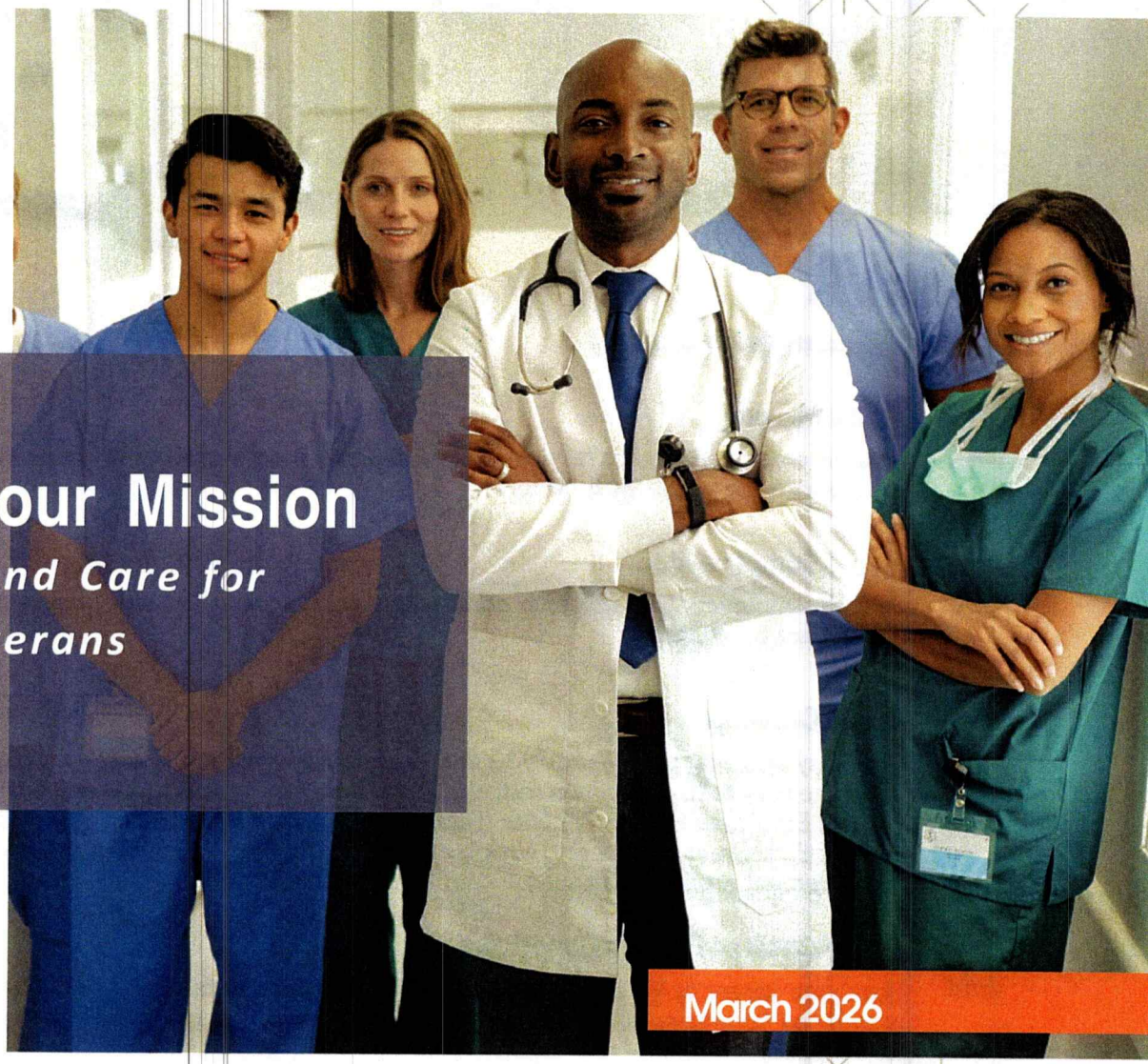
U.S. Department of Veterans Affairs
Veterans Health Administration
Workforce Management & Consulting

