



## **NAHU Board of Trustees Meeting Agenda**

**Monday, November 21, 2016**

**4:00-5:30 p.m. EDT**

### **NAHU'S MISSION STATEMENT**

*NAHU advocates for our members, provides professional development and delivers resources to promote excellence.*

### **Call to Order & Reading of Antitrust Statement\*** (*Jim Stenger*)

### **Roll Call of Attendees** (*Dane Rianhard*)

### **Approve Agenda** (*Jim Stenger*)

### **Consent Items** (*Jim Stenger*)

- BoT Meeting Minutes – October 17, 2016
- EC Meeting Minutes – November 14, 2016
- Committee Reports
  - Legislative Council Report
  - Membership Council Report
    - MGI 2015 Proposal
    - MGI Summary
  - Awards Committee Report
  - Chapter and Leadership Development Committee Report
  - Finance Committee Report
  - Governance Committee Report
    - 2017 Sunsetting P&Ps – With recommended amendments
      - E-mail Voting Procedure Addendum (05-02-CMT)
      - Gordon Awards Committee (No Number Assigned)
    - 2017 Sunsetting P&Ps – With no amendments
      - Awards Qualification Year (96-01-1-AW)
      - Email Voting Procedure (05-02-CMT)
      - Implementation of P&Ps (95-01-B)
      - Investment Policy (14-01-F)
      - NAHU Awards Review (05-01-AW)
      - Reimbursement Guidelines for National Committee Members (05-03-CMT)
      - Review of Regional Alignment (02-01-B)
  - LPRT Report
  - Media Committee Report
    - Social Media Task Force report
    - NY AHU survey results
  - Professional Development Committee Report
  - Nominations Committee Report
- 2016 House of Delegates Minutes

### **Financial Reports** – (*Pat Griffey*)

- NAHU September Financials

### **RVP Report** – (*Rusty Rice*)

### **Strategic Discussion**

- Adding Professional Development to the BoT
- Update on Transition Process and Chapter Services



**Financial Reports** (*Pat Griffey*)

- NAHU September Financials

**RVP Report** (*Rusty Rice*)

**Strategic Discussion**

**Executive Session**

**Motion for Adjournment**

**\*NAHU's Anti-trust Statement:** Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting.



## **NAHU Board of Trustees Meeting**

**Monday, November 21, 2016**

**Meeting called to order at 4:00P.M. EDT by Jim Stenger**

## **NAHU'S VISION STATEMENT**

*NAHU advocates for our members, provides professional development and delivers resources to promote excellence.*

## **Reading of Antitrust Statement**

### **Roll Call** (*Jim Stenger*)

**Attendees:** President Jim Stenger, Vice President Rusty Rice, Treasurer Pat Griffey, Immediate Past President Don Goldman, NAHU Executive VP & CEO Janet Trautwein, Region I Vice President Paul Smith, Region II Vice President Erica Hain, Region III Vice President Denise VanPutten, Region IV Vice President Alycia Riedl, Region V Vice President Julian Lago, Region VI Vice President Kelly Fristoe, Region VII Vice President Roseanne Wolfe, Region VIII Vice President Linda Rose Koehler, Legislative Council Chair Dave Mordo, Membership Council Chair Paige Phillips

**Absent:** Secretary Dane Rianhard joined at 4:07, Kelly Loussedes joined at 4:13 and President-Elect Mike Embry joined at 4:30

**Staff:** Jennifer Murphy, Brooke Willson, Marcy Buckner, Megan Caputo

**Guests:** Legislative Council Vice-Chair Annette Bechtold, David Smith, Professional Development Chair

## **Adoption of Agenda**

**MOTION:** Rusty Rice made the motion to adopt the posted agenda.

Motion passed unanimously

## **Consent items** (*Jim Stenger*)

- BoT Meeting Minutes – October 17, 2016
- Executive Committee Meeting Minutes – November 14, 2016
- Committee Reports
  - Legislative Council Report
  - Membership Council Report
    - MGI 2015 Proposal
    - MGI Summary
  - Awards Committee Report
  - Chapter and Leadership Development Committee Report



- Finance Committee Report
- Governance Committee Report
  - 2017 Sunsetting P&Ps – With recommended amendments
    - E-mail Voting Procedure Addendum (05-02-CMT)
    - Gordon Awards Committee (No Number Assigned)
  - 2017 Sunsetting P&Ps – With no amendments
    - Awards Qualification Year (96-01-1-AW)
    - Email Voting Procedure (05-02-CMT)
    - Implementation of P&Ps (95-01-B)
    - Investment Policy (14-01-F)
    - NAHU Awards Review (05-01-AW)
    - Reimbursement Guidelines for National Committee Members (05-03-CMT)
    - Review of Regional Alignment (02-01-B)
- LPRT Report
- Media Committee Report
  - Social Media Task Force report
  - NY AHU survey results
- Professional Development Committee Report
- Nominations Committee Report
- 2016 House of Delegates Minutes

**MOTION:** Rosanne Wolfe moved to approve the Consent Agenda without the Membership and Governance Reports.

Motion passed unanimously.

➤ **Membership Report: MGI Contract Termination**

**MOTION:** Paul Smith moved to continue the membership process as discussed at the 2017 Budget meeting. There was no second.

**MOTION:** Rusty Rice moved to terminate MGI and to allow Janet to use the funds to hire someone internally at her discretion.

Motion passed unanimously

➤ **Governance Report: Email Voting Procedure (05-02-CMT)**

Dave Mordo noted that the process identified in the P&P was not entirely accurate. This P&P, along with its addendum will be returned to the Governance Committee for amending. The remaining posted P&Ps were accepted as recommended by the Governance Committee.

**Financial Reports** (*Pat Griffey*)

**MOTION:** Rosanne Wolfe moved to accept the financial reports.



Motion passed unanimously

#### **RVP Report** (*Rusty Rice*)

There was a discussion of having more virtual chapter meetings. Will be discussed with the Awards Committee to determine how this may impact awards.

#### **Strategic Discussion**

##### ➤ Adding Professional Development to the BoT

Discussed how and if the Professional Development Committee chair should be a member of the BoT. The Governance Committee will review this bylaw amendment to determine if there is merit for re-introducing it and, if so, how to communicate this to the membership.

##### ➤ Update on Transition Process and Chapter Services (*Janet Trautwein*)

The BoT was updated on the various ways the Governance Committee was involved with the transition process and how things will look with new President

#### **New Business**

No New Business addressed

#### **Executive Session**

No Executive Session was held

#### **Motion for Adjournment**

**MOTION:** Mike Embry moved to adjourn the meeting at 5:518 P.M. EDT.

Motion passed unanimously

**\*NAHU's Anti-trust Statement:** Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting.

Respectfully submitted,  
Dane Rianhard  
NAHU Secretary



## **NAHU Board of Trustees Meeting**

**Monday, October 18, 2016**

**Meeting called to order at 4:00P.M. EDT by Jim Stenger**

## **NAHU'S VISION STATEMENT**

***NAHU advocates for our members, provides professional development and delivers resources to promote excellence.***

## **Reading of Antitrust Statement** *(Jim Stenger)*

## **Roll Call** *(Dane Rianhard)*

**Attendees:** President Jim Stenger, President-elect Mike Embry, Vice President Rusty Rice, Treasurer Pat Griffey, Secretary Dane Rianhard, Immediate Past President Don Goldman, NAHU Executive VP & CEO Janet Trautwein, Region I Vice President Paul Smith, Region II Vice President Erica Hain, Region IV Vice President Alycia Riedl, Region V Vice President Julian Lago, Region VI Vice President Kelly Fristoe, Region VII Vice President Roseanne Wolfe, Region VIII Vice President Linda Rose Koehler, Legislative Council Chair Dave Mordo, Membership Council Chair Paige Phillips

**Absent:** Region III Vice President Denise VanPutten, Illana Maze

**Staff:** Jennifer Murphy, Brooke Willson, Farren Baer, Kelly Loussedes, Marcy Buckner, Megan Caputo, Chris Hartman

**Guests:** Legislative Council Vice-Chair Annette Bechtold, Membership Council Vice-Chair Deb Crouch, David Smith, Professional Development Chair

## **Adoption of Agenda**

**MOTION:** Mike Embry made the motion to adopt the posted agenda.

Motion passed unanimously

## **Consent items** *(Jim Stenger)*

- BoT Meeting Minutes – September 19, 2016
- BoT Budget Meeting Minutes – September 30, 2016
- CEO Quarterly Report
- Committee Reports
  - Legislative Council Report
  - Membership Council Report
    - Reader's Survey in Excel
  - Awards Committee Report
  - Chapter and Leadership Development Committee Report



- Governance Committee Report
- LPRT Report
- Media Committee Report
- Professional Development Committee Report
- HUPAC Committee Report
- Nominations Committee Report – Approve Ryan Thorn, past NAHU president, as the third member of the committee per NAHU's Bylaws, Article X, Section 1
- Amended P&P
  - Vice Chair Integration P&P 03-01-B
  - Vice Chair Integration P&P 03-01-B redline version
- P&P Recommended for Sunset
  - Capitol Conference P&P 95-01-MG
- Medicare Summit Update
  - Medicare Summit Overview
  - Flyer

**MOTION:** Paul Smith moved to approve the Consent Agenda without Medicare Summit update.  
Passed Unanimously

#### **Medicare Summit Update Accepted**

**MOTION:** Rusty Rice moved to accept the Medicare Summit Update  
Passed Unanimously

#### **Financial Reports** – (*Pat Griffey*)

Pat discussed the NAHU audit and that was a very clean audit with compliments from the auditors

**MOTION:** Mike Embry moved to accept the Financial Reports  
Passed Unanimously

#### **Strategic Discussion**

- Review of the rebranding of NAHU and the new look for the NAHU monthly magazine
- Discussion of the “Thinning” of the individual market and how NAHU can bring more value to those in that market segment
- Professional Development built a Commissions to Fee Based Planning program

#### **Motion for Adjournment**

**MOTION:** Mike Embry moved to adjourn the meeting at 4:53 P.M. EDT.  
Passed unanimously



**\*NAHU's Anti-trust Statement:** Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting.

Respectfully submitted,  
Dane Rianhard  
NAHU Secretary





## LEGISLATIVE

**Chair: David Mordo**

**Board Liaison: David Mordo**

**Month: August 2016**

The Legislative Council met via teleconference on Tuesday, November 2<sup>nd</sup>.

Attendance was near perfect with the exception of 2 excused absences. We continued our discussion about the disruption in the individual market and the possibility of a public option proposal. NAHU will be part of a prominent coalition of stakeholders assembled to make recommendations as to possible fixes. Janet & Marcy will represent NAHU and bring many of the suggestions that members of the Legislative Council made and sent to Janet.

Among the talking point solutions being discussed were:

- re-emergence of risk pools
- auto-enroll procedures for people who don't enroll
- much stiffer penalties for those who violate the individual mandate including minimum penalties for non-enrollment or partial year enrollment, then lapse.
- changes to the rate banding
- fixing the "Family Glitch" issue
- re-tooling the products themselves
- focus on the "standardized plans"

From another prospective, we floated the idea of a "no lapse" discount to induce loyalty. Perhaps reducing deductible program, etc.

We had a robust discussion with a lot of participation from members. This discussion will continue as events warrant. Many of our members are no doubt concerned about diminishing compensation but the cause of all of this is an unstable market and that is the attack point. The focus has to be on solutions to that and the commission issue will resolve itself from that point.

Respectfully Submitted,

David Mordo

Chair, 2016-2017 Legislative Council



## MEMBERSHIP

**Chair: Paige Phillips**  
**Board Liaison: NONE**  
**Month: November 2016**

### **Membership Numbers**

September 17,305 ( down from August 17,449)

Retention is 80.32% (up from August 80.59)

We do not have October numbers yet so the above is updated September numbers.

### **Other Membership Council projects**

**New Member Microsite-** The new member website is up and running. We are sending that to every new member. Also members can use this as a prospecting tool as well.

With open enrollment during this month – we canceled our council call and will resume in December.

### **MGI Comments**

The discussion at the Budget meeting was to continue the discussion on MGI contract based on forthcoming additional information which Janet and Jennifer gave us on updated numbers. Additionally, I have included the original proposal in this report. One item to note without reading the entire proposal was their estimated growth of our members. They estimated 374 members 1<sup>st</sup> year which we exceeded by over 200. We were asked to give a 3 year commitment to start seeing a true return on investment.

