

## Essential Information for Premedical Students considering A Military Scholarship

All information provided here can be verified by a recruiter...if you know the right questions to ask. Often premedical students are not fully aware of the impact that military scholarships can have on their career paths. The military scholarship can be the right choice for some, and the wrong choice for others. It is actually more of a personal decision than a financial one, and can only be a sound decision when all information is reviewed.

Do not rely solely upon recruiters as sources of information. Seek out actual military scholarship recipients who have completed their commitments...preferably in recent years. Persons who have completed the military obligation are able to tell the entire truth about the experience without personal gain or retribution.

Most of the information here is based on Navy scholarships, however the three branches are *very* similar. (the Marines do not have physicians...they use Navy physicians)

\*\*It is true that you will graduate debt-free from a financial standpoint. The full medical school tuition is paid, along with reimbursement for required books/equipment, and a standard monthly stipend for living expenses. It is true that there are exciting, unique assignments and tours that one can *only* experience as a military physician or reservist.

\*\*It is not true that the military has “all of the best equipment”. In reality, while they do their best to keep up with the times, hospital budget limitations make updating expensive equipment very difficult. It is often hard to keep up with the costly, advanced diagnostic machinery that is available in tertiary care civilian hospitals.

**\*\*\*Very Important\*\*\***When you are finishing medical school, you must apply for a military internship/residency. It is the exception, rather than the rule, that a deferment is granted to do a civilian residency. They will not tell you what type of residency to choose (i.e. family practice, general surgery, pediatrics, etc), but they *will* make you do a military residency if there are spots open. They meet the needs of the military training programs before allowing any civilian deferments. With less and less students applying for these scholarships, it is more likely that one must plan to do a military residency.

\*\*Military residency typically ends up being longer than civilian residency. This is because a large number of military residents are pulled after the first/intern year to fill GMO (General Medical Officer) billets/openings. These tours are 2-3 years long. A GMO serves as a “sick call” type doctor in a variety of locations. The assignment can be unique and exciting, and some people choose military scholarships just so they can do one of these GMO tours. One may be overseas, on an aircraft carrier, with a Marine unit, or with an air squadron, to name a few. A “flight surgeon” is a GMO who attends to the basic primary care needs of pilots. After special training, they learn to determine when a

pilot shouldn't fly (when they need to be "downed"), and the flight surgeons are able to fly as passengers in fighter jets. This is a popular and competitive GMO tour.

\*\*After the GMO tour, you continue residency starting with the second-year level. The *total* length of residency, including internship, depends on the specialty. Family practice is 3 years, Internal medicine 3 years, General Surgery 5 years, Ob/Gyn 5 years, etc. The GMO years are subtracted from your commitment, **but** then there are special rules involving the accrual of additional obligation for the military residency. Be sure to go over this carefully with the recruiter.

\*\*Military residencies do provide sound, reliable, reputable training. They are not, however, considered "elite" programs or among the *very top rated* programs in the country. This may be important to you. You may go to medical school and really excel: honors student, over the 90<sup>th</sup> percentile on the national boards, participate in published research, etc. The top residency program in the nation may be drooling over you, but your contract is with the military. The military residency needs come first. Furthermore, if you fall in love with a subspecialty that requires a highly competitive fellowship, it will be harder for you if you are not applying from an elite residency program.

\*\*Whether you are doing a civilian deferred or military residency, if you want to further subspecialize by doing a fellowship...you must be given permission. In this case, they often decline. This does indeed affect your career. If you want to do a cardiothoracic surgery fellowship, for example, they may say no. Instead, you must serve your time as a general surgeon (in this example) for a number of years, and then ask permission again. Or, you can wait until your commitment has been fulfilled before pursuing the chosen subspecialty.

\*\*Unless you were allowed to go into a fellowship, your commitment/required years of active duty begin when you finish residency. The Navy tries to make physician salaries closer to their civilian counterparts by awarding yearly specialty pay. This is a lump sum of money awarded each year in addition to your officer pay. The amount is determined by your specialty. There are rules governing the special pays with one result that is important for planning purposes: in order to receive your final specialty pay, you must stay 3 months beyond your actual commitment. The details are available in the special pay brochures.

\*\*The military serves a more mobile, forward-deployed role than it did during the days of the Cold War. The end result is that one must *expect* to move a lot and to endure separations from home and family. Deployments are, by necessity, becoming longer and more frequent.

\*\*You are typically in the Independent Ready Reserves for a certain number of years after finishing your active duty obligation. Check with your recruiter regarding the details.



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