

**BOARD OF TRUSTEES
FINANCE AND FACILITIES COMMITTEE**

Leonard D. Schiavone, Chair
Delores E. Crawford, Vice Chair
All Trustees are Members
Randy J. Dunn, *Ex-Officio*

**BACKGROUND MATERIALS
Thursday, December 12, 2013**

- 1. Fiscal Year 2014 First Quarter Comparison of Budget to Actual for the General Operating Fund** **Tab 1**

- 2. Budget and Interfund Transfers for the Quarter Ending September 30, 2013, Reportable under Policy Number 3010.01, Budget Transfers, of the *University Guidebook*** **Tab 2**

- 3. Technology Master Plan Update** **Tab 3**
Progress to date on major technology initiatives, as defined in the Technology Master Plan, is summarized for the areas of Computer Services, Media and Academic Computing Services, and Network Telecommunications and Security.

- 4. 2013 Annual Insurance Report** **Tab 4**

BACKGROUND MATERIALS:
Finance and Facilities Committee

TAB 1: Fiscal Year 2014 First Quarter Comparison of Budget to Actual for the General Operating Fund

STAFF CONTACT: Neal McNally, Director of Budget Planning and Treasury Operations

HIGHLIGHTS OR ISSUES:

- The largest category of expense, wages and benefits, were below targeted levels largely due to high level of staff and faculty vacancies and reductions in employee benefits.
- Overall expenses and transfers are on target and revenues are below budgeted targets.

TAB 2: Budget and Interfund Transfers for the Quarter Ending September 30, 2013 Reportable under Policy Number 3010.01, Budget Transfers, of the *University Guidebook*

STAFF CONTACT: Katrena Davidson, Controller

HIGHLIGHTS OR ISSUES:

- Required to report transfers of \$25,000 or more.
- Total of eight transfers, of which three are standard for gift funds to debt service reserves.
- \$59,000 additional funding for marketing initiatives.

TAB 3: Technology Master Plan Update

STAFF CONTACT: Ken Schindler, Associate Vice President and Chief Technology Officer

HIGHLIGHTS OR ISSUES:

- Implemented Visual Discovery and Active Technologies data recovery tools for the Data Warehouse and presented to campus groups.
- Conversion of the HEI Microsoft Access database to Banner data warehouse solution continues. This will support the extract and data freeze processes to streamline state reporting requirements.

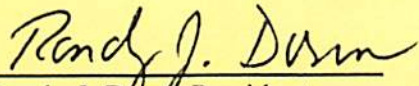
TAB 4: Annual Insurance Report

STAFF CONTACT: Sue Viglione, Associate Director of Environmental and Occupational Health and Safety

HIGHLIGHTS OR ISSUES:

- Purchased cyber security insurance in collaboration with five other universities. The company engaged (Beazley) is experienced and successful in administering all issues in the event of a cyber-security issue.

REVIEWED:


Randy J. Dunn, President

YOUNGSTOWN STATE UNIVERSITY
Budget to Actual Comparison
For the 3-month period of 7/1/13-9/30/13

Overall, actual general fund revenues are below budgeted targets while expenses and transfers remain on target.

- Tuition and mandatory fees as a percentage of the annual budget was 50.1%, lower than expected. This is attributable to a fall semester enrollment drop of 3.2% on an FTE basis, which is expected to continue into a spring semester. The University has developed a plan to meet this revenue shortfall, which focuses primarily on reducing expenses related to everything from energy consumption to personnel costs.
- Other tuition and fees include non-resident surcharges, lab and material fees, college fees, graduation fees, and application fees. These fees as a percentage of the budget totaled 47.5% at the end of the first quarter. This is lower than expected, which is also attributable to the drop in fall semester enrollments.
- State appropriations were on target for the first quarter. However, the Ohio Board of Regents is schedule to finalize its State Share of Instruction (SSI) calculations in December. Because this calculation is based in part on enrollment levels, student retention and graduation rates, YSU's level of SSI funding could be negatively affected.
- Investment income, consisting of realized net gains and interest income, was 62.2% of the annual budget, higher than expected. This is due in part to market performance, a change in internal practices for disbursing investment income, and the University reducing its reliance on investment income as a budgeted revenue source.
- At 42.9% of the annual budget, combined revenues through the first quarter are below budgeted targets. A caution indicator was assigned due to two main factors: (1) the largest category of revenues - tuition and mandatory fees - are below target, as described above; and (2) concerns persist over future enrollment levels, the primary driver of revenues.
- At 30.1% of the annual budget, combined expenses and transfers for the first quarter are slightly ahead of prior year expenses but remain on target.
- The largest categories of expenses - wages and benefits - were below targeted levels, largely due to a high level of vacant staff and faculty positions, combined with reductions in employee benefit expenses.

