

**Comparison of Army/Air Force and
Private-Sector Physicians' Total
Compensation, by Medical Specialty
(Supplement to Health Professions' Retention-
Accession Incentives Study)**

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Introduction and background

The appropriate level of compensation for individuals serving in the military is continually being monitored. This issue is particularly important for Military Health System (MHS) physicians because they are costly to access and train, and they have skills that are readily transferable to the private sector. If compensation is perceived to be too low for the demands and duties required, uniformed medical officers may abandon the military for a private-sector career path. Conversely, total compensation should be no higher than the amount required to attract and retain a quality force.

Congressional awareness of these issues resulted in the following committee language in the National Defense Authorization Act for Fiscal Year 2001:

The committee directs the Secretary of Defense to conduct a review and to report to the Committee on Armed Services of the Senate and the House of Representatives on the adequacy of special pays and bonuses for medical corps officers and other health care professionals. The committee directs this review because of the level of competition within the economy for health care professionals and the potential devaluation of current special pays and bonuses, which could have a significant impact on recruiting and retention of health care professionals.

As a result of this language, the TRICARE Management Agency (TMA) at DoD asked CNA to conduct a study to address the concerns voiced by Congress.¹ To respond to TMA's request, CNA conducted a comparative analysis of current compensation (cash and benefits) between Army and Air Force physicians and private-sector physicians.

1. An August 2000 CNA document (CIM D0002053.A, *Comparison of Navy and Private-Sector Physicians' Total Compensation, by Medical Specialty*) and a February 2001 CNA document (CRM D0003360.A1, *Health Professions' Retention-Accession Incentive Study Report to Congress (Phase I: Compensation Comparison of Selected Uniformed and Private-Sector Health Care Professionals)*) provide detailed descriptions of Navy physician compensation and analyses of how uniformed and private-sector physician pay gaps have changed over the last decade.

The results of that comparison are contained in the attachments of this information memorandum.

Findings

We calculated and compared the current total compensation (sum of cash salary, all special pays, and benefits) between uniformed Army, Air Force, and private-sector (salaried) physicians for 24 physician specialties at three military physician career junctures: completion of 7, 12, and 17 years of service (YOS). We find that, looking at a cross section or “snapshot” of current compensation, a pay gap does exist between Army and Air Force and private-sector physicians for all of the physician specialties that we examined, with the exception of family practice and at the 17-YOS juncture.² Our analysis shows that the current military-civilian physician pay gap varies widely by specialty—13 to 63 percent at the 7-YOS juncture and 3 to 55 percent at the 12-YOS career point. The pay gap is generally wider for physician specialties that perform mostly procedures, such as surgeons and radiologists, than for those specialties that do mostly evaluation and management-type activities, such as family practice and internal medicine.

Methodology

We have developed a model comparing total compensation (salary, special and incentive pays, pension, and other benefits) for 24 physician specialties based on the most typical Army and Air Force physician career.³ Private-sector compensation was culled from proprietary databases representing over 90 *employer-based* health care organizations and over 22,000 physician incumbents. The robustness of this data source is necessary when comparing specialties at different career junctures. We feel that comparisons to this sample, salaried physicians, are appropriate because the characteristics of the organizations reporting data most closely resemble the military environment (56 percent are hospital-based facilities, 29 percent are group practices, and 15 percent are Health Maintenance Organizations).⁴

2. Military-civilian pay gap equals the absolute value of $(MC/CC) - 1$, where MC = military compensation and CC = civilian compensation.

There are concerns about using only *salaried* physician compensation data. According to the American Medical Association (AMA), 36 percent of America's physicians self-reported working for an employer. This same report shows a pay gap, at the median net income level, between self-employed (private practice) and employee (salaried) physicians.⁵ The report also states:

Self-employed physicians tend to work more hours and see more patients, have more years of experience, are likely to be certified by one or more specialty boards, and are more likely to be male, all factors associated with higher earning. Controlling for these factors, the income advantage of self-employed physicians would be much less than reported.

Although our compensation comparisons may underestimate the *potential* compensation differential for those military physicians who choose to separate and have the option to join *select private practices*, our model provides policy-makers a valuable tool for comparing the maximum amount of compensation an Army or Air Force physician can receive versus a *salaried* specialist working in a similar environment with the same years of experience. This methodology

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3. Based on discussions with representatives from the TMA, Army, and Air Force, the model adopts an accession, career, and training profile typical of most military physicians. The profile assumes graduation from medical school at age 26, due course promotion, a 4-year Armed Forces Health Professional Scholarship Program followed by an active duty internship (PGY-1), and completion of a full-time in-service residency (PGY-2). The Army and Air Force typically send physicians immediately into residency training after internship, and into fellowship training right after residency training. The predominant profile for Army and Air Force physicians is the same with the exceptions of neurosurgery and otolaryngology (residency programs are assumed to be 6 and 5 years (Army), respectively, and 5 and 4 years, respectively (Air Force)).
 4. The Hay Group served as subcontractor for all physician cash and benefit compensations. We wish to acknowledge the efforts of Michael Gaffney and Sevim Kuyumcu of Hay Group.
 5. 1999/2000 AMA *Physician Socioeconomic Statistics* report shows that the median net income for self-employed physicians was \$200,000 versus \$140,000 for employee (salaried) physicians. Data are from the 1998 Socioeconomic Monitoring System Survey of Physicians.

reflects a conservative estimate of the pay gap, using an alternative wage that a military physician can be fairly assured of receiving in the civilian sector.

Compensation includes all cash and benefits for fully trained specialists.⁶ For uniformed physicians, cash compensation includes regular military compensation (RMC), and medical officer special and incentive pays (including board certification pays).⁷ Benefit compensation includes health care, military retirement, the Survivor Benefit Plan, and other active duty benefits.

Private-sector compensation includes base salary, incentive pay, health care, pension and capital accumulation plan, and other benefits. Capital accumulation plans include 401(k) and 403(b) plans. The value shown for capital accumulation plans is based on employer matching contributions only. Amounts resulting from employee contributions and executive benefits, such as supplemental non-qualified retirement plans, are not included. Calculations for uniformed and private sector cash and benefits are as of 1 July 2000.⁸

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6. The study did not consider the subsidization value for the Armed Forces Health Professional Scholarship Program, nor did it make compensation comparisons during the period of residency training.
 7. RMC consists of basic pay, basic allowance for housing, basic allowance for subsistence, and the tax advantage accruing to the non-taxable nature of housing and subsistence allowances. Basic pay represents about 66 percent of RMC for an 0-3 and approximately 75 percent of RMC for an 0-6. We also include all medical special pays (including board certification) offered to these specialties and assume each specialist takes advantage of all available special programs when eligible. Appendix A describes each of these components in more detail.
 8. Physician survey data are effective as of mid-1999. We adjusted all data to 2000 by applying a 4.5-percent trend factor.

Our comparison takes a snapshot of an Army/Air Force physician's compensation as of July 2000 and compares this to the compensation of his or her civilian equivalent.⁹ We refer to this as a cross-sectional comparison. We have calculated cross-sectional compensation comparisons for Army and Air Force physicians who are at one of three decision points in their careers—completion of 7, 12, or 17 years of service. We present these cross-sectional comparisons because these data are often a compelling factor for many individuals faced with the decision to continue in their current career path or to change course. For this reason, the cross-sectional comparisons may have a significant role in physician retention. Both the cross-sectional and present-value comparisons are presented for median and 75th-percentile private-sector data.

Conclusions

We find that a current Army, Air Force, and private-sector physician pay gap exists and that they vary significantly by specialty.¹⁰ The data presented in this information memorandum describe the methodology used and results for each of the 24 physician specialties.

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9. By civilian equivalent, we mean a physician of the same specialization with equivalent years of practice (YOP) as a fully trained specialist working in the private sector. As an example, for internal medicine, at age 33 an Army and Air Force physician would have completed 7 years of service, composed of a 1-year active duty internship, 2 years in internal medicine (IM) residency, and 4 years of practice as a IM specialist. The Army and Air Force physician total compensation will be compared with a private sector IM specialist with 4 years in practice.
 10. A February 2001 CNA document (CRM D0003360.A1) describes current uniformed and private-sector pay gaps and the change over the last decade. This report also includes Navy and private-sector physician pay gap data.

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Chapter 1: Introduction and Approach

Organization of Analysis

Total compensation comparisons are presented as a “snapshot” of the value of current cash compensation and benefits for Army and Air Force physicians who are presently at one of three points during their careers.

The three points during an Army and Air Force medical career that were chosen for comparison with private sector physicians were upon completion of 7, 12 or 17 years of service. These were the three career decision points used in the study of Navy physicians.

Physicians in some specialties and subspecialties may not be able to separate at each of the three points because they are either in residency or fellowship training, or they are serving an active duty service commitment resulting from training. Table 1-1 on the following page summarizes the possible separation decisions by specialty.

Elements of Compensation

Compensation includes all cash and benefits¹. For Army and Air Force physicians, cash compensation includes Regular Military Compensation (RMC), and medical officer special and incentive pays. Benefits compensation includes health care, military retirement, the Survivor Benefit Plan, and other active duty and retired Army and Air Force benefits.

Private sector compensation includes base salary, incentive pay, health care, pension and capital accumulation plan, and other benefits. Capital accumulation plans include 401(k) plans and 403(b) plans. The value shown for capital accumulation plans is based on employer matching contributions only. Amounts resulting from employee contributions are not included. Executive benefits, such as supplemental non-qualified retirement plans, are not included. The value of Army and Air Force-sponsored training, either before or after accession is not included.

Calculations reflect Army, Air Force and private sector cash and benefits available on 1 July 2000.

Appendix A provides complete details on the Army, Air Force and private sector compensation elements.

¹ The study did not consider the subsidization value for the Armed Forces Health Professional Scholarship Program, nor did it make compensation comparisons during the period of residency training.

Table 1-1: Possible Separation Points for Army and Air Force Physicians²

Specialty	7 YOS	12 YOS	17 YOS
Anesthesiology	No	Yes	Yes
Cardiology (Invasive)	N/A	Yes	Yes
Dermatology	No	Yes	Yes
Emergency Medicine	No	Yes	Yes
Family Practice	Yes	Yes	Yes
Gastroenterology	N/A	Yes	Yes
General Surgery	No	Yes	Yes
Hematology/Oncology	N/A	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Neurology	No	Yes	Yes
Neurosurgery (Army)	No	No	Yes
Neurosurgery (Air Force)	No	Yes	Yes
Obstetrics/Gynecology	No	Yes	Yes
Industrial & Occupational Medicine	Yes	Yes	Yes
Ophthalmology	No	Yes	Yes
Orthopedic Surgery	No	Yes	Yes
Otolaryngology	No	Yes	Yes
Pathology	No	Yes	Yes
Pediatric Primary Care	Yes	Yes	Yes
Physical Medicine & Rehabilitation	No	Yes	Yes
Plastic & Reconstructive Surgery	N/A	No	Yes
Psychiatry	No	Yes	Yes
Radiology (Diagnostic)	No	Yes	Yes
Radiology (Therapeutic)	No	Yes	Yes
Urology	No	Yes	Yes

Assumptions

The study makes a number of important career progression, economic and other assumptions in order to make consistent Army, Air Force and private sector compensation comparisons. Appendix A describes each assumption.

The analysis shows compensation comparisons of Army and Air Force physicians with private sector physician specialists who have the same number of years of practice in the specialty or subspecialty.

The study adopts an accession and training profile typical of most Army and Air Force physicians. The profile assumes a four-year Health Profession Scholarship Program (HPSP) followed by a one-year active duty internship (PG-1). Army and Air Force physicians are assumed to enter residency programs immediately following internship. Those Army and Air Force physicians receiving

² "N/A" indicates physician is in primary residency training program. "No" indicates physician has completed primary residency training but has no active duty service commitment that precludes separation.

fellowship training are assumed to begin fellowship training immediately following residency training. Both residency and fellowship training are assumed to occur on active duty.

Private sector physicians are assumed to begin a year of internship following medical school at age 26, followed immediately by residency training and then fellowship training for invasive cardiology, gastroenterology, hematology/oncology, and plastic & reconstructive surgery. The study also assumes that private sector physicians enter practice in their specialty/subspecialty following residency/fellowship training.

As an example for internal medicine, at age 33 an Army or Air Force physician would have completed seven years of service, composed of one year of PG-1, two years in internal medicine residency, and four years of practice as an IM specialist. This physician's total compensation would be compared with a private sector IM specialist with four years of practice in the specialty.

An Army or Air Force orthopedic surgeon at age 38 with 12 completed years of service would have spent that time serving one year in PG-1, four years in orthopedic residency, and seven years practicing in the specialty. The appropriate compensation comparator would be a private sector orthopedic surgeon with seven years of practice in the specialty.

An Army or Air Force cardiologist at age 43 with 17 completed years of service would have spent that time serving one year in PG-1, two years in internal medicine residency, three years in cardiology fellowship training, and 11 years of practice as a cardiologist. The appropriate compensation comparator would be a private sector cardiologist with 11 years of practice in the specialty.

With two exceptions, the study assumes that residency and fellowship training lengths are the same for the Army and Air Force within a particular specialty or subspecialty. For example, the study assumes a four-year residency program for both Army and Air Force physicians specializing in pathology. The exceptions are neurosurgery and otolaryngology where the Army residency programs are assumed to be six and five years in length, respectively, and the Air Force residency programs are assumed to be five and four years in length, respectively.

Data Sources

The study uses the Basic Pay and Regular Military Compensation tables that were effective 1 July 2000. Specialty and incentive pays are those effective 1 October 1999. The study assumes no future increases in specialty or incentive pays, primarily because most increases require congressional legislation that cannot be predicted with certainty.

Private sector cash compensation by specialty was extracted from the 1999 Physician's Total Compensation Survey conducted by the Hay Group. The survey represents responses from more than 22,300 physicians employed nationwide in 91 group practices, Health Maintenance Organizations, and hospital-based facilities. The data are trended by 4.5 percent to 2000.

The study uses private sector benefits data from the organizations participating in the Physician's Compensation Survey. Benefit values for Army, Air Force and private sector physicians were determined using the methodology described in Appendix C.

Individual private sector compensation data are not separately identified by whether the physician is board certified or a graduate of a U.S. medical school. These factors can affect total compensation levels. In some cases, survey respondents indicated the employer applied a salary differential for board certification, but specific amounts are not available. Most Army and Air Force physicians are board certified and the majority are graduates of U.S. schools. Consequently, total private sector compensation data are shown for the median (50th percentile³) and the 75th percentile⁴. We believe this presents a reasonable range within which it is possible to make valid comparisons. For one specialty, neurosurgery, we had an insufficient sample size to develop a reliable estimate of the 75th percentile.

Snapshot of Current Compensation

As an example, Table 1-2 summarizes current compensation information for the internal medicine specialty, illustrating the value of annual cash and benefits for a 33-year-old Army or Air Force physician with seven completed years of service. The example compares the most typical Army or Air Force internal medicine physician with seven years of completed service (assumes one-year of PG-1, two years in an active duty residency, and four years in a staff utilization tour) with a private-sector internal medicine physician with four years of practice.

³ The median value divides the data set in half. Half of the physicians have total annual compensation above the median and half have total compensation below the median.

⁴ Twenty-five percent of physicians have total compensation above the 75th percentile level and 75 percent have total compensation below this amount.

**Table 1-2: Current Annual Compensation
Internal Medicine – 7 Completed Years of Service**

Element of Compensation	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
RMC/Base Salary	\$63,300	\$143,400	\$156,700
Incentive Pays	50,000		
Total Cash	113,300	143,400	156,700
Benefits	36,000	47,900	50,800
Total Compensation	149,300	191,300	207,500

Chapter 2: Results

Results by Medical Specialty and Subspecialty

This chapter provides the current annual cash compensation and benefit comparisons of Army, Air Force and private sector physicians for the following medical specialties and subspecialties.

- Anesthesiology
- Cardiology (Invasive)
- Dermatology
- Emergency Medicine
- Family Practice
- Gastroenterology
- General Surgery
- Hematology/Oncology
- Internal Medicine
- Neurology
- Neurosurgery
- Obstetrics/Gynecology
- Industrial/Occupational Medicine
- Ophthalmology
- Orthopedic Surgery
- Otolaryngology
- Pathology
- Pediatric Primary Care
- Physical Medicine & Rehabilitation
- Plastic & Reconstructive Surgery
- Psychiatry
- Radiology (Diagnostic)
- Radiology (Therapeutic)
- Urology

Comparisons are made for Army and Air Force physicians who have completed 7, 12, and 17 years of service.

All comparisons are made at the median and 75th percentiles of private sector physician compensation.

Anesthesiology

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$208,600	\$229,500
	Incentive Pays	\$58,000		
	Total Cash	\$121,300	\$208,600	\$229,500
	Total Benefits	\$36,000	\$64,900	\$73,000
	Total Compensation	\$157,300	\$273,500	\$302,500

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$215,900	\$239,500
	Incentive Pays	\$66,000		
	Total Cash	\$143,600	\$215,900	\$239,500
	Total Benefits	\$42,900	\$68,200	\$75,700
	Total Compensation	\$186,500	\$284,100	\$315,200

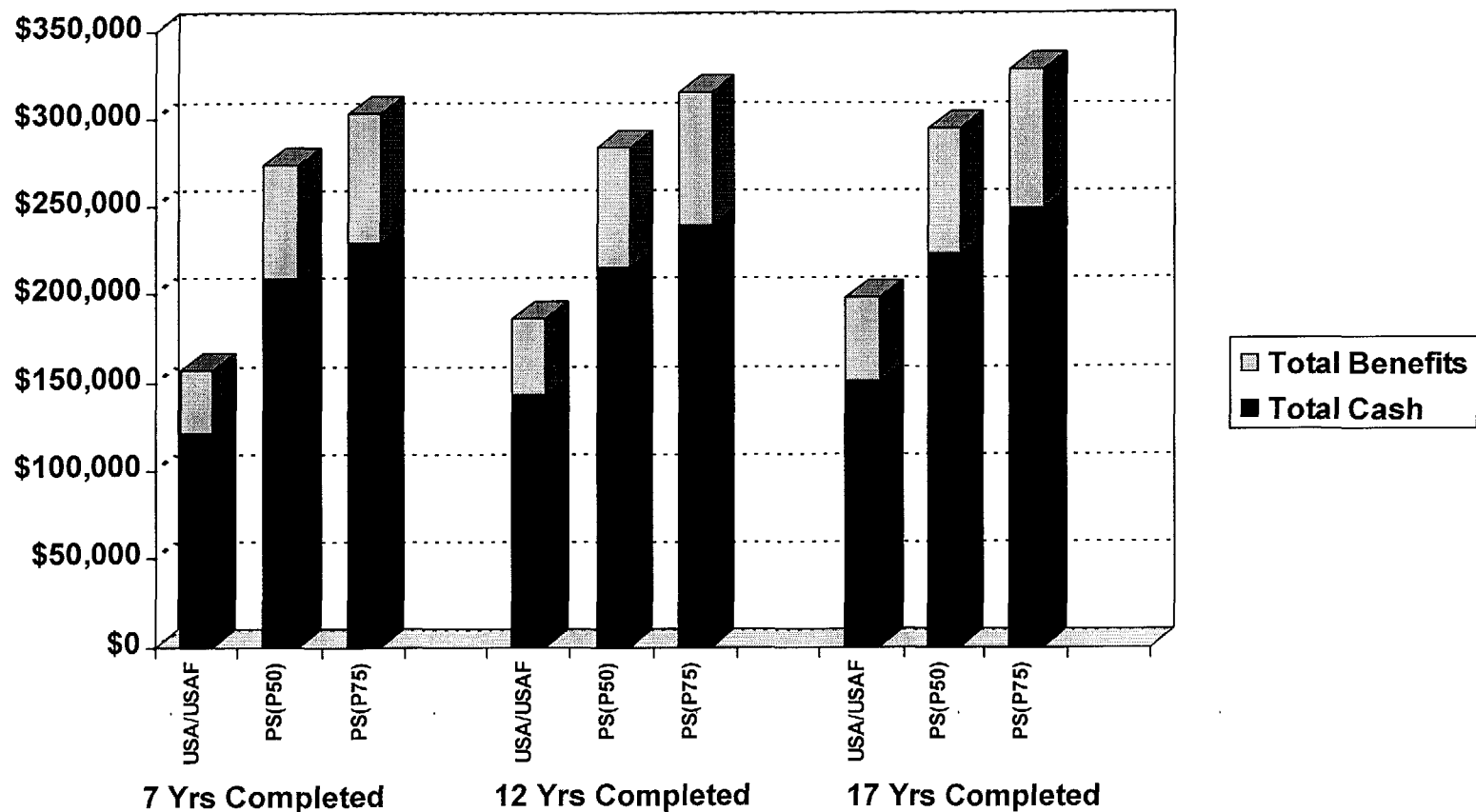
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$223,100	\$249,400
	Incentive Pays	\$66,000		
	Total Cash	\$152,100	\$223,100	\$249,400
	Total Benefits	\$47,400	\$71,400	\$78,400
	Total Compensation	\$199,500	\$294,500	\$327,800

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Anesthesiology

Current Annual Compensation



Cardiology (Invasive)
Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$226,800	\$267,100
	Incentive Pays	\$65,000		
	Total Cash	\$128,300	\$226,800	\$267,100
	Total Benefits	\$36,000	\$69,100	\$91,800
	Total Compensation	\$164,300	\$295,900	\$358,900

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$230,500	\$268,400
	Incentive Pays	\$73,000		
	Total Cash	\$150,600	\$230,500	\$268,400
	Total Benefits	\$42,900	\$72,200	\$88,700
	Total Compensation	\$193,500	\$302,700	\$357,100

