1B petition with USCIS and has received a receipt notice from USCIS (but before the new H-1B petition is approved), the H-1B worker can begin work with the new employer for 240 days after the requested start date on the new H-1B petition. This provision is called H-1B portability. It is useful because the new employer does not need an *approval* notice from USCIS in order to legally employ the worker. H-1B portability only applies if the H-1B employee continues working for UM until the new employer has had an opportunity to file with USCIS.

Termination of H-1B Employment

If the H-1B employee's employment is terminated by UM prior to the expiration of the H-1B petition, then UM is responsible for the costs of reasonable return transportation to the employee's country of citizenship or last country of residence. The university is released from this obligation only if the H-1B employee resigns.

TN Employees

- Any changes to the terms and conditions of employment must be reviewed by OIS to determine whether or not the changes are still within the requirements for TN status.

Grace Periods

There are no grace periods authorized by regulation for TN employees. You MUST be continuously employed to maintain TN status.

Extensions/Change of Employer

TN employees may extend their status by returning to Canada or Mexico and reentering the United States with fresh documentation and paying the \$50 fee. You may also request an extension of TN status while in the United States by filing Form I-129 with the required filing fee. The 240 day rule cited in the H-1B section also applies to TN extensions.

If you wish to leave employment at UM and accept employment at a new employer, that employer must obtain TN status for you.

Time Limitations

There is **no limit** to the amount of time a person may spend in the U.S. in TN status.

However, as more time is requested, USCIS may question a person's non-immigrant intent (i.e., their intent to return to their home country) and the temporary nature of the employment.

Travel

J-1 Exchange Visitors

When traveling outside the United States, J-1 Exchange Visitors should carry the following documents:

- A valid passport
- A valid J-1 visa (see exceptions below)
- A valid DS-2019, signed for travel within the last year
- Evidence you continue to engage in the activities appropriate to your status (i.e., your offer letter, your most recent paycheck stubs for those employed by UM)

Visa Exceptions:

- Citizens of Canada and Bermuda are exempt from visa requirements
- J-1 Exchange Visitors may be eligible to reenter the United States from a contiguous territory with an expired visa in their passport if they meet all of the following requirements:
 - You are in valid J-1 status
 - You travel exclusively to Canada, Mexico, or the adjacent U.S. islands (all islands in the Caribbean, except Cuba)
 - Your trip is less than 30 days
 - You do not apply for a new J-1 visa while outside the United States
 - You do not turn in your I-94 card when you leave the United States
 - You are not a national (i.e. born in) or a citizen of a country designated by the U.S. Department of State as a state sponsor of terrorism. The most up to date list can found on the State Department website at www.state.gov/s/ct/c14151.htm.

This is referred to as *automatic revalidation of visa*. It applies both to individuals with expired J-1 visas in their passport and to those with valid or expired visas in another category who have changed status to J-1 while inside the United States.

Whenever traveling to a country other than your home country, please check with the embassy of that country to determine whether or not you will require a visa to enter.

H-1B Employees

When traveling outside the United States, H-1B employees should carry the following documents:

- A valid passport
- A valid H-1B visa (see exceptions below)
- The original lower portion of the I-797 approval notice and a copy of the upper portion
- A copy of the entire H-1B petition that UM filed. If you have not received a copy, please ask for one from OIS
- Evidence that you continue to be employed pursuant to the terms and conditions of your H-1B petition (i.e. your three most recent paycheck stubs or a letter from your employing department)

Visa Exceptions:

- Citizens of Canada and Bermuda are exempt from visa requirements
- H-1B employees may be eligible to reenter the United States from a contiguous territory with an expired visa in their passport if they meet all of the following requirements:
 - You are in valid H-1B status
 - You travel exclusively to Canada or Mexico
 - You are outside the United States for less than 30 days
 - You do not apply for a new H-1B visa while outside the United States
 - You do not turn in your I-94 card when you leave the United States
 - You are not a national (i.e. born in) or a citizen of a country designated by the U.S. Department of State as a state sponsor of terrorism

This is referred to as *automatic revalidation of visa*. It applies both to individuals with expired H-1B visas in their passport and to those with valid or expired visas in another category who have changed status to H-1B while inside the United States.

Whenever traveling to a country other than your home country, please check with the embassy of that country to determine whether or not you will require a visa to enter.

TN Employees

When traveling outside the United States, TN employees should carry the following documents:

- A valid passport
- A valid TN visa (Mexican citizens only)
- Your most recent paycheck stubs
- The support letter from your employing department indicating your eligibility for TN status

Whenever traveling to a country other than your home country, please check with the embassy of that country to determine whether or not you will require a visa to enter.

Health Care in the U.S.

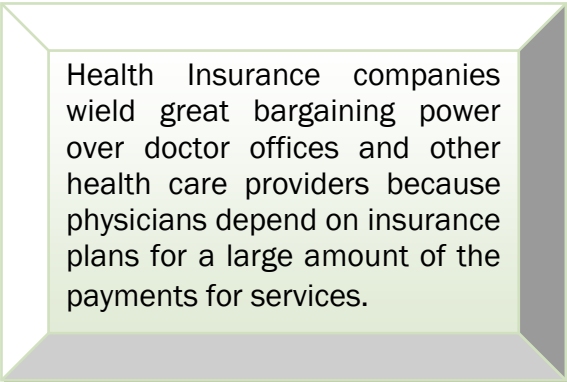
Health care in the United States can be expensive. A person without health insurance is personally liable for ALL health care related expenses. As such, it is essential that all international scholars in the United States have adequate health insurance coverage.

A Very General Overview of How the U.S. Health Care System Works

The United States is considered a free market health care system with privatized and some government insurance providers. Basically, it is a pay-as-you-can-afford system. The private insurance industry offers individual and group policies. Health care providers (physicians, hospitals, pharmacies, diagnostic facilities, therapeutic facilities, nursing care facilities, and so on) sign contracts with insurance providers. Private insurance companies then use the volume of insured patients that they control in these plans to restrict payment to the health care providers who have agreed by contract to take a fixed fee for each service.

