Air Force Medical Corp Health Professions Scholarship Program

Prepared for: Prospective Applicant

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Prospective Applicant,

Right now, you’re considering an important change in your career and you want to know how that change will affect you. This prospectus will help you make an informed decision.

First, I’ve included your Air Force duties and responsibilities. Keep in mind; your specific duties and responsibilities may be different depending on the type of Air Force Facility you choose.

Second, I’ve included the advantages and benefits you and your family can expect to enjoy as an Air Force member.

Next, I’ve added a list of Air Force bases and maps to aid you in determining where you’d like to work.

Finally, I’ve calculated pay figures, based on average information that shows your estimated basic pay and allowances along with incentives, if you’re entitled. This estimate is subject to change based on your professional experience.

As an Air Force Physician you'll excel and find personal satisfaction in your profession. You'll enjoy financial security, a rewarding and prestigious lifestyle, plus the satisfaction of making a valuable contribution in the service of your country.

Very Respectfully

Michael LaBrie, SSgt, USAF
Recruiter for New England and Europe

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MEDICAL STUDENT DEBT
- According to a 2009 GAO report, the average median debt for 2008 US medical student graduates was $155,000.
- About 25% of students graduate with >$200,000 of debt. Tuition at public medical schools has doubled over the last 8 years and is continuing to rise.
- According to the American Medical Association, the average educational debt of indebted graduates of the class of 2011 was $161,290.
- The 10 most expensive US medical schools exceed $50,000/year in tuition and fees.3
- The Air Force (AF) HPSP offers medical students the opportunity to receive a full tuition scholarship along with a generous monthly stipend in exchange for future service as an AF physician.

BENEFITS OF THE HPSP PROGRAM
- Students receive full tuition and required fees at any accredited US medical school located within the continental US, Hawaii, Alaska or Puerto Rico.
- Books and most other educational fees are also covered under the HPSP scholarship.
- An annual salary of ~$28,000 which includes
  - A monthly stipend of over $2,189/month for 10 ½ months a year.
  - For the remaining 45 days, participants receive officer's pay as a Second Lieutenant during their active duty tour (ADT).
- There is a $20,000 signing bonus for students who receive a 4 year HPSP scholarship (2 and 3 year scholarship participants can also receive the signing bonus if they agree to a 4 year commitment).

WHO CAN APPLY?
- Applicants must be accepted to or enrolled in a medical school accredited by either the Association of American Medical Colleges (MD schools) or American Osteopathic Association (DO schools) located within the continental US, Hawaii, Alaska or Puerto Rico.
- Applicants must be US citizens.
- Applicants must be physically qualified for commissioning as an Air Force officer.

PARTICIPATION IN THE PROGRAM
- The student's #1 priority while enrolled in the HPSP program is to dedicate themselves to their studies.
- Students who are enrolled in the HPSP program also participate in specialized military training programs designed to help orient participants to AF medicine; these are known as ADTs.
- Students are placed on ADT orders for 45 days for each year of participation. During that 45 day period, the students may attend training programs that last from 2-5 weeks in length (e.g. Commissioned Officer Training (COT) 5 weeks, Aerospace Medicine Primary Course 2 weeks, and clinical rotations 4 weeks).
- The first ADT will be to attend COT at Maxwell Air Force Base in Montgomery, AL, where HPSP participants receive practical instruction and training on their role as an AF Medical Officer.
  - 4 year HPSP recipients usually attend COT in the summer prior to beginning medical school.
  - 3 year recipients, usually attend COT between their 1st and 2nd year of medical school.
- During the remaining ADTs, students will have a variety of opportunities to experience and/or gain greater exposure to the AF overall and to AF medicine in particular. These may include participation in an Aerospace Medicine Course designed for medical students or by doing one or more clinical rotations.
at one of our 9 AF teaching facilities around the country.

SERVICE OBLIGATION FOR HPSP
- Serve a minimum 3 year commitment as an active duty staff physician, or 1 year for each year of scholarship participation (whichever is greater).
  ✓ 2 year HPSP recipients have a 3 year service obligation.
  ✓ 3 year HPSP recipients have a 3 year service obligation.
  ✓ 4 year HPSP recipients have a 4 year service obligation.
- Time spent in a military residency or fellowship program does not count towards service obligation.

Air Force Graduate Medical Education (GME)
- The AF has numerous residency and fellowship training program opportunities in 83 different specialties at 9 different AF training locations in addition to some Army, Navy and civilian locations.
- HPSP participants are required to apply to the Joint Service Graduate Medical Education Selection Board (JSGMESB) at the beginning of their final year of medical school.
- The JSGMESB is the process by which AF obligated officers compete for selection in GME residencies and fellowship programs and is similar to the civilian match.
- Most individuals will be selected for residency and fellowship training in AF programs.
- However, some students may be selected by the JSGMESB to train in civilian residency programs.
- Detailed information on the GME application process is provided to all program participants by our HPSP program managers.

