



**PPAC WELCOME PACKET  
NEW CALLS TO ACTIVE DUTY**

“Public Health Leadership in Research, Policy, Safety, Service”

Dear Fellow Medical Officer,

Congratulations on your recent appointment to the Public Health Service and call to active duty! The Physicians Professional Advisory Committee (PPAC) and the Chief Medical Officer would like to welcome you to the Commissioned Corps of the United States Public Health Service. This packet contains information you may find useful in preparing for your new assignment, background about who we are, and information that may help you throughout your career. Please do not hesitate to ask other Public Health Service (PHS) officers for help with the incredible amount of information you will receive in your first few months of active duty. We all remember the steep learning curve! Our goal is to provide a snapshot of the many facets of officership in the Commissioned Corps, and places to get the information to learn more about them. We have also provided information that you might not learn about for years. Some things are very time sensitive (such as the GI Bill), and others you can spend your entire career exploring (like Space A travel).

The mission of the PPAC is to provide advice and consultation to the Surgeon General on issues related to the professional practices and personnel activities of all PHS medical officers. The PPAC also provides advisory assistance to the Chief Medical Officer and to the agency and/or program heads. Both members and non-members may express their opinions and voice their concerns through the PPAC. You are encouraged to find out more by visiting the PPAC website at: <http://usphs-ppac.net>.

To meet challenges in protecting the health of the public as a commissioned officer, you are required to meet and maintain readiness standards. These standards include immunizations, physical fitness standards, and emergency response training. The Basic Readiness Requirements can be found in the following documents: “Basic Level of Force Readiness Standards for the Commissioned Corps of the US Public Health Service” and Commissioned Corps Policy Memorandum (PPM) 04-003 Clarifications and Supplemental Policies and Procedures for Manual Circular Public Health Service (PHS) No. 377. These documents and other information can be accessed through the PPAC website at: <http://usphs-ppac.net/ReadinessAndTransformation.htm#WhatYouNeedToDo> .

Fulfillment of the requirements to meet the readiness standards impacts an officer’s eligibility for promotion and deployment. We recommend you begin working to meet these requirements as soon as you can. Many of us work on the physical fitness requirements in pairs or groups, so we encourage you to seek out fellow officers to support your efforts.

We hope you find this packet of information useful! Our Mentoring Subcommittee has established additional resources to help you, which can be found at: <http://usphs-ppac.net/ProfessionalAdvancement.htm#Mentoring> . Please don’t hesitate to contact a member of the Mentoring Subcommittee or one of the many mentors listed: [http://usphs-ppac.net/PPACMentors\\_Oct\\_05.xls](http://usphs-ppac.net/PPACMentors_Oct_05.xls) They will be happy to help you!

Welcome to the United States Public Health Service!  
The Physicians Professional Advisory Committee (<http://usphs-ppac.net>)

## **INTRODUCTION TO THE USPHS**

The origins of the Public Health Service (PHS) can be traced to the passage of an act in 1798 that provided for the care and relief of sick and injured merchant seamen. Reorganization in 1870 converted the loose network of locally controlled hospitals into a centrally controlled Marine Hospital Service, with its headquarters in Washington, D.C. The position of Supervising Surgeon (later Surgeon General) was created to administer the Service, and John Maynard Woodworth was appointed as the first incumbent in 1871. He moved quickly to reform the system and adopted a military model for his medical staff, instituting examinations for applicants and putting his physicians in uniforms. Woodworth created a cadre of mobile, career service physicians who could be assigned as needed to the various marine hospitals. The uniformed services component of the Marine Hospital Service was formalized as the Commissioned Corps by legislation enacted in 1889.

As we embark upon a new century, the PHS continues to fulfill its mission of “protecting, promoting, and advancing the health and safety of the Nation.” It has grown from a small collection of marine hospitals to the largest and most diverse public health program in the world.

