



NAHU Board of Trustees Meeting Agenda Monday, November 18, 2019, 4:00 pm – 5:30 pm Zoom

Call to Order *(Pat Griffey)*

Meeting was called to order at 4:00pm EST

Reading of Antitrust Statement *(Eugene Starks)*

Roll Call of Attendees *(Eric Kohlsdorf)*

Board of Trustees	Present	Guests	Present
President: Pat Griffey	X	Legislative Council VC: Scott Wham	X
Pres-Elect: Dane Rianhard	X	Membership Council VC: David Smith	X
Vice Pres: Eugene Starks	X	Prof. Development Cmt VC: Susan Rider	
Treasurer: Kelly Fristoe	X	NAHU CFO: Jennifer Murphy	X
Secretary: Eric Kohlsdorf	X	NAHU VP Gov't Affairs: Marcy Buckner	X
Imm Past President: Rusty Rice	X	NAHU VP Leadership Svcs: Brooke Willson	X
CEO: Janet Trautwein	X	Suzy Alberts, Media Ch	X
Region 1 VP: Mike Grinnell	X	Annette Bechtold	X
Region 2 VP: Erica Hain	X	Curtis Colbert	X
Region 3 VP: Mike Deagle	X	David Contorno	X
Region 4 VP: Alycia Riedl	X	Emma Fox	X
Region 5 VP: Paige Phillips	X	Stacy Fry	X
Region 6 VP: Ed Oleksiak	X	Dylan Geraci	X
Region 7 VP: Ray Magnuson	X	Cerrina Jensen, Chapt Leadership & Dev Ch	X
Region 8 VP: Patrick Burns	X	Karen Kirkpatrick	X
Leg Council Chair: Jessica Watts	X	Michele Malooley	X
Mem Council Chair: Kevin Trokey	X	David Mordo	X
Prof Dev Cmt Chair: Jill Pedersen	X	Lou Reginelli	X
		Paul Scholz	X

Approve Agenda *(Pat Griffey)*

MOTION: Patrick Burns made the motion to adopt the posted agenda.

MOTION: Motion passed unanimously

Consent Agenda A *(Pat Griffey)*

- BoT Meeting Minutes – October 21, 2019

MOTION: Rusty Rice made a motion to approve Consent Agenda A.

MOTION: Motion passed unanimously

Consent Agenda B *(Pat Griffey)*

- 2019-2020 National Committee/Council Reports
 - Awards
 - Chapter Leadership and Development
 - Governance
 - LPRT
 - Media
 - Membership
 - Nominations
 - Professional Development
 - Vanguard
- Amended Chapter Bylaws

- Eastern Virginia AHU
- Austin AHU

MOTION: Rusty Rice made a motion to approve Consent Agenda B.

MOTION: Motion passed unanimously

Financial Reports (*Kelly Fristoe*)

- Financial Statements - September 2019
- Finance Committee Meeting Minutes – November 2019

MOTION: Kelly Fristoe made a motion to accept the September Financials.

MOTION: Motion passed unanimously

RVP Report (*No Report for November*)

Current Membership Numbers (*Kevin Trokey*)

Kevin announced that the membership numbers will be ready. The Just Ask One social media campaign was great. Comments around the tracking and measuring. Much of the success will be anecdotal. The goal will be more to create a presence.

Federal Legislative Update (*Jessica Watts & Marcy Buckner*)

- *The timeline that Congress is working on towards the end of the year is very short and being overshadowed by the impeachment inquiry.*
- *NAHU now meeting once a week to discuss ongoing updates to the Medicare PlanFinder*
- *CCIIO announced that it will be adding additional support for agents and brokers with “complex consumer cases.”*

CEO Report (*Janet Trautwein*)

Janet discussed transparency and the work being done and that has been done in this area. There are multiple white papers on the issue. The Education Foundation received from RWJ access choice and affordability has a section transparency. NAHU has been in favor of disclosure of agent compensation being done at the state level (and some already have that). An enormous amount of input has been from small group/individual agents.

Old Business

- Strategic Planning Update (*Pat Griffey*)

Discussion of the planning process and how the strategic plan is impacted by the Bylaws and P&Ps. Much discussion on the “Purpose” of NAHU.

MOTION: Alycia Riedl made the motion for the Purpose to read: “To educate, empower, and engage health and benefits professionals and their clients.”

MOTION: Motion passed unanimously

Discussion ensued about the finalized draft of the seven goals of the strategic plan and timeline for corresponding tasks within each.

MOTION: Alycia Riedl made the motion to accept the 2025 Strategic Plan.

MOTION: Motion passed unanimously

New Business

None

Motion for Adjournment

Motion to adjourn at 5:14pm EST



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Roll Call of Attendees (*Eric Kohlsdorf*)

Approve Agenda (*Pat Griffey*)

Consent Agenda A (*Pat Griffey*)

- BoT Meeting Minutes – October 21, 2019

Consent Agenda B (*Pat Griffey*)

- 2019-2020 National Committee/Council Reports
 - Awards
 - Proposed Community Service Award
 - Chapter Leadership and Development
 - Governance
 - LPRT
 - Media
 - Membership
 - Nominations
 - Professional Development
 - Vanguard
- Amended Chapter Bylaws
 - Eastern Virginia AHU
 - Austin AHU

Financial Reports (*Kelly Fristoe*)

- Financial Statements - September 2019
- Finance Committee Meeting Minutes – November 2019

RVP Report (*No Report for November*)

Current Membership Numbers (*Kevin Trokey*)

- Just Ask One

Federal Legislative Update (*Jessica Watts & Marcy Buckner*)

CEO Report (*Janet Trautwein*)

Old Business

- 2025 Strategic Plan (*Pat Griffey*)

New Business

Motion for Adjournment



AWARDS

Chair: Rosanne Wolfe
EC Liaison: Eric Kohlsdorf
Month: November 2019

The Awards Committee continues to work on updates to the awards criteria on awards. The final committee review on the new “Ouida Peterson” Community Service Award will be next Thursday and then be moved to the BOT for discussion and/or approval. The purpose of this award is to recognize chapters who are especially successful in community service projects. It is not tied to the monetary contributions, rather more towards the hands on helping in the community. There is a lot of work in these areas by our NAHU chapters that currently have no way of being recognized nationally.

While we will meet and work on projects during the 4th quarter, there is not going to be any major decisions or updates concentrated on until the 1st of the year. There are a number of pending updates that will be assigned to teams at that time with aggressive target dates of completion.



2021 NAHU COMMUNITY SERVICE OUIDA PETERSON AWARD

Official Application Information and Instructions

Description: The Ouida Peterson Community Service Award is presented to one state and local chapter that excels in public service activities during the period of April 1 through March 31. This award recognizes chapters that are excelling in community service by donating time, goods or services to those organizations in need.

Instructions:

- This award recognizes project that requires physical participation by the membership vs. financial donation(s) to a particular organization.
- Include a brief narrative (no more than one page) about your project, including:
 - o A description of the project
 - o The benefactor of your project
 - o The type of community service
 - o Your association's goals and objectives,
 - o The final outcome of the project
 - o How the chapter and committee planned and participated in the project
 - o If items were distributed, what were they, how were they were collected, and how much was it distributed.

BRAG A LOT! Pictures will help to convey your story. The captions should include the date(s), whose in the picture, location and the project. (Note: The pictures do not have to be "published pictures" as indicated in other award submissions.)

- The official application must be completed, including the scoring for all items.
- **Enter scores in the blue boxes**, everything else will auto-populate.
- Documentation must accompany the application.
- Criteria verified by NAHU can be seen on NAHU's website in the "Awards" section.
- All documentation requirements are listed in the box(es) below each criterion.
- Documentation must be organized in the submission to follow the order of the application.
- The timeframe for the award criteria is April 1 through March 31, unless otherwise stated.
- Submissions received without a completed official application or without the supporting documentation, will be disqualified.
- Applications received after the posted due date will not be considered.
- Submit applications to **AWARDS@NAHU.ORG** via Dropbox or other fileshare program.

