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[Updated: March 26, 2019]
The Reves Center helps with…
✓ Visa and immigration matters
✓ Understanding requirements for SSNs, driver’s licenses, and Virginia State identification cards
✓ Information about campus resources
✓ Making connections with W&M students, faculty, and staff
✓ International student trips and events
✓ Support for family members
✓ Getting involved with the local community
✓ Any problems you might have

INTERNATIONAL STUDENTS, SCHOLARS & PROGRAMS (ISSP) STAFF MEMBERS

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F-1 AND J-1 STUDENTS: YOUR IMMIGRATION RESPONSIBILITIES!

Following the immigration rules of my status is my responsibility and is extremely important. Questions? Contact a staff member in ISSP at the Reves Center.

- **Keep your passport, I-20, and I-94 valid at all times.** If one of them will expire during your stay in the US, you must contact the Reves Center at least 30 days before the expiration date.

- **Always be enrolled full-time for the Fall and Spring semesters.** For undergraduate students this means 12 credit hours per semester; for graduate students this means 9 credit hours per semester. If you need to drop below full-time, make sure that you have received authorization from the Reves Center first!

- **Obtain a travel signature on your I-20 or DS-2019 prior to leaving the US.** You will need this to return to the US on your F-1/J-1 visa.

- **Do not work without authorization.** You can work for W&M on-campus a total of 20 hours per week during the Fall and Spring semesters and as many hours per week (on-campus) as you wish during official school breaks (Winter Break, etc.). For ANY work, or work-like activity, off-campus or for an on-campus employer, paid or unpaid, you must have prior approval from the Reves Center. "Self-employment" also requires prior approval. Engaging in unauthorized employment may result in the termination of your SEVIS record and you will be required to leave the US. In addition, your future employment eligibility and academic program may also be impacted.

- **Update your address within 10 days of moving.** Update your address via Banner.

- **Notify the Reves Center to update your I-20 and SEVIS Record of any changes to your academic program or plans.** You must obtain permission from the Reves Center in advance if you 1) need to drop below full-time enrollment, 2) extend your I-20, or 3) obtain work authorization. You must notify the Reves Center immediately of 1) changes of major or funding, 2.) plans to transfer to a different school, or 3) plans to start a new degree program. The Reves Center must update your SEVIS Record (sometimes in advance) in order for these changes to be allowed.

- **Do not engage in illegal activity.** Conviction of certain crimes can negatively impact your immigration status and may subject you to deportation from the U.S. If you are arrested or charged with a crime, notify the Reves Center immediately so that we can refer you to an immigration attorney.

- **Always have health insurance that meets the minimum requirements.** For J-1 students, you and your dependents must have health insurance during your stay in the U.S. The following are the minimum coverage requirements: $100,000 for each accident or illness (for women this must include maternity/pregnancy care), $50,000 for medical evacuation, $25,000 for repatriation. This is federal law.
# Banking in the US

[More information on our website: http://tinyurl.com/WMbanking]

## Opening A Bank Account

To open a bank account, you will need to apply in person and provide the following items:

- Passport
- W&M ID card (optional, some banks might offer benefits to students)
- Your physical (street) address and mailing address
  - If you live on campus, look up the [street address](#) for your Residence Hall or the Lettie Pate Whitehead Evans Graduate Complex.
  - Students living on campus will also need to provide the bank with your mailing address (students' mail will be sent to their CSU or GSH mailboxes). You can look up your mailbox number by going to the [W&M Housing Portal](#). For regular mail (not courier mail like UPS or FedEx), use this address format:

<table>
<thead>
<tr>
<th>Graduate Students</th>
<th>Undergraduate Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>STUDENT'S NAME</td>
<td>STUDENT'S NAME</td>
</tr>
<tr>
<td>GSH ####</td>
<td>CSU ####</td>
</tr>
<tr>
<td>P O BOX 8705</td>
<td>P O BOX 8793</td>
</tr>
<tr>
<td>Williamsburg, VA 23187-8705</td>
<td>Williamsburg, VA 23187-8793</td>
</tr>
</tbody>
</table>

Some banks require a Social Security Number (SSN) to open a bank account. This is a bank policy and not a federal regulation; by law, you can open a bank account without a SSN provided that the customer completes a form W-8BEN. This form is available at the bank.

