

Pre-Arrival Information for
**J-1 Exchange
Visitors**

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Welcome to Rutgers, The State University of New Jersey

Congratulations on your successful application to Rutgers University as a J-1 exchange visitor!

We understand that there is a lot of preparation for your upcoming program and we hope this guide will be helpful to you.

Many of the links in this guide provide information from our website, <https://global.rutgers.edu>.

Here is the link to the Faculty and Scholars section:

<https://global.rutgers.edu/international-students-scholars/international-faculty-and-scholar-services>

Please remember that an important point of contact is your department administrator. Be sure to contact your department administrators to see if you are required to attend New Employee Orientation after your arrival (Note: This applies only if you are employed by Rutgers).

For international postdocs, please connect with the Office of Postdoctoral Advancement or the Rutgers Health Office of Postdoctoral Affairs:

<https://academicaffairs.rutgers.edu/office-postdoctoral-advancement>

Rutgers, The State University of New Jersey

Rutgers, The State University of New Jersey is comprised of four Chancellor-Led Units (CLUs): Rutgers University-New Brunswick, Rutgers University-Camden, Rutgers Health, and Rutgers University-Newark. These campuses are in several different cities, including New Brunswick, Newark, Piscataway, and Camden. Rutgers also has other facilities located throughout the state of New Jersey.

<https://www.rutgers.edu/>



VISAS AND IMPORTANT DOCUMENTS

Please make sure to check the email you received with your form DS-2019. This email contains information that will help you with the visa application process.

Below is a link with more information regarding visas and document:

<https://global.rutgers.edu/j-1-pre-arrival>

FINANCES

Opening a US bank account

As a J-1 exchange visitor/ international scholar, you will be able to open a US bank account after you arrive. When opening a bank account, please make sure you have your passport and DS-2019 with you.

Here are some of the most common banks:

- PNC
- Chase
- Bank of America
- Wells Fargo

Credit cards

In the United States, the use of credit cards is very common (more so than apps such as Apple Pay). It is a good idea to have a credit card (Visa, Mastercard) from your bank in your home country when you arrive here in the United States.

Cost of living

In New Jersey, costs of living expenses are high, which is reflected in high rent prices, high car insurance rates, and high prices in general. Please make sure you inform yourself about this before your departure.

<https://livingwage.mit.edu/states/34>

Taxes

Please review the following link for information on taxes. This will be covered in the J-1 Welcome Orientation you must attend after your arrival. <https://global.rutgers.edu/taxes>

Social Security

International scholars should wait **10 days** after their online check-in with Rutgers Global in the SEVIS system before applying for the Social Security Number (SSN). This timeline ensures that their information has been received by the other agency.

After 10 days, international scholars can request a SSN at: <https://www.ssa.gov/number-card/request-number-first-time>. They will then select a date for a follow-up appointment at the nearest Social Security Office at: <https://www.ssa.gov/locator/>.

The following documents are required for the SSN interview:

- Passport and visa
- Original form DS-2019 or I-797
- I-94 arrival record printed from www.cbp.gov/i94

Note: Your name on your I-94 printout must be spelled exactly as it is spelled in your passport



Health Insurance

Based on the J-1 program regulations of the U.S. Department of State, all J-1 exchange visitors (and their dependents) must have health insurance for their entire J-1 program.

<https://global.rutgers.edu/international-scholars-students/health-insurance>

In the J-1 application process, your department may have arranged health insurance coverage for you on a **Visiting Scholar Plan**. **If this is the case, please see the following about how health insurance will start:**

- To activate your health insurance, you must first complete the online check-in with our office upon your arrival. Please email our office for the online check-in instructions (iss-facultyscholars@global.rutgers.edu)
- Once you have checked in, your program will be validated and your health insurance coverage will begin.
- You will receive an email from our insurance specialist with important information from your health insurance provider.
- Please make sure that you read everything carefully and follow the necessary steps as described.

Please note: If you are employed by Rutgers, you will receive additional information about Health Insurance and State Health Benefits Program (SHBP) when you attend the New Employee Orientation. The Visiting Scholar Plan will cover you for your first two months of employment only. Therefore, you **MUST** enroll yourself and any J-2 dependents in the State Health Benefits Program (SHBP) by the deadline communicated during the New Employee Orientation.