Due date:

THE DEADLINE FOR RECEIPT OF THE APPLICATION AND ALL ITS SUPPORTING DOCUMENTATION, IS **APRIL 5th.**

Questions?

[Contact your regional Awards chair.](#)



CHAPTER & LEADERSHIP DEVELOPMENT

Chair: Cerrina Jensen
EC Liaison: Dane Rianhard
Month: November 2019

MAJOR PROJECTS & PROGRESS

1. Leadership Forum:
 - **Fine tuning agenda and program.**
2. Communication Program: Streamline access, ease of use, and awareness of Chapter Tools.
 - **Chapter Leaders group on LinkedIn now has 41 members.** Please consider joining! <https://www.linkedin.com/groups/12285455/>
3. Regional Communications: Continually relay the various channels of communication and who does what in our association.
4. Chapter Tools & Resources: Evaluate existing tools & resources and refine as needed.
 - **Ongoing promotion and navigational support.**
5. Chapter Certification: Evaluate existing program and recommend any necessary edits.
 - Finalizing revisions to criteria.

END OF REPORT



LPRT

Chair: Valerie Cramer
EC Liaison: Eric Kohlsdorf
Month: October 2019

- Update Valerie's contact information:
 - Email: val.cramer@myhealthbridge.com
 - Phone: (616) 717-2077
- LPRT Promotional Resources for the Chapters
 - The promotional resources for the chapters were discussed. (See attached)
 - The resources will be distributed to the chapter presidents, presidents-elect, secretaries and executive directors
 - Need to include a hot link to LPRT webpage via the LPRT logo
 - The email will be sent under Valerie's name.
- America's Benefits Specialists Interviews
 - Questions
 - Reviewed the proposed questions (see attached) and made some changes
 - Discussed the idea of creating special recognition for Soaring Eagles
 - Interview Suggestions:
 - Discussed potential interview candidates and determined that could send the questions to multiple people per region
 - The idea of having people do live videos and post them to social media with specific hash tags was created.
 - The committee will reach out to people in their region and ask them to create and post live videos and than to repost these videos.
- November Meeting Cancelled



Media Relations Committee November BOT Report

The MRC is moving forward on updating the Media Militia. The list of MM members has been reviewed and updated. We are still looking for representative from several states, most of which we have limited membership. A new MM training presentation has been approved and will be rolled-out in an upcoming webinar (date TBD).

The Social Media subcommittee, in conjunction with Kelly at NAHU, have created a new SM campaign touching on upcoming topics such as AEP, Marketplace Open Enrollment, the value of agents and other topics. They are all intent on projecting that #AgentsAretheAnswer.

Our SM subcommittee will also be jumping on board with the membership committee's Just Ask One SM campaign. We will be pushing out their graphic to all MRC regional chair to expand the campaign to more members. #justaskone

Several NAHU members were featured in a recent article in BenefitsPro. The piece discussed how agents discuss politically charged issue with clients who may have differing opinions. It was a great representation of the professionalism of NAHU members. Another article is in the works which will feature other NAHU members. Several members of the MRC have developed a relationship with this reporter who stated he is impress with the knowledge and responsiveness of our members.

Denisse Bravo, MRC representative from Region 7, created a Facebook frame that NAHU members can use. She got it approved by FB and some members are now using it. We need to push it out to the membership in the near future.



MEMBERSHIP

Chair: Kevin Trokey
Month: November 2019

- Update on membership numbers – We had a positive growth month last month and are feeling the momentum build.
- “Just Ask One” campaign launched on November 12th with the goal of getting as many members as possible to simply ask one non-member to join. Plan is to do this regularly.
- Social activity – The Membership Council is focusing on doing at one social post each this month to promote the value of membership.



NOMINATIONS

Chair: Rusty Rice

Month: November 2019

Below is an update on the open Board positions and their nomination status.

President-elect: N/A

Vice President: N/A

Treasurer: Eric Kohlsdorf

Secretary: Alycia Riedl

Region 2 VP : David Mordo

Region 4 VP: Paul Scholz

Region 6 VP: N/A

Region 8 VP: N/A



PROFESSIONAL DEVELOPMENT

Chair: Jill Pedersen

Liaison: Eugene Starks

Month: November

PD Chair Summary

PD Marketing Efforts

- A. Monthly PD Newsletter
 - i. goes to all state and local PD chairs
 - ii. message from Jill
 - iii. upcoming events, courses
 - iv. hosting classroom certifications
- B. REBC Bundle Promo
 - i. Purchase the four required courses and receive \$191 discount. This has disseminated to all member emails, social media, newswire, NAHU home page.
- C. New classes for 2020 announcements
 - a. Single Payer classroom events
 - b. Medicare classroom event
- D. Employer Sponsored Plan promos – email to all members
- E. Marketing yourself using the certification logos – email to all members and social media
- F. PD Flyers – NAHU website in course descriptions
- G. Call for state/local marketing arms – National region PD officers reiterate to state and local chairs.

V. Other Business

- A. Courses in Development – approved by BOT and budgeted
 - i. Single Payer Healthcare – Majority of states approved for CE
 - a. Classroom events are contracted for Michigan and Texas
 - b. Pending contract in OH, CA, WA
 - c. State/local outreach to host live training
 - d. Concerns over Single Payer logo has been revised
 - e. Referenced Based Pricing – soft launch at convention
 - Self-Funding will be a prerequisite to this course.
 - iii. Account Based Plans – Health Savings Comparisons
 - a. former CDHC – new rulings are included
 - b. launch November – Lisa Collins is recording, materials are being prepared
 - iv. Employer Self-Funding Training
 - a. no launch date as yet- early 2020
 - b. Agents would have their clients who are considering self-funding will take this course. Can serve as a protection for agents as well.
 - v. Health Insurance 101
 - a. revised & completed and soon to release
 - vi. Medicare Certification
 - a. FMO meeting to determine interest among the carriers
 - b. SMS working on the content with Farren
 - c. Will be in competition with AHIP
 - d. Will launch in 2021

VI **Annual Convention**

- A. PD Day schedule is confirmed and topics in progress
- B. Call for Presentations – delaying as we contact speakers we have chosen

VII **Other News:**

A. NAHU and UBA –Producer Academy spring and fall 2020. New producer will receive an NAHU membership and NAHU training on the topics of Group Benefits, Self Funding, Employer Sponsored Plans (ACA), Account Based Plans and more.

2019-2020 COMMITTEE.

Jill Pederson, Stephanie Berger, Danielle Capilla, Charlene Hogeland, Farren Baer, Alexandra Bishop, Robert Tierney, Kelly Pastore, Carolyn Andress, Susan Rider, Karen Kirkpatrick, Kathy Ferguson, Dagmar Byrnes, Eugene Starks, Dwayne McFerrin, Ashley Kapostins, Amy Perry



VANGUARD

Chair: Mark Fox

EC Liaison: Eric Kohlsdorf

Month: November 2019

Green items are action items.

- Please **share this video link message** with all of your State and Local Presidents. Here is the link <https://youtu.be/C0ZIE8lOw34>
- **We still need to fill Region 4 and Region 7.** Please let us know if you have someone in mind who fits our Chair description qualities. We need to fill these with quality individuals as soon as possible. Email us at Vanguard@nahu.org
- Ongoing Vanguard research projects:
 - Interactive website updates
 - Live video presentations to reduce travel expenses
 - Vanguard onboarding process
 - Video archive for chapter level meeting speakers and content
- We recently completed our study regarding the purpose of Annual Convention. Most contributors were under the age of 40. The opinions were mixed. Some felt AC is perfect as is, some felt that it should be only about leadership development and not about PD. Others felt PD needed to be the primary focus. Another finding was that several felt NAHU needed to partner more closely with another organization like BenefitsPro or EBA to drive more attendance to annual convention. For a copy of a full report, email us at Vanguard@nahu.org.