## **UNIFORMED SERVICE IDENTIFICATION (ID) CARDS**

ID Cards may be obtained at military installations or for those in or visiting the Washington DC area at the Office of Commissioned Corps Operations at 1101 Wooten Parkway, Plaza Level, Suite 100, Rockville, MD 20852. You will need to wait until you are enrolled in the Defense Enrollment Eligibility Reporting System (DEERS)—which can take from a few weeks up to a month or two to be processed—and have a copy of your orders to be able to get an ID. When you enter base property for the first time, you will need to register your car with the base. For that you will need your orders, license, registration and proof of insurance, and another form of ID. You will receive a sticker for your car, and then you or your dependents can enter the base freely.

Be sure to also register your dependents in the DEERS system. This will aid in a smooth transition for the provision of your dependents’ health care needs. Dependents are also required to be registered in DEERS to obtain a dependent ID card, and access military bases and flights.

For questions regarding ID cards for you or your dependents, contact the Office of Commissioned Corps Operations at 1-877-INFO-DCP. You will need to complete DD Form 1172, Application for Uniformed Services Identification Card DEERS Enrollment, which may be downloaded at: [http://dcp.psc.gov/PDF\\_docs/dd1172.pdf](http://dcp.psc.gov/PDF_docs/dd1172.pdf).

## **PHS UNIFORMS**

If you are new to the uniformed services, the rules and regulations of uniform wear can be daunting. However, there is guidance for what the uniforms are and how to wear them in the USPHS Commissioned Corps Personnel Manual (<http://dcp.psc.gov/INDEX-B.asp#U>). The appropriate uniform(s) to be worn for your area is decided by your local uniform authority. To find out what uniforms are authorized for different times of the year, contact your agency liaison at the following website [http://dcp.psc.gov/PDF\\_docs/sgpac\\_01December05.pdf](http://dcp.psc.gov/PDF_docs/sgpac_01December05.pdf) or access the PPAC website at <http://usphs-ppac.net/SpecialIssues.htm#Uniforms> .

Uniforms can be purchased via several routes: at your local installation’s military clothing store, by calling the Navy Exchange at 800-368-4088, or online at:

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Navy Exchange: <http://www.navy-nex.com/>

Lighthouse: <http://www.lighthouseuniform.com>

Marlow White: <http://www.marlowwhite.com/public-health-service-uniforms.html>

You can purchase uniform devices, replacement award devices, and other officer accessories through the Public Health Service Officers Device Supply Center's online:

[http://bphc.hrsa.gov/nhdhp/PHS\\_Officers\\_Device\\_Supply\\_Center\\_Main\\_Page.htm](http://bphc.hrsa.gov/nhdhp/PHS_Officers_Device_Supply_Center_Main_Page.htm).

You are authorized for a **one time uniform allowance of \$250**. To register to receive the money, you need to fill out and mail in the uniform allowance memorandum, which can be downloaded at [http://dep.psc.gov/PDF\\_docs/uniform\\_allowance.pdf](http://dep.psc.gov/PDF_docs/uniform_allowance.pdf). You will see a uniform credit on your pay stub once the memo has been processed.

### **MILITARY BENEFITS**

There are many military benefits available to PHS Commissioned Corps officers. A brief listing of some of the more common benefits are listed below. Details of the benefits are available in the following United States Public Health Service web site in the *Benefits* tab: <http://www.usphs.gov>

The Base and Post Exchanges (BX/PX) – (<http://www.navy-nex.com>) A valid identification card is required to purchase merchandise and may be required for entry when not in uniform. There are several types of stores in this system including main exchanges, which are similar to department stores, auto services, uniform shops and miscellaneous stores including tailor/laundry, optical, flower, and fast food.

Commissary – Commissaries are the supermarkets at military installations. At many commissaries, a valid ID card is required for entry. Both active duty and dependants may shop at the commissary. Typically, commissaries are crowded on military paydays, the 1st and 15th of every month, and weekends. In this system, baggers work for tips only. For more information, visit: <http://www.commissaries.com>.