After a person receives care, the providers send the bill to either the patient's insurance provider, or, if the patient has no insurance, to the patient.

The insurance company will pay the provider all, some, or none of what is charged depending on the terms of the contract and other conditions. In some cases, the patient is responsible for paying the rest and/or paying a portion of the charges up front, before the insurer pays for anything.



Health Insurance companies wield great bargaining power over doctor offices and other health care providers because physicians depend on insurance plans for a large amount of the payments for services.

J-1 Exchange Visitors and their J-2 dependents are required by law to have health insurance that meets specific standards (see Status Specific Requirements). However, even for those individuals who do not hold J-1 or J-2 status, we strongly encourage the purchase of health insurance for yourself and your dependents.

UM employees may qualify for coverage. Contact your department's human resource (HR) representative to learn about what benefits you are eligible for as part of your employment.

For those who are not eligible for university coverage, we have brochures available in the office with information about health insurance plans.

For those who come from countries with nationalized healthcare, or if you have purchased health insurance in your home country, please note that many medical providers in the United States will not directly bill foreign insurance entities. As such, you may be required to pay up front for the services and request reimbursement. Also, the costs of procedures may be much higher in the United States than in foreign countries. Please carefully discuss this with your foreign health insurance provider.

Medical Emergencies

In a medical emergency, please go to the nearest hospital emergency room (ER). A medical emergency is generally defined as a sudden, serious and unexpected illness, injury or condition, including severe pain, which requires immediate medical attention.

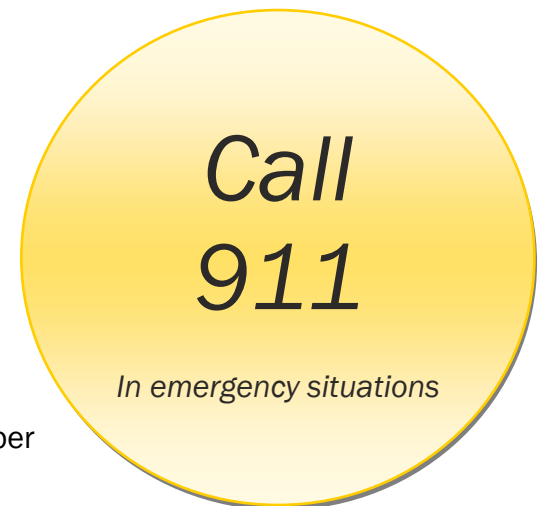
In a life threatening emergency, please call 911 for immediate assistance from a fire department, police department or ambulance/paramedics. Only use this number in TRUE emergencies.

Urgent Care centers are also available for non-life threatening or minor emergencies. If the urgent care staff judges your problem to be more critical than you estimated, they will transfer you to the closest ER.

Suggestions on How to Assess Different Health Insurance Plans

It is important to understand what is covered under the health plan and what you will pay out of pocket after the insurance company pays its part (or if the service or supply is not covered). Some examples of things to consider when looking at an insurance plan are:

- Are prescriptions included?
 - Are the prescriptions you or dependents require covered by the plan?
- Does the plan include dental expenses? Often dental insurance is separate.
- Does the plan have a *pre-existing condition clause*?
 - If you or your dependents have a continuous health condition (such as asthma, diabetes, etc), will your medications, doctor visits, and health costs related to your condition be covered by the plan?
- If you already have a specific facility or doctor selected, do they accept patients with this insurance provider?



- Does the plan allow for out-of-network reimbursement or pay a percentage of the costs? Or does the plan exclusively cover in-network healthcare providers, requiring you to pay all costs if you or your dependents need to visit an out-of-network doctor or facility?
- If you need to visit an ER or require emergency care, how much will be covered by the plan?
 - What are the differences between in-network and out-of-network emergency care coverage?
- Are eye exams and prescription lenses covered by the plan?
- Are mental and behavioral health care services covered by the plan?
- What is the yearly deductible? What services and other costs go toward meeting that deductible?
- Does the plan have a coinsurance maximum?
- Are blood work and other diagnostic tests covered?

In-Network
A participating provider approved by the plan. A healthcare provider who accepts your insurance.

Once you choose a health insurance company and a specific plan, you will pay a premium **every month** to the insurance company. You will receive an insurance card, which you will present to the health care provider(s) when you visit. After your visit, the insurance company will then pay what is covered in the plan to the health care providers.

Depending on your plan, you will usually be required to pay a co-pay at the time of the visit. Then the doctor's office will bill the insurance company. Once the insurance company has paid what it is going to pay, you will be responsible for the remaining balance of the bill.

Other plans may require you to pay the full amount at the time of the visit and then fill out some paperwork and submit the required documents to the insurance company for reimbursement.

Primary Care and Specialists

A primary care physician (PCP) is usually a family practice, pediatrics or internal medicine doctor who you go to for annual checkups and minor problems. He or she will then refer you to a specialist when bigger problems arise or you request one. Some

Out-of-Network
A provider not having a contract with the insurance company. A service or supply not covered by the plan. Such services are subject to coinsurances and deductibles.

insurance plans require a referral from your primary care doctor to the specialist before they will pay for the specialist's services.

How to Find Doctors

The best way to find a doctor would be through your insurance company's website. That way, you will choose an in-network doctor and will incur fewer out-of-pocket expenses.

If you already have a PCP, he or she can refer you to a specialist doctor.

Other ways include looking in directories or asking acquaintances who they would go to. There are also many websites where people rate doctors and relate experiences of their visits.

If you ask a friend or acquaintance who is a medical doctor to recommend a specialist, he or she will most likely not answer.

Instead ask:

a. If it were your son or daughter, what would you do?

b. Who would you go to for a second opinion?