2026 - TOTAL REWARD$



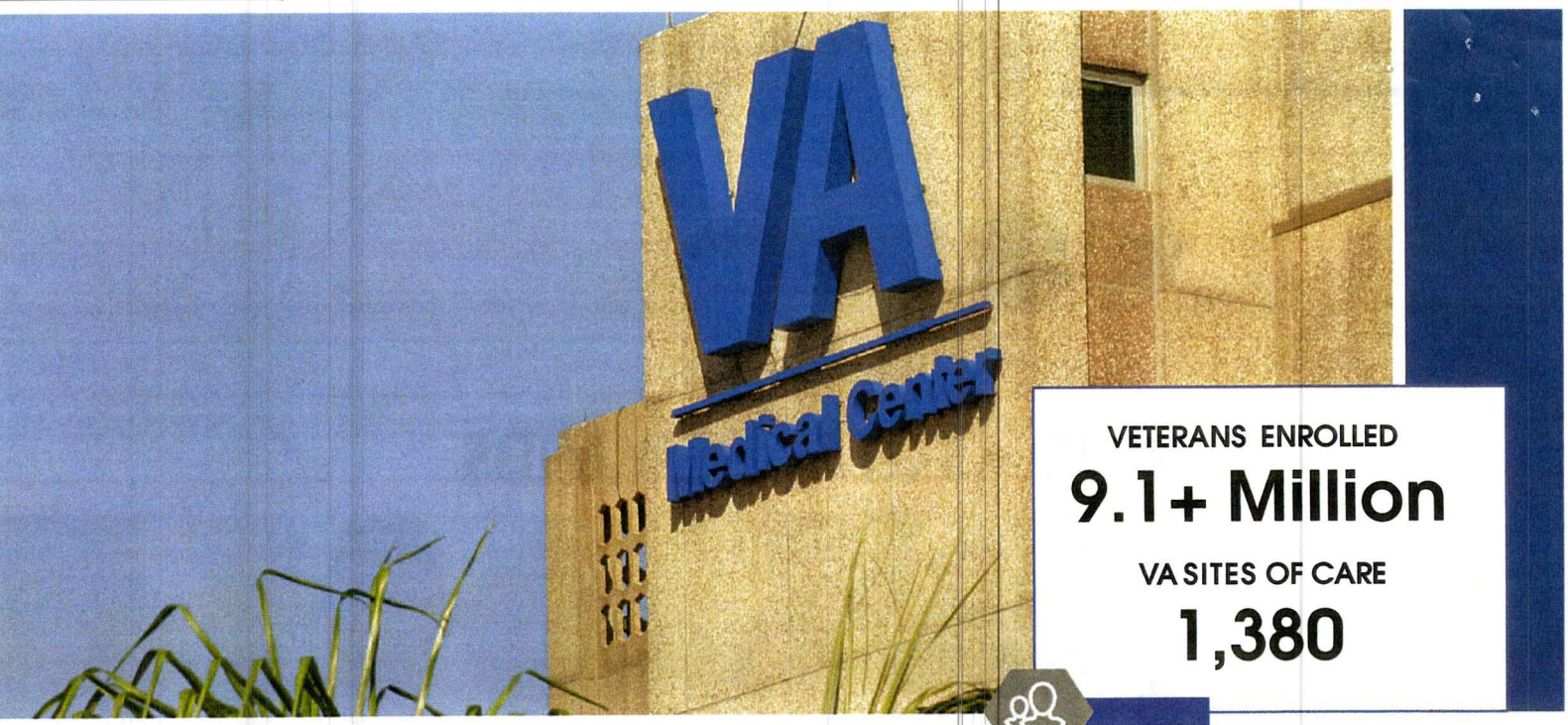
Make it your Mission

to Heal and Care for Veterans

March 2026

VA CAREER

PHYSICIAN
DENTIST
OPTOMETRIST
PODIATRIST



VETERANS ENROLLED

9.1+ Million

VA SITES OF CARE

1,380

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.

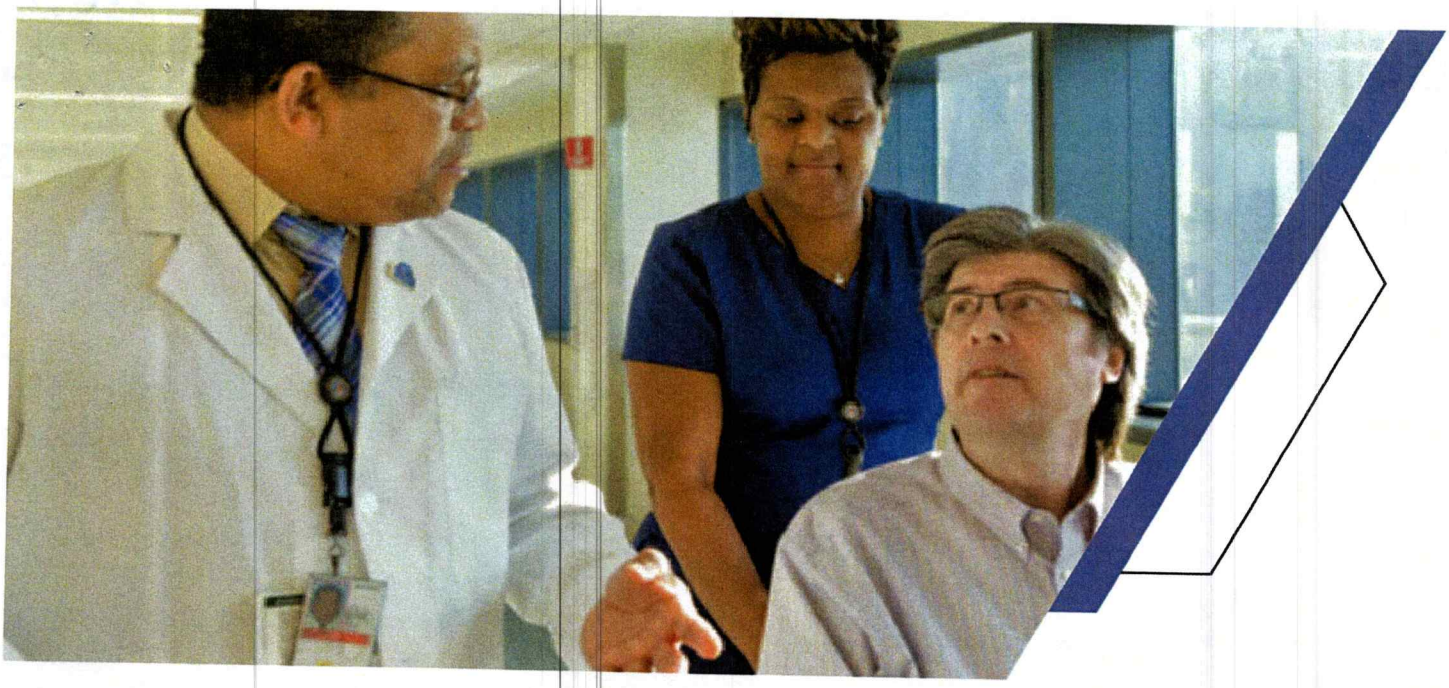
Start your career at VA and benefit from opportunities to build your skills and professional growth by leveraging VA professional development programs to fit your specific long-term career goals.

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 a VA physician, dentist, optometrist, or podiatrist, 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 a physician, dentist, optometrist, or podiatrist in VA, you will contribute to the greatest mission in federal service - the mission to 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 1,380 sites of care across all 50 states, the District of Columbia, and U.S. territories. VA's variety of opportunities, education, and leadership gives you limitless room to grow and excel in your career. Take a look at all VA can offer you and pursue opportunities that will push your talent to exciting new heights. At VA, you are a part of a dynamic team of thousands of professionals helping provide high-quality healthcare to our Nation's Veterans.