### These banks will allow you to open a bank account without an SSN:

<table>
<thead>
<tr>
<th>BANKS IN WILLIAMSBURG</th>
<th>BANKS NEAR VIMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SUN TRUST BANK</strong></td>
<td><strong>Wells Fargo Bank</strong></td>
</tr>
<tr>
<td>202 North Henry Street</td>
<td>1006 Richmond Rd</td>
</tr>
<tr>
<td>757-564-1040</td>
<td>757-220-6200</td>
</tr>
<tr>
<td>0.5km from W&amp;M</td>
<td>1.4km from W&amp;M</td>
</tr>
<tr>
<td><strong>Wells Fargo Bank</strong></td>
<td><strong>Bank of America</strong></td>
</tr>
<tr>
<td>1478 George Washington Memorial Highway, Gloucester Point (804) 993-6001</td>
<td>2469 George Washington Memorial Hwy, Hayes (804) 642-2185</td>
</tr>
<tr>
<td>0.6km from VIMS</td>
<td>3.5km from VIMS</td>
</tr>
</tbody>
</table>

Most banks are open Monday – Friday, 9am - 5pm and some are open Saturdays, 9am - 12 noon.
CELL PHONES (MOBILE PHONES)

Before doing your research about using a cell phone in the US...
- Take your time to do some research and talk to current students to decide whether you would need to purchase a new cell phone and/or choose a contract plan.
- During the first few days to weeks at W&M, you can connect your existing cell phone to the internet and send texts (SMS) using free WiFi. For example, you can easily connect to the W&M WiFi on campus. Free WiFi is also available in most Williamsburg establishments (e.g., DoG St., Prince George St., Target, etc.).
- You can use online apps such as Skype, iMessage, Facetime, WeChat, WhatsApp or Viber to send international messages or make international calls for free.

After doing some research on using a cell phone in the US...
- It may be possible to use a cell phone from your home country if it has a SIM card slot and has been unlocked. You can purchase pre-paid SIM cards at selected stores or online.
- If you are staying in the US for a limited amount of time (1 semester or academic year) or if you are looking for a new cell phone, you might consider purchasing a pre-paid cell phone, as the fees to break a cell phone contract (typically several hundred dollars) may be reason enough to avoid signing a contract (see below for chart comparing pre-paid and contract plan).

If you will be staying in the US for an extended period of time...
- If you will be staying in the US for more than a year, you might consider signing a contract plan (see below for chart comparing pre-paid and contract plan).
- Cell phone companies (“carriers”) run on different networks (e.g., CDMA, GSM, etc.). If you would like to use your cell phone internationally, you might want to consider buying a cell phone that will work on different networks.
- Once you have made friends at W&M, you can consider joining a “family share plan.” All cell phone carriers offer “family share plans,” which offer discounted rates for families and/or a group of individuals on a shared plan.

<table>
<thead>
<tr>
<th>STORE</th>
<th>ADDRESS</th>
<th>SIM CARD</th>
<th>WEBSITE</th>
<th>BUS LINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT&amp;T</td>
<td>5227 Monticello Ave.</td>
<td>Yes</td>
<td><a href="http://www.wireless.att.com">www.wireless.att.com</a></td>
<td>Red</td>
</tr>
<tr>
<td>Straight Talk Wireless</td>
<td>Walmart, 4670 Casey Blvd.</td>
<td>Yes</td>
<td><a href="http://www.straighttalk.com">www.straighttalk.com</a></td>
<td>Red</td>
</tr>
<tr>
<td>T-Mobile</td>
<td>4645 Casey Blvd., Suite 120</td>
<td>Yes</td>
<td><a href="http://www.t-mobile.com">www.t-mobile.com</a></td>
<td>Red</td>
</tr>
<tr>
<td>Verizon</td>
<td>4950 Monticello Ave.</td>
<td>No</td>
<td><a href="http://www.verizonwireless.com">www.verizonwireless.com</a></td>
<td>Red</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STORE</th>
<th>ADDRESS</th>
<th>SIM CARD</th>
<th>WEBSITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Straight Talk Wireless</td>
<td>Walmart, 6819 Walton Lane</td>
<td>Yes</td>
<td><a href="http://www.straighttalk.com">www.straighttalk.com</a></td>
</tr>
<tr>
<td>Verizon</td>
<td>TCC, Verizon Authorized Retailer</td>
<td>No</td>
<td><a href="http://www.tccrocks.com">www.tccrocks.com</a></td>
</tr>
</tbody>
</table>
**POPULAR ONLINE SIM CARD OPTIONS**

