

Coming to the U.S.A.

Frequently Asked Questions

SPRING 2013

We have developed this quick guide to help prepare you for your training time at St. Jude in Memphis, Tennessee. If you have any suggestions for topics to be included, please do not hesitate to contact us.

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Welcome to Memphis!



Bridge Across the Mississippi River

Congratulations on your opportunity to join us at St. Jude Children's Research Hospital as you progress in your studies! We hope this experience is complete with new and enhanced research skills and



St. Jude Children's Research Hospital

knowledge as well as an opportunity to explore Memphis and the American culture. Memphis and the surrounding areas have something to offer to everyone. Restaurants representing cuisines from all over the world abound in Memphis, as well as a rich music and art culture and many parks

scattered throughout the city. Memphis was founded in 1819 and was a strategic location during the Civil War due to its location on the Mississippi River. The powerful Mississippi River is the Western boundary of Memphis and Tennessee.

Memphis boasts a great location with short drives to the Smoky or Ozark Mountains, New Orleans, Nashville and St. Louis for weekend trips. The Memphis International Airport offers easy access to locations worldwide. For more information about the city, www.memphistravel.com

What should I bring with me?

- Bring cash to get started, enough to last 2-3 weeks (\$500.00 - \$800.00 U.S. dollars should be plenty).
- A credit card - Master Card or Visa and/or a preloaded cash card.
- A cell phone that is compatible with U.S. service.
- Clothes for spring and summer with a few clothes for colder times. Typically, St. Jude is chilly inside so be sure to include long sleeve shirts or sweaters to wear when you are in the lab.
- Immunization Papers (see details of required records on page 7).
- Your own computer, if you have one.
- Plug (Voltage) converters for your electronics.

Memphis Weather



**Memphis Skyline
as seen from
Tom Lee Park**

There is a saying in Memphis - *"If you don't like the weather, just wait a minute"*.

Memphis has a humid, subtropical climate and the weather changes often. There is a wide range of temperatures during the year. During January, typically our coldest month, you can expect the average low temperature to be about 31° F (-0.5°C) whereas during July and August, our hottest months, it is not unusual to have temperatures much closer to 100°F (37.8°C) with the normal average being 92°F (33.4°C).

During the spring and

summer dramatic thunderstorms can occur. They produce a lot of lightening and can occasionally spawn tornados. Because we are accustomed to these conditions, meteorologists in the area are aware and closely watch when conditions are likely to make tornados possible. In the case of a tornado, do not panic. If one is spotted, sirens will sound to alert the public. You should ALWAYS take cover in the lowest, most interior part of the building you are in. Stay away from windows as the pressure differences caused by tornados can cause them to shatter suddenly.

Tornados move quickly - do NOT try to get outside during one of these events nor should you try to out-

run a tornado! Get down, get low, cover your head with your arms. In the case of lightening around you, get inside of a building or car as soon as possible.

Please, do not let these occurrences worry you, as they are very rare, but you do need to be informed about what to do in the case of an emergency.



**The Pyramid on the banks of the
Mississippi River**

Kay Kafe

You may want to eat at Kay Kafe, located in St. Jude, the first few days you are in the U.S. before you have a chance to get to the grocery and purchase the items you need for your apartment. The Kafe is open from 7:00 am-7:00 pm. Their meal service times are below.

Hours of Operation:

Breakfast	7:30 am - 10:00 am
Lunch	11:00 am - 2:00 pm
Dinner	4:00 pm - 7:00 pm



Banking



You can choose to bank at any of a number of banks in the Memphis area. However, the most convenient is First South Credit Union which has a branch location on the St. Jude Campus.

- A debit/ATM card is included with your checking account. It can be used for purchases as well.
- Consult with a customer service representative at the bank to decide the best option for a student account.
- You will need to arrange for your checks to be directly deposited into your checking account. You will complete a direct deposit form when you complete your stipend paperwork in order to set this up.
- If you have any questions regarding how banking works in the U.S. please do not hesitate to ask someone. Personnel in the bank will be happy to help as will Karyn Lawrence (karyn.lawrence@stjude.org) in Academic Programs.

Miscellaneous Money Questions Answered

The stipend amount will be listed in your paperwork.

You will be paid once a month and are each responsible for the payment of your student housing each month. (A full list of what is included will follow later in this document.)



There may be taxes withheld from your stipend. You will need to consult with the tax people at St. Jude during the first week or so of your time here to determine if you will have to pay tax on your income and if so, how much you will be required to pay. If you find that you are required to pay income tax, please ask the tax people about the procedure to file your income tax at the end of the year. You will likely get some of the money you paid in taxes returned to you with proper filing.

