

**VA**



**U.S. Department of Veterans Affairs**  
Veterans Health Administration  
Workforce Management & Consulting

## 2025 - TOTAL REWARD\$

**Make it your Mission**  
*to Heal and Care for*  
**Veterans**

**March 2025**

**VA CAREER**

**Allied Health Professionals**



VETERANS ENROLLED  
**9.1+ Million**  
VA SITES OF CARE  
**1,400**



## CHOOSE VA



### **For the Mission.**

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



### **For the Compensation.**

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



### **For the Coverage.**

Rest easy knowing that VA has you and your family's insurance needs covered. Insurance coverage may follow you into retirement after 5 years of vested service and maintaining Federal Employee Health Benefits (FEHB), Federal Employee Group Life Insurance (FEGLI), Federal Employees Dental and Vision Insurance Program (FEDVIP) in the 5 years leading up to retirement (conditions apply).



### **For the Career and Growth Opportunities.**

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



### **For the Retirement Benefits.**

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



### **For the Reward\$.**

As an allied health professional you serve with dedicated colleagues and are rewarded with a strong support system.





## CHOOSE VA: For the Mission

**No matter where or how you serve as an allied health professional in VA, you will contribute to the greatest mission in federal service - the mission to heal and care for Veterans so they can thrive in life after military service.**

Each year, the U.S. Department of Veterans Affairs (VA) serves over 9.1 million Veterans in 1,400 sites of care across all 50 states, the District of Columbia, and U.S. territories. VA's culture is defined through a set of core values (ICARE): Integrity, Commitment, Advocacy, Respect, and Excellence. VA is the leader in virtual and telehealth medicine and offers state-of-the-art tools including speech recognition capabilities, mobile devices, and renowned knowledge-based resources.

VA employees enjoy predictable and flexible schedules that accommodate their specific needs and lifestyles. Some VA medical centers have on-site employee fitness centers, on-site child care, carpooling, and VA canteen retail shops with employee discounts.

At VA, you are part of a dynamic team of thousands of professionals helping our hospitals outperform the private sector. It takes talented and dedicated allied health professionals to help ensure Veterans receive the best health care available.

At VA, you can help change lives in a variety of settings, making decisions that are essential to the smooth, efficient flow of services to our patients. By working for VA, you have the opportunity to provide and support clinical care, advance your education, mentor and be mentored, and move into executive roles.



### Take a closer look...

As an employee, you have more than a job, you have a mission to serve Veterans who have borne the battle with honor. In carrying out this mission, you will discover a career with competitive pay, opportunities for growth and mobility, and a wealth of benefits and rich rewards.

- One active and unrestricted license allows you to practice at any VA nationwide site of care.
- Clinical and administrative support that allows you to focus on providing health care to Veterans.
- Spend more time with grateful patients and less time on administrative tasks.
- 11 paid federal holidays, 13-26 days of paid annual leave, and 13 days of paid sick leave.
- No employment contracts, restrictive covenants, or non-compete clauses.



# CHOOSE VA: For the Compensation

Earn a competitive salary as you pursue excellence in health care for Veterans.

At VA, you receive compensation based on the position's level of responsibility and/or qualifications (grade level), length of service within the grade (step), and the duty location. Enjoy compensation benefits such as:

- **Regular Increases.** Receive annual pay increases, when signed into federal law (as of 2025, the 5-year average increase was 3.1%), within-grade or "step" increases and when appropriate, grade increases.
- **Transit Benefit Program.** VA employees may qualify for transit subsidy monthly benefits of a maximum of \$265/month; check with your local VA medical center (conditions apply).
- **Incentive Awards.** Including Superior Performance Awards, Special Contribution Awards, Quality Step Increases, VA Honor Awards, and non-monetary recognition.



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



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

VA pays the following percentage of total child care costs by income band up to a maximum of \$416.66 per month (see table).