YOUNGSTOWN STATE UNIVERSITY
Budget to Actual
For the 3-month period of 7/1/13 - 9/30/13

FY2014 Revenue 1st Quarter, 9/30/13	Fiscal Year 2013		Actual as a % of Budget	Business Indicator	FY13 actual compared to FY12 actual
	Budget	Actual			
Tuition and mandatory fees	\$101,300,120	\$50,774,229	50.1%	●	↓
Other tuition and fees	8,679,520	4,121,963	47.5%	●	↑
Student charges	1,288,000	593,228	46.1%	●	↑
State appropriations	38,889,094	9,314,835	24.0%	●	↓
Recovery of indirect costs	1,984,266	418,992	21.1%	●	↓
Investment income	700,000	435,452	62.2%	●	↑
Other income	859,000	221,612	25.8%	●	↑
Total	\$153,700,000	\$65,880,311	42.9%	●	↓

● On/Above target

● Caution

● Warning

FY2014 Expenses 1st Quarter, 9/30/13	Fiscal Year 2013		Actual as a % of Budget	Business Indicator	FY13 actual compared to FY12 actual
	Budget	Actual			
Wages	\$80,344,219	\$16,303,045	20.3%	●	↑
Benefits	25,557,982	5,169,593	20.2%	●	↓
Scholarships	4,648,103	588,863	12.7%	●	↓
Operations	14,839,827	2,973,385	20.0%	●	↑
Plant & maintenance	8,326,471	1,644,423	19.7%	●	↑
Fixed asset purchases	621,522	24,808	4.0%	●	↑
Transfers	19,371,719	19,524,643	100.8%	●	↑
Total	\$153,709,843	\$46,228,760	30.1%	●	↑

● On/Below target

● Caution

● Warning



YOUNGSTOWN STATE UNIVERSITY
Reportable Budget and Interfund Transfers
Quarter Ended September 30, 2013

BUDGET TRANSFERS WITHIN THE OPERATING BUDGET (i.e., General Fund and Auxiliaries):

FROM	TO	AMOUNT	REASON
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None.

TRANSFERS OUTSIDE OF THE OPERATING BUDGET:

FROM	TO	AMOUNT	REASON
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New WCBA Bldg - Gift Fund (Restricted Plant Fund)	Debt Service Reserve - WCBA Gifts (Restricted Plant Fund)	\$506,120	Transfer quarterly residual cash received on WCBA pledges/gifts to a debt service fund in accordance with Board Resolution approved in September 2009 directing that any private contributions received for the new WCBA building from July 1, 2009 forward be transferred on a quarterly basis. Outstanding pledges at 9-30-13 total approximately \$3 million.
Veterans Resource Center - Gift Fund (Restricted Plant Fund)	Debt Service Reserve - Veterans Gifts (Restricted Plant Fund)	\$198,573	Transfers quarterly cash received on Veterans Resource Center pledges/gifts to a debt service fund. Outstanding pledges at 9-30-13 total approximately \$274,000.
Outdoor Athletic Facility - Gift Fund (Restricted Plant Fund)	Debt Service Reserve - Outdoor Athletic Facility Gifts (Restricted Plant Fund)	\$157,368	Transfers quarterly cash received on Outdoor Athletic Facility pledges/gifts to a debt service fund. Outstanding pledges at 9-30-13 total approximately \$248,000.
Andrews Recreation & Wellness Center (Auxiliary Plant Fund)	Rec Center Equipment and Repairs (Auxiliary Plant Fund)	\$140,000	Transfer to replace rubber flooring in the basketball courts.
Property Acquisition Fund (Unrestricted Plant Fund)	Strategic Initiative Fund (Designated Fund)	\$90,000	Transfer to fund strategic initiatives.

