

USPHS BENEFITS AND ENTITLEMENTS OVERVIEW

Presented By:

Junior Officer Voice a Subcommittee of the Junior Officer Advisory Group

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Junior Officer (JO) Voice operates the JO Voice forum for collecting and responding to the questions, concerns, and other input from Junior Officers (JO's). JOs are able to pose questions/concerns on a rolling basis through a Microsoft Forms survey, which is continuously monitored. Questions are compiled, and responses are published every two months by JO Voice co-leads. JO's may also submit input, including questions, comments, or suggestions, on any topic at any time using the [JO Voice Inquiry Form](#).

COMPENSATION

- Regular Military Compensation (RMC), which is defined as the sum of basic pay, average basic allowance for housing (based on assigned to duty station), basic allowance for subsistence, and the federal income tax advantage that accrues because the allowances are not subject to federal income tax.

<https://militarypay.defense.gov/Calculators/RMC-Calculator/>

- Monetary Compensation
 - Heath Professions Special Pay
 - Active-Duty Rates
 - Board Certification Incentive Pay
 - Retention Bonus
 - Incentive Pay
 - Assignment Pay

***Current pay rates and tables/links to additional information:**

<https://www.dfas.mil/militarymembers/payentitlements/Pay-Tables.html>.

<https://dcp.psc.gov/ccmis/HPSP/HPSP.aspx>.

[Salary and Benefits | Commissioned Corps of the U.S. Public Health Service \(usphs.gov\)](#).

EDUCATION AND LOAN REPAYMENT (some programs listed are open to civilians and officers)

- Post-9/11 GI Bill (if you have not used the bill previously). After 90 days of active-duty service, you are eligible for use [Education and Training Home \(va.gov\)](#).
- The Indian Health Service Loan Repayment Program [Loan Repayment Program | Indian Health Service \(IHS\)](#).
- The National Health Service Corps (NHSC) Loan Repayment Program [Loan Repayment | NHSC \(hrsa.gov\)](#).

- The Centers for Disease Control and Prevention (CDC) Epidemic Intelligence Service (EIS) Program [Review Salary and Benefits Information | Applying to EIS | Epidemic Intelligence Service | CDC.](#)
- The Health Resources & Services Administration (HRSA) Nursing Education Loan Repayment Program [Apply for Loan Repayment | Bureau of Health Workforce \(hrsa.gov\).](#)
- Public Service Loan Forgiveness [PSLF Waiver Offers Way to Get Closer to Loan Forgiveness | Federal Student Aid.](#)

HEALTHCARE

- Officers and family are covered by TRICARE, which provides medical and dental care at little or no cost. Coverage begins on the first day of service.
- Healthcare benefit plans available after retirement for you and your spouse. [https://www.tricare.mil/Plans/HealthPlans.](https://www.tricare.mil/Plans/HealthPlans)
- Supplemental coverage available through MOAA Medline Plus [MOAA - Home \(moaainsurance.com\).](#)

LIFE INSURANCE

- Officers automatically have the maximum \$400,000 of Servicemember Group Life Insurance (SGLI) coverage. Officers can decline or elect lesser amounts of coverage in writing in increments of \$50,000. SGLI coverage stays in effect for 120 days after discharge. Members who have SGLI automatically have Traumatic SGLI (TSGLI).
- Access to low-cost life insurance options for your family. [Commissioned Corps Management Information Site \(psc.gov\).](#)

VACATION AND LEAVE

- Thirty days of paid vacation per year – beginning the first year.
- Paid federal holidays (depending on assignment).
- Paid sick leave as needed.
- Paid maternity leave – 12 weeks. [https://dcp.psc.gov/ccmis/ccis/documents/CC363.01.pdf.](https://dcp.psc.gov/ccmis/ccis/documents/CC363.01.pdf)
- Paid paternity leave – 10 days: [CC361.01.](#)