BYLAWS
of the
Austin Association of Health Underwriters

Adopted February 13, 1996

Amended

June 6, 2002, Austin, Texas

April 7, 2005, Austin, Texas

May 7, 2019, Austin, Texas

ARTICLE I – NAME AND TERRITORIAL LIMITS

- Section 1. This organization shall be known as the Austin Association of Health Underwriters, hereinafter referred to as this Association, a non-profit corporation incorporated as such under the laws of the state of Texas and chartered by the National Association of Health Underwriters.
- Section 2. The territorial limits of this Association shall be confined to Austin and the surrounding Central Texas area. These shall not be changed unless permission first has been obtained from the governing bodies of the local association currently having jurisdiction in such territory, if applicable, and of the Texas State Association of Health Underwriters and the Board of Trustees of the National Association of Health Underwriters.

ARTICLE II – PURPOSES

- Section 1. The objectives of this Association shall be:
- A. To promote the common business interests of those engaged in the sale of health, disability and related insurance products and services.
 - B. To advance public knowledge for the need and benefit of the financial protection provided by health, disability and related insurance products and services.
 - C. To promote the adoption and application of high standards of ethical conduct in the health, disability and related insurance products and service industry.
 - D. To provide and promote a program of continuing education and self-improvement of Association members.
 - E. To increase the knowledge of members concerning the principles, functions and applications of health, disability and related insurance products and services.
 - F. To promote education, legislation, regulation and practices which are in the best interest of the health, disability, and related insurance industry and thus provide financial protection to the insuring public.
 - G. To encourage adequate protection against the hazards of disability as part of a well-rounded health, disability and related insurance products and services program.
 - H. To do such other things and to carry out such other programs so as to further the purposes of the National Association of Health Underwriters.
- Section 2. This Association and its members recognize an obligation to present accurately, honestly and completely every fact essential to the client's decision as expressed in the National Association of Health Underwriters Code of Ethics which is considered a part of these bylaws.

ARTICLE III – MEMBERSHIP

- Section 1. Membership in this Association will be available under the following designations:
- A. Individual Members
 - B. Associate Member
 - C. Life Members
- Section 2. An individual member may be any individual licensed by his/her state licensing authority for the sale of health, disability and related insurance products and services. Individual members may also include non-licensed individuals engaged in the distribution of health, disability and related insurance products and services such as, but not limited to, home office personnel and others engaged in the management and distribution of such products. Individual members who have paid their annual national, state, and local dues will also be referred to as Active Members.
- Section 3. An associate member is an individual member whose affiliation is with another local chapter and who pays the local dues of this Association. An associate member will not be considered a member for census or voting purposes, but shall enjoy all other privileges provided by the association.
- Section 4. Life membership may be granted when an active member has been in good standing for a minimum of ten (10) consecutive years and has: (1) attained age 65 and retired; or (2) is disabled. Life members have the same rights and privileges as individual members. This association shall determine the amount of reduction of local chapter dues, if any. Life member status shall be automatically conferred when all qualifications are met, and application is made and verified by the National Association of Health Underwriters.
- Section 5. The Board of Directors of the Association may from time to time create other classes of memberships to the Association, so long as such action does not conflict with the bylaws of the National Association.

ARTICLE IV – NATIONAL AND STATE AFFILIATION

- Section 1. This Association agrees to be bound by the bylaws of the State and National Association of Health Underwriters as adopted and amended.
- Section 2. The Board of Directors shall provide for the prompt review, approval and forwarding of all reports required or requested by the State and National Association of Health Underwriters.
- Section 3. Insofar as possible, this Association shall be represented by its proper delegates, or their duly appointed alternates, at the annual meeting of the State and National Association of Health Underwriters.

ARTICLE V – DUES AND FINANCE

- Section 1. Each active member of this Association shall pay local, state, and national annual dues. Such annual dues shall be payable on the first day of the member's anniversary month as recorded by the National Association of Health Underwriters. All dues shall be submitted to and through the National Association of Health Underwriters. Any individual member more than sixty (60) days in arrears in payment of dues shall be dropped from the rolls as a member in good standing.

- Section 2. The Board of Directors shall determine the amount of annual dues of this Association. This Association's dues may only be changed once a year and will be in effect from January 1 through December 31 of each year. Not later than the fifteenth (15th) of September of each year, or a date specified by the National Association of Health Underwriters, if this Association plans to increase or decrease its local chapter dues for the following calendar year, the President shall advise the National Association of Health Underwriters in writing of the Board-approved dues for the following year.
- Section 3. The fiscal year of this Association shall begin on the first day of July of each year.
- Section 4. This Association's books of accounts shall be reviewed and/or audited at least once each fiscal year. The Board of Directors shall name the auditors/reviewers.
- Section 5. The Board of Directors shall determine the official depository(ies) for Association funds and shall designate one or more Board members in addition to the Treasurer to sign or countersign checks or other documents for the disbursement of such funds.

ARTICLE VI – OFFICERS

- Section 1. The officers of this Association shall be: President, President-Elect, Immediate Past President, Vice President, Secretary, and Treasurer and, if applicable, a non-voting Association Executive. If more than one Vice President is elected, designate First Vice President, Second Vice President.
- Section 2. Each officer shall be an active member of this Association, and the State and National Association of Health Underwriters. This requirement is applicable to a non-voting Association Executive.
- Section 3. All officers, except the Association Executive, shall serve without compensation.
- Section 4. All officers shall take office on the first day of July of each year following their election and shall serve for a term of one year.
- Section 5. The office of Immediate Past President shall be filled automatically by the outgoing President. In the event there is no outgoing President, this office shall remain vacant.
- Section 6. If the office of the President shall become vacant due to death, disability, resignation, or removal by due process, the President-Elect shall assume the office for its unexpired term and the term of President for the succeeding year and the office of President-Elect shall become vacant until the next regular election. If the office of President becomes vacant and there is no President-Elect, the order of succession shall be Vice President then Treasurer, and then Secretary.
- Section 7. If the office of President-Elect shall become vacant due to death, disability, resignation, or removal by due process, or by succession to the Presidency under Article VI., Section 6, the President shall, within thirty (30) days of the effective date of vacancy, appoint a member of this Association in good standing to fulfill the duties of the office for its unexpired term. The appointment shall be subject to a three-fourths (3/4) vote of approval by the Board of Directors. The office itself shall remain vacant until the next regular election.
- Section 8. If the offices of Vice President, Secretary, and/or Treasurer become vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the office(s) shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of

Directors and shall be only for the unexpired term of the office(s). Appointees shall assume the title and duties of the office(s).

ARTICLE VII – DUTIES OF OFFICERS

Section 1. The duties of the officers shall be as follows:

- A. President – The President shall be the chief elected officer of this Association and shall preside over all meetings of this Association and the Board of Directors. The President shall be an ex officio member of all standing and special committees except the Nominations Committee.
- B. President-Elect – The President-Elect, in the absence of the President, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors. The President-Elect shall immediately assume the office of President on July 1 each year, or, in the event of a vacancy as outlined in ARTICLE VI, Section 6.
- C. Immediate Past President – The Immediate Past President shall serve as an advisor to the Board of Directors and perform other duties as assigned by the President or Board of Directors.
- D. Vice President – The Vice President, in the absence of the President and the President-Elect, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors.
- E. Secretary – The Secretary shall be responsible for keeping all records of membership, attendance, membership dues and minutes of the meetings of this Association and the Board of Directors and shall perform other duties as may be assigned by the President or Board of Directors.
- F. Treasurer – The Treasurer shall be responsible for receiving all funds and dues paid to this Association. Dues shall be forwarded to the National Association of Health Underwriters, where they will be deposited and the local portion remitted back to this Association on a monthly basis. The Treasurer shall deposit all other funds in this Association's official depository(ies) and shall disburse such funds upon the order of the Board of Directors. The accounts and books of the Treasurer and this Association shall be open at all times for inspection by the President, the Board of Directors, and any authorized auditors. The Treasurer shall be responsible for the completion and submission of forms required by laws governing the administration and/or tax status of this Association.
- G. Association Executive – The Association Executive is appointed by the Board of Directors, for such period, such compensation, and with such authority, duties, facilities and assistance as the Board of Directors may determine. The Association Executive shall have no vote.