<table>
<thead>
<tr>
<th></th>
<th><a href="http://www.campussims.com">www.campussims.com</a></th>
<th><a href="http://www.j1simcards.com">www.j1simcards.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>campusSIMs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>J1 SIM</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**PRE-PAYED**

- No contracts or monthly payments—you purchase a phone and a specific number of minutes. When those minutes run out, you simply buy more.
- No deposit or SSN required.
- Depending on your usage, a pre-paid phone can be more expensive than paying a monthly bill for a plan.

**CONTRACT PLAN**

- You will most probably get lower monthly rates and lower prices for new phones.
- A typical contract will last 1-2 years. If you cancel your contract, there is usually a heavy penalty.
- Have to pay a large deposit without SSN (typically several hundred dollars). Even if you have an SSN, many cell phone providers will require that you pay the large deposit because you have not yet established “credit history” in the US.

**NECESSARY DOCUMENTS**

You should always call the cell phone company before you visit them in-person, to ask what documents you will need to bring with you to purchase a cell phone. Most companies ask for:

1. Passport and I-20/DS-2019
2. Government Issued Photo ID (Driver’s License or VA ID card)
3. W&M ID
4. Social Security Number (if applicable)
Driver’s Licenses, Virginia ID Cards, and Driving in the US

For more detailed information regarding driver’s licenses, Virginia ID cards, and registering a car, visit the Virginia Department of Motor Vehicles (DMV): [www.dmv.state.va.us](http://www.dmv.state.va.us) or the Reves Center website ([www.wm.edu/offices/revescenter/issp/life](http://www.wm.edu/offices/revescenter/issp/life)).

Williamsburg DMV: 5235 John Tyler Highway, Williamsburg, VA 23185. The Jamestown Line of the Williamsburg Bus System will take you there.

Gloucester DMV: 6577 George Washington Memorial Highway, Gloucester, VA 23061.

Visit Williamsburg Transportation’s website [www.williamsburgtransport.com](http://www.williamsburgtransport.com) or you can use Google Transit ([www.google.com/transit](http://www.google.com/transit)) for directions and a route planner.

You can drive with a valid foreign driver’s license in Virginia. However, it is advisable to apply for a VA Driver’s License if you plan to do a lot of driving in Virginia or to other US states. It is required if you work or register a car in Virginia.

License and ID Decision Tree

```
Do you have a license from another US state or from another country?

Yes

Do you want to drive?

Yes

Are you employed in the US and/or have a registered car in VA?

Yes

Get VA driver’s license within 60 days

No

You can continue to drive with your existing valid driver’s license

No

No

Do you want to drive?

Yes

You can get a VA state ID for identification purposes

No

Apply for VA driver’s license
```
HOW TO GET A DRIVER’S LICENSE OR ID CARD

Driver’s licenses and state identification (ID) cards are issued by the state in which you reside; the laws for each state are different. You may obtain a Virginia driver’s license or state ID card from the DMV.

<table>
<thead>
<tr>
<th>If you are a full-time student and have a valid foreign license, you may drive with that. Be sure to have an English translation of the foreign license. If you are employed in the US and/or have a registered car in VA, you must obtain a Virginia license within 60 days.</th>
</tr>
</thead>
</table>

Immigration Check-in
As a new student, to be eligible for a Virginia driver's license or ID card, your immigration record must first be registered by the Reves Center. Students can request registration by completing the student immigration check-in.

Required Documents
If you want to apply for a driver's license, learner's permit, or state ID card, you will need to present the following documents to the DMV:

- Two proofs of identity
- One proof of legal presence
- Two proof of Virginia residency
- One proof of Social Security number (if you have been issued one)

All documents must be **originals**.

Proof of Identity
Applicants must present **two** proofs of identity. Documents submitted must show your full legal name and date of birth. They may both come from the primary list of documents, or one from the primary list and the other one from the secondary list.

Primary Documents
- Unexpired foreign passport with an unexpired or expired visa and valid I-94 card or print out (accessible at [www.cbp.gov/I94](http://www.cbp.gov/I94)).
- Unexpired US or Canadian driver's license or learner's/instruction permit (with photo), not less than 60 days old.
- Unexpired photo ID card, not less than 60 days old, issued by a US state.

