

**VA**



**U.S. Department of Veterans Affairs**

Veterans Health Administration  
Workforce Management & Consulting



## **MAKE IT YOUR MISSION**

*to Heal and Care for Veterans*

## **Total Reward\$ of a VA Career Physician Assistant (PA), Optometrist, Chiropractors, and EFDAs**

No matter where or how you serve as a Physician Assistant (PA), Optometrist, Chiropractor, or EFDA in VA, you will contribute to the greatest mission in federal service - the mission to heal and care for Veterans so they can thrive in life after military service.

# MAKE IT YOUR MISSION CHOOSE VA



## MISSION

As a VA employee, you have more than a job, you have a mission to serve Veterans who have borne the battle with honor.



## TOTAL REWARDS

As a VA employee, you serve with dedicated professionals and are rewarded with a strong support system, superior work-life balance, and countless career growth and assignment options.



## COMPENSATION

As a VA employee, you will earn competitive compensation as you pursue excellence in health care for Veterans.



## COVERAGE

Rest easy knowing that VA has you and your family's insurance needs covered. Insurance coverage may follow you into retirement after 5 years of vested service and maintaining FEHB in the 5 years leading up to retirement (conditions apply).



## RETIREMENT BENEFITS

Earn an amazing retirement package including a traditional (defined benefit) federal pension, a 401(k) Thrift Savings Plan (TSP) with employer matched contributions, and Social Security.



## CAREER AND GROWTH

Start your career at VA and benefit from opportunities to build your skills and professional growth by leveraging VA professional development programs to fit your specific long-term career goals.

# THE MISSION

PA, Optometrist, Chiropractor, EDFA

VA's variety of occupation, education, and leadership support gives you limitless room to grow and excel in your career. Take a look at all VA can offer you, and pursue a PA, Optometrist, Chiropractor, or EDFA opportunity that will push your talent to exciting new heights.

At VA, you are a part of a dynamic team of thousands of professionals helping provide high-quality health care to our Nation's Veterans. As a VA PA, optometrist, chiropractor, or EFDA, you have more than a job – you have a mission to serve 9 million Veterans in the largest integrated health care system, providing care at 1,298 health care facilities, including 171 medical centers and 1,113 outpatient sites of care of varying complexity (VHA outpatient clinics).

VA's culture is defined through a set of core values, ICARE: integrity, commitment, advocacy, respect, and excellence. VA is the leader in telehealth and offers state-of-the-art tools including speech recognition capabilities, mobile devices, and renowned knowledge-based resources.

With VA's integrated system, employees are free to explore new areas of career development and pursue opportunities anywhere within VA. PAs, optometrists, chiropractors, and EFDAs in VHA receive unparalleled opportunities to enjoy the science of medicine and grow as professionals by advancing their education, mentor and be mentored, become a principal investigator, or move into executive roles.

From your start as a PA, optometrist, chiropractor, or EFDA, all the way through to retirement you receive a total rewards package that adds to the satisfaction



## Take a closer look...

At VA you will enjoy these perks **#WorkatVA**

- 1 active and unrestricted license allows you to practice at any VA nationwide site of care
- Opportunity to lead or participate in interdisciplinary teams or Patient Aligned Care Teams (PACT)
- Clinical and administrative support that allows you to focus on providing health care to Veterans
- Spend more time with grateful patients and less time on administrative tasks
- High patient acuity/complexity
- Guaranteed salary with frequent pay increases (not driven by RVUs or other performance metrics)
- Minimal outpatient on-call
- Closed on 11 federal holidays
- No employment contracts, restrictive covenants, or non-compete clauses
- No moonlighting restrictions





**Competitive Salaries.** At VA, you receive compensation based on your education, training, licensure, certification, and experience.