Your student housing costs include many standard items people normally pay for separately such as electricity, water, and gas.

However other cost of living expenses (items such as food, cleaning supplies, transportation, entertainment, cell phones) are your responsibility.

If you have any questions about living expenses, please contact your program director or a staff member in Academic Programs.

Filing Income Taxes

If you should have income taxes withheld from your stipend check during your stay at St. Jude, you will be required to file an Income Tax Return no later than April 15th of the following year (ex. Filing taxes for 2013 must be done by April 15, 2014).

St. Jude subscribes to an on-line tax service to assist international citizens in filing U.S. Federal Income Tax Documents. This service is called **GLACIER tax preparation (formerly CIN-TAX)**. Although GLACIER is on-line, it **does not** allow for electronic submission of your tax forms. It only assists in preparing the paper forms that must be printed, signed and posted to the U.S. government. Before you depart the U.S., please make sure you leave a mailing address where instructions for the filing of your U.S. taxes may be sent to you. If you do not receive these instructions by February 15, please e-mail St. Jude Financial Services to inquire [uma.reddy@stjude.org].

Let's Talk about Your Social Security Number

Everyone asks: "How (and when) do I apply for a Social Security Number?"

- **FIRST** - You MUST visit a member of the Immigration Services staff (located in the 505 building) as soon as possible after your orientation, so they can complete your immigration process. This MUST be done before you apply for your Social Security Number.
- You must be in the U.S. for 10 business days before you can apply for your Social Security Number.
- Contact your program director to schedule a date to visit the Social Security Office.
- You will need to bring a completed [SS-5](#) form (Application for a Social Security Card), your passport, visa, I-94 and your signed St. Jude acceptance letter. Also, if you are on a J-1 visa you will need to bring your DS2019 document.
- You will NOT receive your social security number the day you apply. You will receive a receipt stating that you have applied. This receipt will need to be e-mailed to St. Jude Human Resources Personnel. Your number (and card) will be mailed to you at the address you put on the form. This address should be 262 Danny Thomas Place MS 304, Memphis, Tennessee 38105
- Receipt of your card may take up to 4 weeks. If you do not have your number/card in 4 weeks you may need to visit the Social Security Office again. Contact your program director for assistance.
- When you do receive your Social Security Card (and number) you need to contact your program director to ensure your card is sent to Financial Services at St. Jude.

Health Insurance Requirements

A U.S.-based health insurance plan will need to be secured prior to your arrival in the U.S. in order for you to participate in your internship. Previous experience with foreign-based health insurance programs has brought up two issues:

- They usually require you to pay for any medical care you receive yourself and submit receipts to them for reimbursement. The cost of health care in the U.S. is very expensive. It is not unusual for emergency care to cost several thousand dollars. It is often difficult for our students to access enough money to pay the medical bill in order to be reimbursed.
- More importantly, if the health insurance company is not based in the U.S., most health care providers here in the U.S. will be concerned about the payment of their bill. They might give you a very minimal amount of care. If you are sick or experience an accident, we want you to get whatever care you need and the very best care available. If your health care is not U.S.-based, this may not be possible.

The SMERP World Pass insurance was researched and it has been found that most U.S. universities and research institutions will NOT accept this plan as adequate coverage for their foreign researchers. It does not meet the minimum amounts of coverage required by the J-1 regulations.

The following insurance companies offer coverage that meets the criteria required to satisfy the Health Insurance Requirement:

http://www.isoa.org/voyager_main.aspx

http://compassbenefit.com/international_student_health_insurance.html

<https://www.quote-and-apply.com/studentsecure/coverage.php?referid=23009>

Housing

Housing for students participating in St. Jude programs is located in an apartment complex adjacent to campus. It is within easy walking distance.

It is a requirement of the program that students will live in this housing during their stay in Memphis.

The apartments are fully furnished and have a low daily cost which includes the rent, electricity, gas, water, furniture, furnishings, access to a workout facility, business office and pool (in season) associated with the apartment complex.

Students in housing will be required to provide their own personal items, food, cleaning supplies and any additional extra items that they desire.

Each apartment includes basic furniture such as beds, nightstands, bureau, sofa, chair, dining table & chairs. Each student has his/her own bedroom. The common areas (living room, dining room and kitchen) will be

shared with your chosen roommate.