TRANSFERS OUTSIDE OF THE OPERATING BUDGET:

FROM	TO	AMOUNT	REASON
Centennial Master Plan Contingency Fund (Restricted Plant Fund)	315 Elm St. Repair Fund (Restricted Plant Fund)	\$75,000	Transfer for property repairs.
General Fund	AJT Tech Aid - Distance Learning (Restricted Fund)	\$68,560	Transfer for required match.
University Advancement Restricted Gifts (Restricted Gift Fund)	Marketing Support Fund (Restricted Fund)	\$59,000	Transfer to fund marketing initiatives.

Youngstown State University Information Technology Master Plan

December 2013 Update

Computer Services – R. Marsico

Since the September 2013 Technology Master Plan update, an additional 66 projects have been created in response to University requests for computer services. Over this same period, customer sign-off was obtained on 54 of the solutions as delivered by the application development team. Of the 349 tasks tracked since the current recording process was implemented in March 2012, 156 requests remain pending while 182 solutions were developed and accepted by our customer with 11 requests withdrawn.

Project highlights include the following:

- The recently implemented Business Intelligence tools, Visual Discovery and Active Technologies, were showcased at the chairs retreat in October. Warehoused Banner data was used to demonstrate the advanced capabilities of these products.
- Work continues on the conversion of the HEI Microsoft Access database to a Banner data warehouse solution. To date, six HEI data files have been mapped back to Banner source tables. Moving forward, this data will support the extract and data freeze process addressing state reporting requirements.
- As mandated by the Board of Regents, significant changes were made to the HTML summary transcript to meet the November 2013 deadline. As a participating member of the Articulation & Transfer Clearinghouse, the University was required to incorporate five additional data elements into the summary transcript.
- The “Blackboard Enable Students” feature was introduced in early November allowing instructors to view course materials associated with students who had previously dropped courses within the learning management system. This feature can be enabled or disabled at the discretion of the instructor.
- Work continues on the University’s employee list system. Once implemented, the solution will allow executive managers, deans, chairs, and faculty to easily send targeted emails to select groups of staff, faculty, and students. A pilot test was successfully completed in October exercising the list generation capabilities of the system.
- Enhancements will soon be introduced to the Starfish retention solution following a successful upgrade to the latest version of the Starfish data adapter. Newly available

fields are in the process of being incorporated into the YSU environment. Included in the enhancements is the ability to display individual photos on the student profile page.

- Additional improvements were introduced to the Graduate School graduation process including Graduation Program data being extracted from Banner and sent directly to the Print Shop for printing. A number of previously manual processes are now automated and data elements captured electronically eliminating redundant processes, allowing for greater accuracy, and reducing the verification effort required by the Graduate School.
- At the request of the Office of Human Resources, a reporting mechanism is being developed that will deliver a detailed breakdown of classifications for part-time employees. Once implemented, this will allow the Budget Office to more accurately calculate the cost of fringe benefits for part-time employees.
- Work continues on the enhancement and implementation of the employee and student technology access policies. Enhancements include the introduction of automated methods for enabling and disabling account holder access to various technological resources based upon current employment or academic status.
- Two noteworthy efforts completed in advance of Fall Term 2013 were the introduction of the Transportation Fee and the Cushwa Hall room renumbering project. Though unrelated, these initiatives demonstrate what can be accomplished within a relatively small window of opportunity given the cooperative efforts of the functional and technical areas.

ITS Operations – T. Cross

Effective October 24, 2013, Network Telecommunications began reporting to ITS Operations as part of the ITS reorganization. ITS Operations now consists of three distinct areas. IT Infrastructure Engineering (ITIE) designs, installs, maintains and administers our server and storage hardware, software and applications. IT Operations Support (ITOS) schedules, operates, monitors and controls computer hardware, systems and applications. Network Telecommunications (Network Telecom) designs, installs, maintains and administers our network hardware, software and applications. For this update, Jason Rakers will provide the information for Network Telecommunications & Security as usual.

- Creation of Identity Vault and redesign of the directory structure and processes completed in test for the Password Self-Service implementation.
- Computer Science and Information Systems server hardware and software were upgraded to currently supported maintenance levels.
- Initial phase of VMware Consolidation Project concluded with the hardware installation completion.

