



FACT SHEET

Benefits Issues for Officers with Dependent Parents

Last Reviewed: May 18, 2018

Background

Dependents of PHS officers are eligible for certain military benefits. Some family members, such as a spouse or child, are automatically entitled to dependency status; they are considered “primary dependents.” Other family members are considered secondary dependents and require special review. Examples of secondary dependents are parents and siblings. This fact sheet focuses on benefits for dependent parents only. For additional information on other secondary dependents, please refer to the resources listed at the end of this fact sheet.

Eligibility

A parent, parent-in-law, step-parent, parent by adoption, or any person who stood “in-loco parents” (in the place of a parent) to an officer for at least five years prior to the officer’s emancipation may be considered a secondary dependent if all of the following criteria are met:

- ▶ The parent’s monthly income, not counting the PHS officer’s contribution, must be <50% of the parent’s monthly living expenses.
- ▶ The officer’s contribution must be more than the parent’s income from all sources.
- ▶ The officer’s contribution must be more than one-half the parent’s monthly living expenses.
- ▶ The parent must reside in the officer’s household or a household maintained for or by the officer.

Highlights

- ▶ Benefits for which dependent parents or officer are eligible
 - Basic Allowance for Housing (BAH) with dependents – if the sponsoring officer doesn’t already have the dependent-based BAH rate (from having claimed other dependents previously), the officer will receive this rate once the parent’s dependency status request is approved by PHS.
 - Uniformed Services Identification and Privileges Card
 - Travel allowances – for relocation to the PHS officer’s duty station, if needed (must submit [PHS-2988](#), voucher for reimbursement of travel dependents).
 - Limited healthcare benefits – primary care only (no specialized care) at military treatment facilities on a space-available basis or through TRICARE Plus.
 - TRICARE Plus allows beneficiaries who normally are only able to get care on a space-available basis at military treatment facilities to enroll at the military facility **for primary care only**.
 - TRICARE Plus is only available at some military hospitals and clinics, and the local Commander may limit enrollment to specific categories of beneficiaries.
 - Enrollment into TRICARE Plus at one military facility does not automatically extend TRICARE Plus enrollment to another.
 - TRICARE Plus alone does not provide [minimum essential coverage](#) as defined by the Affordable Care Act.
 - Medicare Part B is not required to enroll in Tricare Plus, but any civilian care your parent receives may not be covered unless he/she is enrolled in Part B.
 - Prescription drugs
 - With TRICARE Plus, dependent parents may [fill prescriptions at military pharmacies for free](#).
 - Once they are eligible for Medicare and accept Medicare Part B, dependent parents may be eligible for the [TRICARE pharmacy program](#), which provides prescription drugs through

[network pharmacies](#) or through [home delivery](#). If the dependent parent also has Medicare Part D (prescription drug coverage), Medicare will be the primary payer and TRICARE will serve as supplemental coverage for prescription drugs.

- ▶ Requirements for requesting an initial dependency determination for a dependent parent
 - Follow [instructions for submitting request for enrollment in the Defense Enrollment Eligibility Reporting System \(DEERS\)](#); instructions for dependency determination of a parent are on page 4 of the document. Note that the mailing address for submission of the request in the aforementioned instructions may be different from the older address information on the individual required forms ([PHS-1637-1](#), [DD Form 137-3](#), [DD Form 1172-2](#)). The correct address can always be found in the [DEERS Enrollment Instructions](#).
 - In addition to the required forms and supporting documents specified in the instructions mentioned above, the PHS officer's birth certificate and/or other documents establishing the relationship between the officer and the parent should be included with the request. (For questions about your specific situation, please contact your military pay technician in the [Compensation Branch](#)).
- ▶ Once the dependency determination is approved, a recertification of dependency is needed
 - Annually with the Compensation Branch
 - Every 4 years with DEERS

Resources

- ▶ USPHS Commissioned Corps Officer DEERS Enrollment/ID Card Issuance Instructions: https://dcp.psc.gov/ccmis/PDF_docs/DEERS_cover_memo.pdf
- ▶ The DEERS Project Officer in the Division of Commissioned Corps Officer Support: For specific questions, send email to phsdeersgibill@hhs.gov
- ▶ [The Compensation Branch](#): Contact your military pay technician or the general phone number (to be directed to your military pay technician)
- ▶ TRICARE website:
 - Dependent parents and parents-in-law: https://tricare.mil/Plans/Eligibility/DepParentsParentsInLaw?sc_database=web
 - TRICARE Plus information: https://tricare.mil/Plans/SpecialPrograms/Plus?sc_database=web
 - TRICARE Plus enrollment form (DD-2853): <http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2853.pdf>
- ▶ <http://www.dfas.mil/militarymembers/SecondaryDependency/SDC.html>: Not specific to PHS officers, but a good site for general information on dependent parents and other secondary dependents
- ▶ <https://www.dmdc.osd.mil/milconnect/>: MilConnect website (DoD-sponsored), good general information about DEERS and benefits

Note: Feedback and suggestions for this fact sheet are welcome and may be sent to PPACBenefitsSC@gmail.com.

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FACT SHEET

Disability Retirement

Last Reviewed: May 12, 2018

Background

This fact sheet provides general information on retirement of PHS Officers for physical disability. It does not cover other benefits that may be available for a service-connected disability nor is it intended to be a comprehensive guide.

Eligibility

- ▶ All active-duty PHS officers who meet the requirements for disability retirement specified below are eligible.
- ▶ COSTEP and senior COSTEP participants are excluded.
- ▶ Veterans who become disabled after separation from PHS do not follow the process outlined in this fact sheet. If the disability is service-connected, the former officer may be eligible for disability compensation from the Veterans Administration (VA).

Highlights

▶ **Requirements for Disability Retirement:**

- Fitness-for-Duty (FFD) Determination: An officer is found unfit to perform the duties of his/her grade, category, or office due to one or more physical or mental conditions that are permanent or may become permanent; **AND**
- The condition is service-incurred or -aggravated: Any condition incurred or aggravated while on active duty is considered service-connected, except:
 - “Natural progression” of a preexisting condition
 - When willfully withheld information would have established the preexistence of the disabling condition
 - Any expected disability occurring as a result of necessary treatment of a condition that is neither service-incurred nor –aggravated
 - When incurred as a result of an officer’s misconduct
 - When incurred while absent without leave
 - When incurred as a result of an officer’s willful neglect

▶ **Fitness-for-Duty (FFD) Determination Process**

- A written request for a FFD evaluation may be initiated by the officer, the program official (supervisor), or the director of DCCPR.
- Medical Affairs (MA) requires the following information:
 - The officer’s past three years of medical records (including mental health)
 - Signed “Consent for Release of Medical Information” form
 - Complete list of current medications
 - Narrative from all health care providers summarizing diagnoses, management of condition (s) and prognoses
 - Written statement from the officer giving his or her perspective on the impact the condition(s) has on performance
- A Medical Review Board (MRB) will be convened to assess the officer’s FFD and provide an opinion for final determination. The MRB will provide one of three opinions:

- **Fit-For-Full-Duty:** The officer is expected to perform the duties of his/her grade without significant restrictions; **OR**
- **Fit-For-Limited-Duties:** If the officer and his/her program of assignment concur, the officer may return to duty with limitations as stipulated by the MRB; **OR**
- **Not-Fit-For-Duty:** The officer must be retired or separated, and may be placed on:
 - Separated Without Benefits (e.g., disability not incurred in line of duty)
 - Separated with Severance Pay
 - Temporary Disability Retired List if the officer is expected to return to full duty within 5 years
 - Permanent Disabled Retired List if the officer cannot return to full duty

▶ **Disability Rating**

- Each compensable disability is rated based on the VA Schedule for Rating Disabilities.
- The rating is determined by the severity of officer's disability and uses a complex calculation based on organ systems impacted.

▶ **Retirement Eligibility:**

- If officer has <20 years of creditable service for retirement **AND** <30% of disability, officer must be separated with severance pay (lump-sum payment based on years of active duty without further benefits from PHS), but should apply to VA for possible benefits administered through VA.
- If officer has ≥20 years of creditable service for retirement **OR** ≥30% of combined disability, the officer must be retired with pay (Please see Fact Sheet: Retirement at 20 Years: Basics on Health Care and Disability, for more details).

▶ **Computation of Pay for Officers Permanently or Temporarily Retired**

- The officer has a choice of computing the retired pay based on either percentage of disability or years of creditable service (https://dcp.psc.gov/ccmis/ccis/documents/CCPM23_8_6.pdf). Note that years of service multipliers are different for those officers under the [Blended Retirement System](#).
- All or part of the disability retirement pay may be exempt from federal income tax depending on:
 - Time the officer entered on active duty
 - The cause of the disability
 - The method of computation of pay

Resources

- ▶ General information about PHS disability retirement - https://dcp.psc.gov/ccmis/ccis/documents/CCPM23_8_6.pdf
- ▶ Medical Affairs: https://dcp.psc.gov/ccmis/DCCPR_medical_affairs_m.aspx
- ▶ Medical Review Board: https://dcp.psc.gov/ccmis/ccis/documents/CCPM49_3_1.pdf
- ▶ VA disability compensation information - <http://www.benefits.va.gov/COMPENSATION/types-disability.asp>
- ▶ Veterans Affairs Schedule for Rating Disabilities - <http://www.benefits.va.gov/warms/bookc.asp>
- ▶ Disability Retirement Considerations in Blended Retirement System: https://dcp.psc.gov/ccmis/ccis/documents/CCI_661.03.pdf

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FACT SHEET

Leave

Last Reviewed: July 14, 2018

Background

PHS officers are on duty 365 days a year, 24/7. That means an officer may be recalled to duty while on station, annual, administrative or terminal leave. It also means that prior approval is required for most leave from the Absence Request Approving Official (this can be either the supervisor, Reviewing Official, or any individual serving as a proxy to the official supervisor or Reviewing Official). The table below describes the types of leave available to PHS Officers.

Eligibility

- ▶ Officers earn 2.5 days of annual leave per 30 days based on the fiscal year.
- ▶ Officers are not eligible for benefits under the following acts: 1) Family and Medical Leave Act, 2) Americans with Disabilities Act of 1990, and 3) The Rehabilitation Act of 1973.

Highlights

- ▶ Commissioned Corps follows a fiscal year leave schedule (October 1 – September 30). Maximum annual leave that can be carried over from one fiscal year to the next is 60 days. This means that on October 1, any accrued leave over the maximum allowed 60 days will be lost.
- ▶ All leave is calculated based on the number of days that fall within a period of leave, including non-workdays and holidays. Non-workdays and holidays immediately preceding or following a period of leave are not counted.
- ▶ Alternative Work Schedules are not altered for leave (i.e., leave is for a work day, not 8 hours).
- ▶ All leave requests must be entered into the electronic Commissioned Officer Resources Processing System (eCORPS). If an officer or their Absence Request Approving Official cannot access eCORPS, leave can be requested using the form PHS-1345. All leave requested on a PHS-1345 must be entered into eCORPS once access is obtained.

