2007 Health and Welfare Benefit Plan
Open Enrollment

Open enrollment forms will be sent to eligible employees within the next few days. Completed forms must be returned by Friday, 11/17/06!

President's Office Hours

President Liebowitz will hold open office hours on Thursday, November 2, and November 16 from 3:30-5:00 p.m. in Old Chapel. No appointment is necessary and meetings are limited to 15 minutes out of courtesy to others.

Notice of Change in Payroll Deadlines for Thanksgiving Holiday

To accommodate the short workweek during the week of Thanksgiving, a few changes have been made in regards to time entry/approvals and paycheck distribution. This change in the time entry deadline is critical to the early payroll processing. Please review the new schedule below:

- Deadline for submitting/approving time - Friday 11/17/06 12:00pm
  (includes Web time entry, paper timesheets, student timecards and ALL approvals)
- Paychecks and direct deposits dated - Wednesday 11/22/06

Please inform all your staff of this change in the payroll schedule. Thank you.

Karen E. Carpenter, on behalf of Payroll/Human Resources

Step Therapy – A New Pharmacy Management Program

The Benefits Advisory Committee (BAC) has been hard at work over the last few months looking at ways to manage costs in our medical plan. Of particular interest to the BAC are those “win-win” programs and initiatives that can have a positive effect on our claims (and thus premiums) without a reduction in benefits. We have a number of such programs already in place, including the NEMOP “split pill incentive” and the “care management” services available through Healthcare Strategies. Both of these programs save the plan, and thus plan participants, significant dollars each year with no reduction in benefits (split pill), or in the case of care management, with benefits enhancement.

The BAC recently recommended to the President’s Staff that we add a “Step Therapy” program to our medical plan. Step Therapy is a commonly-recognized pharmacy management program that strives to ensure that plan participants are at the most appropriate “step” in the continuum of available medications (meaning the continuum from over-the-counter to brand-name drugs). The BAC found clear and compelling research showing that, for certain disorders, expensive brand-name drugs are frequently prescribed when relatively inexpensive non-prescriptions (continued on page 2)

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

Midd Points 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. Midd Points is mailed without charge to regular full time and part-time employees. Midd Points 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 Midd Points. Classified ads and articles may be submitted by employees, students, and alumni only via Outlook to Midd Points Editor or via campus mail to Midd Points Editor, HR, Service Building.
remedies that have the same clinical results are readily available. This is particularly true of two drug classes: non-sedating antihistamines and proton pump inhibitors. So, for example, someone may be taking Protonix® instead of Prilosec OTC®, or may be taking Zyrtec® when OTC Loratadine® would be as effective.

RESTAT, our pharmacy benefits manager, reports that 423 plan participants in the Middlebury College medical plan are currently taking non-sedating antihistamines or proton pump inhibitors, and that our annual expenditure for these drugs is approximately $55,000 and $170,000, respectively. If 70% of the prescriptions were successfully transferred to over-the-counter medications (a conservative estimate, according to RESTAT’s own Step Program experience) the plan would see a gross savings of $122,000 in a full plan year!

Based on our own utilization information and RESTAT’s successful experience with other groups, the BAC recommended, and President’s Staff approved, the implementation of mandatory Step Therapy, on a 2-year pilot basis, for non-sedating antihistamines and proton pump inhibitors.

How Does Step Therapy Work?
The goal of Step Therapy is to ensure that plan participants are getting the optimum clinical result for the best overall drug price.

For Participants Who Can Successfully Use Over-the-Counter Remedies:

Research and experience show that the clear majority of participants using non-sedating antihistamines or proton pump inhibitors can get the same clinical result using less-expensive over-the-counter (OTC) remedies; therefore these individuals will no longer be eligible to receive the co-pay benefit under the medical plan for the brand-name drugs. However, they will be eligible for a new financial incentive to switch from the brand-name to the OTC drugs: eligibility to purchase certain over-the-counter drugs, used in lieu of expensive brand name drugs, for the generic co-pay of $10 (instead of paying full retail price)!

As an example, if a participant took a brand-name drug that cost $125 per month, the current plan would pay $85 each month, and the participant’s co-pay would be $40. Under the Step Therapy Program, if an equally effective $45 over-the-counter medication was available, this participant would be able to purchase the over-the-counter medication for a $10 co-pay, saving himself $30 per month ($40 - $10), and the plan $50 per month. This is a combined $80 a month savings, with the same clinical outcome.

For Participants Who Cannot Successfully Use Over-the-Counter Remedies:

For a small percentage of participants using non-sedating antihistamines or proton pump inhibitors, the switch from brand name to OTC drugs is not medically acceptable. Plan benefits for brand-name drugs are still available for those plan participants who present medical documentation showing that the available over-the-counter medications are not effective. These participants will continue to receive the full pharmacy benefit.