- Plans continue to be developed to reduce floor space requirements to accommodate our computer hardware which will reduce our future energy, cooling and fire suppression requirements.
- Initial phase of disaster recovery project completed as the automated tape library hardware was installed in the Tod Hall Basement in order to separate the location of the backup media from the location of the actual data.
- Continue to provide extended Tech Desk telephone support for the YSU student, faculty, and staff to free up Tech Desk staff for other projects.
- Printed and distributed to Parking Services approximately 10,000 parking permits for Fall Term 2013.
- Printed and distributed to Human Resources approximately 40,000 scan sheets for faculty evaluations.

Media & Academic Computing – M. Hrishenko

During the third quarter of calendar year 2013, units within Media & Academic Computing (M&AC) resolved over 4,200 service requests from students, faculty, and staff to assist with technology issues. Complimenting these efforts are the following achievements:

- The Media Design group, while continuing traditional design and layout work to complete the YSU catalog this year, is working with the Web Development team to create an electronic replacement. Using open source software (Drupal) in conjunction with greater automated data extracts provided by Computer Services, this initiative should result in a streamline process less dependent on costly software.
- The YSU Tech Desk staff, through an awareness and focus of effort on resolving issues during first contact, has increased the number of First Contact Resolutions (FCRs) by over 10% from this same period last year. This achievement has moved the Tech Desk from below the industry FCR average (approximately 65%) to above in their delivery of service quality to the YSU campus community.
- In addition to preparations of, and upgrades to, classroom and lab technologies for Fall 2013, the Campus Technology Support (CTS) group:
 - Installed the Siemens Project Lifecycle Manage (PLM) suite of software products in anticipation of the introduction and use of the products by the STEM College
 - Continued the administration, test implementation and support of the Moka5 virtual desktops to facilitate a cost-effective, managed YSU desktop for mobile devices
 - Participated in training to advance creation and deployment of automated software delivery packages
 - Investigated and made progress toward the creation of an open source software lab with the intent of assessing the effort, cost, and value of such a lab to the YSU community
 - A complete rebuild with all new technology equipment and furnishing of four (4) labs in DeBartolo Hall

- The Electronics Maintenance Services (EMS) group resumed the domain migration project including project leadership for the academic sectors of campus (last month of the quarter)
- New tools were acquired permitting Media & Academic Computing field technicians to more quickly assess network infrastructure configuration and connectivity to accelerate the resolution of problems affecting desktop technology.
- A challenging conversion of the Microsoft Office 365 user licenses from the previous contract to the new InterUniversity Council (IUC) Microsoft agreement was completed without loss of service.

Network Telecommunications & Security – J. Rakers

- Network Telecommunications continues to work with its vendors NEC and CBTS to explore options for bringing IP-based SIP trunking to campus. This service would provide outbound telephone call redundancy and utilize the State of Ohio's new telephone service program to provide free calling to intra-Ohio locations.
- Network Telecommunications completed its renewal of the Cisco SmartNet maintenance for critical University infrastructure devices. This extends the University's support and maintenance through November 2015.
- Network Security completed its annual IT Security Awareness sessions this year on October 31. Approximately 25 employees attended the training sessions.
- Network Security has successfully upgraded the University's basic DNS/DHCP services for the campus into a fully redundant service with high availability equipment installed in both Meshel and Tod Hall datacenters as well as upgraded the authentication ACS system for other network-based services, including VPN, wireless, and ResNet connections.
- As of November 1, the Network Security Team will report directory to the Chief Technology Officer.

Youngstown

STATE UNIVERSITY

2013

INSURANCE REPORT

Annual Insurance Report

November 2013

This report outlines details regarding insurance coverage and premiums for fiscal year 2014, 2013 and 2012. Employee Health Insurance premiums are captured at the end of a fiscal year. The report includes FY 2013, 2012 and 2011. Building Replacement Values, Vehicle Assignments and Insurance Premium summaries are also provided. Data is compiled by the Department of Environmental and Occupational Health & Safety.

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IUC-IC CASUALTY PROGRAM

Youngstown State University is a member of the Inter-University Council-Insurance Consortium a collaboration of 13 Ohio public universities. The IUC-IC collectively pools a core group of casualty and property risks. The Pool retains a portion of the risks and purchases insurance to protect members from the financial consequences associated with a large loss. The IUC-IC broker is Marsh, USA.