## VA pays numerous benefits on your behalf

- Social Security paid by VA = 6.2% of taxable wages on behalf of the employee. If an individual has taxable wages over the taxable maximum of \$160,200, VA will contribute \$9,932.
- Employee Assistance Program (EAP) = free legal and mental health services.
- Medicare paid by VA = 1.45% on behalf of the employee.
- Flexible Spending Account (FSA) = you may contribute up to \$3,050 a year to your health care FSA with a \$610 max carry over and save up to 30% on dependent care expenses.
- Life Insurance = VA pays 1/3 of insurance cost for basic life insurance.
- Thrift Savings Plan Federal 401(k) = VA provides up to 5% employer contributions (1% automatic contribution and up to 4% employer matching contributions).
- Federal Employee Retirement System (FERS) = VA contributes 16.6% annually to FERS-FRAE (Further Revised Annuity Employee) Employing Agency Contribution basic/defined benefit traditional pension.
- Incentive Awards.

**Regular Increases.** Receive annual pay increases, when signed into federal law (as of 2023, the 5-year average increase was 2.26%), within-grade and biennial within-grade or “step” longevity increases, and when appropriate, market pay increases resulting from additional credentials, promotions, or local labor market changes..

**Incentive Awards.** Including Superior Performance Awards, Special Contribution Awards, Quality Step Increases, VA Honor Awards, and non-monetary recognition.

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

**Liability Protection.** VA healthcare providers are covered under federal tort laws and may be defended by the United States against allegations of malpractice or negligence (38 USC 7316).

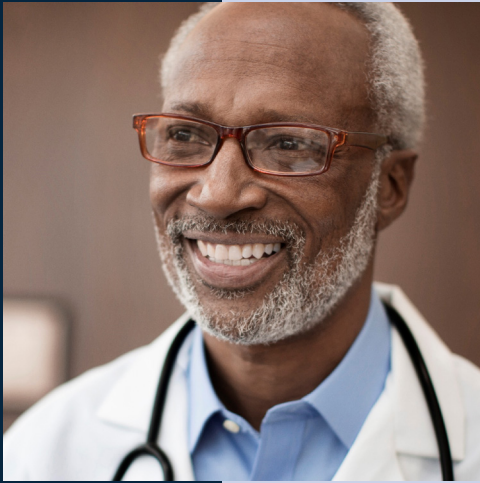
**Transit Benefit Program.** You may qualify for transit subsidy monthly benefits of a max of \$300/month; check with your local VA Medical Center (conditions apply).

**VHA National Child Care Program.** This program assists VA employees in balancing work and family responsibilities. After 60 days of employment, full time employees with a total family income below \$149,000 may be eligible for childcare subsidy program (conditions apply).



# SAMPLE TOTAL REWARD\$

PA, Optometrist, Chiropractor, EDFA



## Let's do the math!

### Find Your Total Reward\$ of a VA Career as a PA, Optometrist, Chiropractor, EDFA

This Total Reward\$ sample is a generalized report reflecting the potential monetized value of a full VA compensation package for a full-time employee\*

## Sample Annual Total Reward\$ Worksheet

**Compensation + Benefits = Your Total Reward\$\***

### Direct Compensation

Salary Examples	\$100,000	\$175,000	\$200,000
<b>Total Rewards of Benefits Provided by VA</b>			
Health Insurance Premium Subsidy	\$15,896	\$15,896	\$15,896
Social Security	\$6,200	\$9,932	\$9,932
Medicare	\$1,450	\$2,538	\$2,900
Basic Life Insurance	\$264	\$462	\$528
Thrift Savings Plan Federal 401(k) <small>(Employer Contributions)</small>	\$5,000	\$8,750	\$10,000
Federal Employee Retirement System <small>(FERS)</small>	\$16,600	\$29,050	\$33,200
Education Debt Reduction Program <small>(conditions apply, \$40k max/yr.)</small>	\$_____	\$_____	\$_____
Child Care <small>(conditions apply)</small>	\$5,000	N/A	N/A
<b>Annual Total Reward\$</b>	<b>\$150,410</b>	<b>\$241,628</b>	<b>\$272,456</b>

\*This calculation is a sample only and does not constitute a contract of employment or a guarantee of benefits or future employment. Certain elements vary and are based on specific circumstances. Estimates above do not include the potential for up to \$40,000 annually (maximum of \$200,000) in student loan reimbursement, Permanent Change of Station (PCS) relocation allowance, recruitment, retention, and relocation incentives, the value of free liability coverage and other payments and incentives. By law, VA employee's annual compensation cannot exceed the president's, which is \$400,000 per year. If your service includes part-time calculations, your total reward\$ and benefits will be proportionally prorated. For more information, please see [www.opm.gov](http://www.opm.gov).

