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VA | U.S. Department of Veterans Affairs

MAKE IT YOUR MISSION

to Heal and Care for Veterans

Total Rewards of VA Employment

PHYSICIAN CAREERS

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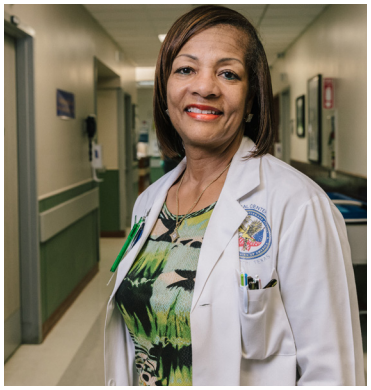
On the cover: VA physician Sarah Candler



CHOOSE VA

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As a physician at the U.S. Department of Veterans Affairs, you have more than a job — you have a mission to serve Veterans who've borne the battle with honor.

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CHOOSE VA for the Mission

As a physician at the U.S. Department of Veterans Affairs (VA), you have more than a job — you have a mission to serve Veterans who've borne the battle with honor. In carrying out this mission, you'll discover a career with competitive pay, opportunities for growth and mobility, a wealth of benefits and rich rewards.

At VA, you are part of a dynamic team of thousands of medical professionals helping our hospitals outperform the private sector.

VA physicians receive unparalleled opportunities to enjoy the science of medicine and grow as professionals. You can advance your education, mentor and be mentored, become a principal investigator and move into executive roles.

From your start as a physician through retirement, you receive competitive pay and generous benefits that add to the satisfaction of a career based on giving back to those who have given so much to the nation.

No matter where or how you serve as a physician at VA, support is there so you can focus on what matters most: the mission to heal and care for Veterans so they can thrive in life after military service.

"I am just thrilled to work here at the VA because there is just so much opportunity and openness to trying innovative things and prioritizing the patient at the center of care."

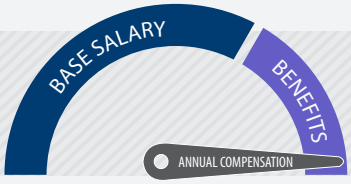
— VA PSYCHIATRIST DR. DONNA AMES

CHOOSE VA for the Compensation

Earn a competitive salary as you pursue excellence in healthcare for Veterans.

What are your total rewards for choosing a VA career as a physician? *Let's do the math.*

SAMPLE PHYSICIAN SALARY



$250,000	**Annual Salary**
+ $ 11,024	**Value of VA health insurance premium subsidy** (VA pays roughly 75% of premium or an average of $424 per pay period)
+ $ 8,240	**Social Security paid by VA** = 6.2% of taxable wages up to max of $132,900 on behalf of employee[1]
+ $ 3,625	**Medicare paid by VA** = 1.45% on behalf of employee[1]
+ $ 500	**Employee Assistance Program** (free legal and medical services)[1]
+ $ 1,250	**Flexible spending account** (25% tax-free savings on $5,000 of dependent care expenses for two children)[1]
+ $ 660	**Life insurance** (VA pays 1/3 of insurance cost for basic)[1]
+ $ 12,500	**Thrift Savings Plan** (VA provides up to 5% employer contributions)[1]
+ $ 20,750	**FERS** (VA contributes 8.3% annually to FERS basic/defined benefit)[1]
+ $ 15,000	**Potential physician performance pay** (up to 7.5% of salary/$15,000 max)
$323,549	**Estimated Annual Compensation**

[1] Indicates a benefit received by most federal employees.

NOTE: If you choose federal health insurance programs, your taxable wages and the employer's share of the Social Security tax will be reduced accordingly. Estimates above do not include the potential for up to $40,000 annually in student loan reimbursement, Permanent Change of Station (PCS) relocation allowance, recruitment/relocation/retention incentives, the value of free liability coverage and other payments and incentives. By law, VA physicians' annual compensation cannot exceed the president's, which is $400,000 per year.