ARTICLE VIII – BOARD OF DIRECTORS

Section 1. The Board of Directors shall consist of the officers and elected and/or appointed directors, and active association trustees.

Section 2. Each director shall be an active member of this Association, and the State and National Association of Health Underwriters.

- Section 3. All directors shall serve without compensation.
- Section 4. All directors shall take office on the first day of July of each year following their election and shall serve for a term of one year. (See Article VI, Section 4.)
- Section 5. The Board of Directors shall determine the policies and activities of this Association, approve the budget, authorize all expenditures and disbursements, and has the authority and responsibility to manage this Association's affairs.
- Section 6. The Board of Directors shall meet no less than four (4) times per year or at the call of the President. The meetings shall be held at such times and places as may be determined by the President or Board of Directors.
- Section 7. The Board of Directors may transact business by mail or electronic means by voting upon proposals presented to them. Any such proposal shall be adopted if at a majority of the entire Board returns affirmative votes. The members of the Board of Directors shall be advised of the results of such balloting no less than seven (7) days after the vote is tabulated.
- Section 8. A majority of the Board of Directors shall constitute a quorum for the transaction of business.
- Section 9. In the event a director position becomes vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the position shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s).

ARTICLE IX. TRUSTEES

- Section 1. A Trustees shall be a member who has served as an Immediate Past President of this Association, the current Texas State President, or any current National Officer.
- Section 2. Classes of Trustee
- (a) Active Association Trustee
 - (b) Trustee Emeritus
- Section 3. Active Association Trustee
- Active Association Trustees, hereafter referred to as an Active Trustee, shall consist of the last 3 Past Presidents of the Association that have continuously remained Active Members of the Association and are willing to serve in such capacity. Active Association Trustees shall also include the current Texas State President, or any current National Officer. Active Trustees are eligible to vote, and therefore are subject to the same attendance requirements as any other Board member.
- Section 4. Active Trustees will have full voting privileges but will have no specific committee responsibilities.
- Section 5. Trustee Emeritus
- Once a trustee has served in the capacity of an Active Trustee for a period of three years, said trustee will be extended the title of Trustee Emeritus for life, although Active Trustee status will have expired. Once a Trustee has reached Trustee Emeritus status, he or she will no longer be eligible to serve as an active Trustee, except when called by the

Board to fill a vacancy. This provision is retroactive for all previous past presidents of the association serving prior to 2002 as long as they are an active member of the Association when these bylaws were enacted.

ARTICLE X – EXECUTIVE COMMITTEE

Section 1. Composition.

The Executive Committee shall consist of the Officers of the Association.

Section 2. Authority and Responsibility.

It shall be the duty of the Executive Committee (EC) to conduct the affairs of the Association at such time as the Board of Directors is not in session, except those duties specifically reserved to the Board of Directors by the Bylaws, pursuant to delegation of authority to the Executive Committee by the Board.

Section 3. Quorum.

A simple majority of the EC shall constitute a quorum at any duly called meeting or vote of the EC. The President shall call all such meetings of the EC as the business of the Association may require, or a meeting shall be called by the President on the request of any other three (3) members of the EC.

Section 4. The EC may transact business by mail or electronic means.

ARTICLE XI – NOMINATIONS AND ELECTIONS

Section 1. The election of officers shall be held in the final quarter of the administrative board year.

Section 2. At least three (3) months prior to the date of the annual meeting, the President shall appoint a Nominations Committee. The duties of this committee shall be to solicit and receive nominations and to prepare a slate of candidates. The Nominations Committee shall have general charge of the election process including the preparation, distribution, collection and counting of ballots, and reporting the results.

Section 3. The Nominations Committee shall prepare a ballot containing the names of all qualified nominees and distribute ballot materials to all active members at least one (1) month prior to the end of the current fiscal year.

ARTICLE XII – COMMITTEES

Section 1. There shall be the following standing committees:

- A. Awards
- B. Professional Development
- C. Legislation
- D. Membership
- E. Nominations
- F. Special committees may be determined by the Board of Directors and shall only exist for a term as designated by the Board of Directors.

Section 2. The President shall appoint the chairs and members of all standing, special, or ad hoc committees and task forces.

- Section 3. The Board of Directors shall establish guidelines for all committees and task forces regarding usual duties, terms of office, and requirements for reports unless otherwise specified in these bylaws.
- Section 4. The administration of the fiscal affairs of all standing, special, and ad hoc committees and task forces are vested in the Board of Directors.

ARTICLE XIII – REMOVAL FROM OFFICE

- Section 1. An officer, member of the Board of Directors, committee member or chair, or task force member or chair may be removed from office in the event of such acts of dishonesty, fraud, misrepresentation, or other reasonable cause as would prevent the effective performance of his/her duties.
- Section 2. No elected officer or board member, or appointed committee member or chair, or appointed task force member or chair may be removed from office without a three-fourths (3/4) vote of the Board of Directors at any regular or special meeting at which a quorum is present.
- Section 3. The process for removal shall be; Notice of removal must be sent by registered mail to the affected individual advising him/her of the action taken or about to be taken. Removal by due process requires notification prior to the vote for removal from office. The Board of Directors and/or twenty-five percent (25%) of this Association's membership can initiate removal. Removal can only be achieved by a three-fourths (3/4) vote of the Board of Directors.
- Section 4. Failure to achieve the required vote for removal will cause the immediate reinstatement of the recalled individual to office. Any appointee replacing the recalled officer shall also immediately be discharged.
- Section 5. Any individual member of this Association shall lose all rights and privileges of office under this Association if his/her license to sell insurance is revoked or if he/she is convicted of a felony or gross misdemeanor.

ARTICLE XIV – PARLIAMENTARY AUTHORITY

- Section 1. The current edition of "The Standard Code of Parliamentary Procedure" (Sturgis) governs this Association in all parliamentary situations that are not provided for in the law or in its charter, bylaws or adopted rules.

ARTICLE XV – AMENDMENTS

- Section 1. Amendments to these bylaws, if in conformity with the policy of the National Association of Health Underwriters, may be adopted by a majority vote of the active members of this Association present at any meeting of this Association, provided that written notice of the meeting and of the proposed amendment(s) shall have been given to the members at least one month prior to the meeting, and provided further that a quorum is present at the meeting.
- Section 2. One-tenth (1/10) of this Association's membership shall constitute a quorum.

ARTICLE XVI – INDEMNIFICATION

- Section 1. This Association may, by resolution of the Board of Directors, provide for indemnification by this Association of any and all its Directors or officers or former

Directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit or proceeding, in which they or any of them are made parties, or a party, by reason of having been Directors or officers of this Association, except in relation to matters as to which such Director or officer or former Director or officer shall be adjudged in such action, suit or proceeding to be liable for negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for negligence or misconduct.