# VALUE OF TIME OFF

PA, Optometrist, Chiropractor, EDFA

## Spend time with family and friends with paid leave.

Take time off. Because you're in high demand as a VA physician, dentist, or podiatrist, you start your career in the highest available leave tier, which provides 50 days of paid time off each year. Paid vacation, unlimited accumulated paid sick leave, and 11 paid federal holidays accrue right away.



Leave Category	Full Time	Part Time
Federal Holidays	11 days	11 days*
Annual Leave (0-3 years of service)	26 days	1 hour for every 10 hours worked
Annual Leave Max Carryover	86 days	240 hours
Sick Leave	13 days	1 hour for every 20 hours worked
Sick Leave Max Carryover	Unlimited	Unlimited
Military Leave	15 days	Prorated
Military Leave Maximum Balance	30 days	Prorated
Paid Parental Leave**	12 weeks	Prorated (must work at least 1,250 per year)

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

\*\*The National Defense Authorization Act (NDAA) provides up to 12 weeks of paid parental leave in connection with the birth, adoption, or foster care placement of a child for employees covered by Family and Medical Leave Act (FMLA) provisions applicable to federal civilian employees.



### Combined Leave

Estimated total annual combined value of paid holidays, sick leave and annual leave (50 days):

Avg. Salary	Est. Total annual combined value (50 days)
\$100,000	\$19,166
\$175,000	\$33,541
\$200,000	\$38,333



### Paid Parental Leave

Estimated total paid parental leave (12 weeks, if taken conditions apply):

Avg. Salary	Est. Total paid parental leave (12 weeks, if taken)
\$100,000	\$23,000
\$175,000	\$51,749
\$200,000	\$41,399

This value estimate does not represent additional compensation, but rather the value of paid time off based on a \$100,000, \$175,000 and \$200,000 annual salary and 50 paid eight-hour days of leave and holidays.

# COVERAGE

PA, Optometrist, Chiropractor, EDFA

**Health Insurance.** With Federal Employee Health Benefits (FEHB), choose from a variety of self or family health maintenance organizations or fee-for-service health plans that all cover pre-existing conditions. Your spouse 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, and your portion of the premium is taken on a pretax basis unless you opt out. This benefit may continue into retirement provided you maintain FEHB coverage during your 5 years of vested service prior to retirement (conditions apply).

Plans can be adjusted during annual open season from November – December. You can also contribute to flexible, tax-free spending accounts up to \$3,050 for individuals in medical expenses and up to \$5,000 in dependent care expenses.

**Long-term disability coverage.** Become eligible for disability retirement benefits after 18 months of vested service.

**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.

**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 may continue into retirement for employees.

**Long-term care.** Under the Federal Long-Term Care Insurance Program, you 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.

**Parental Leave.** The National Defense Authorization Act (NDAA) provides up to 12 weeks of paid parental leave in connection with the birth, adoption, or foster care placement of a child for employees covered by the Family and Medical Leave Act (FMLA) provisions applicable to federal civilian employees.

**Rest easy knowing that VA has you and your family's needs covered.**



# CAREER & GROWTH OPPORTUNITIES

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

As on one of VA's four statutory missions, VA educates and trains health care professionals to enhance the quality of and timely access to care provided to Veterans within the VA healthcare system. VA conducts the largest education and training effort for health professionals in the United States.

Over the past 75 years, the VA has developed and provided access to the nation's largest programs to train and educate health professions in partnership with affiliated U.S. academic institutions. VHA trains students in 60+ health professions through affiliations with individual health professions schools and colleges, clinical traineeships, and fellowships.

**Leadership skills development.** VA provides a competitive, 3-tiered continuum of leadership development at the local, network, and national levels for employees with the potential and desire to serve in leadership positions.

**Education Debt Reduction Program (EDRP).** If you're a PA, optometrist, chiropractor, or EFDA hired for a specific hard-to-recruit and retain direct patient care position, you may be eligible for VA's Education Debt Reduction Program (EDRP). This program offers qualifying loan reimbursement of up to \$200,000 over a 5-year period.