Competitive salaries. At VA, you receive compensation based on your training, experience and the local labor market. See how your total rewards add up (left and below).

Performance awards. Receive up to $15,000 in additional annual performance pay.

Regular increases. Receive cost of living increases annually (when signed into federal law), and salary reviews and longevity increases every two years.

Service without strings. Whether you serve full or part time, your employment at VA is "at will" and without employment contracts, noncompete clauses, restrictive covenants or other significant restrictions on outside work.

Liability Protection

VHA physicians are covered under federal tort laws and may be defended by the United States against allegations of malpractice or negligence (38 USC 7316). The average cost of malpractice insurance in the private sector varies a great deal by specialty and other variables, ranging from $30,000 to $50,000 annually for surgeons and from $4,000 to $12,000 annually for other physician specialties.

$47,114.48

Annual combined value of paid holidays, sick leave and annual leave.

Computed as hourly salary x 49 leave days and holidays x 8 hours per day

CHOOSE VA for the Coverage

VA patient-centered care teams collaborate on Veterans' health.

Rest easy knowing that VA has you and your family covered.

Health insurance. With Federal Employees Health Benefits (FEHB), choose from a variety of self or family health maintenance organizations or fee-for-service health plans that all cover preexisting conditions. Your spouse, domestic partner and children under age 26 are eligible as are children — regardless of age — who are unable to support themselves. VA pays up to 75% of health premiums, a benefit that can continue into retirement (conditions apply). Your portion of the premium is taken on a pretax basis unless you opt out. Adjust plans during annual open season from November-December. Start flexible, tax-free spending accounts for up to $2,500 in medical expenses for individuals and up to $5,000 in dependent care expenses.

VA physician Fayyaz Sagarwala

Dental and vision insurance. Under the Federal Employees Dental and Vision Insurance Program (FEDVIP), supplemental dental and/or vision benefits are available to you and your family, including children up to age 22. FEDVIP coverage automatically continues into retirement for physicians enrolled as employees.

Life insurance. Plan for what's next with Federal Employees Group Life Insurance (FEGLI), which is group term life insurance covering you and eligible family members. Receive this benefit with no physical exam if you elect to enroll within 60 days of being hired and get coverage that applies from your start date and continues into retirement.

Long-term care. Under the Federal Long-Term Care Insurance Program, VA physicians can access long-term care coverage for home care, adult day care and facility care. You may be eligible to apply for long-term care insurance even if you're not enrolled in the FEHB Program.

CHOOSE VA for the Education and Growth Opportunities

Start your career at VA and benefit from opportunities to build your skills throughout your tenure.

Student loan reimbursement. If you're a physician hired for a specific, difficult-to-recruit direct patient care position, you may be eligible for VA's Education Debt Reduction Program (EDRP). This program offers qualifying physicians student loan reimbursement of up to **$200,000** over a five-year period.

Continuing education. VA is the nation's leading provider of continuing medical education (CME) credits and hours. As a VA physician, you can earn CME credits at no cost. If you're full time, you can receive **$1,000** or more annually and five days or more of paid absences to attend CME courses (conditions apply).

In-person and virtual training. VA leads in clinical simulation training, with dedicated experts and state-of-the-art resources to support the learning needs of VA staff across over 170 VA medical centers and more than 1,255 sites of care.

VA physician Rola El-Serag

Leadership skills development. VA provides a competitive, three-tiered continuum of leadership development at the local, network and national levels for employees with the potential and desire to serve in leadership positions.

> *"VA's Education Debt Reduction Program is an incredible benefit that allows me to serve Veterans and pay off my student loans at the same time."*
>
> — **DR. SEAN P. WINFREY**, PHYSICIAN

CHOOSE VA for the Retirement Benefits

Get ready for life after VA service with Social Security, a pension and Thrift Savings Plan (TSP).

