PHARMACY'S BEST KEPT SECRET

UNITED STATES PUBLIC HEALTH SERVICE
Who Are We?

The U.S. Public Health Service is the major health arm of the Federal government and the world's foremost health service. Composed of approximately 6,000 Commissioned Corps officers and 45,000 Civil Service employees, we are a principle component of the Department of Health and Human Services.
What is our mission?

- Promote the public health of the United States.
- Providing pharmaceutical care to Native Americans, federal prisoners, and members of the Coast Guard.
- Expanding knowledge through biomedical, behavioral, and health services research leading to the prevention and treatment of disease.
What is our mission?

- Controlling and preventing disease.
- Improving the health care system, including development of innovations in health care.
- Assuring safe and effective use of drugs and medical devices.
What is our mission?

- Expanding national health resources.
- Responding to natural disasters, technological emergencies and biological & chemical terrorism.
- Shaping health work force, medical knowledge, technology, and other resources toward the goal of better health.
Where are we located?

- Almost anywhere and everywhere in the United States.

- Whether you prefer urban or rural, east or west, north or south; we have a location for you.
Where are we located?

Pharmacists are employed as Commissioned Officers in all of the following agencies:

- Indian Health Service
- Food and Drug Administration
- Federal Bureau of Prisons
- National Institutes of Health
- Coast Guard
- Health Resources and Services Administration
Where are we located?

Pharmacists are employed as Commissioned Officers in all of the following agencies:

- Centers for Disease Control and Prevention
- Agency for Toxic Substances and Disease Registry
- Substance Abuse and Mental Health Services Administration
- Agency for Health Care Research and Quality
- Immigration and Naturalization Service
- Center for Medicare and Medicaid Services
When should you apply?

• The best time is **now**!

• Whether you are still in school or in the workforce - it's never too early to apply.
When should you apply?

• Jr COSTEP programs can help pay for education if you are still in school.

• Sign on bonuses can offer incentives to those already practicing.

• A career in the Public Health Service can offer variety, travel, and continued challenges.
How do you apply?

• Contact the Commissioned Corps Application Hotline at 1-800-279-1605

• Access our website at: http://www.usphs.gov
WHY SHOULD YOU BE A PART OF PHS PHARMACY??
Benefits

- QUALITY OF PRACTICE
- OPPORTUNITIES FOR GROWTH
- QUALITY OF LIFE
- PERQUISITES (or “PERKS”)
- COMPENSATION
QUALITY OF PRACTICE

When asked why they became a pharmacist, over 80% of respondents answered
“To help people”
Did you spend all of those years in pharmacy school to deal with insurance companies and be put on hold?
QUALITY OF PRACTICE

Would you prefer a practice wherein you are included in the *decision process* with other professionals, helping to manage treatment, utilizing the patient's medical record, and counseling every patient about their drug therapy?

How about practice settings where you and other providers sit down as a *team* and talk about your patient's drug therapy?

Would you like to really *use your education* to help people and make a difference?
The Public Health Service wants you to grow professionally, expanding your knowledge base as a part of your duties, so that you can effectively deal with the challenges of improving the public health.
As a member of a single organization that has pharmacists in every state, you are involved in patient care, new drug approval and monitoring, medical research, healthcare policy, and epidemiology.
OPPORTUNITIES FOR GROWTH

You have opportunities to make an impact on the public health of this entire nation with only **ONE** state license.
QUALITY OF LIFE

Is it important to you to have **time** to spend with your family and friends, doing the things you enjoy?

As a Commissioned Officer in the USPHS, you receive **30** days of annual leave plus you receive **10** federal holidays.
QUALITY OF LIFE

Our organization allows you to pursue life in literally hundreds of locations - near the ocean, the mountains, the Grand Canyon, the Gulf Coast, or National Parks - from the largest cities to the smallest communities.
QUALITY OF LIFE

Be prepared to enjoy a camaraderie and sense of common purpose unlike anything you have yet experienced.
PERQUISITES (or “PERKS”)  