There was some email discussion on MGI which I also wanted to make it a part of this Board report for clarification purposes. Attached to my report is the excel numbers submitted by Jennifer Murphy. Below was the email comments from Lou Reginelli and then the response with more clarification from Jennifer

*I would like to clarify a few items so the BOT can make a logical business decision on MGI. The 42,000 loss is based on current revenue to NAHU not total revenue. If a new member paid annually in January only 6 months dues are in the numbers you were given today. If you project the total revenue to NAHU, you must add 20,000 which will bring the loss down to 22,000. Also, during the 4th quarter of my year, we used between 10,000 to 15,000 for retention efforts. I believe Paige is using the same number during this 4th quarter. The monies used for retention should be subtracted from growth loss. This would mean NAHU broke even or had a small loss. This does not include any renewals of the MGI members. The first year renewals will be crucial to the success of this program. Hope this helps!*

*As I mentioned during the board meeting, this report is as of Sep. If we add in future dues revenues then we also need to add in future expenses to MGI as we are contracted with them until the end of the year. It is at the least \$3,000 per month or an additional \$9,000 (each additional mailing they send out costs \$22-25,000). The only expense included in the totals, that I can see relates to Retention is \$1,456 paid in 2015. The other expenses for Membership Retention are already in a separate account. The additional revenue for members who are paying monthly would be \$17,753 (I can show you the math if you wish).*

*Here are the numbers projected out –*

<i>Total a/o Sep</i>	<i>(42,455)</i>
<i>Future Dues</i>	<i>17,753</i>
<i>MGI Exp thru Dec</i>	<i>(9,000)</i>
<i>Remove Retention Exp</i>	<i><u>1,456</u></i>
<i>-</i>	
<i>Total</i>	<i>(32,246)</i>

*We will update the schedule each month in order to have the most accurate numbers available.  
Thanks and let me know if you have any other questions.*

We have directed MGI to focus on retention efforts last few months and would instruct them to go back to recruiting after the first of the year. Hopefully this information will help clarify the comments and questions for MGI

January 29, 2015

Melanie Gibson  
National Association of Health Underwriters  
1212 New York Avenue, NW  
Ste 1100  
Washington, DC 20005

Dear Melanie,

Thank you for asking MGI to provide you with a proposal for Membership Marketing Services. I hope that you find it informative and I look forward to the opportunity of working with you and your team in the very near future.

For over 34 years Marketing General Incorporated has provided membership and trade associations with programs that successfully increase membership and drive both dues and non dues revenues. I am confident that, given the opportunity, MGI could do this for the National Association of Health Underwriters.

I would like to schedule a call with you to review the contents of this proposal at your earliest convenience.

Thank you again for your time and the time of your Team. I do look forward to working with you all in the very near future.

Respectfully,



Erik D Schonher  
Vice President  
(703) 706-0358  
Erik@MarketingGeneral.com

# **Proposal to provide Membership Marketing Services**

**Prepared for:**



**Presented by:**



**Erik Schonher, Vice President**

Phone: 703-706-0358

E-Mail: [Erik@MarketingGeneral.com](mailto:Erik@MarketingGeneral.com)

January 29, 2015

## **THE GOAL**

The National Association of Health Underwriters (NAHU) approached Marketing General Incorporated (MGI) to explore the possibility of outsourcing member acquisition marketing activities as well as assist in the redesign of their new member on-boarding program.

## **NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS - NAHU**

The National Association of Health Underwriters represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 200 chapters across America. NAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage. Every day, NAHU members work to obtain insurance for clients who are struggling to balance their desire to purchase high-quality and comprehensive health coverage with the reality of rapidly escalating medical care costs. As such, one of NAHU's primary goals is to do everything we can to promote access to affordable health insurance coverage.

NAHU members help millions of consumers by guiding them through the complexities of health insurance purchasing and enrollment, while ensuring they get the best policy at the most affordable price. They seek to understand each personal situation to create recommendations that complement a client's financial and medical security needs.

The clients of NAHU members range from Fortune 500 companies to mom-and-pop businesses and individuals seeking health insurance. Their members have a unique understanding of consumer health care needs, the perspective of business owners and the economic realities of health insurance markets. They not only sell traditional health insurance products, but also coverage such as dental, long-term care, disability, Medicare Advantage and Medicare Supplements and a variety of consumer-driven products. Members agree to abide by NAHU's Code of Ethics, which requires them to always make health care coverage recommendations with the customer's best interest in mind.

NAHU offers its members a multitude of educational opportunities, including advanced designation programs, continuing-education classes and online learning. NAHU provides its members with professional conferences and networking functions, publications and business-development tools. They also conduct advocacy efforts at the state and federal levels of government to advance the interests of health insurance professionals and to promote affordable and responsible private health insurance market solutions.

The bottom line is **NAHU gives membership what they need to excel.**

## **CURRENT STRATEGIC CONSIDERATIONS**

In conversations with NAHU leadership, the association's goal is to stabilize membership counts at 19,000 members (since 2010 membership counts continue to hover at 18,300) through both an active member acquisition program and refinement of their new member on-boarding program which is considered key to increasing renewal rate to 85%.

In review of the *MGI 2014 Membership Marketing Benchmarking Report*, key membership metrics show NAHU's current renewal rate of 82% is superior when compared to the average industry annual renewal rate of 76% (p.7). A renewal rate of 82% results in an estimated member tenure of almost six years (5.8).

Key to the success of any membership acquisition program is the availability of target media like postal address and email lists. In review of the market it appears that the potential targetable market is in excess of 100,000 domestic. This, in combination with NAHU's own non-renewal and product/service buyer lists, offers a tremendous opportunity to increase membership.

## **APPROACH/OBJECTIVES**

MGI is known as an authoritative association resource; we employ proven methodology that hypothesizes and measures every aspect of our programs. MGI brings a rigor of testing methodology which is the cornerstone of direct marketing.

- We are constantly testing lists, measuring offers against each other; testing messages, marketing channels, and graphics – and then reporting the results in detail to make knowledgeable data-driven decisions in an ongoing effort to constantly improve the recruitment process.
- We are media-neutral, we use what works in the marketplace. Therefore, MGI will seek to more fully and routinely use all channels in our revamped program, including more use of on-line SEO and SEM, telemarketing, social media and point-of purchase displays where practical.

## PROPOSED SOLUTION

MGI proposes a phased launch approach:

- 1) Begin the program with a careful research and planning process. Through interviews with NAHU leadership and staff (as necessary), written reports, research, and other sources as deemed appropriate, we carefully review the information that NAHU has available about current members, prospects, stakeholders and the overall industry in which NAHU operates categorized by several variables to include member type, country, level/types of engagement, etc.. Sources for this information will include:
  - a) Five year history of membership activity including:
    - i) Acquisition programs, responses, analysis, revenue, costs, etc.
    - ii) Renewal programs, responses (overall and by effort), analysis, revenue, costs, etc.
  - b) Member and market research (and analysis of the membership database) to determine NAHUs' "Indispensability" to members through review of previous research, response rates to promotion programs, show/event attendance and web-analytics of website
    - i) If we find the information available is insufficient to provide a clear and compelling value proposition, we will recommend that NAHU consider investing in the execution of MGI's Membership Indispensability and Needs Assessment, designed to help organizations identify their most important member benefits and evaluate how well they are delivering them. This is determined using both qualitative and quantitative research to identify "why" members join, their "satisfaction" in the delivery on those expectations, and analyzing the "gap" between the two.
  - c) Define what the "best" member looks like vs. "other" types.
  - d) Channel preference and effectiveness. Depending upon the segment and message, which channels (direct mail, email, website, member site, social media) are preferred or work best?
  - e) Review of the NAHU website.
- 2) Refine NAHU Membership Promotion Plan. Based on the information gathered in Phase 1, we will produce or refine the membership promotion plan presented:
  - a) Four multichannel, multi-touch, programs targeting both internal (non-renewals, buyers) and external lists.

At an estimated average response rate of 0.5% and 75,000 contacts annually, I conservatively estimate 374 new members, increasing membership to over 18,679 . Given annual dues of \$270 and estimated annual non-dues revenue per member of \$100, first year the program will generate an est. Gross Revenue of \$100,845 against est. campaign expenses of \$70,140 generating a Net Revenue of \$30,705. Given an est. first-year renewal rate of 75% and average annual renewal rate of 82%, this represents a total est. Lifetime Value of these new members equal to \$812,912. With average increases in total contacts increasing by 20% per year, results in a total est. membership of 21,000 within five years, with a Total Lifetime Value by the fifth year of an est. \$1,492,297.



- i) Potential additional programs: Dependent upon the results of Phase 1 (discovery), we may determine that additional programs should be recommended;
  - (1) *Intellilead* lead generation and online 4 or 5-step member conversion program targeting multiple countries. With a reach that is global in scope, this program promotes awareness and is designed to deliver to select markets a tangible benefit that **immediately demonstrates** the value of “being associated” with NAHU. Once the feature is delivered, through a series of up to seven emails, the prospect is engaged to learn more **about the association and its value to him/her**. With each email a solicitation to join is included.
  - (2) *Online Engagement Program*: MGI has had success in developing targeted emails to be delivered monthly and weekly to specific markets. These emails are “newsletter” in design but are used to drive member engagement, carrying forward what is referred to as NAHU’s “Membership Voice,” so as to be recognized as a feature and benefit of membership. In the case of NAHU, given the strategic objective, this kind of engagement tool is anticipated to be very useful in accomplishing these goals.
- b) Provide recommendations to enhance NAHU membership marketing initiatives based upon benchmarks established through the Membership Marketing Benchmarking Reports and ongoing experience with over 35 associations monthly collected during the past 35 years of operation.
- c) Consult with NAHU to develop a new member on-boarding communications program. MGI will gladly provide an estimate if creative, design and extensive copywriting is requested by NAHU. Additionally, we’ll gladly prepare an estimate if NAHU asks MGI to manage the implementation of the new member on-boarding program.

With agreement on the plan, MGI will implement the strategies and tactics providing guidance and management designed to consistently improve the effectiveness of each initiative (as appropriate) including the continual testing of messaging, incentives, offers, lists, channels and creative.

### **Plan Execution**

We anticipate execution of the plan to include:

- 1) Daily engagement with NAHU staff to coordinate the program implementation.
- 2) Weekly teleconferences with NAHU staff to report on program status, issues of impact on the membership plan, evaluate and discuss potential opportunities and/or threats to NAHU membership efforts.
- 3) A minimum of one monthly meeting with NAHU leadership (or designates), at either NAHU or MGI headquarters, to review individual program progress and overall plan review.
- 4) Given the anticipated size and scope of this engagement, there is an even greater need to streamline the lines of communication. Of greatest importance is the establishment and maintenance of easy access of MGI account staff to NAHU decision makers. Therefore, we anticipate that NAHU will assign contacts within the organization who can provide the

guidance and decision support necessary for fluid production of the promotions. As for MGI, in addition to assignment of Erik Schonher to lead the Account Team, MGI will assign three others to the management of this account.

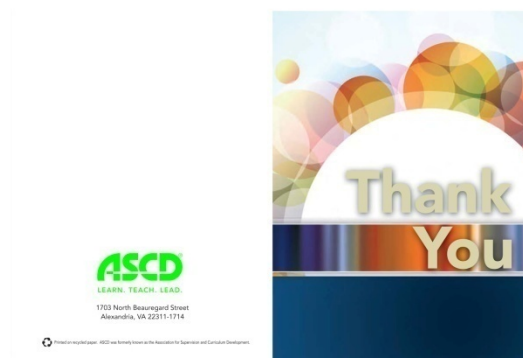
- a. Sr. Account Director – Secondary account liaison, strategic planning, tactical implementation and daily oversight.
- b. Account Supervisor, Membership – Tactical planning and implementation of member acquisition and renewal programs.

## FIRM EXPERIENCE

MGI has worked with hundreds of organizations—large, medium, and small—to recruit and retain members and drive dues and non-dues revenue.

Here are several examples.

1. **American Society for Curriculum Development (now ASCD)** acquisitions began two decades ago with 12,000 members. MGI put in place awareness, recruitment, engagement, renewal, and reinstatement programs using direct mail, email, tele-services, and cross- and up-selling that grew the association to 145,000 members in six member categories. These promotions help ASCD add nearly 50,000 new members a year through high volume monthly membership direct mail and email solicitations. **In just the past year, MGI's new "Thank You" program have improved ASCD renewal rates by 4 points.**



**Generating early renewals by thanking members for their membership and support.**

2. **The Society for Human Resource Management (SHRM)** has grown from 39,000 members to over 260,000 members using MGI recruitment programs. The new members recruited by MGI each and every year provide an overall estimated lifetime value of \$20 million to SHRM.
3. **The American College of Emergency Physicians (ACEP)** has grown over 20% in the six years MGI has directed both new member acquisition and member renewals. In fact, ACEP's first year renewals now exceed 90% as a result of working with MGI strategies.

4. **The American Occupational Therapy Association (AOTA)** was contracting 5 percent per year when MGI assumed its membership marketing. With direct mail, email, and telemarketing, MGI has increased membership to put AOTA as one of the fastest growing healthcare organizations in the nation over the past five years. At the same time, the recruitment efforts have produced over \$600,000 in net client revenue after marketing costs over this period.
5. **The Aircraft Owners and Pilots Association (AOPA)** recruits 52,000 new members a year working hand-in-glove with MGI on member awareness, recruitment, engagement, renewal and reinstatement. AOPA also maintains an 84% renewal rate, which is needed to sustain its 400,000 member base.



A page view for the new AOPA Member Welcome Kit

6. The **Water Environment Federation** (WEF) went international with MGI's assistance, developing a web based lead generation (*Intelilead*) that produced thousands of self-identified prospects from around the globe.

## Example – Online Lead Generation

**1** Targeted Ad Placement.



**2** Data Capture on Microsite.



**3** Cultivation e-mail campaign with enrollment offers.



Effectively using social media to drive membership leads and sales.

## TEAM MEMBERS

MGI brings together teams of experts who contribute expertise from a variety of backgrounds to design and implement advanced knowledge of direct mail, email, call center campaigns, content management systems, ecommerce, and social media. As a result, MGI is able to manage and direct complex multimedia campaigns throughout the year.