Health/Medical Care – Medical care is one of the most important benefits that PHS officers and their dependents will use during their careers. When using a Uniformed Services Military Treatment Facility (USMTF), it is expected that the officer be in uniform. If you are stationed close to a military hospital/clinic, you are required to use that facility. The Medical Affairs Branch (MAB) may authorize to pay for civilian medical services if an officer is not near a USMTF or if the USMTF does not provide the services needed. You may contact MAB directly for further information Monday through Friday, 8:00 am to 4:30 pm Eastern Time at (800) 368-2777, select option #2.

TRICARE – (<http://www.tricare.osd.mil/>) The Military Health System is the primary source of health care for active-duty PHS officers. The TRICARE system has other options for active-duty family members, retirees, and their eligible family members.

Service Clubs – The most frequently used club is the Officers' Club at military bases. You are also eligible to visit United Service Organization (USO) locations. USO is a charitable corporation providing morale, welfare, and recreation services to uniformed military personnel. Many have "officer clubs" in airports that provide free services to officers on work related or personal travel (<http://www.uso.org>).

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Air Mobility Command (AMC) Flights – This is the ability to travel on military flights on space available (Space-A) basis. These flights are typically extremely inexpensive (\$15-30 each way, both domestically and abroad), and usually fly in and out of military bases. Officers must be on official leave to be eligible for a space on the flight. Information on space-A travel can be found online or at commissaries/uniform stores on base. For more information, visit: <http://www.glue.umd.edu/~oard/spacea/flightinfo.html>.

Lodging Facilities – Almost all military installations have some form of temporary lodging on base, which is available as space allows and extremely inexpensive. Bachelor Officers' Quarters (BOQ) and Visiting Officers' Quarters (VOQ) vary widely ranging from simple rooms with shared bath to multi-room suites. Temporary military lodging (TML) quarters are designed for the military family. Some useful numbers to identify these facilities are:

Air Force 1-888-AFLODGE (1-888-235-6343)

Army 1-800-GO-ARMY-1 (1-800-462-7691)

Marine Corps <http://www.usmc-mccs.org/busops/Lodging/tlf.asp>

Navy 1-800-NAVY-INN (628-9466)

Coast Guard <http://www.uscg.mil/mwr/Cottages/RecreationCottages.htm>

Many hotels, car rental companies, and airlines offer discounted rates to members of the Uniformed Services and their families while traveling with or without orders and are often referred to as the current "Military" or "Government" rates.

Armed Forces Vacation Club (AFVC) - AFVC is a "Space Available" program that offers excess condominium timeshares at resorts around the world for only \$249.00 per unit, per week. All Uniformed Services members and their adult dependants are eligible to use this program. For more information, visit their website at <http://afvclub.com/search.asp> .

Armed Forces Recreation Centers (AFRC) - AFRC resorts are affordable Joint Service facilities operated by the U.S. Army Community and Family Support Center and located at ideal vacation destinations throughout the world. AFRCs offer a full range of resort hotel opportunities for service members and their families. For more information, visit <http://www.armymwr.com/portal/travel/recreationcenters/>.

Recreational Facilities – Most military installations have a variety of recreational facilities available. These include theaters, swimming pools, bowling lanes, sports equipment rentals, youth centers, and information/ticket offices. Several installations also have wilderness camps, waterfront sites, and other vacation-type sites. Check your closest base's website for details. Reduced-price tickets may be obtained at most military installations through the Moral, Welfare and Recreation (MWR) office for local attractions, movies and many well-known theme parks (i.e. Disney World, Universal Studios).

Legal Services Benefits – PHS officers are entitled to certain legal benefits like the creation of "Simple Wills" and "Powers of Attorney." These services are provided by the legal staff of the Judge Advocate General's (JAG) office.

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### Assignment Move Information

Are you getting ready to move? When accepting your first assignment or later when accepting a new assignment you may have a geographic permanent change of station (PCS) move. There are many great resources to help you get moved and settled in. PCS America is a relocation network guide of military installations all over the world for the active as well as the reserve community. The website address is <http://www.pcsamerica.net>, and is a great resource guide for transitioning to a new area with such helpful tips as lodging, schools and even weather. Another resource that serves worldwide is a commercial realtor such as Remax. You can go to their website at <http://www.remax.com> for more information. If you are moving to the Washington DC metropolitan area, the main housing assistance office is 1-800-210-0139, and their website is <http://www.ndw.navy.mil>.

