

Employment Benefits: A Primer for Postdocs

As postdocs, it is likely that you have aced your fair share of exams, mastered countless technical tasks in the laboratory and become proficient at presenting your data and publishing papers. Sadly, the art of interviewing, negotiating and landing your ideal job may not come as naturally. While salary is an important driver when comparing potential jobs after completing your postdoc, other factors such as the benefits offered can be just as important. This brochure provides information on the most common types of benefits, tips on finding out about these benefits and some important questions interviewers are not legally permitted to ask you. This information will assist postdocs beginning their job search by giving them the tools they need to comfortably approach interviews, weigh job offers and obtain meaningful and fulfilling employment.

Types of Benefits Offered and Questions to Ask

When considering a job offer, it is important to know what employee benefits are considered standard. The benefit plan you choose will depend on factors such as marital status (deciding which spouse has more advantageous coverage), pre-existing medical conditions, the number of dependents you need to cover, and the nature of the job. Be aware of time constraints; many employers assign a default benefits plan after 30 days of employment if you fail to select one on your own, or worse, you will be left without coverage until the next open enrollment period, which typically occurs only once per year. Common types of employer-provided benefits include basic healthcare benefits, retirement/401(k) plans, life/disability insurance, flexible spending account, and paid time off for vacation, illness, holidays, bereavement, jury duty, and personal time. It is worth noting that more employers are also beginning to include domestic partner coverage as part of the standard benefits package.

It's important to take the time to evaluate your potential employer's benefits offering since it is likely to represent up to 40 percent or more of your total compensation package. Fringe benefits, such as car/parking/transportation allowances, health club membership discounts, and tuition reimbursement are all high ticket items, which may also be offered by corporations, government agencies, and universities. Remember that it does not hurt to ask questions about benefits not specifically mentioned by the interviewer! While there are basic benefits that almost all employers provide, many benefits/perks may vary depending on the industry, company, and position. It's worth investigating if benefits significantly vary within a sector (i.e., public vs. private universities, smaller vs. larger companies, state vs. federal agencies, etc.). Sector-specific perks such as the amount of available start-up funds offered in the university setting or how lab space is assigned are examples of specific issues that may be important when seeking an academic appointment.

Below is a list of employee benefits questions to ask the hiring manager or human resources representative:

1. When does insurance coverage begin? Is there a waiting period? Are spouses and dependents eligible for health and dental insurance coverage?
2. Do they offer mothers and fathers paid leave for newborns and or newly adopted children?
3. Is dental and vision care covered? If not, are discounted services for dental and vision provided as part of the health insurance plan?
4. Is life insurance and short- and long-term disability coverage available? What is the dollar value of each plan?
5. What portion of the health and dental insurance monthly premiums will you be expected to pay for employee-only coverage and for employee plus dependent coverage? Ask to see a summary plan description (SPD), which outlines details such as co-pays, amount of the annual deductible, description of out of pocket costs, level of prescription drug coverage, and many other details about what is covered and what is excluded.
6. What is the process for filing claims, or processing an appeal?
7. Will your domestic partner be covered under the plan? Be aware that some domestic partner plans only cover same-sex partners.

8. When do medical, dental, and hospitalization coverage end if you or your employer terminates your employment or if you leave voluntarily?
9. How much vacation time, sick time, company-designated, and floating holidays are provided? When do you become eligible for these benefits? Are they pro-rated during the first year of employment?
10. What type of 401(k) or retirement plan is provided? How much and under what circumstance does the company contribute to these plans? What are the vesting conditions for 401(k) and retirement plans? [If the term vesting is not a well known term add] (i.e., how long do you have to work there before you “own” the company contribution?)
11. Are there any family-friendly benefits, such as childcare finder services or back-up childcare for sick children? Is there an onsite daycare facility? Do family-friendly benefits address elder-care issues?
12. Is there a tuition reimbursement program? What are the conditions of reimbursement and repayment? Is level of reimbursement based on grades? Do you have to repay the employer if you leave the company within a specified time frame (often less than one year from the reimbursement date)?
13. Are there car/parking/transportation allowances?
14. What are the features of a relocation package and how do you qualify? What are tax implications of receiving relocation assistance and will they “gross up” financial assistance to cover a potential taxable event?