The final selection of team members to support the NAHU membership program will be based on the preferences of NAHU, but the MGI team could include:

1. **Vice President Erik Schonher** leads the account. Erik is a recognized expert in association membership marketing. He is a strategic thinker who has developed hundreds of successful marketing programs for dozens of association and corporate clients.
2. **Senior Marketing Director (TBD)** oversees general account management.
3. **Account Supervisor (TBD)** acts as the day-to-day liaison between clients and MGI creative and production.
4. **Art Studio Director Aleda Ahmed** has more than 28 years of experience in graphic design, visual arts, and manual and computer illustration for both corporate and non-profit organizations. She has worked with more than 0a half dozen Fortune 500 and Service 500 companies
5. **Data Services Director Tom Beauchamp** has more than 10 years of programming experience and manages data operations from file conditioning to authoring merge-purge programs optimizing list resources. He developed member match-backs to optimize member acquisitions.
6. **Director of E-Business Marketing Solutions Todd Michaels** oversees development, execution, and management of best-practice electronic marketing communications strategies. He is an expert in evaluating acquisition metrics, program profitability, usage patterns, and ROI.
7. **Email and Social Media Marketing Specialist Jennifer Durham** creates and designs text and HTML emails, Facebook pages, web pages, and micro-sites. She is also a researcher who finds solutions to the best application of diverse technologies.
8. **Production Manager Cindy Stock** is a highly skilled production manager with strong mailing and production skills. She has managed acquisitions, reinstatements, and renewals, for large and small accounts including the American Association of Diabetes Educators and the American Mental Health Counselors Association.

## **Service Arrangements**

- a) Executive Control: NAHU will remain in Executive Control of all MGI work. NAHU will approve, in writing, all strategies, schedules, copy, art, costs, etc., that MGI may present. No work outside the scope of this proposal will be undertaken without written consent by NAHU.
- b) Team Work: MGI assigns a 4-5 person account team to the NAHU account, including a Corporate Officer, Sr. Account Director, and Account Executive. Other staff from MGI's creative, production, analytics and fulfillment teams will be added to the account team as needed.
- c) Communications: MGI and NAHU agree to regularly scheduled meetings to initiate and review the assessment progress. MGI staff is usually available with 24-36 hours notice for all face-to-face meetings, and is always available via phone, fax, or email. Further, MGI will provide, on a weekly basis, a written status report of the market audit to date.

## **Program Economics**

- a) Monthly Program Management Fee: NAHU will pay MGI a monthly Program Management Fee of \$2,900 and a per-member fee of 10% (of the dues collected) for the three member account team previously outlined and covers all consultation, strategic planning, regular meetings, on-going account supervision, and back-end reporting with some analysis.
- b) Out-of-Pocket: NAHU will also reimburse MGI for travel, transportation and lodging for out-of-town travel, when approved in advance by NAHU.
- c) Project Costs: NAHU will reimburse MGI for all approved project costs including, but not limited to, design, list rental, postage, laser and letter-shop services, merge/purge and data processing, web work, etc. NAHU will be presented with a written budget for each and every project before the work commences. MGI will invoice NAHU based on the approval of that estimate.

## Answers to Frequently Asked Questions

- ❖ Do you handle printing of inserts for delivery via partners? –  
Yes, MGI has established relationship with preferred printers across the US and Internationally.
- ❖ Complete list of jobs run using same creative team  
Each MGI team completes 100's of Projects in a given year. Each is highly qualifies in his/her areas of expertise.
- ❖ Any special services you provide not outlined here?  
Yes, MGI offers a full range of marketing and membership services, including research, sponsorship development and other non-dues marketing.
- ❖ Any additional information that will help us in making a decision?  
MGI is a recognized membership marketing expert and is highly involved in ASAE, the Direct Marketing Association of Washington, and numerous state and local ASAE's. MGI employs Account Staff that are *certified Direct Marketers*. MGI staff frequently teaches, lecture and write on direct marketing topics for many industry meetings and publications.
- ❖ Please state and define any quality control systems in place.  
MGI has a highly detailed quality control system in place that includes an on-line Project Management System, backed up by a weekly "Work in Progress" Account Team/Client meetings, weekly written reports and Quarterly Face-to-Face meetings. We employ a full-time proofreader and editor. All our work is double check by each department involved in the project underway.
- ❖ References  
References to be supplied upon request.

Thank you.



ID	MEMBER_	CATEGORY	LAST_NAM	FIRST_NAM	EMAIL	CHAPTER	REGION	JOIN_DATE
428643	M		Jaime	Katie	katie@och	CAORANGE	RVIII	7/8/2015
355227	M		Barnwell	Amy	amyb@cyf	ORWILLAM	RVIII	7/10/2015
428649	M		Sallas	Steven	ssallas@kb	FLJACKSON	RV	7/10/2015
428680	M		Campbell	Sheri	sheri@cam	CALOSANG	RVIII	7/14/2015
428727	M		Howd	Michael	mhowd@c	MDBALTIN	RII	7/22/2015
422674	M		Brown	Douglas	doug@ben	MOSTLOUI	RVI	7/23/2015
393912	M		Zaragoza	Douglas	doug.zarag	FLTAMPAB	RV	7/23/2015
399690	M		Castaneda	Javier	javier.cast	CASANDIE	RVIII	7/23/2015
412182	M		Stern	Clifford	cstern@cf	NJNORTHE	RII	7/27/2015
323876	M		McDonald	J. R.	jmcDonald	MDBALTIN	RII	7/27/2015
411189	M		Garbers	Trevor	trevor.gar	CODENVER	RVII	7/28/2015
417387	M		Leet	Theron	tleet@unu	GACOSTAR	RV	7/28/2015
338192	M		Fox	Kevin	kfox100@c	CASILICON	RVIII	7/28/2015
428756	M		Perry	Samuel	bryan.perr	CODENVER	RVII	7/28/2015
420561	M		Figiel	Jacqueline	jacquelinef	MIDETROI	RIII	7/29/2015
409932	M	RMCC	Lewis	Shawn	slewis.aeb	AKSW	RVIII	7/29/2015
404840	M		Nee	Linda	dcs@metr	MESW	RI	7/31/2015
401126	M	AUCC	Jones	Dennis	dennis@DI	VANORTHE	RII	8/26/2015
393257	M	RMCC	Miserendir	Gerard	gmiserendi	MIDETROI	RIII	1/11/2016
423750	M	AUCC	Wells	Lincoln	lincoln@w	TXWEST	RVI	4/21/2016
356800	M	AUTO	Cavallo	Joseph	joeseninsg	INSOUTHC	RIII	6/14/2016
357363	M		Olmanson	Sarah	sarah_olm	MNSW	RIV	8/5/2015
385363	M		Keller	Dixon	dkeller1@	NVCLARK	RVIII	8/5/2015
380275	M		Kusterman	Tracy	tracy_l_ku	ILSOUTHE	RIII	8/5/2015
428791	M		Gaskill	Spencer	sgaskill@a	NJSOUTH	RII	8/5/2015
418559	M		McLaughlin	Mark	mmclaughl	ALBIRMIN	RV	8/11/2015
330360	M		Kirkland	Lloyd	ed@edkirk	SCCOLUME	RV	8/17/2015
338052	M		Guillott	Francis	francisg@	MDBALTIN	RII	8/17/2015
423876	M		Gustin	Mark	mark.gusti	MDBALTIN	RII	8/17/2015
428886	M		Kelly	Stephanie	stephanie.f	FLCENTRA	RV	8/18/2015
424274	M		Lopez	Lanette	lanette@b	CAORANGE	RVIII	8/19/2015
332914	M		Childress	Tawnya	tchildress@	OHCINCIN	RIII	8/20/2015
395870	M		Curtis	Dennis	denniscurt	IASW	RIV	8/20/2015
428903	M		Horton	Margaret	margie@d	CAINLAND	RVIII	8/20/2015
347228	M		Smith	Audra	smith.audr	ORPORTLA	RVIII	8/24/2015
428925	M		Moote	Kimberly	business@	MINORTHE	RIII	8/24/2015
403621	M		Blanco	Filene	fileneblanc	FLDADE	RV	8/24/2015
428924	M		Anderson	Denae	danderson	MOSPRING	RVI	8/24/2015
402781	M		Kowsky	Melissa	melissa.ko	AZSOUTHE	RVII	8/25/2015
398143	M		Williams	Ronald	rwiliams20	NVCLARK	RVIII	8/25/2015
410658	M		Bartl	Julian	jbartl@jkj	PAPHILADE	RII	8/25/2015
381327	M		Lesku	Lisa	lisa_lesku@	NMRIOGR	RVII	8/25/2015
348857	M		Volstad	Sally	sally.volsta	AZPHOENI	RVII	8/26/2015
424938	M		Russell	Jennifer	jenruss68@	UTSALTLA	RVII	8/31/2015
425813	M		Karjala	Charise	ckarjala@	CADESERT	RVIII	8/31/2015
430140	M	RMCC	Louderbou	Rick	ricklouder	NMRIOGR	RVII	1/28/2016

399316 M	RMCC	Davi	Victor	will@cstda	CASILICON RVIII	4/21/2016
431128 M	RMCC	Stephens	Randall	Randall@r	WASPOKAI RVIII	6/14/2016
428911 M	AUCC	Silva	Angelica	silva@mys	CAORANGE RVIII	8/21/2015
385392 M		Grabiak	Jeff	jeff.grabiak	GAATLANT RV	9/8/2015
396820 M		Daniele	Drew	drew.danie	CALOSANG RVIII	9/9/2015
382950 M		Waitt	Brian	brian_wait	NJNORTHE RII	9/14/2015
416431 M		Dempsey	Edward	ed.dempse	CASANTAB RVIII	9/15/2015
359541 M		Sauter	Stephen	shsauter@	NMRIOGR/ RVII	9/16/2015
429081 M		Oneill	Monica	Monica.On	NCWESTER RV	9/16/2015
389390 M		Silverstein	Elwin	esilversteir	CALOSANG RVIII	9/18/2015
411934 M		Pierce	Joni	jpierce1@	FLJACKSON RV	9/21/2015
421018 M		Schneider	Lisa	lisa@valley	ORWILLAM RVIII	9/23/2015
422341 M		Lightfoot	Darryll	darryll.ligh	TXDALLAS RVI	9/25/2015
375847 M		Infante	William	billbo44@	CADESERT( RVIII	9/25/2015
429588 M		Stinson	Lynne	lynne.stins	ARNORTH\ RVI	9/28/2015
430044 M		King	Sue	sking@coa	ALGULFCO RV	1/13/2016
414317 M	AUCC	Hall	Sarah	sarah@the	MIWEST RIII	3/11/2016
422672 M	CPMEM	Mitchell	Randal	ramitchell(	TXDALLAS RVI	3/29/2016
415412 M	CPMEM	Murtaugh	Joseph	jmurtaugh	TXDALLAS RVI	3/29/2016
414365 M	CPMEM	Bustos	Frank	frank.bust	TXHEARTO RVI	3/29/2016
413041 M	AUCC	Smith	Audra	audra.smit	UTSOUTHE RVII	4/18/2016
388686 M	AUCC	Greenspan	Jeff	doowopkir	DESW RII	5/6/2016
415698 M	AUCC	Jones	Denecia	denecia@c	CAGOLDEN RVIII	5/9/2016
430952 M	AUCC	Casados	Sean	sean@colo	CODENVER RVII	5/10/2016
363064 M	AUCC	Levin	Eugene	glrkt1@aol	PAPHILADE RII	2/5/2010
426634 M	AUCC	Smith	William	leddysmith	SCLOWCOI RV	7/9/2015
422725 M	AUCC	Busatto	Daniel	dbusatto@	PAPITTSBU RII	7/21/2015
420457 M	AUCC	DiPaola	James	benefitsjd	MIDETROI\ RIII	7/28/2015
406602 M	AUCC	Isaak	Joseph	joeisaak@	ILSOUTHE RIII	7/28/2015
410843 M	AUTO	Watkins	Cathy	cathy@trir	VASOUTH\ RII	7/28/2015
354425 M	AUCC	Jarabica	Rai Lynne	railynne@	LANEWORI RVI	7/30/2015
359464 M	AUTO	Rowley	James	james.p.ro	PAPHILADE RII	8/5/2015
347475 M	AUCC	Stautberg	Thomas	tom@stau	OHCINCINI RIII	8/6/2015
428801 M	AUTO	Kunz	Kristina	kkunz@afl	CAGOLDEN RVIII	8/6/2015
314674 M	AUCC	Clark	Tyrone	tclark@brc	CODENVER RVII	8/7/2015
389514 M	AUCC	Newman	Joel	joel.newm	WANORTH RVIII	8/13/2015
428876 M	AUCC	Nusbickel	Ryan	ryan@fort	MOSTLOUI RVI	8/19/2015
355441 M	AUCC	Ramsby	Michael	mramsby@	MIDETROI\ RIII	8/20/2015
391201 M	AUCC	Spainhour	Jeff	jspainhour	KYLOUISVII RIII	8/20/2015
377230 M	AUTO	Buckman	Deborah	dbuckman	INGRNORT RIII	8/21/2015
424845 M	AUCC	Fong	Marian	mjewell@f	HISW RVIII	8/26/2015
412582 M	AUCC	Statham	Harry	pandsbene	LAREDRIVE RVI	8/26/2015
422379 M	AUTO	Bennett	Wesley	wbennett2	TXFORTWC RVI	8/28/2015
399886 M	AUCC	Marder	Robert	bob@marc	TXHOUSTC RVI	8/31/2015
385059 M	AUCC	Marsh	David	davidmarsl	IDTREASUF RVII	9/10/2015
387734 M	AUCC	Ripingill	Eden	eripingill@	CODENVER RVII	9/10/2015
426908 M	AUTO	Conover	Jami	jconover@	GAMIDDLE RV	9/10/2015