Why Should You Consider Air Force Medicine?
In addition to the financial benefits of the HPSP scholarship program, we believe there are other reasons why AF Medicine may be the right choice for you. Some of the most commonly cited advantages that AF physicians mention when discussing their jobs include:

- Great patient populations! Our patients include active duty members, their families, as well as retired military members and their families. Active duty members comprise 13% of the 2.6 million beneficiaries eligible for care within the Air Force Medical Service.

- The ability to provide total care. One of the fundamental advantages of the military health system is the ability to render care to a patient without worrying about whether or not they can afford to fill their prescriptions or obtain a vital lab test.

- Quality colleagues. No doubt about it, physicians who choose to serve in the military are a special group of highly trained, dedicated professionals.

- Travel opportunities. AF physicians can be stationed at military clinics and hospitals all over the world and deploy in support of military operations. In addition, they also participate in a variety of humanitarian missions and specialized medical training all over the globe.

- Potential for zero debt and better pay! Not only does a HPSP scholarship cover all tuition, books, fees, it also provides a generous monthly stipend. Once you graduate from medical school, you will find that the salaries and benefits of being a military resident or fellow in a military training program far exceed civilian averages.

- Opportunity to be a leader and make a difference- not only for individuals in your own community, but quite possibly for individuals and communities around the world.
Medical Professionals in the Air Force enter as commissioned officers. They also enjoy other benefits to include but not limited to:

- Funding for continued education units and financial assistance programs
- Working with some of the most highly competent medical teams in the world
- The opportunity to work in a clinical or hospital setting
- Excellent healthcare coverage and retirement benefits
- Opportunities for travel and advancement
- The ability to change location or specialty without losing seniority

**THERE ARE MANY MORE BENEFITS TO COVER; PLEASE CONTINUE READING!**
Air Force Pay and Compensation Package

The last section of this prospectus deals with your Projected Starting Pay Grade, Projected Starting Pay & Projected Pay Increases which includes benefits afforded to Air Force members. Please keep in mind this is an estimate, many factors determine your actual pay & allowances and your actual pay credit will be provided to you prior to application submission.

Pay Grade: O-3  
Rank: Captain

Projected Starting Pay

When considering your Starting Pay we include the following:

(Direct Compensation)
(1) Basic Pay $5168.00/month  
(2) Food Allowance (BAS) $246.24/month  
(3) Housing Pay (BAH) Varies by locality, see below

(Indirect Compensation)
(1) Medical Care FREE  
(2) Non Contributory Retirement** 0/month  
(3) Federal Tax Advantage BAS & BAH are nontaxable

** Assumes you live for 20 years beyond retirement

There are many different types of pay increases in the Air Force

1. Pay raise based on “promotion” to a higher rank.
   a. This pay increase takes effect on the day you are promoted

2. Pay raise based on “time in service” (years of service) with the Air Force
   a. This pay increase takes effect on the anniversary date of your initial

3. Pay raise based on “Annual Increases” as determined by Congress and the President.
   a. If approved, this pay increase takes effect on 1 January of the approved year.
   b. Although the percentage of pay increase changes from year to year, here is an idea of the pay increase over the last few years (Ranks 0-1 to O-3).

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2014 BASIC ALLOWANCE FOR HOUSING RATES
http://www.defensetravel.dod.mil/perdiem/
You can check other localities at the above website

ZIP CODE: 01803

MILITARY HOUSING AREA:
Hanscom AFB, MA

MONTHLY ALLOWANCE:

O-3 with DEPENDENTS:  O-3 without DEPENDENTS:

$ 3141.00  $ 2622.00

ZIP CODE: 08641

MILITARY HOUSING AREA:
FT DIX/MCGUIRE/LAKEHURST, NJ

MONTHLY ALLOWANCE:

O-1 with DEPENDENTS:  O-1 without DEPENDENTS:

$ 2325.00  $ 2016.00

An actual base housing unit is pictured above
The Air Force is committed to education and you'll have the opportunity to take your education as far as you'd like, on or off base. Whether you just want to keep your job skills current, or you want to pursue another college degree, the Air Force has programs to help you reach your educational goals - like Tuition Assistance, which can pay up to 100 percent of your tuition costs. We also have special grant, scholarship and loan repayment opportunities available to select health professions candidates.