Enroll in Federal Employees Retirement System*

SOCIAL SECURITY
- Portable
- Lifetime payments at retirement

PENSION
- Lifetime payments at retirement
- Deferred benefits after five years of service to use at retirement

TSP (401(K)-TYPE PLAN)
- Portable
- Transferable
- Low cost

*Conditions apply. See pages 6-7 for more information and www.opm.gov/retirement-services/fers-information.

Get credit for military service.
Have you earned service credits from your time in military service? Don't worry — if you move to a federal job at VA, you may carry over service time that is added to your total years of work for retirement purposes. This may increase your retirement pension payments (conditions apply).

"The Federal Employees Retirement System, combined with the TSP, provides a real sense of security and peace of mind knowing that my retirement planning is being addressed."

— **DR. STEPHEN GAU**, EMERGENCY MEDICINE PHYSICIAN

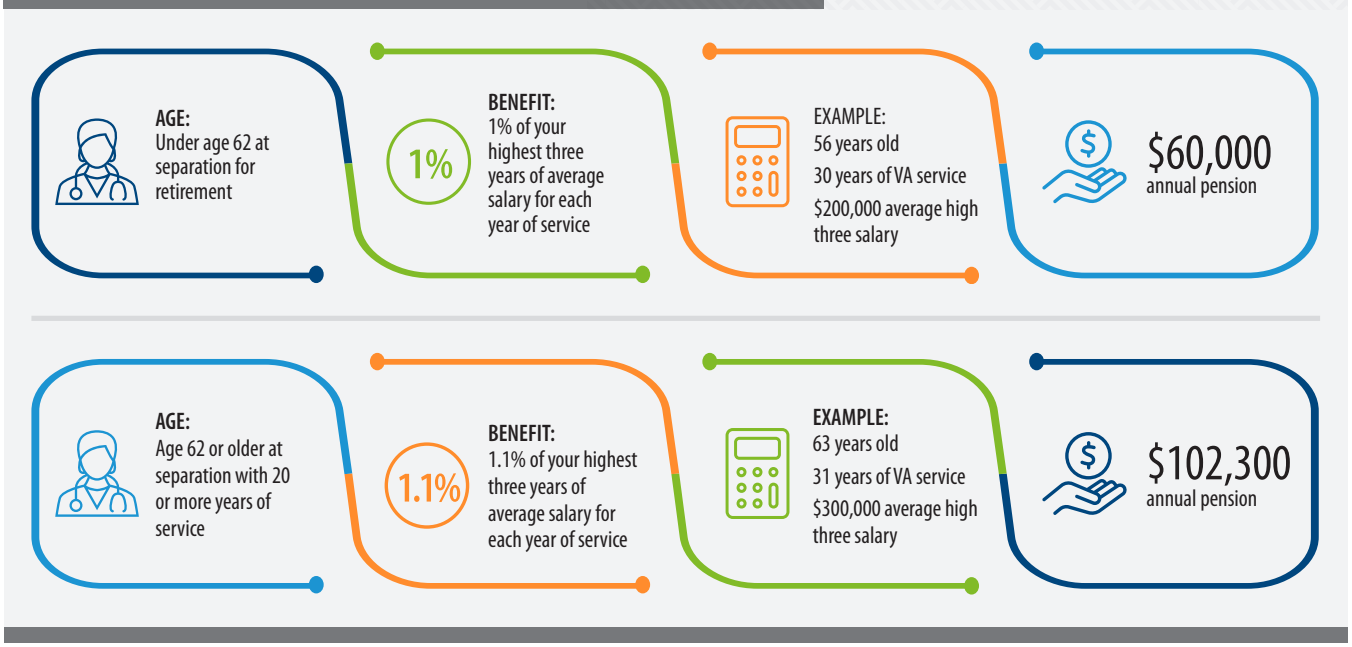
Basic/Defined Retirement Plan

Earn a generous federal pension after a long career of service to VA as a physician (see illustration below).

