



REPLY TO
ATTENTION OF:

DEPARTMENT OF THE ARMY
New York Medical Recruiting Company
137C Poly Place Suite 5C
Brooklyn, NY, 11232

Dear Future Doctor,

Congratulations on your MCAT Score! My name is CPT Christiaan D. Taylor, and I am writing to provide information on a unique financial opportunity the United States Army can provide for Medical School. The name of the program is the F. Edward Hébert Health Professions Scholarship Program.

If you are planning to attend, or are currently enrolled in Medical School, the Health Professions Scholarship Program (HPSP) offers you an outstanding opportunity for financial support. This program permits selected students to be commissioned as officers in the United States Army, and receive a monthly stipend over \$2,157 for 10 ½ months and Second Lieutenant Active Duty pay for the remainder of the year (45 days). In addition, the government will pay full tuition, books, fees, computer rental, and other required expenses to the Medical School of your choice.

ELIGIBILITY

- Be a U.S. Citizen.
- Be enrolled in, applying to, or have a letter of acceptance from an accredited school in the United States or Puerto Rico.
- Maintain full-time student status during the entire length of the program.
- Qualify as a commissioned officer in the United States Army Reserve.

EXPECTATIONS

While attending school, the Army expects the same of you that you expect of yourself – to be a dedicated full-time student, putting your best effort toward your studies. You will be a Second Lieutenant in the Army reserve. For 10 ½ months being an officer won't require any of your time. But for six weeks each year, being an Army officer will be an important part of your professional education. This annual training can provide an opportunity to learn about the Army Medical Department and train with outstanding physicians. You can also perform this training within your school program. In addition, you will be paid full salary and benefits as a Second Lieutenant in the Army Reserves. After graduation and entrance on active duty, you will be promoted to Captain which means more pay. Your salary will increase through the years with promotions, time in service, and annual cost of living increases. You will also receive a monthly nontaxable allowance for your food and housing. You will incur an active duty obligation as a Physician based upon the length of the scholarship you accept.

BENEFITS DURING MEDICAL SCHOOL

- The Army will pay for 100% of your tuition.
- The Army will pay for required books, health insurance, equipment and academic fees.
- You will receive a monthly stipend over \$2,100 10 ½ months.
- Full pay and benefits as a Second Lieutenant during Active Duty Training (ADT).

With your Reserve Identification Card, you can use military facilities in which you can enjoy tax-free shopping, such as the Commissary (groceries) and Post Exchange. As well as gym facilities, which are free of charge for use.

BENEFITS DURING YOUR RESIDENCY

Upon completion of Medical School, you'll have an opportunity to begin residency training under a military residency. First year residents are full time physicians, not just part-time, tag-along onlookers. Consequently, Army Residents/Fellows (as a group) do better on their specialty board examinations than their civilian counterparts. Some of the specialties available are Emergency Medicine, Surgery, Family Practice, Internal Medicine, OB-GYN, Pediatrics, Neurology, Psychiatry, and more. You will have full benefits and incentives as an Officer and Physician:

- 30 Days Vacation with Full Pay Every Year
- Free Medical and Dental Care
- Leadership and Management Opportunities
- Unlimited Paid Sick Leave
- Paid Annual Continuing Medical Opportunities
- Travel Opportunities
- Retirement Benefits
- Low Cost Insurance
- Discounts on Hotels and Tickets
- Post Exchange and Commissary Privileges
- Guaranteed Job and Salary
- Malpractice Insurance (Coverage by the Government)
- Free and Low Cost Recreation-gym usage, boat rentals, etc.
- Space Available Flights too many exotic locations
- VA Home and Business Loan Guaranty
- Public Service Loan Forgiveness Program

Physicians start out as Captains with a starting salary of \$80,000 and above. This figure varies and will increase with prior military service, work location, and dependent status. Your time in residency counts toward increasing pay and retirement. You will receive some of the best training in the nation, and work in state-of-the-art facilities, while receiving great pay and benefits. In addition, as an officer, you will have the opportunity to be a leader and manager; many physicians are Chiefs of clinics and specialty areas.

BENEFITS WHILE FULLFILING YOUR OBLIGATION

You will have the full benefits and incentives as mentioned above, with the exception of pay. With promotions opportunities, and 5 types of specialty pay, your salary will increase significantly, well over \$100,000 varying with specialty. You'll work in state-of-the-art facilities with a wide range of patients from pediatrics to geriatrics. You will have dozens of places to choose from all around the world.

WHAT IS THE ARMY SCHOLARSHIP WORTH IN 2013?

***Any Accredited Medical School Nationwide while participating in HPSP:**

Average yearly tuition, fees and equipment			\$60,000.00
Stipend	\$2,122.00	x 10.5 months =	\$22,281.00
ADT	\$2,876.00	x 1.5 months =	\$4,315.00
Housing (varies)	\$1,500.00	x 1.5 months =	\$2,250.00
Subsistence	\$242.60	x 1.5 months =	\$364.00
Total Pay and Allowances per year			\$89,210.00

***During your residency:**

Captain's Pay (2 or less yrs)	\$3,835.50	x 12 months =	\$46,026.00
Housing (varies)	\$1,500.00	x 12 months =	\$18,000.00
Subsistence	\$242.60	x 12 months =	\$2,911.00
Variable Special Pay*	\$416.66	x 12 months =	\$5,000.00
Tax Advantage / Healthcare Savings Est.			\$15,000.00
Interest saved from not carrying medical school loans			*****
Total pay and allowances per year			\$86,937.00

***After your residency (starting salary after a 3 year residency)**

Captain's Pay (Over 3 years)	\$4,692.90	x 12 months =	\$56,315.00
Housing (varies)	\$1,500.00	x 12 months =	\$18,000.00
Subsistence	\$242.60	x 12 months =	\$2,911.00
Variable Special Pay	\$416.66	x 12 months =	\$5,000.00
Board Certification Pay	\$208.33	x 12 months =	\$2,500.00
Addit'l Special Pay (minimum)	\$1,666.67	x 12 months =	\$20,000.00
Total pay and allowances per year			\$104,726.00

It takes most physicians 15 to 25 years to pay off their Medical School loans. Graduates of the HPSP can finish school debt-free and become a member of one of the most comprehensive and dynamic health care organizations in the world, the Army Health Care Team. By becoming an Army Physician, you can distinguish yourself beyond your peers. You will gain experience and training unmatched in civilian health care. You will be on a team of professionals who share common values: helping others, making a difference, being part of something that matters, supporting the American Soldier and their Families.

If you are interested in becoming a member of the Army Medical Department, the world's largest healthcare team serving over 9 million beneficiaries. Please contact me at (305) 744-1729 or christiaan.d.taylor.mil@mail.mil. I look forward to discussing the program in more detail with you.



Christiaan D. Taylor
Captain, MS
Commanding