The Air Force strives to provide salaries that are competitive with those in the civilian sector. In addition to the regular Air Force pay as a commissioned officer, many health professionals receive special incentive pay, substantial annual bonuses, housing and clothing allowances as well as tax-free shopping.

You will be eligible to retire after 20 years of service with the Air Force. Plus, the Air Force requires no payroll deductions for its retirement plan - Making the Air Force's plan one of the earliest retirements around.
More info on benefits you can expect with the Air Force

Education
- 100% Post Graduate Sponsorship through Air Force Institute of Technology
- **100% Tuition Assistance for classes taken during off-duty time**
- CME/CEU's paid for by the Air Force
- Use of the Montgomery GI Bill

Training
- Excellent opportunities for advanced leadership training through professional military education courses

Advancement
- Regular Advancement within your first 4 years of service, promotion opportunities continue with selection boards
- Promotion selection boards beyond Captain based on total person concept

Pay Raises
- Raises come along with Advancement
- Annual Cost of Living Raises every January
- Longevity Raises at 2\textsuperscript{nd}, 3\textsuperscript{rd}, 4\textsuperscript{th}, and every other year after

Retirement
- 20 Years of Service Non-Contributory
- Thrift Savings Program Available (Comparable to an IRA)

Life Insurance
- Air Force Member can receive $400,000 coverage for $20.00 per month
- Spouses can receive 100,000 coverage for an additional $9.00 per month

Medical/Dental
- Military members receive free medical and dental
- Families participate in the TRICARE Program which offers little or no cost

Sick Leave
- Unlimited sick leave with no loss in pay or privileges

Recreation
- A variety of on base clubs, fitness facilities, and other recreation programs

Relocation & Travel
- Work, live, and play in a variety of stateside communities or overseas
- The Air Force will pick up the tab for moving expenses

Shopping
- Shop on base at one of our tax free grocery or department stores with reduced prices

Incentives
- **Serve in your Country!**
The Air Force has a presence in 117 countries, either permanent party or deployed.

Air Force deployments send people to 61 countries.

Major Air Force Bases Overseas
AIR FORCE RETIREMENT BENEFITS

If you’re just joining the Air Force, you’re probably not worrying too much about retirement. But if you make a career in the Air Force, your retirement benefits are a valuable part of your Air Force pay package.

If you serve a minimum of twenty years, you’ll have a monthly retirement income for the rest of your life. The amount of money you receive depends on the length of time you spend in the service, the monthly average of your top three years of base salary and your age.

**RETIREE UNDER AGE 62**

Figure monthly income by multiplying a percentage times the monthly average of the top three years of base salary. That percentage ranges from 60 percent for 20 years of service up to a maximum of 75 percent for 30 years of service.

Service members reaching 15 years of active service will need to decide whether to accept a $30,000 cash bonus at that time in exchange for a reduced retirement plan after at least five more years in uniform.

Bonus takers would also get reduced retiree pay cost of living allowances. Service members eligible for the bonus will receive notice at least 120 days prior to retirement. People choosing the bonus are obligated to serve at least 20 years.

If you elect not to take the $30,000 cash bonus at the 15-year point and retire at 20 years of service, you will receive 50% of the monthly average of your top three years of base salary. Retired pay is adjusted 2.5 percent for each year served past 20. Your pay will also be adjusted annually based on the Consumer Price Index (CPI).

If you elect to take the bonus, your retirement pay will be adjusted annually for inflation based on the CPI minus one percentage point.

**AT AGE 62**

Retired pay is recalculated based on 2.5 percent for every year served. Retirees with 20 years of service will have their payment figured on 50 percent of the monthly average of their top three years of base pay. However, there would be no change in the maximum percentage of 75 percent for 30 years of service.

In addition, to restore the full purchasing power of the retired pay, there is a one-time adjustment of the cost of living allowance based on the CPI. After that, the annual adjustment minus one percentage point will resume.

**SURVIVOR BENEFIT PLAN**

Your retirement pay ends when you die. However, by enrolling in the Survivor Benefit Plan, your surviving spouse can continue to receive a monthly payment up to 55 percent of your retired pay. For maximum coverage, 6.5 percent of your retired pay will be deducted each month.

**MORE BENEFITS**

Retirees may continue to shop at commissaries and base exchanges. They can use most of the wide variety of recreational facilities, from golf courses to movie theaters. Also, they can fly overseas on a space-available basis on military passenger flights.

The Air Force remains committed to the nation’s retirees. A solid retirement benefits package is compensation for the extraordinary service our people provide over the course of a career.

Note: These retirement pay rules were established by the Military Retirement Reform Act of 1986 and apply to anyone entering the Air Force after July 31, 1986.