Employee's Total Family Income	Percentage of Total Child Care Costs VA will pay*
Under \$34,999	45%
\$35,000 to \$49,999	40%
\$50,000 to \$59,999	35%
\$60,000 to \$79,999	30%
\$80,000 to \$149,000	25%



## Let's do the math!

Find Your Total Reward\$ of a VA career as an allied health professional. This Total Reward\$ sample is generalized report reflecting monetized value of full VA compensation package for a full-time employee\*

### Sample Annual Total Reward\$ Worksheet

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

#### Direct Compensation

Allied Health Professions Salary Examples	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$150,000</b>
---	-----------------	------------------	------------------

#### Total Reward\$ of Benefits Provided by VA

Health Insurance Premium Subsidy <small>(VA pays up to 75% of total health care premiums for an average of \$13,160)</small>	\$13,160	\$13,160	\$13,160
Social Security <small>(VA pays 6.2% of taxable wages up to \$176,100/contribution max \$10,918)</small>	\$3,100	\$6,200	\$9,300
Medicare <small>(VA pays 1.45% of taxable wages for the employee)</small>	\$725	\$1,450	\$2,175
Basic Life Insurance <small>(VA pays 1/3 of insurance cost for basic life insurance)</small>	\$132	\$264	\$396
Thrift Savings Plan Federal 401(k) <small>(Employer contributions, see page 10)</small>	\$2,500	\$5,000	\$7,500
Federal Employee Retirement System <small>(FERS, see page 11)</small>	\$8,250	\$16,500	\$24,750
Student Loan Repayment Program <small>(Conditions apply, \$40k max/yr.)</small>	\$___	\$___	\$___
Education Debt Reduction Program <small>(Conditions apply, \$40k max/yr.)</small>	\$___	\$___	\$___
VHA Child Care Program <small>(Conditions apply/maximum benefit, see page 4)</small>	\$5,000	\$5,000	N/A

**Annual Total Reward\$    \$82,867    \$147,574    \$207,281**

\*This calculation is a sample only and does not constitute a contract of employment or a guarantee of benefits or future employment. Certain elements vary and are based on specific circumstances. If your service includes part-time calculations, your total reward\$ and benefits will be proportionally prorated. For more information, please see [www.opm.gov](http://www.opm.gov).





## Take Time Off

In an allied health professional position at VA, you start your career with 37 to 50 days of paid time off each year. Paid vacation, sick leave, and 11 federal holidays start accruing right away with no limit on carry-over of accumulated sick leave.



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

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

\*\*Potentially earn credit towards starting at a higher annual leave accrual rate (20 days or 26 days of annual leave) for military and non-federal work experience. The determination and approval to earn credit for this experience must be made before starting the position (conditions apply).

\*\*\*The National Defense Authorization Act (NDAA) provides up to 12 weeks of paid parental leave in connection with the birth, adoption, or foster care placement of a child for employees covered by Family and Medical Leave Act (FMLA) provisions applicable to federal civilian employees. Effective December 22, 2023, those with honorable military service can use that time to meet the one-year service requirement to qualify for FMLA.



## Total Value of Time Off

Spend time with family and friends with paid leave.

### Combined Leave

Estimated total annual combined value of paid holidays, sick leave, and annual leave (37 - 50 days):

Avg. Salary	Est. total annual combined value (37 - 50 days)
\$50,000	\$7,092 - \$9,583
\$100,000	\$14,183 - \$19,166
\$150,000	\$21,275 - \$28,749

### Paid Parental Leave

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

Avg. Salary	Est. total paid parental leave (12 weeks, if taken)
\$50,000	\$11,500
\$100,000	\$23,000
\$150,000	\$34,499

These value estimates do not represent additional compensation, but rather the value of paid time off based on a \$50,000, \$100,000, and \$150,000 annual salary and depending on leave category (37, 44, or 50) 8-hour days of paid leave and holidays.



## CHOOSE VA: For the Coverage

- **Health insurance.** With FEHB, choose from a variety of self or family health maintenance organizations or fee-for-service health plans that all cover pre-existing conditions. Employee's spouse and children under age 26 are eligible, as are children, regardless of age, who are unable to support themselves. VA pays up to 75% of health premiums, and the employee portion of the premium is taken on a pretax basis unless you opt out. Plans can be adjusted during annual open season from November to December. This benefit may continue into retirement provided you maintain FEHB coverage during your 5 years of vested service prior to retirement (conditions apply).
- **Dental and vision insurance.** Under the Federal Employees Dental and Vision Insurance Program (FEDVIP), supplemental dental and/or vision benefits are available to you and your family including children up to age 22. FEDVIP coverage may continue into retirement for employees (conditions apply).
- **Flexible Spending Account.** Employees may contribute to a tax-free, flexible spending accounts (FSA) up to \$3,300 a year for individuals with a \$660 maximum carry over and save up to 30% on dependent care expenses.
- **Long-term disability coverage.** Become eligible for Federal Employee Retirement System (FERS) disability retirement benefits after 18 months of vested service.
- **Life insurance.** Plan for what is next with Federal Employees Group Life Insurance (FEGLI), which is group term life insurance covering you and eligible family members. Receive this benefit with no physical exam if you elect to enroll within 60 days of being hired and get coverage that applies from your start date and continues into retirement.
- **Long-term care.** The long-term care benefits under the Federal Long-Term Care Insurance Program (FLTCIP) is suspended until December 2026. Individuals not currently enrolled may not apply for coverage, and current enrollees may not increase their coverage during the suspension period. When the suspension is lifted, employees can access long-term care coverage for home care, adult day care, and facility care. Employees may be eligible to apply for long-term care insurance even if you are not enrolled in the FEHB Program.
- **Parental leave.** The National Defense Authorization Act provides up to 12 weeks of paid parental leave in connection with the birth, adoption, or foster care placement of a child for employees covered by the FMLA provisions applicable to federal civilian employees.