YOUR RETIREMENT

- Unlike conventional plans, the retirement annuity provided to the Commissioned Corps pharmacists is non-contributory. You can retire after 20 years of service. How old will you be in 20 years?
- A Captain (0-6) completing a 20 year career will receive $41,688 annually in retirement pay and $69,077 annually for a 30 year career based on 2003 pay charts. This pay, along with other retirement benefits, begins immediately upon your retirement in contrast to many plans that do not pay until age 62 or later. Retirees also receive annual cost of living adjustments.
- You can increase your retirement income by making tax-deductible contributions to the Thrift Savings Plan where your money grows tax-free until needed in retirement.
PERQUISITES (or “PERKS”)

**INSURANCE**

Medical benefits are available to you and your dependents with no payroll deduction, deductibles or co-pays for covered medical benefits if living within the catchment area of a military medical facility.
PERQUISITES (or “PERKS”)  

INSURANCE

Dental benefits are available at no cost to the officer, and a nominal charge for family members.
PERQUISITES (or “PERKS”)

INSURANCE
Insurance cost varies with age. For that reason, consider, SGLI can cost as little as $16.25 per month for a policy worth a QUARTER MILLION DOLLARS!
$100,000 in spousal coverage is also available
PERQUISITES (or “PERKS”)

INSURANCE

Malpractice insurance is not necessary when practicing in a federal facility.
PERQUISITES (or “PERKS”)

PRIVILEGES

Commissioned officers and their dependents have access to military bases, exchanges, guest housing, commissaries.
PRIVILEGES
Commissioned officers and their dependents are eligibility to travel at no cost on military aircraft (MAC) flights.

(Dependents can now use MAC flights for domestic travel within the continental United States under a pilot program.)
PERQUISITES (or “PERKS”)

PRIVILEGES
Moving expenses are paid by the government.

Commissioned officers may qualify for the G.I. bill to supplement additional educational pursuits.

Officers may also qualify for housing loans through the Veterans Administration.
The following tables are an estimated comparison with an annual private sector salary of $95,000
Please note that the Pharmacist Special Pays are now in effect! These are highlighted in red on the following pay comparison tables.
# COMPENSATION

Table 1: Estimated Monthly Salary Comparison for Pharmacist with Dependent(s)

<table>
<thead>
<tr>
<th></th>
<th>PHS Officers</th>
<th>PHS Officers</th>
<th>PHS Officers</th>
<th>PHS Officers</th>
<th>PHS Officers</th>
<th>Private Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary Base</td>
<td>0-3 with less than 2 yrs service</td>
<td>0-3 with over 3 yrs service</td>
<td>0-4 with over 4 yrs service</td>
<td>0-4 with over 10 yrs service</td>
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<td>Monthly Base Pay</td>
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<td>$3694</td>
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<tr>
<td>(taxable)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Variable Special Pay</td>
<td>$250</td>
<td>$250</td>
<td>$583</td>
<td>$1000</td>
<td>$667</td>
<td>$0</td>
</tr>
<tr>
<td>(taxable, FICA exempt)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subsistence</td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$0</td>
</tr>
<tr>
<td>(non-taxable)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Housing</td>
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<td>$818-2861</td>
<td>$916-3162</td>
<td>$916-3102</td>
<td>$954-3402</td>
<td>$0</td>
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<tr>
<td>(non-taxable)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Annuity</td>
<td>Non-contributory</td>
<td>Non-contributory</td>
<td>Non-contributory</td>
<td>Non-contributory</td>
<td>Non-contributory</td>
<td>$583</td>
</tr>
<tr>
<td>Gross Income</td>
<td>$4262-6305</td>
<td>$4937-6980</td>
<td>$5973-8219</td>
<td>$7229-9475</td>
<td>$9297-11745</td>
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<tr>
<td>Fed Income Tax</td>
<td>$213</td>
<td>$315</td>
<td>$443</td>
<td>$644</td>
<td>$1146</td>
<td>$938</td>
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<tr>
<td>Social Security</td>
<td>$187</td>
<td>$229</td>
<td>$267</td>
<td>$318</td>
<td>$465</td>
<td>$491</td>
</tr>
<tr>
<td>Medicare</td>
<td>$42</td>
<td>$52</td>
<td>$60</td>
<td>$72</td>
<td>$105</td>
<td>$111</td>
</tr>
<tr>
<td>State Income Tax</td>
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<td>Health Care Benefits</td>
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<td>Non-contributory</td>
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<tr>
<td>Take Home Pay</td>
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<td>$4341-6384</td>
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<td>$6195-8441</td>
<td>$7581-10029</td>
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</tbody>
</table>