ARTICLE XVII – DISSOLUTION

- Section 1. Dissolution of this Association requires the passing of a Resolution of Resignation by a three-fourths (3/4) vote of all active members. The adopted resolution shall be sent by the Secretary of this Association by registered mail to the Executive Vice President of the National Association of Health Underwriters and shall become effective upon acceptance by the Board of Trustees. Upon acceptance of the Resolution of Resignation by the Board of Trustees, individual members of this Association shall become active members of the existing local association nearest them in their state, or their state association, or members-at-large if no other association exists within their state.
- Section 2. This Association, by taking the action to resign, shall surrender all rights to use the name, emblem, insignia, plate, sign, label, or phrase indicative of membership in this Association.
- Section 3. This Association’s charter with the National Association of Health Underwriters may be suspended or revoked in accordance with appropriate sections of the bylaws of the National Association of Health Underwriters.
- Section 4. This Association shall use funds only to accomplish the objectives and purposes specified in these bylaws and no part of said funds shall inure or be distributed to its members in the event this Association is dissolved, or its charter revoked for cause in violation of the bylaws of the National Association of Health Underwriters. Immediately upon dissolution or revocation of its charter, this Association’s Board of Directors shall return all remaining Association funds to its state association. If there is no state association, the funds shall be sent to the National Association of Health Underwriters for placement in escrow. Funds placed in escrow will be distributed in accordance with the procedures outlined in the bylaws of the National Association of Health Underwriters.

ARTICLE XVIII – PREVIOUS BYLAWS SUPERSEDED

- Section 1. These bylaws, as revised, supersede all provisions of any previous bylaws of this Association.

THE END OF BYLAWS

Witnessed:

President

Secretary

Dated: _____

Dated: _____

At: _____

At: _____

APPENDIX A - NAHU Code of Ethics

To hold the selling, service and distribution of disability insurance and health insurance plans as a professional and a public trust and to do all in my power to maintain its prestige.

To keep paramount the needs of those whom I serve.

To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.

To give all service possible when service is needed.

To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.

To use no advertising which may be false or misleading.

To consider the sale of disability income and health insurance plans as a career, to know and abide by the insurance laws of my state, and to seek to constantly increase my knowledge and improve my ability to meet the needs of my clients.

To be fair and just to my competitors, and to engage in no practices that may reflect unfavorably on myself or my industry.

To treat prospects, clients, and companies fairly by submitting applications that reveal all available information pertinent to underwriting a policy.

To be loyal to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.

EASTERN VIRGINIA AHU



BYLAWS

**BYLAWS
of the
Eastern Virginia Association of Health Underwriters**

**Adopted 10/23/01
Amended 03/16/2016, 10/24/2019**

ARTICLE I – NAME AND TERRITORIAL LIMITS

- Section 1. This organization shall be known as the Eastern Virginia Association of Health Underwriters, hereinafter referred to as this Association, a non-profit corporation incorporated as such under the laws of the commonwealth of Virginia and chartered by the National Association of Health Underwriters.
- Section 2. The territorial limits of this Association shall be confined to the Commonwealth of Virginia.

ARTICLE II – PURPOSES

- Section 1. The objectives of this Association shall be:
- A. To promote the common business interests of those engaged in the sale of health, disability and related insurance products and services.
 - B. To advance public knowledge for the need and benefit of the financial protection provided by health, disability and related insurance products and services.
 - C. To promote the adoption and application of high standards of ethical conduct in the health, disability and related insurance products and service industry.
 - D. To provide and promote a program of continuing education and self-improvement of Association members.
 - E. To increase the knowledge of members concerning the principles, functions and applications of health, disability and related insurance products and services.
 - F. To promote education, legislation, regulation and practices which are in the best interest of the health, disability and related insurance industry and thus provide financial protection to the insuring public.
 - G. To encourage adequate protection against the hazards of disability as part of a well-rounded health, disability and related insurance products and services program.
 - H. To do such other things and to carry out such other programs so as to further the purposes of the National Association of Health Underwriters.
- Section 2. This Association and its members recognize an obligation to present accurately, honestly and completely every fact essential to the client's decision as expressed in the National Association of Health Underwriters Code of Ethics which is considered a part of these bylaws.

ARTICLE III – MEMBERSHIP

- Section 1. Membership in this Association will be available under the following designations:
- A. Individual Members
 - B. Life Members
- Section 2. An individual member may be any individual licensed by his/her state licensing authority for the sale of health, disability and related insurance products and services. Individual members may also include non-licensed individuals engaged in the distribution of health,

disability and related insurance products and services such as, but not limited to, home office personnel and others engaged in the management and distribution of such products. Individual members who have paid their annual national, state and local dues will also be referred to as Active Members.

- Section 3. Life membership may be granted when an active member has been in good standing for a minimum of ten (10) consecutive years, and has: (1) attained age 65 and retired; or (2) is disabled. Life members have the same rights and privileges as individual members. This association shall determine the amount of reduction of local chapter dues, if any. Life member status shall be automatically conferred when all qualifications are met and application is made and verified by the National Association of Health Underwriters.

ARTICLE IV – NATIONAL AND STATE AFFILIATION

- Section 1. This Association agrees to be bound by the bylaws of the National Association of Health Underwriters as adopted and amended.
- Section 2. The Board of Directors shall provide for the prompt review, approval and forwarding of all reports required or requested by the National Association of Health Underwriters.
- Section 3. Insofar as possible, this Association shall be represented by its proper delegates, or their duly appointed alternates, at the annual meeting of the National Association of Health Underwriters.

ARTICLE V – DUES AND FINANCE

- Section 1. Each active member of this Association shall pay local, state and national annual dues. Such annual dues shall be payable on the first day of the member's anniversary month as recorded by the National Association of Health Underwriters. All dues shall be submitted to and through the National Association of Health Underwriters. Any individual member more than sixty (60) days in arrears in payment of dues shall be dropped from the rolls as a member in good standing.
- Section 2. The Board of Directors shall determine the amount of annual dues of this Association, subject to the ratification of at least three-fourths (3/4) of the local associations in the state. This Association's dues may only be changed once a year and will be in effect from January 1 through December 31 of each year. Not later than the fifteenth (15th) of September of each year, or a date specified by the National Association of Health Underwriters, if this Association plans to increase or decrease its state chapter dues for the following calendar year, the President shall advise the National Association of Health Underwriters in writing of the Board-approved dues for the following year.
- Section 3. The fiscal year of this Association shall begin on the first day of July of each year.
- Section 4. This Association's books of accounts shall be reviewed and/or audited at least once each fiscal year. The Board of Directors shall name the auditors/reviewers.
- Section 5. The Board of Directors shall determine the official depository(ies) for Association funds and shall designate one or more Board members in addition to the Treasurer to sign or countersign checks or other documents for the disbursement of such funds.

ARTICLE VI – OFFICERS

- Section 1. The officers of this Association shall be: President, President-Elect, Immediate Past President, Vice President, and Secretary. The offices of Secretary and Treasurer may be combined into one office of Secretary/Treasurer.

- Section 2. Each officer shall be an active member of this Association, and the local and National Association of Health Underwriters.
- Section 3. All officers shall serve without compensation
- Section 4. All officers shall take office on the first day of July of each year following their election, and shall serve for a term of one year.
- Section 5. The office of Immediate Past President shall be filled automatically by the outgoing President. In the event there is no outgoing President, this office shall remain vacant.
- Section 6. If the office of the President shall become vacant due to death, disability, resignation, or removal by due process, the President-Elect shall assume the office for its unexpired term and the term of President for the succeeding year and the office of President-Elect shall become vacant until the next regular election. If the office of President becomes vacant and there is no President-Elect, the order of succession shall be Vice President, then Treasurer, and then Secretary.
- Section 7. If the office of President-Elect shall become vacant due to death, disability, resignation, or removal by due process, or by succession to the Presidency under Article VI., Section 6, the President shall, within thirty (30) days of the effective date of vacancy, appoint a member of this Association in good standing to fulfill the duties of the office for its unexpired term. The appointment shall be subject to a three-fourths (3/4) vote of approval by the Board of Directors. The office itself shall remain vacant until the next regular election.
- Section 8. If the offices of Vice President, Secretary and/or Treasurer become vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the office(s) shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s). Appointees shall assume the title and duties of the office(s).