Type of Leave	Description and Requirements
Annual leave	Any period of one workday or more during which an officer is relieved from his or her scheduled working hours (other than sick leave) including all non-workdays falling within such period. Annual leave is charged as one full calendar day.
Station leave	Absence from duty and station for completing tasks that cannot be done outside of work hours and that require less than one work day to complete. In addition to training programs that an officer may be directed to attend, station leave may be granted for not more than ½ work day per week to attend other training at no expense to the government.
Sick leave	Leave granted when an officer is in need of medical services or is incapacitated for the performance of duties by sickness, injury, pregnancy or postpartum recovery period (maternity leave). There is no accrual of sick leave under the PHS leave system; however, sick leave is not without limits. An officer who becomes ill while on Annual Leave may request to have Annual Leave request amended.
Maternity leave	Period of approved sick leave related to pregnancy and postpartum recovery after delivery, consisting of 84 consecutive days beginning from the day after discharge from the hospital. Any sick leave beyond those limits must be justified by the officer's actual incapacity to return to full or limited duty.
Paternity leave	Non-chargeable leave up to 10 consecutive days within 45 days after the birth of a child. Only authorized for married PHS officers. May be combined with annual leave.
Adoption leave	Up to 21 days of non-chargeable leave in a calendar year for the purpose of adopting a child. In the event that two officers who are married to each other adopt a child, only one such officer shall be

	granted adoption leave. Not authorized if the child already lives with the officer, such as step-children or foster-to-adopt.
Emergency leave	Chargeable annual leave granted for personal or family emergencies involving the officer or a member of his/her immediate family (officer or spouse's parents, stepparents, grandparents, siblings, children & spouse). The initial period is usually for no more than 30 days unless the officer has a negative leave balance in which case the leave granting authority may consider only that which is absolutely necessary to take care of the emergency situation.
Emergency leave of absence	Non-chargeable leave, not to extend more than 14 days. Used for a medical condition of a member of an officer's immediate family or for any hardship approved by the Assistant Secretary of Health. May only be used once during an officer's career. Granted only to prevent the officer from entering excess leave status that could result in recoupment of any pay/allowance.
Administrative leave	Excused from duty for a full workday or more without charge to annual leave. Up to 5 days per calendar year may be granted for attendance at professional meetings or taking professional exams, and up to 13 days may be granted for permanent change of duty station (PCS) (up to 3 days at each end of the move and up to 7 days for house hunting). When administrative leave exceeds 5 days, an officer may request permissive temporary duty leave.
Permissive Temporary Duty Leave	Also known as Post-Deployment Respite Absence (PDRA). This is a type of Administrative Leave for an authorized absence to 1) participate or attend an official or semi-official program for which funding is not appropriated (e.g., a national convention hosted by uniformed service-connected organizations or a recruiting event), 2) house hunting in connection with a PCS, 3) accompanying a dependent or a military member to a military treatment facility outside the local area, or 4) resting or recuperating after a deployment of 14 or more consecutive days away from permanent duty station (>50 mile radius). Up to 14 consecutive days can be granted for PDRA depending on the duration of deployment and must start within 48 hours upon return to the location of the officer's permanent duty station.
Court leave (jury duty)	Non-chargeable leave of absence from duty without loss of pay or charge to annual leave to perform jury duty in a Federal, State, tribal or municipal court or to serve as a witness for the United States, the District of Columbia, or a State or local government.
Terminal leave	Any approved annual leave taken after an officer has submitted a request for separation or retirement from the Corps. Terminal leave can be all days carried over (up to 60 days) and additional earned days. Member is still active duty and receives all pays and entitlements during terminal leave.

Resources

- ▶ Commissioned Corps Instructions on Leave, CC361.01:
<https://dcp.psc.gov/ccmis/ccis/documents/CC361.01.pdf>
- ▶ Commissioned Corps Instructions on Sick Leave, including updated Maternity Leave, CCI363.01:
http://coausphs.org/media/1478/official-policy_maternity_leave_cc36301.pdf
- ▶ Personnel Operations Memorandum for Post-Deployment Respite Absence, POM 15-002:
https://dcp.psc.gov/ccmis/ccis/documents/POM15_002.pdf
eCORPS resources including FAQs: https://dcp.psc.gov/ccmis/eCORPS_m.aspx
- ▶ Form PHS-1345 to request leave when there is no access to eCORPS:
[https://dcp.psc.gov/CCMIS/PDF_docs/PHS-1345-7-2-2008%20\(2\).pdf](https://dcp.psc.gov/CCMIS/PDF_docs/PHS-1345-7-2-2008%20(2).pdf)

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FACT SHEET

Life Insurance for Active Duty Public Health Service Officers

Last Reviewed: June 19, 2018

Background

The basic purpose of life insurance is to bridge any potential gap between your survivors' financial needs and their available resources. This fact sheet covers basic information about life insurance and provides specific information about life insurance options available only to active duty USPHS Officers, their spouses, and dependents.

Life insurance policies purchased through a group (usually employment-based) have two advantages over policies purchased by an individual: they are less expensive and require no medical exam. There are two basic types of life insurance:

- ▶ **Term Insurance** pays only if death occurs during policy term (usually 1—30 years). Benefit amounts remain constant but the premiums may increase with age. It is usually purchased by comparison shopping on cost and is lower initially than Whole Life (see below). About half of all life insurance policies, including those available through the Commissioned Corps, are Term Insurance.
- ▶ **Whole Life (or Permanent) Insurance** combines death benefits covering an entire lifetime with a cash value accumulation feature. Premiums are fixed with early premiums being higher than actual protection costs in order to build cash value redeemable before death. Whole Life policies, which are more complex than Term, are not available through the Commissioned Corps.

Eligibility

Active duty PHS Officers, their spouses, and dependents are eligible for Commissioned Corps Term Life Insurance.

- ▶ Active duty officers and their civilian spouses are automatically covered (\$400,000 SGLI for officers, \$100,000 FSGLI for spouses). A specific request must be made to decline or reduce coverage. Request forms are available at www.benefits.va.gov/INSURANCE/resources-forms.asp. Use SGLV Form 8286 for officers and SGLV Form 8286A for spouses who are not members of the Uniformed Services.
- ▶ Dependent coverage of \$10,000 is free and automatic and cannot be declined or reduced.
- ▶ To manage the amount of SGLI and spouse coverage and designate and update beneficiaries, officers should use the SGLV Form 8286 or 8286A. The Commissioned Corps is planning to migrate to the SGLI Online Enrollment System (SOES), which will enable online enrollment for SGLI and FSGLI. As of April 2018, the timeline for this migration was unknown.

Insurance Options	Eligibility	Limits	Cost	Further Info
SGLI (Servicemembers' Group Life Insurance)	Active Duty (AD) USPHS	Up to \$400K in \$50K increments	\$3.50/\$50K/month (plus \$1/month trauma protection)	www.insurance.va.gov see SGLI
FSGLI (Family Servicemembers' Group Life Insurance)	Spouses and children of AD with SGLI	Spouse: up to \$100K or AD officer coverage, whichever is less Dependent: \$10,000	Spouse: \$2.50—25/\$50K/month (depending on age) Dependent: Free	www.insurance.va.gov see FSGLI

Highlights

Officers should consider estimating life insurance needs for themselves and their family:

- ▶ Use the basic formula: Life insurance amount = financial obligations (plus) net income to support survivors (minus) other assets. Consider all of your survivors' financial needs, including debts (e.g., medical, funeral, and estate taxes), life income needed for spouse, mortgage and car payments, and children's education and expenses until independent.
 - Online calculator at <http://www.benefits.va.gov/INSURANCE/introCalc.asp>
 - Rough estimate is 10 times your gross salary
- ▶ While SGLI is a good value for many PHS Officers, it may not be enough to meet your specific life insurance needs.
- ▶ Certain companies (e.g., Navy Mutual Aid Association www.navymutual.org or United Services Automobile Association www.usaa.com) cater specifically to insurance needs of those on active duty. Consult other sources of information — such as a financial advisor or insurance agent — for additional details about your insurance needs. Using your existing connections, like your financial advisor or investment firm, may help simplify or lower costs. Many reputable companies exist, but do your homework before purchasing additional coverage.
- ▶ Remember that:
 - Even with life insurance coverage, you should have a legally valid and available will
 - Any lapse in paying your premium could result in cancellation of your policy

Resources

- ▶ Life Insurance Buyer's Guide from the National Association of Insurance Commissioners — http://www.naic.org/index_consumer.htm
- ▶ Consumer Report information on life insurance — <https://www.consumerreports.org/life-insurance/how-to-choose-the-right-amount-of-life-insurance/>

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FACT SHEET

Post-9/11 GI Bill

Last Reviewed: May 30, 2018

Background

The Post-9/11 GI Bill offers education and training benefits to service members and veterans. As an eligible officer, you may use the benefit to obtain personal education and training assistance or, if eligibility criteria for transfer are met and upon approval, you may transfer your Post-9/11 GI Bill benefits to your spouse, children, or any combination thereof at no charge (some restrictions apply). **As of July 12, 2019, officers will be required to make the request to transfer before they accumulate 16 years of service.**

Benefits and Eligibility

- ▶ As a PHS officer, you are eligible for Post-9/11 GI Bill benefits if you have served at least 90 days on active duty after September 10, 2001 or were honorably discharged from active duty for a service-connected disability after serving 30 continuous days following September 10, 2001.
- ▶ Training and assistance types approved under the Post-9/11 GI Bill include vocational training, tutorial assistance, undergraduate and graduate degrees.
- ▶ The Post-9/11 GI Bill provides up to 36 months of education benefits for approved programs.
- ▶ Post-9/11 benefits are prorated based on the following eligibility tiers:

Officers who serve an aggregate period of active duty after September 10, 2001, of:	% of Maximum Benefit Payable
At least 36 months	100
At least 30 continuous days and discharge due to service-connected disability	100
At least 30 months (but fewer than 36 months)	90
At least 24 months (but fewer than 30 months)	80
At least 18 months (but fewer than 24 months)	70
At least 12 months (but fewer than 18 months)	60
At least 6 months (but fewer than 12 months)	50
At least 90 days (but fewer than 6 months)	40

- ▶ Active duty PHS officers may **transfer** all or some of their Post-9/11 GI Bill benefits to an eligible spouse or dependent children if:
 - They have served at least 6 years and agree to serve an additional four years of service or have served at least 10 years, are precluded by either standard policy or statute from committing to 4 additional years, and agree to serve the maximum amount of time allowed by such policy or statute.
 - As of July 12, 2019, officers will be required to make the request to transfer before they accumulate **16 years of service**.

- Transfer request is submitted and approved while the member is on active duty
- ▶ To begin the process of transferring your Post-9/11 GI Bill benefit, please see the instructions and forms at https://dcp.psc.gov/ccmis/forms/FORMS_education_benefits_m.aspx. If additional information is needed, contact the PHS Education Benefits Coordinator at pshsdeersgibill@hhs.gov (preferred) or (240) 453-6130.

Highlights

Tuition and fee payment rates vary by type of school. The rates for 2018–2019 for Institutes of Higher Learning (i.e., college degree-granting programs) are as follows:

Type of School	Maximum Expenses Covered
Public	All tuition and fees for in-state student
Private or Foreign	Up to \$23,671.94 per academic year

Other Post-9/11 benefits for which you or your dependents may qualify:

- ▶ Basic Allowance for Housing (BAH) at E-5 with dependents rate for school location
- ▶ Books/supplies stipend of up to \$1,000 per year
- ▶ One-time rural benefit of \$500, if qualified
- ▶ Yellow Ribbon Program for those attending certain private schools or public schools as non-residents; may cover part or all of tuition and fees exceeding maximum listed above

Resources

- ▶ More [information about the Post-9/11 GI Bill](#)
- ▶ [Apply for benefits](#)
- ▶ Learn more about the [benefit transferability option](#)
- ▶ Read more about [changes to become effective July 12, 2019](#)
- ▶ Determine [current BAH rates](#)
- ▶ Learn about the [Yellow Ribbon Program](#)

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FACT SHEET

New or Expectant Parents (Including Adoptive Parents)

Date Created: May 29, 2018

Background

- ▶ This fact sheet summarizes benefits relevant to new or expectant parents of newborns or newly adopted children. For additional information, please refer to the resources listed at the end of this fact sheet.

Eligibility

- ▶ Benefit eligibility and timelines can vary by circumstances, as summarized below.

Highlights

- ▶ **Leave**
 - **Maternity leave:** Maternity leave is a period of approved sick leave related to pregnancy and postpartum recovery after delivery. PHS officers are authorized 84 consecutive days of maternity leave beginning the day after they are discharged from the hospital¹ for a delivery, regardless of delivery mode (i.e., vaginal or caesarean section). Any leave beyond this limit not taken as annual leave must be justified as sick leave by the officer's actual incapacity to return to full or limited duty.
 - **Paternity/Spousal leave:** Only married PHS officers on active duty are authorized 10 consecutive days of paternity/spousal leave. Paternity/spousal leave is authorized within 45 days after the birth of a child and may be combined with annual leave. Holidays, weekends or other non-duty days are included in this calculation.
 - **Adoption leave:** PHS officers are authorized up to 21 days of leave in a calendar year for the purpose of adopting a child, with the following two caveats:
 - Adoption leave is not authorized when the child already lives with the parent(s), such as in the adoption of a foster child or when one parent is a biological parent and the other is a stepparent.
 - If two PHS officers are married to each other and adopt a child, only one of these officers is allowed adoption leave.
 - **For all parents of newborns or newly adopted children:** All leave requests must be submitted via [eCORPS](#). PHS officers are not eligible for or covered by the Family and Medical Leave Act of 1993.
- ▶ **Compensation-related benefits**
 - **Basic Allowance for Housing (BAH):** The BAH rate for PHS officers with one or more dependents (e.g., spouse or child) differs from the BAH rate for PHS officers without dependents. Requests to update dependency determinations are submitted to the PHS Compensation Branch (Form [PHS-1637-1](#)).
 - **Thrift Savings Plan (TSP) beneficiaries:** TSP is a retirement savings and investment plan for federal employees and members of uniformed services. Upon a PHS officer's death, that officer's TSP account balance is given to one or more beneficiaries on file with TSP. PHS officers can update their list of beneficiaries (Form [TSP-3](#)).
- ▶ **TRICARE coverage of newborns or newly adopted children less than 21 years old** (adopted children aged 21 years or older might be eligible for TRICARE coverage under certain circumstances, as described [here](#))
 - Newborn children (including adopted children) of **stateside** PHS officers in a Prime Service Area (PSA) are automatically enrolled (i.e., even before registration in the Defense Enrollment Eligibility

¹ Discussion about out-of-hospital births (e.g., home births) is not included in the current [policy on maternity leave](#).