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

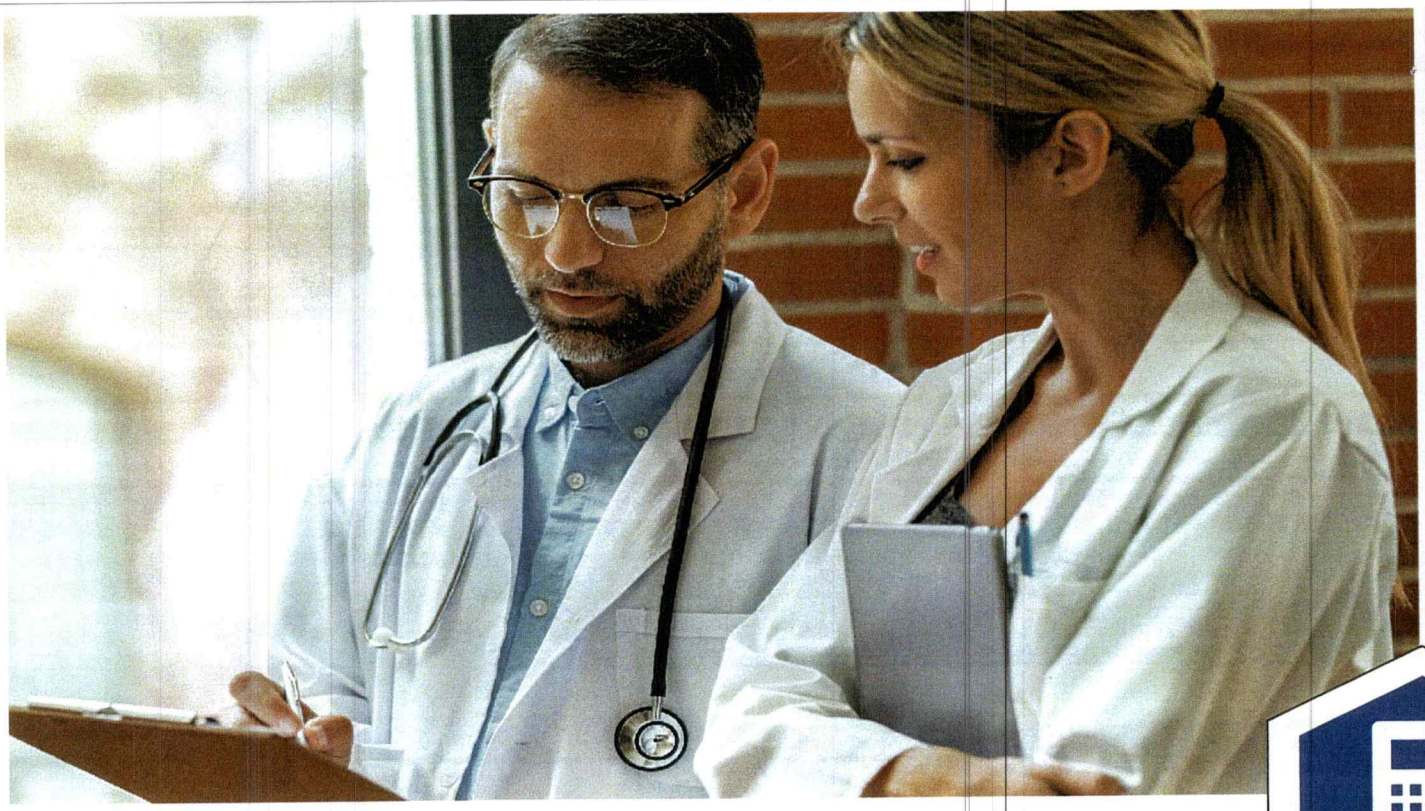
With VA's integrated system, employees are free to explore new areas of career development and pursue opportunities anywhere within VA. Physicians, dentists, optometrists, and podiatrists receive unparalleled opportunities to enjoy the science of medicine and grow as professionals by advancing their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

From your start as a physician, dentist, optometrist, or podiatrist all the way through to retirement, you will receive a total reward$ package that adds to the satisfaction of a career based on giving back to those who have given so much to the nation.

Take a closer look at VA...

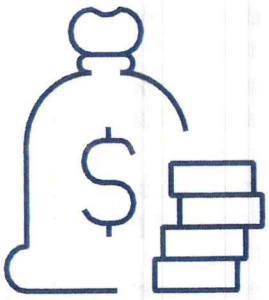
VA physicians, dentists, optometrists, and podiatrists enjoy these perks **#WorkatVA:**

- One active and unrestricted license allows you to practice at any VA nationwide site of care.
- Opportunity to lead interdisciplinary teams or Patient Aligned Care Teams (PACT).
- Clinical and administrative support that allows you to focus on providing healthcare to Veterans.
- Spend more time with grateful patients and less time on administrative tasks.
- High patient acuity and complexity.
- Guaranteed salary with regular pay increases (not driven by RVUs or other performance metrics).
- Often little or no outpatient on-call.
- 11 paid federal holidays.
- No employment contracts, restrictive covenants, or non-compete clauses.
- Contract buyout provision for physicians considering rural sites (conditions apply).
- No moonlighting restrictions.



