

RETENTION ELIGIBILITY CRITERIA:

Program Information

- Must have 12 months or less remaining on ADSO.
 - HPLRP 2-year ADSO begins the month of the board you applied to (Feb /Aug).
- 2-year program regardless of total estimated debt amount (*i.e. debt less than \$40k*).
- Only open to AFSC listed on allocation sheet (varies each Oct-based on needs of AF).
- Covers loans for minimally qualifying degree required for eligible AFSC (see AFOCD).
 - i.e. BSN is required for 46N, & member has BSN and MSN, HPLRP will ONLY cover loans taken out during BSN.

Application

- Service Member submits application to HPLRP Org Box: AFIT.CI.HPLRP@US.AF.MIL.
- Application information found on ADHPLRP Website: <https://kx.health.mil/kj/kx8/ADHPLRP/> (CAC access).
- DOES NOT Guarantee Acceptance & are case by case & selected on a First Come First Serve basis.
- Application Window
 - 1-31 January for Retention Selection Board held February.
 - 1-31 July for Retention Selection Board held August (if funds / allocations are still available).

Retention Bonus

- Authorized in conjunction with ADHPLRP, Commitment for Retention bonus & ADHPLRP will be served consecutively (one after another), not concurrently.
- HPLRP *combined with any other* service obligation will be served CONSECUTIVELY (one after another).

Eligible Debt

- Varies based on individual debt, only covers UP TO \$40k per year for 2 years if eligible debt exceeds \$40k (max eligible debt amount for program \$80k).
- If debt exceeds \$80k, you could re-apply for HPLRP in additional future boards, if you meet the requirements.
- Payment amount is NOT guaranteed and varies based on individual eligible debt.
- HPLRP Payments are made annually to the lender, up to \$40k for 2 years, and cannot exceed \$80k.
 - (i.e. Year 1=\$40k, Year 2= \$40K).
- Final HPLRP Max Award amount is not calculated until the First Lender Verification Form is received.

Eligible Loans

- Public & Private loans eligible for HPLRP.
- Parent Plus loans NOT covered (unless refinanced into members name).
- Cannot consolidate/refinance AFTER applying.
- USAA Loans NOT eligible for HPLRP.
- Student Loans taken out while using GI Bills/TA *might* be eligible for HPLRP (Case by case basis).
- Participants MUST remaining in good standing & continue to make scheduled payments on loans while in HPLRP.
- Loans taken out while enrolled in HPSP are NOT Eligible for HPLRP.

ADHPLRP CONTACT INFORMATION:

Address: AFIT/CIM 2950 Hobson Way Rm 302, Wright-Patterson AFB, OH 45433 7765

Phone: (937) 904-3015 **Email:** AFIT.CI.HPLRP@US.AF.MIL

ADHPLRP Website: <https://kx.health.mil/kj/kx8/ADHPLRP/> (CAC access)

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Taxes

- HPLRP payments are taxable income.
 - Payments are taxed at 25% as set by Federal Government.
 - Treated as part of the participant's gross income for taxable year HPLRP payment is made.
 - State Taxes are NOT taken out; members are responsible for ANY tax obligations.
 - Members are responsible for the remaining loan balance left over from taxes.
 - HPLRP can NEVER pay loans down to \$0.
- Taxes taken prior to payment.
 - i.e. if \$40k payment @ 25% tax, \$30k is paid to lender and \$10k is paid to taxes.
 - Member is responsible for \$10k remaining on your loan balance.

Participation Eligibility

- Prior HPLRP Participants
 - Only will cover “remaining” eligible debt & does not include amount left over from taxes being taken out of payment.
- Prior service / National Guard/Reserve
 - Must be separated for at least 24months, unless changing AFSC/rank upon entering ADAF.
- Prior ROTC eligible
 - If completed incurred Service Obligation for ROTC & did not receive education benefits for degree on HPLRP application.
- Fellowship/Residency
 - Can vary based on AFSC - reach out to HPLRP to confirm.
- AFIT assignment
 - HPLRP does not prevent application/acceptance, additional ADO could be added.
- Montgomery GI Bill
 - cannot be enrolled in while participating in HPLRP.
- Post 9/11 GI Bill
 - Active-duty time does NOT count while participating in HPLRP.
- Tuition Assistance (TA)
 - Does not disqualify member from applying for HPLRP.

Once SA has been signed, the applicant may NOT terminate HPLRP obligations. ETP can be submitted for consideration.