## CHOOSE VA: For the Career and Growth Opportunities

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

VA's variety of occupations, education, and leadership support gives you limitless room to grow and excel in your career. Take a look at all VA can offer you and pursue an allied health professional opportunity that will push your talent to exciting new heights. At VA, no matter your field of expertise, VA has dynamic career paths that bring out the best in you and transform your passion for serving Veterans into real-world impact.

### Continuing Education

VA is the nation's leading provider of continuing education units (CEU) credits and hours, and as a VA allied health professional, you can earn CEU credits at no cost.

### In-person and virtual training

VA leads in simulation training, with dedicated experts and state-of-the-art resources to support the learning needs of VA staff at more than 1,400 sites of care.

### Student Loan Repayment Program (SLRP)

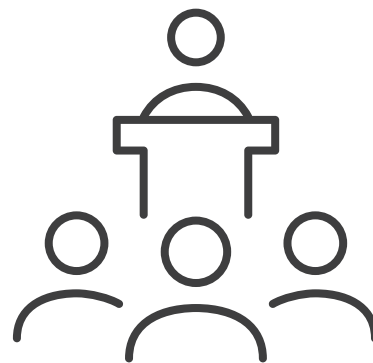
If you have qualifying/eligible education loan debt, you may be eligible to apply for SLRP and receive payments to help off-set and pay for student loan debt (conditions apply). The maximum annual gross amount payable in a calendar year is \$40,000 with the total lifetime gross amount of \$100,000 and a 3-year service obligation.

### Education Debt Reduction Program (EDRP)

If you are an allied health professional, hired for a specific hard-to-recruit and retain direct patient care position, you may be eligible for VA's EDRP. This program offers qualifying allied health professionals student loan reimbursement up to \$40,000 a calendar year up to a maximum of \$200,000 over a 5-year period.