CHOOSE VA: For the Compensation

Earn a competitive salary as you pursue excellence in healthcare for Veterans.
At VA, physicians, dentists, optometrists, and podiatrists receive compensation based on education, training, licensure, certification, experience, and the local labor market.* Enjoy compensation benefits such as:

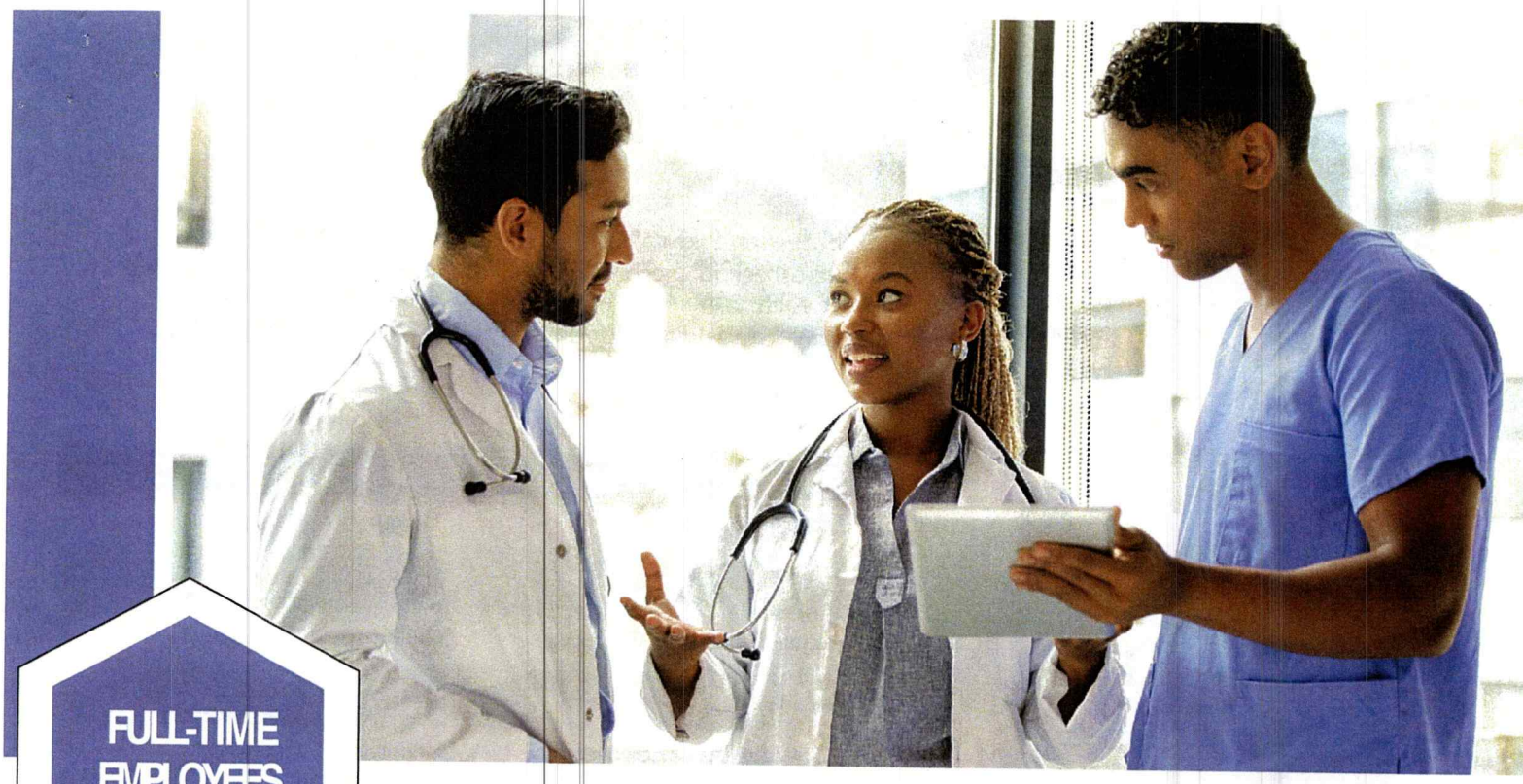


- **Regular Increases.** Receive annual base salary pay increases, when signed into federal law (as of 2026, the 5-year average increase was 3.1%), biennial within-grade or "step" longevity increases, biennial market pay reviews, and, when appropriate, increases resulting from additional credentials, promotions, or local labor market changes.
- **Performance Pay.** Physicians, dentists, optometrists, and podiatrists may receive up to 7.5% of annual salary, up to a maximum of $15,000 in additional annual performance pay (conditions apply).
- **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 (SPA), Special Contribution Awards, 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).

*For more information about competitive salaries, talk to a VA recruiter.



FULL-TIME EMPLOYEES

Let's do the math!

Find Your Total Reward$ of a VA career as a physician, dentist, optometrist, or podiatrist. This Total Reward$ sample is a 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

Physician, Dentist, Optometrist, Podiatrist Salary Examples	$180,000	$280,000	$380,000

Total Reward$ of Benefits Provided by VA

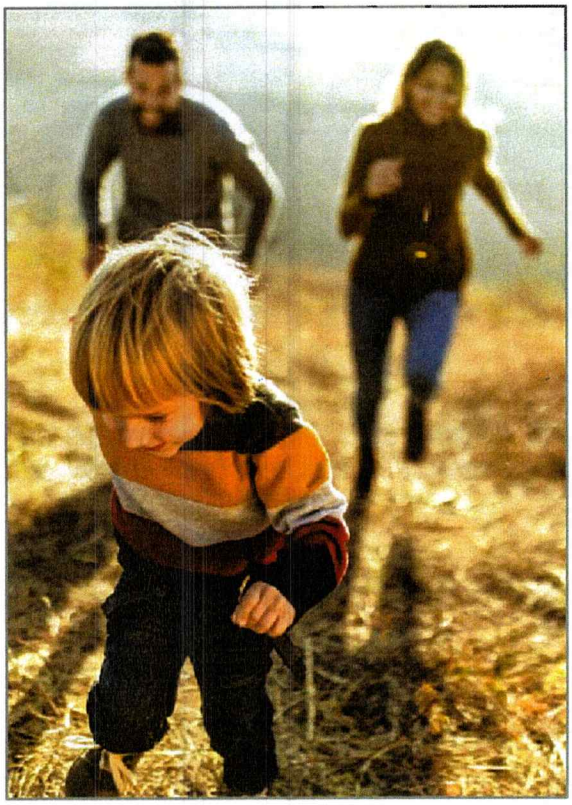
Health Insurance Premium Subsidy (VA generally pays 72% - 75% of total health care premiums for an average of $15,720)	$15,720	$15,720	$15,720
Social Security (VA pays 6.2% of taxable wages up to $184,500/contribution max $11,439)	$11,160	$11,439	$11,439
Medicare (VA pays 1.45% of taxable wages for the employee)	$2,610	$4,060	$5,510
Basic Life Insurance (VA pays 1/3 of basic life insurance premium)	$379	$587	$795
Thrift Savings Plan Federal 401(k) (employer contributions, see page 10)	$9,000	$14,000	$19,000
Federal Employee Retirement System (FERS, see page11)	$29,700	$46,200	$62,700
Education Debt Reduction Program (conditions apply, $40k max/yr.)	$_____	$_____	$_____
Performance Pay (conditions apply, 7.5% of salary up to $15,000)	$13,500	$15,000	$15,000
CME Reimbursement (conditions apply/maximum benefit)**	$1,000	$1,000	$1,000
Annual Total Reward$	**$260,605**	**$385,598**	**$508,812**