Highlights include:

- **Generous pension.** Under the federal retirement system, your future pension benefits are funded through an automatic 4.4% deduction from your salary and an 8.3% matching contribution from VA each pay period. After retirement, monthly pension annuity payments are distributed for life.
- **Vesting.** Become vested in the FERS Basic/Defined Benefit pension after only five years of creditable civilian service.
- **Long-term coverage.** Become eligible for long-term disability coverage and employee death benefits after 18 months of service.
- **Survivor benefits.** Become eligible for survivor benefits after 10 years of service.

Here are two examples of how VA may calculate your pension:



Many different factors impact pension amounts; for instance, unused sick leave extends your creditable service time on a day-for-day basis. Review your specific situation with a VA recruiter and follow the links in the Resources section for more information.

Thrift Savings Plan

Grow retirement funds by supplementing your pension, Social Security and other savings with the TSP (see illustration, next page).

Highlights include:

- **More savings.** TSP lets you contribute up to $19,500 a year to your account. That's a lot of savings for retirement.
- **Catch up at midcareer.** If you're age 50 or older, grow TSP beyond the maximum with additional "catch up" contributions of up to $6,500 or more per year, for a total potential contribution of $26,000. Catch-up ceilings are regularly increased so check the TSP website for the latest information.
- **Employer matching.** Earn VA contributions right away. VA makes an automatic contribution of 1% of your salary into your TSP fund. VA also matches

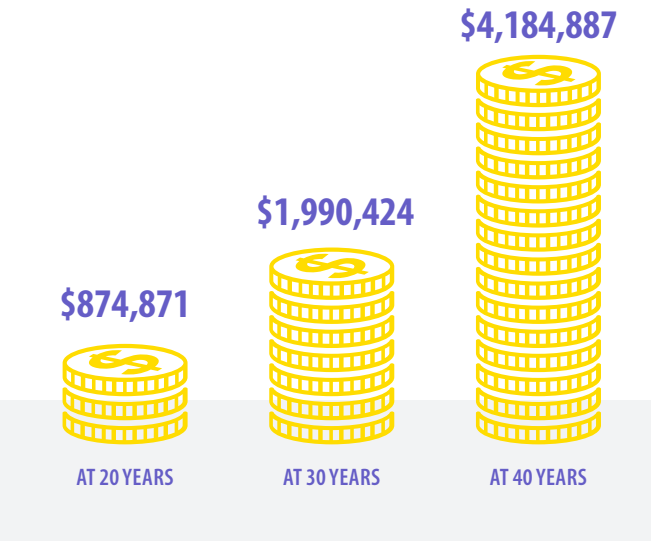
contributions dollar-for-dollar on the first 3% of your salary and 50 cents-on-the-dollar for the next 2% of your salary, for a total of up to 5% in employer contributions.

- **Vesting.** When you're "vested," you have ownership of contributions — they are yours to take with you, into the next job or retirement. You are automatically vested in your own contributions and VA's matching contributions from day one of VA employment. Employees are vested in the 1% automatic contribution after three years of VA service.
- **Low-cost, choice-based investing.** TSP features matching funds, tax-treatment options (pretax traditional/after-tax Roth), investment choices and portability so you control how much you contribute and where to invest. TSP administration fees are 25 times lower than industry averages: 40 cents for every $1,000 invested versus the industry average of roughly $10 for every $1,000 invested. That's more money in your pocket to use when you retire.

Plan for a comfortable life after federal service with TSP and compound interest.

Invest $19,500 annually toward retirement and see your savings stack up.

$19,500 ANNUALLY → compounded by 7% assumed annual rate of return of a TSP fund, becomes...



Spend Time with Family and Friends with Many Days of Paid Leave

Leave Category	Full Time	Part Time
Federal Holidays	10 days	10 days*
Annual Leave	26 days	1 hour for every 10 hours worked
Annual Leave Maximum Carryover	86 days	240 hours
Sick Leave	13 days	1 hour for every 20 hours worked
Sick Leave Maximum Carryover	Unlimited	Unlimited
Military Leave	15 days	Prorated
Military Leave Maximum Balance	30 days	Prorated

**Part-time employees are entitled to federal holidays when they fall on days the employees would otherwise be required to work or take leave. This does not include overtime work.*

Annual Leave

As a full-time VA physician, you receive 208 hours or approximately 26 days of annual leave a year.