Your agency may be paying for your move, and so you may collaborate with them to ship your household goods to your new duty station. For information concerning the shipment of household goods, contact your Agency Liaison. You will need to download and fill out form PHS-40131-1, which can be found at [http://dcp.psc.gov/PDF\\_docs/4013\\_1.pdf](http://dcp.psc.gov/PDF_docs/4013_1.pdf). Be sure to check with your duty organization to determine if relocation expenses will be paid.

### **MILITARY COURTESY AND CONDUCT**

Commissioned Officers of the United States Public Health Service (USPHS) are required to render proper military courtesy under USPHS Personnel Instruction 2, Subchapter CC26.1, "Uniformed Services Courtesies." Uniformed services courtesies are an extension of common customs of courtesy in civilian life. When in uniform, and serving with uniformed service personnel of other federal agencies, or when visiting a military installation, USPHS Officers are required to conform to the rules of courtesy as practiced by that service. Except for saluting, the rules of military courtesy should also be observed when out of uniform.

Commissioned officers are vested with a legal office and carry that office with them. Commissioned officers are appointed by, or under the authority of, the President with confirmation by the U.S. Senate, and serve indefinitely at the pleasure of the President. Consequently, a "commissioned" officer is a direct representative of the President, and as such, can give verbal or written orders to subordinates which have the force of federal law. Given this status and responsibility, a commissioned officer, especially in uniform, must be ever wary of his/her actions and comments when in public, and should act with proper decorum at all times. Military courtesy is a required standard of behavior among all U.S. commissioned officers and uniformed military personnel. Service members should ensure that proper military courtesy is rendered to members of all U.S. uniformed services, and to uniformed military personnel of U.S. allied nations. For detailed information on military courtesy and on-base etiquette, please go to: <http://usphs-ppac.net/PHSHistory.htm#MilitaryProtocol> .

### **BONUSES AND SPECIAL PAYS**

The Commissioned Corps Bulletin periodically publishes an overview of Commissioned Officer Compensation and Medical Officer Special Pay. Additional information about medical bonuses and special pays are also available on the PPAC website at: <http://usphs-ppac.net/SpecialIssues.htm#Compensation> .

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As a medical officer in the USPHS you are eligible for bonuses and special pays. Special pays for medical officers include the **Variable Special Pay (VSP)**, **Retention Special Pay (RSP)**, **Board Certified Pay (BCP)**, **Incentive Special Pay (ISP)**, and **Multi-year Retention Bonus (MRB)**. **VSP** is a monthly pay that is available to all medical officers based on years of creditable service. The creditable service entry date (CSED) reflects the officers' years of active duty as a medical officer of the Uniformed Services and/or the years spent participating in an accredited medical internship or residency training while not on active duty in a Uniformed Service.

**VSP** rates range from **\$5,000 to \$12,000 annually**, depending on length of creditable service.

**RSP** is a payment of **\$15,000 annually** for medical officers who execute a contract to remain on active duty for a specified term of one or more years. Payment is made in a lump sum usually within 90 of the effective date of the contract. If other bonus pay contracts are negotiated, they will have concurrent dating.

**BCP** is a monthly pay based on your CSED and board certification in an accredited specialty. To receive this special pay that ranges from **\$2,500 to \$6,000 annually**, you must provide documentation in support of certification.

**ISP** is a special bonus for certain medical officers that is paid annually based on medical specialty. ISP rates, authorized by law, range from **\$12,000 to \$36,000 per year for a one-year contract**. There is a provision to pay ISP for medical officers who execute an ISP contract to stay on active duty for a minimum of one year at an isolated hardship site or a hard-to-fill location. Officers serving at the eligible sites are notified of their eligibility when they are assigned. The amount of isolated hardship sites ranges from **\$11,000 to \$19,000 annually** based on the amount of the site. Payment is made in an annual lump sum.