*This calculation is a sample only and does not constitute a contract of employment or a guarantee of benefits or future employment. Certain elements vary and are based on specific circumstances. Estimates above do not include the potential for up to $40,000 annually (maximum of $200,000) in Education Debt Reduction Program loan reimbursement , Permanent Change of Station (PCS) relocation allowance, recruitment, retention, and relocation incentives, the value of free liability coverage and other payments and incentives. By law, annual compensation for physicians, dentists, optometrists, and podiatrists cannot exceed $400,000, but this amount can be exceeded with certain incentives (conditions apply). If your service includes part-time calculations, your total reward$ and benefits will be proportionally prorated. For more information, please see www.opm.gov.

**Full-time board-certified podiatrists are eligible for CME reimbursement up to $1,000 per year for continuing professional education. Others may receive reimbursement at the discretion of the local VA medical center and availability of education funds.

Take Time Off

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



Leave Category	Full-Time	Part-Time
Federal Holidays	11 days	11 days*
Annual Leave	208 hours	1 hour for every 10 hours worked
Annual Leave Max Carryover	685 hours	240 hours
Sick Leave	104 hours	1 hour for every 20 hours worked
Sick Leave Max Carryover	Unlimited	Unlimited
Military Leave	20 days	Prorated
Military Leave Maximum Balance	40 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.

**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 (400 hours):

Avg. Salary	Est. total annual combined value (400 hours)
$180,000	$34,499
$280,000	$53,666
$380,000	$72,832

Paid Parental Leave

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

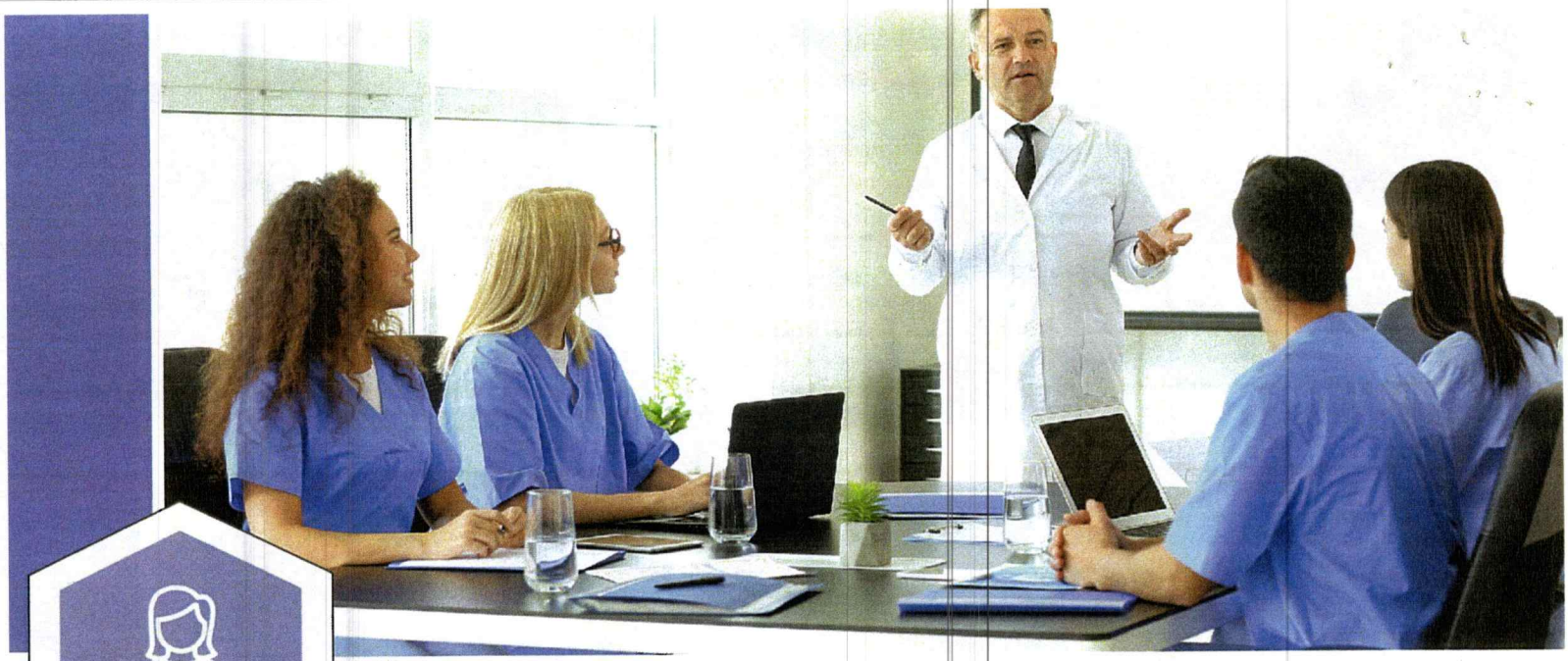
Avg. Salary	Est. total paid parental leave (12 weeks, if taken)
$180,000	$41,399
$280,000	$64,399
$380,000	$87,398

These value estimates do not represent additional compensation, but rather the value of paid time off based on a $180,000, $280,000, and $380,000 annual salary and fifty or 12 weeks of 8-hour days of paid leave and holidays.