How and When to Ask about Benefits

Learning the types of benefits a company, agency or institution offers is an important factor when assessing a position. Knowing how to inquire about a benefits package (and importantly, when the appropriate time to ask about benefits) will aid in a successful interview process. Often the easiest place to start searching is online when initially researching an employer of interest. Most websites will post a general list of the benefit packages offered. This will give you a basic blueprint regarding health insurance, vacation days, retirement plans, etc. By researching the organization of interest online first, many of your questions may be answered. Of course there may be items not addressed here or you may have more detailed questions to ask. Usually toward the end of an interview, you will be asked if you have any questions. This is a prime opportunity to ask important questions regarding benefits. You may also want to check back with the HR representative or recruiter who originally contacted you. The follow-up provides you another opportunity to express your interest in the position and to ask for more details about the benefits package.

Handling the Salary Negotiation

The old saying, “timing is everything,” may have been coined by a job-seeker after they figured out when to pop the question about salary. As a rule of thumb, it is a good idea not to mention salary until it is brought up to you. On the other hand, it’s optimal to do your research so you can be prepared when the topic of money enters into the conversation. Take a trip to the local library or research on-line resources to find recent salary survey information in your industry and geographic location. Asking former postdocs or people working in your area of expertise to share their knowledge on the salary front may be the most valuable resource.

Since there are often multiple interviews (i.e., first, second, and even third rounds), you will want to determine at least a salary range for the position before you get too far into the interview process. Neither you nor the employer will be left feeling satisfied if you get through several rounds (and hours) of interviews only to find you are miles apart on compensation. Don’t forget to consider the total compensation package, which includes all insurance benefits, bonuses, 401(k) match, paid leave, etc. before judging the job on salary alone. In most cases, the potential employer will wait until the conclusion of the interviewing process to negotiate salary and to finalize details such as start date.

Illegal Interview Questions

By law in the United States, only questions related to the capacity of an applicant to perform job-related duties are allowable during the interview process. Questioning what a person’s age, date of birth, race, color, gender,

religion, marital status, number of children, future family plans, former names, sexual orientation, residency status, or country-of-origin are off-limits during an interview. So are questions dealing with one's financial or socio-economic status (e.g., credit history and home ownership) or whether family or friends work for the company.. However, it is legal for potential employers to ask you questions which relate to your ability to perform a particular job. For instance, an interviewer may NOT ask if you are a U.S. citizen, but may ask if you are authorized to legally work in the United States.

Other questions, such as languages spoken, arrests/criminal records, group affiliations and physical features (e.g., height, weight and disability) may be asked, but only in the context of being pertinent for job-related functions and only if asked in a non-discriminatory fashion. For instance, an interviewer may NOT ask, "Are you a member of the Society of Toxicology?" but may ask the more open-ended question, "What organizations are you affiliated with that will facilitate your job performance?" If a position requires a person to speak and write a specific language in order to adequately communicate information, the potential employer may ask, "Are you proficient in language _____?" but may not ask, "Is language _____ your first language?" It is illegal for an interviewer to ask what disabilities an applicant has, such as "Are you mobility impaired?" However, "Will you be able to perform the job tasks with or without an accommodation?" is allowed. For disabled persons, U.S. federal law requires that reasonable accommodations be given at the time employment is offered. Reasonable accommodations may mean allowing time for medical treatments, small modifications to work areas, or purchase of specialized tools. If possible, it is best to avoid disclosing disabilities before a position is offered.

Beyond these, it is unlawful to ask for the lowest base salary a potential employee will accept. This could create an unjust bias towards those willing to accept lower salaries. It is also illegal to mandate that an applicant take a polygraph (lie detector) test, although one may voluntarily submit to one. Questions regarding an applicant's branch of military service or the types of training received are legitimate. But questions regarding the circumstances of entering or leaving the military typically are not. It should also be noted that some federal and state agencies may be exempt from these laws, but typically most try to follow them.

Responding to Illegal Interview Questions

Potential employers may ask illegal questions out of ignorance, out of disregard for the law, or to test the applicant's knowledge and ability to correctly handle such situations. There are basically three ways to handle the situation. The best is to try to answer the legitimate question behind the illegal one. The second, depending on the circumstances, is to answer the question. The third, generally reserved for continual insistence for an answer by the interviewer, is refusal to answer. However, due to potential negative outcomes, this should be reserved only as a last resort. Thus, in the example of being asked what lowest base salary would be acceptable, the applicant can respond by saying, "I will accept the fair market salary commensurate with the position."

In Conclusion

This brochure provides basic information for the job-seeker including the types of employee benefits currently available in the workplace, when to ask questions about benefits and salary during the interview process, and how to handle and anticipate a variety of questions during your interviews. A final thought: The interview is a two-way process, which allows you to size up the potential employer as much as they are evaluating you. The size of your paycheck is important, but don't underestimate the value of a robust benefits package, which also affects your bottom line. Best of luck as you embark on this next important step of your career and may all of you job-seeking postdocs find your employment paths level and easily traversed!