ADDITIONAL BENEFITS AND ALLOWANCES

- **Clothing Allowance:** A one-time uniform allowance to offset the initial expense of purchasing a new wardrobe of uniforms is provided. [Uniform and Equipment Allowance \(psc.gov\).](#)
- **Basic Allowance for Housing (BAH):** BAH is to offset the cost of housing (rent or mortgage) when you are not receiving government-provided housing. BAH rates are based on duty location, pay grade and dependent status. [https://www.defensetravel.dod.mil/site/bah.cfm.](https://www.defensetravel.dod.mil/site/bah.cfm)
- **Basic Allowance for Subsistence (BAS):** BAS offsets costs for your meals; its level is linked to the price of food as set by the USDA. BAS is meant to offset costs for a member's meals. This allowance is based in the historic origins of the military in which the military provided room and board (or rations) as part of a member's pay. This allowance is not intended to offset the costs of meals for family members.

- **Income Tax Benefits:** If you claim residency in a state that imposes no income tax at the time of your call to active duty, you will not be subject to the state income tax regardless of where you are stationed. If you are assigned to active duty in one of the states with no income tax, you can establish residency in that state for the rest of your uniformed service career. [Withholding of State Income Tax \(psc.gov\)](#).
- **Retirement Benefits:** One of the key benefits of serving in the uniformed services is the retirement plan. If you accumulate 20 or more years of active-duty service, you are eligible for retirement. If you are a Ready Reserve member, if you accumulate 20 or more years of qualifying service, you are eligible for reserve retirement pay in most cases at age 60.
 - **Blended Retirement System (BRS):** Officers called to active duty after Dec. 31, 2017 - are enrolled in the BRS. BRS includes employer paid contributions into your Thrift Savings Plan (TSP) account that you manage. In retirement you will receive a percentage of your basic pay for each year of service, BRS uses a multiplier that is 2.0% times the number of years of service times your highest 36 months of basic pay. <http://militarypay.defense.gov/BlendedRetirement>.
 - **TSP:** TSP is a retirement saving and investment plan similar to a 401(k) plan. You will receive a government contribution that equals 1% of basic pay to a tax-advantaged retirement account (TSP) after 60 days following entry to duty. Additionally, you have the ability to receive up to an additional 4% matching contribution from the government to TSP after the 2nd year of service through the 26th year of service. www.tsp.gov.
- **Relocation Expenses:** Paid relocation when you join the USPHS Commissioned Corps and relocation expenses when relocating between duty assignments. Relocation expenses are also paid upon retirement or separation (based on your home of record). [Commissioned Corps Management Information System \(psc.gov\)](#).
- **Travel Expenses:** Paid expenses for travel related to your job.
- **Military Lodging and Morale, Welfare and Recreation (MWR):** Access to military base lodging and MWR facilities.
- **Military Stores:** Shopping privileges at military base grocery and department type stores.
- **Military Space Available (Space A) flights:** You and your family will have access to Space A flights domestically and internationally. [Space-Available Travel \(psc.gov\)](#).
- **Banking and Insurance Products:** Exclusive insurance and banking products targeting the needs of active-duty uniformed service members. [Insurance, Banking, Retirement & Investment Services | USAA | USAA Navy Federal Credit Union | Banking, Loans, Mortgages & Credit Cards | Navy Federal Credit Union](#).
- **VA Benefits:** VA Loan Guaranty Home Loan Program, VA Disability benefits, Group Life Insurance, and VA Survival and Death benefits applicable.
- **TSA precheck:** All DHS employees are eligible to opt-in by visiting <https://dhsprecheck.dhs.gov> to enroll.
- **SCRA Benefits:** provides legal and financial protections to those who have answered the Nation's call to serve. [The Servicemembers Civil Relief Act \(SCRA\) \(justice.gov\)](#).

Note: This is an overview; there may be additional benefits and entitlements that are not listed.

References:

Commissioned Corps Management Information System. [Commissioned Corps Management Information System \(psc.gov\)](#). August 22, 2022
 U.S. Department of Health and Human Service Commissioned Corps of the U.S. Public Health Service. <https://www.usphs.gov/salary-and-benefits>. August 22, 2022.