**Continuing Education, in-person and virtual training.** VA is the nation's leading provider of continuing medical education (CME) credits and hours. As a VA PA, optometrist, chiropractor, or EFDA, you can earn CME credits at no cost.





# RETIREMENT BENEFITS

Get ready for retirement with 3-pronged support consisting of a Federal pension, the employer-matched Thrift Savings Plan (TSP) 401(k), and Social Security.



**Federal Employees Retirement System.\*** Earn a generous FERS pension after 5 years of vested service to VA through the basic/defined benefit retirement plan.

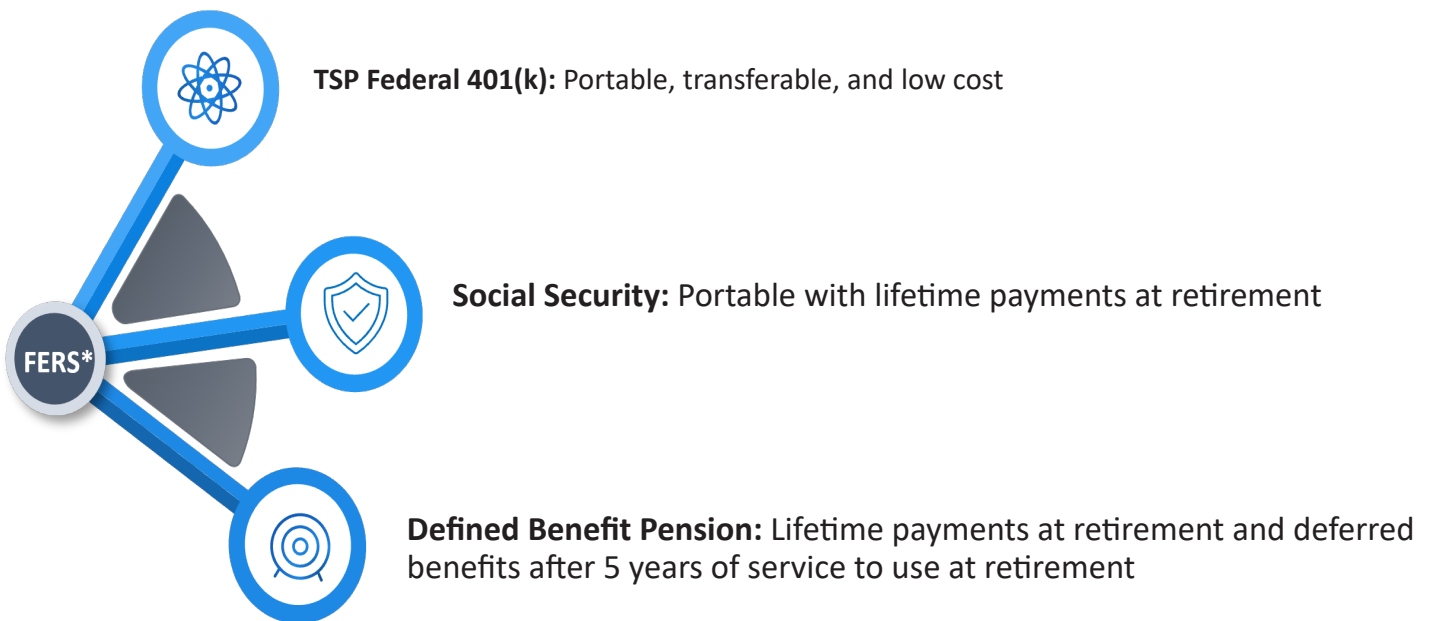
**Long-term disability and death benefits.** Become eligible for disability retirement benefits (similar to long-term disability insurance coverage) and employee death benefits after 18 months of vested service.

**Survivor benefits.** Become eligible for survivor benefits plan after 10 years of vested service.



## Earn credits from your time in military service

Don't worry – as a VA employee, 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).