The casualty insurance program includes General Liability, Auto Liability and Educators Legal Liability. There is \$100,000 retention applicable per occurrence. Losses between \$100,000 and \$1,000,000 are covered by the IUC-IC Casualty Loss Pool. Covered losses in excess of \$1M are paid by the carrier. Each member of the IUC-IC has a dedicated excess limit of \$9 million. The casualty program also includes shared excess limits of \$40 million for General, Auto Liability and Educators Legal Liability.

CASUALTY POOL

Contribution:	FY 14 \$53,436	includes:	
	Pool Contribution		14,645
	Administrative Fees		23,201
	Loss Control		15,590

Contribution:	FY 13 \$71,170	includes:	
	Pool Contribution		39,054
	Administrative Fees		18,139
	Loss Control		13,977

Contribution:	FY 12 \$145,432	includes:	
	Pool Contribution		112,068
	Administrative Fees		21,258
	Loss Control		12,106

General Liability Insurance (GL) - Provides liability coverage of \$1,000,000 for bodily injury or property damage. Personal and advertising injury, liability protection for non-owned/owned watercraft, liquor liability and police professional liability are also included.

Automobile Liability Insurance (AL) - Provides liability coverage of \$1,000,000.

Educators Legal Liability Insurance (ELL) - Provides \$1,000,000 liability coverage per individual/\$1,000,000 aggregate for "wrongful acts." Includes all Youngstown State University professionally licensed employees, Board of Trustees and volunteers. Also covers student interns while participating in University-sponsored programs.

FIRST EXCESS LAYER

Underwriter: Genesis (GL/AL/ELL)
Premium: FY 14 42,898
FY 13 40,657
FY 12 41,530

Provides \$9,000,000 dedicated liability coverage. Coverage is extended to the University, the Board of Trustees, employees and volunteers.

SHARED EXCESS LAYER

Underwriter: United Educators
Premium: FY 14 38,374 20,153 GL/AL
9,711 ELL
FY 13 38,374 26,629 GL/AL
11,745 ELL
FY 12 39,609 27,532 GL/AL
12,077 ELL

Provides \$15M excess of \$10M GL/AL/ ELL. FY13, 12 provided \$25M (GL/AL) and \$20M (ELL) in excess of \$10M.

SHARED EXCESS LAYER

Underwriter: Endurance American (FY 14), Fireman's Fund (FY 13, 12)
Premium: FY 14 8,798
FY 13 4,227
FY 12 4,341

Provides \$25M in excess of \$25M GL/AL/ELL. FY13, 12 provided \$15M in excess of \$35M GL/AL only.

POLLUTION

Underwriter: Chartis
Premium: FY 14 4,025
FY 13 4,025

Provides \$ 5,000,000 coverage for Pollution Legal Liability.

CYBER LIABILITY

Underwriter: Beazley (new)
Premium: FY 14 15,938

Provides services and Cyber Liability coverage.

CRIME COVERAGE

Underwriter: National Union Fire Insurance Company
Total Premium: FY 14 4,079
FY 13 3,961
FY 12 3,870

Provides \$5,000,000 (\$100,000 deductible) in coverage for the loss of money or securities as a result of employee theft, forgery, alteration, computer fraud or funds transfer fraud.

FOREIGN LIABILITY

Underwriter: Insurance Co. of the State of Pa.-Worldsource
FY 14 2,060
FY 13 1,865
FY 12 2,283

Provides liability coverage for University employees traveling worldwide on University-sponsored business in the amount of \$1,000,000 per occurrence/\$1,000,000 aggregate. Coverage includes general liability, auto liability and foreign workers' compensation.

MEDICAL MALPRACTICE INSURANCE

Underwriter: Ace (FY 14, 13), Lexington Insurance Company (FY 12)
Premium: FY 14 6,260
FY 13 6,199
FY 12 7,541

Provides healthcare professional liability coverage (\$25,000 deductible) for administrators, faculty and students in training programs. (\$1M/3M).

SPECIAL TRAVEL ACCIDENT

Underwriter: US Specialty Inc.
Premium: FY 14 359
FY 13 385
FY 12 403

Coverage is for monies and assistance for special travel incidents.

INTERNATIONAL HEALTH & SAFETY RISK SERVICE

Underwriter: International SOS
Premium: FY 14 1,365
FY 13 2,905
FY 12 4,628

Medical, personal and safety (security) support and assistance for faculty, staff and students.