414304 M	AUCC	Garcia	Barbara	barbara@v TXHOUSTC RVI	9/14/2015
384405 M	AUTO	Oliphant	Laraine	AZSOUTHE RVII	9/14/2015
355376 M	AUTO	Aiello	Marie	marie@flo FLBROWAF RV	9/14/2015
429066 M	AUCC	Viehldorfer	Richard	rick@viehc TXHOUSTC RVI	9/15/2015
425414 M	AUCC	Boyd	Melissa	melissa@b MOSTLOUI RVI	9/22/2015
429138 M	AUTO	Maxwell	Lisa	lisam@sec MIDETROI RIII	9/23/2015
382439 M	AUCC	Jeewanjee	Zain	zain@g1g.c CASILICON RVIII	9/24/2015
421123 M	AUCC	Ornellas	Rita	rornellas@ HISW RVIII	9/30/2015
417581 M	AUCC	Hughes	Peter	peterjhugh NJCENTRAI RII	9/30/2015
201663 M		Simons	Edwin	thepooka@ OHNORTHI RIII	10/1/2015
404137 M		Starling	Walter	bstarling@ MDBALTIV RII	10/2/2015
347222 M		Devine	Thomas	tomd@hor MNSW RIV	10/7/2015
385797 M		Murphy	Stephanie	stephanie@ ORPORTLA RVIII	10/8/2015
420355 M	AUCC	Colon	Marianne	marianne.c NJNORTHE RII	10/8/2015
355572 M		Faison	Serita	serita@grc NCTRIAD RV	10/13/2015
421591 M		Bring	Rodney	rod.bring@ WANORTH RVIII	10/13/2015
353055 M	AUCC	Friedman	Paul	paul_friedr NJNORTHE RII	10/14/2015
393292 M		Rogers	Chris	chris@bea TNMIDSOL RV	10/15/2015
405834 M		McCauley	Brian	bmccauley NYMETRO RI	10/15/2015
407274 M	AUCC	George	Sam	sam@mdp KSKANSAS RVI	10/15/2015
335549 M	AUCC	Visakay	Aida	avisakay@ NJNORTHE RII	10/15/2015
417862 M	AUCC	Snow	Audrey	asnow325 FLPALMCO RV	10/16/2015
428457 M	AUCC	Davis	Jane	jdavis@hei MDBALTIV RII	10/16/2015
429719 M		Vely	Chris	chris@vely COSOUTHE RVII	10/19/2015
411093 M		Roberts	Dawn	droberts@ NCTRIAD RV	10/20/2015
421871 M		Ward	Steve	sward@for KYLOUISVII RIII	10/21/2015
403774 M		Porta	Travis	travis@gra MIDETROI RIII	10/21/2015
340517 M	AUCC	Fidlow	Michael	mike@stra NYMETRO RI	10/21/2015
418614 M		Morche	Lauren	lmorche@ MIDETROI RIII	10/26/2015
416464 M		Patrick	Mark	mpatrick@ WASPOKAI RVIII	10/26/2015
424487 M		Wilson	Kimberley	kwilson@d PAPITTSBU RII	10/27/2015
392789 M		Dougherty	Kristen	doughertyl PAPHILADE RII	10/29/2015
423546 M		Frank	Roy	rf1288@gr NJNORTHE RII	10/29/2015
393956 M	AUCC	Delamain	Chris	chris@delc LANEWORI RVI	10/30/2015
393436 M		Heinkel	Lisa	lisa.heinke INNORTHE RIII	10/31/2015
424305 M	AUCC	Hearon	Shelley	shearon@ LANEWORI RVI	11/2/2015
429773 M	AUTO	Hein	Dennis	dennisjheir CONORTHE RVII	11/2/2015
349399 M	AUCC	Power	David	DPower@ KSKANSAS RVI	11/10/2015
424582 M	AUCC	Larkins	Laura	Laura.Larki MIDETROI RIII	11/12/2015
330020 M	AUCC	Silbert	Andrew	andysilbert NJNORTHE RII	11/13/2015
388156 M	AUCC	Mier	Richard	richmier1@ TXELPASO RVI	11/16/2015
429857 M	AUCC	Rezvani	Marleah	marleah.re NYWESTER RI	11/19/2015
423218 M	AUCC	Plazas	David	dplazas@o NYMETRO RI	11/20/2015
425468 M	AUCC	Stiles	Mark	mark.stiles AZPHOENI RVII	11/24/2015
395923 M	AUTO	Flaherty	Robin	tara@ben NYWESTER RI	12/8/2015
405613 M	AUCC	Riddle	Daniel	drumkey9@ TXDALLAS RVI	12/9/2015
418063 M	AUCC	Ferguson	Michael	mike.fergu FLCENTRAI RV	12/10/2015

382433 M	AUCC	Dobbins	Rick	rdobbins@ NCPIEDMC RV	12/17/2015
429944 M	AUCC	McNally	Carl	cmcnally@ MESW RI	12/23/2015
417744 M	AUTO	Simpkins	William	williamesir GANORTHE RV	12/30/2015
413706 M	AUCC	Jakab	Laszlo	laszlo.jaka@ OHNORTHIRIII	1/5/2016
302779 M	AUCC	Ebersole	Frederick	fredsr11@ OHNORTHIRIII	1/5/2016
341251 M	AUCC	Schaper	Kenneth	ksschaper@ AZSOUTHE RVII	1/6/2016
344305 M	AUCC	Perkins	Kathy	kathy@cisl SCCOLUMER V	1/6/2016
379607 M	AUCC	Hammond	Christophe	chammonc MASW RI	1/7/2016
419066 M	AUCC	Whelan	Rick	rtwhelan@ NYMETRO RI	1/8/2016
405318 M	AUCC	Burke	David	dburke@x1 GAATLANT RV	1/8/2016
422271 M	AUCC	Seymour	Courtney	cseymour2 CASILICON RVIII	1/8/2016
328318 M	AUCC	Roberts-Da	Lynn	Lynn@PVI@ CASILICON RVIII	1/11/2016
418928 M	AUCC	Arthur	Peggy	peggyarth@ VANORTHERII	1/12/2016
430053 M	AUCC	Douglas	Donald	donald@th OHNORTHIRIII	1/13/2016
423527 M	AUCC	Tassone	Robert	robert_tas@ VACENTRA RII	1/15/2016
342728 M	AUCC	Mulready	Glen	glen@bpst OKTULSA RVI	1/16/2016
419564 M	AUCC	Evans	Pamala	pevans@st ININDIANA RIII	1/27/2016
407358 M	AUCC	Ray	Mellisa	raym01@n TXHOUSTC RVI	1/28/2016
346184 M	AUCC	Turner	Jacqueline	jturner@sy GASOATLA RV	1/29/2016
424655 M	AUCC	Wagner	Edgar	ewagner@ ININDIANA RIII	2/2/2016
380244 M	AUTO	Emerson	Chuck	chucklake@ TXHOUSTC RVI	2/3/2016
430178 M	AUCC	Weaver	William	brad@goo@ VAPIEDMC RII	2/3/2016
338039 M	AUCC	Brackbill	Andrew	anbrackbill PAPHILADE RII	2/10/2016
428545 M	AUCC	Robinett	Caley	crobinett@ FLJACKSON RV	2/10/2016
395669 M	AUCC	Louro	John	lourojrr@p NYMETRO RI	2/11/2016
426993 M	AUCC	Clark	Bobby	bobby.clar@ LAACADIA@ RVI	2/11/2016
382117 M	AUCC	Marconi	Colleen	colleen.ma@ FLPALMCO RV	2/11/2016
424813 M	AUCC	Marshall	Claudia	claudiamar@ TXFORTW@ RVI	2/12/2016
308921 M	AUCC	Huminsky	Jay	jhuminsky@ TXDALLAS RVI	2/12/2016
357421 M	AUCC	Wells	Scott	swells@to@ VAEASTERI RII	2/19/2016
411737 M	AUCC	Veluswami	Raja	raja@ricae@ NJCENTRAIRII	2/22/2016
430309 M	AUCC	Cook	Nora	nora@sage@ CONORTHERV	2/23/2016
403127 M	AUCC	Kantharaju	Ben	bkantha@ NJCENTRAIRII	2/29/2016
429595 M	AUTO	Williams	Gary	williams.ga@ GASOATLA RV	2/29/2016
351568 M	AUCC	Berdon	Lee	lberdon@k@ TXDALLAS RVI	3/7/2016
382832 M	AUTO	Salcido	Stephanie	stephanie@ NMRIOGR@ RVII	3/7/2016
430423 M	AUCC	LaVick	Jennifer	jenny@affi@ WINCENR RIV	3/8/2016
427646 M	AUCC	Pies	Jeanette	jeanette@ AZPHOENI@ RVII	3/11/2016
430438 M	AUTO	McCormac	Karen	karen@mc@ ILDUPAGE RIII	3/11/2016
407775 M	AUCC	Hill	Nicholas	nick@spec@ WASPOKAI RVIII	3/14/2016
352793 M	AUCC	Weinstein	James	jweinstein@ FLDADE RV	3/22/2016
421070 M	AUTO	Smith	Brian	brian@pb@ MIDETROI@ RIII	3/22/2016
430523 M	AUTO	Allison	William	william.alli@ OKCITY RVI	3/22/2016
418351 M	AUCC	Siegel	Laurence	arrundodo@ NCTRIANG RV	3/23/2016
358297 M	AUCC	Bailey	Susie	susiebailey@ INGRBLOO RIII	3/25/2016
353721 M	AUCC	Schneck	Gosia	gosia@sch@ PAPHILADE RII	3/28/2016
379215 M	AUCC	Wall	Brendan	brendan@ NJMONMC RII	3/28/2016

427266 M	AUTO	Fugate	Todd	fugate.tod	KYCENTRA	RIII	3/28/2016
430579 M	AUTO	Lewis	Olivette	thelewisgr	LANEWORI	RVI	3/29/2016
430580 M	AUCC	McGregor	Heather	heather@r	OKTULSA	RVI	3/29/2016
424994 M	AUTO	Nichols	Steven	snistev	CAINLAND	RVIII	3/31/2016
406030 M	AUCC	Welsh	Marc	marcwelsh	SCLOWCO	RV	4/4/2016
430643 M	AUCC	Backus	Trond	mbackus@	OHWESTR	RIII	4/5/2016
392484 M	AUCC	Lewis	Kevin	klewis@tai	TXDALLAS	RVI	4/8/2016
422710 M	AUCC	Santarella	Anthony	anthony.sa	NJCENTRA	RII	4/11/2016
430688 M	AUCC	Randazzo	Joel	jrandazzo@	ILDUPAGE	RIII	4/13/2016
430703 M	AUCC	Kirby	Bernadine	bernamac@	CACENTRA	RVIII	4/13/2016
411100 M	AUCC	Odom	Mona	mona@od	TXDALLAS	RVI	4/14/2016
430248 M	AUCC	Sempere	Josephine	josephine.s	CTSW	RI	4/20/2016
341386 M	AUCC	Norris	Victor	victor@cor	MDBALTIM	RII	4/21/2016
430785 M	AUCC	Fuhs	Sarah	sarah@ber	MIWEST	RIII	4/21/2016
430792 M	AUCC	Poole	Eugene	eugenep@	MDWASHI	RII	4/21/2016
430796 M	AUCC	Bender	Jim	james.m.b	COSOUTHE	RVII	4/21/2016
338591 M	AUTO	Lagarde	Jonathan	jonathan.l	LANEWORI	RVI	4/26/2016
430832 M	AUCC	Howe	Michelle	mhowe@b	FLCENTRA	RV	4/26/2016
430824 M	AUTO	Addy	Linda	addy_linda	NYMETRO	RI	4/26/2016
386343 M	AUTO	Crump	David	david.rgray	TXAUSTIN	RVI	4/28/2016
382207 M	AUTO	Goldsmith	Allen	agoldsmith	MIDETROI	RIII	4/28/2016
385207 M	AUCC	Hayes	Glenn	Hayes@gr	LANEWORI	RVI	4/29/2016
395864 M	AUCC	Ellis	Michael	mike@ellis	OHWESTR	RIII	4/29/2016
412372 M	AUCC	Martina	Scott	scott_mart	LANEWORI	RVI	4/30/2016
308597 M	AUCC	Elmore	Terry	ElmoreInst	IDTREASUF	RVII	4/30/2016
430887 M	AUTO	Helveston	David	david.helv	ALGULFCO	RV	4/30/2016
430888 M	AUCC	Nelson	Gary	nelsonG1@	OHNORTH	RIII	4/30/2016
422485 M	AUCC	Holle	Melissa	melissa@h	TXDALLAS	RVI	5/6/2016
430924 M	AUCC	Hamilton	Houston	houston@	TXHOUSTC	RVI	5/6/2016
405337 M	AUCC	Martin	Daniel	dmartin@r	OHCOLUM	RIII	5/9/2016
342296 M	AUCC	Reale	Vaughan	vmreale7@	NJSOUTH	RII	5/9/2016
426867 M	AUCC	Sundquist	Loraine	ipsylor@gr	UTSALTLA	RVII	5/9/2016
341185 M	AUCC	Largoza	Meneleo	leo@largo	CALOSANG	RVIII	5/9/2016
430956 M	AUCC	Ben	Lillie	insurancer	CODENVER	RVII	5/10/2016
430984 M	AUCC	Ehrenreich	Mark	mark@the	NYMETRO	RI	5/11/2016
430978 M	AUCC	Palmer	Aaron	Aaron@So	UTSOUTHE	RVII	5/11/2016
430991 M	AUCC	Hayward	Jeanmarie	jhayward@	MIDETROI	RIII	5/13/2016
323520 M	AUCC	Boscarino	Rick	rick@pbsir	CALOSANG	RVIII	5/17/2016
405881 M	AUCC	Bowie	Stuart	stuart.bow	TXDALLAS	RVI	5/24/2016
323629 M	AUTO	Causman	Gregory	greg.caus	OHWESTR	RIII	5/25/2016
431055 M	AUTO	Downey	Dorothy	ddowney@	TXPANHAN	RVI	5/25/2016
431072 M	AUCC	Minor	Bryon	Bryon_Min	MOSTLOUI	RVI	5/27/2016
338056 M	AUCC	Niesl	Sarah	sarah@ber	WINCENTR	RIV	5/31/2016
431092 M	AUCC	Bonnet	John	jab@emsr	TXDALLAS	RVI	5/31/2016
431114 M	AUCC	Nieves	Marvin	msn2909@	ILDUPAGE	RIII	6/8/2016
204356 M	AUCC	Slonin	Stuart	sigconsulti	FLPALMCO	RV	6/8/2016
405180 M	AUTO	Moore	Lora	lmoore@h	CASANDIE	RVIII	6/8/2016