**MRB** is payable to medical officers at the rate of **\$12,000 to \$33,000** depending on the specialty training and the duration of the contract. Eligibility requirements for MRB require, among other things, that a medical officer enter into a contract to remain on active duty for 2-4 years. Both MSB and RSP contracts must have concurrent dates.

### PPAC MENTORING PROGRAM

The PPAC Mentoring Program is designed to facilitate the transition of recently appointed medical officers into the USPHS and to promote the long-term career development of PHS medical officers. The program is open to all qualified Commissioned Corps Officers appointed into the Medical Category. Mentoring is an active partnership between an experienced member of the Medical Category and a less experienced member to foster professional growth and career development. The Mentor's knowledge and insights gained over years of experience serve as a valuable tool to facilitate the effective and efficient growth of the Mentee. The Mentor serves as an initial contact person from whom information about the Commissioned Corps and the USPHS may be readily obtained. To ensure potential Mentors are able to optimally relate to the Mentee, an effort will be made to pair up a Mentor who has current or past experience in the Operating Division (OPDIV) and/or geographic location to which the Mentee is assigned. For more information regarding the Mentoring Program, visit the PPAC webpage:

<http://usphs-ppac.net/ProfessionalAdvancement.htm#Mentoring>

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You can also contact one of the members of the Mentoring Subcommittee listed below:

CDR Tejashri Purohit-Sheth  
Food and Drug Administration  
Division of Pulmonary and Allergy Products  
Building 22, Rm. 3321  
10903 New Hampshire Ave.  
Silver Spring, MD 20993  
301-796-1275  
[tejashri.purohit-sheth@fda.hhs.gov](mailto:tejashri.purohit-sheth@fda.hhs.gov)

CAPT Carol Friedman  
Centers for Disease Control and Prevention  
Division of Cancer Prevention and Control  
4471 Buford Highway; MS K-53  
Atlanta, GA 30341  
770-488-3180  
[cfriedman@cdc.gov](mailto:cfriedman@cdc.gov)

CAPT Lisa Cairns  
Centers for Disease Control and Prevention  
National Immunization Program  
Corporate Square; MS E-05  
Atlanta, GA 30329  
404-639-8795  
[lcairns@cdc.gov](mailto:lcairns@cdc.gov)

### **OTHER BENEFITS**

Servicemember's Group Life Insurance (SGLI) - This is a program of low cost group life insurance for servicemembers on active duty, ready reservists, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps. Servicemembers with SGLI coverage have two options available to them upon release from service. They can convert their full-time SGLI coverage to term insurance under the Veterans' Group Life Insurance program or convert to a permanent plan of insurance with one of the participating commercial insurance companies.  
<http://www.insurance.va.gov/sgliSite/SGLI/SGLI.htm>

The Navy Mutual Aid Association's (NMAA's) Career Assistance Loan and Insurance Program  
New officers coming into the uniformed services are eligible during the first 6 months of their commissions to receive a one-time "career assistance loan". The loan is \$5,000 and is paid back at a 1% interest rate. Generally, you pay it back in 2.5 years, and in this time, you pay about \$103 in interest (GREAT deal!). The loan is intended to help new officers get settled in their new job by providing money for personal expenses that may arise shortly after commissioning. It is directly withdrawn out of your paycheck. <http://www.navymutual.org>

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To get the loan, you must also purchase life insurance through NMAA. This is a competitive and cheaper option than (SGLI). For example, this year, SGLI lowered its rates to become competitive with NMAA's rates. NMAA responded by cutting their low rates even lower. Also, it's important to remember that SGLI benefits end when an officer separates from service. That is not the case with NMAA.