### Leadership skills development

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

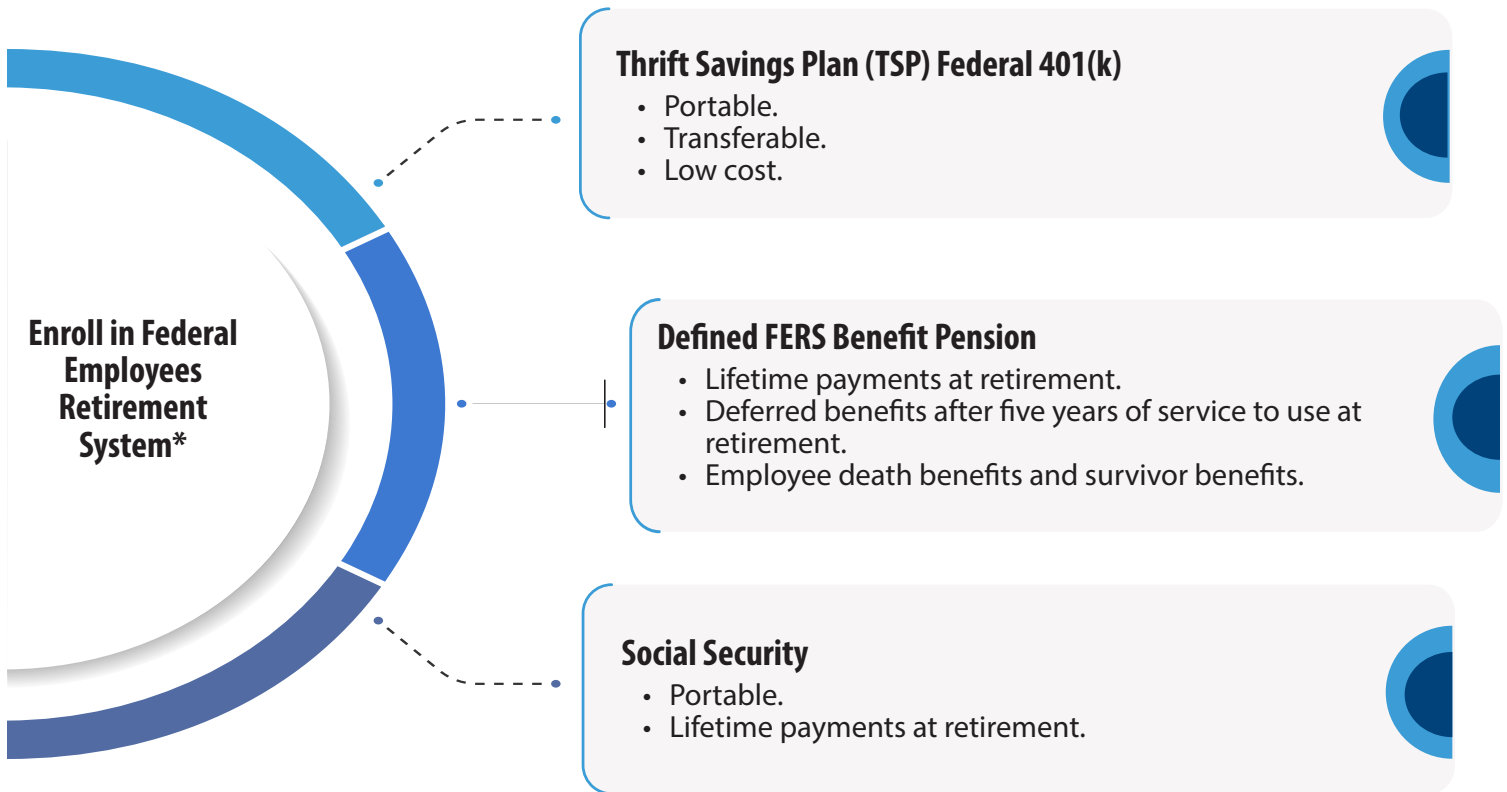






# CHOOSE VA: For the Retirement Benefits

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



\*Conditions apply. See the next 3 pages for more information and <https://www.opm.gov/retirement-center/newprospective-employees/>.



**Get Credit for Military Service.** Don't worry, as a VA employee, you may carry over service time that is added to your total years of work for retirement purposes. This may increase your retirement pension payments (conditions apply).



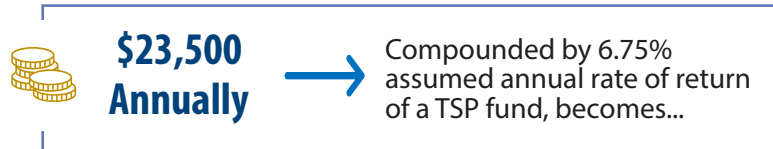
## Thrift Savings Plan (TSP) Federal 401(k)



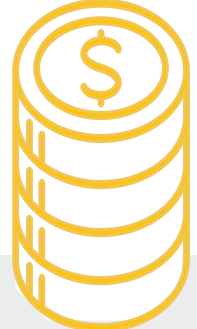
Grow retirement funds by supplementing your pension, Social Security, and other savings with TSP.

- **More savings.** In 2025, TSP lets you contribute up to \$23,500 a year to your account. TSP contribution limits may change, so check the TSP website for the latest information.
- **Catch-up at mid-career.** If you are age 50 or older, grow TSP beyond the maximum with additional “catch-up” contributions. Catch-up limits for ages 50-59 is up to \$7,500 per year for a total potential contribution of \$31,000. Catch-up for participants age 60-63 is \$11,250 for a total potential contribution of \$34,750. Catch-up ceilings are regularly increased so check the TSP website for the latest information.
- **Employer matching.** Earn VA contributions right away. VA makes an automatic contribution of 1% of your salary into your TSP fund. VA matches contributions dollar-for-dollar on the first 3% of your salary and 50 cents-on-the-dollar for the next 2% of your salary, for a total of up to 5% in employer contributions.
- **Vesting.** When you are “vested,” you have ownership of contributions, they are yours to take with you, into the next job or retirement. You are automatically vested in your own contributions and VA’s matching contributions from day one of VA employment. Employees are vested in the 1% automatic contribution after 3 years of VA service.
- **Low-cost, choice-based investing.** TSP features matching funds, tax-treatment options (pretax traditional/after-tax Roth), investment choices and portability so you control how much you contribute and where to invest. TSP annual administration fees of 0.06% (total expense ratio) are significantly lower than industry range of 0.2% to 5%. That is more money in your pocket to use when you retire.