Helpful Explanations Regarding the US Health Care System

The US healthcare system is more complicated than healthcare systems in other countries, so it may take you some time to understand everything. Some things to keep in mind include:

- **In-Network vs. Out-of-Network Providers** – Most health plans provide access to a specific network of doctors and facilities that agree to accept a discounted rate. These healthcare providers are considered “in-network.” If a doctor or facility has no contract with your health plan, they're considered out-of-network and can charge you full price. It's usually much higher than the in-network discounted rate.
- **Co-Payment** - You are usually required to pay the doctor or service provider each time you use their health care services. This is sometimes called a co-payment.
- **Deductible** - After receiving care, doctors send bills to your health insurance company. The health insurance company will pay some or all of these bills, and you are required to pay the balance of what is not covered by health insurance. Each health insurance plan will specify a deductible, which is the amount that you must pay before the insurance plan starts to pay.
- **Premium** – Some J-1 exchange visitors will receive health insurance through the State Health Benefits Program (SHBP) as a benefit of being a Rutgers employee. Rutgers may only pay part of the cost and deduct the remaining monthly cost from your pay. This monthly cost is called a “premium.”

Once you are enrolled in a health insurance plan, please be sure to review what your health insurance plan covers, and which providers are considered in-network.

If you need immediate medical care, you can go to the emergency room of the nearest hospital to receive treatment.

Hospitals and Health Centers Near Campus

New Brunswick:

- Robert Wood Johnson University Hospital <https://www.rwjbh.org/rwj-university-hospital-new-brunswick/>
- Saint Peter's Healthcare System <https://www.saintpetershcs.com/>

Newark:

University Hospital <https://www.uhnj.org/>

Camden:

Cooper University Health Care <https://www.cooperhealth.org/>

HOUSING

New Brunswick:

Rutgers offers short-term housing for International Faculty and Scholars, as shown here:

<https://sites.rutgers.edu/fssth/>

Staff short-term housing also provides this brochure with useful information:

[EmployeeRelocationGuide \(adobe.com\)](#)

At Rutgers, there is an off-campus housing office, but their information is more for students. However, we do refer postdocs to their website for their listings:

<https://ruoffcampus.rutgers.edu/about-us>

The following links on Facebook could provide useful information:

Rutgers Postdoctoral Association Facebook Group

<https://www.facebook.com/groups/rutgersPDA/>

Rutgers Housing, Sublets, & Roommates Facebook Group

<https://www.facebook.com/groups/445872582229249/>

Some of the cities where Rutgers J-1 Exchange Visitors reside include:

1. Piscataway, NJ
2. New Brunswick, NJ
3. Highland Park, NJ
4. Newark, NJ
5. Philadelphia, PA
6. New York City, NY

Newark:

For scholars in Newark, visit the Office of Housing & Residence Life Housing Staff:

<https://housing.newark.rutgers.edu/>

Camden:

For scholars located in Camden, visit the Housing and Residence Life:

<https://housing.camden.rutgers.edu/>

Additional websites listing apartments and rooms for rent in various areas (not affiliated with Rutgers University) include:

<https://www.aveliving.com/locations/northern-new-jersey>

<https://www.sublet.com>

<http://www.rotatingroom.com> (select UMDNJ-Robert Wood Johnson Medical School)

https://www.zillow.com/homes/for_rent/

<https://www.apartments.com/>

¹ In the United States, Facebook is used as a common social media platform. There are a few resources available on Facebook regarding housing in New Brunswick.

CHILDREN AND DEPENDENTS

Enrolling children in public schools

New Jersey's compulsory education law requires all children between the ages of 6-16 to attend school. To enroll your child in public schools, please check the Board of Education office of the township in which you live.

<https://www.nj.gov/education/>

Resources for Dependents

Rutgers Global Dependent Resources

<https://global.rutgers.edu/international-students-scholars/international-faculty-and-scholar-services/dependents-and-family>

TRANSPORTATION AND SAFETY

Transportation

NJ Transit

There are good train services in New Jersey, especially to and from Newark Liberty Airport (EWR). To access all train schedules and connections, please see the link

<https://www.njtransit.com/>

Information on buses is also included.