IUC-IC PROPERTY PROGRAM

The University is insured for damage to all buildings and contents at replacement cost. There is a \$100,000 deductible applicable per occurrence. Losses between \$100,000 and \$350,000 are covered by the IUC-IC Property Loss Pool. Losses in excess of \$350,000 are paid by the carrier. Each member has a dedicated limit of \$100 million per occurrence and a shared excess limit of \$900 million.

PROPERTY POOL

Premium:	FY 14 \$72,988 includes:	
	Property Pool	47,004
	Auto physical damage	10,975
	Loss control	7,666
	Administrative fees	7,343
	FY 13 \$28,606 includes:	
	Property Pool	-0-
	Auto physical damage	10,043
	Loss control	14,223
	Administrative fees	4,340
	FY 12 \$68,197 includes:	
	Property Pool	30,986
	Auto physical damage	20,134
Loss control	13,101	
Administrative fees	3,976	

Pool also provides coverage for automobile physical damage claims to University vehicles (\$1000 deductible).

PRIMARY LAYER - \$100M

Underwriters:	Lexington Insurance Company
Premium:	FY 14 126,014
	FY 13 122,896
	FY 12 102,065

Provides replacement cost coverage for loss beyond the \$350,000 for buildings and property due to perils such as (but not limited to) fire, storm, riot, explosion and theft. Also includes Business Income and Equipment Breakdown (Boiler & Machinery) Coverage.

SHARED EXCESS LAYER - \$400M

Underwriters:	Lexington Insurance Company
Premium:	FY 14 18,347
	FY 13 17,803
	FY 12 15,621

Provides \$400M in excess of \$100M

SHARED EXCESS LAYER - \$500M

Underwriter: Lexington Insurance
Premium: FY 14 11,664
FY 13 11,325
FY 12 9,749

Provides \$500M in excess of \$500M.

BUSINESS TRAVEL ACCIDENT INSURANCE

Underwriter: Zurich American
Premium: FY 14 2,979
FY 13 2,979
FY 12 3,101

Coverage provides \$100,000 for Accidental Death & Dismemberment for each employee or member of the Board of Trustees while traveling on University business. There is an aggregate limit of \$1,000,000.

FINE ARTS-MUSEUM INSURANCE

Underwriter: Willis Fine Art Insurance
Broker: James & Sons
Premium: FY 14 3,380
FY 13 3,250
FY 12 3,250

Coverage includes works of art that are part of the permanent collection, loaned collection and special exhibitions.

STUDENT INJURY AND SICKNESS INSURANCE

Underwriter: United Healthcare Insurance Co.
Premium: FY 14 2,261
FY 13 1,818
FY 12 1,755

Plan offered to eligible students on a voluntary basis.

INTERCOLLEGIATE SPORTS ACCIDENT INSURANCE

Carrier: Borden Perlman (FY14, 13), Trust Way (FY12)
Premium: FY 14 124,160
FY 13 112,107
FY 12 112,107

Program provides accident medical and dental coverage as well as accidental death & dismemberment for participants of various intercollegiate sports. Aggregate Deductible Plan includes deductible, stop loss premium and TPA fee.

INTERCOLLEGIATE LIFETIME CATASTROPHIC INJURY INSURANCE

Underwriter: Lincoln National Life Insurance
Premium: Paid by NCAA for FY 14, FY 13, FY 12

Provides lifetime medical and rehabilitation benefits to students participating in the intercollegiate athletics program.

WORKERS' COMPENSATION

Underwriter: State of Ohio, Bureau of Workers' Compensation
Premium: FY 14 0.1640 (per \$100 of payroll)
FY 13 0.1431
FY 12 0.2665

Coverage is for medical expenses and partial salary compensation.

UNEMPLOYMENT COMPENSATION

Underwriter: State of Ohio, Ohio Department of Job & Family Services
Premium: FY 13 98,218
FY 12 97,593
FY 11 124,605

Coverage provides benefits for individuals who have been "laid off" from University employment.