Secondary Documents
- I-20
- DS-2019
- Form I-797 (if applicable)
- Certified copy of school records/transcript issued by William & Mary

Proof of Legal Presence
Applicants must present one proof of legal presence. Accepted documents include:

- Unexpired foreign passport with an unexpired or expired visa and a valid I-94 card or print out (accessible at [www.cbp.gov/I94](http://www.cbp.gov/I94)).
- Holders of F1/F2 visas must present a valid I-20.
- Holders of J1/J2 visas must present a valid DS-2019.
- Form I-797 (applicant's name must appear on the form).
Proof of Virginia Residency
Applicants must present two proofs of Virginia Residency. Accepted documents must show the current street address (not PO Box, CSU Box, or GSH box) and include:

- **Official transcript** from William & Mary. There is a $7 fee for this. For new students, the earliest you can obtain this is after the add/drop period of that semester. When requesting the transcript, list your street address on the form, as what you list will be printed on the transcript. If you live on campus at W&M, street addresses are in this directory.
- Monthly bank or credit card statement not more than two months old
- Residential rental/lease agreement
- Payroll check stub issued by an employer within the last two months.
- Unexpired Virginia driver’s license or Virginia state ID card.
- Utility bill, not more than two months old, issued to you (examples include gas, electric, sewer, water, cable or phone bill). Cellular phone bill is not accepted.
- Current automobile or life insurance bill (cards or policies are not accepted).
- Change of address confirmation from the U.S. Postal Service (USPS) of postmarked U.S. mail with forwarding address label. This only works if you previously had another U.S. address. You can request an address change online ($1) or in person (free), and the Postal Service will mail you an address confirmation.
- U.S. Internal Revenue Service tax reporting W-2 form or 1099 form (not more than 18 months old).
- U.S. or Virginia tax return from the previous year.
- Postmarked mail displaying your name and street address.
- Additional documents can also be used. A complete list is on the DMV website.

Proof of Social Security Number (you need one from this list only if you have a Social Security Number)
Applicants must present one proof of SSN only if they have been issued a SSN.

- Social security card (Individual Taxpayer Identification Numbers are not accepted).
- US Internal Revenue Service tax reporting W-2 form or 1099 form.
- Payroll check stub issued by employer.

State Identification (ID) Card Application Process
If you want just an ID card (does not allow you to drive but is useful for identification purposes), you can obtain one with the documents above. The fee is $10.

Driver’s License Application Process
If you have never had a driver’s license (in any state or country):

- If you are 19 years old or older, you must provide proof of successful completion of a state-approved driver education program or you must have held a learner’s permit at least 60 days before you can take the road skills test.
- When applying for a driver’s license, you must complete an application (form DL 1M). You may complete this form before or after coming to the DMV.
- If you are under age 19, you must complete a state-approved driver education program and hold your Virginia learner’s permit for at least nine months.
If you have a license from another state or country:
- Regardless of age, you may be required to take a written test, or take both a written and driving test, depending on the country that issued your license. You will need to ask directly at the DMV.
- If you have a license from another US state, Canada, Germany, or France, then you may simply obtain a Virginia license by completing the application and paying the fee. Licenses from other US states or Canada will be invalidated when you receive your Virginia license.
- The driver’s license will be issued for the period listed on your I-20 or DS-2019, not to exceed 5 years.
- The cost of the license is $4 for each year issued, minimum fee is $20.

WALKING & LOCAL TRANSPORTATION

Walking

Apps such as Google Maps provides walking directions and is a great tool to help you find your way around campus.

Public Transportation

The Williamsburg Trolley and Bus Lines provide a low-cost or free (with a W&M ID) method of local transportation.

For the most up to date information on trolley and bus routes and schedules, visit Williamsburg Transportation’s website www.williamsburgtransport.com or you can use Google Maps (http://maps.google.com) for directions and a route planner.

Zipcars

- Zipcars are cars that you can rent for a short period of time (a couple of hours to a day).
- These cars are parked on-campus and are good for local trips, such as to the grocery store.
- To rent a Zipcar, you must have had your driver’s license for at least one year.
- You can rent with a foreign license, but if you do so, you may need to provide a translated driving record from your home country. See Zipcar for details.
- For more information, including how to enroll and current rates, visit WM Zipcar website.