Common Insurance Terms

- *Benefits (Covered benefits):* Any service (such as an office visit, laboratory test, surgical procedure, etc.) or supply (such as prescription drugs, durable medical equipment, etc.) covered by your health insurance plan in the normal course of your healthcare.
- *Coinsurance:* A form of medical cost-sharing in a health insurance plan that requires an insured person to pay a stated percentage of medical expenses after the deductible amount, if any, was paid.
 - Once any deductible amount and coinsurance are paid, the insurance company is responsible for the rest of the reimbursement for covered benefits up to allowed charges: the individual could also be responsible for any charges in excess of what the insurance company does not pay.
 - Coinsurance rates may differ if services are received in-network or out-of-network and may depend on the different types of services.
- *Co-pay:* The fixed amount specified by the insurance company paid to the healthcare provider at the time of the service. The remaining amount is paid by the insurance company.
 - There may be separate co-payments for different services.

- Some plans require that a deductible first be met for some specific services before a co-payment applies.
- *Deductible*: A specified dollar amount during the benefit period - usually a year - that you pay out-of-pocket each year before your health insurance plan begins to make payments for claims. Not all health insurance plans require a deductible. Some plans may have separate deductibles for specific services. Deductibles may differ if services are received in-network or out-of-network.
- *Drugs*: A brand-name drug and its generic counterpart are considered by the FDA to be chemically the same. Some insurance companies will only pay for generic prescription drugs.
 - *Brand Name*: Owner and manufacturer of the patent for that drug. Brand-name drugs cost more and are protected under a twenty-year patent so that the company that originally developed them can recover those development costs.
 - *Generic*: Produced and manufactured by other pharmaceutical companies. Usually less expensive than name brand. They may have different branding names, colors, and shapes, but they are required by U.S. law to be the same drug. There may be some differences among the inactive ingredients from one brand to another.
- *Emergency Care*: Illnesses or injuries which require immediate medical attention.
- *FDA*: the U.S. Food and Drug Administration. An agency of the U.S. Department of Health and Human Services, one of the U.S. federal executive departments. The FDA is responsible for protecting and promoting public health through the regulation and supervision of food safety, pharmaceutical products, among other things.
- *Premium*: A specified amount paid to the insurance company each month unconditionally.
- *Pre-existing Condition*: A health problem that existed or was treated before the effective date of your health insurance coverage. Most health insurance contracts have a pre-existing condition clause that describes conditions under which the health insurance company will cover medical expenses related to a pre-existing condition.
- *Pre-existing Condition Exclusion*: In some cases, a health insurance company may exclude a patient's pre-existing conditions from coverage under a new health insurance plan.
- *Preventative Care*: Measures taken to prevent diseases or injuries rather than curing them or treating their symptoms. Common examples of preventative care are

immunizations and yearly physicals, as well as dental cleanings and yearly eye exams. Any screening test done in order to catch a disease early is considered a preventative service, such as routine Pap tests for women or prostate exams for men. Medications, like low-dose daily aspirin therapy, and counseling services, such as nutrition and exercise guidance, are also examples of preventative care and services.

- *Urgent Care:* An injury or illness that requires immediate care but is not serious enough to warrant a visit to an emergency department. Often urgent care centers are not open 24 hours a day but they do examine and treat patients on an unscheduled, walk-in basis. If they deem your injury or illness to be more critical than you thought it, they will transfer you to the hospital emergency room.

Forms of Identification

Obtaining a Social Security Number

J-1 Exchange Visitors, J-2 dependents, H-1B and TN employees are eligible for Social Security Numbers because those statuses authorize employment. H-4 and TD dependents are not eligible because they are not authorized to work in the United States.

To apply for a Social Security Number, please wait at least 10 days from your entry into the United States. Then go to the nearest Social Security Administration (SSA) office to apply. In general, you need to carry the following original documents:

1. Passport
2. U.S. visa
3. I-94 card
4. Visa document:
 - DS-2019 for J-1 EVs
 - The lower portion of I-797 approval notice for H-1B employees

The SSA office closest to UM:

1010 Park Ave.
Suite 200
Baltimore, MD 21201

Open Monday - Friday
9:00 a.m. – 3:30 p.m.
Not open federal holidays

You can find the address of the SSA office closest to your home at <https://secure.ssa.gov/apps6z/FOLO/fo001.jsp>.

Obtaining a One Card

The UM One Card is the official University of Maryland in Baltimore identification card and much more. See the One Card office section for more information.

Your department communicates with the One Card office to grant One Cards to scholars on our campus. Please work with your department to get the required information to the One Card office.

The MVA

Maryland's Motor Vehicle Administration (MVA) issues driver's licenses, learner's permits and identification cards for the state of Maryland. The MVA also handles vehicle registration and vehicle title changes.



Driver's Licenses and State Issued ID Cards

In order to obtain a driver's license, you must establish that your presence in the United States is legal, that you reside in the state of Maryland, and other eligibility criteria for the type of identification you are requesting.

Visit www.mva.maryland.gov/Driver-Services/Apply/international.htm for specific information.

To begin the process for a driver's license or identification card, you will need to submit an electronic S.A.V.E. Verification Request Form on the MVA website. You must be a Maryland resident in order to fill out this form. *Please wait at least 10 days from your entry to the United States to complete this form.* After submission of the S.A.V.E. Verification Request Form, the MVA will contact you to set up an appointment at a local MVA office to obtain your driver's license, learner's permit or state ID card.

This website also lists the required documents and sources of proof for an application.

The State of Maryland also has foreign reciprocity agreements with the countries of South Korea, France, and Germany. For more information on what each requires, visit:

www.mva.maryland.gov/Driver-Services/Apply/international.htm → Foreign Reciprocity Agreements

If your documents are written in a language other than English, you must first have them translated into English by an approved translator. For a list of approved translators, visit:

<http://www.mva.maryland.gov/Driver-Services/Apply/translator.htm>

Transportation

Consult the Campus Transportation Guide at www.umaryland.edu/student/guide/ to learn about the transportation services that the university provides.