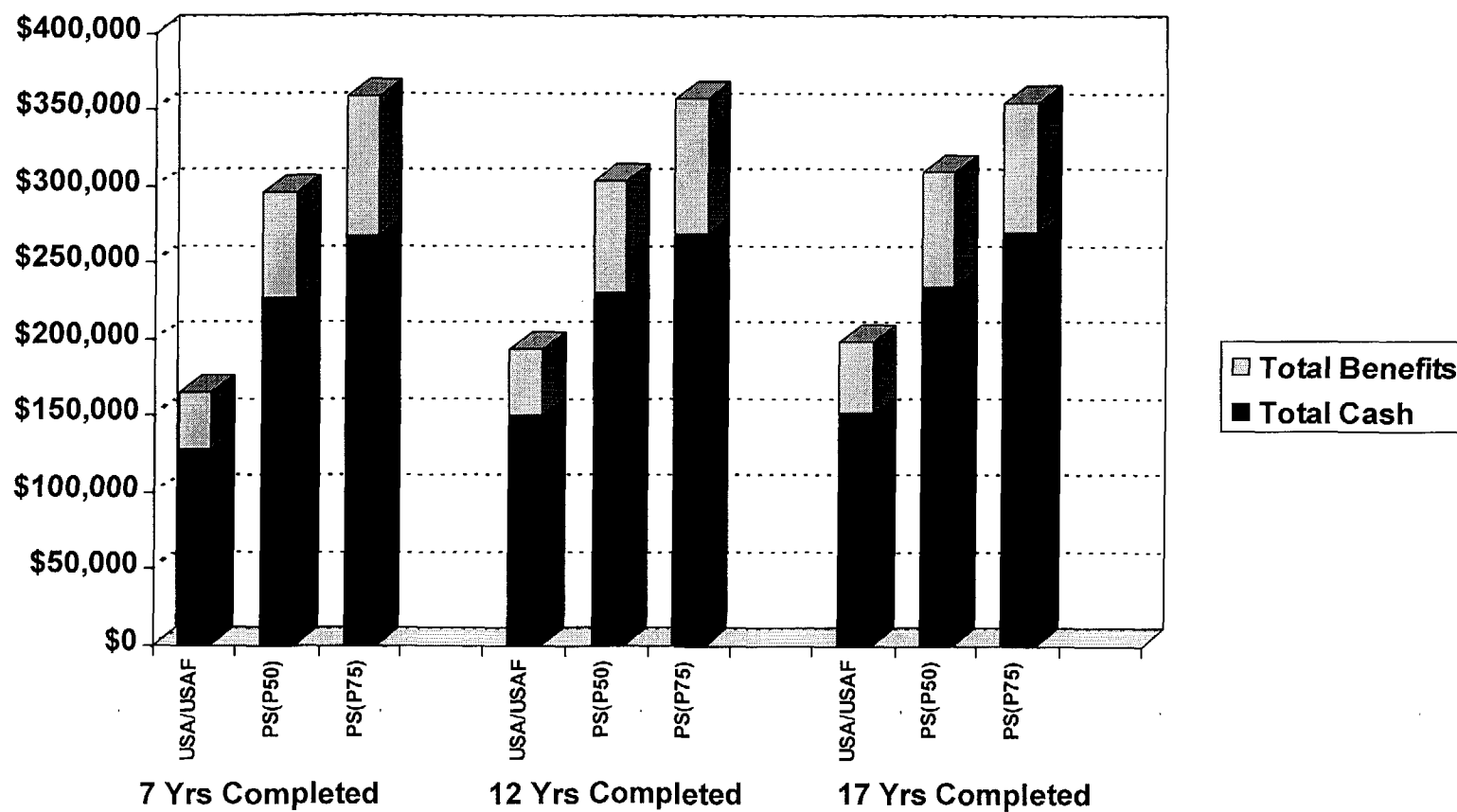
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$234,200	\$269,600
	Incentive Pays	\$65,000		
	Total Cash	\$151,100	\$234,200	\$269,600
	Total Benefits	\$47,400	\$75,400	\$85,700
	Total Compensation	\$198,500	\$309,600	\$355,300

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000.
At 7, 12 and 17 years of completed service, private sector compensation is for cardiology.

Cardiology (Invasive)

Current Annual Compensation



Dermatology
Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$177,500	\$192,700
	Incentive Pays	\$43,000		
	Total Cash	\$106,300	\$177,500	\$192,700
	Total Benefits	\$36,000	\$60,700	\$65,500
	Total Compensation	\$142,300	\$238,200	\$258,200

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$186,100	\$204,600
	Incentive Pays	\$51,000		
	Total Cash	\$128,600	\$186,100	\$204,600
	Total Benefits	\$42,900	\$63,600	\$68,300
	Total Compensation	\$171,500	\$249,700	\$272,900

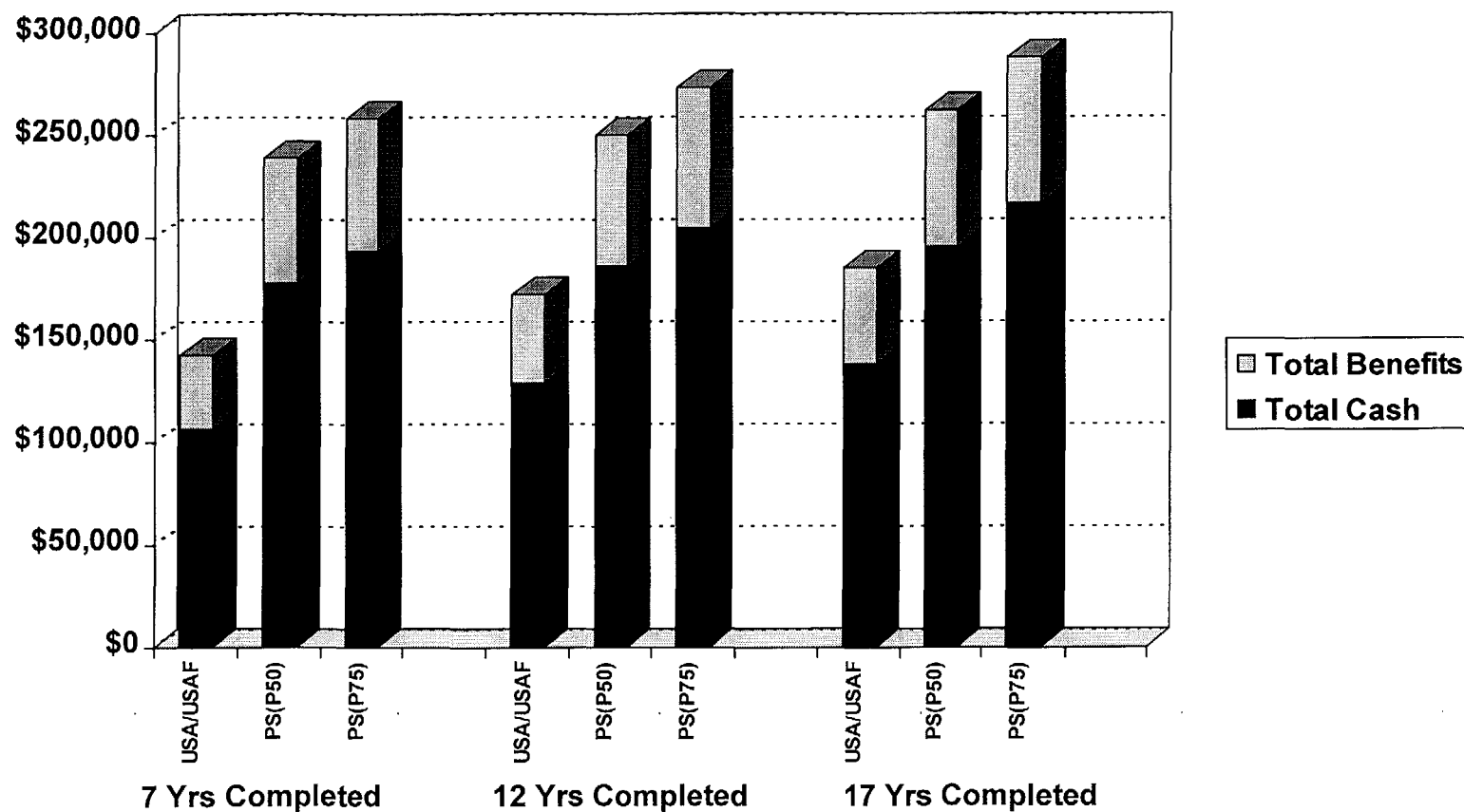
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$194,800	\$216,500
	Incentive Pays	\$51,000		
	Total Cash	\$137,100	\$194,800	\$216,500
	Total Benefits	\$47,400	\$66,400	\$71,000
	Total Compensation	\$184,500	\$261,200	\$287,500

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Dermatology

Current Annual Compensation



Emergency Medicine

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$181,300	\$196,600
	Incentive Pays	\$51,000		
	Total Cash	\$114,300	\$181,300	\$196,600
	Total Benefits	\$36,000	\$60,000	\$63,400
	Total Compensation	\$150,300	\$241,300	\$260,000

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$189,300	\$208,200
	Incentive Pays	\$59,000		
	Total Cash	\$136,600	\$189,300	\$208,200
	Total Benefits	\$42,900	\$62,800	\$67,600
	Total Compensation	\$179,500	\$252,100	\$275,800

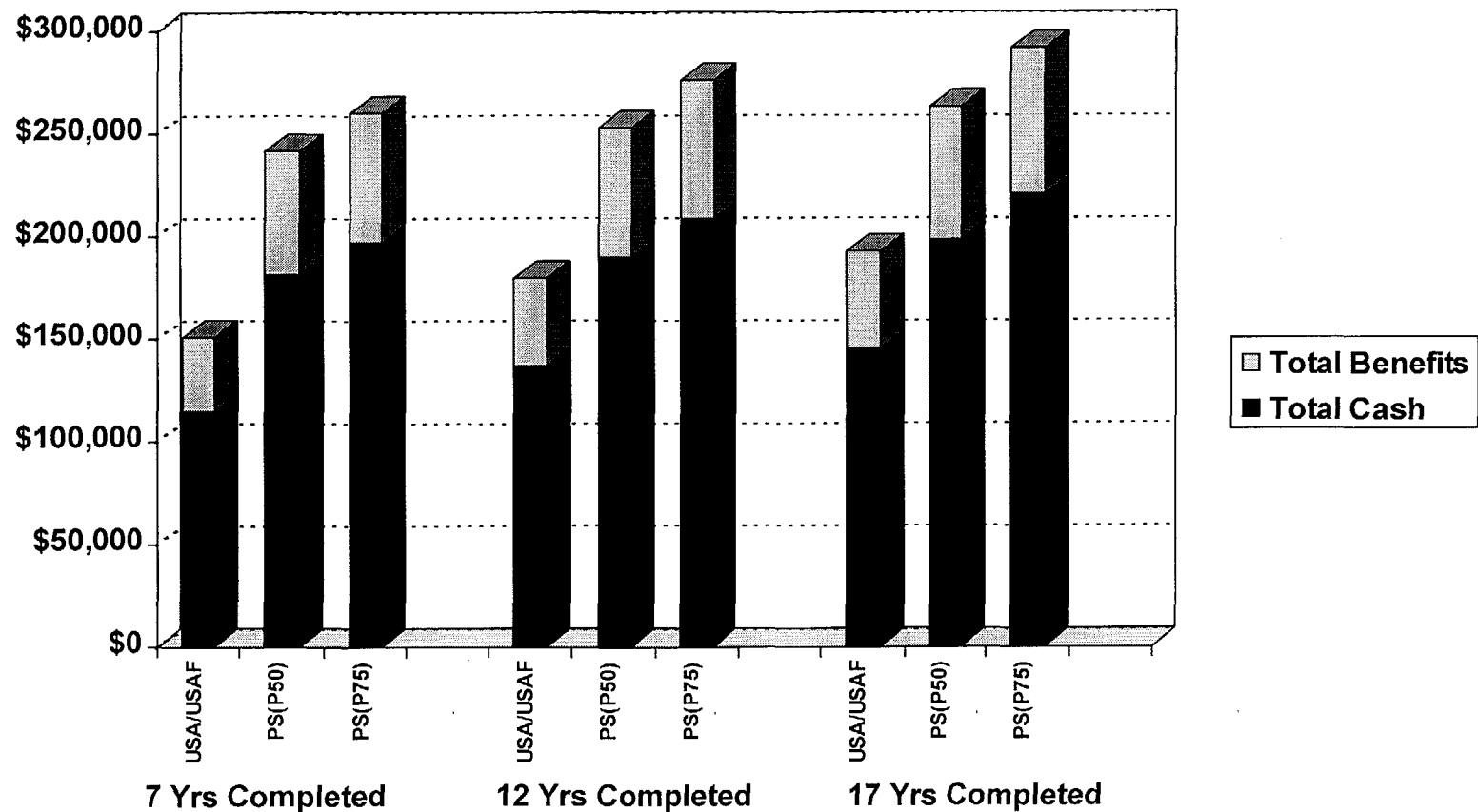
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$197,300	\$219,700
	Incentive Pays	\$59,000		
	Total Cash	\$145,100	\$197,300	\$219,700
	Total Benefits	\$47,400	\$65,600	\$71,800
	Total Compensation	\$192,500	\$262,900	\$291,500

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Emergency Medicine

Current Annual Compensation



Family Practice
Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$133,000	\$154,700
	Incentive Pays	\$56,000		
	Total Cash	\$119,300	\$133,000	\$154,700
	Total Benefits	\$36,000	\$45,200	\$49,600
	Total Compensation	\$155,300	\$178,200	\$204,300

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$136,100	\$160,700
	Incentive Pays	\$56,000		
	Total Cash	\$133,600	\$136,100	\$160,700
	Total Benefits	\$42,900	\$45,900	\$51,200
	Total Compensation	\$176,500	\$182,000	\$211,900

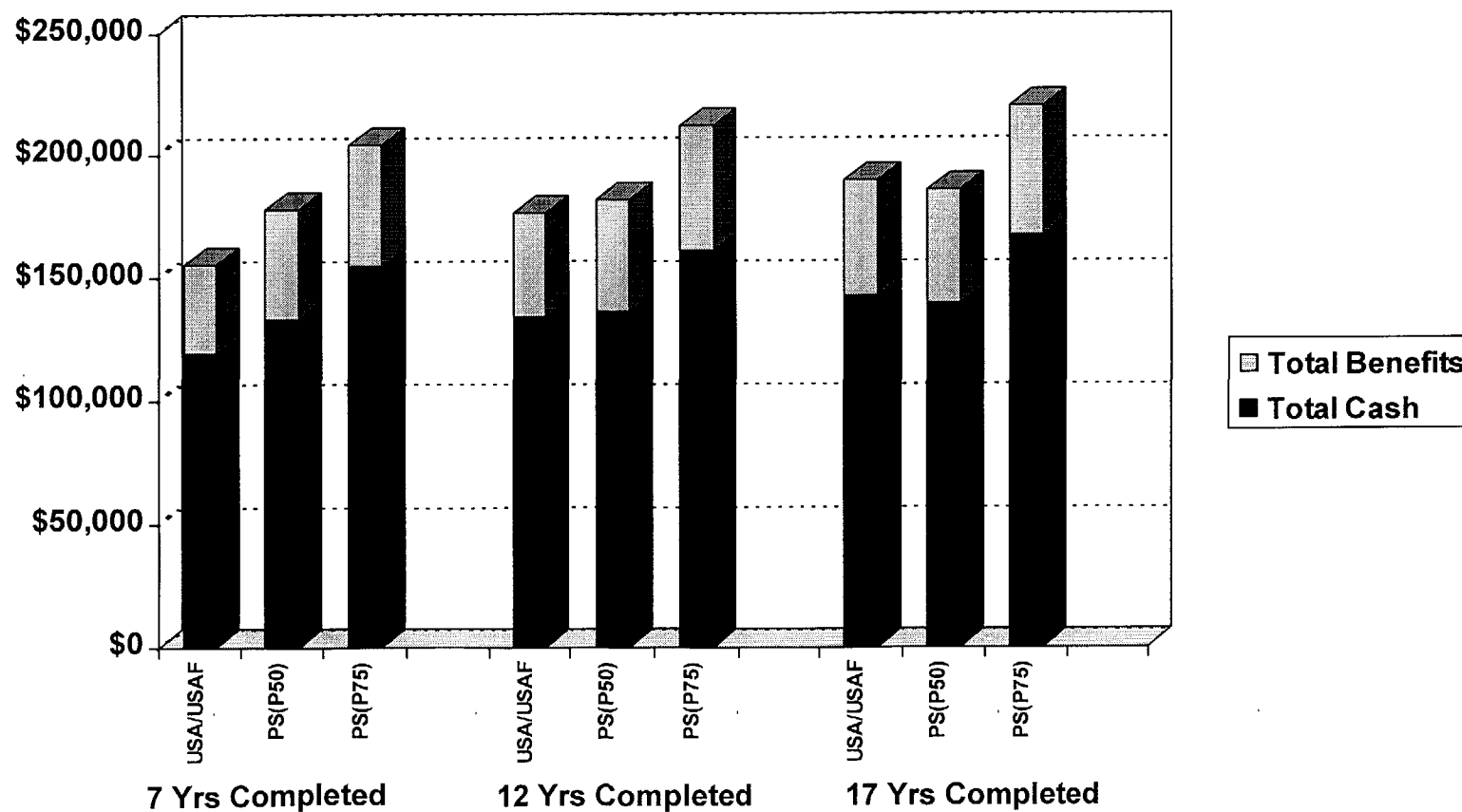
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$139,100	\$166,800
	Incentive Pays	\$56,000		
	Total Cash	\$142,100	\$139,100	\$166,800
	Total Benefits	\$47,400	\$46,600	\$52,700
	Total Compensation	\$189,500	\$185,700	\$219,500

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Family Practice

Current Annual Compensation



Gastroenterology
Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$190,100	\$218,200
	Incentive Pays	\$52,000		
	Total Cash	\$115,300	\$190,100	\$218,200
	Total Benefits	\$36,000	\$59,100	\$70,000
	Total Compensation	\$151,300	\$249,200	\$288,200

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$194,000	\$221,600
	Incentive Pays	\$60,000		
	Total Cash	\$137,600	\$194,000	\$221,600
	Total Benefits	\$42,900	\$61,300	\$72,400
	Total Compensation	\$180,500	\$255,300	\$294,000

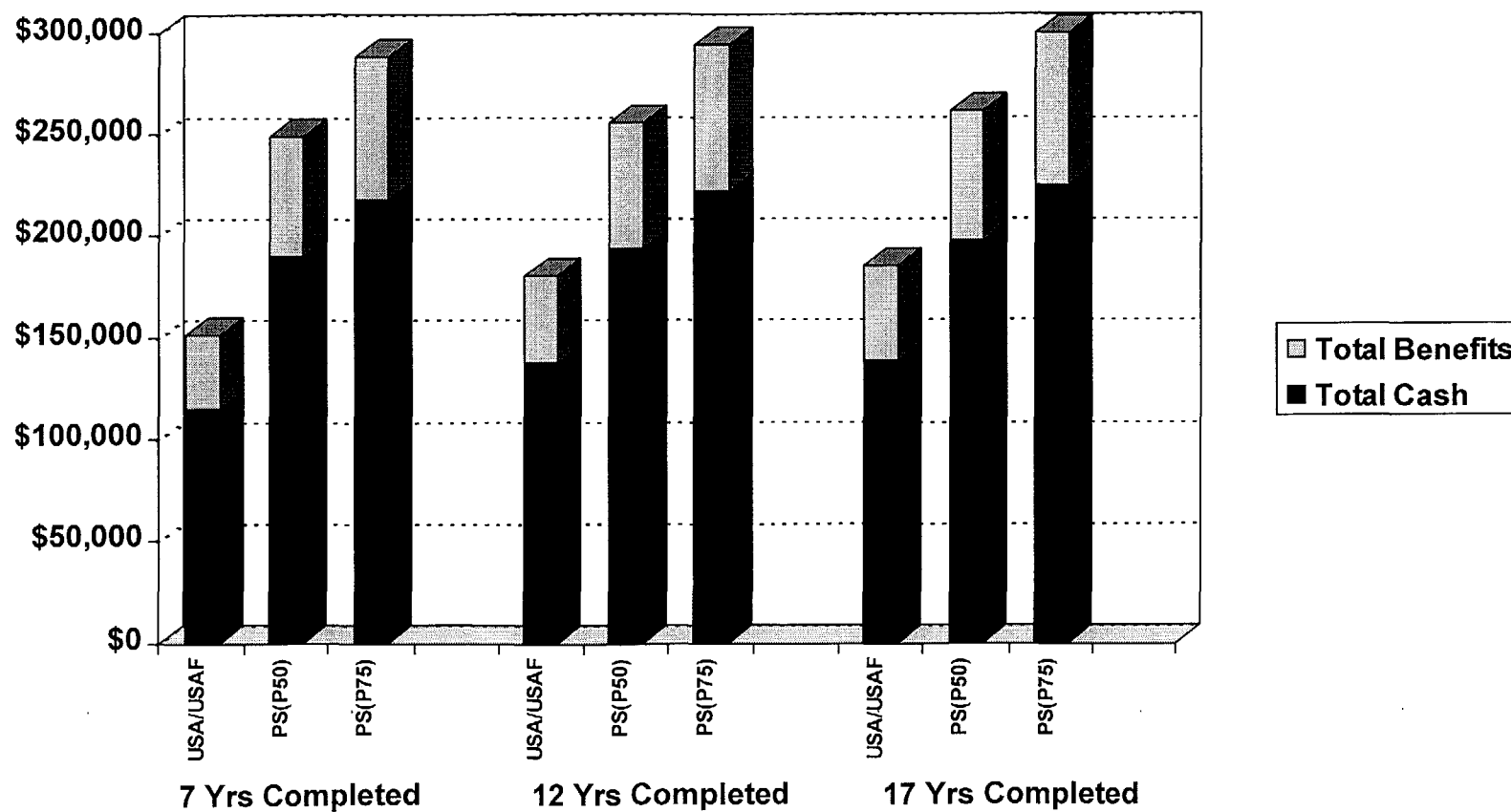
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$197,900	\$225,100
	Incentive Pays	\$52,000		
	Total Cash	\$138,100	\$197,900	\$225,100
	Total Benefits	\$47,400	\$63,600	\$74,800
	Total Compensation	\$185,500	\$261,500	\$299,900

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000.
At 7, 12 and 17 years of completed service, private sector compensation is for gastroenterology.