Reporting System [DEERS]) in TRICARE Prime for the first 90 days after birth. Newborn children of stateside PHS officers not in a PSA are automatically enrolled in TRICARE Select. Once PHS officers register these children in DEERS, they have 90 days to change their children's health plans (e.g., to TRICARE Prime Remote). If these children are not registered in DEERS within the first 90 days after birth, their TRICARE claims will be denied starting at age 91 days.

- Newborn children (including adopted children) of **overseas** PHS officers are automatically enrolled (i.e., even before registration in DEERS) in TRICARE Select for the first 120 days after birth. Once PHS officers register these children in DEERS, they have 90 days to change their children's health plans (e.g., to TRICARE Overseas Program [TOP]–Prime or TOP Prime Remote). If these children are not registered in DEERS within the first 120 days after birth, their TRICARE claims will be denied starting at age 121 days.
- Additional information is available [here](#). Required documents to register children in DEERS are described [here](#).

► **Benefits specific to pregnant PHS officers**

- **Medical waivers during pregnancy, postpartum, and/or breastfeeding:** Various time-limited medical waivers can be requested by submitting written documents to the Medical Affairs Branch.
 - **During pregnancy:** Time-limited medical waivers may be requested from the APFT, immunizations required for basic readiness, and deployments ([reference](#)).
 - **During the first 180 days postpartum:** Time-limited medical waivers may be requested from the APFT and some immunizations ([reference](#)); requests for postpartum waiver extensions must be submitted with supporting documentation from the attending physician/health care provider.
 - **During breastfeeding:** Time-limited medical waivers are granted in increments not to exceed 12 months and may be requested for PHS deployments, some immunizations, and all mandatory PHS readiness training except for Officer Basic Course ([reference](#)).
- **Breastfeeding support:**
 - TRICARE covers breast pumps, breast pump supplies, and breastfeeding/lactation counseling. See [here](#) and [here](#).
 - Officer Basic Course: [POM13-003](#) Section 4d states “PHS will provide accommodations for expressing breast milk, storage, and shipment, if necessary.”

► **Benefits specific to adoptive parents**

- **Adoption costs:** PHS officers might be eligible for a reimbursement of adoption costs up to \$2,000 per child. Requests for this reimbursement must be submitted to the PHS Compensation Branch (Form [PHS-7036](#)) within 365 days of the adoption being finalized. Additional information can be found on Form [PHS-7036](#) and [here](#).
- **Breastfeeding support:** TRICARE covers breast pumps and breast pump supplies for mothers who adopt an infant and plan to breastfeed. Additional information is available [here](#).

Resources

- Commissioned Corps Women's Issues Advisory Board Expectant Parents' Guide, available [here](#)
- TRICARE websites on [child health insurance](#) and [breastfeeding](#)
- Commissioned Corps Issuance System, documents on [breastfeeding](#), [maternity leave](#), and [adoption expenses](#)
- PPAC Benefits Subcommittee Fact Sheets on Leave and Thrift Savings Plan, available [here](#)

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FACT SHEET

Retirement at 20 Years: Basics on Legacy Retirement Systems

Last Reviewed: June 5, 2018

Background

There are many factors for PHS Officers to consider when planning retirement. This fact sheet summarizes basic information on retirement pay for PHS Officers who retire voluntarily after 20 years of creditable service under one of the legacy retirement systems. It is not intended to be a comprehensive guide and does not cover the blended retirement system that went into effect 1/1/2018 and is the subject of a separate Fact Sheet. For more detailed information, please see the list of resources at the end of this fact sheet.

Eligibility

Voluntary retirement from the USPHS is based on:

- ▶ “Retirement Credit Date” – at least 20 years of [creditable service](#), at least 10 of which in the USPHS
- ▶ Fulfillment of all terms under special pay contract, if applicable

Highlights

There are 3 legacy pension systems for PHS officers with DIEMS prior to January 1, 2018; their main features are summarized in the table below:

	Final Pay	High 36 (High 3)	Redux‡
DIEMS / DIEUS	Before 9/8/1980	On or after 9/8/1980	After 8/1/1986
Retired pay base	Final month’s active duty base pay*	Average of highest 36 months’ active duty base pay	Average of highest 36 months’ active duty base pay
Multiplier	2.5% x years of creditable service	2.5% x years of creditable service	2.0% x years of creditable service at 20†
Cost of Living Adjustment (COLA)	Set to Consumer Price Index (CPI)	Set to CPI	CPI minus 1% (CPI-1%)
Bonus	No Career Status Bonus (CSB)	CSB offered but not accepted by officer	CSB of \$30,000 accepted by officer at 15 years of service

*Active duty base pay does not include basic allowances for housing and subsistence or special pays (as indicated on your Earning Statement).

†Same as High 36 with reduction of one percentage point for each year short of 30 years of service. For example, at 20 years under High 36, an officer would be eligible for 50% of base pay at retirement; however, under Redux (retiring 10 years earlier than the 30-year mark), this percentage is decreased by 10%; similarly, at 21 years retirement (9 years less than 30) an officer retiring under High 36 would be eligible for 52.5% while an officer retiring under Redux would be eligible for 43.5% (9% less). Therefore, the multiplier for Redux increases (>2%) every year after 20 years until it reaches 2.5% per year at Year 30.

‡Officers with DIEMS after 8/1/86 but prior to 1/1/2018 will be defaulted to the High 3 system unless they have previously elected the Redux system or opt in to the new blended system.

Retired pay = Retired pay base x % Multiplier

- ▶ Retired pay base is determined according to when active duty service began (see table above) – the “Date of Initial Entry into Military Service” (DIEMS) or “Date of Initial Entry into Uniformed Service” (DIEUS)
- ▶ % Multiplier is determined according to the number of years of creditable service + education credits ([per DoD Financial Management Regulation Volume 7B, Chapter 1](#)) and the applicable pension system
 - Medical officers under final pay are eligible for up to 5 years of education credit to be applied toward service multiplier and eligible to exceed 75% final base pay retirement pay.
 - Medical officers under high 3 and Redux are eligible for up to 5 years of education credit to be applied toward service multiplier (max 75% average of high 3 base pay) upon reaching retirement eligibility.
 - If member also has civil service (i.e., prior service credit that was applied on active duty) the civil service time and education credit together cannot exceed 5 years.

- USUHS Graduates and those completing internship while on active duty: up to 4 credit years
- Officers with situation specific questions may refer to the [CCIS](#) or contact phscseparations2@hhs.gov

Example: an officer under high 3 with 25 years of creditable service will have a base pay retirement multiplier of 75% (25 years active duty x 2.5%)+(5 years education credit X 2.5%); if the same officer had 26-30 years of credible service, there retirement multiplier would still be 75%.

- ▶ Redux is no longer an available option as of 1/1/2018; previously enrolled officers will remain in Redux. Key features include:
 - One-time monthly pay “catch-up” and permanent multiplier increase to High 36 level at age 62; only applies when 20-year voluntary retirement occurs before age 62 under the Redux system
 - **Example:** An officer retires at age 55 (7 years before age 62) with 20 years of creditable service under Redux system (not including education credit) receives 40% multiplier + COLA of CPI-1%
 - Retirement monthly pay at age 62: 40% base pay + Catch-up % + Catch-up COLA
 - “Catch-up %” is an increase in pay multiplier to High 36 level (50% in this case)
 - “Catch-up COLA” increases base pay to the higher COLA levels under High 36 (CPI vs. CPI-1) for the previous 7 years (i.e. at age 62 the monthly pay would be exactly the same had the officer retired under the High 36 system)
 - After age 62:
 - Multiplier is made equal to High 36 rate (50%)
 - COLA reverts back to CPI minus 1% under Redux system (see table above)
- ▶ Officers can cash in unused leave (up to 60 days lifetime) upon separation for one lump sum payment [per [CC29.12](#), the lump sum payment will consist of the officer’s base pay and allowances for subsistence and housing, but pay no Federal Insurance Contributions Act (FICA) tax]. Federal and state taxes will be deducted. Alternatively, officers can request to take terminal leave where the officer remains on active duty until the remainder of the leave has been used (accruing time in service and accumulating leave). Benefits, taxes and service requirements remain the same during terminal leave.
- ▶ Tax/Individual Retirement issues
 - Retirement pay is taxable under federal income taxes, but is not deducted for social security tax [i.e., no FICA (7.65%)]
 - Military retirement pay does not qualify as compensation for purposes of making tax-deductible contributions to an IRA [26 U.S.C 219(f)(1)]
 - No income tax in some states (AK, FL, NV, NH, SD, TN, TX, WA, WY)
 - Military (but not necessarily USPHS) retirement pay exempt from tax in some states (AL, HI, IL, KS, LA, MA, MI, MS, NJ, NY, OH, PA, WI) – need to check with specific states

Resources

- ▶ https://dcp.psc.gov/ccmis/ccis/documents/CCD124_01.pdf - 24 Feb 2106 Commissioned Corps Directive with basic information about retirement eligibility
- ▶ https://dcp.psc.gov/ccmis/ccis/documents/CCI384_02.pdf -3 July 2013 Commissioned Corps Instruction on Voluntary Retirement
- ▶ <http://militarypay.defense.gov/Pay/Retirement/> - DoD comparison table of the legacy retirement systems
- ▶ <http://militarypay.defense.gov/Calculators/> - DoD calculators for various retirement systems
- ▶ https://dcp.psc.gov/ccmis/separations/ASSIGNMENTS_seminar_m.aspx - Instructions for new online retirement seminar through the Commissioned Corps Learning Management System
- ▶ https://dcp.psc.gov/ccbulletin/articles/Retirement_FAQ_05_2013.aspx - Commissioned Corps Bulletin column, has answers to several retirement related questions

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FACT SHEET

Retirement at 20 Years: Basics on Health Care and Disability

Last Reviewed: July 14, 2018

Background

This fact sheet summarizes basic information on healthcare and disability compensation for PHS officers who retire voluntarily after 20 years of active duty; it is not intended to be a comprehensive guide to retirement. For more detailed information, please visit the PHS Separations Information website [here](#) or contact a Separations Counselor at PHSCCSeparations@hhs.gov.

Eligibility

Voluntary retirement from the USPHS is based on:

- ▶ Retirement Credit Date– must serve at least 20 years of creditable service, at least 10 of which are in USPHS
- ▶ Fulfillment of all terms under special pay contract, if applicable

Highlights

Healthcare Benefits

- ▶ For members and family age < 65 years and not eligible for Medicare, TRICARE Prime and Select plans are available
 - Tricare [Prime](#): Managed care option
 - Annual enrollment required, fee \$289.08 individual/\$578.16 family
 - Annual deductible \$0 for in-network care
 - Generally no out of pocket costs if care received at Military Treatment Facility
 - Out of pocket costs depending on service, in or out of network provider, etc.
 - Referral required for specialty care
 - Tricare [Select](#): A fee-for-service plan in CONUS only (Tricare Select Overseas program exists for OCONUS)
 - Annual enrollment required, no fee
 - Annual deductible \$150 individual/\$300 family
 - Out of pocket [costs](#) depending on service, in or out of network provider, etc.
- ▶ TRICARE [For Life](#): Essentially a Medicare supplement for TRICARE members eligible for Medicare
 - At age 65, retiree no longer eligible for main TRICARE options listed above
 - No fee or enrollment involved but must be enrolled in Medicare Part B
 - Medicare is primary and TFL is secondary payer, thus minimizing out-of-pocket expense
- ▶ [US Family Health Plan](#): Specially legislated TRICARE Prime option available only in specific [locations](#)
 - Designated providers participate through a contract with the Department of Defense
 - Available to retirees and to family members meeting eligibility criteria (listed on website)
 - Only available to retirees < 65 yrs unless enrolled before turning 65 and before 2012. Otherwise must use Tricare for Life.
- ▶ Unmarried dependent child's eligibility for TRICARE coverage:
 - Eligible until age 21 (age 23 if full-time student) or beyond if child has mental or physical incapacity
 - Certain dependents may extend TRICARE coverage until age 26 with the premium-based TRICARE [Young Adult](#) program.
 - Remain eligible after parents divorce or remarry
 - Stepchildren lose eligibility after divorce unless adopted by officer prior to divorce
- ▶ VA Healthcare: Full range of health care depending on [eligibility](#), as determined by application
 - Family members eligible in rare [circumstances](#)
 - No enrollment fee, premiums, or deductible
 - Meets minimum essential coverage standard

Dental Benefits

- ▶ Tricare Retiree Dental Plan
 - Available to retirees and eligible family members
 - Enrollment with initial 12-month commitment required, then month-to-month
 - Monthly premium – amount varies by area, deducted from retirement pay
 - 100% coverage for cleanings & exams; cost-share for most other services
 - 12 month waiting period for major dental services (prosthodontics, implants)
- ▶ VA Dental Care
 - Provides one-time transitional care for veterans who apply within 90 days after separation if dental care not provided by service within 90 days before separation.
 - Full or limited care available depending on eligibility/service-connected disability.
 - See [Dental Benefits for Veterans](#) for details.