Car Rental Agency

- You can rent a car with a foreign license (they will want to see your passport and W&M ID).
- You must be at least 21 years old. If you are under 25 years old there will be an additional underage surcharge per day.
- You are strongly advised to purchase the insurance, as even minor accidents or scrapes can be very expensive without insurance.
- A SSN is not required to rent a car.
- You can generally get a cheaper rate with an online reservation: Enterprise-Rent-A-Car or Hertz Car Rental.

Additional resources for transportation options is available on our website:
http://www.wm.edu/offices/revescenter/issp/life/transportation/index.php
SOCIAL SECURITY NUMBERS (SSN)

Anyone who plans to work (on- or off-campus) will need a Social Security Number for payment and tax purposes. Social Security Numbers (SSN) are only granted to F-1 students with work authorization or J-1 students who apply for the number.

SSNs are often used for “credit checks,” which is why many businesses and applications ask for one. But, even if you cannot get a SSN, you can still function quite well in the US.

You do not need a SSN to:

- **Open a Bank Account**
- **Obtain a Virginia Driver’s License or State ID Card**
- **Rent, purchase, register, or insure a car**
- **Mobile/Cell Phones**
  
  If you purchase a pre-paid phone, you do not need to have a SSN. If you will use your phone a lot and want to have a plan (1-2 year contract), you can usually be exempted from the SSN requirement by paying a deposit. Another alternative is to join a “family plan” with a friend who already has a plan.

- **Renting an Apartment**

  If a SSN is requested, it is probably for a credit or background check. Explain to the rental agency or landlord that you do not have a SSN because you are not yet eligible for one. If they wish, we can provide a handout explaining the background check process that students undergo when obtaining a student visa.

- **Working On-campus at W&M or VIMS**

  You do not need a SSN to apply for a job or even begin working. However, before W&M or VIMS can pay you, you must have a SSN. Once you receive a job offer, you can apply for your SSN.

- **Apply for Off-campus Jobs and Internships**

  As above, you should not need a SSN until you start working, but once you work you will need this for tax purposes, work verification purposes, and in some cases to get paid. For F-1 students, once you receive an offer you may apply for CPT or OPT work authorization and with that authorization obtain a SSN.

- **Receive a Scholarship**

  You do not need a SSN to receive a scholarship since, by definition, scholarships are not given in exchange for work (unlike an assistantship).
More information on our website:
F-1 (I-20) Student: https://tinyurl.com/F1StudentEmployment
J-1 (DS-2019) Student: https://tinyurl.com/J1StudentEmployment

We know that some of you may be interested in working, interning, or earning money.

If you’re in the U.S. on an F-1 or J-1 student visa, make sure you are staying legal, especially with working and earning money. Working/earning money without authorization is very serious! If you work without authorization (even for 1 day!), you may need to leave the U.S., and you may not be able to work in the U.S. after graduation.

W&M/VIMS Employment:
- **What kind of jobs can I do?** Most jobs where you work for W&M or VIMS are fine, such as W&M offices and departments, W&M dining services, W&M Rec Sports, W&M Bookstore, graduate assistantships, and as W&M resident advisors.
- **How much time can I work?** Up to 20 hours per week during the semester and no limits during official breaks (like winter break).
- **Do I need work authorization to work for W&M or VIMS as a student?** No, your **W&M or VIMS employment authorization** is automatic.
- **Can I work for W&M or VIMS when I graduate or after my program ends?** No, you need to stop working when you graduate, unless you get special work authorization (like OPT or AT.).
- **Want to work for W&M or VIMS?** There are lots of places you can work!
- **Which jobs might be “on campus” but are not legal?** You cannot do work for a company or organization located off campus (like working remotely or online for a company), run your own business, babysit children, tutor students, or translate (unless you are paid by W&M to do these things). You need special, advance authorization for these jobs from the Reves Center.
- **More information:** W&M or VIMS Employment.
- **A good rule to follow:** If the paycheck is from W&M or VIMS, it’s probably fine. If the paycheck is not from W&M or VIMS, ask Reves Center first.