Gastroenterology

Current Annual Compensation



General Surgery
Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$184,700	\$222,800
	Incentive Pays	\$55,000		
	Total Cash	\$118,300	\$184,700	\$222,800
	Total Benefits	\$36,000	\$55,000	\$68,600
	Total Compensation	\$154,300	\$239,700	\$291,400

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$198,900	\$236,400
	Incentive Pays	\$69,000		
	Total Cash	\$146,600	\$198,900	\$236,400
	Total Benefits	\$42,900	\$59,200	\$72,100
	Total Compensation	\$189,500	\$258,100	\$308,500

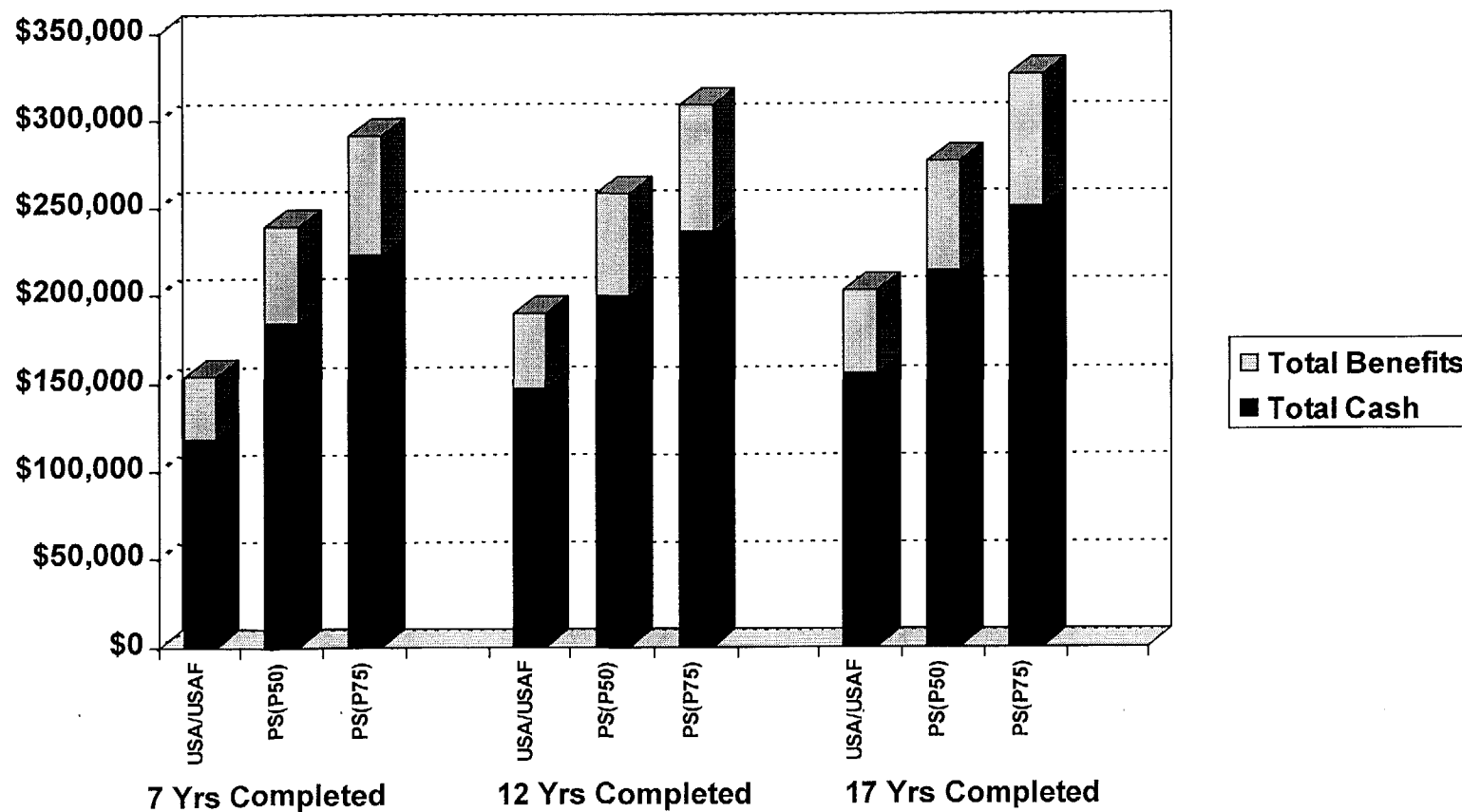
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$213,000	\$249,900
	Incentive Pays	\$69,000		
	Total Cash	\$155,100	\$213,000	\$249,900
	Total Benefits	\$47,400	\$63,400	\$75,700
	Total Compensation	\$202,500	\$276,400	\$325,600

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

General Surgery

Current Annual Compensation



Hematology/Oncology

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$163,900	\$186,200
	Incentive Pays	\$43,000		
	Total Cash	\$106,300	\$163,900	\$186,200
	Total Benefits	\$36,000	\$54,700	\$62,500
	Total Compensation	\$142,300	\$218,600	\$248,700

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$176,000	\$194,500
	Incentive Pays	\$51,000		
	Total Cash	\$128,600	\$176,000	\$194,500
	Total Benefits	\$42,900	\$58,500	\$65,200
	Total Compensation	\$171,500	\$234,500	\$259,700

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$188,600	\$203,200
	Incentive Pays	\$43,000		
	Total Cash	\$129,100	\$188,600	\$203,200
	Total Benefits	\$47,400	\$62,500	\$68,000
	Total Compensation	\$176,500	\$251,100	\$271,200

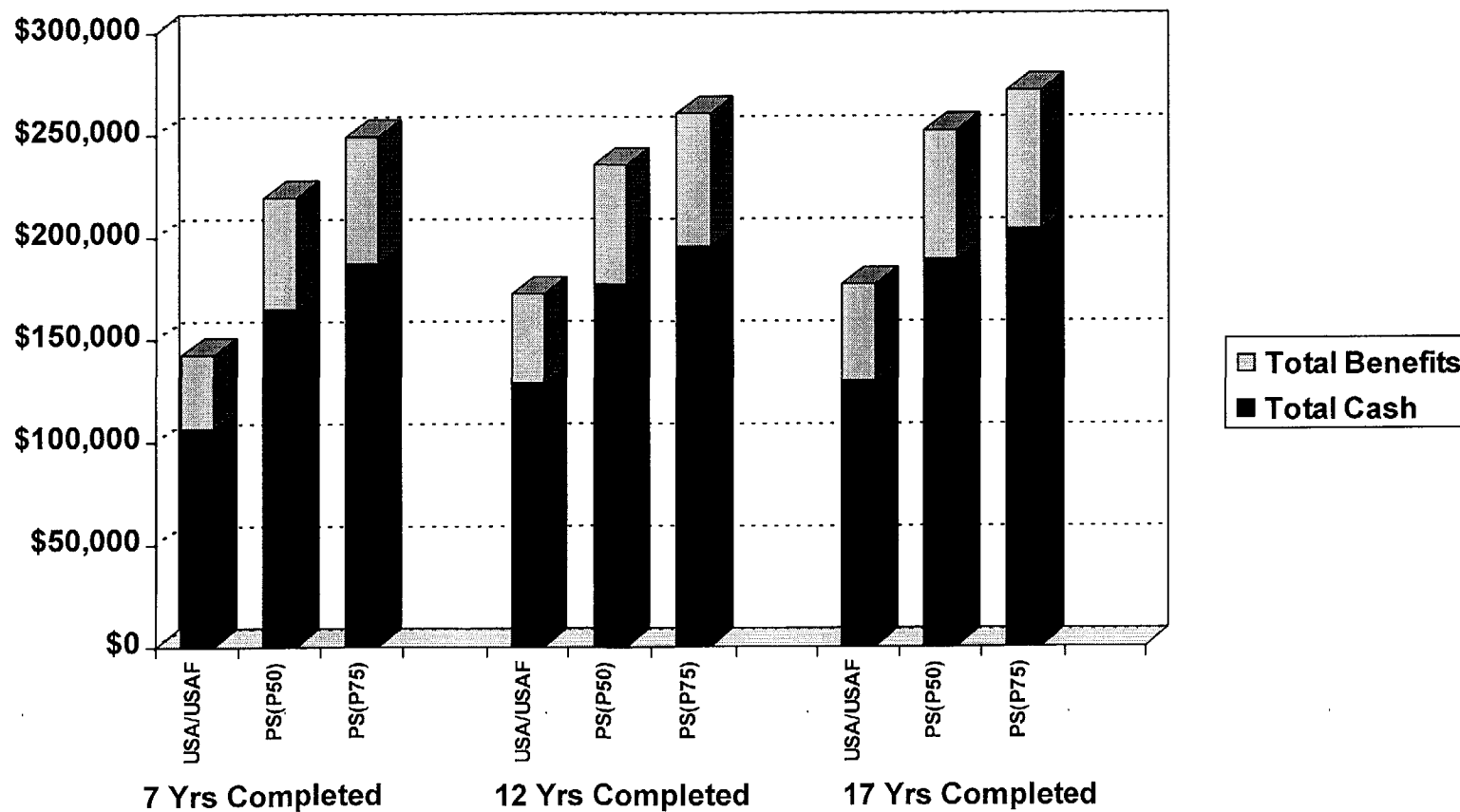
Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000.

At 7, 12 and 17 years of completed service, private sector compensation is for hematology/oncology.

Hematology/Oncology

Current Annual Compensation



Internal Medicine
Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$143,400	\$156,700
	Incentive Pays	\$50,000		
	Total Cash	\$113,300	\$143,400	\$156,700
	Total Benefits	\$36,000	\$47,900	\$50,800
	Total Compensation	\$149,300	\$191,300	\$207,500

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$151,200	\$167,300
	Incentive Pays	\$50,000		
	Total Cash	\$127,600	\$151,200	\$167,300
	Total Benefits	\$42,900	\$50,000	\$54,600
	Total Compensation	\$170,500	\$201,200	\$221,900

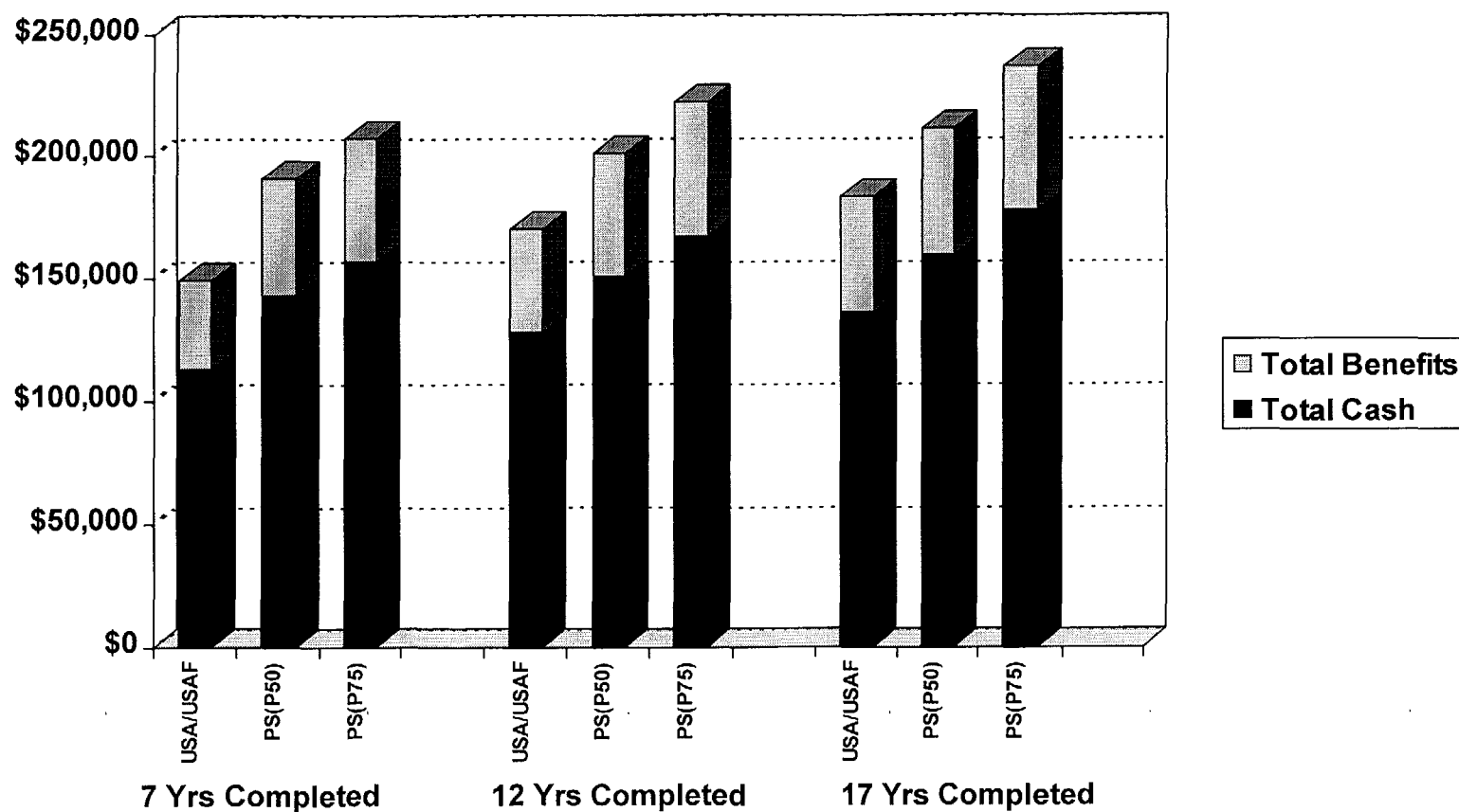
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$159,000	\$177,800
	Incentive Pays	\$50,000		
	Total Cash	\$136,100	\$159,000	\$177,800
	Total Benefits	\$47,400	\$52,100	\$58,500
	Total Compensation	\$183,500	\$211,100	\$236,300

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Internal Medicine

Current Annual Compensation



Neurology
Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$160,200	\$178,400
	Incentive Pays	\$42,000		
	Total Cash	\$105,300	\$160,200	\$178,400
	Total Benefits	\$36,000	\$54,700	\$63,000
	Total Compensation	\$141,300	\$214,900	\$241,400

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$166,800	\$185,100
	Incentive Pays	\$50,000		
	Total Cash	\$127,600	\$166,800	\$185,100
	Total Benefits	\$42,900	\$56,300	\$64,400
	Total Compensation	\$170,500	\$223,100	\$249,500

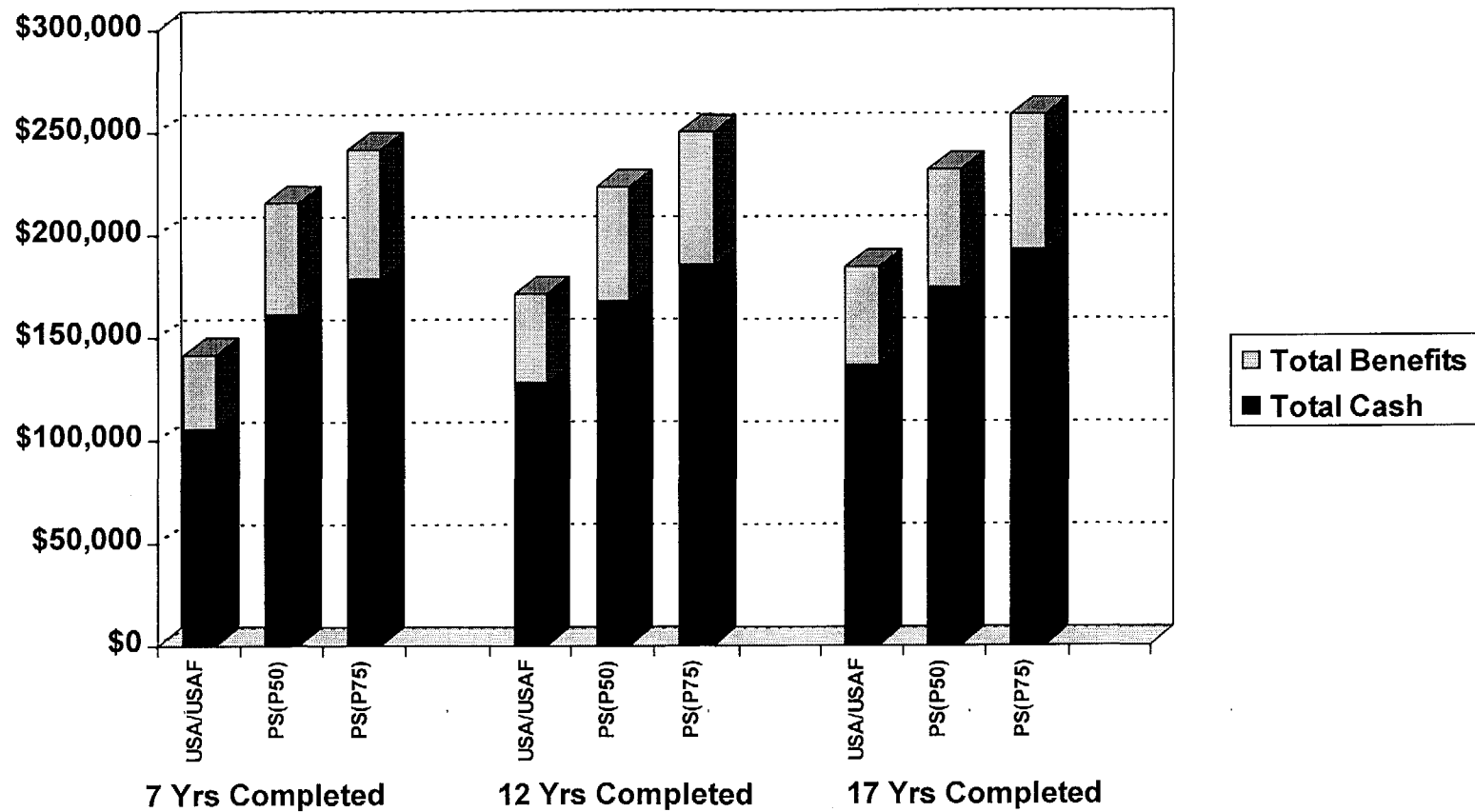
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$173,400	\$191,800
	Incentive Pays	\$50,000		
	Total Cash	\$136,100	\$173,400	\$191,800
	Total Benefits	\$47,400	\$57,900	\$65,700
	Total Compensation	\$183,500	\$231,300	\$257,500

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Neurology

Current Annual Compensation



Neurosurgery (Army)

Current Annual Compensation

Years of Completed Army Service	Compensation Element	Army	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$342,500	Insufficient Data
	Incentive Pays	\$62,500		
	Total Cash	\$125,800	\$342,500	
	Total Benefits	\$36,000	\$95,700	
	Total Compensation	\$161,800	\$438,200	

Years of Completed Army Service	Compensation Element	Army	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$334,500	Insufficient Data
	Incentive Pays	\$74,000		
	Total Cash	\$151,600	\$334,500	
	Total Benefits	\$42,900	\$96,500	
	Total Compensation	\$194,500	\$431,000	

Years of Completed Army Service	Compensation Element	Army	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$326,600	Insufficient Data
	Incentive Pays	\$65,000		
	Total Cash	\$151,100	\$326,600	
	Total Benefits	\$47,400	\$97,300	
	Total Compensation	\$198,500	\$423,900	

Army compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

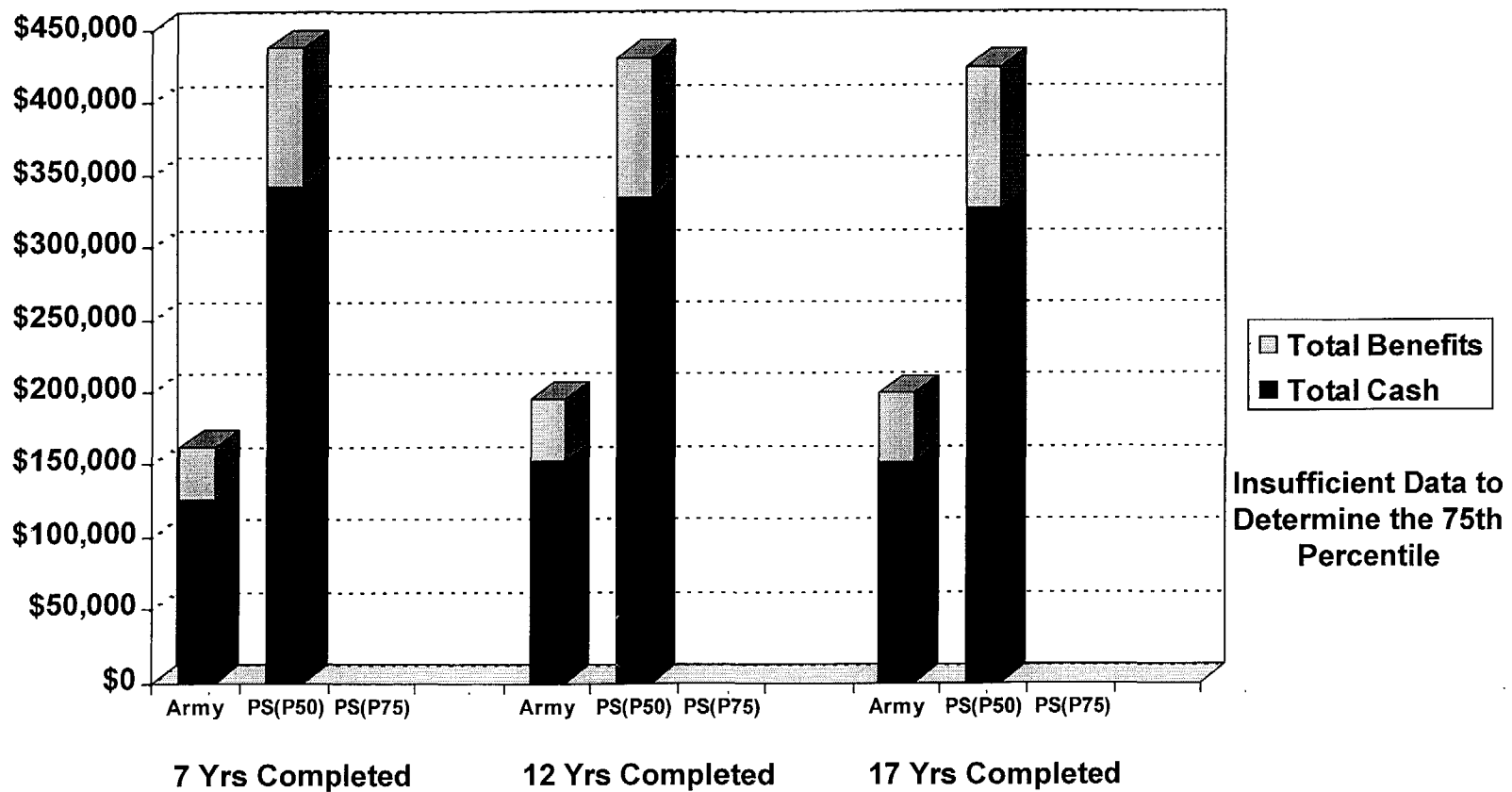
Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Private Sector base compensation increases by years of practice in the specialty. However, incentive pays decrease by years of practice so that total cash compensation (base plus incentives) declines by years of practice.