Currently, here is how they compare for a \$250,000 life insurance policy:

Originally	Currently
NMAA \$16.00	\$13.00
SGLI \$20.00	\$16.25

NMAA also allows riders for spouses and children that are competitive. For example, a \$100,000 rider for a spouse would cost \$4.00 a month. NMAA also generates small annual refunds. For information concerning NMAA's Career Assistance Loan Program for newly commissioned officers request an application packet at [cap@navymutual.org](mailto:cap@navymutual.org).

To compare the two life insurance options, go to <http://www.navymutual.org> and click "Services" then "Life Insurance"; you can review the SGLI life insurance plan by going to <http://dcp.psc.gov>, clicking on "Payroll Issues" then SGLI Family Coverage Information. You have to make this decision early-while you are filling out your initial paperwork, so decide fast!!

GI Bill/Educational benefits - Upon commissioning, you may select a one year \$100 a month withdrawal from your paycheck to qualify for the GI Bill for education benefits. Depending on whether you sign up for a 2 year or 3 year commitment before using your benefits, you can receive up to \$1,000 a month for educational benefits. To see the benefits rates for a three-year or more commitment versus a two-year commitment, go to <http://www.gibill.va.gov/education/rates/ch30rates100104.htm>.

You can only opt for the GI Bill once - when you are filling out your initial paperwork! Many people regret not signing up, so think about it carefully before declining. <http://www.gibill.va.gov/>

Soldier's and Sailor's Civil Relief Act (SSCRA) - In 1940, Congress passed the SSCRA to provide protections for uniformed service members. The PHS has been covered by the SSCRA since 22 April 1976. The Servicemember's Civil Relief Act (SCRA) signed into law by President Bush on 19 December 2003 expanded and improved the SSCRA. Some key provisions of the Act are listed in this section. If you are on active duty, the SCRA guarantees that your state residency will not change just because of your military orders – even if you buy a house in the state of your new duty station, register your car there, or obtain a new state driver's license. This means that you will continue to pay state taxes ONLY to your home state, UNLESS you change state residency voluntarily. The primary means of changing state residency voluntarily are by voting in a new state or changing tax withholding to a new state.

Home of Record vs. Legal Residence - In the United States Military, there is a difference between the terms "Home of Record," and "Legal Residence." Home of Record and Legal Residence may or may not be the same address. One's Home of Record is the place an officer was living when they entered the armed forces. Home of Record is used to determine travel entitlements when one separates from the military. It has nothing to do with voting or paying taxes, registering vehicles, nor any of the other privileges of state residency. Home of Record can only be changed if there is a break in service of more than one day, or to correct an error. Legal Residency, or "domicile", on the other hand refers to the place where a military member intends to return to and live after discharge

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or retirement, and which they consider their permanent home. Legal residency determines what local (state) tax laws a military member is subject to, and in which local (city, county, state) elections they may vote in.

Because military members may have legal residence in one state, but be stationed in a different state, the SCRA allows military members to pay taxes, register vehicles, vote, etc., in their "state of legal residence," rather than the state they are stationed in. This can sometimes result in a tax advantage because some states exempt military pay from state taxes (please be aware that some states may exempt military pay, but not PHS pay, from state taxes, e.g., Michigan), and some states do not have a state income tax (Florida and Tennessee for example). That does not mean a military member may select their legal residence based on whether the state has income taxes and therefore avoid paying state taxes. You may need to file an affidavit in your new state to avoid state tax or yearly personal property tax. The SCRA does not protect you against paying local real estate taxes or state income taxes on non-military income (e.g., a second job). It also does not protect your spouse who will be subject to all the normal state residency and tax rules.

The military is required by regulation to ensure that military members are not selecting their legal residence for the sole purpose of obtaining a tax advantage. Therefore, when selecting a legal residence, officials at the Compensation Branch may require some degree of proof that the officer considers the selected state to be their permanent home. This proof can come in the form of being registered to vote in the state, by having cars titled and registered in the state, by having a valid driver's license in the state, or by preparing a new last will and testament (indicating the state as your legal residence).

Automobile ad valorem taxes - It is wonderful to be able to keep the benefits of home. Each year, when your tag is renewed on your car, you can use the SCRA to protect you from paying ad valorem taxes in your duty station state, but only if it is not your home of legal residence.