Other Employment/Earning money:
- **What kind of work can I do?** This is typically limited to internships or jobs related to your major, and authorization is required.
- **What about informal jobs like babysitting, tutoring, translating, catering, opening an online business or startup, or doing yardwork?** You need work authorization before doing any of these things, and usually this will only be approved if it relates to your major or program.
- **When do I apply for work authorization?** Get authorization before you work and do not work before or after the authorized dates.
- **What are my work authorization options?** For F-1 students, there’s **CPT or (OPT)**, or for J-1 students: **AT**.
- **What about working after I graduate or after my program ends?** You can apply for OPT or AT.
- **What if I have serious money problems?** You can apply for Economic Hardship Work Authorization. We also have some limited short term financial support.
- **Questions?** Always ask in advance if you are not sure if something requires work authorization.
Volunteering and Unpaid Internships

- **Can I volunteer or do an unpaid internship?** Maybe. If the position is a legitimate volunteer position or unpaid internship, it may not need special authorization.
  - **Volunteer positions** are limited to charitable, humanitarian non-profit organizations such as Red Cross, Habitat for Humanity, schools, food banks, churches and religious organizations, and homeless shelters. Volunteering is not simply “working for free” and one cannot volunteer for a company. The Office of Community Engagement can help connect you to a volunteer opportunity.
  - **Unpaid internships** must meet the government’s definition of an unpaid internship. Legitimate unpaid internships
    - Are primarily educational in nature (i.e., they provide more training to the intern than the intern provides service to the company).
    - Have no expectation of compensation now or the promise of a future job.
    - Do not take the place of a paid worker.
    - Unpaid internships are not simply working for free for a company or organization.
- **Can I work for free if I can’t get work authorization?** No. Positions that are normally paid require work authorization.
- **Can someone pay me in another way, like with gift cards?** No. Positions that are normally paid require work authorization.
- **More information:** [Volunteering and Unpaid Internships](#)
- **Questions?** Always ask **in advance** if you are not sure if something requires work authorization.

Remember, it is always best to ask **before** starting a position because if special authorization is needed, you must get it **before** you begin work.
- If you begin work and later ask for authorization, you have already violated your immigration status and the consequences for that can be serious!
- If we learn that you are working (or have worked) without authorization, we must take action on that (by law).
THINGS TO KNOW ABOUT YOUR W&M HEALTH INSURANCE

1. **Use the Student Health Center:** It is a great facility and low cost to students! It is staffed by registered nurses and physicians. Located in the Wellness Center. Check website for hours. Call for appointments: 757-221-2998.

2. **For insurance coverage, you must use the Student Health Center first, except if** a. it is a true medical *emergency*, b. the Student Health Center is closed, or you are more than 16 km (10 miles) from the College. In these cases you do not need to use the Student Health Center first or get a referral from the Student Health Center.

3. **Emergency?!** For true *emergencies*, call 911 or go to the emergency room at the hospital.
   a. If it is not an emergency, and the Student Health Center is open, you MUST go to the Student Health Center first or your insurance won’t pay.
   b. If it is not an emergency but you need to see a doctor, and the Student Health Center is closed, it is better to go to a clinic (see a list of local clinics below).
   c. **If you are not sure if it is an emergency,** call the Nurseline (877) 499-3568. With this 24-hour hotline you can talk to a nurse, with options for different languages.

4. **Prescription drugs are cheapest at the Student Health Center.** They also sell generic over-the-counter medications such as pain relievers, decongestants, antihistamines, and medicine to treat a cold, sore throat, and upset stomach.

5. **Always carry your Insurance ID card with you:** Print out your insurance card at http://tinyurl.com/WMInsuranceID. If you go to a hospital or see a doctor, you will need to show them your W&M Health Insurance card when you arrive.

6. **Need to see a specialist? Get a referral from the Student Health Center.** To see a specialist (e.g. allergist), you need a referral from the Student Health Center (or the insurance won’t cover it).

7. **Use a “preferred provider”:** If you are going to see a doctor, specialist, or medical center off campus, it is best to use a “preferred provider” (one that is in our health insurance network) for two reasons: a. The cost is lower, and b. The insurance will cover more of the cost. Find a preferred provider at www.uhcsr.com/wm

8. **Your insurance is billed in two parts:** One installment is due with Fall tuition; another is due with Spring tuition.

9. **Create your online account.** Go to www.uhcsr.com/wm. Update your personal information here to include a local, domestic mailing address. You can also reprint your ID card, review insurance claims for medical bills submitted from doctors/clinics/hospitals, look up a network/preferred provider and review insurance coverage information.