Insufficient data to display comparisons for Private Sector 75th percentile

Neurosurgery - Army

Current Annual Compensation



Neurosurgery (Air Force)

Current Annual Compensation

Years of Completed USAF Service	Compensation Element	USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$338,600	Insufficient Data
	Incentive Pays	\$62,500		
	Total Cash	\$125,800	\$338,600	
	Total Benefits	\$36,000	\$95,800	
	Total Compensation	\$161,800	\$434,400	

Years of Completed USAF Service	Compensation Element	USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$332,900	Insufficient Data
	Incentive Pays	\$75,000		
	Total Cash	\$152,600	\$332,900	
	Total Benefits	\$42,900	\$96,600	
	Total Compensation	\$195,500	\$429,500	

Years of Completed USAF Service	Compensation Element	USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$325,100	Insufficient Data
	Incentive Pays	\$65,000		
	Total Cash	\$151,100	\$325,100	
	Total Benefits	\$47,400	\$97,500	
	Total Compensation	\$198,500	\$422,600	

Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

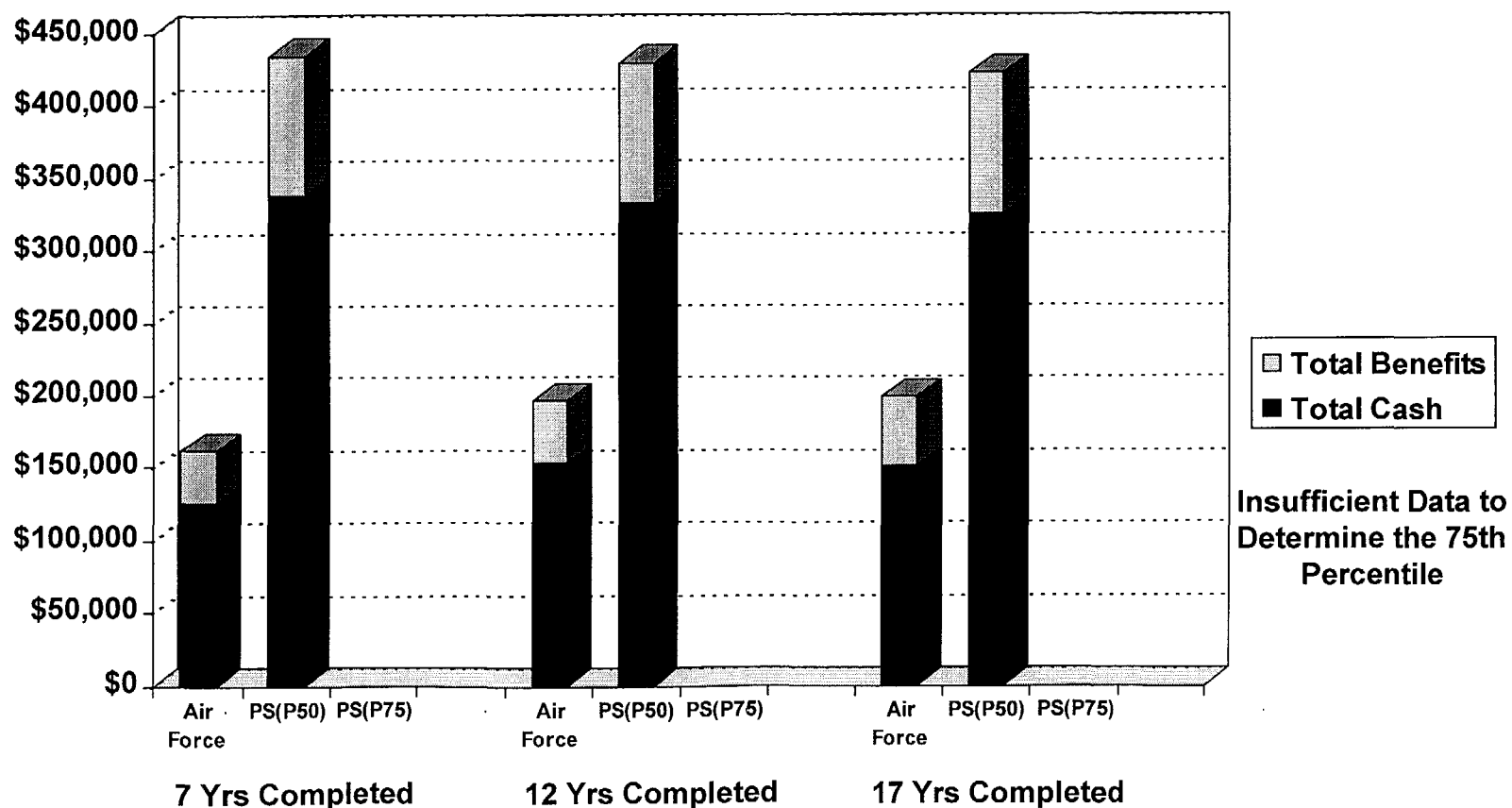
Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Private Sector base compensation increases by years of practice in the specialty. However, incentive pays decrease by years of practice so that total cash compensation (base plus incentives) declines by years of practice.

Insufficient data to display comparisons for Private Sector 75th percentile

Neurosurgery - Air Force

Current Annual Compensation



Obstetrics/Gynecology

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$199,200	\$221,600
	Incentive Pays	\$60,000		
	Total Cash	\$123,300	\$199,200	\$221,600
	Total Benefits	\$36,000	\$62,500	\$68,900
	Total Compensation	\$159,300	\$261,700	\$290,500

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$205,600	\$229,600
	Incentive Pays	\$68,000		
	Total Cash	\$145,600	\$205,600	\$229,600
	Total Benefits	\$42,900	\$65,200	\$71,900
	Total Compensation	\$188,500	\$270,800	\$301,500

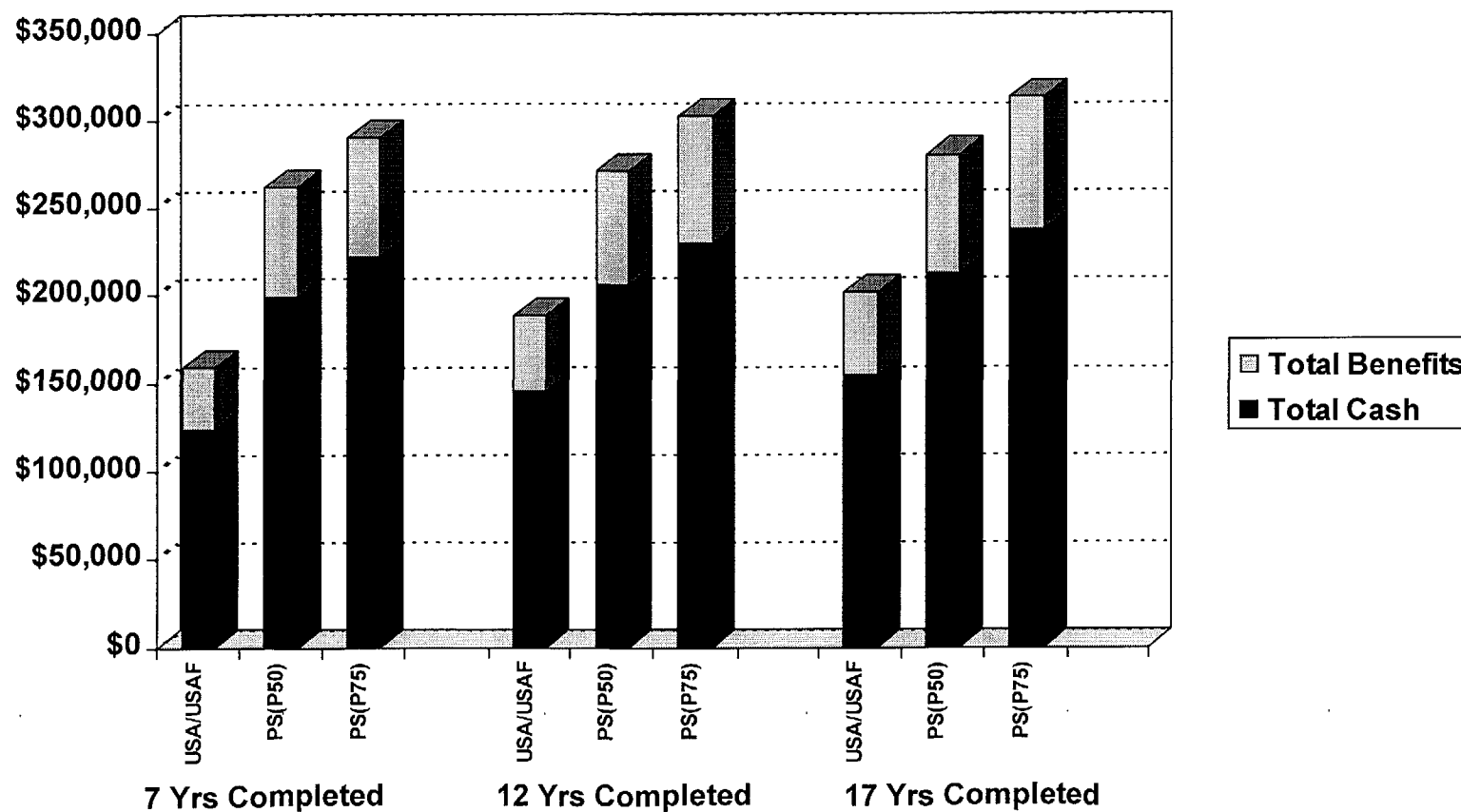
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$212,000	\$237,600
	Incentive Pays	\$68,000		
	Total Cash	\$154,100	\$212,000	\$237,600
	Total Benefits	\$47,400	\$67,800	\$75,000
	Total Compensation	\$201,500	\$279,800	\$312,600

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Obstetrics/Gynecology

Current Annual Compensation



Industrial/Occupational Medicine

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$152,000	\$165,500
	Incentive Pays	\$50,000		
	Total Cash	\$113,300	\$152,000	\$165,500
	Total Benefits	\$36,000	\$50,400	\$54,300
	Total Compensation	\$149,300	\$202,400	\$219,800

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$152,600	\$168,800
	Incentive Pays	\$50,000		
	Total Cash	\$127,600	\$152,600	\$168,800
	Total Benefits	\$42,900	\$51,600	\$55,400
	Total Compensation	\$170,500	\$204,200	\$224,200

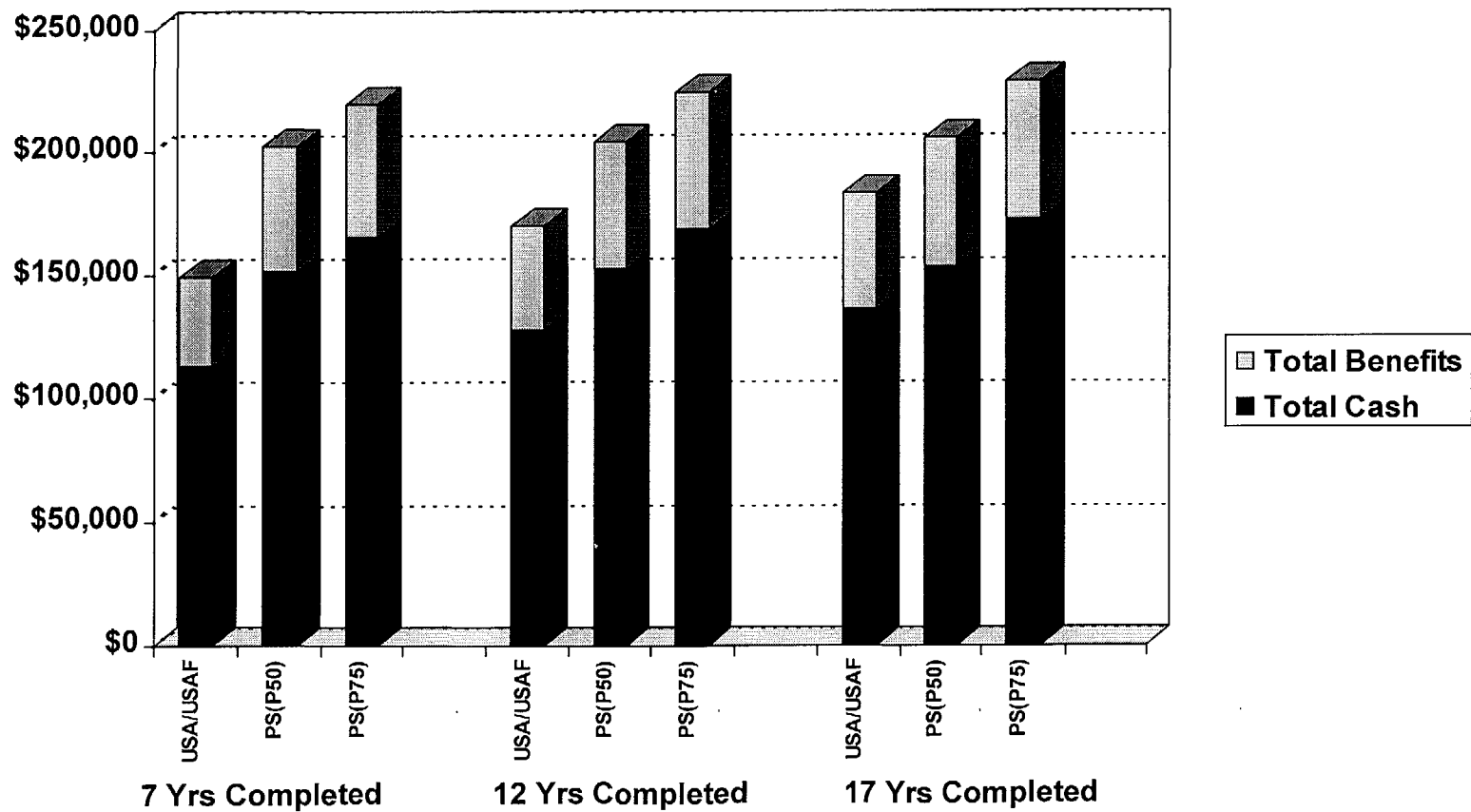
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$153,100	\$172,100
	Incentive Pays	\$50,000		
	Total Cash	\$136,100	\$153,100	\$172,100
	Total Benefits	\$47,400	\$52,800	\$56,500
	Total Compensation	\$183,500	\$205,900	\$228,600

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Industrial/Occupational Medicine

Current Annual Compensation



Ophthalmology

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$170,000	\$207,700
	Incentive Pays	\$57,000		
	Total Cash	\$120,300	\$170,000	\$207,700
	Total Benefits	\$36,000	\$57,300	\$70,200
	Total Compensation	\$156,300	\$227,300	\$277,900

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$185,800	\$222,200
	Incentive Pays	\$57,000		
	Total Cash	\$134,600	\$185,800	\$222,200
	Total Benefits	\$42,900	\$62,600	\$74,800
	Total Compensation	\$177,500	\$248,400	\$297,000

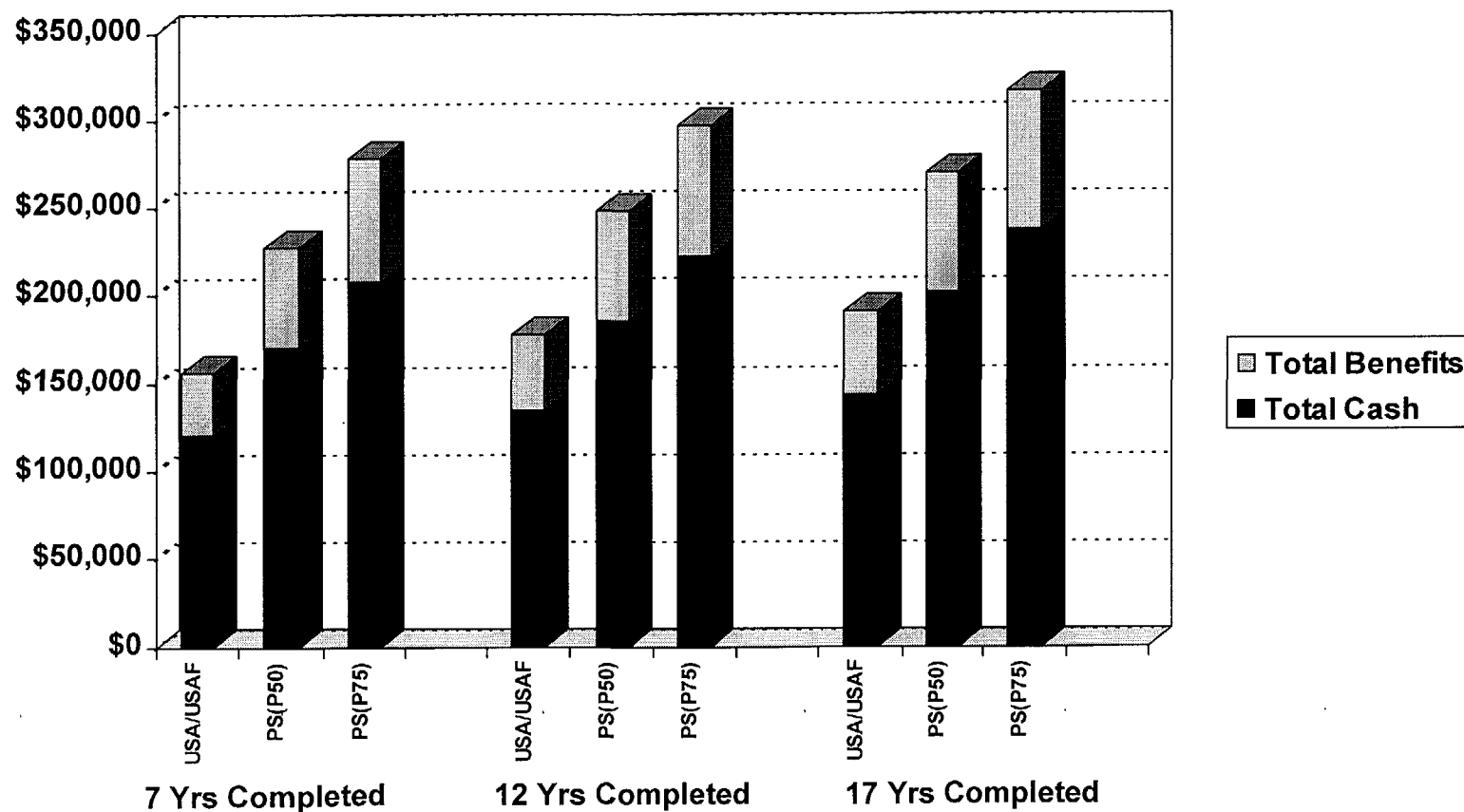
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$201,500	\$236,600
	Incentive Pays	\$57,000		
	Total Cash	\$143,100	\$201,500	\$236,600
	Total Benefits	\$47,400	\$67,800	\$79,300
	Total Compensation	\$190,500	\$269,300	\$315,900

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Ophthalmology

Current Annual Compensation



Orthopedic Surgery

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$237,600	\$274,100
	Incentive Pays	\$65,000		
	Total Cash	\$128,300	\$237,600	\$274,100
	Total Benefits	\$36,000	\$76,900	\$86,000
	Total Compensation	\$164,300	\$314,500	\$360,100

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$249,300	\$282,600
	Incentive Pays	\$79,000		
	Total Cash	\$156,600	\$249,300	\$282,600
	Total Benefits	\$42,900	\$80,900	\$88,500
	Total Compensation	\$199,500	\$330,200	\$371,100

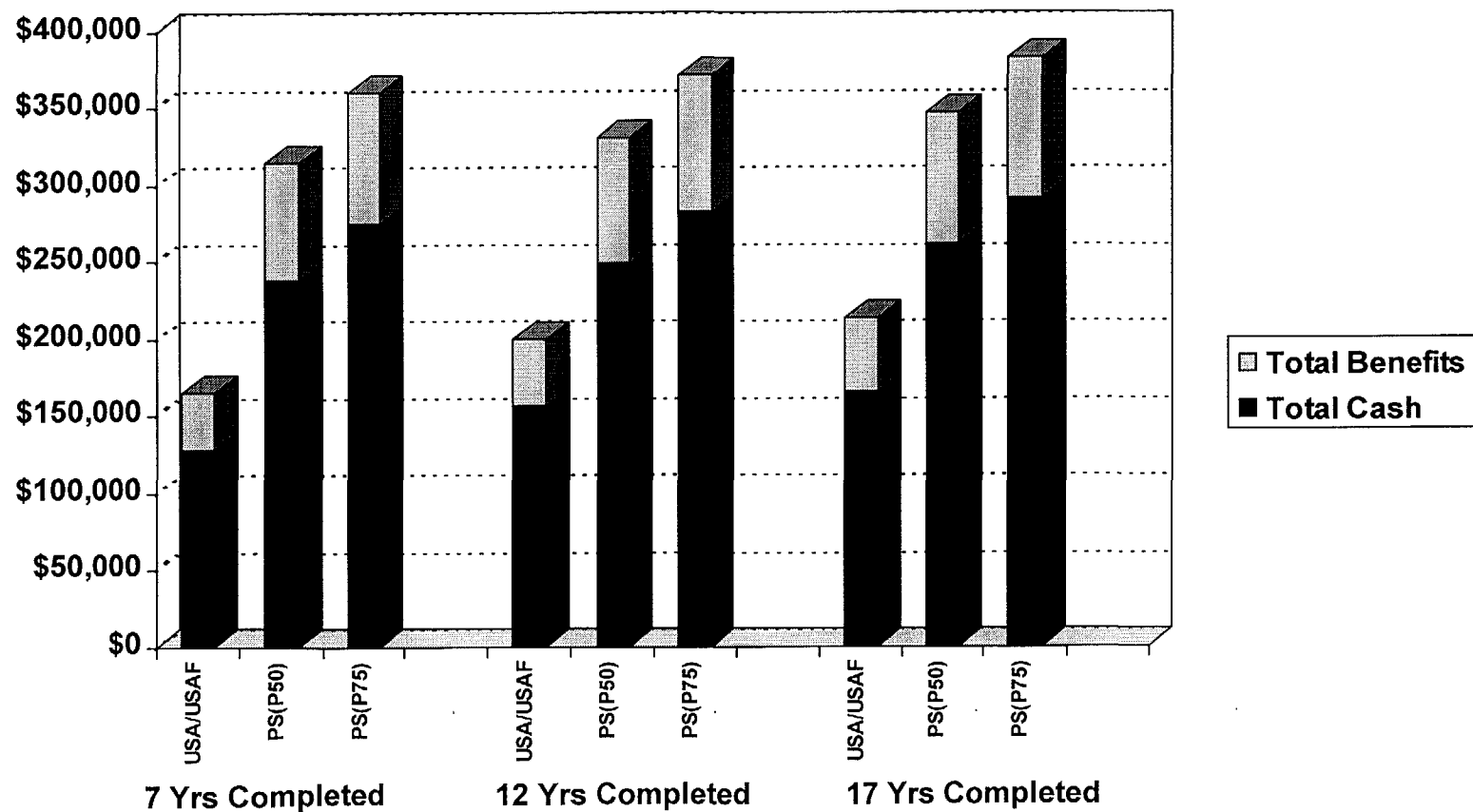
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$261,000	\$291,100
	Incentive Pays	\$79,000		
	Total Cash	\$165,100	\$261,000	\$291,100
	Total Benefits	\$47,400	\$84,900	\$91,100
	Total Compensation	\$212,500	\$345,900	\$382,200