The Maryland Transit Administration has information on its website at <http://mta.maryland.gov/content/transit-information> regarding multiple forms of public transportation available in and around Baltimore, including buses, light rail, subway and the MARC train.

Buying / Owning a Car

In the United States, the certificate of title for a vehicle (a car title) is a legal document, establishing who owns the vehicle. Vehicle titles in Maryland are issued by the MVA.

Each time the owner of a vehicle changes, a new title must be issued. Currently, the MVA prints a two-part paper title. The first part, the Maryland Certificate of Title, is mailed to the owner. The second part, the Security Interest Filing (SIF), is printed only when a lien has been filed against the title - it is mailed to the lien holder.

For complete and current information, visit the MVA website or call (800) 950-1682.

You must register the vehicle and obtain your license plates before you can drive the vehicle on the road. When registering a vehicle with the MVA, it is required to show evidence of car insurance. A number of companies offer car insurance.

Buying a car can get complicated. Maryland's MVA has provided a webpage to help with buying a car and registering it in Maryland.

www.mva.maryland.gov/Vehicle-Services/REG/buyvehicle.htm

For those who moved to Maryland from another U.S. state, or who purchased their car from an individual, please consult the Titling and Registration information on the MVA website at www.mva.maryland.gov/Vehicle-Services/REG/NewtoMd.htm.

To Transfer the Title

First, if you bought the car from:

A dealership

The dealer will handle the title transfer. Upon purchasing a new or used car from a licensed car dealership, the dealer will collect the appropriate sales tax and fees to register the car with the MVA. The dealer will provide temporary papers showing the car has been purchased and a registration card and certificate of title will arrive thereafter.

A private seller

The seller must complete, sign, and date the title. The seller must also properly record the odometer reading. If the title does not have a space, complete an Odometer Disclosure Statement, available here: www.mva.maryland.gov/Resources/VR-197.pdf. Both the seller and the buyer must complete a Bill of Sale.

The Bill of Sale must be notarized if:

1. The vehicle is less than seven years old and
2. The book value is greater than the purchase price.

Next, you will need to:

Visit your local MVA office or tag and title agent with the title and above documents, as well as:

1. Proof of insurance.
2. A completed Application for Certificate of Title, if the title is originally from another state.
3. A Certificate of Inspection, if possible.
4. Proof the vehicle passed the Vehicle Emissions Inspection Program (VEIP) test, if applicable.
5. The titling fee of \$100.
6. The excise tax, which is based on purchase price, mileage, and age.

VEIP: An Emissions Test

The Vehicle Emissions Inspection Program (VEIP) certificate is required to accompany the Application for Certificate to Title before the MVA will transfer the title of the car.

The program requires you to bring your vehicle in for an emissions test every two years.

To Register the Car

If you purchased your vehicle from an in-state dealership, the dealer will handle the registration paperwork for you. However, because of the state's proximity to dealerships in neighboring states (like Virginia, DC, and Delaware), many people purchase vehicles out of state. If this is your case, you must handle the registration paperwork yourself.

To register your car, you will need at least the following. There may be other requirements. Check with the MVA.

1. A valid driver's license.
2. Proof of insurance.
3. A completed appropriate application form:
 - a. If you are titling and registering at the same time, the vehicle's title acts as the application if it was purchased in the state of Maryland.
 - b. If you already titled the vehicle and now want to register it, the application form is *the Application for New Plates/Stickers & Transfer of Plates or Non-Title Trailers*.
 - c. If the title is from another state, the application is the *Application for Certificate of Title*.
4. Have your *Safety Inspection Certificate*, provided by a licensed Maryland inspection station. You will receive a *Safety Inspection Certificate* from the Maryland State Police once your vehicle passes inspection.
5. Pay the registration fee.

When you receive your registration card, license plates, and expiration stickers, put them on your car as instructed.

Car Insurance

There are a number of companies which offer insurance. Do a search at www.yellowpages.com for auto insurance for a list of insurance companies providing coverage in the Baltimore area. Prices may vary widely, so shop around. Costs vary depending on the value of the car, the owner's age, the owner's past driving record, where the owner resides and other factors.

Maryland requires car insurance:

- From a company licensed in Maryland
- With coverage for:
- \$30,000 for bodily injury per person
 - \$60,000 for bodily injury for 2+ people
 - \$15,000 for property damage

ALL vehicles must be insured. Its primary use is to provide financial protection against physical damage and/or bodily injury resulting from traffic collisions and against liability that could also arise therefrom. The specific terms of vehicle insurance vary with legal regulations in each region.

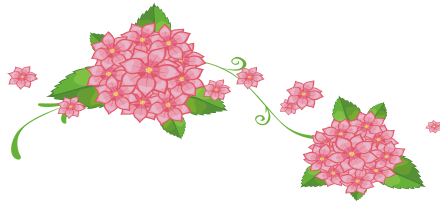
For more up-to-date information go to:

www.mva.maryland.gov → Vehicle Services → Insurance Requirements

Proof of Insurance

You must have proof of insurance before you are allowed to register your car. It is a paper card provided by the insurance company listing policy information and effective dates.

Many states require that a person carry proof of insurance in their automobiles or on their person while driving. If a person is questioned by a law enforcement official while in his or her car, he or she must provide proof of insurance. A citation is generally issued if the person cannot provide such documentation.



Paying for the Car

One option is to pay in one lump sum at the time of the purchase. However, typically a person needs outside financing to purchase the car. There are many options with which to finance your purchase:

- If you meet the qualifications, the dealership can provide the loan
- You can shop around at different banks and credit unions
- The internet can be a source for comparing loans or even getting a loan
- Friends and family may help you

It is helpful when looking for the best loan to know your credit rating and history. This will help shape your expectations with regard to what interest rate you are eligible for.