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20-YEAR RETIREMENT

**Eligibility:** Twenty years on active duty — or equivalent time spent in what is known as “qualifying service” as a reservist — is the basic eligibility requirement for military retirement. Every service member who reaches 20 years of active or qualifying reserve service can receive retired pay that increases each year through a cost-of-living allowance. But retirees never completely sever their responsibilities to the military. Technically, they still are subject to the Uniform Code of Military Justice, and most can be recalled to active duty after they retire.

**Features:** Here are the fundamental features of the military retirement system:
- Everyone with 20 years of active or qualifying reserve service is eligible for retirement pay, including those picked by selective early retirement boards.
- After retirement, retired pay increases whenever a cost-of-living adjustment is granted.
- Retirement pay is tied solely to basic pay. Bonuses and allowances are not factored into it.
- Retirement pay for active duty begins immediately after separation. Eligible reservists must wait until their 60th birthday to start collecting pay. Drilling reservists who spent 20 years on active duty are paid immediately upon retirement.

**Formula:** There are two formulas for computing 20-year military retirement pay. Each applies to a specific group of retirees; based upon the dates they became a member of the military. For most, that is the date they came on active duty. Some people incur a legal obligation to the military before they come on active duty. These are mostly reservists, military academy attendees, ROTC cadets, midshipmen and others who enlisted under a delayed-entry program. They are eligible for the retirement system, in effect, when they entered the reserve, the academy or the delayed-entry program.

The two basic retirement formulas apply only to active-duty retirements for service members not claiming a disability. Retirement based on a disability has its own rules (see below). The formulas are:

- **Retirees who became members of the military before Sept. 8, 1980,** collect monthly checks based on rank and the number of years they served on active duty. Those who get out at the 20-year mark receive half their final basic pay.

  The figure for basic pay is determined by the pay rate for the member’s retired grade and length of service as of the date they were transferred to the retired rolls. For each year of service beyond 20, the retirement check is increased by 2.5 percent of basic pay; up to a maximum of 75 percent of basic pay for 30 years of service.

- **For individuals who entered military service after Sept. 8, 1980, but before Aug. 1, 1986,** retirement pay is based on average basic pay over a member’s three highest earning years in uniform, almost always the final three. That average is multiplied by 2.5 percent for each year in uniform to determine retirement pay. Thus, for 20 years of service, the “high three” formula offers retirement pay equal to 50 percent of average basic pay over the member’s three highest earning years.

**Redux option:** Those who entered military service after Aug. 1, 1986, can elect to receive retirement pay under the “high three” system, or choose the Career Status Bonus/Redux option. Under that Redux plan, a service member who agrees to stay in uniform at least five more years receives a $30,000 bonus, either a lump sum or annual installments, at the 15th year of service. But retired pay for 20 years of service is lower — only 40 percent of average base pay over the three highest earning years.

That increases by 3.5 percent a year for each additional year beyond 20. At 30 years of service, the retirement pay rate is the same as under the regular “high three” system — 75 percent of average basic pay over the three highest earning years — but yearly cost of living adjustments are 1 percent lower. A one-time “catch-up” adjustment is made at age 62.
**Retirement Pay Calculator**

These results assume that you retire at grade O-6 in 2029 with 20 years of service. They also assume that the average inflation rate will be 3.5%, the average annual active duty raise will be 3.5%, and your tax rate will be 28%. The future will differ from these assumptions and actual results will differ correspondingly.

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AIR FORCE TRICARE BENEFITS

An important part of your Air Force pay package is outstanding medical benefits. The Air Force participates in TRICARE, the Department of Defense program for worldwide health care.

Who is eligible for TRICARE?
- Active-duty members and their families
- Retirees and their families
- Survivors of all uniformed services who are not eligible for Medicare

TRICARE offers eligible beneficiaries three choices for their health care: PRIME, EXTRA, and STANDARD. Active-duty personnel are enrolled in TRICARE Prime and pay no fees. Active-duty family members pay no fees, but they must choose a TRICARE option and apply for enrollment in TRICARE Prime.

TRICARE PRIME

- Active-duty personnel are automatically enrolled in TRICARE PRIME; family members must enroll
- Focus on preventative care, health, and readiness
- First-priority treatment at all Military Treatment Facilities
- No cost for active duty or their family members

Under this plan, you will be seen in—
- One day if you are sick
- One week for less urgent needs, such as a backache
- Four weeks for routine care, such as a Pap test

PRIMARY CARE MANAGER
Your Primary Care Manager is a health care provider you will see first for your health care needs. The Primary Care Manager:
- Provides and/or coordinates your care
- Maintains your health records
- Refers you to specialists, if necessary (To be covered, specialty care must be arranged and approved by your Primary Care Manager)

Most active-duty members and their families use TRICARE PRIME, but occasionally they may use one of the other two options, EXTRA or STANDARD.