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Orthopedic Surgery

Current Annual Compensation



Otolaryngology (Army)

Current Annual Compensation

Years of Completed Army Service	Compensation Element	Army	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$240,000	\$243,300
	Incentive Pays	\$56,500		
	Total Cash	\$119,800	\$240,000	\$243,300
	Total Benefits	\$36,000	\$72,300	\$83,000
	Total Compensation	\$155,800	\$312,300	\$326,300

Years of Completed Army Service	Compensation Element	Army	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$235,000	\$256,600
	Incentive Pays	\$67,000		
	Total Cash	\$144,600	\$235,000	\$256,600
	Total Benefits	\$42,900	\$72,300	\$87,300
	Total Compensation	\$187,500	\$307,300	\$343,900

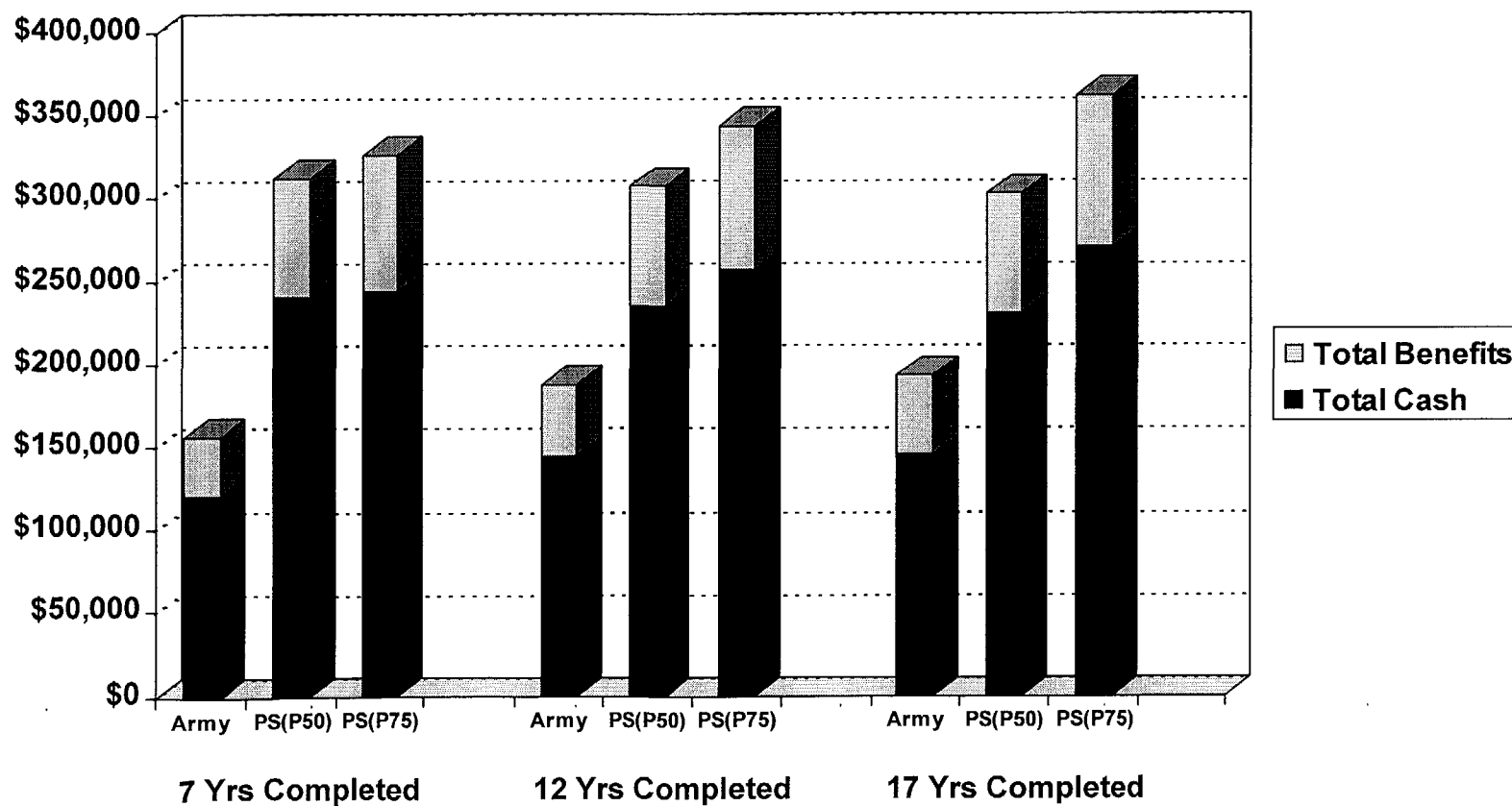
Years of Completed Army Service	Compensation Element	Army	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$230,200	\$270,200
	Incentive Pays	\$59,000		
	Total Cash	\$145,100	\$230,200	\$270,200
	Total Benefits	\$47,400	\$72,400	\$91,800
	Total Compensation	\$192,500	\$302,600	\$362,000

Army compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Otolaryngology - Army

Current Annual Compensation



Otolaryngology (Air Force)

Current Annual Compensation

Years of Completed USAF Service	Compensation Element	USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$238,900	\$245,700
	Incentive Pays	\$59,000		
	Total Cash	\$122,300	\$238,900	\$245,700
	Total Benefits	\$36,000	\$72,300	\$83,700
	Total Compensation	\$158,300	\$311,200	\$329,400

Years of Completed USAF Service	Compensation Element	USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$234,100	\$259,300
	Incentive Pays	\$67,000		
	Total Cash	\$144,600	\$234,100	\$259,300
	Total Benefits	\$42,900	\$72,300	\$88,200
	Total Compensation	\$187,500	\$306,400	\$347,500

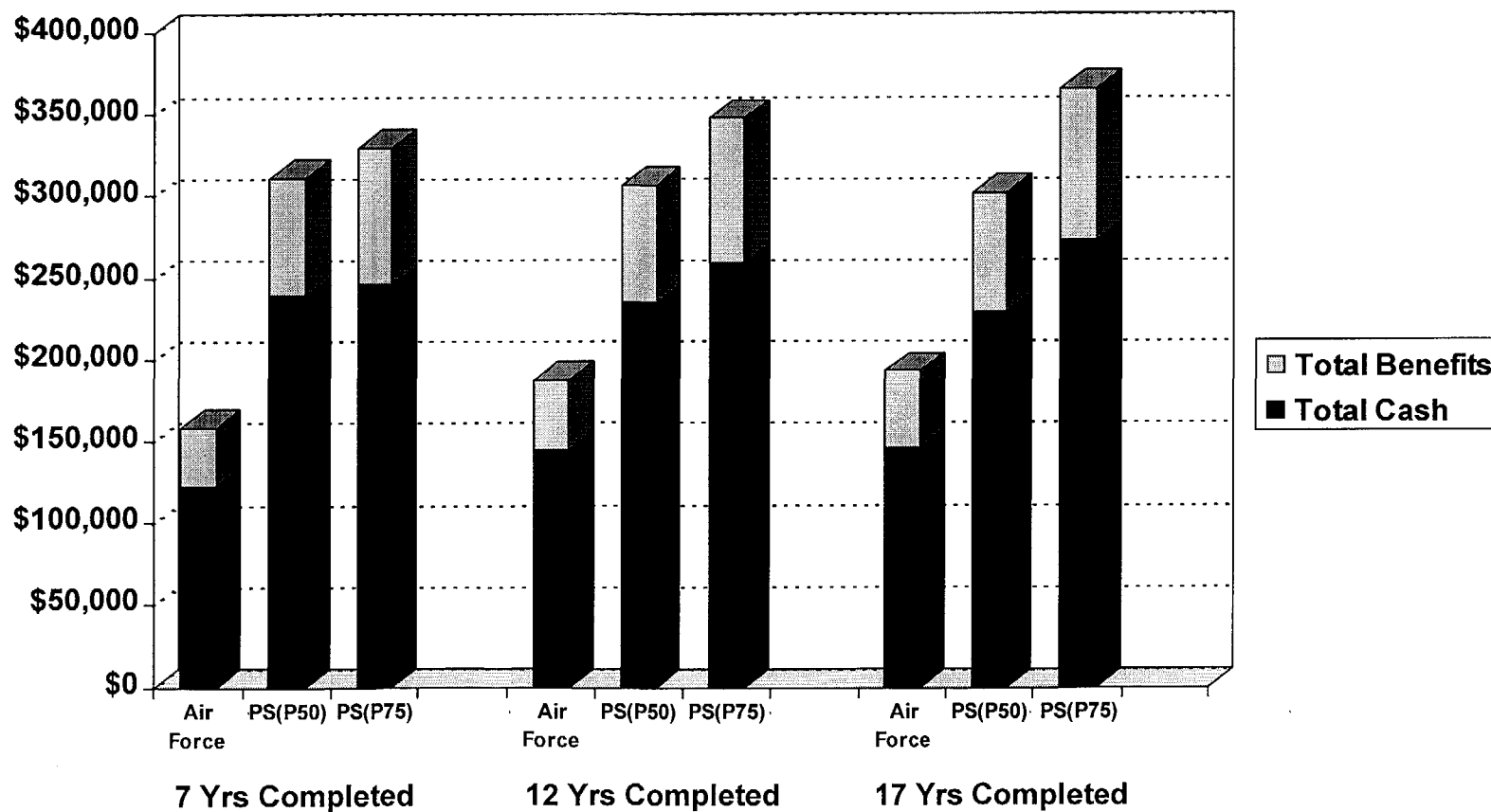
Years of Completed USAF Service	Compensation Element	USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$229,200	\$273,000
	Incentive Pays	\$59,000		
	Total Cash	\$145,100	\$229,200	\$273,000
	Total Benefits	\$47,400	\$72,400	\$92,600
	Total Compensation	\$192,500	\$301,600	\$365,600

Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Otolaryngology - Air Force

Current Annual Compensation



Pathology
Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$163,300	\$218,200
	Incentive Pays	\$45,000		
	Total Cash	\$108,300	\$163,300	\$218,200
	Total Benefits	\$36,000	\$56,400	\$74,200
	Total Compensation	\$144,300	\$219,700	\$292,400

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$173,700	\$221,200
	Incentive Pays	\$53,000		
	Total Cash	\$130,600	\$173,700	\$221,200
	Total Benefits	\$42,900	\$59,700	\$75,700
	Total Compensation	\$173,500	\$233,400	\$296,900

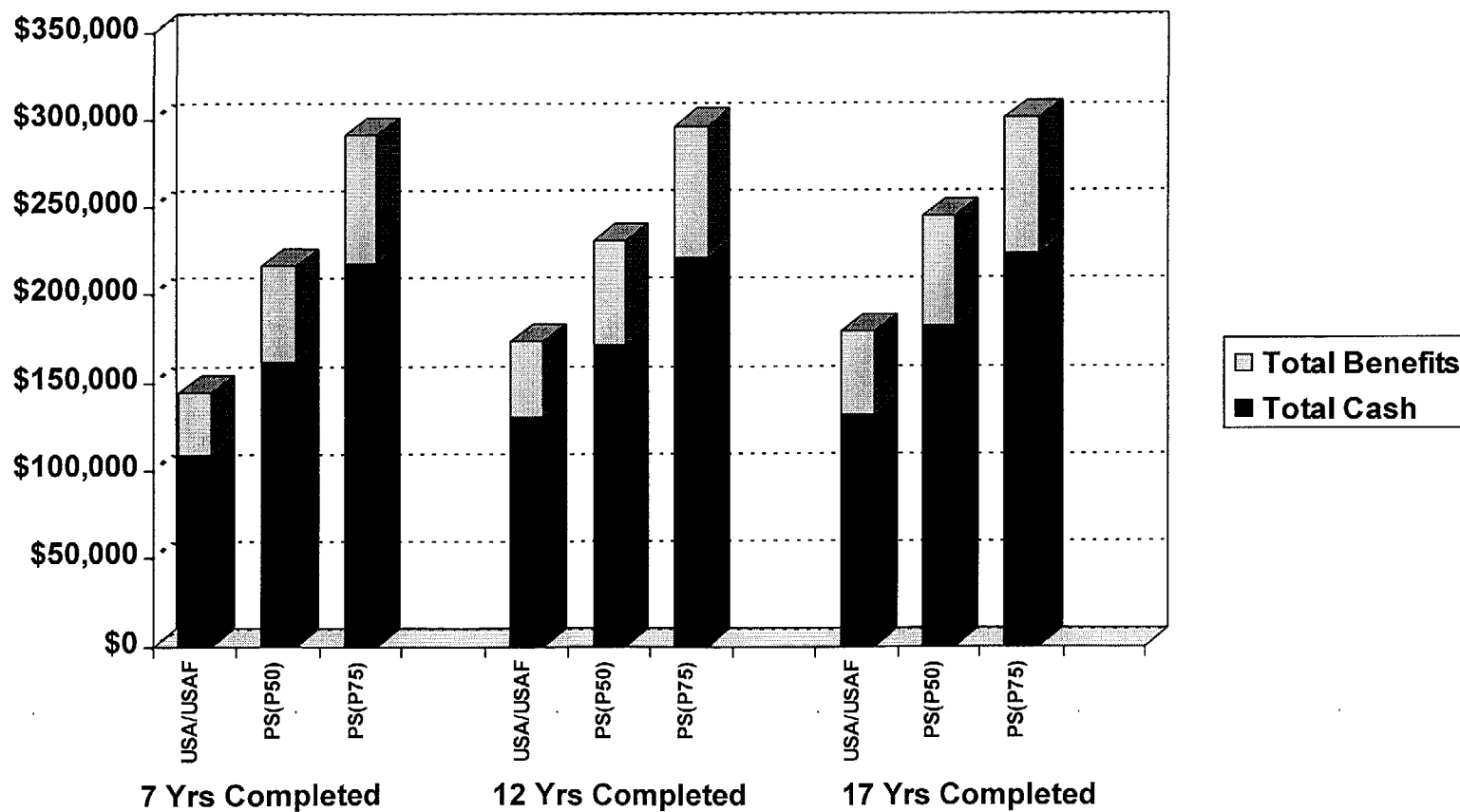
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$184,000	\$224,100
	Incentive Pays	\$45,000		
	Total Cash	\$131,100	\$184,000	\$224,100
	Total Benefits	\$47,400	\$62,900	\$77,300
	Total Compensation	\$178,500	\$246,900	\$301,400

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Pathology

Current Annual Compensation



Pediatric Primary Care

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$133,500	\$144,600
	Incentive Pays	\$48,000		
	Total Cash	\$111,300	\$133,500	\$144,600
	Total Benefits	\$36,000	\$45,100	\$48,500
	Total Compensation	\$147,300	\$178,600	\$193,100

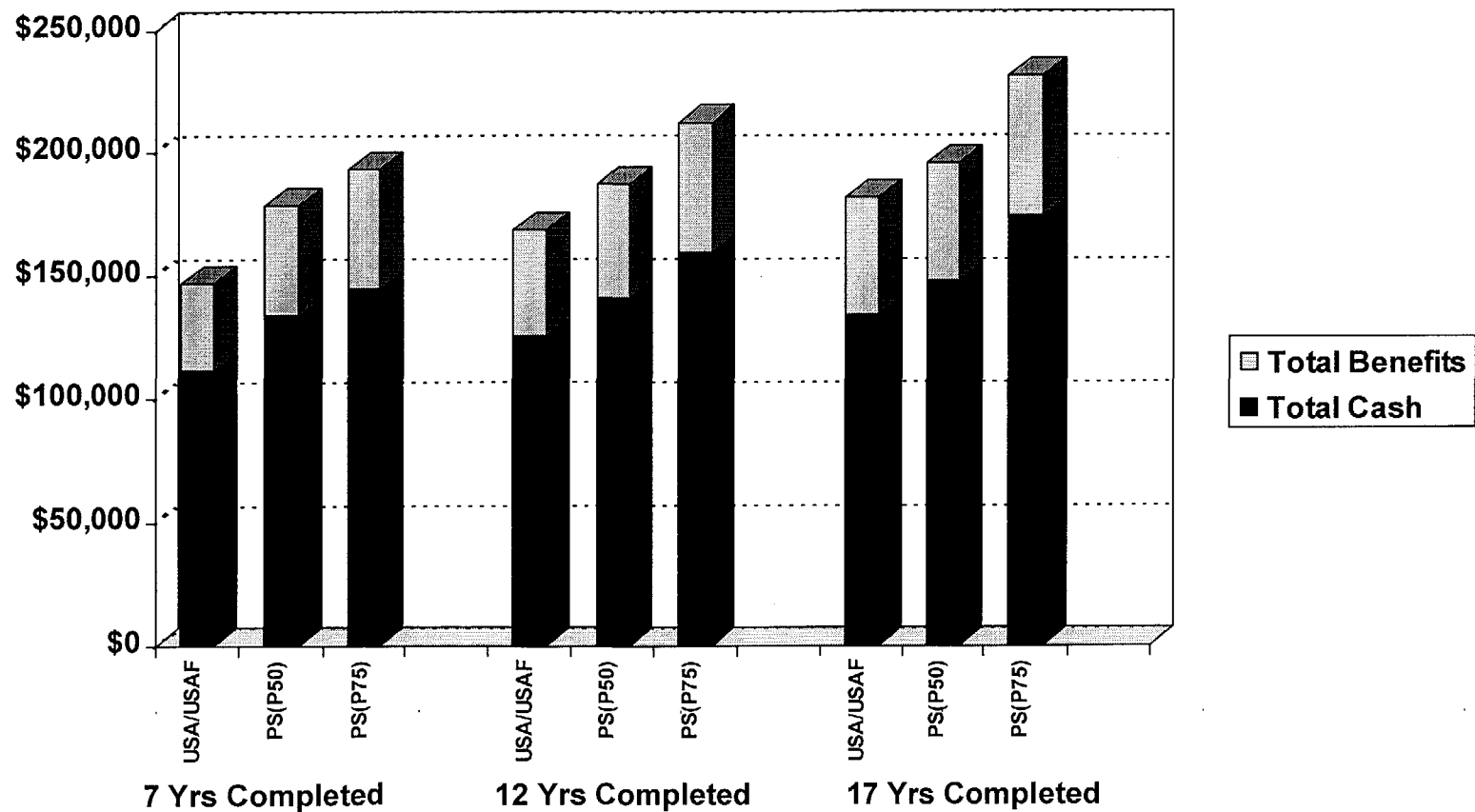
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$140,600	\$159,200
	Incentive Pays	\$48,000		
	Total Cash	\$125,600	\$140,600	\$159,200
	Total Benefits	\$42,900	\$46,500	\$53,000
	Total Compensation	\$168,500	\$187,100	\$212,200

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$147,700	\$173,700
	Incentive Pays	\$48,000		
	Total Cash	\$134,100	\$147,700	\$173,700
	Total Benefits	\$47,400	\$47,900	\$57,600
	Total Compensation	\$181,500	\$195,600	\$231,300

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Pediatric Primary Care Current Annual Compensation



Physical Medicine & Rehabilitation

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$153,600	\$173,400
	Incentive Pays	\$40,000		
	Total Cash	\$103,300	\$153,600	\$173,400
	Total Benefits	\$36,000	\$51,500	\$60,100
	Total Compensation	\$139,300	\$205,100	\$233,500

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$155,200	\$181,600
	Incentive Pays	\$50,000		
	Total Cash	\$127,600	\$155,200	\$181,600
	Total Benefits	\$42,900	\$52,100	\$61,500
	Total Compensation	\$170,500	\$207,300	\$243,100