CHOOSE VA: For the Coverage

- **Health insurance.** With Federal Employee Health Benefits (FEHB), choose from a variety of self or family health maintenance organizations or fee-for-service health plans that all cover pre-existing conditions. Employee's spouse and children under age 26 are eligible, as are children, regardless of age, who are unable to support themselves. VA pays 72% - 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 account (FSA) each year. Employees may contribute up to $3,400 a year for individuals with a $680 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 conducts the largest education and training effort for health professionals in the United States. Each year, the program provides clinical experiences to 75,000 medical and 1,000 dental trainees. Training programs are available at 90% of VA medical centers. Approximately 99% of medical schools are affiliated with VA, including 151 of 159 Liaison Committee on Medical Education (LCME)-accredited allopathic schools and 39 of 42 Commission on Osteopathic College Accreditation (COCA)-accredited osteopathic medical schools. VA sponsors 33% of the nation's dental residency training programs.

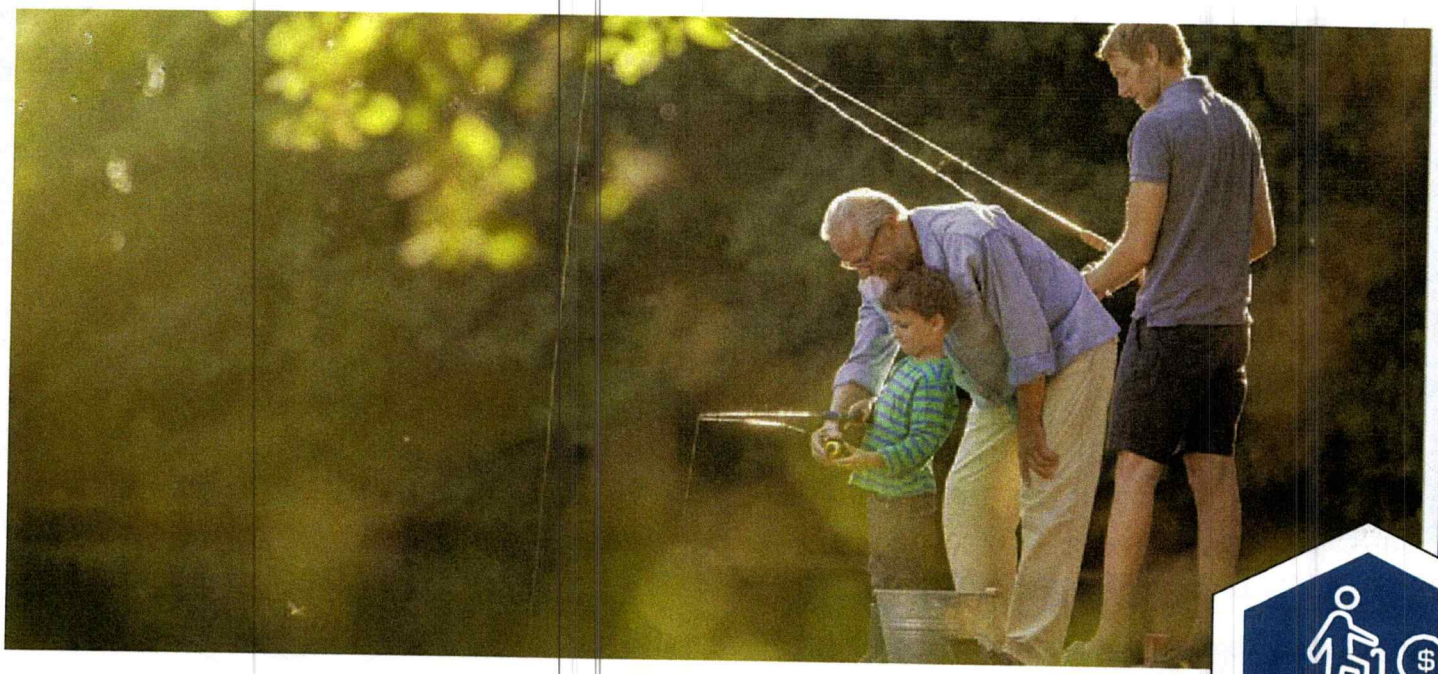
Specialty Education Loan Repayment Program (SELRP). Allows VA to recruit physicians starting or currently enrolled in residency training. Selected participants may receive up to $40,000 in education loan repayment for each year up to four years, totaling $160,000. In return, SELRP recipient agrees to serve full-time in a clinical practice at a VA medical center for a period of 12 months for each $40,000 of loan repayment, with a minimum of 24 months of obligated service.

Education Debt Reduction Program (EDRP). If you are a physician, dentist, optometrist, or podiatrist 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 physicians, dentists, optometrists, and podiatrists with student loan reimbursement up to $40,000 a calendar year with 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.

Continuing education, in-person, and virtual training. VA is the nation's leading provider of continuing medical education (CME) credits and hours.

- As a VA physician, dentist, or podiatrist you can earn CME credits at no cost.
- If you are full-time board-certified physician or dentist, you can receive up to $1,000 and five days (or more) per year of authorized absence to attend CME courses (conditions apply).
- Full-time board-certified podiatrists are eligible for CME reimbursement up to $1,000 per year for continuing professional education. Others may receive reimbursement at the discretion of the local VA medical center and availability of education funds.



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.

Enroll in Federal Employees Retirement System (FERS)*

Thrift Savings Plan (TSP) Federal 401(k)

- Portable.
- Transferable.
- Low cost.

Defined FERS Benefit Pension

- Lifetime payments at retirement.
- Deferred benefits after five years of service to use at retirement.
- Employee death benefits and survivor benefits.