Department of Veterans Affairs Disability Compensation

- ▶ Tax free monetary benefit paid to eligible disabled veterans
- ▶ Eligibility: discharge status other than dishonorable with a compensable service-connected disability
- ▶ Service-connected disability – due to injury or disease incurred or aggravated while on active duty
 - Some conditions (e.g., hypertension) are “presumed” service-connected if diagnosed within one year after retirement.
 - For some conditions definitive diagnosis not needed to make disability claim.
- ▶ Disability Rating: Determined by VA from medical record documents and pre-retirement physical exam
 - Ratings \geq 10%: eligible for compensation, amount is determined by rating
 - Ratings \geq 30%: also eligible for additional allowances for dependents
 - May appeal initial rating within 1 year of retirement
- ▶ Normally concurrent retirement pay and disability compensation prohibited, but may be allowed under a special DoD program (Concurrent Retirement and Disability Pay)
 - Application for program not necessary, it is built in to the VA application process
 - Officer must be rated greater than 50% disabled
 - This amount is taxable

Resources

- ▶ https://dcp.psc.gov/ccmis/separations/ASSIGNMENTS_separations_m.aspx - PHS Separations Information website, a very important resource
- ▶ https://dcp.psc.gov/ccmis/separations/ASSIGNMENTS_seminar_m.aspx - PHS retirement seminar
- ▶ http://www.tricare.mil/LifeEvents/InjuredonAD/TransitionVA/Retiring.aspx?sc_database=web - TRICARE information for retirees
- ▶ http://www.va.gov/opa/publications/benefits_book/benefits_chap02.asp - VA benefits information for service-connected disabilities

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FACT SHEET

The New Blended Retirement System (BRS)

New Fact Sheet: May 20, 2018

Background

The Blended Retirement System (BRS) became effective on January 1, 2018 but does not affect all current active duty officers. This fact sheet summarizes basic information on BRS and is not intended to be a comprehensive guide nor does it cover legacy retirement systems, which are the subject of a separate [Fact Sheet](#).

Eligibility - depends on officer's Date of Initial Entry into Military Service (DIEMS) AND years of service

New service members with DIEMS date on or after January 1, 2018: will automatically default into the BRS and will NOT have an option to select a legacy retirement system.

Service members with a DIEMS date before January 1, 2018: An officer is eligible to elect to enroll in BRS if he/she was on active duty on December 31, 2017 and has served <12 years as calculated from his/her BRS Date (calculated based on number of years of active and inactive service in any of the Uniformed Services and federally recognized National Guard service). For additional information on BRS Date and eligibility see CCD 124.02 and CCI 661.03.

Years served in a Uniformed Service on December 31, 2017	Blended Retirement System	Legacy Retirement Systems (i.e. Final Pay, High 36)
Less than 12 years	Opt-In Required - Ends December 2018*	Grandfathered (default)
12 or more years	NOT ELIGIBLE	Grandfathered

For officers on active duty on December 31, 2017 having served <12 years in a Uniformed Service, they may opt-in anytime during 2018; otherwise these officers will remain in their prior retirement plan as described in the "[Retirement at 20 Years: Basics on Legacy Retirement Systems](#)" fact sheet (this includes the Redux retirement system, however, Redux is no longer available as of January 1, 2018). Opting into the BRS is irrevocable.

*An officer with <12 years of prior service who is called to active duty for the PHS on or after December 2, 2018, may elect to enroll in the BRS within 30 days of re-entry or will default to their original retirement system.

Highlights of BRS (Four Components):

Thrift Saving Plan (TSP) Automatic and Matching Contributions

An officer covered under BRS will automatically receive a TSP contribution of an amount equal to 1% of basic pay after 60 days of service. Matching contributions begin at the start of the 3rd year of service with a maximum matching of 4% of an officer's basic pay through the completion of 26 years of service. At the start of the 3rd year of service (at the completion of 2 years of active duty), these contributions are the officer's to keep ("fully vested") regardless of whether 20 years of service or longer is achieved. This means that if an officer separates before reaching retirement, they will leave with a portable retirement benefit (government TSP contributions). Retroactive TSP contributions may not be made for any period beginning before the date an officer elects to enroll in BRS. For more information on TSP eligibility, retirement plans or withdrawal options please review the [CCI 662.01](#), PPAC Benefits Subcommittee [Thrift Savings Plan fact sheet, the TSP FAQ's on Opting into the BRS](#), or visit <https://www.tsp.gov/index.html>.

Defined Benefit Annuity

The BRS formula will use a 2% per year multiplier (compared to the legacy 2.5% multiplier) of the highest 36 month average of an eligible officer's basic pay. This equates to 40% of basic pay at 20 years of service versus the current 50% of basic pay at 20 years of service under the Legacy Retirement Systems [not including Medical Officer Constructive Credit].

Blended Retirement System Continuation Pay (BRSCP)

This is a one-time bonus available to officers enrolled under the BRS at 10 years of service (as calculated from the officer's BRS Date). An officer may receive 2.5 times one month of basic pay as a bonus for agreeing to serve four years of obligated service (BRSCP is 2.5 times one month of basic pay for the month the officer achieves 10 years of services as determined by their BRS date, regardless of when the payment is made to the officer. This bonus is in addition to any other pay and allowances). For additional information on general conditions required to receive the BRSCP, payment types, and the agreement itself, please see [CCI 623.01](#).

Lump Sum Payment of Retirement Annuity

An eligible officer may elect to receive a discounted portion of his/her retirement pay as a lump sum in up to four annual installments following retirement. The amount an officer may elect to receive is a [discounted present value of either 25% or 50% of the gross estimated retired pay](#) (taking into account projected cost of living adjustments) for the period from the day the officer is eligible to begin receiving retired pay until the first day of the month following the date when the retiree attains full retirement age (as determined by the Social Security Act at 42 U.S.C. §416). During the period from retirement from the PHS until full retirement age, the monthly pension will be reduced. After the first of the month after the retiree reaches full retirement age, the monthly retired pay will return to the full amount.

Decision to opt-in to BRS or stay with a Legacy Retirement System:

This fact sheet summarizes some basic information on the new BRS – it does not make any recommendation on what officers should do regarding retirement options and is not intended to be a comprehensive guide. There are many factors for PHS Officers to consider when planning for retirement (likelihood of serving at least 20 years, ability to contribute the maximum TSP, etc.). All BRS-eligible officers will be required by DCCPR to take Opt-In training. Officers may also wish to utilize the [BRS comparison calculator](#) to compare the retirement systems. Please note this calculator does not account for [education credit](#) for medical school and internship which may increase retirement pay up to 12.5% of high 3 basic pay under the Legacy Retirement System (2.5% multiplier) and if included in the BRS (no guidance provided at this time) would equate to 10% of high 3 basic pay (2% multiplier). Because of these nuances, those eligible for BRS may wish to speak to a financial planner to make the best decision given an officer's specific circumstances.

NOTE: For more detailed information, please review the resources listed below. For comparison of retirement plans, please see the "[Retirement at 20 Years: Basics on Legacy Retirement System](#)" fact sheet.

Resources

- ▶ <http://militarypay.defense.gov/BlendedRetirement/> - Blended Retirement Basics and links to "[Blended Retirement Leaders Course](#)", the "[BDR Opt-In](#)" course, "[Are You Opt-In Ready](#)" infographic, [FAQs](#) and an "[Introduction to Blended Retirement](#)" PowerPoint [DoD military compensation page; no Commission Corps equivalent as of June 2017]
- ▶ <http://militarypay.defense.gov/Calculators/BRS/> – BRS vs. Legacy Retirement System comparison calculator
- ▶ <http://militarypay.defense.gov/Portals/3/Documents/BlendedRetirementDocuments/DoD-BRS%20AC%20FINAL%2010.1.2016.pdf?ver=2017-01-27-111503-300> – Active Component Infographic

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FACT SHEET

Benefits for Officers Stationed Overseas

September 20, 2018

Background

Officers stationed overseas are entitled to benefits that may differ from officers stationed in CONUS areas. Eligibility will vary according to location and time served. However, benefits generally pertain to pay, allowances, leave, and health care. Your time of service overseas may qualify for a PHS Service Award. Some federal agencies place limits on total consecutive years served overseas at any given time.

Eligibility

Benefit eligibility and timelines can vary by circumstance, as summarized below.

Highlights

PAY AND ALLOWANCES

“Things you may gain”

- ▶ Overseas Housing Allowance: for posts with non-government housing only. OHA calculator [here](#).
- ▶ Dislocation Allowance: one-time, nontaxable to cover relocation expenses. Rates available [here](#).
- ▶ Overseas Cost of Living Allowance (COLA): monthly, nontaxable allowance to maintain CONUS standard of living. COLA calculator is available [here](#).
- ▶ Educational Allowances: for dependents (K-12) stationed with you. Covered costs include tuition, fees, textbooks, school supplies, and exceptional education costs. As of 2018, International COA is advocating to change the advance/reimbursement policy to direct program payment similar to other uniformed services. Additional information is available [here](#).
- ▶ Hardship Duty Pay: eligible overseas sites and pay rates are available in Chapter 17 [here](#).
- ▶ Hostile Fire or Imminent Danger Pay: for eligible locations, visit Chapter 10 [here](#).
- ▶ Additional allowances (e.g., temporary lodging or per diem) may be available; visit [here](#).
- ▶ Officers stationed in duty stations overseas may be eligible for Family Separation Allowance (FSA) if not all eligible dependents are able to accompany the officer. See Chapter 27 [here](#).

“Things you may lose”

- ▶ If your overseas post has government-furnished housing: Basic Allowance for Housing

SERVICE AWARDS

- ▶ Foreign Duty Award (FDA) requires serving OCONUS for 30 consecutive or 90 non-consecutive days.
- ▶ Global Health Initiative Service Medal (GHISM) requires 30 consecutive or 60 non-consecutive days on a Global Health Initiative (GHI) assignment. A “GHI assignment” is determined by the Surgeon General (historically includes PEPAR, President’s Malaria Initiative, and joint service missions with U.S. Navy). Officers are eligible for one GHISM per GHI assignment.
- ▶ Global Health Campaign Medal (GHCM) requires 30 consecutive or 60 non-consecutive days on a GHI assignment. GHCM and GHISM are mutually exclusive; receiving GHCM precludes officer from receiving FDA. Officers are eligible for one GHCM per GHI assignment.
- ▶ Hazardous Duty Award requires serving in a position with frequent and significant risk to the officer’s safety for at least 180 consecutive days. Officers who received hazard duty or imminent danger pay qualify for the HDA. An officer qualifies only once for a particular type of duty.
- ▶ Isolated/Hardship Award (ISOHAR) requires serving at least 180 consecutive days in an isolated or remote assignment. Officers who receive Hardship Duty Pay for at least 180 consecutive days while serving OCONUS qualify for ISOHAR.

- ▶ Additional information is available [here](#) and [here](#).

LEAVE

- ▶ Funded Environmental and Morale Leave (FEML) — certain OCONUS locations may be eligible for commercial air transportation to specific locations (usually CONUS) for officer and dependents.
 - A 24-month assignment OCONUS typically qualifies for one round trip under FEML. Trips may not typically be taken within six months of beginning or ending the tour of duty.
 - FEML locations and destinations are available [here](#); DoD Instruction 1327.06 is [here](#).
- ▶ Consecutive Overseas Tour Leave — officers and their dependents stationed OCONUS who start a consecutive overseas tour either by renewing for another two years at their current OCONUS station or by being reassigned PCS to another OCONUS station may be eligible for paid travel to their home of record in connection with authorized leave. DoD Instruction 1327.06 is [here](#).
- ▶ Rest/Recuperation Leave — deployment in combat theater might be eligible for government-funded transportation. Officers can utilize a maximum of 15 days of non-chargeable annual leave over a 270-day assignment. Eligible officers must be specifically stationed in an area authorized to receive Imminent Danger and Hazardous Duty Pay. Additional information available [here](#).
- ▶ Special Leave Accrual — officers stationed in an area authorized to receive Imminent Danger and Hazardous Duty Pay for at least 120 days may accumulate up to 120 days of annual leave; DoD Instruction 1327.06 is [here](#).