# THRIFT SAVINGS PLAN (TSP) Federal 401(k)

**Grow retirement funds by supplementing your pension, Social Security and other savings with TSP.**

**More savings.** TSP lets you contribute up to \$22,500\* a year to your account.

**Catch-up at mid-career.** If you're age 50 or older, grow TSP beyond the maximum with additional "catch up" contributions of up to \$7,500 per year\* for a total potential contribution of \$30,000. 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 3 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 annual administration fees (total expense ratio) are roughly 10 times lower than industry averages at .055% for every \$1,000 invested versus the industry average of roughly .58% for every \$1,000 invested.\*\* That's more money in your pocket to use when you retire.

## Let's do the math! What will your investment look like with compounded interest?

**Keep more of your investment with low TSP investment fees!** Plan for a comfortable life after federal service with TSP and compound interest. At VA, TSP participants do have one big advantage over most 401(k) investors: lower fees. Invest \$22,500 annually toward retirement and see your savings stack up! Take a closer look at your investments.



**20 YEARS**

**\$930,826**

**VA TSP Fees**  
(fees paid by VA employees)

**\$512**

**Private Sector Fees**  
(for non-VA 401(k))

**\$5,399**

**30 YEARS**

**\$2,139,096**

**VA TSP Fees**  
(fees paid by VA employees)

**\$1,117**

**Private Sector Fees**  
(for non-VA 401(k))

**\$12,407**

**40 YEARS**

**\$4,511,790**

**VA TSP Fees**  
(fees paid by VA employees)

**\$2,481**

**Private Sector Fees**  
(for non-VA 401(k))

**\$26,168**

Compounded by 7% assumed annual rate of return

\*indicates the 2023 amount and may increase in future years

\*\* <https://www.investopedia.com/thrift-savings-plan-vs-401-k-5212330>

# FERS Basic/Defined Pension

**Become vested in FERS Basic/Defined Benefit pension after only 5 years of creditable civilian service.**

**Generous pension.** Under the federal retirement system, your future pension benefits are funded through an automatic 4.4% deduction from your salary and a 16.6% matching contribution from VA each pay period. After retirement, monthly pension annuity payments are distributed for life.



The examples below illustrate calculations for annual VA pension for full-time employees (not including 401k/TSP payments) using various retirement age and years of service combinations for average salaries of \$150,000, \$175,000, and \$200,000.

\$

Average Salary 150,000

Example 1

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- Under age 62
- 1% benefit
- 60 years old
- 30 years of VA service
- \$100,000 average high 3 salary

\$30,000

EXAMPLE

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ANNUAL PENSION

Example 2

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- Age 62 or older
- 1.1% benefit
- 63 years old
- 33 years of VA service
- \$115,000 average high 3 salary

\$41,745

\$

Average Salary \$175,000

Example 1

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- Under age 62
- 1% benefit
- 60 years old
- 30 years of VA service
- \$175,000 average high 3 salary

\$52,500

EXAMPLE

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ANNUAL PENSION

Example 2

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- Age 62 or older
- 1.1% benefit
- 63 years old
- 33 years of VA service
- \$190,000 average high 3 salary

\$68,970

\$

Average Salary \$200,000

Example 1

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- Under age 62
- 1% benefit
- 60 years old
- 30 years of VA service
- \$200,000 average high 3 salary

\$60,000

EXAMPLE

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ANNUAL PENSION

Example 2

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- Age 62 or older
- 1.1% benefit
- 63 years old
- 33 years of VA service
- \$215,000 average high 3 salary

\$78,045

### Age Defined

- Under age 62 the employee must have met their Minimum Retirement Age (MRA) between age 55-57 and they must have worked at least 10 years or greater under a retirement plan.

### Benefits Defined

- You may be eligible for a monetary FERS supplement if you are <62 years old and reached your MRA with 30 years of service or age 60 with at least 20 years.
- Under age 62 benefit is 1% of the highest 3 years of average salary for each year of service (conditions apply).
- Age 62 or older with 20+ years of service benefits is calculated at 1.1% of the highest 3 years average salary for each year of service.

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 nurse recruiter and follow the links in the resources section for more information.

# TOTAL REWARD\$

A VA Career offers you numerous benefits and rewards, take a closer look at your potential inventory of total reward\$. At VA you a balanced, flexible work environment focused on your unique needs.