Other pay available:

- **Pharmacist Accession Bonus (AB): $30,000** Payable one time for initial call to active duty with a 4 year commitment
- **Non-physician Board Certified Pay (NPBCP):** Payable based on years of creditable service as an APhA certified board specialist
## COMPENSATION

Table 2: Estimated Monthly Salary Comparison for Pharmacist without Dependent(s)$^2$

<table>
<thead>
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<td>$3019</td>
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<td>$5138</td>
<td>$7501</td>
<td>$7917</td>
</tr>
<tr>
<td>Variable Special Pay (taxable, FICA exempt)$^2$</td>
<td>$250</td>
<td>$250</td>
<td>$583</td>
<td>$1000</td>
<td>$667</td>
<td>$0</td>
</tr>
<tr>
<td>Subsistence (non-taxable)</td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$0</td>
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<tr>
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<td>$807-2739</td>
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<tr>
<td>Retirement Annuity$^4</td>
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<tr>
<td>Gross Income</td>
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<td>$4823-6659</td>
<td>$5864-7796</td>
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<td>Fed Income Tax$^5</td>
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<td>$266</td>
<td>$318</td>
<td>$465</td>
<td>$491</td>
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<tr>
<td>Medicare</td>
<td>$42</td>
<td>$52</td>
<td>$60</td>
<td>$72</td>
<td>$105</td>
<td>$111</td>
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<tr>
<td>State Income Tax$^6</td>
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<td>Health Care Benefits$^7</td>
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<td>$7213-8997</td>
<td>$4793</td>
</tr>
</tbody>
</table>

Other pay available:

- **Pharmacist Accession Bonus (AB): $30,000** payable one time for initial call to active duty with a 4 year commitment.
- **Non-physician Board Certified Pay (NPBCP):** Payable based on years of creditable service as an APhA certified board specialist.
## COMPENSATION

### Footnotes to Pay Comparison Tables

1. Dependent(s) are spouse and/or children

2. Variable Special Pay: Special pay for pharmacists based on years of creditable service, less than 3 years, $3,000 (annually); 3 to 8 years, $7,000; 8 to 12 years, $12,000; 12 to 14 years, $10,000; 14 to 18 years $9,000; 18 or more years, $8,000.

3. The variation in the non-taxed housing allowance is dependent on the cost of living in the area where you are assigned. Officers with dependents receive more compensation compared to officers without dependents. The amounts shown are the lowest and highest possible housing allowances.

4. A **private sector** employee who contributes $7,000 annually to a 401K, with $3,500 matching funds by the employer, would receive $24,768 annually in 20 years, assuming an 8% rate of return. This annuity would run out of funds in 25 years, assuming a 4% rate of inflation. The same employee with the same contribution for 30 years would receive $61,313 annually, assuming an 8% rate of return. This annuity would run out of funds in 25 years, assuming a 4% rate of inflation. His **Commissioned Corps counterpart** would contribute nothing to his/her annuity, yet receive $45,006 annually in 20 years, or $74,568 in 30 years in today’s money - and the annuity would not run out of funds in his/her lifetime, no matter what the inflation rate might be.

5. Federal income tax computed based on filling a single return status with 1 exemptions and the standard deduction using the 2003 Tax Table. Rate may be higher, depending on other income, or lower, depending on deductions.

6. Many states do not require officers on active duty to pay state income tax. Check applicable state tax code. The figure used on private sector pay is 6% of taxable income.

7. Medical insurance premium based on the employee cost of a comparable comprehensive health insurance package. Reflects January 2004 Salary Tables.
Good News for Recent Graduates!!

The USPHS gives you an entire YEAR from your date of graduation to become licensed. In the meantime, you get FULLY PAID as a pharmacist!!
Ask any USPHS Pharmacist what we think of our career, and we will tell you that we made the right choice!

You can, too!
Thanks for Your Interest in the USPHS!

We hope that our paths will soon cross!
How do I apply, again?

- Contact the Commissioned Corps Application Hotline at 1-800-279-1605

- Access our website at: http://www.usphs.gov