418990 M	AUCC	Casey	Jason	jason@sen NVNORTHERN	RVIII	6/13/2016	
431124 M	AUCC	Mcguire	Peter	mcguirep@NYMETRO	RI	6/13/2016	
415560 M	AUCC	Martinez	Wayne	wlmartinez	COSOUTHERN	RVII	6/15/2016
431136 M	AUCC	Heath	Matthew	matt@hea	CAORANGI	RVIII	6/15/2016
413554 M	AUCC	Weymouth	Robert	rmw@rmw	MESW	RI	6/16/2016
413398 M	AUCC	Franz	Jim	jim@jimafi	CACENTRA	RVIII	6/24/2016
379407 M	AUCC	Harrison	Paul	paul.sfins@	CASACRAM	RVIII	6/27/2016
431198 M	AUCC	Wood	Jenna	Jennawood	TXDALLAS	RVI	6/28/2016
431187 M	AUTO	Romero	David	dromero66	CAGOLDEN	RVIII	6/28/2016
431219 M	AUTO	McCarron	Gary	gary@theg	TXSANANT	RVI	7/7/2016
387288 M	AUTO	Efthymiou	Christophe	chris@navi	NCCHARLC	RV	7/11/2016
431275 M	AUCC	Zaniol	Victorio	zaniol_v@I	FLTAMPAB	RV	7/21/2016
431271 M	AUCC	Marie	Linda	Linda@Lin	CASACRAM	RVIII	7/21/2016
407884 M	AUCC	DeVisser	Marc	mdevisser	(MIWEST	RIII	7/27/2016
423839 M	AUTO	Conlee	Patrick	patrick_co	LABATONR	RVI	7/28/2016
431309 M	AUCC	Grochalski	Michelle	michelle@	PACENTRA	RII	7/28/2016
413072 M	AUCC	Marko	Chet	chetmarko	TXSANANT	RVI	9/14/2016
429777 M		Veterano	Tara	tveterano	(PAPHILADE	RII	11/2/2015
403475 M		Cross	Kelly	kelly@boe	CADESERT	(RVIII	11/3/2015
387438 M		Murphy	Edward	emurphy@	ILCHICAGO	RIII	11/5/2015
429798 M		Vitale	Connie	connie.vita	PAPITTSBU	RII	11/5/2015
424331 M		Minch	Chelsey	chelseym@	KYLOUISV	RIII	11/6/2015
419808 M		Farrell	Kyle	kyle.farrell	GAATLANT	RV	11/6/2015
405521 M		Hudson	Allan	dahudson	(ARCENTRA	RVI	11/9/2015
315219 M		Russell	Stan	stan.russel	CAORANGI	RVIII	11/9/2015
400529 M		Hughes	Amie	ahughes@	TXFORTWC	RVI	11/10/2015
415934 M		Vanhorn	Leisha	vanhorl@n	OHOLUM	RIII	11/12/2015
382913 M		Leblanc	Jeri	jleblanc@g	LANEWORI	RVI	11/12/2015
397480 M		Stoll	Krissy	stollkk@w	IASW	RIV	11/12/2015
429841 M		Flores	David	ra.benefits	ORWILLAM	RVIII	11/13/2015
426602 M		Beersdorf	Paula	paulab@st	FLTAMPAB	RV	11/13/2015
428921 M		LeClaire	Jeffrey	jleclaire@t	WINCENTR	RIV	11/16/2015
396874 M		Watton	David	dwatton@	IDTREASUF	RVII	11/17/2015
414693 M		Schell	Michael	mschell@n	CALOSANG	RVIII	11/18/2015
319939 M		Lively	Donna	donna.live	TXDALLAS	RVI	11/18/2015
420660 M		Goldberg	Rodney	rod.goldbe	VAEASTERI	RII	11/18/2015
423971 M		King	Lauren	lking3@afl	NCTRIANG	RV	11/19/2015
376465 M		Groussmar	Laura	laura_grou	TXDALLAS	RVI	11/20/2015
429860 M		JAbbari	Shaheen	sean.jabba	ININDIANA	RIII	11/20/2015
393635 M		Lancaster	Lorraine	Lorraine.La	PAPHILADE	RII	11/23/2015
382251 M		Allen	Carrie	carrie.aller	NJSOUTH	RII	11/24/2015
416828 M		Link	Barry	barry@pdi	CASILICON	RVIII	11/24/2015
429867 M		LaVoie	Amanda	amanda_la	MDBALTIN	RII	11/24/2015
429870 M		Papagelis	George	gpapagelis	CTSW	RI	11/25/2015
390008 M		Abbott	Jayne	jayneabbo	MASW	RI	11/30/2015
402145 M		Figlestahle	David	andy@ed-j	TNCHATTA	RV	11/30/2015
429876 M		Gantt	Wanda	wgantt@w	NCCHARLC	RV	11/30/2015

423284 M	Wolter Kevin	kwolt@all	TXAUSTIN RVI	12/1/2015
381825 M	Fleder Richard	rfleder@el	NYSW RI	12/2/2015
426410 M	Laird James	jamesdoug	CAORANGE RVIII	12/2/2015
415885 M	Marino Robert	bmarino@	CTSW RI	12/4/2015
394042 M	Husted April	april.huste	GAATLANT RV	12/4/2015
429751 M	D'Angelo James	james.dan	MIDETROI RIII	12/4/2015
398118 M	Hamelin Robert	robert.han	MIDETROI RIII	12/8/2015
385637 M	Heinze Scott	scott.heinz	NVNORTHE RVIII	12/9/2015
412581 M	Breedlove Joyce	joyce_bree	TXDALLAS RVI	12/10/2015
415335 M	Kabarajian Dickran	kabarajian	NYMETRO RI	12/14/2015
429914 M	Tuminia Christine	ctuminia@	CASILICON RVIII	12/14/2015
344937 M	Andresen David	dandresen	CASILICON RVIII	12/14/2015
339614 M	Pope Jon	jpope@car	MIDETROI RIII	12/15/2015
421675 M	Pinckney Sharon	Sharon.Pin	MDBALTIM RII	12/15/2015
423804 M	Stagliano Joe	joe@super	FLTAMPAB RV	12/15/2015
388904 M	McKibben James	jim.mckibb	PANORTHV RII	12/16/2015
397543 M	Saul Kristina	kristis@url	PACENTRA RII	12/16/2015
394783 M	Schoone Patricia	schoonepa	NELINCOLM RIV	12/16/2015
429931 M	Winfrey Robert	rob@ehr-i	KSWICHITA RVI	12/18/2015
327383 M	Farrell Gregory	gfarrell1@	NCTRIANG RV	12/21/2015
429887 M	Lancaster Colby	lancaster.c	TXHOUSTC RVI	12/22/2015
427621 M	Southerlan Carlon	ces_ins@sl	ARCENTRA RVI	12/23/2015
429939 M	Fallein Justin	jfallein@ca	KSKANSAS RVI	12/28/2015
418843 M	Calo Nancy	nancy@agi	CASANDIE RVIII	12/30/2015
345931 M	Derending Marc	marc@der	CASILICON RVIII	12/30/2015
418553 M	Miller Victoria	vicky@ccg	GAATLANT RV	12/30/2015
323625 M	Allord Julie	jallord@g	n WISCENTR. RIV	12/30/2015
380967 M	Schrette Thomas	schrette@	CANORTH RVIII	12/30/2015
333308 M	Konicek Ken	kkonicek@	WYSW RVII	12/30/2015
319132 M	Bisek James	jimb@blue	MNSW RIV	12/31/2015
397805 M	Bauer Gerald	lifeofia@q	IASW RIV	12/31/2015
398849 M	Cook Kristin	kristin.d.co	ORPORTLA RVIII	12/31/2015
425043 M	Anderson Tyler	w.tyler.anc	NCTRIAD RV	12/31/2015
429950 M	Foley Daniel	dfoley@ib	NJSOUTH RII	12/31/2015
429991 M	Laurin Nicole	nicolel@nc	NYNORTHE RI	12/31/2015
429852 M	LB Holt Hillery	hholt@uni	ININDIANA RIII	12/1/2015
380382 M	Cain Steven	steve.cain	CALOSANG RVIII	1/4/2016
429968 M	Cox Dian	cox6844@	KYWESTER RIII	1/4/2016
429971 M	Crouch Al	crouchins	ARCENTRA RVI	1/4/2016
429972 M	Sayles Risa	risasayles	CODENVER RVII	1/4/2016
429957 M	Sharpe Kelly	kksharpe@	MASW RI	1/4/2016
429959 M	Branscome Michelle	mbranscor	MSJACKSO RV	1/4/2016
429979 M	Hollingswo Bridget	bholing@	MIDETROI RIII	1/5/2016
429983 M	Devine Alfred	alfred_dev	NCTRIANG RV	1/5/2016
429981 M	Owings Mike	mowings@	AZPHOENI RVII	1/5/2016
429976 M	Nevland Adam	adam@on	COSOUTHE RVII	1/5/2016
421017 M	Schneider Brian	brian@vall	ORWILLAM RVIII	1/6/2016

430010 M	Doria Kevin	kevin_dori	CASANDIE	RVIII	1/8/2016
417737 M	Gutierrez Christina	christina.gi	MDWASHII	RII	1/11/2016
418875 M	Dondero Chris	cdondero	NVNORTHE	RVIII	1/11/2016
425328 M	Ling Elena	elena.ling	CAINLAND	RVIII	1/11/2016
204497 M	Rosenheck Ted	admin@ro	OKTULSA	RVI	1/11/2016
310203 M	Jones Daniel	dan_jones	IDTREASUF	RVII	1/11/2016
357003 M	Elshaw Patrick	pat@fg-ins	MINORTHE	RIII	1/11/2016
358462 M	Luther Terri	terri@wcif	WANORTH	RVIII	1/11/2016
426513 M	Thompson Mary	donna@w	NYWESTER	RI	1/11/2016
309543 M	Hirotsu Arnold	a.hirotsu	HISW	RVIII	1/11/2016
381890 M	Touche' Steve	stouche@l	AZSOUTHE	RVII	1/11/2016
430021 M	Sinapi Joe	jsinapi@si	RISW	RI	1/11/2016
430023 M	Bowers Matthew	mbower@	SCCOLUME	RV	1/11/2016
430028 M	Sullivan William	bill.sullivan	OHCOLUM	RIII	1/11/2016
430031 M	Bliss Lance	lance@hu	ORWILLAN	RVIII	1/11/2016
430020 M	McDonald Kelly	kelly@ther	TNWEST	RV	1/11/2016
430029 M	Bechtold Paul	bechtoldp	ININDIANA	RIII	1/11/2016
430030 M	Willette Amy	awillette@	VAEASTERI	RII	1/11/2016
338335 M	Myers Patrick	patrick.my	WISCENTR	RIV	1/12/2016
407360 M	Benitez Vincent	vbenitez@	CAGOLDEN	RVIII	1/12/2016
430040 M	Morgan Kelly	kelly@tany	TXDALLAS	RVI	1/12/2016
423169 M	Stevens Michelle	michelle.st	INSOUTH	RIII	1/12/2016
356068 M	Weiss Michael	mweiss@a	ININDIANA	RIII	1/13/2016
428187 M	Hall Marla	Marla@Be	VAEASTERI	RII	1/13/2016
430052 M	McEwen Laura	laura@mc	TXLUBBOC	RVI	1/13/2016
422714 M	Southard Daniel	dsouthard	NYNORTHE	RI	1/14/2016
391789 M	McGrath Matt	Mattmcgra	MOSTLOUI	RVI	1/19/2016
430087 M	Weinberge Alexander	alex@gold	CAINLAND	RVIII	1/19/2016
406617 M	Sanchez Carla	carsanch@	NMRIOGR	RVII	1/19/2016
359548 M	King Michael	kingm@ae	PAPHILADE	RII	1/19/2016
398744 M	Loredo Azucena	susie.lored	TXHOUSTC	RVI	1/20/2016
407534 M	Vukovic Larry	larryV@kt	PAPHILADE	RII	1/20/2016
409316 M	Cappelli Jill	jcappelli@	PAPHILADE	RII	1/20/2016
307571 M	Cottle E. Heidi	heidi.cottl	COSOUTHE	RVII	1/20/2016
430104 M	Lutz John	windy711j	AZPHOENI	RVII	1/21/2016
401568 M	Filice Joseph	jfili@allsta	FLCAPITAL	RV	1/21/2016
430101 M	Teller Lynsey	lteller@mt	NYGRTRCE	RI	1/21/2016
415693 M	Jachelski Greg	greg@fsgb	SCGRANDS	RV	1/27/2016
430134 M	Berning Brenda	brenda.ber	ORPORTLA	RVIII	1/27/2016
430135 M	Bulla Sheila	srbulla@a	GAATLANT	RV	1/28/2016
311021 M	Kreal Stephen	stevek@sn	TNMIDDLE	RV	1/29/2016
419184 M	Long Elizabeth	elong@ch	CASANDIE	RVIII	1/29/2016
376811 M	Ruble Lori	lruble@ba	IASW	RIV	1/29/2016
356976 M	O'Sheridan Michael	mikeo@oi	WISCENTR	RIV	1/29/2016
430150 M	Wallace Michael	mjwallace	NVNORTHE	RVIII	1/29/2016
430153 M	CPMEM Feit Tammy	tfeit@phpr	INNORTHE	RIII	1/29/2016
430155 M	Drassen Stephen	steved@w	WASPOKAI	RVIII	1/29/2016