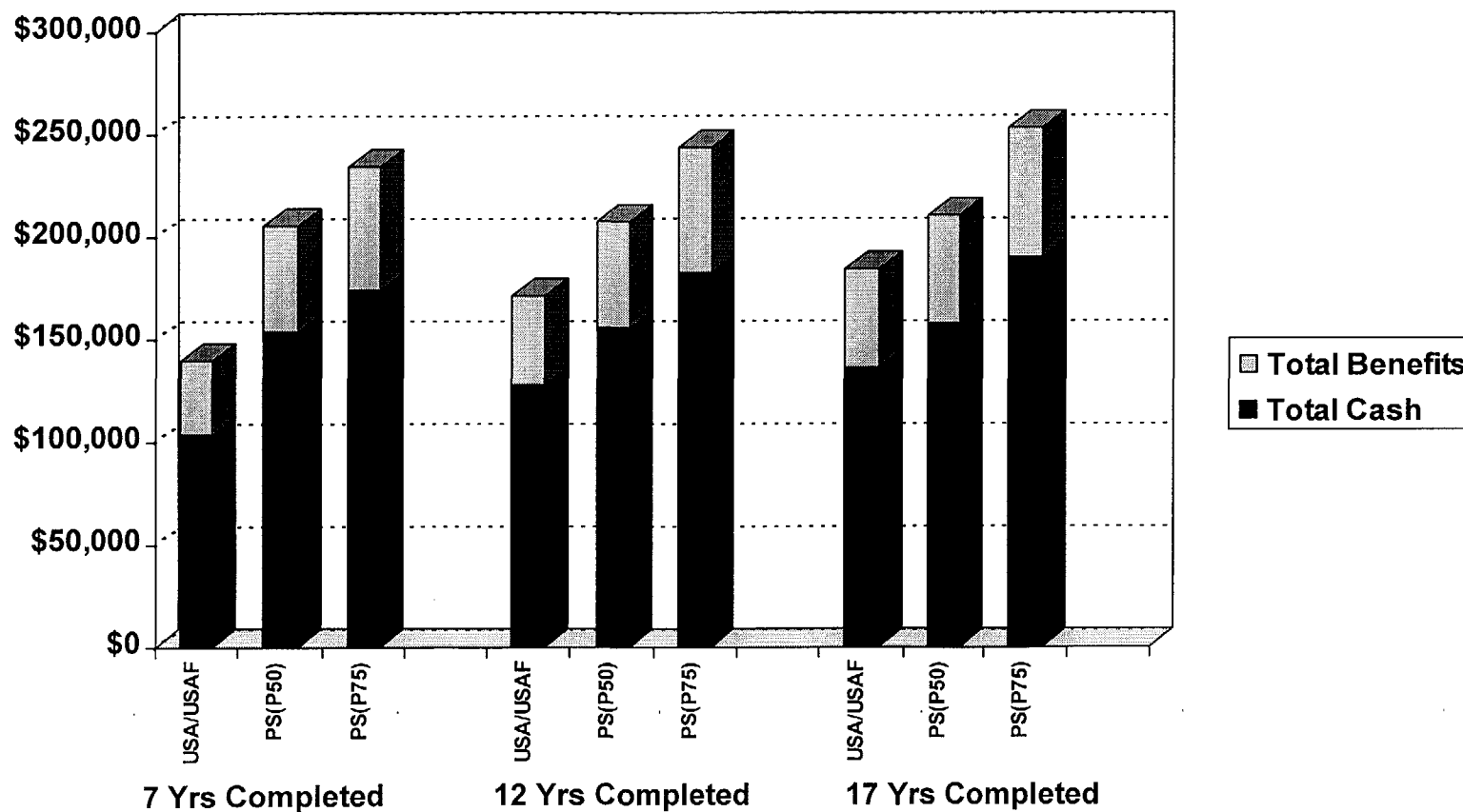
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$156,700	\$189,700
	Incentive Pays	\$50,000		
	Total Cash	\$136,100	\$156,700	\$189,700
	Total Benefits	\$47,400	\$52,800	\$62,900
	Total Compensation	\$183,500	\$209,500	\$252,600

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Physical Medicine & Rehabilitation

Current Annual Compensation



Plastic & Reconstructive Surgery

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$209,700	\$301,000
	Incentive Pays	\$65,000		
	Total Cash	\$128,300	\$209,700	\$301,000
	Total Benefits	\$36,000	\$65,400	\$104,100
	Total Compensation	\$164,300	\$275,100	\$405,100

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$224,300	\$309,200
	Incentive Pays	\$73,000		
	Total Cash	\$150,600	\$224,300	\$309,200
	Total Benefits	\$42,900	\$70,800	\$104,300
	Total Compensation	\$193,500	\$295,100	\$413,500

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$239,600	\$317,600
	Incentive Pays	\$65,000		
	Total Cash	\$151,100	\$239,600	\$317,600
	Total Benefits	\$47,400	\$76,500	\$104,400
	Total Compensation	\$198,500	\$316,100	\$422,000

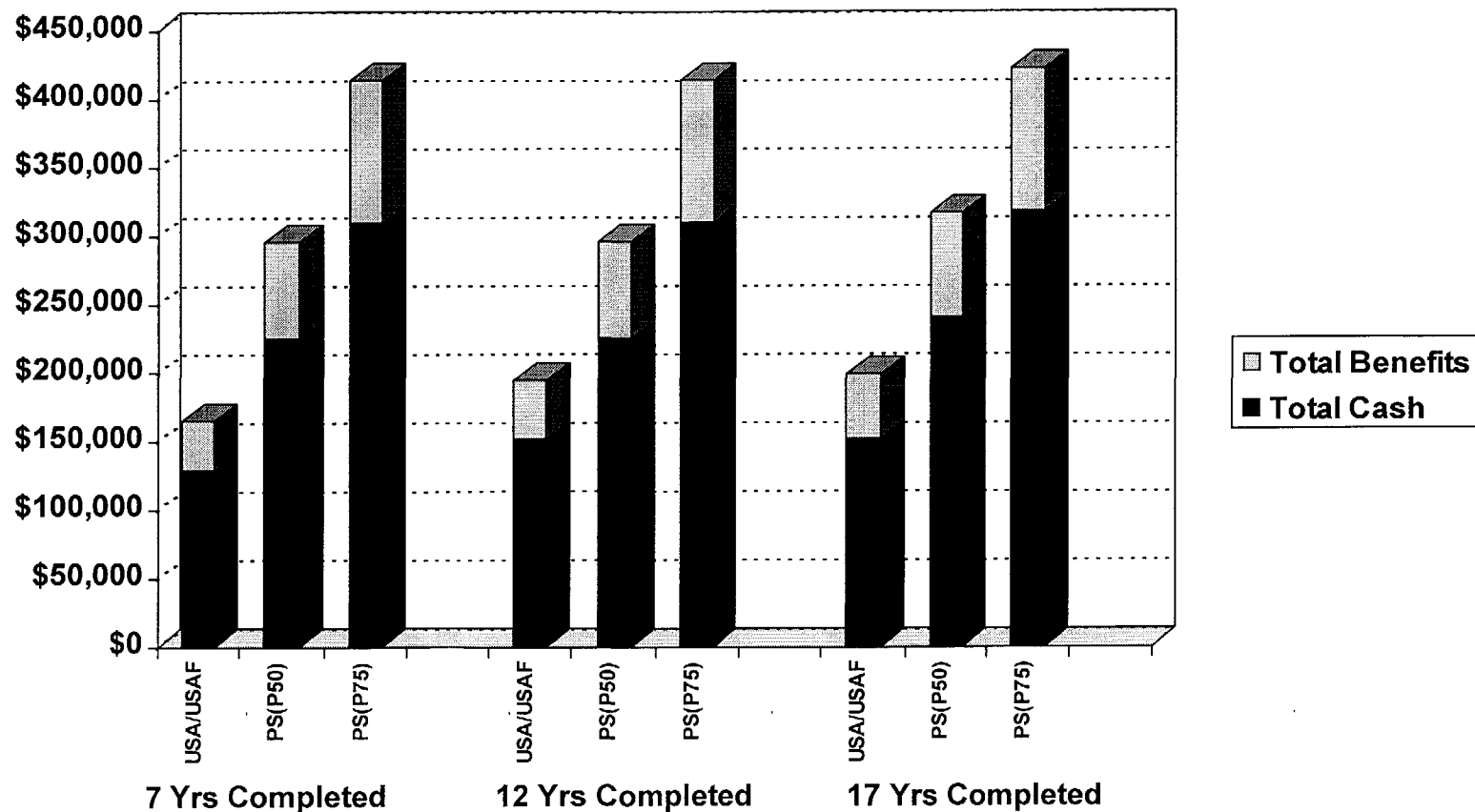
Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

At 7 years of completed service, private sector compensation is for general surgery. At 12 and 17 years of completed service, private sector compensation is for plastic and reconstructive surgery.

Plastic & Reconstructive Surgery

Current Annual Compensation



Psychiatry

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$141,700	\$151,000
	Incentive Pays	\$43,000		
	Total Cash	\$106,300	\$141,700	\$151,000
	Total Benefits	\$36,000	\$48,400	\$51,700
	Total Compensation	\$142,300	\$190,100	\$202,700

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$148,700	\$158,000
	Incentive Pays	\$57,000		
	Total Cash	\$134,600	\$148,700	\$158,000
	Total Benefits	\$42,900	\$50,700	\$54,000
	Total Compensation	\$177,500	\$199,400	\$212,000

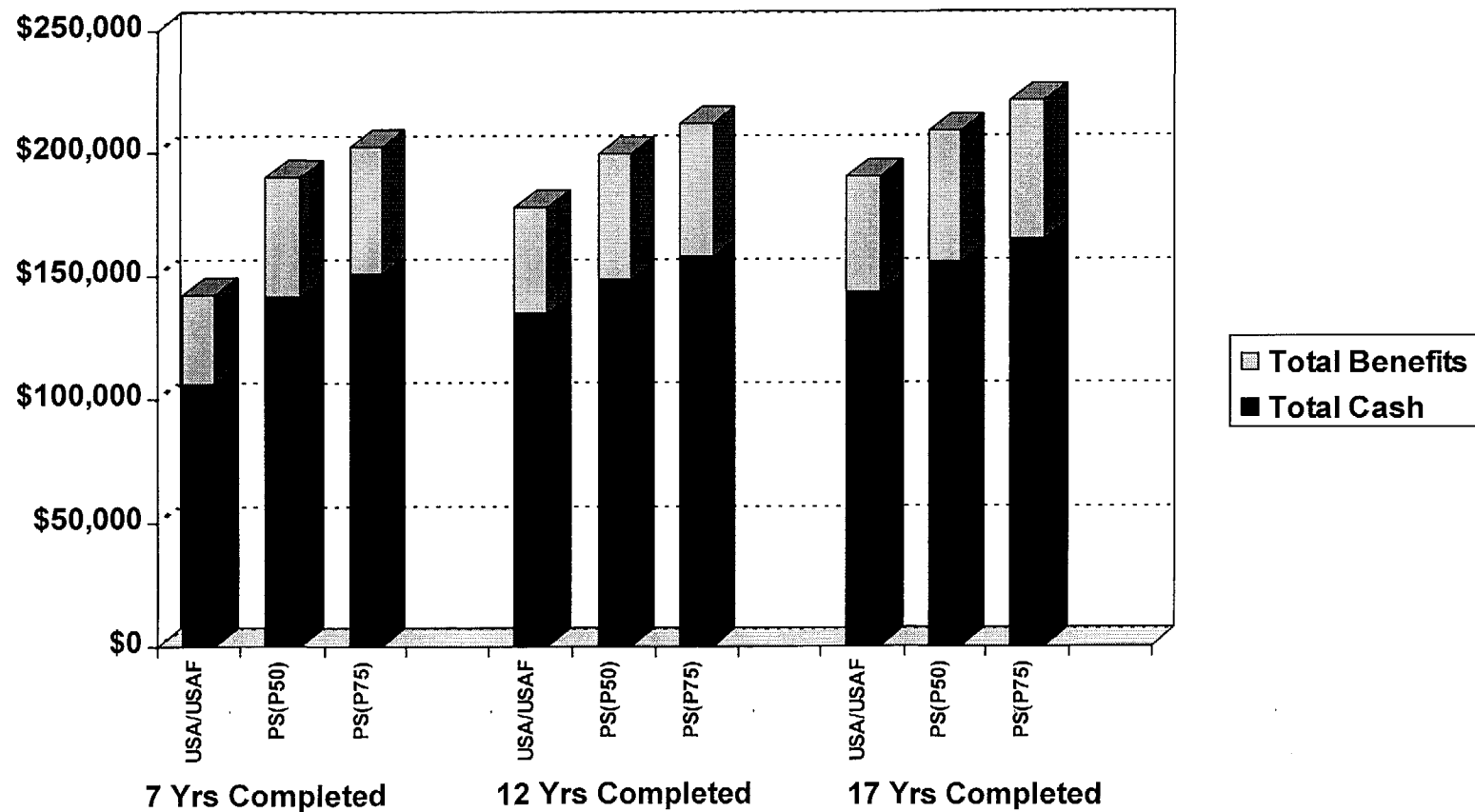
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$155,600	\$165,100
	Incentive Pays	\$57,000		
	Total Cash	\$143,100	\$155,600	\$165,100
	Total Benefits	\$47,400	\$53,000	\$56,300
	Total Compensation	\$190,500	\$208,600	\$221,400

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Psychiatry

Current Annual Compensation



Radiology (Diagnostic)

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$208,500	\$259,600
	Incentive Pays	\$60,000		
	Total Cash	\$123,300	\$208,500	\$259,600
	Total Benefits	\$36,000	\$68,500	\$79,300
	Total Compensation	\$159,300	\$277,000	\$338,900

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$215,500	\$261,600
	Incentive Pays	\$68,000		
	Total Cash	\$145,600	\$215,500	\$261,600
	Total Benefits	\$42,900	\$71,000	\$80,500
	Total Compensation	\$188,500	\$286,500	\$342,100

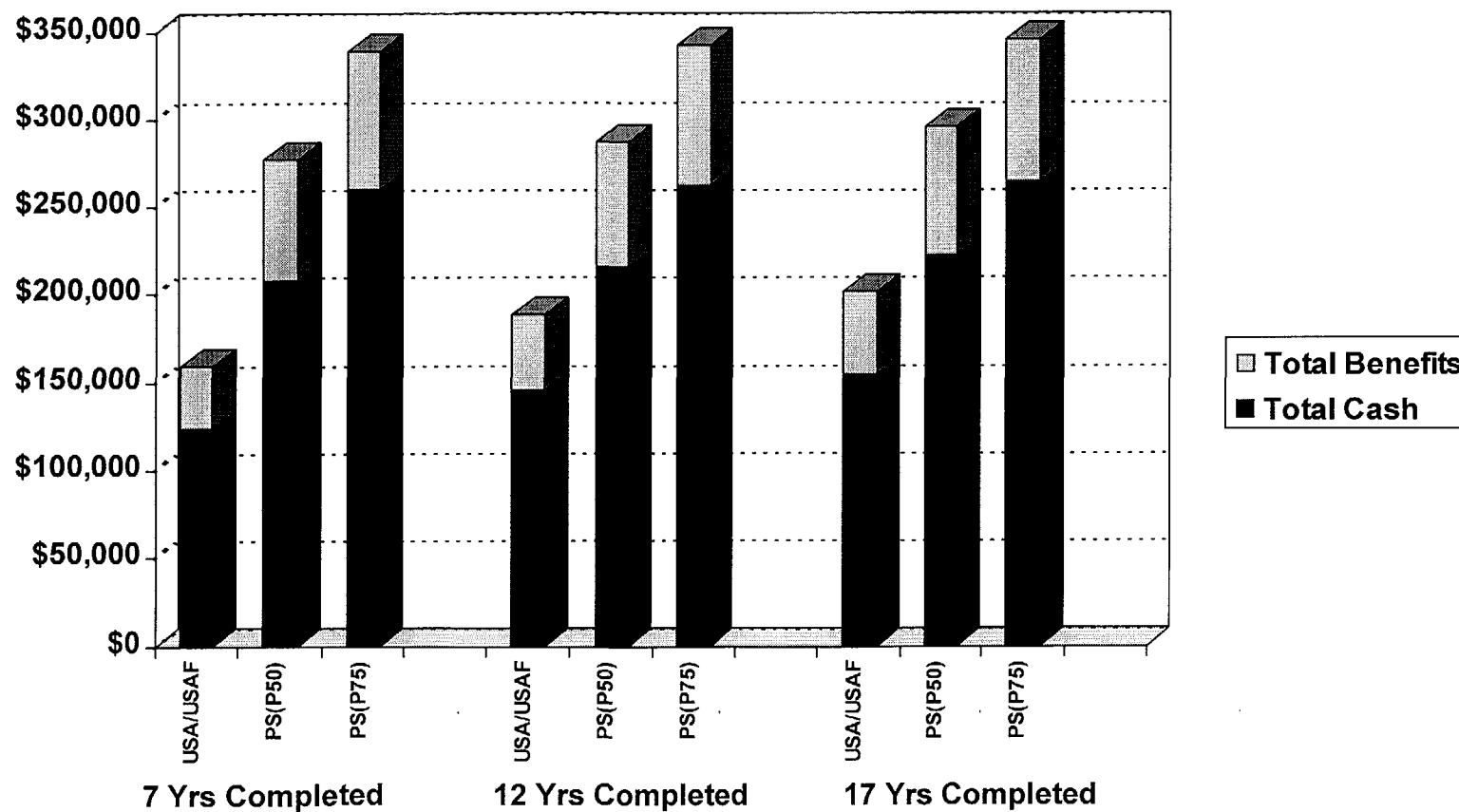
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$222,500	\$263,600
	Incentive Pays	\$68,000		
	Total Cash	\$154,100	\$222,500	\$263,600
	Total Benefits	\$47,400	\$73,400	\$81,700
	Total Compensation	\$201,500	\$295,900	\$345,300

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Radiology (Diagnostic)

Current Annual Compensation



Radiology (Therapeutic)

Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$215,500	\$263,900
	Incentive Pays	\$60,000		
	Total Cash	\$123,300	\$215,500	\$263,900
	Total Benefits	\$36,000	\$71,100	\$72,700
	Total Compensation	\$159,300	\$286,600	\$336,600

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$224,800	\$276,300
	Incentive Pays	\$68,000		
	Total Cash	\$145,600	\$224,800	\$276,300
	Total Benefits	\$42,900	\$74,100	\$76,600
	Total Compensation	\$188,500	\$298,900	\$352,900

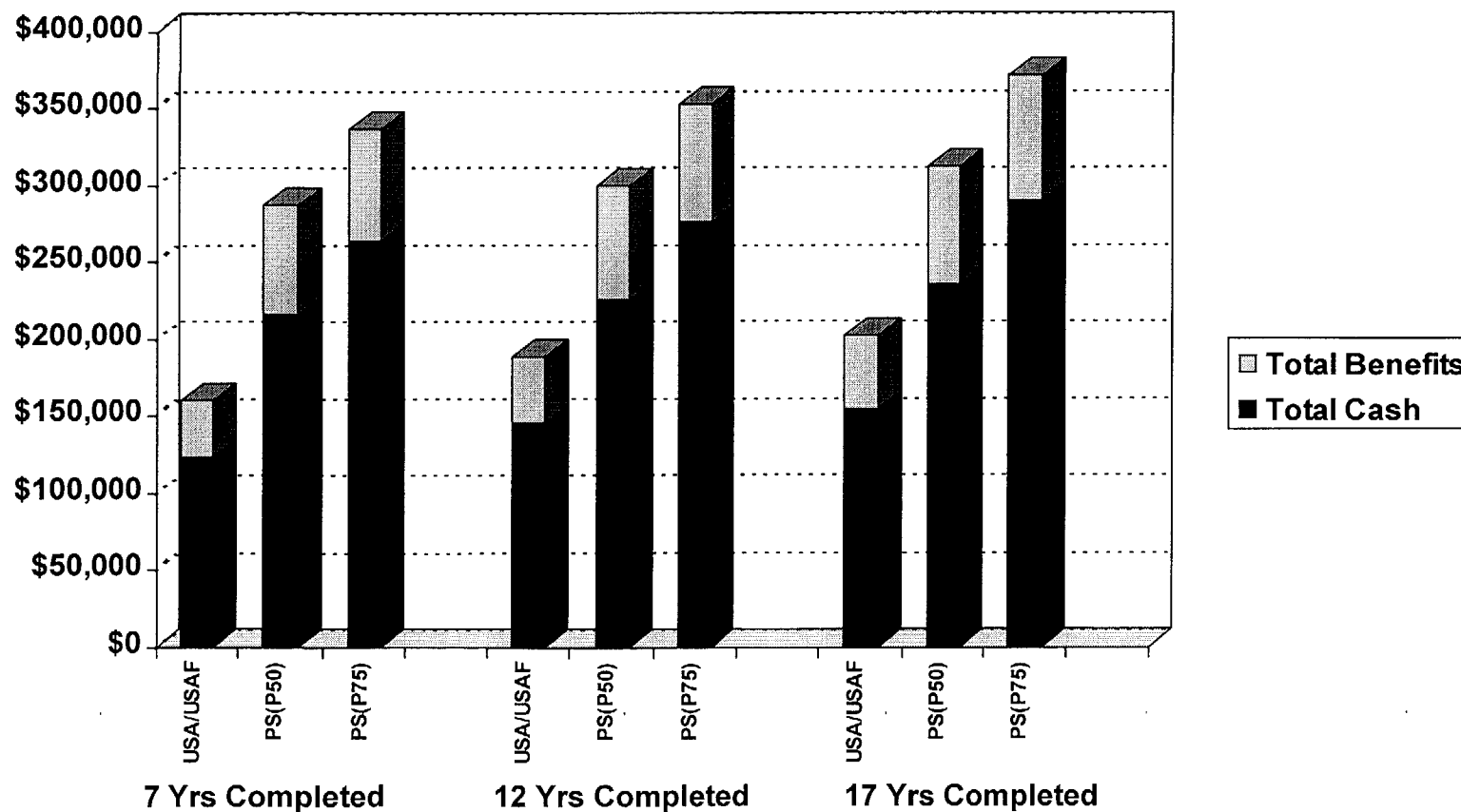
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$234,700	\$289,600
	Incentive Pays	\$68,000		
	Total Cash	\$154,100	\$234,700	\$289,600
	Total Benefits	\$47,400	\$77,400	\$80,900
	Total Compensation	\$201,500	\$312,100	\$370,500

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Radiology (Therapeutic)

Current Annual Compensation



Urology
Current Annual Compensation

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$192,800	\$215,400
	Incentive Pays	\$54,500		
	Total Cash	\$117,800	\$192,800	\$215,400
	Total Benefits	\$36,000	\$62,800	\$69,400
	Total Compensation	\$153,800	\$255,600	\$284,800

Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$202,200	\$225,600
	Incentive Pays	\$65,000		
	Total Cash	\$142,600	\$202,200	\$225,600
	Total Benefits	\$42,900	\$65,900	\$72,600
	Total Compensation	\$185,500	\$268,100	\$298,200