### Let’s do the math!

**What will your investment look like with compounded interest?** Invest **\$23,500** annually toward retirement and see your savings stack up! **Take a closer look at your investments.**



		<b>\$4,399,510</b>
<b>\$937,499</b>	<b>\$2,122,441</b>	
		
<b>20 YEARS</b>	<b>30 YEARS</b>	<b>40 YEARS</b>
<b>VA TSP Fees</b> <small>(fees paid by VA employees)</small>	<b>VA TSP Fees</b> <small>(fees paid by VA employees)</small>	<b>VA TSP Fees</b> <small>(fees paid by VA employees)</small>
<b>\$562</b>	<b>\$1,273</b>	<b>\$2,640</b>
<b>Private Sector Fee Range</b> <small>(for non-VA 401(k))</small>	<b>Private Sector Fee Range</b> <small>(for non-VA 401(k))</small>	<b>Private Sector Fee Range</b> <small>(for non-VA 401(k))</small>
<b>\$1,875</b> to <b>\$46,875</b>	<b>\$4,245</b> to <b>\$106,122</b>	<b>\$8,679</b> to <b>\$219,915</b>



# Federal Employee Retirement System (FERS)

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

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

Federal employees hired before January 1, 2013, fall under the original FERS program and contribute 0.8% of their salary to retirement. Those hired after that date fall into either the FERS-RAE (hired in calendar year 2013) or FERS-FRAE (hired in 2014 or later) and contribute either 3.1% or 4.4% to retirement, respectively. Employees under each of these programs receive the same retirement benefits. VA contributes 18.4% for FERS, 16.5% for FERS-RAE and 16.5% FERS-FRAE employees.

**Long-term disability and death benefits.** Become eligible for FERS disability retirement benefits (similar to long-term disability insurance coverage) and employee death benefits after 18 months of vested service. A federal employee's spouse may be eligible for the Basic Employee Death Benefit, which is equal to 50% of the employee's final salary (average salary, if higher), plus \$42,608 as of December 2024.

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

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





**Benefits defined.** You may be eligible for a monetary FERS supplement if you are less than 62 years old and reached your MRA with 30 years of service or age 60 with at least 20 years.

- Under 62 years old, the benefit is 1% of the highest 3 years of average salary for each year of service (conditions apply).
- Age 62 or older with 20+ years of service, benefit is calculated at 1.1% of the highest 3 years average salary for each year of service.





## Let's do the math!

The examples below illustrate calculations for annual VA pension for full-time employees (not including 401k/TSP payments) using various retirement age and years of service combinations for average salaries of \$50,000, \$100,000, and \$150,000.





### Average Salary \$50,000 and \$55,000

<b>Example 1</b>	 <ul style="list-style-type: none"><li>• Under age 62</li><li>• 1% benefit</li><li>• 60 years old</li><li>• 30 years of VA service</li><li>• \$50,000 average high 3 salary</li></ul>	 <b>Annual Average Pension</b> <b>\$15,000</b>
<b>Example 2</b>	 <ul style="list-style-type: none"><li>• Age 62 or older</li><li>• 1.1% benefit</li><li>• 63 years old</li><li>• 33 years of VA service</li><li>• \$55,000 average high 3 salary</li></ul>	 <b>Annual Average Pension</b> <b>\$19,965</b>

### Average Salary \$100,000 and \$105,000

<b>Example 1</b>	 <ul style="list-style-type: none"><li>• Under age 62</li><li>• 1% benefit</li><li>• 60 years old</li><li>• 30 years of VA service</li><li>• \$100,000 average high 3 salary</li></ul>	 <b>Annual Average Pension</b> <b>\$30,000</b>
<b>Example 2</b>	 <ul style="list-style-type: none"><li>• Age 62 or older</li><li>• 1.1% benefit</li><li>• 63 years old</li><li>• 33 years of VA service</li><li>• \$105,000 average high 3 salary</li></ul>	 <b>Annual Average Pension</b> <b>\$38,115</b>

### Average Salary \$150,000 and \$155,000

<b>Example 1</b>	 <ul style="list-style-type: none"><li>• Under age 62</li><li>• 1% benefit</li><li>• 60 years old</li><li>• 30 years of VA service</li><li>• \$150,000 average high 3 salary</li></ul>	 <b>Annual Average Pension</b> <b>\$45,000</b>
<b>Example 2</b>	 <ul style="list-style-type: none"><li>• Age 62 or older</li><li>• 1.1% benefit</li><li>• 63 years old</li><li>• 33 years of VA service</li><li>• \$155,000 average high 3 salary</li></ul>	 <b>Annual Average Pension</b> <b>\$56,265</b>

Note: Many different factors impact pension amounts; for instance, unused sick leave extends your creditable service time on a day-for-day basis. Review your specific situation with a VA human resources specialist and follow the links in the resources section for more information.