Implementation

RESTAT will send individualized communication materials to all participants with active prescriptions for the drugs covered by the program. The materials will explain the program in detail, and include a brochure describing the Step Therapy program for participants to share with their own health care providers. When a participant receives a letter, and her/his health care provider concludes that s/he can successfully switch to OTC drugs, the RESTAT pharmacy computer system will be updated to show approval for the equivalent over-the-counter medication, at the generic co-pay level. If the health care provider concludes that the participant needs to continue on the brand-name medication, the provider will be asked to document the medical reasons for the decision, and send the information to RESTAT. If the documentation adequately supports the request for the continued use of the brand-name medication, the RESTAT pharmacy computer system will be updated to show that the participant is approved for that medication, at the regular (preferred or non-preferred) co-pay amount.

Summary

The Benefits Advisory Committee is pleased to endorse the Step Therapy program on a two-year pilot basis. As explained above, the program has the potential for gross savings of $122,000 per year, in a mature year. While our savings will be somewhat offset by the addition, in our program, of a generic-level drug co-pay for the OTC non-sedating antihistamines and proton pump inhibitors, and by the claims lag for the start-up year, the projected 2007 net savings are projected to be a significant $80,000. This anticipated savings was factored into the medical premium rates for 2007 and was one of the factors that helped to keep our premium increase well below average.

The BAC will monitor the Step Therapy program closely over the next two years to ensure that the expected savings are realized, and that the program does not cause participants undue hardship. If the program works as well here as it has for many of RESTAT’s other customers, both the medical plan itself, and the affected individual participants, should see significant financial benefits. Ultimately, the savings should benefit all plan participants as the savings help to hold future medical plan rate increases down.

Benefits Advisory Committee

Drew Macan, Chair
Kristen Anderson
Martha Baldwin
Jeff Carpenter
Missy Foote
Cheryl Mullins
Dean Ouellette
Bruce Peterson
Lynn Saunders
Health & Reminder
Did you know that participating in programs sponsored by the Optimal Health Initiative doesn’t just make you feel good, it leads to rewards too? For each hour of participation in activities such as Morning Stretch, Weight Watchers at Work, Symphonic Lunch, Yoga and Aquatic Fitness programs, employees will earn Health Cents. These can be redeemed toward healthy rewards around campus including healthy meals at the Grille, chair massages, and discounts toward other OHIC programs. So whether you save them for a free massage or use them right away for lunch…start collecting your Health Cents today! For further information, please contact Laura Carotenuto at x2012 or lcaroten@middlebury.edu.

Autumn Yoga
With Zubin Mistri
Continues
5 week session Mondays
12:30 - 1:20 p.m.
CFA 109
Contact Eileen Fahey at X5064 to register
$5/session

Holiday Breaks
Middlebury College will be closed on Thursday November 23rd and Friday November 24th for the Thanksgiving holiday. The College will also be closed from Monday, December 25th, 2006 through Monday, January 1st, 2007, re-opening on Tuesday January 2nd.

For more information please see the Holiday Schedule information page on the HR website under the Banner/Payroll information section.

“Celebrating Life” Series
The Middlebury College Staff Development Committee is pleased to announce the November events scheduled as part of the “Celebrating Life” series. This program has been designed to help employees find and achieve an ideal work/life balance. Each month, we will be focusing on different aspects of this balance, offering workshops and activities we hope will engage and stimulate the College community.

During the month of November, the Celebrating Life series will focus on planning. Join Mark Woods, Director of TIAA-CREF’s Institutional Client Services, to learn about the new lifecycle funds, which provide a simplified investment option for employees. Mark will be available for two sessions: November 14 from 11:00 a.m. to noon or November 14 from 2:00 to 3:00 p.m. To register, please contact Laura Carotenuto at x2012 or lcaroten@middlebury.edu.

Stay tuned to the next Midd Points for information on our next November program: “Estate Planning”…

Technology Workshops -November 2006
Library and Information Services
ALL WORKSHOPS REQUIRE ADVANCE REGISTRATION!

To sign up for workshops please send an email request to: helpdesk@middlebury.edu.

<table>
<thead>
<tr>
<th>Date</th>
<th>Workshop</th>
<th>Time</th>
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<tbody>
<tr>
<td>Thur, 11/2</td>
<td>Becoming Computer Friendly I (5 sessions)</td>
<td>8:30 - 9:30 am</td>
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<tr>
<td>Thu, 11/2</td>
<td>Excel Crash Course</td>
<td>3:30 - 5:00 pm</td>
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<tr>
<td>Tues, 11/7</td>
<td>Getting Started with InDesign (3 sessions)</td>
<td>3:00 - 4:00 pm</td>
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<tr>
<td>Wed, 11/8</td>
<td>Getting Started with PowerPoint on a PC</td>
<td>3:30 - 5:00 pm</td>
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<tr>
<td>Thu, 11/9</td>
<td>Outlook Jumpstart</td>
<td>10:00 - 11:30 am</td>
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<tr>
<td>Tue, 11/14</td>
<td>Excel Crash Course</td>
<td>9:00 - 10:30 am</td>
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<tr>
<td>Wed, 11/15</td>
<td>BannerWeb for Budget Viewing</td>
<td>3:30 - 5:00 pm</td>
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<tr>
<td>Tue, 11/21</td>
<td>Getting Started with PowerPoint on a PC</td>
<td>9:00 - 10:30 am</td>
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<tr>
<td>Mon, 11/27</td>
<td>Microsoft Picture Manager: Image Editing Basics</td>
<td>1:00 - 2:00 pm</td>
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In addition to our advertised workshops, we are happy to arrange training for groups of four or more, time and resources permitting. You supply the group and topic and we’ll take care of the rest. Setting up training in this manner gives your group increased scheduling flexibility and allows us to tailor classes to your special needs. Send workshop requests to: helpdesk@middlebury.edu
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. Please send your ads to: Classifieds, Midd Points, HR, Service Building, or via Outlook to: Middpoints Editor or Middpoints@middlebury.edu (electronic submissions preferred).