HEALTH CARE

- ▶ Overseas relocation approval requires Department of State medical clearance.
- ▶ PHS officers and their beneficiaries are covered by the [TRICARE Overseas Program](#). You are responsible for contacting TRICARE to notify them of your relocation/new duty station.
- ▶ Your Primary Care Manger will likely be the health provider at the U.S. Embassy's Health Unit.
- ▶ If appropriate non-urgent medical or dental care is not available in an OCONUS area, upon the Regional Tricare office's approval, transportation to a location with appropriate care would be authorized by the sponsoring program. Medical evacuations are approved when medically necessary. The evacuation location is often selected based upon the complexity of medical service required, including maternity services. Additional information is [here](#).

FAMILY

- ▶ General information (*e.g.*, local employment for spouses/partners, schools, hiring local household employees) is available in the [Foreign Service Assignment Notebook](#).
- ▶ Locale-specific information may be available from the Embassy [*e.g.*, Community Liaison Officer (CLO)]. Officers who are departing their post can help you contact the CLO. The CLO has helpful information about schools, housing, job postings, and things for sale – including cars.
- ▶ Explore Facebook/social media — most embassies have private Facebook pages for diplomats.

Resources

- ▶ Commissioned Corps' website on [Permanent Change of Station](#)
- ▶ PPAC Benefit Subcommittee's [Fact Sheet on Permanent Change of Duty Station](#)
- ▶ International Branch of Commissioned Officers Association
- ▶ [International Assignments Specialty Interest Group](#)

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FACT SHEET

Space-A (Space Available)

Last Reviewed: June 26, 2018

Background

Also known as “Military Hops,” Space-A travel is a benefit available to Uniformed Services members (active duty and retired) and their dependents. It allows authorized persons to occupy unused seats on Department of Defense (DoD) aircrafts after duty-related (space-required) passengers and cargo have been accommodated. Space-A flights are mostly provided by the US Air Force Air Mobility Command (AMC), but may also be offered at naval air bases and other places where DoD-owned or -controlled aircrafts are used. Space-A travel is a privilege, not an entitlement, and may not be used for personal financial gain or in connection with business enterprises or employment.

Eligibility

- ▶ Eligibility is organized under 6 categories of priority, depending on who is traveling and the reason for travel:
 - Category I (highest priority): Emergency leave (e.g., serious illness or impending death in family)
 - Category II: Environmental morale leave (EML), including accompanied dependents
 - Category III: Ordinary leave, Permissive TDY (house hunting)
 - Category IV: Unaccompanied dependents on EML, DoD Dependent school teachers, or family members on EML during summer break
 - Category V: Other unaccompanied dependents in selected situations (other than EML), Permissive TDY (other than for house hunting)
 - Category VI: Retired Uniformed Service Members and their accompanied dependents, Military Reserve, ROTC
- ▶ Listing of Space-A eligible/authorized persons can be found in Section 4, Table 3 “[DoDI Regulation 4515.13](#)”

Highlights

- ▶ To find Space-A flights, identify nearby departure locations or “gateways” (usually airports or military airbases) with flights to desired destinations. A listing of AMC bases, along with their passenger terminal contact information, is available on the [AMC website](#)
- ▶ How to sign-up for Space-A travel:
 - Best method: [send an email to the “gateway” location](#). Must be on approved leave at time of sign-up; send it as early as midnight on the morning of the official start of your leave period, not before. Your priority is determined by comparing date/time of sign-up with others in your Space-A category (print your email before travel; time/date stamp will be honored if AMC priority list has a mistake)
 - Register concurrently (options: email, online, in-person, fax, mail) at more than one location to maximize chances. However, be prepared to facilitate your travel between AMC locations
 - Several AMC bases have Facebook pages that post the anticipated number of available seats and the time for “roll call” (to receive your seat assignment [i.e., boarding pass]).
 - Monitor Facebook pages to view flight schedules as they may change unexpectedly
- ▶ Check-in for a Space-A flight 24 hours in advance:
 - Must have all required documents (e.g., CAC card, leave slip, visa, passport, immunization record)
 - Mark yourself “present” by speaking to the Passenger Service Agent (PSA or “Pax” Agent) at passenger terminal within 24 hours of expected travel time. This is not “Roll Call.”
 - Once checked-in, you must participate in Roll Call. Some terminals have Virtual Roll Call (email notification for Space-A seat assignments) but if you don’t have access to email, you must attend Roll Call in person and be travel ready (i.e., have your luggage ready to be placed on the aircraft)
 - Ask Pax Agent if boxed lunch during flight can be purchased in advance
- ▶ Making the most of “down” time on an AMC base:

- AMC Passenger Terminals are family-friendly (refrigerator, microwave, play area, televisions, etc.)
- Sleeping in a passenger terminal overnight while you wait may not be permissible in a given terminal, so have a list of local hotels ready
- Many AMC bases are quite large. Some bases have commercial rental car companies (such as Hertz); otherwise you may need to rent a car before coming onto base in order to get from the AMC Terminal to Base Exchange for anything you might need (diapers, food, extra suitcase, etc.). Alternatively, AMC base may have long-term parking available if you wish to park your own vehicle.
- ▶ Aircraft logistics:
 - Type of aircraft varies: commercial jet with traditional seating with in-flight meals and beverages (eg: BWI Airport to Ramstein) vs. cargo plane with limited seats and minimal accommodations.
 - Consider sleeping bags, extra jacket or blanket. Your comfort will depend on what you bring. If on cargo plane, you may have space to lie flat. Prepare for hot or cold temperatures during travel
 - Noise-cancelling headphones or good earplugs because military aircraft can be noisy
 - Flashlight or head lamp; interior of cargo plane may not be well-lit
- ▶ What to do when you get “there”:
- Do your homework in advance. Some forward military bases are in remote locations – if final destination requires a connecting commercial flight, you may need to secure local transport (i.e., rental car, taxi, shuttle) to get to nearest commercial airport. Some locations (e.g., Ramstein Air Force Base) have established shuttle services (e.g., Ramstein to Frankfurt International Airport) just for this purpose
- ▶ Sign-up for your return Space-A flight if you plan to travel home via Space-A
- ▶ Some things to keep in mind:
 - The primary purpose of military flights is to support military missions. Therefore, unexpected changes can occur at any time, even en route to the original destination. Plan accordingly:
 - Add extra days into the leave request (for both departure and return flights)
 - Have adequate funds to arrange for alternate commercial flights or temporary lodging while waiting for the next available flight. Even after a Space A-seat is assigned, you may be “bumped” if additional space is needed for space-required travelers or cargo
 - Fees
 - Flights on military aircrafts are generally free. However, some flights are DoD-chartered flights with commercial airlines, and a small fee (federal inspection fee) may be charged
 - Head tax is another fee that applies to Space-A passengers who arrive/depart Customs Territories of the United States to/from overseas locations on a commercial mission arriving CONUS from overseas.
 - Baggage
 - [Transportation Security Agency](#) regulations are applicable on Space-A flights. Baggage weight may be further limited due to type of aircraft or other restrictions.
 - Liquid items greater than three ounces in volume (e.g., medications, baby formula and food) may be declared for inspection at the checkpoint
 - Pets are not allowed (except service animals or for permanent change of duty station travel)

Resources

- ▶ [AMC Space-A handbook](#)
- ▶ Private website maintained by a former uniformed service member (has listing of possible departure locations in other airbases, in addition to AMC bases): <http://www.spacea.net/>

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FACT SHEET

VA Loan Guaranty Program

Last Reviewed: August 23, 2018

Background

This fact sheet describes a home loan guaranty benefit and other housing-related programs to help active duty service members buy, build, repair, retain, or adapt a home for personal occupancy.

- ▶ VA Home Loans are provided by private lenders, such as banks and mortgage companies.
- ▶ VA guarantees a portion of the loan, enabling lender to provide officers more favorable terms.

Eligibility

- ▶ Active duty PHS Officers can apply to determine eligibility after 90 days of continuous active duty.
- ▶ Length of service, service commitment, or duty status may determine your eligibility for specific loan benefits.
- ▶ Available for purchase loans and cash-out refinance only for homes used for your personal occupancy
- ▶ You must have a good credit score, sufficient income, a valid Certificate of Eligibility (COE), and meet certain service requirements.
- ▶ Obtain a Certificate of Eligibility (COE) before applying to the program:
 - Apply online via eBenefits at <https://www.ebenefits.va.gov/ebenefits/apply> **OR**
 - Apply for a COE through your lender **OR**
 - Apply by mail by following the instructions at https://iris.custhelp.com/app/answers/detail/a_id/1080
- ▶ You do not have to be a first-time home-buyer.
- ▶ You may reuse the benefit.

Highlights

- ▶ VA home loans can be used to:
 - Buy a home or a condominium unit in a VA-approved project
 - Build a home
 - Simultaneously purchase and improve a home
 - Improve a home by installing energy-related features or making energy efficient improvements
 - Buy a manufactured home and/or lot
 - To refinance an existing VA-guaranteed or direct loan for the purpose of a lower interest rate
 - To refinance an existing mortgage loan or other indebtedness secured by a lien of record on a residence owned and occupied by the veteran as a home
- ▶ VA home loans **may** allow lenders to provide you with more favorable terms, including:
 - No down payment as long as sales price does not exceed appraised value
 - No private mortgage insurance premium requirement
 - VA rules limit the amount you can be charged for closing costs
 - Closing costs **may** be paid by the seller
 - No penalty fee if you pay the loan off early
 - Possible VA assistance if you experience difficulty making payments
 - Assumable VA-backed loans (if the person assuming the loan qualifies)
- ▶ Limits to the amount of the loan guaranty exist, based on the county where the property is located
- ▶ **Purchase Loans** help an officer purchase a home at a competitive interest rate often without requiring a down payment or private mortgage insurance.
- ▶ **Cash-Out Refinance Loans** are for homeowners who want to take cash out of home equity to take care of concerns like paying off debt, funding school, or making home improvements. The Cash-Out

Refinance Loan can also be used to refinance a non-VA loan into a VA loan. VA will guaranty loans up to 100% of the value of your home if the value does not exceed the limit established for your county.

- ▶ You may need to contact several lenders as not all lenders participate, some have more experience with the VA loan guaranty, and terms may vary.
- ▶ See the resources below for additional information about eligibility and the home-buying process

Resources

- ▶ VA home loan website <http://www.benefits.va.gov/HOMELOANS/index.asp>
- ▶ COE information http://www.benefits.va.gov/HOMELOANS/purchaseco_certificate.asp
- ▶ Eligibility questions http://www.benefits.va.gov/HOMELOANS/purchaseco_eligibility.asp
- ▶ Buying Process http://www.benefits.va.gov/homeloans/purchaseco_buy_process.asp

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FACT SHEET

Tax-Related Benefits

Last Reviewed: June 15, 2018

Background

Active duty USPHS Officers are eligible for several tax-related benefits. These benefits should be taken into account when comparing total income between USPHS and private sector or civil service positions.

Eligibility

State-based benefits vary considerably and are subject to change (see below: *Selected state income tax exemptions*). An overview of state tax rules and websites may be found at <http://www.military.com/money/personal-finance/taxes/state-tax-information.html>. Check your state of residence tax website to confirm income tax rules. Also note that state tax exemptions for military personnel do not always apply to PHS officers and should be verified.

Highlights

- ▶ The principal tax-related benefits are summarized below.

Benefit	Description
Tax-exempt Basic Allowance for Housing (BAH)*	<ul style="list-style-type: none"> • Paid to active duty service member (ADSM) if quarters not provided by Government • Calculated by rank/grade, zip code of duty station, and dependent status • Effective immediately upon Call to Active Duty (CAD) and appears on pay stubs • Subject to change every January. If BAH for a duty station decreases, rate protection assures that BAH will not decline while ADSM is stationed at same site unless there is change in rank, dependent status, or other interruption in eligibility. See http://www.defensetravel.dod.mil/site/bah.cfm • BAH calculator: http://www.defensetravel.dod.mil/site/bahCalc.cfm <p>*Changes to BAH computation based on FY15 National Defense Authorization Act: 1) reintroduction of member cost-sharing element (out-of-pocket amount) 2) elimination of renter’s insurance</p>
Tax-exempt Basic Allowance for Subsistence (BAS)	<ul style="list-style-type: none"> • Offsets costs for an ADSM’S meals • Based in historic origins of military providing room and board as part of pay • Not intended to offset costs of meals for family members • Adjusted annually based on price of food as measured by the USDA food cost index • Effective immediately upon CAD and appears on pay stubs
Selected state income tax exemptions (for you <u>and</u> your spouse)	<ul style="list-style-type: none"> • If you claim residency in a state that imposes no income tax (Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington, and Wyoming) at time of CAD, you will not be subject to state income tax regardless of where you are stationed. If assigned to active duty in one of these states, you can establish residency in that state for rest of uniformed service career. • Some states offer ADSMs “exempt” status when they are stationed outside of their state of residence. Income earned as military income is not taxed by that state.
Automobile licenses and fees	<ul style="list-style-type: none"> • ADSMs are not subject to auto license and related fees or excises in the state where stationed assuming these are paid to the state of domicile. • ADSMs may choose to register vehicles in the state where stationed.

- ▶ Most large military installations worldwide offer service members and their family's free income tax filing assistance through the Volunteer Income Tax Assistance (VITA) program which is sponsored by the IRS.
- ▶ More information about free and discounted tax preparation services: <http://www.military.com/discounts/free-tax-preparation-for-military.html>
- ▶ Note: The Tax Cuts and Jobs Act of 2017 does not address any changes specific to PHS officers.

Resources

- ▶ <https://www.usphs.gov/profession/physician/compensation.aspx> - USPHS website on Salary and Benefits
- ▶ <http://www.defensetravel.dod.mil/site/bah.cfm> - DOD website on Basic Allowance for Housing (BAH)

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FACT SHEET

Benefits for Survivors of Active Duty Officers and Retirees

Last Reviewed: May 24, 2018

Background

Survivor benefits vary based on whether you are active duty, inactive, or retired at the time of your death. This fact sheet addresses the most widely used benefits for survivors of active duty officers and retirees with over 20 years of service; it does not include benefits available through Social Security.

Eligibility

- ▶ Eligible survivors of active duty PHS Officers are entitled to benefits described, unless noted otherwise.
- ▶ Next-of-kin (NOK) of active duty member's should contact DCCPR (1-240-453-6000) and Compensation Branch (1-240-276-8799) as soon as possible after the death of a PHS Officer to assure prompt receipt of benefits. Retiree NOK may be asked to contact the Coast Guard Retiree & Annuitant Services (RAS) Branch (1-800-772-8724 or 1-785-339-3415). USPHS Compensation Branch or the USCG RAS Branch will require a death certificate and other basic information to support the claim.

Highlights

The table below contains a brief explanation of benefits as well as the form number and basic contact information when relevant. Much more detail is available through the listed website resources listed.

Benefit	Description of Benefit
Transportation of remains (Active Duty PHS Officer)	<ul style="list-style-type: none"> • Transportation of remains from place of death to place of burial • Immediate family's round-trip travel to place of burial • Arrangements made through officer's operational division (Form HHS-1 through OPDIV, contact relevant Liaison for assistance)
Transportation of remains (Dependent)	<ul style="list-style-type: none"> • Transportation of officer's dependent's remains from place of death to place of burial
Burial and funeral honors	<p><i>Active Duty and Retired Veterans</i></p> <ul style="list-style-type: none"> • Burial of cremated or casketed remains in a National Cemetery • Graves in National Cemeteries marked with inscribed government headstone; if buried elsewhere, VA will furnish headstone upon request (Form VA-40-1330 or call 1-800-827-1000) • Military honors provided at funeral if requested by funeral director <p><i>Active Duty Service Member Specific</i> (per Survivor Benefit Pamphlet)</p> <ul style="list-style-type: none"> • PHS will pay up to \$10,500 for private cemetery burial or \$9,000 at a National Cemetery • Funeral home may bill directly or NOK may be reimbursed (Form DD 1375; form says, "Expires May 31, 2006" but no updated form is available) <p><i>Eligible Retired Veterans</i> (per VA Burial Benefits Fact Sheet)</p> <ul style="list-style-type: none"> • For service-connected deaths, VA will pay a maximum of \$2,000 of burial costs • For non-service-connected deaths, VA will pay \$300-\$762 of burial costs and \$762 for a burial plot if the veteran was hospitalized by VA at time of death
Death gratuity	<ul style="list-style-type: none"> • \$100,000 tax-free lump-sum payment to NOK of active duty member (NOK of a retiree who dies within 120 days of separation may also be eligible for a death gratuity) • Paid automatically after Compensation Branch receives death certificate
Survivor Basic Allowance for Housing	<ul style="list-style-type: none"> • If occupying government quarters, survivors may continue to do so for 365 days • See "A Survivors Guide to Benefits" or contact Compensation Branch 240-276-8799
Unpaid pay, allowances, and unused leave	<ul style="list-style-type: none"> • If applicable to a given officer, apply with Form SF-1174 "Claim for Unpaid Compensation of Deceased Member of the Uniformed Services"
Service Members' Group Life Insurance (SGLI)	<ul style="list-style-type: none"> • Active Duty members are automatically enrolled, though must file SGLV-8296 to specify or change beneficiaries or coverage (usually \$400,000)

	<ul style="list-style-type: none"> Beneficiary completes SGLV-8283 upon Service Member's death and sends to Office of SGLI Spouse may convert his/her FSGLI into a commercial policy (time limits apply)
Veterans Group Life Insurance (VGLI)	<ul style="list-style-type: none"> Retirees can apply to convert SGLI coverage to VGLI within 485 days (<i>i.e.</i>, 1 yr. 4 mo.). If submitted within 240 days of retirement, no evidence of good health required. Veterans must file SGLV-8714, specify coverage amount (\$10,000 to \$400,000), and submit to the Office of SGLI. Premiums vary by coverage and age of veteran. Beneficiary completes SGLV-8283 upon Service Member's death and sends to Office of SGLI Spouse may convert his/her FSGLI into a commercial policy (time limits apply)
Survivor Benefit Plan (SBP)	<ul style="list-style-type: none"> Elective annuity plan for eligible beneficiaries of deceased retirees (amount of benefit is a percentage of your retirement benefit based on your election) Spouse and dependent children are eligible for this monthly annuity; reduced by amount of Dependency and Indemnity Compensation (DIC – see below) received Per CCPM 63, apply to PHS on Form DD 1884 (note: DD 1884 may have been replaced by DD-2656-7 per DFAS or CG 4700 per USCG) These programs are NOT automatic and require enrollment upon retirement
Dependency and Indemnity Compensation (DIC)	<ul style="list-style-type: none"> Tax-free monthly annuity paid to eligible beneficiaries of officers who died on active duty or whose death resulted from service-related injury or disease. Spouses, children, and dependent parents file VA Form 21P-534ez. Eligible retired veterans: Spouses, children, and dependent parents file VA Form 21P-534ez. SBP annuity will be reduced by the amount of DIC (only DIC is tax free).
Travel to home of record and shipment of household goods	<ul style="list-style-type: none"> Surviving dependents' travel to officer's home of record Shipment of household goods to selected place within one year from date of officer's death (Form PHS-4013-1)
Health care and military facility benefits	<ul style="list-style-type: none"> Children eligible for TRICARE Dental and Health Plan at no cost until aging out of TRICARE Spouses eligible for TRICARE Dental and Health Plan for 3 years after sponsor's death at no cost, then eligible for retiree plan at current rate
Identification and privilege cards	<ul style="list-style-type: none"> Must return the officer's Uniformed Services ID; NOK can coordinate with OPDIV Liaison or contact DCCPR at 240-453-6000. Dependents must receive new cards reflecting sponsor's status through PHS issuing authority, a Uniformed Service issuing authority with online DEERS access, or by mail Commissary, exchange, and other base privileges continue
Educational benefits	<ul style="list-style-type: none"> Fry Scholarship extends the post-9/11 GI benefit to eligible children of officers who die while on active duty Dependents Educational Assistance is available to spouse who remains unmarried and dependent children, as well as other generic information about the post-9/11 GI bill
VA Home Loans	<ul style="list-style-type: none"> Surviving spouse (if not remarried) may be eligible for a VA home loan guaranty

Resources

- ▶ <https://dcp.psc.gov/ccmis/ccis/CCISToc.aspx?ShowTOC=Y> – Commissioned Corps Issuance System Book 3, Instr 383.01 ([Death of an Active Duty Officer](#)); Book 6, Inst 672.01 ([Death Gratuity](#)), 672.02 ([Death of a Retired Officer](#)), 672.04 ([Dependency and Indemnification Compensation](#)), 672.05 ([Survivor Benefit Plan](#)); Book 8, Inst 831.08 ([Survivor Benefits Pamphlet](#)). **Note:** These Documents are out of date, however governing authorities still apply.
- ▶ See [Spousal Benefits Factsheet](#) for related information
- ▶ www.va.gov/opa/persona/dependent_survivor.asp - VA website for survivors and dependents
- ▶ <http://www.dcms.uscg.mil/ppc/ras/> - US Coast Guard Retiree & Annuitant Services Branch
- ▶ www.nrd.gov – National Resource Directory. Lists several different types of benefits
- ▶ Resource Guide for USPHS Officers Getting Married or Divorced, and for Dependents Surviving the Death of a USPHS Officer compiled by Junior Officer Advisory Group and the Commissioned Corps Women's Issues Advisory Board

Note: Feedback and suggestions for this fact sheet are welcome and may be sent to PPACBenefitsSC@gmail.com.

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FACT SHEET

Spousal Benefits

Last Reviewed: May 17, 2018

Background

The USPHS is committed to ensuring officers who serve are treated fairly and equally. Similar to other USPHS benefit policies, spousal benefits for officers align with Department of Defense (DoD) or US Department of Veterans Affairs (VA) policies. Both VA and DoD recognize all legally married military personnel equally, including personnel in same-sex marriages (<http://archive.defense.gov/news/newsarticle.aspx?id=120621> and <https://www.va.gov/opa/marriage/>).

This Fact Sheet summarizes general information about basic issues regarding obtaining spousal benefits. The policies and procedures for obtaining specific benefits vary and should be researched individually. Additional information can be found in the resources listed at the end of this Fact Sheet.

Eligibility

- ▶ DOD benefits
 - Spouses and other newly-qualified dependents must be enrolled in the Defense Enrollment and Eligibility Reporting System (DEERS) and obtain dependent identification cards; a valid marriage certificate or similar documentation is required to enroll (http://www.cac.mil/Portals/53/Documents/required_docs.pdf).
 - For each family member ≥ 21 years of age, two forms of acceptable personal ID are required. Details on acceptable ID and required supporting documents are available at: https://dcp.psc.gov/ccmis/PDF_docs/DEERS_cover_memo.pdf.
 - For additional details, officers should contact their agency liaison's office and speak to the DEERS specialist.
- ▶ VA benefits
 - To establish marriage, the VA requires only a statement by the claimant that includes the date and place of marriage and the name and social security number of the person the claimant has identified as his or her spouse.
 - The VA may investigate further if an assertion concerning a marriage appears unreliable, but the VA will not treat assertions regarding same-sex marriages any differently than those regarding opposite-sex marriages.
 - For some VA-administered benefits, for which Veteran status is not a condition of participation (*e.g.*, Servicemembers' Group Life Insurance, Post-9/11 educational benefits, home loan guarantees), the VA recognizes marriages for these programs using the same standard as used by the DOD.

Highlights

- ▶ Locate a nearby ID card office at <https://rapids-appointments.dmdc.osd.mil/>; for some offices, an appointment can be scheduled online.
 - Complete a [DD Form 1172-2](#) (Application for Identification Card/DEERS Enrollment) for each family member. The PHS officer must be present at the ID card office to sign this form. Spouses, dependent adults, and children (≥ 10 years) are eligible to receive CACs.
- ▶ For VA benefits, the VA is in the process of updating all forms that request marital status and dependent information (*e.g.*, replacing references to "husband" or "wife" with "spouse"). In the interim, the existing forms may be used to apply for benefits. For questions on how to fill out a form, call **1-800-827-1000**.

Resources

- ▶ <http://www.military.com/benefits> – non-government website that provides general benefits information.
- ▶ Additional information for VA benefits can be found at <https://www.va.gov/opa/marriage/>.
- ▶ http://www.lambdalegal.org/sites/default/files/ltr_va_20151016_same-sex-spousal-benefits.pdf – Internal VA letter to regional offices and centers on administering same-sex spousal benefits.
- ▶ Details on DEERS enrollment and dependent identification cards: <http://www.cac.mil/uniformed-services-id-card/getting-your-id-card/#usidsponsorship>.
- ▶ Physician Professional Advisory Committee (PPAC) [fact sheets](#) on Educational Benefits, Life Insurance, Thrift Savings Plan, Space-A Travel, Survivor Benefits, and Permanent Change-of-Station.
- ▶ Sexual Orientation and Gender Diversity Advisory Group (SOAGDAG) – PHS group supporting and sharing information on the evolving rights of gay, lesbian, bisexual, and transgender officers in uniform and their partners:
 - For more information, contact CDR Richard Dunville (RDunville@cdc.gov)
 - To join the group, click [here](#)

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FACT SHEET

Potential Entitlements Associated with a Permanent Change of Duty Station

Last Reviewed: June 29, 2018

Background

Many expenses and issues are relevant when contemplating a permanent change of duty station (PCS). Fortunately, many PCS-associated expenses incurred by active duty PHS Officers are covered as an allowance or reimbursable expense. This Fact Sheet summarizes the most common rates and allowances. More resources are listed at the end of this Fact Sheet.

Eligibility

PCS refers to the assignment, detail, or transfer of an officer to a different permanent duty station (PDS) through an order that does not specify the duty as temporary, provide for further assignment to a new PDS, or direct return to the old PDS. Depending on your agency/operational division, your move may be coordinated by an agency shipping officer, your local transportation office, or a local military base. Authorization for some allowances must clearly be stated in PCS orders to obtain reimbursement.

Highlights

[Rates and allowances](#) vary based on whether a move is within the continental U.S. (CONUS) or outside the continental U.S. (OCONUS). Refer to [Joint Travel Regulations \(JTR\)](#) for the most up-to-date information. Some highlights are summarized below.

Rate or Allowance	Description	CONUS	OCONUS
Dislocation Allowance (DLA)	<ul style="list-style-type: none"> Helps cover relocation expenses May be advanced before a move Rates change annually, vary by rank, and whether an officer has dependents For current rates: www.defensetravel.dod.mil/site/otherratesDLA.cfm 	Yes	Yes
Temporary Lodging Expense (TLE)	<ul style="list-style-type: none"> Helps cover lodging and meal expenses when officer/dependents occupy temporary lodging in CONUS if per diem not payable (e.g., near new or old PDS) TLE reimbursement is based on the per diem rate of the PDS location (old or new) Current maximum received by family is \$290 per day 	Up to 10 days (CONUS to CONUS)	Up to 5 days (CONUS to OCONUS)
Temporary Lodging Allowance (TLA)	<ul style="list-style-type: none"> Helps cover expenses that exceed normal lodging and meal costs OCONUS before permanent housing is available at PDS Per diem based on the assigned duty station Usually limited to 60 days after OCONUS arrival and 10 days before OCONUS departure 	n/a	Yes
Overseas Housing Allowance (OHA)	<ul style="list-style-type: none"> In addition to a housing allowance, OHA provides a one-time move-in housing allowance based on average "move-in" costs 	n/a	Yes
Per Diem Allowance	<ul style="list-style-type: none"> Daily payment for each travel day between authorized points, up to the official number of travel days authorized Per diem allowance is paid instead of reimbursement for actual expenses for lodging, meals, and incidental expenses Travel by privately-owned conveyance (POC): per diem for officer is the flat standard CONUS per diem rate, currently \$144 in addition to MALT (see below) Travel by commercial means: per diem for officer is at the 'Lodgings-Plus' rate for the new PDS or the rate for the delay point if an overnight stop is required Dependents' per diem rate is calculated as a percentage of officer's per diem and varies according to number of dependents traveling, age of dependents, and whether traveling with officer Advances for Per Diem can be authorized; check most current information for amount authorized 	Yes	Yes

Monetary Allowance in Lieu of Transportation (MALT)	<ul style="list-style-type: none"> • CONUS: Officer paid a monetary allowance in lieu of transportation for the authorized use of a POC during official PCS travel, currently at \$0.18 per mile, based upon the official distance between the old and new duty station. Officers can locate the official distance as calculated for their PCS travel on their transfer orders (orders will be in their eOPF). Members with dependents are authorized reimbursement for travel in two cars within CONUS. • Advances for MALT are authorized; check most current information for amount authorized 	Yes	Yes
Transport of Privately Owned Vehicle (POV)	<ul style="list-style-type: none"> • CONUS: May be authorized if officer is medically unable to drive, does not have time to drive, or other limited circumstances. Suggested to arrange well in advance because of potential need to submit medical documentation to justify. • OCONUS: May authorize transportation for one POV to, from, or between OCONUS stations subject to weight limits. The officer is authorized storage of a POV when ordered to an OCONUS PDS to which a POV transport is not permitted. 	Occasionally	Usually
Shipment of Household Goods (HHG)	<ul style="list-style-type: none"> • CONUS: Authorized weight varies by grade & dependency status. Range: 10,000 pounds (O-1 without dependents) to 18,000 pounds (O-6 or above) • OCONUS: If government furniture provided, generally authorized 2,500 pounds or 25% of HHG weight allowance, plus unaccompanied baggage, non-available furniture items, professional books, papers, and medical equipment. If not, the shipper may have restrictions beyond those allowed for CONUS destinations. • Some officers may prefer personally procured over government procured transportation [formerly known as do-it-yourself or DITY moves]. This may be cost saving, but officer must fully understand responsibilities as outlined in the resource documents. 	Yes	Yes
Temporary Storage of Household Goods	<ul style="list-style-type: none"> • Authorized up to 90 days of “storage-in-transit” for authorized HHG when necessitated by a PCS • Extensions may be granted in certain circumstances • OCONUS moves may authorize non-temporary storage (See Officer’s Overseas Benefit Fact Sheet) 	Yes	No

*NOTE: This Fact Sheet is meant to ensure officers are aware of potential benefits while executing a PCS and does not cover potential changes to all benefits (e.g. Basic Housing Allowance or Cost of Living Allowance). Additionally officers should ensure required documents are filed with both their PCS coordinator (en route travel, TLE, etc.) and Compensation Branch (Notice of Arrival and Request to Change Mailing Address) to prevent delay in appropriate benefit pay.

Resources

- ▶ https://dcp.psc.gov/CCMIS/Travel/assignments_travel_relocate_m.aspx - General PCS information from the CC website
- ▶ <http://www.defensetravel.dod.mil/site/fagpcs.cfm> - FAQ on PCS from DoD Center for travel excellence
- ▶ http://www.transcom.mil/dtr/part-iv/dtr_part_iv_app_k_1.pdf - Defense Transportation Regulation: information on moving for Armed Forces
- ▶ https://dcp.psc.gov/CCMIS/Travel/ASSIGNMENTS_travel_frequently_asked_questions_m.aspx FAQ from CC website
- ▶ <http://www.defensetravel.dod.mil/site/travelreg.cfm> - The Joint Travel Regulations (JTR) are the final authority on rates and policies relating to all travel for the Uniformed Services and civilians. Chapters 5 and 9 specifically contain information about PCS (referred to as “Permanent Duty Travel” in the JTR).

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FACT SHEET

Educational Loan Repayment and Loan Forgiveness Programs

Last Reviewed: May 30, 2018

Background

- ▶ The following loan repayment programs (LRP) are available to PHS Officers:
 - Indian Health Services (IHS)
 - National Health Service Corps (NHSC)
 - Nurse Corps
 - National Institutes of Health (NIH) Intramural
- ▶ Some officers may qualify for a Public Service Loan Forgiveness (PSLF) program. Note that this is not the same as a loan repayment program.

Eligibility and Highlights

Program	Eligibility	Other Description
IHS	<ul style="list-style-type: none"> • U.S. citizen • Licensed in the U.S. as a qualified health care provider • Commit to practice at an IHS facility • Commitment for two continuous years of full-time clinical practice • Cannot currently receive funding from or be in a service commitment with another federal loan repayment or scholarship program 	<ul style="list-style-type: none"> • Initial two-year minimum service obligation, can apply for extension thereafter • Up to \$20,000 per year + 20% of the award amount toward the federal tax liability on loan repayment funding • Application period is October 1 through August 15; applications evaluated monthly beginning in January
NHSC	<ul style="list-style-type: none"> • U.S. citizen • Licensed as a qualified health care provider in the state in which you will serve as a Corps member • Eligible to participate as a provider in the Medicare, Medicaid and the State Children’s Health Insurance Program, as appropriate • Have unpaid government or commercial loans for school tuition, reasonable educational and living expenses, segregated from all other debts (that is, not consolidated with non-educational loans) • Currently work in or have an accepted offer at an NHSC approved service site 	<ul style="list-style-type: none"> • Initial two-year minimum service obligation, can apply for extension thereafter • Up to \$50,000 total for two years of full-time service in a high-needs community, as indicated by a Health Professional Shortage Area (HPSA) score ≥ 14; up to \$30,00 total for two years of service in a community with HPSA score < 14; part-time clinical service qualifies for lesser payments • Application openings may vary, but close in April; awards are made in September • Sign up for notification of application opening
Nurse Corps	<ul style="list-style-type: none"> • U.S. citizen (born or naturalized), national, or permanent resident • Received education from an accredited school of nursing 	<ul style="list-style-type: none"> • For the initial two-year service obligation – NC LRP will pay off 60% of student loan balance • NC LRP may pay off an additional 25% of the original loan balance for a third year of service

	<ul style="list-style-type: none"> • Licensed as a registered nurse or nurse faculty (nurse practitioners and other advanced practice nurses are encouraged to apply) • Completed training (diploma, associate, baccalaureate or graduate) • Employed full time (≥ 32 hours/week) at an eligible critical shortage facility located within a HPSA 	<ul style="list-style-type: none"> • Review Nurse Corps website to determine if application period has opened
NIH	<ul style="list-style-type: none"> • U.S. citizen, national, or permanent resident • Health professional doctoral degree (PhD, MD, DO, DDS, DMD, PharmD, or equivalent doctoral level degree) or a PA, BSN, or ADN degree from an accredited institution • Must conduct qualified extra- or intramural research (NIH has five extramural and three intramural loan repayment programs) • Intramural research programs requires employment with or have a firm commitment of employment from an authorized official of the NIH • Qualifying educational debt in excess of 20% of base salary at the time of initial award • Have unpaid government or commercial loans for school tuition, reasonable educational and living expenses incurred while attending undergraduate, graduate, medical, dental, or veterinary school 	<ul style="list-style-type: none"> • Initial minimum two-year obligation for AIDS or clinical research loan repayment or three-year obligation for general research loan repayment; can submit annual renewal application thereafter • Up to \$35,000 per year + 39% of the total loan repayment toward federal tax liability on the loan repayment award • Annual online application period begins September 1; deadline varies between extra- and intramural awards.
PSLF Program	<ul style="list-style-type: none"> • 120 consecutive payments made after October 1, 2007 on a qualifying loan, under a qualifying repayment plan, while employed in a public service job 	<ul style="list-style-type: none"> • Forgiveness of the remaining balance of a borrower's eligible loans after the borrower has made 120 payments under a qualifying repayment plan on those loans • Benefit depends on an individual's debt amount and income – so examine your specific financial situation

Resources

- ▶ IHS – (301) 443-3396; <http://www.ihs.gov/loanrepayment/index.cfm>
- ▶ NHSC – (800) 221-9393; <https://nhsc.hrsa.gov/loanrepayment/index.html>
- ▶ Nurse Corps – (800) 221-9393; <https://bhw.hrsa.gov/loansscholarships/nursecorps/lrp>
- ▶ NIH – (866) 849-4047; http://www.lrp.nih.gov/about_the_programs/intramural/NIH_employee_researchers.aspx
- ▶ PSLF – (855) 265-4038; <http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service>

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FACT SHEET

Training Opportunities

Last Reviewed: July 8, 2018

Background

Many training opportunities are available to PHS Officers. This fact sheet highlights a few, but your agency may offer additional programs.

Eligibility

Eligibility criteria vary with training programs and opportunities. For details, officers should look into the specific program of interest.

Highlights

Training opportunities may be **short-term** (≤ 30 consecutive days or ≤ 90 total days/fiscal year) or **long-term** (requiring CC Office of Personal Management and the officer's Duty Station approval). The Table describes features of agency-based programs. Training opportunities that are not based at a particular federal agency are listed at the end of this fact sheet. Relevant websites are hyperlinked in the title of each program; where indicated, additional hyperlinks are provided.

Agency	Program	Best For Whom?	How Long?
NIH	Intramural Research Training Award <ul style="list-style-type: none"> Benefits may include stipend, healthcare, and educational loan repayment 	Postdoctoral officer	Variable
	Cancer Training Fellowships <ul style="list-style-type: none"> Can obtain a Masters of Public Health or Masters of Clinical Investigation Behavioral science, classic epidemiology, clinical, or lab-based research 	Postdoctoral, Masters', and post-baccalaureate officers	Variable
	Sabbatical in Clinical Research Management <ul style="list-style-type: none"> Engage directly with clinical research investigators and managers. Multiple electives available (e.g., regulations, funding, management, communications) 	At least 7 years of clinical research experience	Variable, typically <3 months
	NIH Training Opportunities (general) <ul style="list-style-type: none"> NIH-based or NIH-supported training opportunities. Several NIH institutes offer discipline-specific training (e.g., allergy, infectious disease, chronic disease). Also see https://www.nih.gov/research-training/training-opportunities 	Varies by program; some opportunities for non-NIH staff	Varies by program
CDC	Epidemic Intelligence Service <ul style="list-style-type: none"> Training at federal, state, or local health department in applied epidemiology Academic disciplines include: MD, DO, PhD, DrPH, DDS, RN, PA, PharmD, DVM 	Postgraduate health professional or scientist	2 years
	Preventive Medicine Residency/Fellowship <ul style="list-style-type: none"> Training at federal, state or local health departments in policy development, program evaluation and community health improvement 	At least 2 years of applied public health experience	1-2 years
	CDC/CSTE Applied Epidemiology Fellowship <ul style="list-style-type: none"> Training at state or local health department (resembles CDC's EIS program) Mentored by experienced epidemiologists at local, state, and federal levels 	Masters or doctoral degree	2 years
	Population Health Training in Place <ul style="list-style-type: none"> Build competencies in population health domains while remaining in your current job 	Open to most public health applicants	1 year

Other Training Opportunities

- ▶ **[Commissioned Officers Training Academy \(COTA\)](#)**: Each course (Basic, Mid-Level, Advanced, Senior, and Executive) provides knowledge and skills relevant to the next phase of an officer's career in the Commissioned Corps. The various course levels are open for enrollment at COTA discretion (please see website for further details).
- ▶ **[HHS Talent and Organization Development](#)**: Emerging Leaders Program, Senior Executive Service Candidate Development Program, Presidential Management Fellows Program, HHS University Partnership Program, and the HHS Mentoring Program
- ▶ **[Strengthening Health Systems through Inter-professional Education \("SHINE"\)](#)**: Several fellowships are sponsored collaboratively by well-known public health organizations (such as CDC or the Council of State and Territorial Epidemiologists).
- ▶ **[Global Health Training Opportunities](#)**: A variety of training, fellowship, and internship programs that provide field experience in locations outside the United States. Among the most established is the [PHI/CDC Global Health Fellowship Program](#).
- ▶ **[Public Health Law Opportunities](#)**:
 - ▶ Virtual self-study seminars (legal preparedness for public health emergencies, forensic epidemiology, public health emergency law, and [legal epidemiology](#))

Resources

- ▶ Division of Commissioned Corps Training and Development
 - ▶ Officer should carefully read CCIS policy memoranda regarding intramural (CC25.2.3) vs. extramural (CC25.2.1) training.
 - ▶ Annual application deadline for training approval is typically March 15 (refer to CCMIS website or your Commissioned Corps Liaison for most current deadline).
 - ▶ Information about USPHS training designations (short-term vs. long-term): <https://www.usphs.gov/student/training.aspx>
- ▶ USPHS Continuing Education Listserv
 - ▶ For periodic email communication about trainings that provide continuing education opportunities and/or credit, subscribe to "[Topics in Public Health](#)" listserv (sponsored by the National Institutes of Health)

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FACT SHEET Telework

Last Reviewed: June 29, 2018

Background

Telework is a flexible work arrangement under which an employee performs the duties and responsibilities of such employee's position, and other authorized activities, from an appropriate alternative worksite (AW). The AW is a location other than the officer's official or temporary duty station (as stated in the officer's official personnel orders) at which the officer's supervisor has authorized said officer to perform his/her official duties. This may be the officer's residence, a telework center, or other approved worksite. This fact sheet addresses regular, previously arranged telework days. It is not intended to cover episodic telework. Telework is a benefit, not an entitlement.

Eligibility

- ▶ PHS Officers in HHS agencies are subject to telework guidelines as established by DCCPR.
- ▶ Officers in *non*-HHS agencies are subject to guidelines as established by their respective organization (e.g., DOD, DHS or BOP).
- ▶ Positions or billets eligible for telework are those which include work activities with these characteristics:
 - Portable (not dependent on the officer's presence at his/her official duty station)
 - Conducive to supervisory oversight at the AW
 - Example work activities: writing, policy development, research, data entry, and analysis
- ▶ An officer whose performance is satisfactory and who can function independently and:
 - Has approval from supervisor or program to which officer is assigned
 - Must not be under any current or pending disciplinary or negative administrative action
 - Has no unresolved security issues that might influence telework
 - In some situations, operating divisions (OPDIV) may require one year of probationary status where the officer is not able to telework.

Highlights

- ▶ Required to complete telework training annually and place completion certificate in your AW file or eOPF: http://www.telework.gov/tools_and_resources/training/employees/index.aspx
- ▶ Telework may be allowed either full-time (5 days per week) or part-time (less than 5 days per week). As with most aspects of the telework program, OPDIV, STAFFDIV and non-HHS organizations to which PHS Officers are assigned may define arrangements and parameters within their specific telework policies and agreements.
- ▶ Eligible officers may telework on a periodic basis, on regularly-scheduled days, or both.
- ▶ All telework agreements must be written and reviewed annually in accordance with the specific requirements in the Telework Commissioned Corps Instructions.

Resources

- ▶ Commissioned Corps official telework policy: <https://dcp.psc.gov/ccmis/ccis/documents/CC313.01.pdf>
- ▶ 2014 FAQ updates: https://dcp.psc.gov/ccmis/PDF_docs/Telework%20FAQ.pdf

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FACT SHEET

Thrift Savings Plan (TSP)

Last Reviewed: May 18, 2018

Background

This Fact Sheet is an introduction to the Thrift Savings Plan (TSP), a retirement savings and investment plan for federal employees and Uniformed Service members. It offers savings and tax benefits similar to private sector 401(k) plans and acts as a supplement to military retirement pay.

Eligibility

- ▶ Actively employed by the Federal Government, in pay status, working full-time or part-time. Matched contributions are available to officers in the [Blended Retirement System \(BRS\)](#); for additional information, please refer to [Commissioned Corps Instruction 662.01](#) and the additional resources listed at the end of this Fact Sheet.
- ▶ Spouse beneficiaries of deceased uniformed services TSP participants will have a TSP account set up in their own name if their share of the account is \$200 or more.
- ▶ Additional details at <https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/index.html> and <https://www.tsp.gov/PDF/formspubs/tspf01.pdf>

Highlights

- ▶ **Traditional or Roth Contributions:** For your regular employee contributions, you can make traditional (pre-tax), or Roth (after-tax) contributions; you can choose to make Roth contributions regardless of your income level. All contributions can come from your basic pay, incentive pay, special pay, or bonus pay (Form [TSP-U-1](#)). As long as you contribute from basic pay, you also can contribute from these other types of pay. For 2018, your regular employee contribution for the year cannot exceed the IRS limit of \$18,500.
- ▶ **Catch-Up Contributions:** Beginning in your fiftieth year of life, you may contribute an additional \$6,000 each year over the regular employee contribution limit (Form [TSP-U-1-C](#)). You must already be contributing an amount that will reach the regular employee contribution limit by the end of the year. Catch-up contributions can come from basic pay but not incentive pay, special pay, or bonus pay.
- ▶ **Investment Options:** You can select one or more of the following funds in the Table (more information [online](#)). As a Uniformed Service member, all contributions to your account are deposited into the G fund until you indicate otherwise [online](#) or by calling [ThriftLine](#) (1-TSP-YOU-FRST or 1-877-968-3778).

Investment Options	Description
Individual Mutual Funds	
G Fund	Invests in U.S. Treasury securities guaranteed by the U.S. government, so this fund earns interest income without losing money
F Fund	Index fund of government, corporate, and mortgage-backed bonds designed to match the performance of the Bloomberg Barclays U.S. Aggregate Bond Index
C Fund	Index fund of stocks of large to medium-sized U.S. companies designed to match the performance of the Standard & Poor's 500 Stock Index (S&P 500)
S Fund	Index fund of stocks of small to medium-sized U.S. companies (not included in the C Fund) designed to match the performance of the Dow Jones U.S. Completion Total Stock Market Index
I Fund	Index fund of international stocks in over 20 developed countries designed to match the performance of the Morgan Stanley Capital International EAFE (Europe, Australasia, Far East) Index
Diversified Mutual Funds	
L Income, L 2020, L 2030, L 2040, and L 2050	Each L fund is a professionally-determined mix drawn from the five individual TSP funds above, tailored to meet investment goals based on a specific time horizon (<i>i.e.</i> , the future date at which you plan to start withdrawing money)

- ▶ **How to Start, Change, or Stop TSP Contributions:** For regular employee contributions, mail a completed Form [TSP-U-1](#) to the Compensation Branch (CB); for catch-up contributions, mail a completed Form [TSP-U-1-C](#). If CB receives your form on or before the 10th of a month, that form will become effective that month. If CB receives your form after the 10th of a month, that form will become effective in the following month.
- ▶ **Transferring money from your other retirement accounts into TSP:** You can move money from other eligible retirement accounts (e.g., IRAs or eligible employer plans) to your existing TSP account (details [here](#)).
- ▶ **Ways to get your money:**
 - **Loan:** You may take out a *general purpose loan* (repay within 5 years) or a *residential loan* (repay within 15 years). TSP charges a \$50 processing fee per loan. This loan is repaid with interest. Additional details [here](#).
 - **In-service withdrawal** (while still employed by the Federal Government): For a *financial hardship-based withdrawal* you must demonstrate [financial hardship](#). *Age-based withdrawals* (without penalty) are available to officers aged 59½ years or older. Additional details [here](#).
 - **Post-separation withdrawal** (withdrawal after separation from service — additional details [here](#)):
 - A *partial* withdrawal of \$1,000 or more, leaving a remaining balance in the TSP until a later date. You may only make one partial withdrawal from your account.
 - The *full* withdrawal may be made as a single payment of your entire TSP account balance, a series of monthly payments, a life annuity, or a combination of any two or more of these options.
 - If you are separated from service, you are required to make a withdrawal (your “required minimum distribution”) in the calendar year you reach 70½ years of age (details [here](#)). Alternatively, if you are still employed at age 70½, your account will immediately be subject to IRS minimum distribution requirements after you separate from federal service.

Note: Your age upon leaving Federal Service, your chosen withdrawal option, and its timing determines whether the taxable portion of your withdrawal is subject to the IRS [10% Early Withdrawal Penalty Tax](#).

- ▶ **Death beneficiary:**
 - Unless you specifically designate an alternative distribution by completing Form [TSP-3](#) and sending it to TSP, account distributions after your death will follow this order of precedence:
 - To your spouse;
 - If none, to your child or children equally, and to descendants of deceased children (a child includes a natural or adopted child but does not include a stepchild who has not been adopted);
 - If none, to your parents equally or the surviving parent (this does not include a stepparent, unless your stepparent has adopted you);
 - If none, to the appointed executor or administrator of your estate;
 - If none, to your next of kin who is entitled to your estate under the laws of the state in which you resided at the time of your death.
 - If you file Form [TSP-3](#) with TSP, only beneficiaries listed on the form will be honored. For example, if you used the form to designate your first child as a beneficiary but forgot to update the form after the birth or adoption of your second child, only the child named on the form would receive benefits from your TSP account — even if your will named both children as beneficiaries.
 - For your beneficiaries to receive your account balance, they (or their representatives) must complete [Form TSP-17](#) and submit it along with a copy of a certified death certificate.

Resources

- ▶ Commissioned Corps TSP memorandum: https://dcp.psc.gov/ccmis/PDF_docs/TSPAnnouncementfor2008.pdf
- ▶ TSP main website (login to your personal TSP account here): <https://www.tsp.gov/index.shtml>
- ▶ Other TSP website pages: [Frequently Asked Questions](#); [Help with Life Events Affecting Your Account](#)
- ▶ [Thriftline](#), an automated TSP phone service: (877) 968-3778

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