ARTICLE VII – DUTIES OF OFFICERS

- Section 1. The duties of the officers shall be as follows:
- A. President – The President shall be the chief elected officer of this Association and shall preside over all meetings of this Association and the Board of Directors. The President shall be an ex officio member of all standing and special committees except the Nominations Committee.
 - B. President-Elect – The President-Elect, in the absence of the President, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors. The President-Elect shall immediately assume the office of President immediately following the adjournment of the annual meeting of the House of Delegates in the year subsequent to his/her election to the office of President-Elect or, in the event of a vacancy as outlined in ARTICLE VI, Section 7.
 - C. Immediate Past President – The Immediate Past President shall serve as an advisor to the Board of Directors and perform other duties as assigned by the President or Board of Directors.
 - D. Vice President – The Vice President (or First VP if there are more than one), in the absence of the President and the President-Elect, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors.
 - E. Secretary – The Secretary shall be responsible for keeping all records of membership, attendance, membership dues and minutes of the meetings of this Association and the Board of Directors and shall perform other duties as may be assigned by the President or Board of Directors.

- F. Treasurer – The Treasurer shall be responsible for receiving all funds and dues paid to this Association. Dues shall be forwarded to the National Association of Health Underwriters, where they will be deposited and the local portion remitted back to this Association on a monthly basis. The Treasurer shall deposit all other funds in this Association's official depository(ies) and shall disburse such funds upon the order of the Board of Directors. The accounts and books of the Treasurer and this Association shall be open at all times for inspection by the President, the Board of Directors, and any authorized auditors. The Treasurer shall be responsible for the completion and submission of forms required by laws governing the administration and/or tax status of this Association.

ARTICLE VIII – BOARD OF DIRECTORS

- Section 1. The Board of Directors shall consist of the officers and the President of each local association within the state.
- Section 2. Each local chapter President shall be an active member of this Association, and the local and National Association of Health Underwriters.
- Section 3. All local Presidents shall serve without compensation.
- Section 4. All local Presidents shall take office on the first day of July of each year following their election, and shall serve for a term of one year. (See Article VI, Section 4.)
- Section 5. The Board of Directors shall determine the policies and activities of this Association, approve the budget, authorize all expenditures and disbursements, and has the authority and responsibility to manage this Association's affairs.
- Section 6. The Board of Directors shall meet no less than four (4) times per year or at the call of the President. The meetings shall be held at such times and places as may be determined by the President or Board of Directors. A written notice of the time and place of all regular meetings of the Board of Directors of this Association shall be distributed to each member of the Board by the President not less than thirty (30) days prior to the meeting.
- Section 7. The Board of Directors may transact business by mail or electronic means by voting upon proposals presented to them. Any such proposal shall be adopted if at least two-thirds (2/3) majority of the entire Board returns affirmative votes. The members of the Board of Directors shall be advised of the results of such balloting no less than seven (7) days after the vote is tabulated.
- Section 8. A majority of the Board of Directors shall constitute a quorum for the transaction of business.
- Section 9. In the event a director position becomes vacant due to death, disability, resignation or removal by due process, or by succession under Article VI., Section 6, the position shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s).

ARTICLE IX – NOMINATIONS AND ELECTIONS

- Section 1. The election of officers shall be held at the annual meeting of this Association. The election of directors shall be held by the local associations prior to the annual meeting of this Association.
- Section 2. At least three (3) months prior to the date of the annual meeting, the President shall appoint a Nominations Committee. The duties of this committee shall be to solicit and receive nominations and to prepare a slate of candidates. The Nominations Committee

shall have general charge of the election process including the preparation, distribution, collection and counting of ballots, and reporting the results.

- Section 3. The Nominations Committee shall prepare a ballot containing the names of all qualified nominees and distribute ballot materials to all active members at least one (1) month prior to the date of the annual meeting. The ballots shall be cast in person at the annual meeting.

ARTICLE X – COMMITTEES

- Section 1. There shall be the following standing committees:
- A. Awards
 - B. Education
 - C. Legislation
 - D. Membership
 - E. Nominations
- Section 2. The President shall appoint the chairs and members of all standing, special or ad hoc committees and task forces, subject to the approval of the Board of Directors.
- Section 3. The Board of Directors shall establish guidelines for all committees and task forces regarding usual duties, terms of office, and requirements for reports unless otherwise specified in these bylaws.
- Section 4. The administration of the fiscal affairs of all standing, special and ad hoc committees and task forces are vested in the Board of Directors.

ARTICLE XI – REMOVAL FROM OFFICE

- Section 1. An officer, member of the Board of Directors, committee member or chair, or task force member or chair may be removed from office in the event of such acts of dishonesty, fraud, misrepresentation, or other reasonable cause as would prevent the effective performance of his/her duties
- Section 2. No elected officer or board member, or appointed committee member or chair, or appointed task force member or chair may be removed from office without a three-fourths (3/4) vote of the Board of Directors at any regular or special meeting at which a quorum is present.
- Section 3. Notice of removal must be sent by registered mail to the affected individual advising him/her of the action taken or about to be taken. Removal by due process requires notification prior to the vote for removal from office. The Board of Directors and/or twenty-five percent (25%) of this Association's membership can initiate recall. Recall can only be achieved by a three-fourths (3/4) vote of the Board of Directors.
- Section 4. Failure to achieve the required vote for removal will cause the immediate reinstatement of the recalled individual to office. Any appointee replacing the recalled officer shall also immediately be discharged.
- Section 5. Any individual member of this Association shall lose all rights and privileges of office under this Association if his/her license to sell insurance is revoked or if he/she is convicted of a felony or gross misdemeanor.

ARTICLE XII – PARLIAMENTARY AUTHORITY

- Section 1. The current edition of "The Standard Code of Parliamentary Procedure" (Sturgis) governs this Association in all parliamentary situations that are not provided for in the law or in its charter, bylaws or adopted rules.

ARTICLE XIII – AMENDMENTS

- Section 1. Amendments to these bylaws, if in conformity with the policy of the National Association of Health Underwriters, may be adopted by a two-thirds (2/3) vote of the active members of this Association present at any meeting of this Association, provided that written notice of the meeting and of the proposed amendment(s) shall have been given to the members at least one month prior to the meeting, and provided further that a quorum is present at the meeting.
- Section 2. One-tenth (1/10) of this Association's membership shall constitute a quorum.

ARTICLE XIII – INDEMNIFICATION

- Section 1. This Association may, by resolution of the Board of Directors, provide for indemnification by this Association of any and all its Directors or officers or former Directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit or proceeding, in which they or any of them are made parties, or a party, by reason of having been Directors or officers of this Association, except in relation to matters as to which such Director or officer or former Director or officer shall be adjudged in such action, suit or proceeding to be liable for negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for negligence or misconduct.

ARTICLE XIV – DISSOLUTION

- Section 1. Dissolution of this Association requires the passing of a Resolution of Resignation by a three-fourths (3/4) vote of all active members. The adopted resolution shall be sent by the Secretary of this Association by registered mail to the Executive Vice President of the National Association of Health Underwriters and shall become effective upon acceptance by the Board of Trustees. Upon acceptance of the Resolution of Resignation by the Board of Trustees, individual members of this Association shall become active members of the existing local association nearest them in their state, or members-at-large if no other association exists within their state.
- Section 2. This Association, by taking the action to resign, shall surrender all rights to use the name, emblem, insignia, plate, sign, label or phrase indicative of membership in this Association.
- Section 3. This Association's charter with the National Association of Health Underwriters may be suspended or revoked in accordance with appropriate sections of the bylaws of the National Association of Health Underwriters.
- Section 4. This Association shall use funds only to accomplish the objectives and purposes specified in these bylaws and no part of said funds shall inure or be distributed to its members in the event this Association is dissolved or its charter revoked for cause in violation of the bylaws of the National Association of Health Underwriters. Immediately upon dissolution or revocation of its charter, this Association's Board of Directors shall return all remaining Association funds to the National Association of Health Underwriters for placement in escrow. Funds placed in escrow will be distributed in accordance with the procedures outlined in the bylaws of the National Association of Health Underwriters.