397774 M	CPMEM	Wolf	Vincent	vincew@cc	PAPITTSBU RII	2/11/2016
376312 M	CPMEM	Small	Stacy	stacy@gre	ININDIANA RIII	2/19/2016
391335 M	CPMEM	Marshall	Celene	celenemar	KYCENTRAI RIII	1/29/2016
422716 M		Myers	Gary	gmyers@li	CASILICON RVIII	2/1/2016
424124 M		Knake	Keaton	kknak@all	NEOMAH RIV	2/1/2016
415255 M		Grace	Rex	graceinsur	IDNORTH RVII	2/2/2016
355256 M	CPMEM	Lundy	Lynn	lynn.lundy	KYCENTRAI RIII	2/2/2016
400415 M		Hilton	Kasi	khilton1@	KYLOUISVII RIII	2/2/2016
424316 M		Diggs	John	jdiggs@tia	TXSANANT RVI	2/2/2016
423482 M		Schell	Ronda	ronda.sche	KYLOUISVII RIII	2/3/2016
400429 M		Dvoracek	Christophe	cdvoracek	WINCENTR RIV	2/3/2016
333843 M		Rapp	Barbara	hrabarb@	TXAUSTIN RVI	2/3/2016
430176 M		Armstrong	Karen	karmstron	OHWESTRE RIII	2/3/2016
412891 M		DiNardo	Joseph	jdinardo@	PAPHILADE RII	2/4/2016
430195 M		Harden	Mary	mharden@	PAPHILADE RII	2/5/2016
414264 M		Yandow	Chris	chris@efk	NYMETRO RI	2/5/2016
430207 M		Ward	Rich	rich@hwai	MIDETROI RIII	2/8/2016
430225 M		Pierce	Sharon	sfpierce19	OHCINCINI RIII	2/10/2016
347891 M		Gingras	Johnathan	johnathan.	PAPHILADE RII	2/10/2016
430235 M		Vukovic	Lawrence	lawrence_	PAPHILADE RII	2/10/2016
396335 M		Sonntag	Michael	msonntag7	UTSALTLA R VII	2/10/2016
417220 M		Weaver	Robert	rweaver@	MOSPRING RVI	2/10/2016
421282 M		Fritsche	Ginger	ginger.frits	LABATONR RVI	2/10/2016
418445 M		Pierce	Kathryn	kpierce@h	MIDETROI RIII	2/11/2016
349674 M		Frazier	Evelyn	evelyn@ly	CASANDIE R VIII	2/11/2016
410010 M		Andrews	Peter	pandrews@	CTSW RI	2/11/2016
400383 M		Lunn	Gregory	greg@greg	SCGRANDS RV	2/11/2016
416957 M		Seid	Carol	carol.seid	PAPHILADE RII	2/11/2016
392244 M		Lehuta	Michele	m.lehuta@	CASACRA RVIII	2/11/2016
430244 M		Gordon	David	david@da	PAPITTSBU RII	2/11/2016
414673 M		Stayner	Kevin	Kevin.stayr	CASANDIE R VIII	2/12/2016
419361 M		Showalter	Julie	julieshowa	TNMIDSOL RV	2/12/2016
423410 M		Chapnick	Timothy	tchapnick@	FLCENTRAL RV	2/12/2016
415689 M		Mihalko	Laura	Laura.Mih	OHNORTH RIII	2/16/2016
417644 M		Sullivan	Judith	bsullivan@	GAATLANT RV	2/17/2016
420842 M		Haack	Greg	gregh@int	CAORANG R VIII	2/17/2016
337081 M		Black	Scott	sdblack@v	FLGULFCO RV	2/17/2016
336937 M		McCoy	Roy	rwesmcco	KSKANSAS RVI	2/17/2016
387736 M		McGuire	Erika	emcguire@	KSWICHITA RVI	2/18/2016
430282 M		Butler	Kimberly	kbutler@r	OKTULSA RVI	2/18/2016
358454 M		Eusanio	Eugene	euge@gre	OHCOLUM RIII	2/19/2016
425013 M		Alvarez	Marisela	marcy@co	CAORANG R VIII	2/22/2016
394579 M		Redden	Ellen	eredden@	AZPHOENI RVII	2/23/2016
430318 M		Ehle	Denise	dehle@gib	INNORTHE RIII	2/24/2016
430319 M		Reid	Amanda	mandyjoyr	UTSALTLA R VII	2/24/2016
408814 M	CPMEM	Ogilvie	Moriah	Moriah.Og	KYLOUISVII RIII	2/28/2016
404400 M		Gillis	Janet	janet@war	ORPORTLA RVIII	2/29/2016

424905 M	CPMEM	Pike	Kent	kpike@he	NCPIEDMC RV	3/8/2016
405924 M	CPMEM	Gilliam	Franklin	Granklin_g	TNMIDSOL RV	3/22/2016
384931 M		Wilcox	Jan	jwilcox@te	GAATLANT RV	3/2/2016
430352 M		Lopez	Rachel	rachell@g	TXSANANT RVI	3/2/2016
408488 M		Mire	Michael	mmire@ft.	LANEWORI RVI	3/2/2016
430359 M		Horn	Michael	mike_horn	TNMIDSOL RV	3/3/2016
429974 M		Schaffner	Dianne	dschaffner	INNORTHE RIII	3/3/2016
306835 M		Sprunk	Allen	allen@the	INDIANA RIII	3/7/2016
430398 M		Socha	Kim	kimsocha@	NHSW RI	3/7/2016
410927 M		Watkins	Teresa	teresa.wat	FLCENTRAL RV	3/11/2016
397369 M		Garrish	John	john.garris	CTSW RI	3/11/2016
403954 M		Cangelosi	Anthony	tcangelosi	LANEWORI RVI	3/11/2016
430443 M		Elliott	Tanya	Telliott@li	CAORANGE RVIII	3/11/2016
430444 M		Butler	Felicia	Fbutlet@li	CALOSANG RVIII	3/11/2016
395274 M		Steliotes	Lisa	lsteliotes@	PAPITTSBU RII	3/14/2016
415827 M		Hodges	Joseph	jhodges@k	FLTAMPAB RV	3/15/2016
415980 M		Musgrove	Suzette	suzettem@	UTSALTLA RVII	3/16/2016
422612 M		Herr	Thomas	tomh@ser	ILDUPAGE RIII	3/16/2016
430478 M		Hoffman	Aaron	ahoffman@	CODENVER RVII	3/16/2016
402262 M		Dishman	Sherri	sherri@fee	KSWICHITA RVI	3/16/2016
422034 M		Lauritzen	David	david.lauri	MDBALTIM RII	3/16/2016
430491 M		Nambo	Serapio	teamnamb	CASACRAM RVIII	3/18/2016
430510 M		DiMarco	Danielle	danielle_di	PAPHILADE RII	3/21/2016
430516 M		Damstra	Lola	Lola.damst	INNORTHE RIII	3/21/2016
430526 M		Stevens	John	john.steve	FLCAPITAL RV	3/22/2016
327215 M		Parker	Paul	paulparker	MDBALTIM RII	3/23/2016
376167 M		Gardner	Lynn	gardnerl1	NYMETRO RI	3/24/2016
385926 M		Bateman	Sean	sbateman@	KSWICHITA RVI	3/24/2016
422799 M		Garver	David	e.i.garver@	PACENTRA RII	3/25/2016
430556 M		Oakes-Shu	Michelle	cole.oakes	MIWEST RIII	3/25/2016
430557 M		Grantz	Connie	connie.gra	INSOUTHC RIII	3/25/2016
430558 M		Bell	Henry Gor	gordon.bel	SCCOLUME RV	3/25/2016
325971 M		Newman	Eric	eric@newr	ILCHICAGO RIII	3/25/2016
344072 M		Kodanko	Tina	tina.kodan	IDTREASUF RVII	3/25/2016
422947 M		Fagan	James	jefagan@C	FLJACKSON RV	3/28/2016
430573 M		Pool	Rachael	rachael@a	TXWEST RVI	3/28/2016
366199 M		Cohn	Michael	mcohn@lf	NJNORTHE RII	3/29/2016
430575 M		Burns	Lisa	rholt@bell	NCCHARLC RV	3/29/2016
430586 M		Benman	Nannette	nbenman@	MIDETROI RIII	3/29/2016
343175 M		Borders	Cheryl	bordersc@	OHCOLUM RIII	3/30/2016
426044 M		Hankinson	Jason	Hankinson.	OHCOLUM RIII	3/30/2016
430263 M		Gruber	Howard	HGruber@	CASILICON RVIII	3/30/2016
430656 M		Roberson-	Nancee	nancee.ro	OKCITY RVI	3/31/2016
419909 M		Myers	Patrick	myerspatri	PAMIDPEN RII	3/31/2016
424568 M		Storms	Richard	richard.sto	IASW RIV	3/31/2016
430611 M		Ruihley	Adam	ruihleya@	OHCOLUM RIII	3/31/2016
430663 M		Anderson	Kelly	Kanderson	MNSW RIV	3/31/2016

384099 M	Moreno	Roberta	morenor@TXDALLAS	RV	4/1/2016	
430653 M	Bothwell	Todd	completep	OKCITY RV	4/6/2016	
394530 M	Massaro	Aaron	amassaro@	WANORTH RVIII	4/8/2016	
415968 M	Wagner	Amy	awagner@	CALOSANG RVIII	4/11/2016	
430673 M	Glass	Diane	diane.m.gla	ORPORTLA RVIII	4/11/2016	
430685 M	Lemon	Stefani	stefani.lem	SCLOWCO RV	4/11/2016	
430686 M	Huggins	Sara	becky@sar	SCLOWCO RV	4/11/2016	
430682 M	Ostrominsl	Kerry	Zephyr725	MDWASHII RII	4/12/2016	
378989 M	Cerniglia	Chuck	ccernigl@	NYMETRO RI	4/14/2016	
430317 M	Ferraris	Staci	colonialsta	CAINLAND RVIII	4/14/2016	
430721 M	O'Donnell	Michael	modonnell	IASW RIV	4/15/2016	
337673 M	Davis	Krista	krista@gre	MIWEST RIII	4/15/2016	
358392 M	Federighe	Tina	tfederighe	MIWEST RIII	4/15/2016	
380184 M	Davis	Kelly	kellydavis@	FLTAMPAB RV	4/15/2016	
423189 M	Wall	Mark	mwall@co	TXHOUSTC RV	4/15/2016	
410582 M	Williams	Cynthia	cindywillia	VAPIEDMC RII	4/15/2016	
430728 M	O'Leary	Mark	moleary@	CASANDIE RVIII	4/17/2016	
314743 M	Fortunato	Rhonda	rbrbenefits	LANEWORI RV	4/19/2016	
430742 M	Kroboth	Kelly	kkroboth@	OHWESTRE RIII	4/19/2016	
360083 M	Wright	John	john.wrigh	ORWILLAM RVIII	4/20/2016	
403527 M	Phillips	Cliff	ocliff.philli	SCPIEDMO RV	4/20/2016	
430764 M	Walker	Kimberli	generaldeli	IDNORTH RVII	4/20/2016	
410459 M	Meek	Deborah	deborah.m	OHCINCINI RIII	4/21/2016	
430778 M	Mitchell	Jennifer	jmittchell@	VACENTRA RII	4/21/2016	
331111 M	Dyer	James	insbrokerji	COSOUTHE RVII	4/21/2016	
430806 M	Holmes	Stephanie	sholmes@	TNKNOXVI RV	4/22/2016	
430818 M	Arnold	Viviana	arnoldv@a	FLPALMCO RV	4/25/2016	
430821 M	Yee	Yolanda	yyee@yee	HISW RVIII	4/25/2016	
409120 M	Greenbaur	Jan	jangreenba	NYMETRO RI	4/25/2016	
430851 M	Conway	Rebecca	rebecca.co	TNMIDSOL RV	4/28/2016	
375674 M	Henderson	Audrey	Audrey.He	MOSTLOUI RV	4/28/2016	
354553 M	Hotard	John	jhotard@h	LANEWORI RV	4/28/2016	
354371 M	Thurston	Douglas	douglas.thi	WATRICOL RVIII	4/29/2016	
425679 M	Jones	Connie	grsagency2	TXWEST RV	4/29/2016	
339607 M	Farley	Marianne	marianne.f	MIDETROI RIII	4/29/2016	
421783 M	Craford	Paige	pcraford@	ORPORTLA RVIII	4/29/2016	
430892 M	Thomas	Michael	mthomas@	TNMIDDLE RV	4/30/2016	
421211 M	Bartenbacl	Joseph	joseph.bar	PAPHILADE RII	4/30/2016	
329117 M	Jobst	Joseph	joe@joejo	TXSANANT RV	4/30/2016	
318937 M	Harp	Sheron	sheronhar	ARNORTH RV	4/30/2016	
336343 M	Webb	John	webbj@tm	TXEAST RV	4/30/2016	
398525 M	Thomas	Pamela	pam.thom	MSSOUTH RV	4/30/2016	
430886 M	Jarvis	Danielle	djarvis@os	OHNORTHI RIII	4/30/2016	
356924 M	Wollman	Merle	merlew@v	SDSW RIV	4/30/2016	
430885 M	Zelle	Dean	dean@fort	IASW RIV	4/30/2016	
389645 M	Musser	Deb	dmusser@	ININDIANA RIII	4/30/2016	
407986 M	CPMEM	Wolff	Barbara	barbara.wc	MDWASHII RII	7/15/2015