**Questions?** Ask Trista Sikes, Insurance Coordinator, student.insurance@wm.edu; 757-221-2978
**How to use your insurance:**

1. When you see a doctor or go to the hospital, show the receptionist your Health Insurance Card.
2. The doctor’s office/clinic/hospital should send the bill directly to the insurance company (if you are treated at a hospital, each department that treated you will send its own bill).
3. The insurance company will send you and the doctor’s office/clinic/hospital and “Explanation of Benefits”, which explains how much of the charges are covered by insurance and how much you have to pay.
4. After the doctor’s office/clinic/hospital receives the statement from the insurance company, they will send you a revised bill.
5. You pay the revised bill directly to the doctor or facility that treated you, not to the insurance company. If you think there is an error with the bill contact Trista Sikes, Health insurance Coordinator, student.insurance@wm.edu; 757-221-2978

**Health Evaluation Form:**

- Turn it in to the Student Health Center if you haven’t done so already!
- You can get necessary immunizations for the W&M Health Evaluation Form at the Student Health Center.

**Waivers of the W&M Health Insurance Plan:**

- Contact student.insurance@wm.edu immediately if you want to request a waiver but haven’t done so already.

**Local Clinics - After Hours care when the Student Health Center is closed:**

**Hospitals (Emergencies):**

- Call 911 for ambulance transport, if necessary
- **Sentara Williamsburg Regional Medical Center** - 100 Sentara Cir., Williamsburg 757-984-6000
- **Riverside Doctors’ Hospital Williamsburg** - 1500 Commonwealth Ave., Williamsburg 757-585-2200
- **Riverside Walter Reed Hospital** - 7519 Hospital Drive, Gloucester, VA, 23061 804-693-8899

**Urgent Care Clinics (Non-Emergencies):**

- **M.D. Express Urgent Care** - 120 Monticello Ave., Williamsburg 757-564-3627
- **Velocity Urgent Care** - 4374 Newtown Ave., Williamsburg 757-772-6124
- **Velocity Urgent Care Gloucester** - 5659 Parkway Drive, Gloucester 804-381-4361
- **M.D. Express Urgent Care Gloucester** - 6567 George Washington Memorial Hwy, Gloucester, 804-824-9962
- **Riverside Medical Center at Hayes** - 2246 George Washington Memorial Hwy, Hayes 804-642-6171***Limited Days for Urgent Care (Monday, Wednesday, Fridays only)

*There are many other doctors in Williamsburg and Gloucester. This is a limited list.*

**Non-Emergency Transportation Options:**

- **Historic Taxi** - 757-258-7755
- **Williamsburg Taxi** - 757-221-0004
- **Williamsburg Area Transit (WAT)** - local bus service with stops on campus. W&M students with a school ID can ride at no charge. Visit www.williamsburgtransport.com for more information.
- **Lyft** (rideshare service) - Access through smartphone app at http://www.lyft.com
- **Uber** (rideshare service) - Access through smartphone app at http://www.uber.com
## Groceries/Food

<table>
<thead>
<tr>
<th>Store</th>
<th>Address</th>
<th>Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Williamsburg</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Lion</td>
<td>1234 Richmond Road</td>
<td>Walking</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Red bus line</td>
</tr>
<tr>
<td></td>
<td>5251 John Tyler Hwy</td>
<td>Jamestown bus line</td>
</tr>
<tr>
<td>Earth Fare</td>
<td>208 Monticello Ave.</td>
<td>Walking</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Red bus line</td>
</tr>
<tr>
<td>Trader Joe’s</td>
<td>5224 Monticello Ave.</td>
<td>Red bus line</td>
</tr>
<tr>
<td>Aldi</td>
<td>1504 Richmond Road</td>
<td>Trolley</td>
</tr>
<tr>
<td>Plubix</td>
<td>4660 Monticello Ave.</td>
<td>Red bus line</td>
</tr>
<tr>
<td><strong>Gloucester</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Lion</td>
<td>2292 York Crossing Drive, Hayes</td>
<td>Driving</td>
</tr>
<tr>
<td>Aldi</td>
<td>7176 George Washington Memorial Hwy, Hayes</td>
<td>Driving</td>
</tr>
<tr>
<td>Walmart</td>
<td>6819 Walton Ln., Gloucester Courthouse</td>
<td>Driving</td>
</tr>
</tbody>
</table>