EMPLOYEE HEALTH INSURANCE

Underwriter: Medical Mutual of Ohio
Self-Insured Paid Classic Plan
FY 13 114,120
FY 12 1,762,007
FY 11 3,187,682

Super Med Select Plan
FY 13 N/A
FY 12 5,082,019
FY 11 7,867,376

Super Med HMO Plan
FY 13 124,423
FY 12 436,892
FY 11 907,321

Super Med Plus Plan
FY 13 7,435,810
FY 12 2,788,939

Premium: FY 13 Aggregate Stop Loss Premium \$7,148 per month plus a specific Stop Loss Premium of \$54,709 for a total of \$61,857 (monthly). Total annual Stop Loss amount of \$742,284. Specific Stop Loss Retention is \$200,000 per individual.

FY 12 Aggregate Stop Loss Premium \$3,202.64 per month plus a specific Stop Loss Premium of \$58,249.52 for a total of \$61,452.16 (monthly). Total annual Stop Loss amount of \$737,425. Specific Stop Loss Retention is \$175,000 per individual.

FY 11 Aggregate Stop Loss Premium \$3,203.97 per month plus a specific Stop Loss Premium of \$50,702.12 for a total of \$53,906.09 (monthly). Total annual Stop Loss amount of \$646,873. Specific Stop Loss Retention is \$175,000 per individual.

Monthly Adm. Fees: FY 13 41,925
FY 12 44,302
FY 11 43,835

Coverage includes hospitalization, medical and major medical.

EMPLOYEE DENTAL, VISION AND PRESCRIPTION DRUG INSURANCE

Underwriter: Medical Mutual of Ohio (Dental)
Self-insured Paid
Claims: FY 13 625,513
FY 12 693,146
FY 11 764,972

Underwriter: Medical Mutual of Ohio (Vision)
Self-insured Paid
Claims: FY 13 88,167
FY 12 110,688
FY 11 123,219

Underwriter: Medical Mutual of Ohio (Prescription Drugs)
Self-insured Paid
Claims: FY 13 2,647,879
FY 12 3,556,260
FY 11 3,502,037

EMPLOYEE LIFE AND LONG TERM DISABILITY INSURANCE

Premium: July 2012 - June 2013 .138/\$1000 Standard Life
July 2011 - June 2012 .137
July 2010 - June 2011 .137

Provides term life insurance in the amount of 2½ x annual salary.

Underwriter: Sun Life Assurance (Long Term Disability)
Premium: 2013 .22 /\$1000
2012 .22
2011 .22

Premium is per calendar year and covers all full-time employees with less than five years of Ohio retirement service credit. Benefit is 60% of monthly earnings not to exceed \$7,500/month or less than \$100/month.

**INTER-UNIVERSITY COUNCIL-INSURANCE CONSORTIUM
COST SUMMARY FOR YOUNGSTOWN STATE UNIVERSITY**

Coverage	FY14	FY13	FY12
CASUALTY			
Administrative Fees	23,201	18,139	21,258
Loss Control/Consulting	15,590	13,977	12,106
\$1M Layer			
Self Insurance Pool	14,645	39,054	112,068
\$9M Excess Layer			
General/ELL \$9M x/s 1M	42,898	40,657	41,530
\$15M x/s \$10M (GL,ELL)	29,864	n/a	n/a
\$25M x/s \$25M (GL,ELL)	8,798	n/a	n/a
\$25M x/s \$10M (GL)	n/a	26,629	27,532
\$20M x/s \$10M (ELL)	n/a	11,745	12,077
\$15M x/s \$35M (GL)	n/a	4,227	4,341
Other Coverage			
Crime	4,079	3,961	3,870
Foreign Liability	2,060	1,865	2,283
Special Accident	359	385	403
Medical Malpractice	6,260	6,199	7,541
ISOS	1,365	2,905	4,628
Pollution	4,025	4,025	n/a
Cyber	15,938	n/a	n/a
CASUALTY TOTAL	169,082	173,768	249,637
PROPERTY			
Administrative Fees	7,343	4,340	3,976
Auto Physical Damage	10,975	10,043	20,134
Property Pool	47,004	0	30,986
Loss Control/Engineering	7,666	14,223	13,101
Primary \$100M Layer	126,014	122,896	102,065
Shared Excess Layers			
\$400M x/s \$100M	18,347	17,803	15,621
\$500M x/s \$500M	11,664	11,325	9,749
PROPERTY TOTAL	229,013	180,630	195,632
PROGRAM TOTAL	\$398,095	\$354,398	\$445,269