353907 M	CPMEM	Howle	Ashlyn	ashlyn.how	NCCHARLC RV	11/18/2015
360062 M	CPMEM	Volk	Ryan	ryan.volk@	CODENVER RVII	4/21/2016
430884 M		KOSTICHKA	ELIZABETH	elizkinsura	WIFOXVAL RIV	5/2/2016
430877 M		Nishida	Nori	nnishida@	CAORANGE RVIII	5/2/2016
430909 M		Perez	Cedric	cperez@in	CALOSANG RVIII	5/4/2016
376257 M		Davis	Kathy	kdavis@all	KYLOUISVII RIII	5/5/2016
430913 M		Montemur	Peter C.	fisher0057	NCWESTER RV	5/5/2016
430919 M		Goldsmith	Jeff	jeffgoldsmi	TNMIDSOL RV	5/5/2016
359787 M		Thompson	Kevin	kthompsor	LANEWORI RVI	5/6/2016
400263 M		Chan	Mavis	mavis.char	CAORANGE RVIII	5/6/2016
413285 M		LaHayne	Robert	rob.lahayn	NYMETRO RI	5/6/2016
418988 M		Schilling	Carson	cschilling@	GAMIDDLE RV	5/6/2016
430949 M		Hoppe	Charles	choppe@a	CODENVER RVII	5/10/2016
430948 M		Kelly	Diane	kellybenefi	CODENVER RVII	5/10/2016
397737 M		McDermot	David	dmcdermo	MIDETROI RIII	5/10/2016
414571 M		Hayes	Tom	tom.hayes	ARNORTH RVI	5/10/2016
397702 M		Blanchard	Crystal	crystal@ba	LABATONR RVI	5/10/2016
430976 M		Samuelson	Voyle	shawn-sar	MTSW RVII	5/10/2016
411798 M	CPMEM	Cave	Julie	JCave@AIA	PACENTRA RII	5/10/2016
330967 M		Babin	Jesse	jesse.babir	LANEWORI RVI	5/10/2016
426055 M		Thompson	Tye	tye@madd	WASOUTH RVIII	5/10/2016
430963 M		Fontaine	Stephanie	stephanie@	CALOSANG RVIII	5/10/2016
430958 M		Brieden	Hans	hbrieden@	MIDETROI RIII	5/10/2016
386855 M		Grimley	Angele	angele.grin	LAACADIAI RVI	5/11/2016
411818 M		Sedillo	Jennifer	jennifer_m	NMRIOGR RVII	5/11/2016
337163 M		Mohn	Craig	craig@lifet	MDWASHII RII	5/17/2016
431033 M		Lowery	Katie	klowery@t	TXCOASTLE RVI	5/17/2016
431014 M		Roehm	Douglas	Doug@ssg	MIDETROI RIII	5/17/2016
431032 M		Gingrich	Zachary	zachg@car	TXCOASTLE RVI	5/17/2016
359968 M		Faber	Bridget	b.faber@r	MNSW RIV	5/20/2016
398493 M		Yeager	Eric	taeric@ear	VACENTRA RII	5/23/2016
345025 M		Polanco	Armando	apolanco@	TXSANANT RVI	5/23/2016
423699 M		Cichanofsk	Craig	CraigC@Al	MIWEST RIII	5/23/2016
418350 M		Rhodes	Blair	rhodesb@;	CALOSANG RVIII	5/23/2016
395865 M		Hayes	Tammy	thayes@hc	NEOMAHA RIV	5/23/2016
376369 M		Hodges	Tina	tinah@hlt	CODENVER RVII	5/23/2016
359065 M		Larick	Kelly	larickkl@w	IASW RIV	5/24/2016
431064 M		Sanders	Marcy	sanders.m;	GANORTH RV	5/24/2016
431067 M		Mattechec	William	bmatteche	ORPORTLA RVIII	5/24/2016
431062 M		Mills	Brandon	bsmills@si	NCCOASTA RV	5/25/2016
431076 M		Nickel	Halla	halla.nicke	TXSANANT RVI	5/27/2016
431079 M		Moos	Tracy	tmoos@eE	TXSANANT RVI	5/31/2016
431088 M		Gentry	Bonnie	bonnieg@;	WASOUTH RVIII	6/1/2016
431087 M		LaMonica	Katrina	katrina@la	ILDUPAGE RIII	6/1/2016
425802 M		Holmes	David	dholmes@	GAATLANT RV	6/3/2016
431098 M		Craton	Michael	michael.cr;	LAACADIAI RVI	6/3/2016
431106 M		Katsinas	John	jkatsinas@	ILCENTRAL RIII	6/7/2016

419632 M	Manring	Maureen	mmanring@NMRIORG	RVII	6/8/2016
431118 M	Stroud	Steve	steves@th	CODENVER RVII	6/10/2016
430164 M	Rodriguez	Randy	rarodrigue	CAINLAND RVIII	6/13/2016
401718 M	Barrett	Krystle	krystle.bar	GAATLANT RV	6/14/2016
431146 M	Manchuler	Gary	gmanchule	CODENVER RVII	6/16/2016
354310 M	Hedges	Maureen	maureen@	MESW RI	6/16/2016
431145 M	Latvis	Philip	phil@cent	VTSW RI	6/16/2016
431144 M	Tarrant	Stanley	russtarrant	OHNORTHIRIII	6/16/2016
417195 M	Perri	Jessica	jmmattins	UTSALTLA RVII	6/21/2016
431159 M	Dellana	Ruta	rdellana@	AZPHOENIRVII	6/21/2016
376261 M	Sigal	Michael	michael.c.s	CAORANG RVIII	6/22/2016
419747 M	Roberts	Paul	proberts@	CASANDIE RVIII	6/22/2016
431167 M	Sukolsky	Robert	bob.sukols	FLCENTRAL RV	6/22/2016
417248 M	McNally	Maureen	maureen@	CASILICON RVIII	6/27/2016
431189 M	Neal	Belinda	bneal@hjs	ININDIANA RIII	6/28/2016
380855 M	Ormsby	Paula	paula.orms	GASOATLA RV	6/29/2016
392104 M	Badger	Carolynn	cbadger@	IDTREASUR RVII	6/30/2016
431209 M	Altuzarra	Gustavo	gus@astor	CALOSANG RVIII	6/30/2016
352698 M	Ferdinand	Keith	kferdinand	NHSW RI	6/30/2016
431211 M	Kennedy	Susan	susan@ker	COFRONT RVII	7/5/2016
342980 M	Turi	Joe	joeturi@zi	OHNORTHIRIII	7/5/2016
428810 M	Gonzalez	Carlos	carlos.gonz	TXSOUTH RVI	7/8/2016
428857 M	Gonzales	Theresa	terry.gonz	TXSOUTH RVI	7/8/2016
424133 M	Abel	Denise	denise.abe	AKSW RVIII	7/11/2016
351821 M	Gregory	Doug	dgregory@	TNCHATTA RV	7/13/2016
426048 M	Black	Crystal	crystal.blac	OKTULSA RVI	7/14/2016
431251 M	David	Kellie	kelliejo.da	VAEASTERIRII	7/14/2016
395680 M	Koinzan	Janet	Janet@im	NEOMAHARIV	7/14/2016
431255 M	Moore	Gena	gmoore@r	MIDETROIRIII	7/15/2016
430035 M	Still	Kimberly	kstill@hpig	TXHOUSTC RVI	7/15/2016
417311 M	Porta	Jonathan	jon@grace	MIDETROIRIII	7/18/2016
431259 M	Puyear	Ty	tpuyear@c	KYWESTER RIII	7/18/2016
426812 M	Lewis	Brian	brian@bkz	MDBALTIM RII	7/19/2016
431264 M	White	Evonne	ewhite@jn	TXFORTWC RVI	7/20/2016
430739 M	Crennen	Tom	tom@cren	CODENVER RVII	7/22/2016
431287 M	Andreatos	Constantin	bbgmanag	VANORTHERII	7/26/2016
413137 M	Peralta	Diane	diane_per	FLSOUTHM RV	7/26/2016
427587 M	Holdren	Charlene	Charlene.H	OHCOLUM RIII	7/26/2016
423576 M	Smith	Anne	asmith@lu	VACENTRA RII	7/27/2016
431314 M	Howard	Kelly	Kelly.How	CALOSANG RVIII	7/29/2016
385938 M	Gupton	Cristy	cristy@cus	NCWESTER RV	8/31/2016

196	2015
\$52,920.00	
408	2016
30 uncoded	2016
\$123,660.00	

634 2015 & 2016 Total

\$171,180.00

PAID_THRU	SourceCod	Description	
7/31/2016	12 MG111	NAHU PM List	1
7/31/2016	12 MG102	NAHU Past Members 2014	1
7/31/2016	12 MG105	NAHU Past Members 2011	1
7/31/2016	12 MG103	NAHU Past Members 2013	1
7/31/2016	12 MG103	NAHU Past Members 2013	1
7/31/2016	12 MG103	NAHU Past Members 2013	1
7/31/2016	12 MG104	NAHU Past Members 2012	1
7/31/2016	12 MG107	NAHU Online Courses	1
7/31/2016	12 MG102	NAHU Past Members 2014	1
7/31/2016	12 MG105	NAHU Past Members 2011	1
7/31/2016	12 MG104	NAHU Past Members 2012	1
7/31/2016	12 MG104	NAHU Past Members 2012	1
7/31/2016	12 MG105	NAHU Past Members 2011	1
7/31/2016	12 MG113	CRM Certified CO	1
7/31/2016	12 MG102	NAHU Past Members 2014	1
7/31/2016	12 MG104	NAHU Past Members 2012	1
7/31/2016	12 MG106	NAHU Past Members 2010	1
7/31/2016	11 MG103	NAHU Past Members 2013	1
7/31/2016	6 A03AAR	Pack1 - Mbr Status Pkg	1
7/31/2016	3	Pack1 - Infographic	1
7/31/2016	1 A05AAB	Pack1 - Infographic	1
8/31/2016	12 MG102	NAHU Past Members 2014	1
8/31/2016	12 MG103	NAHU Past Members 2013	1
8/31/2016	12 MG104	NAHU Past Members 2012	1
8/31/2016	12 MG108	Benefit Selling Expo Updated	1
8/31/2016	12	NAHU Past Members 2014	1
8/31/2016	12 MG102	NAHU Past Members 2014	1
8/31/2016	12	NAHU Past Members 2013	1
8/31/2016	12	NAHU Past Members 2014	1
8/31/2016	12 MG112	PPACA Course	1
8/31/2016	12 MG102	NAHU Past Members 2014	1
8/31/2016	12 MG102	NAHU Past Members 2014	1
8/31/2016	12 MG105	NAHU Past Members 2011	1
8/31/2016	12 MG112	PPACA Course	1
8/31/2016	12 MG102	NAHU Past Members 2014	1
8/31/2016	12 MG102	NAHU Past Members 2014	1
8/31/2016	12 MG105	NAHU Past Members 2011	1
8/31/2016	12 MG112	PPACA Course	1
8/31/2016	12 MG102	NAHU Past Members 2014	1
8/31/2016	12 MG103	NAHU Past Members 2013	1
8/31/2016	12 MG105	NAHU Past Members 2011	1
8/31/2016	12 MG106	NAHU Past Members 2010	1
8/31/2016	12 MG108	Benefit Selling Expo Updated	1
8/31/2016	12 MG101	NAHU Past Members 2015	1
8/31/2016	12 MG101	NAHU Past Members 2015	1
8/31/2016	7 AO3AAR		1