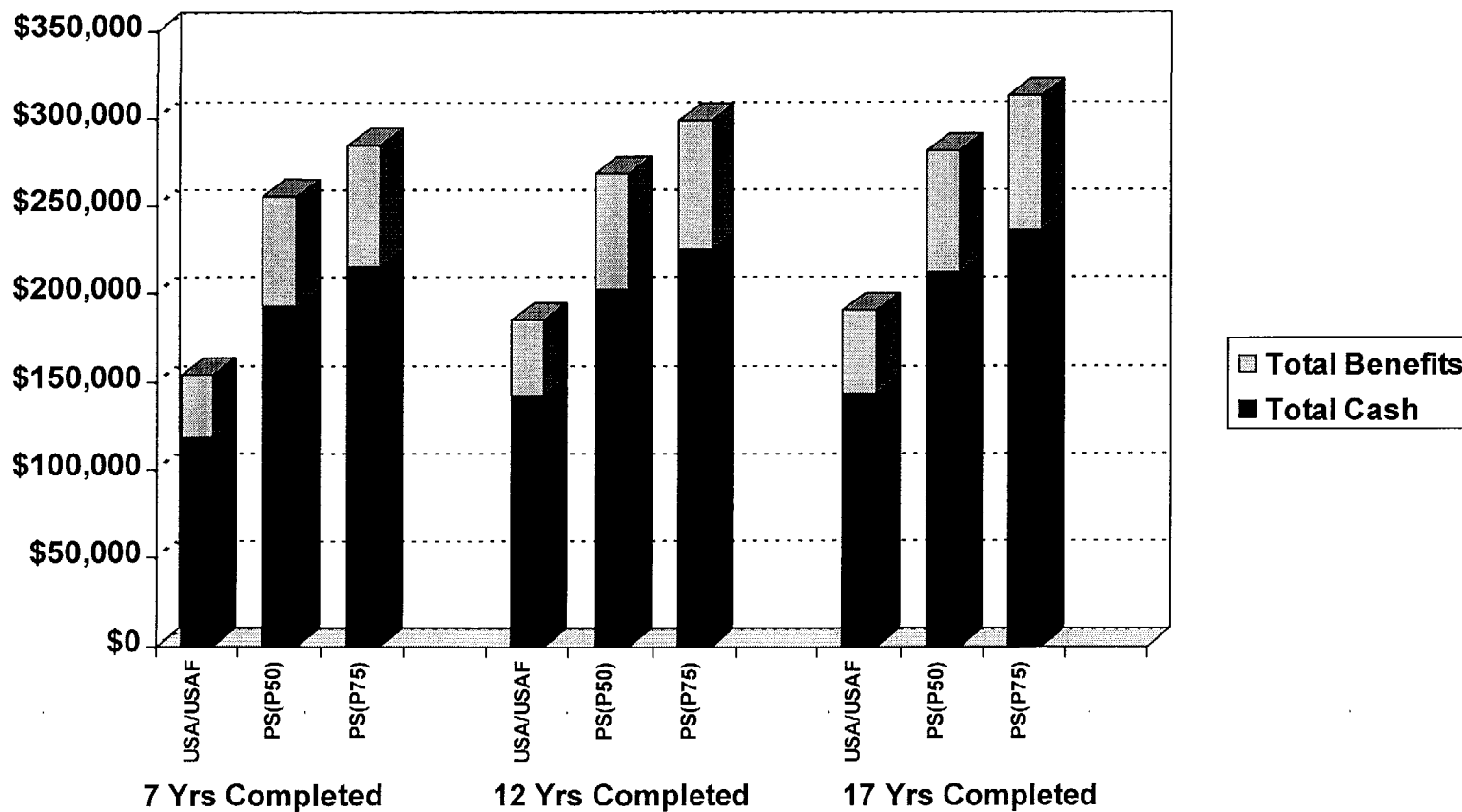
Years of Completed USA/USAF Service	Compensation Element	USA/USAF	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$212,200	\$236,500
	Incentive Pays	\$57,000		
	Total Cash	\$143,100	\$212,200	\$236,500
	Total Benefits	\$47,400	\$69,200	\$76,100
	Total Compensation	\$190,500	\$281,400	\$312,600

Army and Air Force compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Urology

Current Annual Compensation



Appendix A: Assumptions

Career Profiles

Army and Air Force Physicians:

Army and Air Force physicians are assumed to enter active service at age 26 following completion of medical school. Residency and fellowship training are assumed to occur while on active duty.

Separate career profiles¹ are developed for each specialty in the study. These profiles represent the predominant or most typical experience in that specialty. All entering Army and Air Force physicians are assumed to serve one year of internship (PG-1) immediately upon entering active duty. All specialty training is assumed to begin following the PG-1 tour, and fellowship training immediately follows residency training. Table A-7 at the end of this Appendix illustrate the career profiles, training lengths, and training Active Duty Service Commitments (ADSCs) for each specialty.

All entering physicians are assumed to carry a four-year ADSC resulting from a four-year Armed Forces Health Professional Scholarship Program (HPSP). No active duty obligation is discharged when in PG-1 or residency training. Attending residency training produces additional ADSCs and these commitments are served concurrently with the HPSP following completion of in-service residency training. For example, an Army or Air Force physician attending radiology residency training will enter the program with a four-year ADSC from the scholarship program subsidization, and will incur an additional four-year commitment from residency. However, after residency training, the four-year service commitment from medical school is served concurrently with the four-year obligation from radiology training.

With two exceptions, the study assumes that residency and fellowship training lengths are the same for the Army and Air Force within a particular specialty or subspecialty. For example, the study assumes a four-year residency program for both Army and Air Force physicians specializing in pathology. The exceptions are neurosurgery and otolaryngology where the Army residency programs are assumed to be six and five years in length, respectively, and the Air Force residency programs are assumed to be five and four years in length, respectively.

¹ Service representatives from the Army, Air Force, and the TRICARE Management Agency approved the career profiles, training lengths, active duty service commitments and specialty pays used in the study.

Table A-7 also indicates promotion points to O-4, O-5 and O-6. There are no ADSCs that would prohibit separation at any time following a promotion. The separations modeled in this study (following 7, 12 and 17 years of service) are unaffected by promotions.

Private Sector Physicians:

Private sector physicians are assumed to enter practice following completion of residency/specialty training. For total compensation purposes, private sector physicians are compared with Army and Air Force physicians having the same number of years of practice in the specialty.

For example, an Army or Air Force family practice physician with seven years of completed service (one year of PG-1, two years of residency, and four years in a staff utilization tour) would be compared with a private sector family practice physician with four completed years of practice.

In the case of fellowship training, the Army and Air Force physician would be compared with the private sector internal medicine specialist through completion of fellowship training, then with the appropriate subspecialty, for example, cardiology. In this example, the Army or Air Force physician one year out of fellowship training would be compared with a private sector cardiologist with one year of practice.

Cash Compensation²

Army and Air Force Physicians:

Cash compensation for Army and Air Force physicians consists of Regular Military Compensation and incentive pays.

Regular Military Compensation (RMC). RMC is composed of Basic Pay, Basic Allowance for Housing, Basic Allowance for Subsistence, and the tax advantage accruing to the non-taxable nature of housing and subsistence allowances. Basic pay represents approximately 66 percent of RMC for an O-3 and approximately 75 percent of RMC for an O-6. The study was based on the 1 July 2000 RMC table, shown in Table A-7 at the end of this Appendix for the grade and year of service combinations in this study.

Incentive pays are Variable Special Pay (VSP), Additional Special Pay (ASP), Board Certification Pay (BCP), Incentive Special Pay (ISP) and Multi-year Special Pay (MSP). Incentive pays are assumed to be paid in annual installments based on specialty and year of service (as appropriate). Payments are at rates

² The study did not consider the subsidization value for the Armed Forces Health Professional Scholarship Program, nor did it make compensation comparisons during the period of residency training.

effective 1 October 1999. Because future increases in incentive pays are subject to legislation, the study assumes current payment levels remain unchanged.

Variable Special Pay (VSP). VSP varies by year of service. The payment amounts are the same for each specialty we examined and are shown in Table A-7.

Additional Special Pay (ASP). ASP is \$15,000 for each year earned. ASP is not payable during periods of internship (PG-1) or initial residency training. ASP is payable during periods of fellowship training if the physician treats patients as part of the training regime. The study assumes ASP is payable during fellowship training. Table A-7 shows the ASP payment schedules used in the study.

Board Certification Pay (BCP). BCP payments begin after successfully completing board certification examinations following residency training, and the amounts vary by year of service. The study assumes that internal medicine, pediatrics, and family practice physicians will pass board certification exams on a schedule that will permit them to receive BCP during their first year following residency. All other specialties are assumed to pass certification exams by the end of the second year following residency. Table A-7 at the end of the Appendix illustrates the payment schedules for each specialty.

Incentive Special Pay (ISP). ISP requires a one-year service contract. Payment varies by specialty and is assumed to begin the fiscal year following residency training. Payment amounts do not vary by year of service. The three subspecialties receive ISP for internal medicine until completion of fellowship training, then begin receiving the ISP for their subspecialty. ISP amounts are also shown in Table A-7.

Multiyear Special Pay (MSP). MSP is payable to Army and Air Force physicians signing contracts for two, three or four years of additional service. Payment amounts vary by specialty. To qualify, physicians must have either discharged all ADSC's for training or completed at least eight years creditable service as determined by their Health Profession Pay Entry Date (HPPED). If a physician qualifies to receive MSP after completing at least eight years creditable service as determined by their HPPED but has not completed all ADSC for training, at some time prior to separation or retirement the physician may not receive MSP for the number of years equivalent to the remaining period of obligated service. For example, if a urologist with a three-year ADSC for training begins receiving MSP after completing at least eight years of creditable service as determined by their HPPED, that physician would not be able to receive MSP during the three-year period immediately preceding separation or retirement. Table A-7 illustrates the MSP payment schedules used in this study.

Private Sector Physicians:

Base, incentive and total salary data are taken from the Hay Group 1999 Physicians' Total Compensation Survey. Survey data are effective as of mid-1999. We adjusted all data to 2000 by applying a 4.5 percent trend factor.

Participants in the Physician's survey included 91 healthcare organizations in one of three categories: 1) group practices (29 percent), 2) Health Maintenance Organizations (HMOs) (15 percent), and 3) hospital based facilities (56 percent). The data from these organizations represent over 22,300 physician incumbents. The list of participating organizations is provided in Appendix B. The following table illustrates several characteristics of the organizations.

Table A-1: Characteristics of Participating Organizations

Category	Median Gross Revenue (Millions)	Average Number of Employed Physicians	Average Number of Operating/Staffed Beds
Group Practice	\$107.1M	251	N/A
HMO	\$217.9M	677	N/A
Hospital Systems	\$679.4M	187	1,132
Hospitals/Medical Centers	\$306.6M	119	388

Compensation data used in the study is for employed staff physicians only. Physicians serving as executives, medical directors, or faculty are excluded.

Total salary is the sum of base salary, incentives and other compensation. Sixty-nine percent of the organizations have incentive or bonus plans, and 47 percent of incumbents received an incentive or bonus payout. Details by type of facility are shown in Table A-2.

Table A-2: Prevalence and Payouts of Incentive Programs

	Group Practice	HMO	Hospital-Based Facility	Total for all Physicians
Percentage Offering an Incentive Program	74%	86%	59%	69%
Percentage of Physicians Receiving an Incentive				
All Physician Specialties	36.5%	67.4%	23.2%	46.5%
Primary Care	47.3%	62.1%	19.9%	47.0%
Other Specialties	30.1%	72.5%	25.7%	46.1%

Other compensation includes:

- Board fees
- Partnership or other equity distribution
- Profit sharing payout
- Property distribution

- On-call differential
- Overtime
- Hire-in bonus or other recruiting incentives
- Distribution from owned ancillary services, and
- Administrative differential.

Individual private sector compensation data are not separately identified by whether the physician is board certified or a graduate of a U.S. medical school. These factors can affect total compensation levels. In some cases, survey respondents indicated the employer applied a salary differential for board certification, but specific amounts are not available. Most Army and Air Force physicians are eventually board certified and a majority are graduates of U.S. schools. Consequently, total private sector compensation data are shown for the median (50th percentile³) and the 75th percentile⁴. We believe this presents a reasonable range within which it is possible to make valid comparisons.

Annual base salary and total salary (including incentives and other compensation) are provided for selected years of practice in Tables A-3 and A-4 below.

³ The median value divides the data set in half. Half of the physicians have total annual compensation above the median and half have total compensation below the median.

⁴ Twenty-five percent of physicians have incomes above the 75th percentile, and 75 percent of physicians have income below the 75th percentile.

Table A-3: Annual Total Compensation (Median) – Private Sector Physicians¹ by Years of Practice in the Specialty/Subspecialty

Specialty/Subspecialty	3 Years	9 Years	15 Years
Anesthesiology	\$207,108	\$215,854	\$224,600
Cardiology (Invasive)	225,360	229,790	234,220
Dermatology	175,715	186,144	196,574
Emergency Medicine	179,741	189,324	198,906
Family Practice	131,813	135,453	139,094
Gastroenterology	190,810	195,553	200,295
General Surgery	184,742	201,687	218,632
Hematology/Oncology	165,295	181,056	196,188
Internal Medicine	140,254	149,631	159,009
Neurology	158,933	166,806	174,679
Neurosurgery	339,225	329,781	320,337
Obstetrics/Gynecology	197,958	205,615	213,271
Industrial & Occupational Medicine	151,784	152,446	153,108
Ophthalmology	166,871	185,775	204,679
Orthopedic Surgery	237,571	251,621	265,671
Otolaryngology	238,925	233,081	227,237
Pathology	163,339	175,733	188,126
Pediatric Primary Care	130,596	139,164	147,732
Physical Medicine & Rehabilitation	153,279	155,170	157,060
Plastic & Reconstructive Surgery	184,742	233,443	251,786
Psychiatry	140,349	148,685	157,021
Radiology (Diagnostic)	208,495	216,899	225,303
Radiology (Therapeutic)	215,493	226,664	238,697
Urology	294,671	206,081	218,479
1. Source: 1999 Hay Physician's Compensation Survey. Salaries are trended to 1 July 2000.			

Table A-4: Annual Total Compensation (75th Percentile) – Private Sector Physicians¹ by Years of Practice in the Specialty/Subspecialty

Specialty/Subspecialty	3 Years	9 Years	15 Years
Anesthesiology	\$227,501	\$239,458	\$251,414
Cardiology (Invasive)	266,655	268,139	269,622
Dermatology	190,374	204,587	218,826
Emergency Medicine	194,320	208,156	221,991
Family Practice	152,250	159,505	166,759
Gastroenterology	218,866	223,016	227,167
General Surgery	220,834	239,079	255,324
Hematology/Oncology	187,658	197,989	208,321
Internal Medicine	152,538	165,151	177,765
Neurology	177,096	185,119	193,141
Neurosurgery	Insufficient data for reliable estimate of 75 th percentile		
Obstetrics/Gynecology	219,973	229,593	239,214
Industrial & Occupational Medicine	164,200	168,143	172,086
Ophthalmology	204,861	222,182	239,503
Orthopedic Surgery	274,135	284,297	294,459
Otolaryngology	245,670	262,042	278,415
Pathology	218,219	221,738	225,257
Pediatric Primary Care	138,835	156,251	173,668
Physical Medicine & Rehabilitation	171,809	181,554	191,309
Plastic & Reconstructive Surgery	222,834	314,229	324,257
Psychiatry	149,567	158,032	166,498
Radiology (Diagnostic)	259,589	262,022	264,455
Radiology (Therapeutic)	263,932	278,835	295,050
Urology	217,403	229,856	243,350
1. Source: 1999 Hay Physician's Compensation Survey. Salaries are trended to 1 July 2000.			

Benefits

Benefit categories for active service Army, Air Force and private sector physicians are shown in Table A-5. The Benefit Value Comparison (BVC) methodology described in Appendix C is used to calculate a value for each benefit category in Table A-5.

Table A-5: Army, Air Force and Private Sector Physician Benefit Categories (Active Service)

Benefit Category	Army and Air Force	Private Sector
Group Life Insurance	Servicemen's Group Life Insurance (SGLI) Veterans Group Life Insurance (VGLI) Dependency and Indemnity Compensation (DIC) Death Gratuity Burial Allowance Social Security Death Benefit Unused Leave Payback	Basic Group Life Supplemental Group Life Dependent Group Life Basic Accidental Death Business Travel Insurance
Disability	Short Term Disability Long Term Disability (Temporary and Permanent Disability Retirement)	Short Term Disability Long Term Disability
Health Care	Medical and Dental for Physician and Family (MTF and Tricare)	Health Care Insurance (Medical, Dental, Vision)
Pension Plan	Military Retirement System Survivor Benefit Plan	Defined Benefit Pension Plan
Capital Accumulation Plan	No military analogue currently available	401(k) or 403(b) plans
Holidays/Vacation	Holidays Leave	Holidays Vacations
Other Benefits	Commissary Exchange Morale, Welfare and Recreation (MWR) Personal legal services Child care	Flexible Benefits Programs
Statutory Benefits	Unemployment Compensation Workmen's Compensation Social Security	Unemployment Compensation Workmen's Compensation Social Security

All Army and Air Force physicians are assumed to retire under the military retirement system that bases payments on the average of the highest three years of basic pay (High-3 system). Currently serving physicians who are at or near the 7 and 12 year of service points entered military service following enactment of the Military Retirement Reform Act of 1996 and are covered by that system (REDUX). However, the FY2000 National Defense Authorization Act authorized all REDUX participants the opportunity to transfer to the High-3 system at their fifteen year of service points. The study assumes that all physicians will transfer to the High-3 system.

Military benefits for retired Army and Air Force physicians working in the private sector include military retirement and the survivor benefit plan. The study does not include the value of several benefits under the presumption that they would

not be used. These include retiree medical care, commissary and exchange, MWR, childcare, and use of installation legal services.

Benefits for retired private sector physicians include pension and capital accumulation plans, survivor benefit plans, and retiree health coverage.

Table A-7 (USA/USAF)

Anesthesiology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		SU	3	\$55,128.01	\$5,000	\$15,000	\$0	\$29,000	\$0
6	31	O-4	SU	2	\$55,128.01	\$12,000	\$15,000	\$0	\$29,000	\$0
7	32		SU	1	\$63,312.76	\$12,000	\$15,000	\$2,500	\$29,000	\$0
8	33		SU	0	\$63,312.76	\$11,500	\$15,000	\$2,500	\$29,000	\$0
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$29,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$29,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$29,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$29,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$29,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$29,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$29,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$29,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$29,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$29,000	\$8,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$29,000	\$8,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$29,000	\$8,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Cardiology (Invasive)

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		FT	5	\$52,104.01	\$5,000	\$15,000	\$0	\$13,000	\$0
5	30	O-4	FT	5	\$55,128.01	\$5,000	\$15,000	\$0	\$13,000	\$0
6	31		FT	5	\$55,128.01	\$12,000	\$15,000	\$2,500	\$13,000	\$0
7	32		FP	4	\$63,312.76	\$12,000	\$15,000	\$2,500	\$36,000	\$0
8	33		FP	3	\$63,312.76	\$11,500	\$15,000	\$2,500	\$36,000	\$0
9	34	O-5	FP	2	\$65,565.16	\$11,500	\$15,000	\$2,500	\$36,000	\$8,000
10	35		FP	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$36,000	\$8,000
11	36		FP	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$36,000	\$8,000
12	37		FP	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$36,000	\$8,000
13	38	O-6	FP		\$77,636.70	\$10,000	\$15,000	\$4,000	\$36,000	\$8,000
14	39		FP		\$77,636.70	\$9,000	\$15,000	\$5,000	\$36,000	\$8,000
15	40		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$8,000
16	41		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$8,000
17	42	O-6	FP	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$36,000	\$8,000
18	43		FP		\$86,077.62	\$8,000	\$15,000	\$6,000	\$36,000	\$0
19	44		FP		\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0
20	45		FP	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Dermatology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		SU	3	\$55,128.01	\$5,000	\$15,000	\$0	\$14,000	\$0
6	31	O-4	SU	2	\$55,128.01	\$12,000	\$15,000	\$0	\$14,000	\$0
7	32		SU	1	\$63,312.76	\$12,000	\$15,000	\$2,500	\$14,000	\$0
8	33		SU	0	\$63,312.76	\$11,500	\$15,000	\$2,500	\$14,000	\$0
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$14,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$14,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$14,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$14,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$14,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$14,000	\$8,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$8,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$8,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Emergency Medicine

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		SU	3	\$55,128.01	\$5,000	\$15,000	\$0	\$22,000	\$0
6	31	O-4	SU	2	\$55,128.01	\$12,000	\$15,000	\$0	\$22,000	\$0
7	32		SU	1	\$63,312.76	\$12,000	\$15,000	\$2,500	\$22,000	\$0
8	33		SU	0	\$63,312.76	\$11,500	\$15,000	\$2,500	\$22,000	\$0
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$22,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$22,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$22,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$22,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$22,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$22,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$22,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$22,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$22,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$22,000	\$8,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$22,000	\$8,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$22,000	\$8,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Family Practice

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29	O-4	SU	3	\$52,104.01	\$5,000	\$15,000	\$2,500	\$13,000	\$0
5	30		SU	2	\$55,128.01	\$5,000	\$15,000	\$2,500	\$13,000	\$0
6	31		SU	1	\$55,128.01	\$12,000	\$15,000	\$2,500	\$13,000	\$0
7	32		SU	0 (x)	\$63,312.76	\$12,000	\$15,000	\$2,500	\$13,000	\$0
8	33		SU		\$63,312.76	\$11,500	\$15,000	\$2,500	\$13,000	\$14,000
9	34	O-5	SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$13,000	\$14,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$13,000	\$14,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$13,000	\$14,000
12	37		SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$13,000	\$14,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$13,000	\$14,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$13,000	\$14,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$14,000
16	41	O-6	SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$14,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$13,000	\$14,000
18	43		SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$13,000	\$14,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$14,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$14,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Gastroenterology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		FT	5	\$52,104.01	\$5,000	\$15,000	\$0	\$13,000	\$0
5	30		FT	5	\$55,128.01	\$5,000	\$15,000	\$0	\$13,000	\$0
6	31	O-4	FT	5	\$55,128.01	\$12,000	\$15,000	\$2,500	\$13,000	\$0
7	32		FP	4	\$63,312.76	\$12,000	\$15,000	\$2,500	\$23,000	\$0
8	33		FP	3	\$63,312.76	\$11,500	\$15,000	\$2,500	\$23,000	\$0
9	34		FP	2	\$65,565.16	\$11,500	\$15,000	\$2,500	\$23,000	\$8,000
10	35		FP	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$23,000	\$8,000
11	36		FP	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$23,000	\$8,000
12	37	O-5	FP	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$23,000	\$8,000
13	38		FP		\$77,636.70	\$10,000	\$15,000	\$4,000	\$23,000	\$8,000
14	39		FP		\$77,636.70	\$9,000	\$15,000	\$5,000	\$23,000	\$8,000
15	40		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$23,000	\$8,000
16	41		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$23,000	\$8,000
17	42		FP	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$23,000	\$8,000
18	43	O-6	FP		\$86,077.62	\$8,000	\$15,000	\$6,000	\$23,000	\$0
19	44		FP		\$97,489.60	\$8,000	\$15,000	\$6,000	\$23,000	\$0
20	45		FP	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$23,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