Real Estate

For Sale: Recently renovated 19th century 2-story farmhouse in Cornwall with 2-car garage barn (with loft) & shed, 3 BR, red oak hardwood floors, wood-burning stove in LR, perennial gardens, lots of windows, other features such as maple butcher block island in kitchen, granite counter tops, bookshelves, antique built-in cupboard in kitchen, new septic, new oil/baseboard and radiant heating system 1,600 square feet. 5+ Acres Asking $305,000. Call 462-2191.

For Rent: Three BR farm house with laundry on almost 30 acres, minutes from the College, in Cornwall. Avail. first week of Nov. Preference given to tenant who can rent until August 2007, but some flexibility. Garden space, views, stone patio, and country lifestyle. Call Peter Demong 388-7983 for more info. Lease, references, and security dep. required.

For Rent: Large 2 BR, 2 bath house (small rented apt. attached) in rural setting with large yard, porch and mountain views. Includes washer & dryer in mud room; large eat-in kitchen with pantry and new appliances; spacious master suite with whirlpool bath and separate walk-in shower. All utilities included. $1,200 a month. Call x5183 or email ljennewton@middlebury.edu. In the evenings call 388-4383.

Other

For Sale: Downhill skis. Salomon X-free 7’s with Salomon 600 bindings. Shaped skis, length 184. $25. x3169 or liza@middlebury.edu

For Sale: Futon Mattress (no frame). Approx. 56” x 74” (full-size) from Burlington Futon Co. $50 OBO (new mattresses start at $240+). Call x5497 or 388-0936.

For Sale: Anderson All Seasons storm door, standard size (36”w x 80”h), fullview w/brass hardware. Baked-on color: wineberry. Brand-new unopened box. Call evenings, 453-2719.

Wanted

Wanted: Used wooden swingset, a keyboard player and/or a small indoor exercise trampoline. If you are ready to clear these items out of your home please phone 388-1308.

Used Freezer Wanted: In good working condition and reasonable. Doesn’t need to be pretty for my garage! Please call Susan at x2049 or e-mail ssimmons@middlebury.edu.

Washer and Dryer Wanted: Used washer and dryer in good condition for newly married couple. Call 352-4315(evenings) or e-mail: eleanorlittlefield@yahoo.com

Apartment or House Wanted: Apt. or house in January for a visiting Professor and his partner. Would love to swap houses for anyone interested in spending a warm Jan. in lovely Portland, Oregon. (Great skiing on nearby Mt Hood.) Please contact Eban Goodstein at 503-806-6370.


Free

Free: A one-piece Sony sound unit including turntable, CD player, dual-cassette tape player/recorder, AM/FM radio. Has built-in record storage and separate speakers. The CD player needs some work but can be fixed. Not super quality but excellent for a den or rec room. Also free: a tall, deep 6-shelf fiberboard bookcase. Not beautiful but great for books, records or toys. Call Mike at x5599 (MWF mornings best) or email molinick@middlebury.edu.

Faculty Grants

Tom Manley and Pat Manley (both Geology) have received a grant from the National Oceanic and Atmospheric Administration for a project titled, Analysis of Historical Data Sets and Further Investigations Within the Restricted Arm of Lake Champlain. This is a cooperative research effort involving scientists from the Great Lakes Environmental Research Lab and Lamont Doherty Earth Observatory. The grant will fund one undergraduate research assistant.

Middlebury College has received a grant from The Andrew W. Mellon Foundation to support an Emeritus Fellowship for Victor Nuovo, Professor Emeritus of Philosophy. The grant provides funding for research trips to England as well as trips to Cambridge, MA, New Haven, CT, and Princeton, NJ and other expenses related to both his ongoing research on John Locke and a new research project on Catharine Cockburn, an eighteenth century British philosopher.

Chris Watters (Biology) has received a grant from the National Science Foundation to support a Gordon Research Conference on Visualization in Science and Education, to be held at Bryant University in July 2007. The grant specifically provides funds to attract a diverse group of participants from North America and abroad. The grant also supports pre-conference workshops on creating scientific visualizations, and on evaluating the effectiveness, and it provides additional funding for the awarding of five “Visionary” grants for exploratory multidisciplinary research on visualization.