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APPLICATION DOCUMENTS REQUIRED:

1. ADHPLRP APPLICATION: Must Download PDF from HPLRP Website
2. COMMANDER REVIEW FORM: Not to be confused w/ Commander Certification letter (member must meet criteria so responses can be marked "Yes")
3. LICENSE VALIDATION FORM: completed by base credentialing office (For healthcare related license)
4. NPDB Self-Query: page with summary of reports ([The NPDB - Home Page \(hrs.gov\)](http://The NPDB - Home Page (hrs.gov))) (For healthcare related license)
5. TRANSCRIPTS (unofficial or official): from EACH univ/college attended, must have confer date, semesters dates, school name, & member's name.
6. LOAN DETAILS: MUST include ALL: Disbursement dates, Original balances, & Current balances for EACH individual loan.
 - For consolidated/refinanced loans:
 - Must show details for the original "smaller" loans that went into the consolidation/refinance.
 - Details for the new, consolidated/refinanced loan.
 - Show a clear paper trail as to where the funds went.

TIMELINE:

******START TO FINISH THE PROCESS TAKES AROUND 6 MONTHS (THIS TIMELINE CAN VARY) ******

1. Application Phase (30 days)
 - a. Up to 30 days for application review by AFIT
 - b. After Review, AFIT submits list of applicants to AFPC board for selection process w/ *estimated* eligible debt amount
2. Selection Board Phase (30-90 days):
 - a. AFPC determines eligibility & notifies member of HPLRP selection status.
 - b. If selected, AFPC emails member a selection letter & Service Agreement.
 - c. If member accepts, the member and Squadron Commander must sign and the member must send the completed service agreement to AFPC by the deadline made by AFPC.
 - i. BSC-AFPC/DPMNW Workflow AFPC.DPMNW.Workflow@us.af.mil
 - ii. NC-AFPC/DPMNN Workflow AFPC.DPMNN.Workflow@us.af.mil
 - d. Once all Service Agreements are received, AFPC sends signed Service Agreement to AFIT.
 - e. AFIT updates records, and begins reaching out to selected members for the final enrollment phase.
3. Final Enrollment (30-90 days):
 - a. AFIT emails selected members steps to collect required documents for payment.
 - i. Lender Verification Form- for EACH lender (expires in 90 days).
 - ii. Squadron Commander Certification Letter- expires in 90 days from signature (NOT Commander Review Form).
 - iii. Licenses Validation Form- completed by base credentialing office (expires on license expiration date).
 - iv. NPDB Self-Query- summary of reports page, expires annually.
 - b. All Documents must be submitted within 90 days.

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4. Payment process (45-90 days):
 - a. All final enrollment documents are collected/reviewed by AFIT.
 - b. Award offer with final Max Eligible Debt Amount is sent to member.
 - i. Member must respond that they CONCUR or Not to accept award amount.
 - c. After the concurrence is received, AFIT creates payment voucher.
 - d. AFIT emails member that voucher was created.
 - e. DFAS will notify AFIT once they have paid voucher—AFIT will email member the payment details from DFAS.
 - i. The member MUST contact their lender & provide the check number to ensure the HPLRP payment is applied to the member’s account.
 - f. Once member receives payment, they must email AFIT to confirm payment was posted to their account.
 - g. AFIT will email member where to find W2 information at the end of each year a payment is issued.
 - i. W2’s will be mailed to the address used on the payment voucher.
 - ii. Wait to file taxes until the member has received the mailed W2.
 - h. Process is completed, unless member has a second payment.
 - i. 2nd Payment: If so, AFIT will reach out around the same time the following year to collect the second payment documents (see steps beginning at Final Enrollment).

POC’S:

| Question | POC and Contact Information |
|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| All questions regarding eligible debt, HPLRP process, application criteria, etc | HPLRP Dr. Jamie Webster, Ctr W: (937) 904-3015 Org Box: AFIT.CI.HPLRP@US.AF.MIL ADHPLRP Website: https://kx.health.mil/kj/kx8/ADHPLRP/ (CAC access) |
| All questions regarding service obligations, contracts, service agreement, etc. | AFPC BSC-AFPC/DPMNW Workflow AFPC.DPMNW.Workflow@us.af.mil NC-AFPC/DPMNN Workflow AFPC.DPMNN.Workflow@us.af.mil |
| All questions about bonus’ | MEDICAL SPECIAL PAY afpc.dp2ssm.medicalspecialpay@us.af.mil 1-800-525-0102 |
| All questions about taxes, W2’s | MYPAY/myFSS/DFAS Toll free: 1-888-DFAS411 or 1-888-332-7411 option 5 Commercial: 317-212-0550 Defense Finance and Accounting Service > MilitaryMembers > taxinfo > taxstatements (dfas.mil) myFss: 24/7 support for Military Pay via phone at 1-800-525-0102 Or Submit a myFSS ticket: https://myfss.us.af.mil/USAFCommunity/s/login/?ec=302&startURL=%2FUSAFCommunity%2Fs%2Fknowledge |

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