ARTICLE XV – PREVIOUS BYLAWS SUPERCEDED

- Section 1. These bylaws, as revised, supersede all provisions of any previous bylaws of this Association.

##END##

APPENDIX A - NAHU Code of Ethics

- To hold the selling, service and distribution of disability insurance and health insurance plans as a professional and a public trust and to do all in my power to maintain its prestige.
- To keep paramount the needs of those whom I serve.
- To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.
- To give all service possible when service is needed.
- To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.
- To use no advertising which may be false or misleading.
- To consider the sale of disability income and health insurance plans as a career, to know and abide by the insurance laws of my state, and to seek to constantly increase my knowledge and improve my ability to meet the needs of my clients.
- To be fair and just to my competitors, and to engage in no practices that may reflect unfavorably on myself or my industry.
- To treat prospects, clients and companies fairly by submitting applications that reveal all available information pertinent to underwriting a policy.
- To be loyal to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.

National Association of Health Underwriters
BALANCE SHEET
September 30, 2019

	This Year	Last Year	Variance	% Increase(Decrease)
ASSETS				
CURRENT ASSETS				
Operating Cash and Cash Equivalents	301,129.08	462,398.23	(161,269.15)	-34.88%
Accounts Receivable, Net	271,789.40	249,164.38	22,625.02	9.08%
Prepaid Expense	108,897.91	46,574.21	62,323.70	133.82%
Total Current Assets	681,816.39	758,136.82	(76,320.43)	-10.07%
SHORT TERM INVESTMENTS, at Fair Value				
LONG TERM INVESTMENTS, at Fair Value				
Equity Securities	1,074,226.95	1,432,070.30	(357,843.35)	-24.99%
Total Long Term Investments	1,074,226.95	1,432,070.30	(357,843.35)	-24.99%
PROPERTY AND EQUIPMENT, at Cost				
Office Furniture and Equipment	564,931.95	383,214.59	181,717.36	47.42%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(735,138.96)	(617,419.77)	(117,719.19)	19.07%
Total Property and Equipment	290,746.92	226,748.75	63,998.17	28.22%
LONG TERM ASSETS				
Intangible Assets-REBC Designation	50,000.00	50,000.00	0.00	0.00%
Total Long Term Assets	50,000.00	50,000.00	0.00	0.00%
DEPOSITS	37,161.60	37,161.60	0.00	0.00%
TOTAL ASSETS	2,133,951.86	2,504,117.47	(370,165.61)	-14.78%
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Accounts Payable and Accrued Expenses	295,095.01	201,783.92	93,311.09	46.24%
State and Local AHU Dues Payable	169,168.60	218,728.53	(49,559.93)	-22.66%
Deferred Revenue - Membership	1,997,074.51	1,624,779.58	372,294.93	22.91%
Deferred Revenue - Conferences	0.00	17,500.00	(17,500.00)	-100.00%
Total Current Liabilities	2,461,338.12	2,062,792.03	398,546.09	19.32%
LONG TERM LIABILITIES				
Deferred Rent Obligation	168,927.59	216,646.85	(47,719.26)	-22.03%
Deferred Tenant Allowance	94,359.42	139,651.86	(45,292.44)	-32.43%
Total Long Term Liabilities	263,287.01	356,298.71	(93,011.70)	-26.10%
TOTAL LIABILITIES	2,724,625.13	2,419,090.74	305,534.39	12.63%
NET ASSETS				
Net Assets, Beginning of Year	(279,888.17)	379,699.69	(659,587.86)	-173.71%
Current Year Activity	(310,785.10)	(294,672.96)	(16,112.14)	5.47%
TOTAL NET ASSETS	(590,673.27)	85,026.73	(675,700.00)	-794.69%
TOTAL LIABILITIES AND NET ASSETS	2,133,951.86	2,504,117.47	(370,165.61)	-14.78%



Finance Committee Teleconference

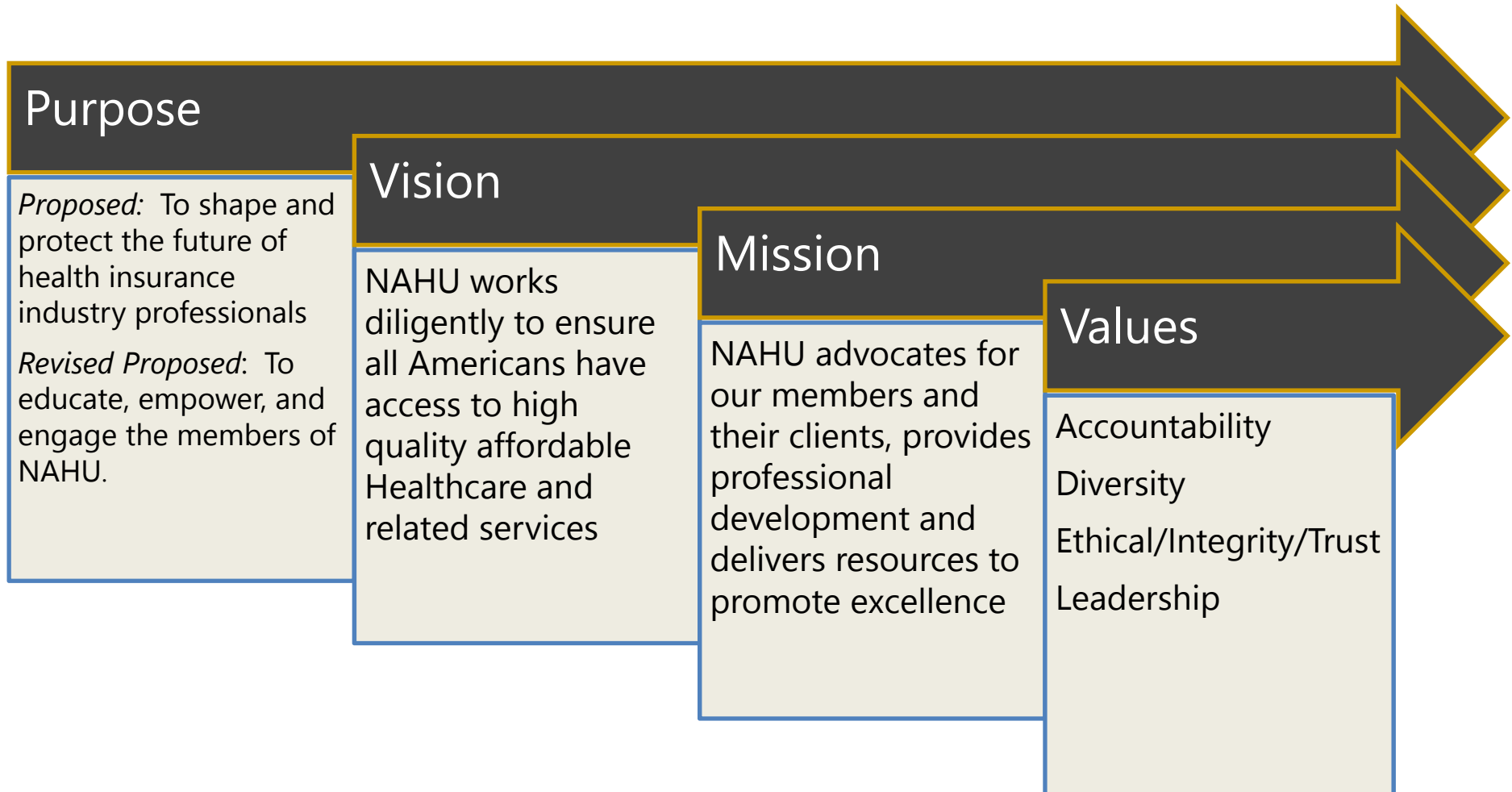
Date: **November 12, 2019**

AGENDA

1. Roll Call
Present: Ray Magnuson, Paige Phillips, David Smith, Susan Rider, Laura Firestone, Mike Deagle, Janet Trautwein, Jennifer Murphy
Excused: Kelly Fristoe, Eugene Starks, Scott Wham
2. Approve Agenda – Motion was made by Mike, second by Paige and the motion carried.
3. Comments and discussion concerning the monthly financial report
September 2019 Financial Statements and Trend Analysis – the committee reviewed the statements and discussed the following –
 - Changes to reports
 - Dues revenue
 - Software License Fees
 - Meetings revenue and expenses