General Surgery

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	3	\$55,128.01	\$12,000	\$15,000	\$0	\$26,000	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$26,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$2,500	\$26,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$2,500	\$26,000	\$14,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$26,000	\$14,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$26,000	\$14,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$26,000	\$14,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$26,000	\$14,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$26,000	\$14,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$26,000	\$14,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$26,000	\$14,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$26,000	\$14,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$26,000	\$14,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$26,000	\$14,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$26,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Hematology/Oncology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		FT	5	\$52,104.01	\$5,000	\$15,000	\$0	\$13,000	\$0
5	30		FT	5	\$55,128.01	\$5,000	\$15,000	\$0	\$13,000	\$0
6	31	O-4	FT	5	\$55,128.01	\$12,000	\$15,000	\$2,500	\$13,000	\$0
7	32		FP	4	\$63,312.76	\$12,000	\$15,000	\$2,500	\$14,000	\$0
8	33		FP	3	\$63,312.76	\$11,500	\$15,000	\$2,500	\$14,000	\$0
9	34		FP	2	\$65,565.16	\$11,500	\$15,000	\$2,500	\$14,000	\$8,000
10	35		FP	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$14,000	\$8,000
11	36		FP	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$14,000	\$8,000
12	37	O-5	FP	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$14,000	\$8,000
13	38		FP		\$77,636.70	\$10,000	\$15,000	\$4,000	\$14,000	\$8,000
14	39		FP		\$77,636.70	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
15	40		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
16	41		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
17	42		FP	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
18	43	O-6	FP		\$86,077.62	\$8,000	\$15,000	\$6,000	\$14,000	\$0
19	44		FP		\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$0
20	45		FP	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Internal Medicine

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		SU	3	\$52,104.01	\$5,000	\$15,000	\$2,500	\$13,000	\$0
5	30		SU	2	\$55,128.01	\$5,000	\$15,000	\$2,500	\$13,000	\$0
6	31	O-4	SU	1	\$55,128.01	\$12,000	\$15,000	\$2,500	\$13,000	\$0
7	32		SU	0(x)	\$63,312.76	\$12,000	\$15,000	\$2,500	\$13,000	\$0
8	33		SU		\$63,312.76	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$13,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$13,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$13,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$13,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$13,000	\$8,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$8,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$8,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Neurology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		SU	3	\$55,128.01	\$5,000	\$15,000	\$0	\$13,000	\$0
6	31	O-4	SU	2	\$55,128.01	\$12,000	\$15,000	\$0	\$13,000	\$0
7	32		SU	1	\$63,312.76	\$12,000	\$15,000	\$2,500	\$13,000	\$0
8	33		SU	0	\$63,312.76	\$11,500	\$15,000	\$2,500	\$13,000	\$0
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$13,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$13,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$13,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$13,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$13,000	\$8,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$8,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$8,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (Army)

Neurosurgery

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	6	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	6	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	6	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	6	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	6	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		IR	6	\$63,312.76	\$12,000	\$0	\$0	\$0	\$0
8	33		SU	5	\$63,312.76	\$11,500	\$15,000	\$0	\$36,000	\$0
9	34		SU	4	\$65,565.16	\$11,500	\$15,000	\$0	\$36,000	\$10,000
10	35		SU	3	\$65,565.16	\$11,000	\$15,000	\$3,500	\$36,000	\$10,000
11	36		SU	2	\$69,295.30	\$11,000	\$15,000	\$3,500	\$36,000	\$10,000
12	37	O-5	SU	1	\$69,295.30	\$10,000	\$15,000	\$4,000	\$36,000	\$10,000
13	38		SU	0	\$77,636.70	\$10,000	\$15,000	\$4,000	\$36,000	\$10,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$36,000	\$10,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$10,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$0
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$36,000	\$0
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$36,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (Air Force)

Neurosurgery

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	5	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	5	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	5	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	5	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	5	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	4	\$63,312.76	\$12,000	\$15,000	\$0	\$36,000	\$0
8	33		SU	3	\$63,312.76	\$11,500	\$15,000	\$0	\$36,000	\$0
9	34		SU	2	\$65,565.16	\$11,500	\$15,000	\$2,500	\$36,000	\$10,000
10	35		SU	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$36,000	\$10,000
11	36		SU	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$36,000	\$10,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$36,000	\$10,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$36,000	\$10,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$36,000	\$10,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$10,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$10,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$36,000	\$10,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$36,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Obstetrics/Gynecology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30	O-4	SU	3	\$55,128.01	\$5,000	\$15,000	\$0	\$31,000	\$0
6	31		SU	2	\$55,128.01	\$12,000	\$15,000	\$0	\$31,000	\$0
7	32		SU	1	\$63,312.76	\$12,000	\$15,000	\$2,500	\$31,000	\$0
8	33		SU	0	\$63,312.76	\$11,500	\$15,000	\$2,500	\$31,000	\$0
9	34	O-5	SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$31,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
12	37		SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$31,000	\$8,000
13	38	O-6	SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$31,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
17	42	O-6	SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
18	43		SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$31,000	\$8,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$8,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$8,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Industrial/Occupational Medicine

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		SU	3	\$52,104.01	\$5,000	\$15,000	\$0	\$11,000	\$0
5	30		SU	2	\$55,128.01	\$5,000	\$15,000	\$0	\$11,000	\$0
6	31	O-4	SU	1	\$55,128.01	\$12,000	\$15,000	\$2,500	\$11,000	\$0
7	32		SU	0 (x)	\$63,312.76	\$12,000	\$15,000	\$2,500	\$11,000	\$0
8	33		SU		\$63,312.76	\$11,500	\$15,000	\$2,500	\$11,000	\$10,000
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$11,000	\$10,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$11,000	\$10,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$11,000	\$10,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$11,000	\$10,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$11,000	\$10,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$11,000	\$10,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$10,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$10,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Ophthalmology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		SU	3	\$55,128.01	\$5,000	\$15,000	\$0	\$28,000	\$0
6	31	O-4	SU	2	\$55,128.01	\$12,000	\$15,000	\$0	\$28,000	\$0
7	32		SU	1	\$63,312.76	\$12,000	\$15,000	\$2,500	\$28,000	\$0
8	33		SU	0	\$63,312.76	\$11,500	\$15,000	\$2,500	\$28,000	\$0
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$28,000	\$0
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$28,000	\$0
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$28,000	\$0
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$28,000	\$0
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$28,000	\$0
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$28,000	\$0
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$28,000	\$0
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$28,000	\$0
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$28,000	\$0
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$28,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$28,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$28,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Orthopedic Surgery

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	3	\$55,128.01	\$12,000	\$15,000	\$0	\$36,000	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$36,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$2,500	\$36,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$3,500	\$36,000	\$14,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$36,000	\$14,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$36,000	\$14,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$36,000	\$14,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$36,000	\$14,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$36,000	\$14,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$14,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$14,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$36,000	\$14,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$36,000	\$14,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$14,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (Army)

Otolaryngology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	5	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	5	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	5	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	5	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	5	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	4	\$63,312.76	\$12,000	\$15,000	\$0	\$30,000	\$0
8	33		SU	3	\$63,312.76	\$11,500	\$15,000	\$0	\$30,000	\$0
9	34		SU	2	\$65,565.16	\$11,500	\$15,000	\$2,500	\$30,000	\$8,000
10	35		SU	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$30,000	\$8,000
11	36		SU	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$30,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$30,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$30,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$30,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$30,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$30,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$30,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$30,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$30,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$30,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (Air Force)

Otolaryngology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	3	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$30,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$2,500	\$30,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$2,500	\$30,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$30,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$30,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$30,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$30,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$30,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$30,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$30,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$30,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$30,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$30,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$30,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Pathology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	4	\$55,128.01	\$12,000	\$15,000	\$0	\$16,000	\$0
7	32		SU	4	\$63,312.76	\$12,000	\$15,000	\$0	\$16,000	\$0
8	33		SU	3	\$63,312.76	\$11,500	\$15,000	\$2,500	\$16,000	\$0
9	34		SU	2	\$65,565.16	\$11,500	\$15,000	\$2,500	\$16,000	\$8,000
10	35		SU	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$16,000	\$8,000
11	36		SU	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$16,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$16,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$16,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$16,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$16,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$16,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$16,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$16,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$16,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$16,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Pediatric Primary Care

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		SU	3	\$52,104.01	\$5,000	\$15,000	\$2,500	\$11,000	\$0
5	30		SU	2	\$55,128.01	\$5,000	\$15,000	\$2,500	\$11,000	\$0
6	31	O-4	SU	1	\$55,128.01	\$12,000	\$15,000	\$2,500	\$11,000	\$0
7	32		SU	0 (x)	\$63,312.76	\$12,000	\$15,000	\$2,500	\$11,000	\$0
8	33		SU		\$63,312.76	\$11,500	\$15,000	\$2,500	\$11,000	\$8,000
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$11,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$11,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$11,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$11,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$11,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$11,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$11,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$11,000	\$8,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$8,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$8,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Physical Medicine & Rehabilitation

Current End_YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		SU	3	\$55,128.01	\$5,000	\$15,000	\$0	\$11,000	\$0
6	31	O-4	SU	2	\$55,128.01	\$12,000	\$15,000	\$0	\$11,000	\$0
7	32		SU	1	\$63,312.76	\$12,000	\$15,000	\$2,500	\$11,000	\$0
8	33		SU	0	\$63,312.76	\$11,500	\$15,000	\$2,500	\$11,000	\$0
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$11,000	\$10,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$11,000	\$10,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$11,000	\$10,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$11,000	\$10,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$11,000	\$10,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$11,000	\$10,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$10,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$10,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Plastic & Reconstructive Surgery

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	FT	6	\$55,128.01	\$12,000	\$15,000	\$0	\$26,000	\$0
7	32		FT	6	\$63,312.76	\$12,000	\$15,000	\$0	\$26,000	\$0
8	33		FP	5	\$63,312.76	\$11,500	\$15,000	\$2,500	\$36,000	\$0
9	34		FP	4	\$65,565.16	\$11,500	\$15,000	\$3,500	\$36,000	\$8,000
10	35		FP	3	\$65,565.16	\$11,000	\$15,000	\$3,500	\$36,000	\$8,000
11	36		FP	2	\$69,295.30	\$11,000	\$15,000	\$3,500	\$36,000	\$8,000
12	37	O-5	FP	1	\$69,295.30	\$10,000	\$15,000	\$4,000	\$36,000	\$8,000
13	38		FP	0	\$77,636.70	\$10,000	\$15,000	\$4,000	\$36,000	\$8,000
14	39		FP		\$77,636.70	\$9,000	\$15,000	\$5,000	\$36,000	\$8,000
15	40		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$8,000
16	41		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$0
17	42		FP	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$36,000	\$0
18	43	O-6	FP		\$86,077.62	\$8,000	\$15,000	\$6,000	\$36,000	\$0
19	44		FP		\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0
20	45		FP	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Psychiatry

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		SU	3	\$55,128.01	\$5,000	\$15,000	\$0	\$14,000	\$0
6	31	O-4	SU	2	\$55,128.01	\$12,000	\$15,000	\$0	\$14,000	\$0
7	32		SU	1	\$63,312.76	\$12,000	\$15,000	\$2,500	\$14,000	\$0
8	33		SU	0	\$63,312.76	\$11,500	\$15,000	\$2,500	\$14,000	\$0
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$14,000	\$14,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$14,000	\$14,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$14,000	\$14,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$14,000	\$14,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$14,000	\$14,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$14,000	\$14,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$14,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$14,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$14,000	\$14,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$14,000	\$14,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$14,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$14,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Radiology (Diagnostic)

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	3	\$55,128.01	\$12,000	\$15,000	\$0	\$31,000	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$31,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$2,500	\$31,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$2,500	\$31,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$31,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$31,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$31,000	\$8,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$8,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
FT	In-Service Fellowship Training
SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Radiology (Therapeutic)

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	4	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	4	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	3	\$55,128.01	\$12,000	\$15,000	\$0	\$31,000	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$31,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$2,500	\$31,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$3,500	\$31,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$31,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$31,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$31,000	\$8,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$8,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
IR	In-Service Residency Training
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SU	Staff Utilization Tour - Practicing as specialist
FP	Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7 (USA/USAF)

Urology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	PG-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		IR	5	\$46,115.52	\$5,000	\$0	\$0	\$0	\$0
3	28		IR	5	\$49,360.81	\$5,000	\$0	\$0	\$0	\$0
4	29		IR	5	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	5	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	5	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	4	\$63,312.76	\$12,000	\$15,000	\$0	\$28,000	\$0
8	33		SU	3	\$63,312.76	\$11,500	\$15,000	\$0	\$28,000	\$0
9	34		SU	2	\$65,565.16	\$11,500	\$15,000	\$2,500	\$28,000	\$8,000
10	35		SU	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$28,000	\$8,000
11	36		SU	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$28,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$28,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$28,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$28,000	\$8,000
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17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$28,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$28,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$28,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$28,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

PG-1	Internship
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*** Active Duty Service Commitment at the end of the current year of service; maximum of HPSP or IR+FT; x = separation point of interest in study

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Appendix B: Private Sector Survey Participants

Group Practices (26)

Camino Medical Group (Sunnyvale, CA)
Children's Associated Medical Group, Inc. (San Diego, CA)
The Children's Heart Center (Atlanta, GA)
Children's Physicians/Children's Hospital (Omaha, NE)
Clinical Care Associates of the University of Pennsylvania Health System
(Radnor, PA)
Cook Children's Physician's Network (Fort Worth, TX)
Emory Clinic (Atlanta, GA)
Fairfield Medical Group, Inc. (Fairfield, CA)
Harvard Vanguard Medical Associates (Brookline, MA)
Hitchcock Clinic (Lebanon, NH)
Kelsey-Seybold Clinic, P.A. (Houston, TX)
Lovelace Health Systems, Inc. (Albuquerque, NM)
Mayo Clinic (Rochester, MN)
MedPro (Phoenix, AZ)
Mercy Health Centers (San Diego, CA)
MeritCare Medical Group (Fargo, ND)
Munson Healthcare, Inc. (Traverse City, MI)
Northwestern Medical Faculty Foundation, Inc. (Chicago, IL)
Providence Medical Group (Seattle, WA)
Sharp HealthCare (San Diego, CA)
Southwest Medical Associates (Las Vegas, NV)
SSM Health Care (St. Louis, MO)
University of Minnesota Physicians (Minneapolis, MN)
Valley Children's Hospital Specialty Medical Group (Fresno, CA)
Virginia Mason Medical Center (Seattle, WA)
York Health System Medical Group (York, PA)

HMOs (14)

Blue Cross Blue Shield of Michigan (Detroit, MI)
Carolina Permanente Medical Group, P.A. (Raleigh, NC)
CIGNA Corporation (Bloomfield, CT)
Colorado Permanente Medical Group, P.C. (Denver, CO)
Family Health Plan Cooperative (Milwaukee, WI)
Group Health Cooperative (Madison, WI)
Group Health Permanente (Seattle, WA)
Horizon Blue Cross Blue Shield of New Jersey (Newark, NJ)
M.I.T. Medical Department (Cambridge, MA)
Northeast Permanente Medical Group, P.C. (Farmington, CT)

Northwest Permanente Medical Group, Inc. (Portland, OR)
Ohio Permanente Medical Group, Inc. (Cleveland, OH)
The Permanente Medical Group, Inc. (Oakland, CA)
Southern California Permanente Medical Group (Pasadena, CA)

Hospital-Based Facilities (51)

Advocate Health Care (Oak Brook, IL)
All Children's Hospital (St. Petersburg, FL)
Alta Bates Medical Center (Berkeley, CA)
Atlantic Health System (Florham Park, NJ)
Aurora Health Care, Inc. (Milwaukee, WI)
Baylor College of Medicine (Dallas, TX)
Brockton Hospital (Brockton, MA)
Children's Health Care Associates (Philadelphia, PA)
Children's Health System (Milwaukee, WI)
The Children's Hospital (Denver, CO)
Children's Hospital (New Orleans, LA)
Children's Hospital Medical Center of Akron (Akron, OH)
Children's Hospital of Alabama (Birmingham, AL)
The Children's Medical Center (Dayton, OH)
Children's Mercy Hospital (Kansas City, MO)
Children's Specialty Group, PLLC (Norfolk, VA)
Connecticut Children's Medical Center (Hartford, CT)
Detroit Medical Center (Detroit, MI)
DuBois Regional Medical Center (DuBois, PA)
Egleston Children's Health Care System (Atlanta, GA)
Fairview Hospital - Cleveland Clinic Health System (Cleveland, OH)
Fairview Hospital and Healthcare Services (Minneapolis, MN)
Greenville Hospital System (Greenville, SC)
Intermountain Health Care, Inc. (Salt Lake City, UT)
Latrobe Area Hospital (Latrobe, PA)
Legacy Health System (Portland, OR)
Lehigh Valley Hospital (Allentown, PA)
Long Beach Memorial Medical Center (Long Beach, CA)
Madigan Army Medical Center (Tacoma, WA)
Mary Imogene Bassett Hospital (Cooperstown, NY)
MedStar Baltimore Division, dba Helix Health System (Lutherville, MD)
Memorial Hospital (Colorado Springs, CO)
Memorial Sloan-Kettering Cancer Center (New York, NY)
Mercy Health Services (Farmington Hills, MI)
Methodist Medical Center of Illinois (Peoria, IL)
Miami Children's Hospital (Miami, FL)
Mt. Clemens General Hospital (Mount Clemens, MI)
North Memorial Medical Center (Robbinsdale, MN)
Parkland Health and Hospital System (Dallas, TX)
Phoenix Children's Hospital (Phoenix, AZ)

Pinnacle Health System (Harrisburg, PA)
Presbyterian Healthcare Services (Albuquerque, NM)
Providence Health System - Oregon Region (Portland, OR)
Sarah Bush Lincoln Health Center (Mattoon, IL)
Southern New Hampshire Regional Medical Center (Nashua, NH)
Southwestern Vermont Medical Center (Bennington, VT)
St. Joseph's Regional Medical Center, Inc. (South Bend, IN)
State of Minnesota Department of Human Services (St. Paul, MN)
University of Texas Medical Branch at Galveston (Galveston, TX)
Valley Medical Center (Renton, WA)
York Hospital (York, PA)

Appendix C: Benefit Value Comparison (BVC) Methodology

The salary-equivalent values allocated with each employee benefit are derived through the use of a "standard cost" model. The purpose of this approach is to eliminate the effect of differences in employee population, financing methods and other factors that can result in identical benefit programs in two different organizations having different costs. Under this approach, standard assumptions were derived for all factors other than benefit provisions (e.g. employee population, financing method, etc.) and applied uniformly to all organizations. The "standard assumptions" are based on the national average private sector exempt employee population and the most common funding methods.

The methods used to value each type of benefit are those generally used by companies to fund each benefit. Therefore, group insurance rates were developed through the use of group rate manuals of major underwriters for those benefits that are generally insured. The defined benefit retirement value factors were developed reflecting major companies' employee populations and experience using reasonable actuarial assumptions as to interest, salary increases and other factors that affect retirement payments.

The results are salary-equivalent benefit values that represent the approximate cost of providing each benefit program to an average salaried employee population in a large private sector organization. Because these values are based on a standard private sector work force and funding assumptions, they will be referred to as standard BVCs.

Standard BVC values are then reduced by the amount of any employee cost sharing in order to reflect that portion of the plan that is paid for by the employer. Accordingly, these values are called employer-provided or EP values. For plans that require an employee contribution, these salary-equivalent EP values represent only the portion of the total value that is employer paid. Defined contribution retirement plans (401(k) plans) provide a good example. The benefit value for the private sector 401(k) plan is based only on the employer matching contribution. The model assumes that participants will contribute enough of their own salary to receive the maximum employer match. In this study, the most prevalent private sector practice resulted in a maximum 2.5 percent employer matching contribution.

In addition to the employer-provided standard BVCs, the Army, Air Force, and private sector benefits were also valued as if they had been applied to the Army and Air Force workforce. These are referred to as military employer-provided BVCs and are the benefit values used in this study. If there existed a known DoD cost analogous to a BVC, such as the normal cost of the military retirement system, that cost was used as the BVC and the private sector BVC was recalibrated on that basis. While this process produces a different set of values

for each comparator's benefits package, the relative values of the different benefits remain unchanged. The values are simply rescaled. However, the sum of the values of all benefits does change as more value is based on the unit cost of some programs and less on the unit cost of others. The advantage of this approach is that it uses known military benefit cost factors, employs the demographics of the military work force, and is, therefore, a more appropriate baseline for this analysis.

The BVCs shown in the study are the average values (costs) for benefits for the Army, Air Force, and private sector physician work forces, assuming a workforce with military demographic characteristics. As averages, the values do not represent the values for any specific individual. While it is not possible to present the values for specific individuals it is important to understand how the values might vary depending on an individual's circumstances.

Some benefits, such as annual leave in the Army and Air Force, have approximately the same economic value for all members. Most of the benefits, however, can vary widely depending on the circumstances of the employee. For instance, health insurance has little economic value for a young, healthy single employee or servicemember but the economic values are much higher than the average BVC for a married employee with a spouse or child with a severe medical problem.

The variation in economic value is most diverse for the retirement system. A young uniformed service physician who does not plan to stay beyond the first obligated period of service will receive no economic value from the retirement system. However, a uniformed service physician with 17 years service will receive a benefit that is worth much more than the average BVC simply by staying to 20 years.

The range is even wider when it comes to the employee's perceived value of benefits. Even an employee who might eventually stay to retirement will place little value on the retirement benefit early in the career. On the other hand, the employee with a dependent who is at risk for severe medical problems may place a much higher value on health care than a strict economic analysis would predict.

In considering the BVCs it is important to recognize what the value is and to understand what it is not. The BVC is an average cost of benefits for all employees. It is not the economic value for any individual member, and it is even less the perceived value of any individual member. The BVCs provide a quantitative measure of the relative cost of the overall benefits package. The use of the analysis should be tempered with consideration of the economic and perceived values for the individuals being considered.

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