6% Interest rate protection - The SCRA allows you to request that the interest rate you pay on a debt incurred before you joined the military be reduced to 6% annually. To be eligible for the 6% cap, you must have incurred the debt before joining the service and your ability to pay must have been materially affected by military service. "Material effect" is a vague term that is often interpreted to involve mobilization for war or an extended deployment overseas. However, since the burden is on the creditor to prove a lack of "material effect", many creditors will grant the cap as a courtesy if properly requested.

It is up to the service member to request the 6% cap; there is a sample letter to use in writing your creditor below. You should include a copy of your military orders and may be asked to include financial information in your request. If a creditor refuses to lower the interest rate on a qualified pre-service debt, you should see a NLSO Legal Assistance Attorney (on base). This protection does not apply to government-backed college loans or to any debt acquired after joining the military.

### *Sample 6% Request Letter*

Date \_\_\_\_\_

(Your name & address)

(Company's name & address)

Dear \_\_\_\_\_,

This is a letter requesting a reduction of the interest rate on my (account name & number), under the Soldiers' and Sailors' Civil Relief Act (50 U.S.C. App. 526). As an active duty member of the

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uniformed services, I am entitled to maximum interest rate protection of 6% per annum on pre-service debt obligation. This interest rate protection applies during peacetime as well as time of war. There is no requirement of overseas service and the difference between the old rate and the 6% maximum is forgiven. Attached you will find a copy of my enlistment contract and/or orders to active duty.

Thank you for your cooperation.

Sincerely, LTJG John Doe

Read more about the SSCRA and the SCRA at:

<http://www.jag.navy.mil/documents/SSCRA.htm>

[http://www.defenselink.mil/specials/Relief\\_Act\\_Revision/](http://www.defenselink.mil/specials/Relief_Act_Revision/)

<http://www.military.com/Resources/ResourcesContent/0,13964,31042,00.html>

If you have any questions and/or need further clarification concerning the SCRA, you can call or visit the legal assistance office of any military base!

USAA - USAA is a financial institution created specifically to serve uniformed service members and their families. They have competitive rates for car insurance, homeowner's and renter's insurance, and mortgage loans. You may also invest through USAA and open 'no-cost' checking and savings accounts through them. An attractive loan option for many junior officers (especially first-time buyers) is the VA loan, which is a type of mortgage option through USAA (exclusive to uniformed services officers and their families). There is no private mortgage insurance (PMI), no required down payment (for loans < \$240,000), and has lower closing costs than some mortgage plans (however, the loan amount is limited to under \$300,000). You have to become a member to access their website, by purchasing insurance, acquiring a home loan, or opening a bank account through them first.

Contact information for one of USAA's many services include:

Banking services 1.800.531.2265 (investing, checking, savings)

Insurance 1.800.531.8080

Mortgage Services 1.888.871.7565

[https://www.lc.usaa.com/inet/ent\\_logon/Logon](https://www.lc.usaa.com/inet/ent_logon/Logon)

Thrift Savings Plan (TSP) - The thrift savings plan is a tax-deferred savings plan, meaning it is taken from your salary before it is taxed (which lowers your taxable income), and you pay taxes when you eventually draw the money.

There is a TSP for civilian as well as uniformed officers, but the plans are much different. The civilian account is more like a 401K, where a percentage of contributions are matched by the employing agency. In the uniformed services account the contributions are not matched, but they are tax deferred. This is not the sole retirement for officers, because they have the military retirement plan, but it provides a method of adding to the 'nest egg' a person builds over their career. Also, you can borrow from your TSP account under certain conditions. To find out more about how to sign up and to get more information, go to the TSP website, at <http://www.tsp.gov>.

Tax benefits – For more information see Servicemember's Civil Relief Act (SCRA):

<http://www.military.com/Resources/ResourcesContent/0,13964,31042,00.html> .