Living in Baltimore

With a population of over 620,000 in 2010 and 2.7 million in the greater metro area, Baltimore is the largest city in Maryland. The city is a major industrial, research and educational center, housing many institutions of higher learning, including Johns Hopkins University, the University of Maryland at Baltimore and several others. Baltimore also includes one of the nation's largest ports.

Baltimore is only 81 square miles, but there is a lot to do here. Shop, eat and take in the local sites. These include:

- the Inner Harbor
- Blue crabs
- Lacrosse
- Edgar Allan Poe's home and grave
- the Orioles baseball team at Camden Yards
- the Ravens football team at Ravens Stadium
- plus many more for whatever your interests are



Image by ISSOMGPI/Schuller

As for the climate, Baltimore has a fairly moderate climate. July tends to be the warmest month with highs historically reaching into the upper 80s and 90s (Fahrenheit), and January is the coldest part of the year, with average lows in the 20s. There is plenty of rain throughout the year and an average snowfall of around 20 inches.

Smoking is prohibited inside all government and public buildings. It is also illegal in public transportation, including buses, subways, and trains. Also, many businesses, especially restaurants, will not permit smoking near the entrances or on the property at all.

A City of Neighborhoods: An Overview

There are more than 270 recognized neighborhoods in Baltimore. You will likely find yourself traveling to different neighborhoods to see a movie, find a health or ethnic food store, or visit a park. If you will not have a car, you will want to consider the limitations of the public buses. See the Transportation section for more information.

Baltimore is commonly divided into nine geographic districts:

- Central Baltimore
- North Baltimore
- South Baltimore
- East Baltimore
- Northeast Baltimore
- Southeast Baltimore
- West Baltimore
- Northwest Baltimore
- Southwest Baltimore

Most communities have clearly defined their borders and have neighborhood associations which residents may take part in.

The Central District

The Central district is where the University of Maryland in Baltimore campus is located, along with the long-associated University of Maryland Medical System (UMMS) adjacent to the school. The Central district stretches north of the downtown core up to the edge of Druid Hill Park. This northern portion of Central Baltimore, between downtown and the park, is home to many of the city's cultural opportunities. This area also includes Downtown Baltimore, the city's main commercial area. Home to Harborplace, The Camden Yards Sports Complex (Oriole Park at Camden Yards and M&T Bank Stadium), the Convention Center, and the National Aquarium in Baltimore, the area also includes many nightclubs, bars, restaurants, shopping centers and other various attractions. Maryland Institute College of Art, the Peabody Institute of music, the Lyric Opera House, The Walters Art Museum, The Joseph Meyerhoff Symphony Hall, as well as several galleries are also located in this region.

The Northern District

The Northern district lies directly north of the Central district and is bounded on the east by The Alameda (a road) and on the west by Pimlico Road. The northernmost neighborhoods, like Roland Park, Guilford, Cedarcroft, and Mt. Washington have an upscale secluded/wooded feel. Move a few blocks closer to downtown to Waverly, Medfield, Wyman Park, or Hampden for more of an urban/suburban mixed feel. Head a few more blocks south and you are in Charles Village, with a bit of an academic, college-town feel with Loyola University Maryland, Johns Hopkins University and the College of Notre Dame of Maryland located in this district.



Overlapping the Northern and Central districts, the Station North Arts and Entertainment District is a diverse collection of artist live-work spaces, galleries, rowhouses and businesses - all just steps away from Penn Station and Mount Vernon.

The Southern District

The Southern district consists of the area of the city below the Inner Harbor, east of the B&O railroad tracks and is a mix of industrial and residential neighborhoods. Almost destroyed to make way for I-95, the neighborhoods of Federal Hill and Otterbein have since been meticulously restored and renovated over the past 30 years. Today, that spirit of renewal has spread to other neighborhoods like Locust Point, Brooklyn, Riverside Park, Ridgely's Delight, Union Square, Washington Village, and Barre Circle. All are rich in history and most offer great access to highways and rail systems and are within walking distance to the Inner Harbor, Downtown, and the stadiums.



Image by ISSOMGPIL Scpulier

Coming Night in Baltimore

The Northeastern District

The Northeastern district is bounded by the city line on its northern and eastern boundaries, Sinclair Lane, Erdman Avenue, and Pulaski Highway on its southern boundaries and The Alameda on its western boundaries. Home to Morgan State University, it is primarily residential neighborhoods. Gardenville, Ednor Gardens, and Lakeside neighborhoods are accurate descriptions for an area that also includes Original Northwood, Mayfield, Belair-Edison, Lauraville and Cedonia. Lots of parks, open spaces, shopping areas, and a golf course or two within walking distance give these neighborhoods an almost-small-town feel. This district offers some of the city's most diverse housing styles, especially if you are looking for a single-family detached dwelling.

The Eastern District

The Eastern district is the heart of East Baltimore and is home to Johns Hopkins Hospital and Johns Hopkins University School of Medicine. It is located below Erdman Avenue and Sinclair Lane, above Orleans Street and is made up of low-income residential neighborhoods.

The Southeastern District

The Southeastern district is located below Orleans Street, with the Inner Harbor on its western boundary, the city line on its eastern boundary and the Baltimore harbor on its southern boundary. It is a mixed industrial and residential area. The demography of individual neighborhoods varies widely and has a significant mix of races and cultures, a common characteristic of Southeastern neighborhoods.

Little Italy, Greektown, and the Polish Highlandtown are found in this district, along with revitalized areas like Canton and Fells Point. There are plenty of restaurants, shops, and art galleries within walking distance, plus easy water access, water taxis, and a water view from almost every rooftop deck. The homes are mostly rowhouse style, often fully renovated and many feature waterfront access. For larger rowhomes, check out the neighborhoods of Butchers Hill, Washington Hill, and Patterson Park.

The Northwestern District

The Northwestern district is bounded by the county line on its northern and western boundaries, Gwynns Falls Parkway on the south and Pimlico Road on the east. It is home to the Pimlico Race Track and Sinai Hospital. With its neighborhoods being mostly residential, the Northern Parkway divides the Northwestern district into two distinctly different demographic areas.

Neighborhoods to the north of the parkway, such as Mount Washington and Cheswolde are predominantly low-density suburban housing. South of the parkway, the neighborhoods have several high density urban communities. This district is a diverse collection of stone cottages, ranchers, rowhouses, and large single-family detached homes. There is also diversity in the culture, including strong Jewish and African American communities.



Image by ISSOMGPIILSpuller

Rowhouses

The Western District

The Western district, located west of downtown is bounded by Gwynns Falls Parkway, Fremont Avenue, and Baltimore Street. Located in this district are Coppin State University, Mondawmin Mall, and Edmondson Village, which have been historic cultural and economic centers of the city's African American community.

The Southwestern District

The Southwestern district is bounded by Baltimore County to the west, Baltimore Street to the north, and the downtown area to the east. St. Agnes Hospital is located in this district,

amid a mix of industrial parks and residential areas. Economic and demographic characteristics of Southwestern district neighborhoods vary greatly. Neighborhoods like Hunting Ridge, Ten Mills, Westgate, Franklinton and the historic mill town of Dickeyville are filled with larger, single-family homes with winding, tree-lined streets. This district also has its share of rowhouses in Rognel Heights and Morrell Park.

Useful Resources on the Web to Find More Information on Baltimore:

- This website goes into detail about the different neighborhoods, with interactive maps:
www.livebaltimore.com/
- For Baltimore City Neighborhood Statistical Areas, which is how the City defines the neighborhoods, visit:
www.bnijafi.org/map_gallery.
- For information on neighborhood crime statistics, visit:
www.baltimorepolice.org/your-community/crime-map
- For a demographic breakdown of Baltimore with links to interactive maps, visit:
www.baltimorecity.gov/Government/AgenciesDepartments/Planning/2010Census.aspx
- For the Baltimore City Neighborhood Portal:
www.baltimorecity.gov/Residents/Neighborhoods.aspx
- Visit this site for an interactive ESRI Tapestry Segmentation map. Tapestry segmentation classifies U.S. residential neighborhoods into 65 unique market segments based on socioeconomic and demographic characteristics, which can be quite useful when looking for a place to live. To view, click the Thematic Overlay tab, and choose from the dropdown menus Demographics, then 2010 ESRI Tapestry:
<http://cityview.baltimorecity.gov/CityView/>

Baltimore College Town Network

The Baltimore Collegetown Network brings 14 area colleges and universities together with government, business and community leaders to strengthen the links among the city's educational, cultural and community institutions.

www.baltimorecollegetown.org/

Campus Police

The university is protected through the University of Maryland, Baltimore Police Department. The UM Police department is a state and nationally accredited police agency providing law enforcement services to the UM campus and surrounding communities. Through an agreement signed between the UM Police Department and the Baltimore City Police Department, UM Police officers have the same jurisdiction and authority as Baltimore City Police officers throughout the campus of the university. The UM police force is composed of both sworn officers and unarmed security guards who are located in university-owned buildings to control access to the buildings and for other security purposes. The UM Police force also provides escort services to students and university personnel throughout the campus, either through an escort vehicle, or a walking escort by an officer.

UM Housing

UM offers on-campus housing in two locations. The Pascault Row Apartments are located on W. Lexington Street. There are 80 units that can accommodate 88 residents in one and two bedroom apartments.

The other option is the Fayette Square Apartments. Visit <http://www.fayettesquare.com/>. Fayette Square offers everything from private studios and one bedroom apartments to spacious two, three and four bedroom apartments in the sleek new Tower Residences. They also offer two, three, four and seven bedroom apartments in the restored Historic Residences.

<p>UM Housing Pascault Row and Fayette Square 518 W. Fayette Street Baltimore, MD 21201</p> <p>Phone: 410.706.5523 Fax: 410.706.5530 www.housing.umaryland.edu</p>
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Some Things to Consider When Choosing Housing Options:

What's the neighborhood like?

It's not just about safety—See what kinds of businesses populate the area, and decide whether you want to associate with their customers.

Is the apartment structurally sound?

Examining small details can tell you a lot about how the apartment has been maintained over the years. Especially in older buildings, subtle clues may indicate the apartment has not been properly maintained or repaired.

Find out what's included.

Find out what services are included with the rental payment. Who pays for garbage pickup? Are heat and water included? What about cable or Internet connections? You should also ask about common facilities such as a pool, gym or laundry room. If parking is a question, find out if you have an assigned space and where visitors can park.

Who is the landlord?

The person showing the apartment is likely to be a broker, leasing agent, or the superintendant. Is the apartment managed by an out-of-town owner, a large real-estate conglomeration, or a private family? While management companies may be more hands-off with their tenants' day-to-day habits, small landlords are usually quicker to respond to repair calls and more receptive to negotiation. Before submitting an application, try Googling the landlord's name. It is possible that his or her other tenants will have expressed opinions on message boards or review sites.

In what condition will you receive the apartment?

It is common for the landlord to paint or make minor repairs between tenants. Sometimes you can even request specific things, like replacements for old linoleum or additional deadbolts for the door. Be sure to know exactly what improvements—if any—the landlord plans to make, and incorporate that agreement into your lease.

Don't be afraid to negotiate.

You will likely be stuck with your rent payment for at least a year, so get the best deal you can. Before you start negotiations, make sure you have all the information your landlord has about you, including your credit report and score. Remember, if you don't ask, you will never know.



Furniture

After you have a place to live, you will most likely need to furnish it. A Google search can direct you to furniture and home merchandise retailers.

Here are some lower priced furniture retailers in the Baltimore area:



- Overstock Outlet (www.ooutlet.com 410-235-2000) offers a constantly changing inventory of furniture and other home amenities at lower prices. There is one located in north Baltimore between W 28th and 29th streets on 2811 Sisson St.
- Big Lots (www.biglots.com) offers an ever-changing mix of brand-name merchandise at closeout prices. There are several located in the communities surrounding Baltimore.

