Healthcare Bonuses and Loan Repayment

For just about every specialty or field within the Army Medical Department (AMEDD), the Guard offers a bonus and/or student loan repayment program to make your service financially commensurate with your profession.

Medical Professional Officer Special Pay

With a three-year service agreement, medical professionals can receive a special pay bonus—up to $25,000—paid out over three years.

Medical Corps, Dental Corps and Clinical Psychologists (except Psychiatrists):

- $25,000 per year for a three-year contract
- $20,000 per year for a two-year contract
- $15,000 per year for a one-year contract

Physician Assistants, Family Nurse Practitioners, Psychiatrists and Social Workers:

- $20,000 per year for a three-year contract
- $15,000 per year for a two-year contract
- $10,000 per year for a one-year contract

Physical Therapists:

- $10,000 per year for a three-year contract
- $8,000 per year for a two-year contract
- $5,000 for a one-year contract

The Guard is currently seeking Physicians, Residents, Fellows and Medical Students matching for residencies in the following specialties:

- Physicians
- Orthopedic Surgeon
- Family Practice
- Emergency Medicine
- General Surgery
Special Pay is paid out at the beginning of each year. AMEDD officers are required to serve for 12 months for each payment. Applicants who have completed 19 or more years of commissioned service are ineligible to receive special pay.

**Healthcare Professional Loan Repayment Program (HPLRP)**

Healthcare providers in the Medical and Dental Corps can receive loan repayment assistance—up to $240,000 for certain specialties—by agreeing to a six-year service commitment with the Guard ($40,000 per year, with a $240,000 lifetime cap).

To be eligible, Army National Guard officers will serve in the Selected Reserve. For each year of satisfactory service in the Selected Reserve, any DoD-authorized student loan(s) will be considered eligible for repayment.

Physician Assistants, Physical Therapists, Family Nurse Practitioners, Social Workers and Clinical Psychologists may qualify for loan repayments up to $25,000 per year ($75,000 lifetime cap).

**Specialized Training Assistance Program (STRAP)**

The Guard can help you receive advanced training that will help you pursue your desired specialty, both within the Guard and after your service is complete. If you’re training in the specialties listed above, you’re eligible for the Specialized Training Assistance Program (STRAP), which offers a monthly stipend of $2,088.

To qualify, you must be unconditionally accepted into the education program or residency for which you seek funding. You’ll incur a one-year service obligation for every six months (or part thereof) for which you receive the stipend. Your obligation begins immediately following completion of your residency.
Medical and Dental Student Stipend Program (MDSSP)

The Medical and Dental Student Stipend Program (MDSSP) is an incentive-based program that offers medical and dental students a monthly stipend of at least $2,088. In return, each participant will incur a one-year service obligation for every six months (or part thereof) for which they receive the stipend.

Your obligation begins immediately following completion of dental school (or completion of your residency) unless you enter into STRAP for residency in an eligible specialty—in which case:

   Your MDSSP obligation starts at the beginning of residency.
   Your MDSSP obligation is reduced by one year for each year (or part thereof) for which the STRAP stipend was provided.