For information about these programs, talk to a Health Benefits Advisor at a military hospital.

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**LET'S REVIEW AIR FORCE ADVANTAGES**

**ADDITIONAL BENEFITS**

One of your advantages is job security. You won't have to look for a new employer if you're ready for change and challenge. The Air Force offers reassignments without loss of seniority or salary. Plus, you'll receive periodic pay raises and seniority pay raises every two years.

Are you currently paying health insurance premiums? If so, here's another advantage. You get complete medical and dental care. And your family is eligible for the Civilian Health and Medical Program of the Uniformed Services, commonly known as TRICARE. This is a cost sharing health program. A low-cost dental plan is also available for your family.

30 days vacation with pay each year and use one of our many recreation resorts or Morale Welfare and Recreation center to purchase low cost tickets. If you're on leave (vacation), you can travel space available overseas on military aircraft for free. Once you arrive at your destination, you can stay in government quarters for a nominal fee each night. We also have military resort hotels in Hawaii, Disney World, throughout Europe, Asia and other desirable locations where you can stay at reduced rates.

As you can see, you have a wealth of continuing education benefits to choose from, when you are ready, so are we. Base Education Offices work with local colleges and universities to offer college courses on base at graduate and doctorate levels. Counseling is free.

Let's not forget about our Base Exchange, which is comparable to a Sears or JC Penney's department store. You'll save about 24 percent compared to civilian stores and there's no sales tax. Our Commissaries are still saving grocery shoppers an average of 20 percent or more. Your local supermarket can't consistently save you that much.

Most of our gyms include modern equipment. Often, gyms have racquetball courts, saunas, basketball courts and weight lifting equipment. Intramural sports competitions include volleyball, baseball or softball and basketball. Our golf courses and bowling alleys draw many enthusiasts.

Youth Centers are available with lots of activities for children. Events, story hours, science projects and other special events are available at many bases. Child Care Centers are available at most Air Force bases. If your spouse wants to go to school, work, or get involved in on-base activities, your children will be in good hands. Family Services volunteers are active with many special projects that include helping families who have relocated and need assistance or household item loans.

We also have Recreation Centers on bases where you can rent boats, camping trailers, camping gear, and almost anything else you might need when planning a get-away weekend.

Movie theaters on base offer first-run and family films. Many special events are staged there for your enjoyment. Auto Hobby Shops are available for minor auto repairs.

A career in the Air Force is uniquely attractive. Consider the basic pay, tax-free allowances for food and housing, bonuses, special pay. Air Physicians have the security of knowing their salaries will continue during any period of disability or illness. The difference between Air Force compensation and civilian income may be less than you think.

**Respect, Respect, Respect!** Receive the treatment you deserve. As an Air Force Optometrist, you will be an Air Force officer. This leadership and management appointment carries a long standing tradition built on the foundation of respect.
As you can see, the benefits certainly add up!
Application Process

1. Initial Interview with a Recruitment Representative
2. Complete a Medical Examination
3. Complete Application Workbook and Gather Required Documentation
4. Attain evaluation forms from supervisors or college instructors (for students).
5. Complete an Interview with a Chief Specialty Consultant.
6. Forward Application to the BSC Corps Selection Board

The application process can take some time since there is paperwork to fill out, documents to obtain, college transcripts to order, interviews and a medical examination to take.
**What Happens Once You Are Selected?**

1. You will be notified approximately 2-3 weeks after your completed application is submitted to the review board in Texas.

2. We will forward your National Security paperwork and Fingerprints to the Office of Personnel Management. They will conduct a background investigation on you.

3. You will be notified where your first base of assignment will be located (based on your preferences) and when you will attend Commissioned Officer Training (based on your desired availability date) shortly after your security check is completed.

Commissioned Officer Training is a 4-week course (23 class days) at Maxwell Air Force Base in Montgomery, Alabama. This course is designed to teach medical professionals, chaplains, and lawyers the basic fundamentals of being an Air Force officer. You will learn about Leadership Studies, National Defense, Professional Knowledge, Communication, Health and Fitness, Drill and Ceremonies, and so much more. **This is not “Basic Training” or “Bootcamp”**.

To Learn More about the Air Force and Healthcare visit our website at:

[www.airforce.com/healthcare](http://www.airforce.com/healthcare)

To learn more about Commissioned Officer Training visit our website at:
