

Human Resources Outlines Voluntary Phased Employment/Retirement Options

Middlebury College has a number of existing staff programs for reduced work schedules, phased retirement, and full retirement. Similar options are available for faculty; interested faculty should contact the Dean of the Faculty for more information. These programs may be attractive to employees for a variety of reasons. Certainly, in these times of a decreasing stock market and increasing economic uncertainty, employees that may have planned to retire in the near-term may now be delaying retirement. In these circumstances the availability of a phased retirement approach may make a great transition to full retirement. A reduced schedule can also be a very attractive alternative for a variety of employees who are *not* nearing retirement, but may be interested in working fewer hours: for work-life balance reasons, to allow time for continuing education, or to pursue a hobby, start an independent business, etc.

Our employment options can be broken down into two main categories: those potentially available to any staff member, and those options available only to those who could (based on age and length of service) qualify as retirees of the College.

Reduced Hours / Reduced Schedule Options

Any staff employee could (subject to VP approval) be eligible to reduce his or her work schedule. The amount of the reduction will dictate what changes there may be to pay and health, welfare, time off, and retirement benefits:

- 1. Reduced Full-Time Employment:** Full-time employment for staff employees is defined as .8 Full-Time Equivalent (FTE) to 1 FTE (this equates to working between 1,664 and 2,080 hours/year). Because of this range, the potential exists for a full time employee at 1.0 FTE to reduce his or her schedule by as much as 20% *without significant benefit implications*: he or she could continue in all employee benefit programs without being bumped into the (more expensive) part-time medical insurance rates. Benefits that are directly salary-dependent (life, disability, retirement) would continue based on the new (reduced) salary level, and CTO accruals would be prorated accordingly.
- 2. Reduced to Part-Time Benefits-Eligible Employment:** Benefits-eligible part-time employment is defined as working .5 FTE to .79 FTE (or 1,000 to 1,663 hours/year). Therefore there is the potential for a full time employee to reduce his or her schedule by as much as 50% *with only moderate benefit implications*. That is, he or she could continue in all employee benefits but would be required to pay the higher PT rates for medical and dental coverage. Benefit programs that are directly salary-dependent (life, disability, retirement) would be based on the new (reduced) salary level, and CTO

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Midd Blurbs

Want to opt-out of your paper copy of *MiddPoints*?

All of you colleagues out there who prefer reading *MiddPoints* online, get ready! If you would like to receive an e-mail with the link to the newly published issue of *MiddPoints* instead of your paper copy, e-mail middpoints@middlebury.edu stating that you'd like to opt-out of your paper copy. The link to the January 30 issue will be e-mailed to you, and you will no longer get *MiddPoints* through campus mail.

Almost ready to do your taxes?

The 2008 W-2s will be mailed by February 2, 2009.

For those who write, edit, or proofread

Are you ever stuck trying to decide whether to capitalize a name, use a hyphen, or double space after a sentence? The College Communications office uses an editorial-style guide to answer these sorts of questions and to provide consistency in our written communications. Based on the *Chicago Manual of Style* and other resources widely used by editors and writers, the guide details Middlebury's rules about preferred spelling, capitalization, punctuation, and other stylistic questions for non-academic writing. It is a useful, handy tool for anyone working on a print publication or Web site. A searchable version of the Middlebury editorial-style guide and a downloadable pdf are available on the Communications Web page at www.middlebury.edu/administration/communications/info/.



MiddPoints is online!
Go to Human Resources,
then click on MiddPoints.

In this Issue

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- Preparing for the PFDP
- 2009 TIAA-CREF Counseling Schedule
- Kids' Party!

Important Benefits Reminders

Trouble-free employee benefit plan administration requires a strong partnership between employees and Human Resources. The Human Resources Department works diligently each year-end to accurately process the thousands of required or requested benefit record changes, and then we check and double-check our work. However, in the end, we also must rely on you, the employee, to do your part in managing your benefits by confirming that you are enrolled in the benefits you thought you had elected. Now that the first two payrolls of the year have processed, we offer this reminder and ask that you let us know if you have questions or if anything seems amiss.

Medical/Dental Insurance

- If you made a change to who is covered under your medical or dental plan, new ID cards were mailed to you in the last week of December. Please confirm that you have received your new ID card(s) if you made a change to who is covered under your medical or dental plan. If you need additional cards (for example, for a child away at college) call the toll free customer service number on your ID card.
- As was announced in November, the employee portion of the medical premiums did not increase for 2009. However, any employee who made coverage (single/2 person/family) level changes should have seen a premium change in the first paycheck of 2009.
- Again, as was announced in November, there was a slight (4.4%) increase to the Dental premiums for 2009. Dental plan participants should have seen a premium change in their first paycheck of 2009.

Life and Accidental Death & Dismemberment (AD&D) Insurance

- Premiums related to changes in the amount of AD&D coverage, increases in Life insurance up to the guarantee issue amount, reductions in Life cov-

erage, or age-band changes (5 year increments) should be reflected in the first paycheck in 2009. If you made changes or will hit a new age band in 2009, please confirm that your premium changed.

- Requests for new Life coverage or for increases in Life coverage over the guarantee issue amount are not effective until approved by Unum. An Evidence of Insurability form must be submitted to Unum if you have requested this type of change. Unum will notify you directly of approval or denial. Any premium changes will be made as of the effective date of the approved coverage.

Flexible Spending Accounts

- 2009 elections for the Health Care and Dependent Care Flexible Spending Accounts should be reflected in the first paycheck of 2009. Please review your pay stub and confirm that your contribution is correct (divide your total annual election by 26 to calculate your per pay-period election.)
- You have until March 15, 2009 to file claims against your 2008 flexible spending accounts for expenses incurred in 2008. The FSA Claim form can be found on the HR/

Benefits web page at www.middlebury.edu/administration/hr/Benefits. Please visit CBA Blue's website at www.CBABlueVT.com to review your account information.

Retirement

- If you submitted forms prior to the holiday break requesting changes to your Voluntary Retirement Plan or to enroll in the 457b Salary Deferral Supplemental Retirement Plan, your new elections should have been reflected in your first paycheck of 2009. If you requested changes please confirm that your elections are as expected.

If you have made a change to who is covered on your medical or dental plan and you have not received your new ID card(s), or if a benefit deduction doesn't look right to you, or if you have any other questions or concerns about you benefits, please contact Human Resources at 443.5465 as soon as possible. Thanks for doing your part to keep our benefit plans running smoothly!

Your Benefits Team,
~ Cheryl Mullins, *Benefits & Compensation Manager*
~ Loretta Lee, *Benefits Specialist*
~ Lisa Hoff, *Benefits Specialist*

The 4th Annual Wonnacott Fight the Cold Auction

Originally started by Emily Nelson '07.5, the auction raises money to purchase heating vouchers for families in Addison and Rutland counties. This proud Wonnacott Commons tradition has donated close to \$4,500 to Shareheat, part of Central Vermont Public Service (CVPS), which for 20 years has helped local people who struggle to heat their homes. All donations are doubled by CVPS shareholders, so anything we raise will go a long way. In the past we have asked faculty and staff to donate their time or handicrafts to this auction. This year already features a smattering of baked goods, photographs from around the world, and enough knitted items to clothe a small preschool. It's never too late to donate.

The auction items and bid sheets primarily live in the Wonnacott Office but will be venturing out and about so that everyone will get a chance to bid on the items.

The auction begins January 14 and will run through the end of J-term. To get involved, or if you have any questions, please e-mail jchan@middlebury.edu.

Staff Council Seeks Ideas for Upcoming Event: "Your Financial Wel-Fair"

Do you have a creative way to save money? Would you like to share it with other employees? Now here's your chance.

Staff Council will hold a half-day event called "Your Financial Wel-Fair" on April 8 in the McCullough Social Space to offer information and demonstrations about saving money on taxes, living on a tight budget, growing your own food, and planning your future in tough economic times.

There will be an "exchange shop" for children's clothing (we'll be looking for donations!); tips for saving money and preserving the environment at the same time; and expert advice on retirement planning, paying for college, and making use of state and federal assistance programs.

The months and years ahead will require all of us to be more innovative with our hard-earned dollars. If you have a service or an idea that will enhance the upcoming Financial Wel-Fair, please contact Tiffany Stowe before February 1. All suggestions are welcome.

So save the date, April 8, for a surge of practical advice – from cooking great meals on a budget to opening a tax-saving flex spending account – to help secure your financial welfare.

T'ai Chi

Spring Semester T'ai Chi
with Chris Kiely

Wednesdays, 12:15 p.m.
beginning February 11, 2009
CFA 109

Register with Eileen Fahey
at x5029

Preparing for Annual Staff Performance Evaluations

Annual performance evaluations for all staff members will be conducted again between January and March. Supervisors will contact employees in their area to schedule meetings within this time-frame. Now is a great time for staff to prepare the self-evaluation part of the Performance Feedback and Development Process (PFDP) form.

The feedback process gives employees and supervisors the chance to evaluate work accomplishments and performance during the review period and set goals for the future. Your feedback is important to this process.

Helpful tools to use when completing your self-evaluation include your position description, any records of goals from the review period, and feedback from your peers. While some divisions have customized the evaluation form, generally the self-evaluation should provide information about two basic areas of responsibility. The first section, *Accountability*, refers to what tasks you accomplished with regard to your position expectations and the goals relative to your job. It is the "what did you accomplish" section of the self-appraisal. The second, *Work Relations*, should focus on how you car-

ried out your position responsibilities. Communication and interpersonal skills and teamwork are examples of work relations. It is the "how did you accomplish the tasks" section.

In addition to reviewing your achievements, the evaluation meeting is an important time for you to offer feedback to your supervisor and set personal goals for the future. Are there ways that your supervisor can further your success? Are there opportunities for change in your interactions? What personal or professional goals have you identified for the short- and long-term? Giving some thought to these types of questions before your meeting will help make the dialogue more meaningful and productive as you plan for next year.

In the coming weeks, Human Resources will hold open sessions for staff members providing guidance in the completion of self-evaluations. Stay tuned for details. In the meantime, please don't hesitate to contact your HR Generalist with any questions.

For a copy of the PFDP form, visit:
<http://www.middlebury.edu/administration/hr/supervisor/>



President Ronald V. Liebowitz and his wife Jessica invite you, your children, and grandchildren to the

Middlebury College Kids' Party

for a family performance by storyteller and musician

Charlotte Blake Alston

Sunday, January 25, 2009
3:00 P.M.

Mahaney Center for the Arts, Concert Hall

Light refreshments will be served after the performance.

If you have any questions about this event, please contact:
Shannon Bohler-Small at 802-443-2961 or bohler@middlebury.edu

LIS Manager Responds to "M² in Action" Article

Editor's note: Marcy Smith, Manager of Administrative Systems, LIS, had the following feedback about the feature article in the December 19 MiddPoints:

"Hi, I wanted to let you know that there are some folks whose names were not included in the 'M² in Action' article in Volume 27, Number 12 of *MiddPoints*. Julie Tumminia-Tomsuden and Dave Condon provided a key role in enabling other staff to move Monterey faculty and staff to Exchange e-mail. Julie provided the method of identifying Monterey faculty and staff, and Dave provided the programming required to populate a Banner table used to feed the automatic e-mail account generation process written by Mark Pyfrom.

In addition, Julie Tumminia-Tomsuden has provided programming for Monterey to use the custom Salary Planner functionality this year that she wrote last year for Middlebury. She also provides programming support and technical assistance in all aspects of payroll processing, benefits management, retirement plan administration, reporting, and more for both Monterey and Middlebury. Also, Julie provides the identification logic for Web directory data for both Middlebury and Monterey faculty and staff, so that is also an important piece in getting the web directory ready for Monterey. Dave Condon programmed the extract for that too.

The integration efforts between Middlebury and Monterey would not be successful without these folks and they deserve recognition!"

~ Marcy Smith

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accruals would be prorated accordingly.

- 3. Reduced to Part-Time Non-Benefits-Eligible Employment:** Regular, non-benefits-eligible employment is defined as working a regular schedule of less than .5 FTE (<1,000 hours per year). At this employment level employees are no longer eligible for medical, dental, flex, life, CTO or disability insurance, however they do continue to be eligible for the EFAP and a MiddCard, and, if they had previously qualified, may continue to participate in the Core Retirement plan (with the employee and employer contributions based on the new, lower, salary).

Employees contemplating a schedule reduction should be aware that agreements to reduce hours or schedules generally are considered permanent – there is no guarantee that the reduced hours could be reinstated at a future date.

Retirement Options

In order to benefit from the College's retirement options, certain age and length of service criteria must be met. There are two standard options available—full retirement and phased retirement:

- 1. Phased Retirement:** This option is only available to full-time benefits-eligible employees who are between the ages of 59.5 and 70.5 who have worked at the College at least 10 years past the age of 45. Under this program employees agree to work no more than half time for a maximum of 36 months, and then retire fully from employment. During the phased (part-time work) period, the employee's pay would be reduced to ½ salary, and his or her retirement contributions and CTO accrual would be prorated. However, he or she would maintain full health and welfare benefits, paying the (lower) FT rate for medical insurance at the reduced salary level (resulting in a significant premium savings). In addition, he or she would continue

to pay the lower FT dental rate, and the employee's life and disability benefits would continue at the greater FT level. Importantly, the employee would also have the ability to begin withdrawing funds from his or her Core Retirement Plan while still working part-time. *In order to take advantage of this program the employee and the College must enter into an irrevocable agreement under which the employee agrees to immediately reduce to no more than a ½ schedule as well as a specific retirement date (no more than 36 months in the future).* More detailed information about this agreement is available at Human Resources.

- 2. Full Retirement:** This option is available to all benefits-eligible employees aged 55 and over who have worked at the College at least 10 years past the age of 45. Upon retirement, the employee is immediately able to begin accessing the funds in his or her retirement plan(s) (*Employees who are under 70.5 must completely terminate their employment relations with the College to access their accounts*). Retired employees can opt to join the College's retiree medical and dental plan. (Most retirees qualify to receive some free period of medical and dental coverage for themselves and dependents [if any], using SLR conversion, after which they can continue in the plans by paying the full cost of the coverage). All other active employee benefits cease; however there are special retirement perks, such as a Retiree ID card, free weekly lunch, and a retirement gift.

All employees to whom one or more of these options seems attractive are encouraged to contact Human Resources (x5465) as soon as possible for a personal consultation about eligibility and benefits (again, faculty who are interested in similar options should contact the Dean of the Faculty).

Please note that this article is intended only as a brief outline of the available programs. Specific details regarding eligibility, benefits, approval, restrictions, etc., are available by contacting Human Resources.

~ Cheryl Mullins



2009 Dates for On-Campus Counseling with TIAA-CREF Consultant

If you are interested in scheduling an on-campus, one-on-one visit with Erik Moreau, consultant with TIAA-CREF, to discuss your retirement plan investments, he has confirmed dates he will be on campus during the first half of 2009.

To schedule an appointment online for one of the dates below, go to <http://go/hr> and click on "Benefits," then the "TIAA-CREF Microsite" link. Click on "Set up a Meeting" in the blue bar on the bottom of the main microsite page, and select "Vermont" in the drop down box. If you do not have easy access to the internet, or if you want to call to schedule an appointment for a meeting time, feel free to call Erik's assistant Melissa, toll free, at 866.904.7801.

Thursdays: January 22, February 19, February 26, March 12, March 19, April 9, April 16, May 7, May 21, June 4, June 18.

Weight Watchers At-Work

Weight Watchers is even better for 2009 – they are introducing the new Momentum Program! Come find out about the new program when the 13th session of the Weight Watchers At-Work series at Middlebury College begins this month (or when enrollment minimum is reached). Meetings will be on Thursdays at noon in Mitchell Green Lounge. The cost is \$144 for 12 weeks, which can be paid in two \$72 payments. Cash, check, or credit card payments accepted. People may join at any time during the series. For more information or to register, call Danica Stein, meeting leader, at 802.287.5704 or e-mail danicaWW@comcast.net.

● Middlebury History

This month in

25 years ago ● The Middlebury School Board was in negotiations to sell the College Street School [later renamed Twilight Hall] to the College. Tom Corbin, president of the Addison County Chamber of Commerce, met with legislative leaders at the Sugar House Restaurant.

10 years ago ● The Chip Kenyon '85 Arena, with seating for 2,148 spectators, opened on January 16. Middlebury Town Hall Theatre, Inc. formed a board of directors to purchase the old Knights of Columbus Hall.

5 years ago ● The ski cabin at the Snow Bowl, the oldest original base lodge in the nation, was dedicated in honor of Richard C. Hubbard '36. "On Translation and Tradition" was the topic of the sixth Silberman Symposium in Jewish Studies.

United Way Campaign Final Raffle Winners

Middlebury College employee winners in the December United Way Raffle are:

- Greens fee plus a cart for the **Ralph Myhre Golf Course**: Jyoti Daniere, Patti McCaffrey, Julie Hoyenski, Elizabeth Karnes Keefe.
- Individual season pass for the Middlebury College **Snow Bowl**: Alice Rouleau, Nancy O' Connor, Susan Perkins.
- Family season pass for the **Rikert Ski Touring Center**: Thaddeus Stowe.
- Individual membership for the **Rikert Ski Touring Center**: Daniel Scharstein & Amy Briggs.
- Gift certificate for a pair of tickets to an event at the **Mahaney Center for the Arts**: Jennifer Oster Bleich, Neil Waters, Stacey Thebodo.
- \$25 gift certificate for the **Middlebury College Store**: Margaret Paine, Robert & Sue Ritter, Amy Morsman, Toni Best, Jolene Newton.
- \$10 gift certificate from **Dining Services** for the Grille/Juice Bar, the Wilson Café (in the new library), Rehearsals Cafe, the Ralph Myhre Golf Course Snack Bar, or the Snow Bowl Snack Bar: Hugh & Barb Marlow, Margaret Fischel, Chuck Martin, David Stoll, Robert & Marita Schine, Emmie Donadio, Patty Ross, Irene Barna, Deborah Evans, Colleen Converse.
- Man's watch—Tissot PRS516 Automatic Watch, sport style (Donated anonymously, value \$435): Hans Raum.

Thanks to all who supported our community by supporting the United Way of Addison County, its member agencies, and most importantly, the people whom they serve.

With warm regard & great appreciation,
Liane Barrera, Murray Dry, Karl Lindholm, Judy Watts, Tiffany Sargent, and Rich Wolfson.

Human Resources • Service Building, 2nd floor • 802-443-5465 • hr@middlebury.edu

MiddPoints is published approximately twice per month by Human Resources for the faculty and staff of Middlebury College. The issue schedule and deadlines are listed on the Human Resources Web site. MiddPoints is mailed without charge to regular full time and part-time employees. MiddPoints is Human Resources' primary communication vehicle on policy changes, upcoming events, news, and other items of interest to employees. Entities outside the campus may not advertise in MiddPoints.

• • • • Classifieds • • • •

Classified ads are free for members of the staff, faculty, student body and alumni of Middlebury College. Ads must be submitted seven days prior to the publication date. Guidelines for ads can be found on the MiddPoints section of the HR Website. Please send ads to Classifieds, MiddPoints, HR, Service Building, or e-mail to middpoints@middlebury.edu (electronic submissions preferred).

Auto

For Sale: 2001 Ford Ranger XLT. Forest green. 4WD. Standard trans. Snow tires currently on truck. Great condition. Almost no rust. Oil changed regularly. Asking \$5,000. Contact Richard Foote: 802.989.8822 or Robert Hopkinson 802.989.3632.

For Sale: 2003 Ski Doo Snowmobile Grand Touring (2-UP) 500cc. Good condition. Asking \$3,300. No reasonable offer refused. Call 802.767.3662. If no answer leave a message or e-mail slaird@middlebury.edu.