PATH

The PATH train runs between Newark, Jersey City, Hoboken, and New York City. For more information, visit <https://www.panynj.gov/path/en/index.html>

Newark Bus System

<https://www.newarkhappening.com/plan/transportation/bus/>

New Brunswick Buses

For more information on bus services around New Brunswick, visit the following links:

<https://newbrunswickbuses.com/>

https://www.cityofnewbrunswick.org/residents/departments/planning_development/transportation.php

New Jersey Motor Vehicle Commission

If you want to rent/ buy a car, you will need a New Jersey driver's license. Information on getting a New Jersey driver's license can be found here: <https://www.nj.gov/mvc/>

Uber/Lyft 🚗

Many Americans use apps such as Uber and Lyft for transportation. You will need to download these apps and set up an account. For this, you will need a credit card.

Rutgers ISSS shuttle 🚌

Rutgers International Student and Scholar Services offers a shuttle for (grocery) shopping trips. Find out more about times and locations in the following link:

<https://global.rutgers.edu/international-students-scholars/programs/shopping-shuttle>

Rutgers Transportation

<https://ipo.rutgers.edu/dots>

Safety

When in the US, as everywhere, please always make sure that you are safe and that you keep your valuables and important documents safe as well.

In the US, scams (dishonest schemes or fraud) are very common, unfortunately. Find out how to best protect yourself in this link by reading the information carefully:

<https://global.rutgers.edu/international-scholars-students/scams>



ACTIVITIES

Here are some activities and places you can explore around campus:

Arts and Culture in New Brunswick

<https://visitnj.org/nj/new-brunswick/arts-culture>

Arts and Culture in Newark

<https://www.newarkhappening.com/things-to-do/art-and-history/>

Arts and Culture in Camden

<https://camden.rutgers.edu/discover-camden/explore-camden/have-fun-in-around-camden>

County Park Systems (Tennis, Playgrounds, Picnic Areas, etc.):

Middlesex County - <https://www.middlesexcountynj.gov/find-programs-and-resources/parks-and-recreation/find-a-park>

Essex County - <https://essexcountyparks.org/parks>

Hudson County - <https://www.hcnj.us/parks/>

Food and Dining on Campus (at Rutgers University–New Brunswick)

<https://newbrunswick.rutgers.edu/student-experience/student-housing-and-dining#dining>

Food and Dining on Campus (at Rutgers University–Newark)

<https://studentaffairs.newark.rutgers.edu/campus-life-events/dining>

Food and Dining in Downtown New Brunswick

https://www.newbrunswick.com/pub/listing/restaurants_amp_eateries

Great Places to Visit at Rutgers (all campuses)

<https://www.rutgers.edu/news/great-places-visit-rutgers>

Meetup (for making friends outside of university)

<https://www.meetup.com/>

NJ Golf Courses

<https://njsga.org/courses>

New Jersey Monthly

<https://njmonthly.com/articles/jersey-shore/beyond-the-beach-15-fun-and-unique-things-to-do-at-the-jersey-shore/>

NJ State Parks & Forests (Hiking Trails, Camping, Biking, Fishing, Picnic Areas, etc.)

<https://www.nj.gov/dep/parksandforests/parks/parkactivity.html>

Nightlife in New Brunswick

https://www.newbrunswick.com/pub/listing/nightlife_bars_amp_taverns

Rutgers Gardens

<https://campusvisitorguides.com/rutgers/rutgers-gardens/>

Rutgers Global events

<https://global.rutgers.edu/partnerships-programs/global-programming-events>

Rutgers Recreation

<https://recreation.rutgers.edu/>

Rutgers SEBS Farm Tours

<https://farmtours.rutgers.edu/>

Rutgers School of Arts and Sciences Geology Museum

<https://geologymuseum.rutgers.edu/>

Zimmerli Art Museum

<https://zimmerli.rutgers.edu/>



Contact Us: International Student & Scholar Services

-  30 College Ave. New Brunswick, NJ 08854
-  Phone number: 848-932-7800
-  Email address: iss-facultyscholars@global.rutgers.edu
-  global.rutgers.edu