CHOOSE VA for the Rewards

As a VA physician, you serve with dedicated colleagues and are rewarded with a strong support system. A VA healthcare career offers you a balanced, flexible work environment focused on your unique needs.

- **Work anywhere.** With one full and unrestricted active U.S. license, you can be a physician at any of the 1,255 VA sites of care — by the beach, in a city or in the countryside — and take your benefits with you. Apply for an open position at VA facilities in all 50 states, the District of Columbia, Puerto Rico, Guam, American Samoa and the Philippines.
- **Take time off.** Because you're in high demand as a VA physician, you start your career in the highest available leave tier, which provides 49 days of paid time off each year. Paid vacation, unlimited accumulated paid sick leave and 10 paid federal holidays accrue right away.
- **Relocate with ease.** Applying for work at another VA? You won't typically lose any benefits, accumulated paid leave or pay by transferring. However, please note that locality is a key component of the physician pay-setting process; the market portion of physicians' salaries goes up or down depending on relocation area, but base pay stays the same.
- **Receive assistance.** Under VA's Employment Assistance Program (EAP), get free, short-term counseling and other services to cope with the stresses of life and other issues. EAP includes:
  - » 24/7 access to and follow up with professional counselors.
  - » Counseling on legal, financial, child and elder care, mental health, identity theft and wellness issues.
  - » Community resources and referrals.
  - » Internal and external tools on EAP services.

"VA retirement benefits are very attractive, particularly for people who are thinking about lifelong VA careers. It is nice to have these key benefits."

— **DR. PUJA VAN EPPS,** DIRECTOR, INFECTIOUS DISEASES OUTPATIENT CLINIC

CHOOSE VA to Contribute to the Quality of Care

In 121 regional healthcare markets with at least one VA facility and one non-VA hospital, VA equals or outperforms the private sector on measures such as mortality rates and patient safety.

HIGHLIGHTS FROM THE DARTMOUTH ATLAS OF HEALTH CARE STUDY

"This finding may indicate that the VHA generally provides truly excellent care …"

"We found that several of the VHA's aggregate mortality and patient safety results were markedly better than those for non-VHA hospitals."

RESOURCES

Benefits, education and employment incentives

- Education support: https://www.vacareers.va.gov/Benefits/EducationSupport
- Employment benefits: https://www.vacareers.va.gov/Benefits/EmploymentBenefits
- Federal benefits: https://www.opm.gov
- Hiring incentives: https://www.vacareers.va.gov/Careers/Physicians

Coverage

- Liability protection explained: https://www.vacareers.va.gov/Benefits/EmploymentBenefits/#insurance
- Life insurance: http://www.opm.gov/healthcare-insurance/life-insurance

Health insurance

- Dental/vision: http://www.opm.gov/healthcare-insurance/dental-vision
- Federal health benefits: http://www.opm.gov/insure/health/index.asp
- Federal health benefits comparison tools: https://www.opm.gov/healthcare-insurance
- Federal insurance frequently asked questions: http://www.opm.gov/healthcare-insurance/insurance-faqs
- Flexible spending accounts primer: http://www.opm.gov/healthcare-insurance/flexible-spending-accounts
- Long-term care: http://www.opm.gov/healthcare-insurance/long-term-care

Retirement

- Estimate future pension benefits: OPM's Federal Ballpark Estimate
- Thrift Savings Plan: https://www.tsp.gov/index.html
- Retirement benefits: http://www.opm.gov/retirement-services/fers-information

VACAREERS.VA.GOV

Contact human resources for specific eligibility questions and visit www.VAcareers.va.gov for general information.

Choose VA