## Your Total Reward\$ could potentially include

- Competitive compensation and salaries
- Pay for time not worked
- Recruitment and retention bonuses\*
- Work-life balance
- Workplace flexibilities/alternative work arrangements\*
- Health and wellness programs
- No employment contracts, restrictive covenants, or non-compete clauses
- Insurance coverage (health care, life, etc.)
- Extensive retirement package
- Credit for Military Service\*
- Performance and recognition awards and programs
- Professional development opportunities
- Education Debt Reduction Program\*

\*Please note, certain elements vary and are based on specific facility circumstances, eligibility requirements, and availability and are not a guarantee of benefits.

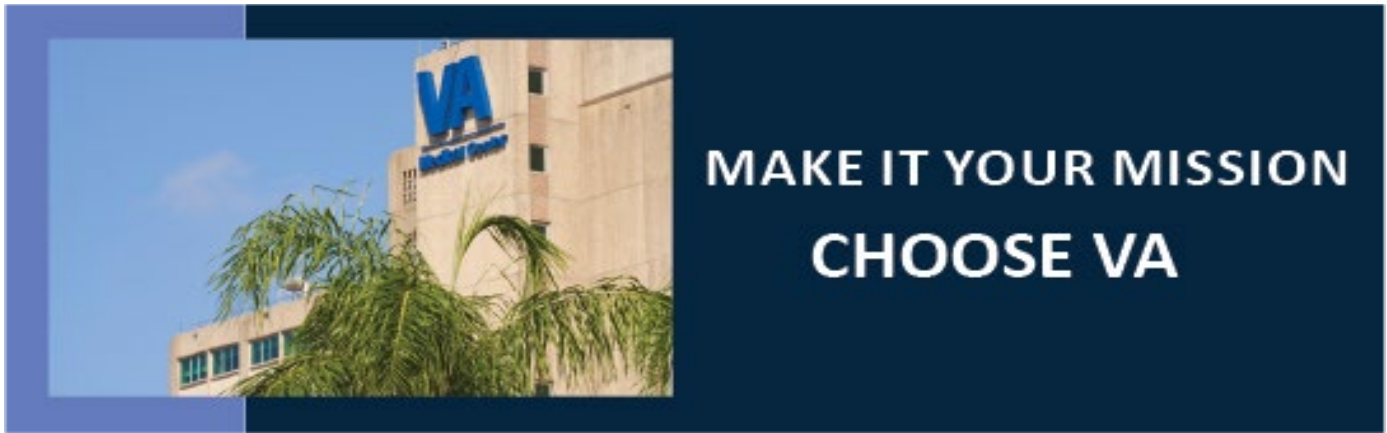
**Work anywhere.** With one full and unrestricted active U.S. license, you can work at any of the 1,293 VA sites of care or by the beach, in a city or in the countryside – and take your benefits with you. Apply for an open position at VA facilities in all 50 states, the District of Columbia, Puerto Rico, Guam, American Samoa, and the Philippines.

**Relocate with ease.** Applying for work at another VA? You won't typically lose accumulated paid leave, benefits, or pay by transferring from one VA position to another VA position."

**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.





## RESOURCES

### Benefits, Education, and Employment Incentives

- Federal benefits: <https://www.opm.gov>
- Education support: <https://www.vacareers.va.gov/Benefits/EducationSupport>
- Employment benefits: <https://www.vacareers.va.gov/Benefits/EmploymentBenefits>
- Transit Benefit Program: <https://dvagov.sharepoint.com/sites/WMCPortal/SubPages/Pages/Transit.aspx>

### Coverage

- Liability protection explained: <https://www.vacareers.va.gov/Benefits/EmploymentBenefits/#insurance>

### Insurance

- Life insurance: <http://www.opm.gov/healthcare-insurance/life-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 at OPM's Federal Ballpark Estimate: <https://www.opm.gov/retirement-services/calculators/federal-ball-park-estimator/>
- Thrift Savings Plan: <https://www.tsp.gov/index.html>
- Retirement benefits: <https://www.opm.gov/retirement-services/fers-information>
- Social Security Retirement Estimator: <https://www.ssa.gov/benefits/retirement/estimator.html>