In addition basic furnishings are also included. Your apartment will come equipped with bed linens (sheets, pillows, pillow cases, blankets, bedspread), bath towels, mats, washcloths, and dishes, glasses, pots, pans, and utensils in the kitchen.

All apartments include a washer and dryer, as well as a television, local access telephone, and basic internet service. You are also welcome to use the amenities at the apartment complex. These include a business center, workout facility, and swimming pool when the weather warms up.

The area surrounding St. Jude and your Temporary Housing is an urban area and you are encouraged to walk between the two in groups. Also, SJ Security will provide a shuttle if you need transportation, this is particularly useful if you are traveling later in the evening or alone.

For questions, email: APOTempHousing@stjude.org



The Arcade Restaurant on Main Street is the oldest restaurant in Memphis - opening in 1919

Good to Know:

Smoking

Smoking laws vary somewhat from city to city in the U.S. In Memphis, smoking is prohibited in all public buildings (this includes restaurants) and in most interior spaces with a few exceptions. Notably, a bar (posted for only people of legal age) can permit smoking within its interior space.

St. Jude is a completely Smoke-Free Campus with the exception of designated smoking areas located around the campus. **As of August 1, 2013, the St. Jude campus will be completely SMOKE-FREE** for all St. Jude employees, students, consultants, vendors, and contractors on the St. Jude campus. *It does not include patients/families.*

Dress Code & Personnel Hygiene

The personal appearance of people at St. Jude reflect the professional atmosphere here. Everyone (employees, volunteers, and students) is expected to dress in a clean, neat, and professional manner.

Your department may have more detailed rules based on the needs within your individual laboratories. However, in general:

- No distracting, revealing, or unsafe clothing (navels must remain covered at all times, spaghetti strap tops and low necklines, skimpy clothing of any type are not appropriate).
- No clothing that suggests offensive, sexual, racial, religious, age-related, ethnic or disability subject matter is permitted.
- Most labs will require you to wear closed toe shoes and lab coats at all times.
- For security purposes, your identification badge should be worn at all times and visibly displayed above the waist.
- Lab coats should not be worn off campus unless you are off campus on St. Jude related business.
- Scented products should be used sparsely and in some areas not used at all. Please be aware of the requirements for your lab area.
- Everyone must bathe or shower daily with soap and use deodorant to mask body odors. This is expected of all people in professional environments.

St. Jude Children's Research Hospital



General Address:

**262 Danny Thomas Place
Memphis, Tennessee 38105**

General Phone Number:

011+1+901.595.3300

Note to Students (contact information):

Each department has its own individual "Mail Stop" used to identify which mail goes to which location. It is important to **always** include your mail stop in your address at St. Jude. Not including this important piece of information can delay or impede your mail reaching you. In giving your address to your relatives and friends, be sure to include your mail stop. It is too nice to receive mail when you are far away from home to miss it!

Also, your department will have a specific phone number that you will need to use in order for you to be contacted successfully by phone. The number above is a general number that goes to our operators, but they may not be able to locate you individually. It is best to give your direct phone number. Also, each temporary housing apartment will have a telephone.

Immunization Records

On the following page, there is a specific list of immunizations that you will be required to have to come to St. Jude Children's Research Hospital.

You are required to submit your immunization records to show proof of vaccinations. If you do not have the required vaccinations, you will be required to obtain them at your own cost during the first week of your stay. This can total several hundred dollars that you will have to pay out of your own pocket as insurance will not typically cover it.

Current Estimated Costs:	<u>Estimate</u>
• Complete Hepatitis B series-series of 3	\$65.00 per dose
• Current Annual TB Screening	\$25.00
• MMR vaccination(s) or positive titer(s)	\$70.00 - \$110.00
• Varicella vaccination or varicella titer	\$110.00

For questions about immunizations, contact the Occupational Health Office at Occupationalhealth@stjude.org or 901-595-2531.

Health Screening and Vaccination Requirements

St. Jude Children’s Research Hospital performs Health Screens on all new employees, students, contract workers and volunteers. Oral Drug Screens are performed on all St. Jude employees and any individual that will have patient contact or have an impact on patient outcomes. If this applies to you, please do not eat, drink or chew gum or candy at least 15 minutes prior to your health screening. Please bring documentation of your vaccination records and/or lab results. Refer to the following for a description of vaccination requirements:

- Two step tuberculin (Tb) skin testing is required for all new employees. Bring documentation of your most recent Tb skin testing when you come for your Health Screen. You will also need to present documentation if you have previously experienced a positive skin test.
- Provide proof of varicella (chickenpox) immunity via blood test or documentation of two doses of Varicella vaccine.
- Proof of rubeola (measles), mumps, rubella immunity via blood test or documentation of having received two doses of the MMR vaccine.
- Hepatitis B vaccination is a condition of employment for individuals who will work in patient care areas and for those who may have the potential for exposure to human blood or tissue. The Occupational Health Nurse performing your screening will assist you in this determination. Persons that fall in this category will need to present documentation of having received the series and/or the Hepatitis B titer.