Leases and Renting Terms

Leases Are Contracts

A lease spells out the relationship and requirements for a tenant and a landlord. Generally, nothing said or agreed upon orally will change any part of the written lease unless it is in writing and signed by both parties. If you do not agree to the entire written lease document, do not sign it.

Signatures

Leases must be signed by both parties.

Identify the Property

A lease should identify the property to be rented. Identification should include the street address and apartment number. You should inspect the specific apartment before you sign a lease.

Before you move in

If the apartment is damaged or defective, take pictures or video of the damages and deficiencies, fill out a thorough inspection report for the landlord with a list of repairs and cleaning that need to be done, and remind the landlord regularly of the work remaining to be completed until the apartment is fully ready for occupancy.



Length of the Lease

The lease should indicate the starting date and the ending date of occupancy.

Rules and Regulations

Watch for rules and regulations that may be included in the lease or attached as an additional document. They may be regulations about noise, cleaning requirements and standards, garbage storage and disposal, and so on. Tenants can be evicted for breaching leases by not following the rules.

Security Deposits

Security deposits are customary. A security deposit is any money paid by a tenant to a landlord to protect the landlord against damage to the rented property, failure to pay rent, or expenses incurred due to a breach of the lease. They usually equal one or two months of rent and paid with the first month's rent. Maryland law prohibits a security deposit of more than two months' rent. Also, you must receive a receipt for the security deposit and the landlord must put the security deposit into an escrow account.

Payment of Rent

Payment of rent, also called *consideration*, is specified in the lease. Payment information includes the monthly rent amount, the total amount of the rent to be paid over the term of the lease, when (date due) and where (office address) the rent is to be paid, how the rent is to be paid (mail, in person, check, money order, etc.), and a late date after which the payment is not on time and violates the lease terms.

Utilities and Appliances

Utilities and appliances also are described in leases, and the details should be read carefully. It should specify who pays which utilities. Utilities provided by the landlord should be listed. Utilities include electricity, water, and sewage and may include gas and garbage removal.

Use and Occupancy

Many leases include a use and occupancy section that indicates that the use of the apartment is limited to residential and specifies the number of people who may live there. This means it cannot be used for business or to house more people than stated in the lease. The number of guests may also be restricted by language in this section or in the rules and regulations.

Sublets and Assignments

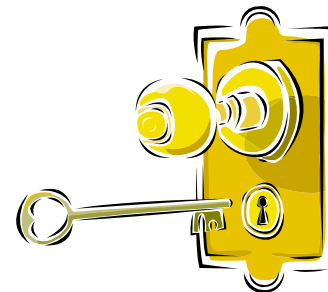
Sublets and assignment clauses will permit, prohibit, or define a landlord's policy on subletting or assigning a lease to another person

Renter's Insurance

The landlord's property insurance does not cover the tenant's belongings, so it is a smart idea to get renter's insurance. A good policy should cover everything in case of theft, fire, flood, and other acts of nature. Many basic policies cover up to \$25,000 of personal property.

Acceleration of Rent

A landlord may have the option of an acceleration of rent if a tenant fails to pay rent on time or breaches or violates other lease terms. This means that a landlord can demand the entire amount of the lease consideration be paid within some specified time period. A clause in the lease usually specifies the availability of this option for the landlord.



Right of Entry

Many landlords specify a *right of entry* in the lease. This means that a landlord can enter an apartment without notice whether or not a tenant is present to fix something that the tenant has requested, to respond to an emergency, or to show the apartment to prospective tenants.



Renewal

Renewal is the term for extending the current lease agreement for another period of time.

Entire Contract Clause

An entire contract clause means that the lease constitutes the entire agreement or contract between you and your landlord. This means that oral promises made to you by the landlord that are not in writing and incorporated in the lease have no value.

A sample lease drafted for Maryland laws can be found here:

<http://www.law-for-landlords.com/maryland-lease-agreement.html>

General Campus Information

The Baltimore campus of the University of Maryland was founded in 1807. Today, this research and technology complex encompasses 62 buildings on 61 acres in central Baltimore near the Inner Harbor.

The University is Maryland's only public academic health, human services, and law center. Seven professional and graduate schools train the majority of the state's physicians, nurses, dentists, lawyers, social workers, and pharmacists.

Library

There are two libraries available.

The Health Sciences and Human Services Library (HS/HSL) is located on the corner of Greene and W. Lombard streets. As the first library established by a medical school in the United States, the HS/HSL is a recognized leader in state-of-the-art information technology. The library has more than 900 seats, 40 study rooms, three microcomputer labs, a satellite conferencing center, and network connections throughout the building.

Other administrative departments are also located in this building. These include the Office of the Registrar, the UM Student Counseling Center, and Student Financial Aid.

The Thurgood Marshall Law Library offers print and electronic resources that are essential for legal research. The Thurgood Marshall Law Library and the School of Law share a common building. The entrance to both the law library and the law school is located at 500 W. Baltimore St. between Greene and Paca streets.

HS/HSL
601 W. Lombard St.
Baltimore, MD 21201

Spring 2012 Regular Hours:

M - Th	8 a.m. - 1 a.m.
Fri	8 a.m. - 8 p.m.
Sat	8 a.m. - 6 p.m.
Sun	11 a.m. - 1 a.m.

Thurgood Marshall Law Library

Entrance:

500 West Baltimore St.
Baltimore, MD 21201

Spring 2012 Hours:

Check website for accurate hours

Usually opened:

M - Th	7:30 a.m. - midnight
Fri	7:30 a.m. - 8 p.m.
Sat	9 a.m. - 10 p.m.
Sun	10 a.m. - midnight

Time restrictions apply to the general public.