Social Security

- Portable.
- Lifetime payments at retirement.

*Conditions apply. See the next 3 pages for more information and https://www.opm.gov/retirement-center/fers-information/.

Get Credit for Military Service. Don't worry, as a VA employee, you may carry over military 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 2026, TSP lets you contribute up to $24,500 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 $8,000 per year for a total potential contribution of $32,500. Catch-up for participants age 60-63 is up to $11,250 for a total potential contribution of $35,750. 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 0.04% (total expense ratio) are lower than 99% of investment options. That is more money in your pocket to use when you retire. Average expenses for US-based non-TSP 401(k) accounts are 0.4% for large plans and 1.5% for small- and mid-size plans, saving investors 10–30 times the costs.

Let's do the math!

What will your investment look like with compounded interest?
Invest **$24,500** annually toward retirement and see your savings stack up! Take a closer look at your investments assuming a starting salary of $313,000.

$24,500 Annually → Compounded by 10.17% (the all-time average rate of return across all TSP funds since inception as of Dec 2025)...

20 YEARS	30 YEARS	40 YEARS
$1,734,889	**$5,224,935**	**$14,910,021**
Annual VA TSP Fees (fees paid by VA employees)	Annual VA TSP Fees (fees paid by VA employees)	Annual VA TSP Fees (fees paid by VA employees)
$694	$2,098	$5,964
Annual Private Sector Fee Range (for non-VA 401(k))	Annual Private Sector Fee Range (for non-VA 401(k))	Annual Private Sector Fee Range (for non-VA 401(k))
$6,940 to $26,023	$20,980 to $78,674	$59,640 to $223,650

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 $43,800.53 as of December 2025.

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 FERS service or age 60 with at least 20 years of FERS service.

- 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 $180,000, $280,000 and $380,000.

Average Salary $180,000 and $200,000

Example 1

- Under age 62
- 1% benefit
- 60 years old
- 30 years of VA service
- $180,000 average high 3 salary

Annual Average Pension **$54,000**

Example 2

- Age 62 or older
- 1.1% benefit
- 63 years old
- 33 years of VA service
- $200,000 average high 3 salary

Annual Average Pension **$72,600**

Average Salary $280,000 and $300,000

Example 1

- Under age 62
- 1% benefit
- 60 years old
- 30 years of VA service
- $280,000 average high 3 salary

Annual Average Pension **$84,000**

Example 2

- Age 62 or older
- 1.1% benefit
- 63 years old
- 33 years of VA service
- $300,000 average high 3 salary

Annual Average Pension **$108,900**

Average Salary $380,000 and $400,000

Example 1

- Under age 62
- 1% benefit
- 60 years old
- 30 years of VA service
- $380,000 average high 3 salary

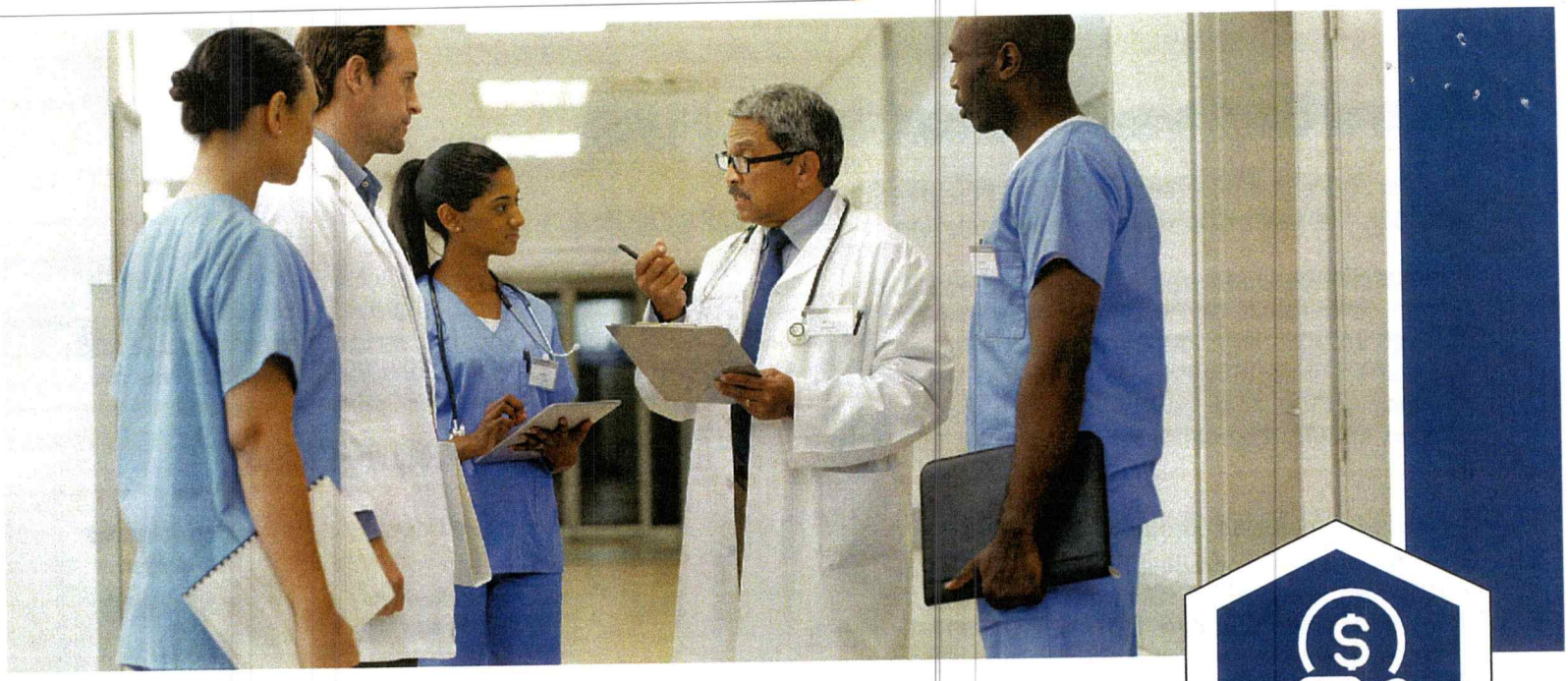
Annual Average Pension **$114,000**

Example 2

- Age 62 or older
- 1.1% benefit
- 63 years old
- 33 years of VA service
- $400,000 average high 3 salary