Vaccination Documentation Chart

Vaccine or Test	<u>All Employees Including ARC</u>	<u>Contract Employees</u>	<u>Students</u>	<u>Volunteers</u>	<u>Anyone with Direct or Indirect Patient contact</u>	<u>Anyone who has contact with human blood or tissue</u>
MMR - proof of 2 doses of vaccine or documentation of immunity by titer	<i>Required</i>	<i>Required</i>	<i>Required</i>	<i>Required</i>	<i>Required</i>	<i>Required</i>
Varicella (chickenpox) 2 doses of vaccine or documentation of Immunity by titer	<i>Required</i>	<i>Required</i>	<i>Required</i>	<i>Required</i>	<i>Required</i>	<i>Required</i>
3 dose Hepatitis B series and/or immunity by titer.					<i>Required</i>	<i>Required</i>
Tuberculin skin testing – 2 step	<i>Required</i>	<i>Required</i>	<i>Required</i>		<i>Required</i>	<i>Required</i>
Tuberculin skin testing- 1 step				<i>Required</i>		

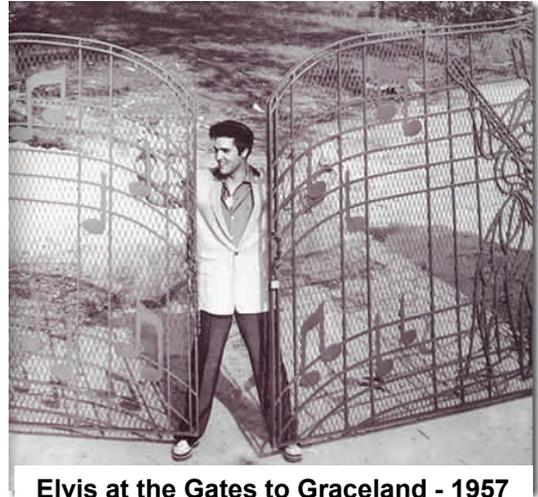
A few last thoughts:

ID While in the U.S.:

Be sure to carry a photo-copy of your DS 2019 in your wallet while in the U.S. Your original and your passport should be kept in a safe location. When you receive your Social Security Card, it is also recommended that you carry a copy in your wallet and keep the original with your passport and other important papers.



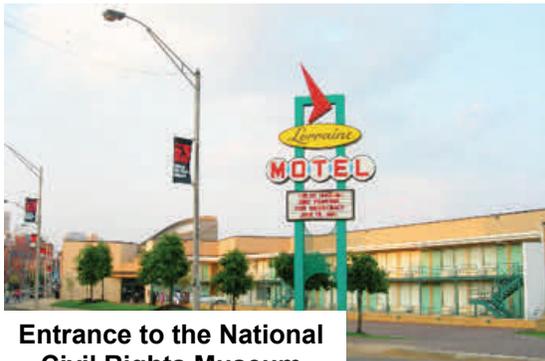
Egyptian Styled Entrance to Memphis Zoo in Overton Park



Elvis at the Gates to Graceland - 1957

International Travel After your Arrival:

If you make plans to leave the U.S. for any reason during your time at St. Jude, you should contact the Immigration Services office to ensure you have the correct travel documents. Not doing so may delay your return to the U.S.



Entrance to the National Civil Rights Museum

On the Airplane

Shortly before landing in the U.S., you will be asked to complete some paperwork for the U.S. Customs officials. This paperwork will include a small (3 inches x 5 inches) white card known as the "I-94" card, or the "Arrival/Departure Record." It is important that the name you place on this is written legibly and matches the name on your passport and U.S. visa stamp EXACTLY. Slight differences in spelling could result in delays in obtaining your U.S. Social Security Number or Tennessee Driver's License.

Standard Lab Schedule: Students are typically in the lab around 40 hours per week. This consists of 40 hours divided up as 8 hours per day, 5 days per week. The bulk of the 8 hours should fall between the hours of 8:00 am and 6:00 pm. Your lab may have more specific requirements that will take precedence over this general guideline.



**Beale Street ~
Home of the Blues**