## International Grocery Stores

<table>
<thead>
<tr>
<th>Store</th>
<th>Type</th>
<th>Address</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aldi</td>
<td>Varies</td>
<td>1504 Richmond Road</td>
<td>Discounted grocery store (based in Europe)</td>
</tr>
<tr>
<td>Cost Plus World Market</td>
<td>Varies</td>
<td>5225 Settlers Market Blvd.</td>
<td>Has a wide variety of international foods</td>
</tr>
<tr>
<td>E-Mart</td>
<td>Asian/Latin/South Asian</td>
<td>13270 Warwick Blvd. Newport News</td>
<td>Reves Center organizes monthly shopping trips to E-Mart.</td>
</tr>
<tr>
<td>Kielbasa Euro Deli</td>
<td>Eastern European</td>
<td>113 Palace Lane, Suite P. Williamsburg</td>
<td></td>
</tr>
<tr>
<td>La Tienda</td>
<td>Spanish</td>
<td>1325 Jamestown Road</td>
<td>La Tienda also has a restaurant.</td>
</tr>
<tr>
<td>Trader Joe’s</td>
<td>Varies</td>
<td>5000 Settlers Market Blvd.,</td>
<td>Has a wide variety of international foods</td>
</tr>
</tbody>
</table>

## Shopping for Non-Grocery Items (home, clothes, bicycles, etc.)

<table>
<thead>
<tr>
<th>Store</th>
<th>Address</th>
<th>Website</th>
<th>Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Williamsburg</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium Outlets</td>
<td>5715-62A Richmond Rd.</td>
<td><a href="http://www.premiumoutlets.com">www.premiumoutlets.com</a></td>
<td>Blue bus line</td>
</tr>
<tr>
<td>Target</td>
<td>4630 Monticello Ave.</td>
<td><a href="http://www.target.com">www.target.com</a></td>
<td>Red bus line</td>
</tr>
<tr>
<td>Walmart</td>
<td>4670 Casey Blvd.</td>
<td><a href="http://www.walmart.com">www.walmart.com</a></td>
<td>Red or Trolley</td>
</tr>
</tbody>
</table>
## English Language Resources

<table>
<thead>
<tr>
<th>Resource</th>
<th>Programs</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>W&amp;M Writing Resources Center</td>
<td>The Writing Resources Center, located on the main floor of Swem Library, offers both writing and oral communication assistance to members of the College community at no charge.</td>
<td>Writing Resources Center Swem Library, First Floor (757) 221-3925</td>
</tr>
<tr>
<td>W&amp;M English Language Program</td>
<td>Course for graduate students: Grad 501: English Conversation &amp; Pronunciation Grad 503: Listening, Speaking &amp; Pronunciation Skills Grad 505: Oral Presentation Skills</td>
<td><a href="mailto:elp@wm.edu">elp@wm.edu</a></td>
</tr>
<tr>
<td>W&amp;M English Conversation Club</td>
<td>Conversation club run by the Reves Center for international families and scholars. The club meets on Mondays and Wednesdays from 9-10:30am.</td>
<td>Mona Starman, <a href="mailto:mstarman@wm.edu">mstarman@wm.edu</a></td>
</tr>
<tr>
<td>College Partnership for Adult Learners (CPALs)</td>
<td>CPALs is a William &amp; Mary student-run organization that offers free English language classes for the local community. Classes meet every Tuesday and Thursday evenings.</td>
<td><a href="mailto:cpalearners@gmail.com">cpalearners@gmail.com</a></td>
</tr>
<tr>
<td>W&amp;M Tribe Tutor Zone</td>
<td>The Tribe TutorZone has peer tutors providing low-fee tutoring services in many subjects. Students who need assistance with English in their courses can select “English 2nd Language” tutors. A 60-minute session fee is $12, A 90-minute session fee is $18. Charged to your student account.</td>
<td>Swem Library, First Floor</td>
</tr>
<tr>
<td>Literacy For Life</td>
<td>Classes and tutoring for international families: Literacy for Life provides individualized tutoring for adults in reading, writing, and math, and English for speakers of other languages.</td>
<td>W&amp;M School of Education 301 Monticello Avenue Williamsburg, VA 23187 (757) 221-3325 <a href="mailto:literacyforlife@wm.edu">literacyforlife@wm.edu</a> <a href="http://www.literacyforlife.org">www.literacyforlife.org</a></td>
</tr>
</tbody>
</table>