n/a – not applicable

BUILDING AND CONTENT REPLACEMENT VALUES

Location Name	Total Value	Location Name	Total Value
36 Wood Street	600,103	Maag Library	118,365,535
275 Fifth Ave.	423,112	McDonough Museum of Art	4,673,001
315 Elm St.	562,650	Melnick Hall	3,256,389
Alumni House	1,006,297	Meshel Hall	30,215,799
Andrews Recreation Center	18,956,693	Moser Hall	44,420,410
Beeghly College of Education	25,998,933	Parking Deck M-1	20,456,990
Beeghly Center	38,749,998	Parking Deck M-2	11,940,307
Bliss Hall	48,558,122	Pedestrian Bridge	1,839,094
Cafaro House	15,228,307	Phelps Building	4,659,021
Carpenters Hall	500,861	Pollock House	4,300,000
Central Utility Building	10,720,158	Salata Complex	10,720,158
Chemical Management	3,969,914	Smith Hall	1,334,918
Chilled Water Storage	2,512,234	Stambaugh Stadium	51,120,192
Christman Dining Hall	4,126,665	Substation	7,416,518
Clingan Waddell Hall/Garage	1,962,942	Sweeney Hall	1,943,486
Coffelt Hall	1,179,740	Tod Hall	16,635,642
Courtyard Apartments	23,988,945	Track Storage	445,498
Cushwa Hall	46,189,607	Ward Beecher Hall	48,389,035
DeBartolo Hall	24,313,485	WATTS	12,887,500
Fedor Hall	12,020,775	Weller House	2,345,967
Garfield Building	3,268,367	Westinghouse Building	4,010,738
Jones Hall	12,046,970	Wick House	2,143,121
Kilcawley Center	30,896,542	Williamson Hall	34,924,706
Kilcawley House	9,190,589		
Lincoln Building	12,583,335		
Lyden House	13,313,051		
Total	\$ 801,312,420		

ASSIGNMENT OF UNIVERSITY VEHICLES

Department	Autos	Trucks	Vans	Other	Total
Campus Recreation				1	1
Delivery Services			1	1	2
Electronic Maintenance				3	3
EOHS			1		1
Facilities		4	10	3	17
Grounds	1	10		14	25
Housing		1	2		3
Janitorial Services/Recycling	1	3			4
Motor Pool	2		6	2	10
Parking/Support Services	3	6		3	12
Police	17			1	18
President's Office	1				1
Procurement Services			2		2
STEM College	1			2	3
Telephone Services	2				2
Total	28	24	22	30	104

NON-IUC INSURANCE SUMMARY

Coverage	Underwriter	FY 14	FY 13	FY 12
Workers' Compensation Per \$100 in payroll	State of Ohio	0.1640	0.1431	0.2665
Fine Arts Museum	Willis	3,380	3,250	3,250
Business Travel Insurance	Zurich	2,979	2,979	3,101
Student Injury & Sickness Paid voluntarily by student	United Healthcare	2,261	1,818	1,755
Intercollegiate Sports	Borden Perlman (14,13) Trust Way (12)	124,160	112,107	112,107
Intercollegiate Lifetime Catastrophic Injury	Lincoln National Life	Paid by NCAA	Paid by NCAA	Paid by NCAA

EMPLOYEE INSURANCE SUMMARY

Coverage	Underwriter	FY 13	FY 12	FY 11
Unemployment Compensation	State of Ohio	98,218	97,593	124,605
Super Med Classic	Medical Mutual	114,120	1,762,077	3,187,682
Super Med Select		n/a	5,082,019	7,867,376
Super Med HMO		124,423	436,892	907,321
Super Med Plus		7,435,810	2,788,939	n/a
Stop Loss Premium		742,284	737,425	646,873
Dental		625,513	693,146	764,972
Vision		88,167	110,688	123,219
Rx		2,647,879	3,556,260	3,502,037
Administrative Fees	Medical Mutual	503,100	531,624	526,020
Employee Life ¹ Rate per \$1000	Standard Life	.138	.137	.137
Long Term Disability ¹ Rate per \$1000	Sun Life Assurance	.220	.220	.220
Total		12,379,514	15,796,663	17,650,105
¹ not included in total, n/a-not applicable				