Motion to accept the financials as presented was made by Paige, second by David and the motion carried.
4. Old Business – Jennifer gave an update on the letter sent to members and chapters regarding the building fund.
5. New Business – none.
6. Adjourn

NAHU Purpose, Vision, Mission, Values



Proposed Strategic Plan Goals

Goal 1 - Changing Customer Expectations

NAHU board and leadership teams will: (1) analyze results of annual engagement surveys and reports to understand the needs and expectations of the health care purchasers, consumers, and NAHU members; (2) agree upon the appropriate area(s) of focus; and (3) set goal(s) and expected outcomes necessary for the Design Team to set the tasks and activities that will achieve improvement in subsequent engagement survey results

Sub-goals	Start Date	Current Phase	Owner	Team Members	Resources
Implement annual/on-going member engagement survey	2020	Data gathering/research			
Gather relevant information to ensure alignment of advocacy and professional development with the needs of clients/consumers	2020	Data gathering/research			
Create communication strategy to aid members in accurately addressing issues/developments in the current health care market	2020	Design			
Enhance member value by offering new and relevant professional development courses and promotional materials that respond to the changing market landscape, workforce, and business processes	2020	Data gathering/research			
Enhance new member onboarding that establish expectations to be NAHU member	2020	Design			
Determine subsequent engagement measurements and process, e.g. frequency, analytic plan, and process to propose future changes to build engagement	2021	Planning			
Research and implement simplified access and course work and other educational opportunities for members	2021	Data gathering/research			
Identify opportunities to create groups not elsewhere represented, e.g. non-producers. elite groups. etc.	2022	Data gathering/research			

Proposed Strategic Plan Goals

Goal 2 - Mergers and Acquisitions

NAHU will increase member knowledge and identify impact and best practices regarding health care industry mergers and acquisitions by implementing a monitoring service and publishing educational materials and programs by 2022.

Sub-goals	Start Date	Current Phase	Owner	Team Members	Resources
Identify best source(s) of information to identify and translate potential impact/change to member business and processes of health care industry mergers and acquisitions (health care delivery-based)	2020	Data gathering/research			
Address growing area of agent/broker mergers and acquisitions and establish education and materials to inform and equip members regarding their business (broker-based)	2020	Design			
Develop program and educational materials regarding the impact to a client's benefit program due to involvement in a merger or acquisition	2020	Planning, Design			
Establish annual review process	2021	Planning			

Proposed Strategic Plan Goals

Goal 3 - Changes to Member's Compensation

NAHU will monitor and communicate opportunities, challenges, state-by-state requirements for consulting, and trends in broker compensation methods and sources and publish tools and resources, for member use, by 2021.

Sub-goals	Start Date	Current Phase	Owner	Team Members	Resources
Identify individuals and create network of members who will monitor, gather, and disseminate information on any state-based changes to broker compensation	2020	Planning			
Design and build curriculum to help members increase the value of their business	2021	Design			
Establish resources to help members understand and implement various compensation models	2021	Data gathering/research, Planning			
Identify opportunities and development for members to connect with clients and prospects to build their business	2022	Data gathering/research, Planning			

Proposed Strategic Plan Goals

Goal 4 - Employer Market Issues

NAHU will gather, analyze, and create member and industry communications annually to connect the changing workforce trends and demographics, including the aging workforce and their changing needs and benefit considerations, with the potential benefit program outcomes and corresponding solutions to adequately address the upcoming needs of NAHU members and consumers.

Sub-goals	Start Date	Current Phase	Owner	Team Members	Resources
Understand workforce and environmental changes and educate members on innovative market solutions to compete in the marketplace and win	2020	Data gathering/research, Design			
Continue to build leverage and influence in the media among brokers and begin stronger consumer identification of NAHU	2020	Design, Implementation			
Establish NAHU as the leader in content and education for employers	2021	Planning, Design			

Proposed Strategic Plan Goals

Goal 5 – Technology

NAHU will form a national-level technology committee in 2020, with corresponding annual goals, to build institutional expertise and to serve as a place to evaluate and prioritize technological areas where NAHU needs to expend resources both as an association and to educate and provide value to membership.

Sub-goals	Start Date	Current Phase	Owner	Team Members	Resources
Explore and develop additional technology platforms data gathering, tracking, knowledge base, etc.	2020	Data gathering/research			
Investigate options to enhance communications with stakeholders, e.g. members, chapters, stakeholders	2020	Data gathering/research			
Monitor changing landscape and its effect on technology needs and delivery systems	2020	Data gathering/research			
Mine, cultivate, and analyze data necessary to provide members with information to help them develop and implement strategies to effectively compete in the marketplace	2021	Data gathering/research			
Continue to build and improve awards submissions and evaluations	2021	Design			
Identify technology solutions to implement	2021	Implementation			
Create corresponding automation for elite member programs	2022	Data gathering/research			
Create on-demand training program for each solution	2022	Design			
Enhance ability to connect consumers with NAHU agents	2024	Design			

Proposed Strategic Plan Goals

Goal 6 - Major Health Policy

NAHU will establish, test, and implement, in 2020, the processes and procedures necessary to consistently deliver timely communications and practical information to members resulting from major health policy changes.

Sub-goals	Start Date	Current Phase	Owner	Team Members	Resources
Evaluate and improve current internal messaging to ensuring NAHU member can demonstrate value to clients	2020	Data gathering/research			
Enhance external communications to include greater exposure of NAHU, and its members, as industry experts	2020	Data gathering/research			
Monitor state issues and develop appropriate communications	2020	Data gathering/research			
Monitor, prioritize, and communicate federal developments	2020	Implementation			

Proposed Strategic Plan Goals

Goal 7 - Organizational Recommendations

NAHU will establish, test, and implement, in 2020, the processes and procedures necessary to consistently deliver timely communications and practical information to members resulting from major health policy changes.

Sub-goals	Start Date	Current Phase	Owner	Team Members	Resources
Determine on-going role of Futures Advisory Council	2020	Planning			
Pilot move of regional meetings from individual events to inclusion in annual convention	2020	Implementation			
Review and recommend modifications to improve Board effectiveness	2020	Design			
Explore and evaluate enhancements for annual convention based upon experiences in 2020 and 2021	2022	Data gathering/research			
Evaluate convention and meeting delivery to ensure most effective venue(s) and content	2022	Data gathering/research			
Evaluate overall structure and effectiveness of NAHU	2022	Data gathering/research			
Review, evaluate, and identify re-design of committees	2022	Data gathering/research			
Review, evaluate, and identify re-design for state and local chapters	2022	Data gathering/research			
Review, evaluate, and identify re-design of regions and regional model	2022	Data gathering/research			