## CHOOSE VA: For the Reward\$

### What makes us DIFFERENT FROM OTHER HEALTH CARE SYSTEMS?

As a VA employee, you serve with dedicated professionals and are rewarded with a strong support system, superior work-life balance, and countless career growth and assignment options. A VA health care career offers you a balanced, flexible work environment focused on your unique needs.

- **Balanced work-life environment with flexible work schedules.** VA offers alternate, compressed, and flexible work schedules to fit your specific needs.
- **Work from anywhere.** You can work at any of the 1,400 sites of care in all 50 states, the District of Columbia, Puerto Rico, Guam, American Samoa, and the Philippines.
- **Relocate with ease.** Typically, when you apply to work at another VA, you will not lose accumulated paid leave, benefits, or pay by transferring from one VA position to another VA position. However, please note that locality is a key component of the base-pay salary and may go up or down depending on relocation area, but base pay stays the same.
- **Spend time with friends and family with paid leave.** As an allied health professional, you start your career with 37 to 50 days of paid time off each year. Paid vacation, sick leave, and 11 paid federal holidays start accruing right away with no limit on carry-over of accumulated sick leave. See page 6 for detailed leave information.
- **Service Without Strings.** Whether you are full-time or part-time, your employment at VA is without employment contracts, non-compete clauses, restrictive covenants or other significant restrictions on outside work.
- **Receive assistance.** Under VA's Employee Assistance Program (EAP), get free, short-term counseling and other services to cope with the stresses of life and other issues. EAP may include:
  - 24/7 access to and follow-up with professional counselors.
  - Counseling on legal, financial, child and elder care, mental health, identify theft, and wellness issues.
  - Community resources and referrals.
  - Internal and external tools on EAP services.
  - Up to 8 hours per year of authorized absence for assessments and consultations.





# CHOOSE VA: Resources

## Benefits, education, and employment incentives

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

## Coverage

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

## Insurance

- Dental/vision: <http://www.opm.gov/healthcare-insurance/dental-vision>.
- Federal health benefits: <http://www.opm.gov/insure/health/index.asp>.
- Federal health benefits comparison tools: <https://www.opm.gov/healthcare-insurance>.
- Federal insurance frequently asked questions: <http://www.opm.gov/healthcare-insurance/insurance-faqs>.
- Flexible spending accounts primer: <http://www.opm.gov/healthcare-insurance/flexible-spending-accounts>.
- Life insurance: <http://www.opm.gov/healthcare-insurance/life-insurance>.
- Long-term care: <https://www.opm.gov/healthcare-insurance/long-term-care/>.

## Retirement

- Estimate future pension benefits at the U.S. Office of Personnel Management's Federal Ballpark Estimate: <https://www.opm.gov/retirement-services/calculators/federal-ball-park-estimator/>.
- Retirement benefits: <https://www.opm.gov/retirement-services/fers-information>.
- Social Security Retirement Estimator: <https://www.ssa.gov/benefits/retirement/estimator.html>.
- Thrift Savings Plan: <https://www.tsp.gov/index.html>.



**A VA career offers you numerous benefits and reward\$, take a closer look at your potential inventory of Total Reward\$, which could potentially include:**

- Competitive compensation and benefits.
- Recruitment and retention bonuses.\*
- Work-life balance.
- Workplace flexibilities/alternate work arrangements.\*
- Health and wellness programs.
- No employment contracts, restrictive covenants, or non-compete clauses.
- Insurance coverage.
- Extensive retirement package.
- Credit for Military Service.\*
- Performance and recognition awards and programs.
- Professional development opportunities.
- Student Loan Repayment Program.\*
- Education Debt Reduction Program.\*

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



VACareers.va.gov

Contact human resources for specific eligibility questions and visit [VACareers.va.gov](https://www.vacareers.va.gov) for general information.