The university uses the GoPrint Pay-Per-Print system for all computers. Printing costs \$.10 per page. University of Maryland, Baltimore students, faculty, and staff may use their One Card IDs to pay for printing and copying.

Public-use copy machines can be found at the following campus locations:

HS/HSL – 1st, 3rd, and 5th floors
Dental School – 5th floor, Computer Lab
Pharmacy School – 1st floor
School of Nursing – 1st floor
School of Social Work – 3rd floor

SMC Campus Center

The Southern Management Corporation (SMC) Campus Center is located between the School of Nursing and the HS/HSL on W. Lombard Street. The SMC Campus Center provides a variety of spaces for the campus to use and houses several departments.

The Lower Level (LL) is the building's basement and contains the One Card office, Building Management offices, a Vending Room and a Siesta Lounge.

The first floor is where Bon Appétit To Go is located. This mainly serves customers who are “on the run” as they head to work in the morning, while passing through on the way to a meeting or class, or as they leave the gym. The first floor includes the Fireplace Lounge and the Green Room, which offers students a place dedicated to the discussion of sustainability issues and initiatives. It also has access to HS/HSL through a connecting corridor.

The second floor features the Bon Appétit Café, which serves hot entrees, tossed-to-order salads, soups made from fresh stock, and a mix of local, regional, and international items. It features the exhibition station, where global fresh entrées change daily, and the Center Grill, which features everything from all natural burgers to fresh cut wedge fries. The second floor also has two ballrooms, two meeting rooms and restricted direct access from the lounge area to the Pratt Street Garage.

The third floor contains several departments, as well as four meeting rooms and a multipurpose room.

Suite 302 alone houses these departments:

- Student Life Services
- USGA
- GSA
- Auxiliary Services
- the Office of International Services
- the Writing Center
- Bon Appétit Catering

Also on the third floor are Event Services and the Wellness Hub, as well as the Lactation Center for nursing mothers and the Relaxation Room.

The fourth and fifth floors contain the University Recreation and Fitness (URecFit) center.

Important Departments in the SMC Campus Center:

The One Card office

Location: LL Suite 002

Phone: 6-6943

Website: www.umb-one.umaryland.edu

Hours: 8:30 a.m. to 4:30 p.m.



UM requires every student, faculty, or staff member to carry the One Card, the official form of identification for the UM campus. The photo ID provides access to buildings and, for students, access to their online account for printing/copying, laundry, dining, and other services on and off the campus.

The Wellness Hub

Location: Third floor

Website: www.wellness.umaryland.edu

Hours: Usually 9:00 a.m. to 5:00 p.m.

Varies with the activities scheduled.

The Wellness Hub offers many programs throughout the year to assist students in achieving an academic-life balance within the dimensions of physical, emotional, social, cultural, ethical, intellectual, environmental, and financial wellness.

By raising awareness, the Wellness Hub enhances the opportunity for change and elimination of unhealthy, self-defeating behaviors. The program strives to create a positive impact on personal growth as well as academic performance while enhancing the community culture on campus. It is the integration of body, mind, and spirit, and the ongoing development of one's own meaning in life. Events and programming focus on the eight types of wellness (social, cultural, physical, spiritual, emotional, intellectual, life planning, and environmental).



In collaboration with OIS, the Writing Center, and other departments and organizations, the Wellness Hub offers many activities, programs, and opportunities for students and scholars. Check out their website for more information.

Programs in collaboration with OIS:

International Coffee Hour

Take a break and enjoy some refreshments and conversation! Learn more about different departments, organizations and services offered.

J-1 Scholar Orientation

This orientation program assists new J-1 researchers and professors in acclimating to the university, Baltimore and the United States. Topics covered would include applicable immigration regulations, office and university services, concepts of cross-cultural communication, housing information, and community resources. The goal of this program is to provide opportunities for new J-1 scholars to meet each other, OIS staff members and to give them information they need to settle and be productive in their activities at the university.

J-1 Employment Workshop

This workshop is designed to provide information to J-1 students and scholars with information regarding what employment benefits they are eligible for, how to apply, and timing issues. It also provides an opportunity to ask questions.

F-1 Employment Workshop

This workshop is designed to provide information to F-1 students regarding what employment benefits they are eligible for, how to apply, and timing issues. It also provides an opportunity to ask questions.

URecFit



Location: Fourth and Fifth floors of SMC Campus Center and a floor in the BioPark

Phone: 6-7529 (SMC)

6-3902 (BioPark)

Website: www.umaryland.edu/urecfit

Hours: See website for details.

The University Recreation & Fitness (URecFit) operates two facilities at UM - the main facility at the SMC Campus Center (621 W. Lombard St.) and a satellite facility at the UM BioPark (801 W. Baltimore St.).

Housed on three floors, the facility offers a 25-yard recreational swimming pool, a 7,000-square-foot fitness center, a spinning studio, several multipurpose rooms, two basketball courts, two racquetball/squash courts, an elevated running track, state-of-the-art cardiovascular and weight-training equipment, and space for power weight lifting.

They offer year-round programs and activities, including coordinated programs for the University community, including fitness classes, intramural sports, wellness programs, aquatics, informal open recreation, sports clubs, special events, and equipment rentals.

The Writing Center

Location: Suite 302 in the cubicles

Phone: 6-7725

Website: www.umaryland.edu/student/writing/

Hours: Please call for an appointment

They offer free writing help for students - from planning a paper to polishing a thesis. Students come to the Writing Center for individual help with brainstorming ideas, organizing structure, writing a draft, and revising and polishing prose.

They handle:

- Class papers
- Dissertations
- Articles for publication in professional journals
- Grant proposals
- Resumes/curriculum vitae
- Personal statements
- Slide presentations
- Business letters and job applications
- Almost any written work



They also offer a variety of full-day workshops, mini-workshops, and classes for enrichment throughout the year.

The core of the Writing Center program is the individual instruction by professional consultants asking students questions, reading their papers, stimulating and strengthening their arguments.