### **TRAINING, READINESS, AND DEPLOYMENTS**

In order to be deployable and get promoted, you must meet readiness standards as defined by the Office of Force Readiness and Deployment (OFRD) Manual Circular 377 (link below). There are

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also a number of excellent emergency/disaster response courses offered by OFRD, some of which are free for your agency (link below). It is highly encouraged that you continue to acquire new knowledge that will make you more valuable to the Corps. The last link below is for the Commissioned Officers Training Academy (COTA) which offers an introductory “Basic Officer Training Course (BOTC)” designed specifically for PHS officers and a follow-on “Independent Officer Training Course” (IOTC) with more in depth modules. If you successfully complete both the BOTC and IOTC (and we highly encourage you to), you will earn the PHS Training ribbon!

Current Commissioned Corps Readiness Standards – Information on this topic can be found on the Commissioned Corps Management Information System website:

[http://dcp.psc.gov/PDF\\_docs/Man\\_circ\\_377.pdf](http://dcp.psc.gov/PDF_docs/Man_circ_377.pdf)

Office of Force Readiness and Deployment (OFRD) Website - <http://oep.osophs.dhhs.gov/ccrf/>

Note: there are a number of excellent training courses (many free to the officer and his/her agency) on this website: <http://oep.osophs.dhhs.gov/ccrf/training.htm> .

Commissioned Officers Training Academy (COTA) - Although BOTC is not currently required for newly commissioned officers, in the future it may be required before commissioning and reporting for duty. The goal of the BOTC is to familiarize PHS officers with the USPHS Commissioned Corps history and mission, proper uniform wear, military customs and courtesies, benefits, etc. can be found on the following web sites:

<http://dcp.psc.gov/COTA/default.asp>

<http://usphs-ppac.net/ProfessionalAdvancement.htm#Training>

### **OTHER IMPORTANT LINKS AND GROUPS**

Other groups worth investigating include:

JOAG - The Junior Officer Advisory Group (JOAG) is comprised of junior officers (rank O-4 or below). It is a cross-category and cross-agency group which represents the interests of junior officers and advises the Surgeon General on issues that are likely to impact them. JOAG website: <http://www.usphs.gov/corpslinks/joag/>.

MOLC - The Minority Officer Liaison Council (MOLC) and its subgroups the American Indian Alaskan Native Commissioned Officer Advisory Committee (AIANCOAC), Asian Pacific American Office Committee (APAOC), Black Commissioned Officers Advisory Group (BCOAG), and Hispanic Officer’s Advisory Committee (HOAC) independently and collectively provide advice and consultation to the Office of the Surgeon General on issues and activities related to minority officers and citizens in their respective groups.

### **PROFESSIONAL ORGANIZATIONS YOU MAY CONSIDER JOINING**

Commissioned Officers Association (COA) - The mission of the Commissioned Officers Association of the U.S. Public Health Service is to improve and protect the public health of the United States by advocating for the Commissioned Corps and its officers. In meeting its commitment, the organization will provide comprehensive member services, conduct representation and advocacy, conduct education and training for health professionals, conduct studies and research, collaborate with related organizations, and disseminate public and professional information. You can get more information at <http://www.coausphs.org> or call 301-731-9080.

## PPAC Welcome Packet for New Public Health Service Officers

Reserved Officers Association (ROA) - ROA represents the interests of all uniformed service members and their families, much the same as COA represents the interests of USPHS Commissioned Corps officers. For more information go to <http://www.roa.org> or call 1-800-809-9448.

Association of American Military Surgeons of the United States (AMSUS) - AMSUS is dedicated to all aspects of federal medicine - professional, scientific, educational and administrative. Members represent all healthcare disciplines and serve in the Active and Reserve Components of all of the uniformed services as well as the Department of Defense and the Department of Veterans Affairs. For more information go to <http://www.amsus.org> or call 1-800-761-9320.

Military Officers Association of America (MOAA) - MOAA is operated exclusively to benefit members of the uniformed services — active duty, former and retired, National Guard and Reserve and their families and survivors. See <http://www.moaa.org> for more information.