



# BENEFITS SUB-COMMITTEE

## Co-Chairs

LCDR Jeneita Bell (CDC)  
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# BENEFITS SUBCOMMITTEE

## Mission:

- To inform and educate potential and current Medical Officers about benefits available while in active duty; to provide gateway information to officers in retirement planning regarding benefits that may be available to them
- To prepare readily accessible and current information
- To advise the PPAC and CPO on specific benefits issues

## Vision:

- Commissioned Corps Medical Officers, potential recruits, the PPAC, and our CPO will be knowledgeable about all available and applicable benefits

# FACTSHEETS

**VA Loan Guaranty**

**Training/Educational Opportunities**

**Thrift Savings**

**Teleworking**

**Tax Benefits**

**Survivor Benefits**

**Space A Travel**

**Retirement at 20 Years: The Basics on Pensions**

**Retirement at 20 years: The Basics on Healthcare and Disability**

**PCS Info**

**Life Insurance**

**Leave Information**

**Post-9/11 GI Bill**

**Educational Loan Repayment**

**Disability Retirement**

**Dependent Parents Information**

# FACTSHEETS

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**Educational Loan Repayment**

**Disability Retirement**

Dependent Parents Information

# Tax Benefits

LCDR Jeneita Bell

# TAX BENEFITS

Take into account when estimating and comparing total income between USPHS and private sector or civil service positions

- Tax-exempt Basic Housing Allowance (BAH)
- Tax-exempt Basic Allowance for Subsistence (BAS)
- Selected state income tax exemptions
- Automobile licenses and fees

# TAX BENEFITS

- Tax-exempt Basic Housing Allowance (BAH)
  - Calculated by rank/grade/duty station location and dependent status
  - Subject to change each January but will not decline while stationed at same site (unless change in rank, dependent status, or interruption in eligibility)
- Tax-exempt Basic Allowance for Subsistence (BAS)
  - Offsets costs for active duty service member's meals (not intended for family members)
  - Adjusted annually based USDA food cost index

# TAX BENEFITS

- Selected state income tax exemptions
  - For active duty service member AND spouse
  - Must claim residency in eligible state (AK, FL, NV, NH, SD, TN, TX, WA, WY) at time of call to active duty
  - Not subject to state tax regardless of where stationed
  - State-based benefits vary considerably and are subject to change; check state of residence website to confirm income tax rules; an overview can be found at <http://military.com/money/personal-finance/taxes/state-tax-information.html>.

# TAX BENEFITS

- Automobile licenses and fees
  - Active duty service members 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
  - Active duty service members may choose to register vehicles in the state where stationed

# Educational Loan Repayment

LCDR Susan Hocevar-Adkins

# OVERVIEW

Loan repayment programs (LRPs) available to PHS Officers:

- Indian Health Services (IHS)
- National Health Service Corps (NHSC)
- National Institutes of Health (NIH) Intramural
- Nurse Corps

Additionally, some officers may qualify for a **Public Service Loan Forgiveness (PSLF)** program. This is not the same as an LRP.

Fact sheet available at:

[https://dcp.psc.gov/osg/physician/documents/Final\\_Educational-Loan-Repayment\\_Sept-2015.pdf](https://dcp.psc.gov/osg/physician/documents/Final_Educational-Loan-Repayment_Sept-2015.pdf)

*\* Addressed in today's webinar*

# IHS LRP

## Description:

- Up to \$20,000 per year for the repayment of qualifying health professions education loans **plus** 20% toward the federal tax liability on loan repayment funding (up to \$4,000)
- Initial two-year obligation, can apply for extension thereafter

## Timeline:

- Begins October 1 through Friday of the second full week of August
- Applications evaluated monthly beginning in January

# IHS LRP

## Eligibility:

- U.S. Citizen
- Licensed in U.S. as a qualified health care provider (<http://www.ihs.gov/loanrepayment/lrpbasics/eligiblehealthprofessions>)
- Commit to practice at an IHS facility
- Begin service on or before September 30 for two continuous years of full-time clinical practice
- Cannot concurrently receive funding from or be in a service commitment with another federal LRP or scholarship program

Additional information available at: <http://www.ihs.gov/loanrepayment/index.cfm>

# National Health Services Corps (NHSC) LRP

## Description:

- Up to \$50,000 total for two years of service in a community with the highest need level (Health Professional Shortage Area [HPSA] score  $\geq 14$ ); up to \$30,000 total for two years of service in a community with HPSA score  $< 14$
- Participants serve as primary care medical, dental, or mental/behavioral health clinicians at an NHSC-approved site
- Approved sites have included positions with IHS, Federal Bureau of Prisons (BOP), and U.S. Immigration and Customs Enforcement (ICE)  
(<http://www.usphs.gov/student/nhsc.aspx>)

## Timeline:

- Application period: February–April
- Awards in September

# National Health Services Corps (NHSC) LRP

## Eligibility:

- U.S. Citizen
- Licensed in U.S. as a qualified health care provider in the state you will serve as a Corps member (<https://nhsc.hrsa.gov/loanrepayment/eligibility.html>)
- Currently work in or have accepted an offer at an NHSC-approved site (<http://nhscjobs.hrsa.gov/external/search/index.seam>)
- Have unpaid government or commercial loans for school tuition, reasonable educational and living expenses, segregated from all other debts (i.e., not consolidated with non-educational loans)

Additional information available at: <https://nhsc.hrsa.gov/loanrepayment/index.html>

# NIH Intramural LRP

## Description:

- Up to \$35,000 per year **plus** 39% of the total loan repayments toward the federal tax liability on the loan repayment award
- Initial minimum two-year obligation for AIDS or clinical research LRP, or three-year obligation for general research LRP; can apply for renewals annually

## Timeline:

- Initial application: September 1–April 1
- Renewal application deadline: February 1

# NIH Intramural LRP

## Eligibility:

- U.S. Citizen, national, or permanent resident
- Health professional degree (MD, DO, equivalent doctoral degree, others)
- Employed by or have a firm commitment of employment from an authorized NIH official
- Assigned to laboratory or branch that is part of the Intramural Research Program for your NIH Institute or Center
- Qualifying educational debt in excess of 20% of annual NIH base salary on the expected date of program eligibility

Additional information available at:

[http://www.lrp.nih.gov/about\\_the\\_programs/intramural/NIH\\_employee\\_researchers.aspx](http://www.lrp.nih.gov/about_the_programs/intramural/NIH_employee_researchers.aspx)

# Public Service Loan Forgiveness (PSLF)

## Description:

- Not a loan repayment program — it is forgiveness 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
- Not specific to PHS officers

## Timeline:

- Apply after you make your 120th qualifying monthly payment

# Public Service Loan Forgiveness (PSLF)

## Eligibility:

120 consecutive loan payments made after October 1, 2007  
on a qualifying loan,  
under a qualifying repayment plan,  
while employed in a public service job

Additional information available at:

<http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service>

# Post-9/11 GI BILL

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# POST-9/11 GI BILL OVERVIEW

- PHS Officers are eligible for other GI bills but Post 9/11 GI Bill advantageous for many:
  - Benefits are transferable to spouse or children\*
  - No charge to participate
  - May use for non-degree programs, on the job and apprenticeship training, flight programs, and correspondence training
- PHS Officers are eligible for Post 9/11 GI Bill benefit if on active duty after 9/10/2001
  - Must serve a period of at least 90 days or were honorably discharged for a service-connected disability after serving 30 continuous days
  - May have been enrolled in earlier GI programs
  - May have declined to enroll in earlier GI programs

# PRORATING of POST-9/11 GI BILL BENEFITS

- Post-9/11 benefits are prorated based on the following eligibility tiers:

<b>Individuals serving an aggregate period of active duty after September 10, 2001, of:</b>	<b>% of Maximum Benefit Payable</b>
<b>At least 36 months</b>	100
<b>At least 30 continuous days and discharge due to service-connected disability</b>	100
<b>At least 30 months &lt; 36</b>	90
<b>At least 24 months &lt; 30</b>	80
<b>At least 18 months &lt; 24</b>	70
<b>At least 12 months &lt; 18</b>	60
<b>At least 6 months &lt; 12</b>	50
<b>At least 90 days &lt; 6 months</b>	40

# POST-9/11 GI BILL BENEFITS

- Eligible for benefits for 15 years from last period of active duty of 90 consecutive days
- Tuition and fee benefits for college degree-granting programs (2015-2016 academic year):

Type of School	Maximum Expenses Covered
Public	All tuition and fees for in-state student
Private or foreign	\$21,084.89

- Public colleges that wish to receive GI Bill payments are required to provide in-state tuition to veterans and eligible dependents\*
  - Waiver granted for terms beginning prior to Jan 2016 so that schools have time to come into compliance

\*NEW: Required by the Veterans Access, Choice, and Accountability Act of 2014

# ADDITIONAL BENEFITS

- Basic Allowance for Housing (BAH) at E-5 w/ dependents rate for school location
- Books/supplies stipend of up to \$1000 per year
- One-time rural benefit of \$500 (if qualify)
- Yellow Ribbon program for certain private schools or public schools for non-residents
  - Covers part or all of tuition and fees exceeding maximum listed above

# TRANSFERRING BENEFITS TO ELIGIBLE DEPENDENTS

- Requirements for active duty PHS officer to transfer benefits:
  - Have served at least 6 years and agree to serve an additional 4 years of service
  - Have served at least 10 years, are precluded by either standard policy or statute from committing to 4 additional years, and agree to serve for the maximum amount of time allowed by such policy or statute
  - Be eligible for retirement on or after August 1, 2012, and agree to serve an additional 4 years
- Period of benefits for eligible dependents:
  - Spouse: up to 15 years after PHS officer's last separation from active duty
  - Child: Not subject to the 15-year delimiting date, but may not use the benefit after reaching 26 years of age

# RESOURCES

- Review and apply for benefits: [www.gibill.va.gov](http://www.gibill.va.gov)
- Current BAH rates: [www.defensetravel.dod.mil/site/bah.cfm](http://www.defensetravel.dod.mil/site/bah.cfm)
- Yellow ribbon program:  
[http://www.benefits.va.gov/gibill/yellow\\_ribbon.asp](http://www.benefits.va.gov/gibill/yellow_ribbon.asp)

# Disability Retirement

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# ELIGIBILITY

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

# REQUIREMENTS

- Fitness-for-Duty (FFD) Determination: Unfit to perform the duties of a officer's grade, category, or office due to physical or mental condition(s) that are permanent or may become permanent; **AND**
- Service-incurred or –aggravated condition: Condition incurred or aggravated while on active duty, except:
  - “Natural progression” of a preexisting condition
  - Expected disability as a result of necessary treatment of a non-service-incurred/aggravated condition
  - Incurred as a result of an officer's misconduct
  - Incurred while absent without leave
  - Incurred as a result of an officer's willful neglect
  - When willfully withheld information would have established the preexistence of the disabling condition

# FFD DETERMINATION PROCESS

- A written request for a FFD evaluation by the officer, the program official (supervisor), or the director of DCCPR
- Medical Affairs (MA) requires the following information:
  - Medical records of past three years
  - Signed “Consent for Release of Medical Information” form
  - Complete list of current medications
  - Narrative from all health care providers summarizing diagnosis, management of condition(s) and prognosis
  - Written statement about the condition(s)’ impact on performance (the officer’s perspective )

# FFD DETERMINATION PROCESS (Cont.)

- A Medical Review Board (MRB) will be convened to assess FFD.
- MRB will provide one of three opinion for final determination:
  - Fit-For-Full-Duty: Perform the duties of the officer's grade without significant restrictions; **OR**
  - Fit-For-Limited-Duty: May return to duty with limitations stipulated by the MRB if concurred by the officer and his/her program of assignment; **OR**
  - Not-Fit-For-Duty: Must be retired or separated, and may be:
    - Separated without Benefits (e.g., disability not incurred in line of duty)
    - Separated with Severance Pay
    - Placed on Temporary Disability Retired List if expected to return to full duty within 5 years
    - Placed on Permanent Disabled Retired List if cannot return to full duty

# DISABILITY RATING

- Using the VA Schedule for Rating Disabilities
  - Determined by the severity of disability
  - uses a complex calculation based on organ systems impacted
- Retirement Eligibility:
  - <20 years of creditable service for retirement **AND** <30% of disability
    - Separate with severance pay (lump-sum payment based on years of active duty without further benefits from PHS,
    - Apply to VA for possible benefits administered through VA.
  - ≥20 years of creditable service for retirement or ≥30% of combined disability
    - Retire with pay (Fact Sheet: Retirement at 20 Years: the Basics on Health Care and Disability)

# RESOURCES

- General information about PHS disability retirement:  
[http://ccmis.usphs.gov/eccis/documents/CCPM23\\_8\\_6.pdf](http://ccmis.usphs.gov/eccis/documents/CCPM23_8_6.pdf)
- Understanding the Fitness-For-Duty Process:  
[http://dcp.psc.gov/ccbulletin/articles/FFD\\_05\\_2014.aspx](http://dcp.psc.gov/ccbulletin/articles/FFD_05_2014.aspx)
- 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>

Thank you!