Other

For Sale: Britax Roundabout convertible car seat, tan, plus extra seat cover. Purchased brand new in 2007, used for one year, excellent condition. \$100. angel@middlebury.edu.

For Sale: Large refrigerator. Freezer over. 63x28x28" white. Whirlpool, clean, great condition. Must pick up. \$75. Call x5093.

Real Estate

For Rent starting February: Classic 4 BR Vermont Farmhouse on 5 acres w/in 3 mi. of the College w/ 2 car garage. Stunning views to the Adks. 2-1/2 BA, washer, dryer. 2 classic stoves, 1 woodstove and 1 gas stove. No pets, \$1,300 plus utilities. Contact David x5255 or 802.989.8135.

For Rent: Middlebury, in-town house. Fully furnished newly built 2 BR home, located on Pulp Mill Bridge Rd. at Weybridge St., designed & owned by local architect. Walk to College & town. Bordered by 16-acre Otter View Park w/ meadow paths & boardwalk to Otter Creek. \$1,800 + utils. Contact 917. 531.2121 or jmcleod@middlebury.edu.

For Sale: 4 BR, 3 BA house in Buttolph Acres. Approx. 2,200 sq. ft. w/ brand new fixtures & finishes. Updated kitch., great floor plan, lots of storage, attached garage w/ brand new insul. alum. doors, new carpet, freshly painted walls. Move in ready. Walking dist. to town, College, schools. Family friendly nbrhd. w/ sidewalks. Asking \$315,000. Contact Shannon at 388.6852 or snguyen@middlebury.edu.

House Swap: Middlebury College graduates looking to exchange houses for 2 weeks (NYC for VT) in August 2009. We have a large 3+ BR apt. in a great nbrhd. on Upper West Side of Manhat. that sleeps up to 10. Our place is kid-friendly & dog-friendly. We are looking for a 4+ BR between Midd. and Shelburne to do a swap. E-mail midd94es@yahoo.com to discuss particulars & share pictures.

Wanted

Wanted: Skis for a toddler, they can't be too small! Call John at 545.2009 or jschmitt@middlebury.edu.

Free

Free to a good home: 25" Samsung cable-ready TV. Works well. Displaced by flat-screen purchase over Christmas. Call Neil or Lin at 388.0664.

Free: Oak Kitchen Cabinets (full set, great condition, free for whoever can come and get them). Pine Kitchen Cabinets (miscellaneous uppers, lowers, sink unit - also free for pick up). E-mail dwest@middlebury.edu, or call 388.2008.

Services

Computer problems at home? Wireless not working? Have trouble setting up your kids' computers, printer sharing, or anything else? We're MAlt, a student-led service group, and we're fundraising for our trip to El Salvador. Contact our computer expert ISAAC at 802.989.4887, and everything will be fixed (Donations are accepted!).

Sick of shoveling that Vermont snow—again? We're MAlt, a student-led service group, and we're fundraising for our trip to El Salvador. So pass us the shovel—we'd be more than happy to do all the work for you (Donations accepted!). Please call 406.239.9464.

environmental council » grants

The Environmental Council is seeking grant proposals from College students, staff, and faculty. We are looking for your proposal, or one from a collaborative effort with others on campus. Grants of up to \$2,500 are available for projects aimed at creating a more sustainable campus - especially projects that result in higher efficiency or lower costs in so doing. Get together with others, put on your thinking caps and make us a proposition we can't refuse! Application forms at <http://www.middlebury.edu/administration/enviro/ecgrants/>. Deadline for proposals is January 22, 2009. Info. or questions: Jack Byrne, jmbyrne@middlebury.edu or x5043.

COLLEGE BOOK STORE

THE COLLEGE BOOK STORE
WILL BE CLOSED MON. & TUES.,
JANUARY 19 & 20, TO MOVE INTO
OUR NEW BOOKSTORE SPACE
(OLD BRAINERD COMMONS SPACE)
AND LOWER PROCTOR
(OLD TEXTBOOK ANNEX).
AN ALL CAMPUS E-MAIL
WILL BE SENT WHEN WE CLOSE
AND WHEN WE WILL RE-OPEN.