Annual Average Pension **$145,200**

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

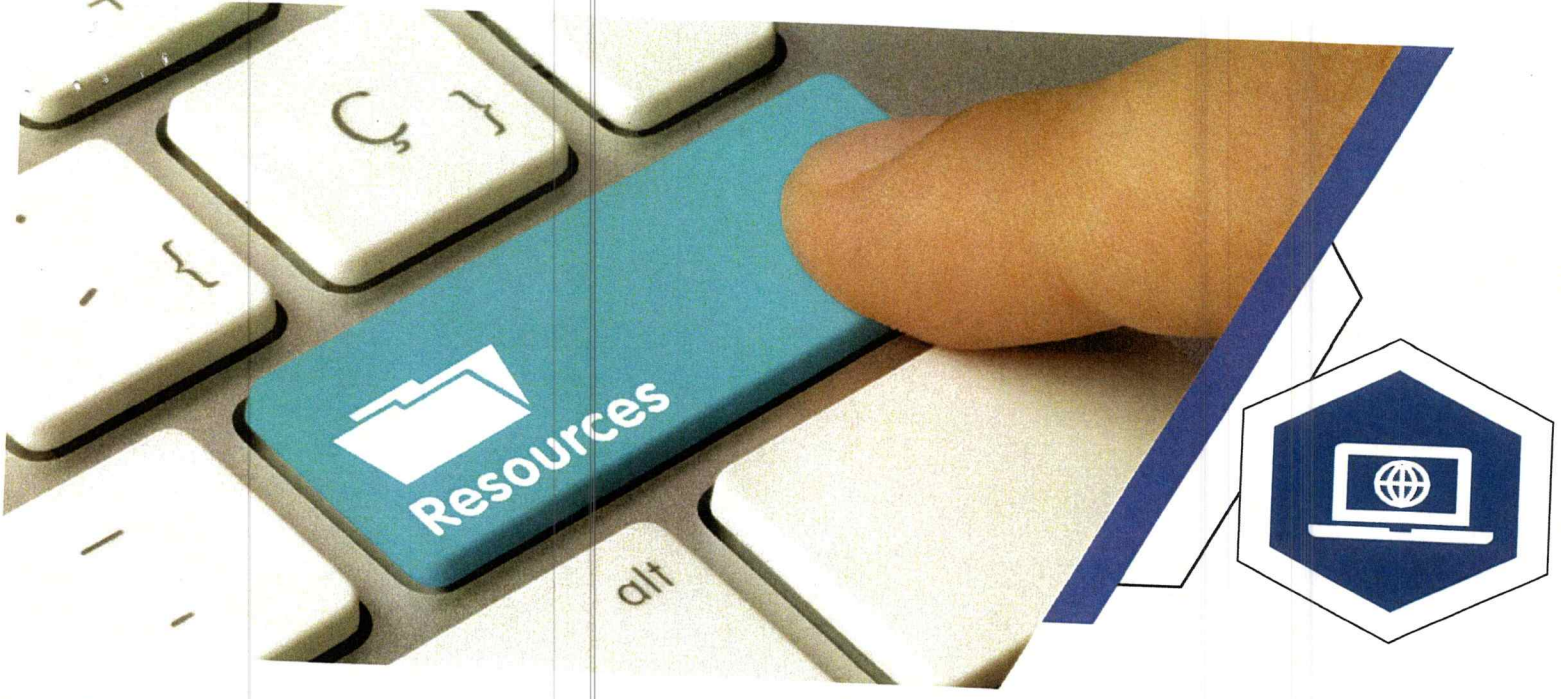


CHOOSE VA: For the Reward$

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 1,380 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 physician, dentist, optometrist, and podiatrist pay-setting process; the market portion of these salaries goes up or down depending on relocation area, but base pay stays the same.
- **Spend time with friends and family with paid leave.** As a physician, dentist, optometrist, or podiatrist, you are in high- demand, you start your career in the highest available leave tier, which provides 208 hours of paid leave and 11 holidays each year. 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

Education and other incentives.

- Education support: https://vacareers.va.gov/employment-benefits/education-support/.
- Transit Benefit Program: https://www.va.gov/OFCADMIN/FAQ/TransitBenefits.asp.

Liability Coverage.

- Professional liability protection: https://www.va.gov/OHRM/WorklifeBenefits/pli.asp.
- FTCA federal malpractice protection: https://www.va.gov/ogc/ftca.asp.

Insurance.

- Dental/vision: https://www.opm.gov/healthcare-insurance/dental-vision/.
- Federal health benefits: https://www.opm.gov/healthcare-insurance/healthcare/.
- Federal health benefits comparison tools: https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/.
- Federal health insurance frequently asked questions: https://www.opm.gov/healthcare-insurance/insurance-faqs/health/.
- Flexible spending accounts: https://www.opm.gov/healthcare-insurance/flexible-spending-accounts/.
- Life insurance: https://www.opm.gov/healthcare-insurance/life-insurance/.
- Long-term care: https://www.opm.gov/healthcare-insurance/long-term-care/.

Retirement.

- Estimate pension benefits at OPM's Federal Ballpark E$timate: https://www.opm.gov/retirement-center/calculators/federal-ball-park-estimator/.
- Retirement benefits: https://www.opm.gov/retirement-center/fers-information/.
- Social Security Retirement Estimator: https://www.ssa.gov/oact/anypia/index.html.
- Retirement FAQ: https://www.opm.gov/retirement-center/retirement-faqs/.
- 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 and 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 reimbursement (EDRP).*

*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 for general information.