8/31/2016	4	Pack1 - Infographic	1
8/31/2016	2	A05AAZ Pack1 - Infographic	1
9/30/2016	13	MG104 NAHU Past Members 2012	1
9/30/2016	12	MG106 NAHU Past Members 2010	1
9/30/2016	12	MG106 NAHU Past Members 2010	1
9/30/2016	12	MG105 NAHU Past Members 2011	1
9/30/2016	12	MG102 NAHU Past Members 2014	1
9/30/2016	12	MG101 NAHU Past Members 2015	1
9/30/2016	12	MG109 NC License List	1
9/30/2016	12	MG102 NAHU Past Members 2014	1
9/30/2016	12	MG104 NAHU Past Members 2012	1
9/30/2016	12	MG102 NAHU Past Members 2014	1
9/30/2016	12	MG102 NAHU Past Members 2014	1
9/30/2016	12	MG111 NAHU PM List	1
9/30/2016	12	MG105 NAHU Past Members 2011	1
9/30/2016	8	A03AAV Pack1 - Mbr Status Pkg	1
9/30/2016	6	Pack2 - Infographic	1
9/30/2016	6	Pack1 - Infographic	1
9/30/2016	6	Pack1 - Mbr Status Pkg	1
9/30/2016	6	Pack2 - Infographic	1
9/30/2016	5	Pack1 - Infographic	1
9/30/2016	4	A05AAZ Pack1 - Infographic	1
9/30/2016	4	A05AAA Pack1 - Infographic	1
9/30/2016	4	A04AAP Pack1 - Mbr Status Pkg	1
10/31/2016	8	MG101 NAHU Past Members 2015	1
10/31/2016	15	MG111 NAHU PM List	1
10/31/2016	15	MG111 NAHU PM List	1
10/31/2016	15	MG102 NAHU Past Members 2014	1
10/31/2016	15	MG103 NAHU Past Members 2013	1
10/31/2016	15	MG103 NAHU Past Members 2013	1
10/31/2016	15	MG102 NAHU Past Members 2014	1
10/31/2016	14	MG102 NAHU Past Members 2014	1
10/31/2016	14	MG105 NAHU Past Members 2011	1
10/31/2016	14	MG112 PPACA Course	1
10/31/2016	14	MG106 NAHU Past Members 2010	1
10/31/2016	14	MG102 NAHU Past Members 2014	1
10/31/2016	14	MG101 NAHU Past Members 2015	1
10/31/2016	14	MG103 NAHU Past Members 2013	1
10/31/2016	14	MG104 NAHU Past Members 2012	1
10/31/2016	14	MG101 NAHU Past Members 2015	1
10/31/2016	14	MG101 NAHU Past Members 2015	1
10/31/2016	14	MG103 NAHU Past Members 2013	1
10/31/2016	14	MG102 NAHU Past Members 2014	1
10/31/2016	14	MG102 NAHU Past Members 2014	1
10/31/2016	13	MG102 NAHU Past Members 2014	1
10/31/2016	13	MG102 NAHU Past Members 2014	1
10/31/2016	13	MG111 NAHU PM List	1



10/31/2016	13 MG101	NAHU Past Members 2015	1
10/31/2016	13 MG102	NAHU Past Members 2014	1
10/31/2016	13 MG106	NAHU Past Members 2010	1
10/31/2016	13 MG113	CRM Certified CO	1
10/31/2016	13 MG101	NAHU Past Members 2015	1
10/31/2016	13 MG112	PPACA Course	1
10/31/2016	13 MG106	NAHU Past Members 2010	1
10/31/2016	13 MG101	NAHU Past Members 2015	1
10/31/2016	13 MG102	NAHU Past Members 2014	1
10/31/2016	12 MG102	NAHU Past Members 2014	1
10/31/2016	12 MG104	NAHU Past Members 2012	1
10/31/2016	12 MG101	NAHU Past Members 2015	1
10/31/2016	12 MG102	NAHU Past Members 2014	1
10/31/2016	12 MG102	NAHU Past Members 2014	1
10/31/2016	12 MG102	NAHU Past Members 2014	1
10/31/2016	12 NAHU Past	Members 2013	1
10/31/2016	12 MG102	NAHU Past Members 2014	1
10/31/2016	12 MG102	NAHU Past Members 2014	1
10/31/2016	12 MG104	NAHU Past Members 2012	1
10/31/2016	12 MG105	NAHU Past Members 2011	1
10/31/2016	12 MG112	PPACA Course	1
10/31/2016	12 AO2AAB		1
10/31/2016	12 AO2AAM		1
10/31/2016	12 AO2AAP		1
10/31/2016	12 AO2AAB		1
10/31/2016	12 AO2AAB		1
10/31/2016	12 AO2AAD		1
10/31/2016	12 AO2AAE		1
10/31/2016	12 A02AAA	NAHU Past Members 2015	1
10/31/2016	12 A02AAD	NAHU Past Members 2012	1
10/31/2016	12 A02AAB	NAHU Past Members 2014	1
10/31/2016	12 A02AAA	NAHU Past Members 2015	1
10/31/2016	12 A02AAB	NAHU Past Members 2014	1
10/31/2016	12 A02AAB	NAHU Past Members 2014	1
10/31/2016	12 A02AAF	NAHU Past Members 2010	1
10/31/2016	11 A02AAB	NAHU Past Members 2014	1
10/31/2016	11 A02AAP	CRM Certified CO	1
10/31/2016	11 A02AAC	NAHU Past Members 2013	1
10/31/2016	11 A02AAA	NAHU Past Members 2015	1
10/31/2016	11 A02AAA	NAHU Past Members 2015	1
10/31/2016	11 A02AAC	NAHU Past Members 2013	1
10/31/2016	11 A02AAN	PPACA Course	1
10/31/2016	11 A02AAB	NAHU Past Members 2014	1
10/31/2016	11 A02AAA	NAHU Past Members 2015	1
10/31/2016	10 A02AAA	NAHU Past Members 2015	1
10/31/2016	10 A03AAE	Pack1 - Mbr Status Pkg	1
10/31/2016	10 A02AAM	NAHU_PM_List	1

10/31/2016	10 AO3AAB		1
10/31/2016	10 A03AAX	Pack1 - Mbr Status Pkg	1
10/31/2016	10 A03AAX	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAA	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAC	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAC	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAE	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAR	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAA	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAB	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAB	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAR	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAC	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAR	Pack1 - Mbr Status Pkg	1
10/31/2016	9 A03AAB	Pack1 - Mbr Status Pkg	1
10/31/2016	9 AO3AAC		1
10/31/2016	9 AO3AAT		1
10/31/2016	9 AO3AAB		1
10/31/2016	9 AO3AAA		1
10/31/2016	8 AO4CAA		1
10/31/2016	8 AO3AAE		1
10/31/2016	8 AO4CAX		1
10/31/2016	8 AO3AAR		1
10/31/2016	8 AO4CAM		1
10/31/2016	8 AO4CAA		1
10/31/2016	8 AO4CAA		1
10/31/2016	8 AO4CAX		1
10/31/2016	8 A03AAB	Pack1 - Mbr Status Pkg	1
10/31/2016	8 AO4CAB		1
10/31/2016	8 AO4BAF		1
10/31/2016	8 AO4BAE		1
10/31/2016	8 AO4AAP		1
10/31/2016	8 Pack1 - Mbr Status Pkg		1
10/31/2016	8 Pack1 - Mbr Status Pkg		1
10/31/2016	7 Pack1 - Mbr Status Pkg		1
10/31/2016	7 Pack1 - Mbr Status Pkg		1
10/31/2016	7 Pack2 - Infographic		1
10/31/2016	7 Pack1 - Mbr Status Pkg		1
10/31/2016	7 Pack1 - Mbr Status Pkg		1
10/31/2016	7 Pack2 - Infographic		1
10/31/2016	7 Pack1 - Mbr Status Pkg		1
10/31/2016	7 Pack1 - Mbr Status Pkg		1
10/31/2016	7 Pack1 - Mbr Status Pkg		1
10/31/2016	7 Pack2 - Infographic		1
10/31/2016	7 Pack1 - Mbr Status Pkg		1
10/31/2016	7 Pack1 - Infographic		1
10/31/2016	7 Pack1 - Infographic		1

10/31/2016	7 Pack1 - Infographic	1
10/31/2016	7 Pack1 - Infographic	1
10/31/2016	7 Pack1 - Mbr Status Pkg	1
10/31/2016	7 Pack1 - Infographic	1
10/31/2016	6 Pack1 - Mbr Status Pkg	1
10/31/2016	6 Pack1 - Mbr Status Pkg	1
10/31/2016	6 Pack1 - Infographic	1
10/31/2016	6 Pack1 - Infographic	1
10/31/2016	6 Pack1 - Infographic	1
10/31/2016	6 Pack1 - Infographic	1
10/31/2016	6 Pack1 - Infographic	1
10/31/2016	6 Pack1 - Infographic	1
10/31/2016	6 Pack1 - Infographic	1
10/31/2016	6 Pack1 - Infographic	1
10/31/2016	6 Pack1 - Infographic	1
10/31/2016	6 Pack2 - Infographic	1
10/31/2016	6 A05AAN Pack1 - Infographic	1
10/31/2016	6 A05AAN Pack1 - Infographic	1
10/31/2016	6 A05AAZ Pack1 - Infographic	1
10/31/2016	6 A05AAC Pack1 - Infographic	1
10/31/2016	6 A05AAZ Pack1 - Infographic	1
10/31/2016	6 A05AAX Pack1 - Infographic	1
10/31/2016	6 A05AAX Pack1 - Infographic	1
10/31/2016	6 A05AAF Pack1 - Infographic	1
10/31/2016	6 A05AAZ Pack1 - Infographic	1
10/31/2016	6 A05AAZ Pack1 - Infographic	1
10/31/2016	6 A05AAZ Pack1 - Infographic	1
10/31/2016	5 A05AAA Pack1 - Infographic	1
10/31/2016	5 A05AAR Pack1 - Infographic	1
10/31/2016	5 A04BAF Pack2 - Infographic	1
10/31/2016	5 A05AAA Pack1 - Infographic	1
10/31/2016	5 A05AAA Pack1 - Infographic	1
10/31/2016	5 A05AAB Pack1 - Infographic	1
10/31/2016	5 A04BAP Pack2 - Infographic	1
10/31/2016	5 A05AAR Pack1 - Infographic	1
10/31/2016	5 A05AAX Pack1 - Infographic	1
10/31/2016	5 A05AAZ Pack1 - Infographic	1
10/31/2016	5 A05AAF Pack1 - Infographic	1
10/31/2016	5 A05AAB Pack1 - Infographic	1
10/31/2016	5 A05AAR Pack1 - Infographic	1
10/31/2016	5 A05AAZ Pack1 - Infographic	1
10/31/2016	5 A05AAR Pack1 - Infographic	1
10/31/2016	5 A05AAA Pack1 - Infographic	1
10/31/2016	5 A05AAR Pack1 - Infographic	1
10/31/2016	4 A04AAX Pack1 - Mbr Status Pkg	1
10/31/2016	4 A05AAD Pack1 - Infographic	1
10/31/2016	4 A05AAF Pack1 - Infographic	1

10/31/2016	4 A05AAM	Pack1 - Infographic	1
10/31/2016	4 A05ABA	Pack1 - Infographic	1
10/31/2016	4 A05AAB	Pack1 - Infographic	1
10/31/2016	4 A05AAR	Pack1 - Infographic	1
10/31/2016	4 A05AAE	Pack1 - Infographic	1
10/31/2016	4 A05AAA	Pack1 - Infographic	1
10/31/2016	4 A05AAF	Pack1 - Infographic	1
10/31/2016	4 A05AAG	Pack1 - Infographic	1
10/31/2016	4 A05AAR	Pack1 - Infographic	1
10/31/2016	3 A05AAR	Pack1 - Infographic	1
10/31/2016	3 A05AAX	Pack1 - Infographic	1
10/31/2016	3 A05AAD	Pack1 - Infographic	1
10/31/2016	3 A05AAR	Pack1 - Infographic	1
10/31/2016	3 A05AAR	Pack1 - Infographic	1
10/31/2016	3 A05AAC	Pack1 - Infographic	1
10/31/2016	3 A05AAX	Pack1 - Infographic	1
10/31/2016	3 MG103	NAHU Past Members 2013	1
11/30/2016	12 A02AAN	PPACA Course	1
11/30/2016	12 A02AAE	NAHU Past Members 2011	1
11/30/2016	12 A02AAF	NAHU Past Members 2010	1
11/30/2016	12 A02AAN	PPACA Course	1
11/30/2016	12 A02AAB	NAHU Past Members 2014	1
11/30/2016	12 A02AAC	NAHU Past Members 2013	1
11/30/2016	12 A02AAD	NAHU Past Members 2012	1
11/30/2016	12 A02AAM	NAHU_PM_List	1
11/30/2016	12 A02AAB	NAHU Past Members 2014	1
11/30/2016	12 A02AAA	NAHU Past Members 2015	1
11/30/2016	12 A02AAB	NAHU Past Members 2014	1
11/30/2016	12 A02AAE	NAHU Past Members 2011	1
11/30/2016	12 A02AAE	NAHU Past Members 2011	1
11/30/2016	12 A02AAM	NAHU_PM_List	1
11/30/2016	12 A02AAM	NAHU_PM_List	1
11/30/2016	12 A02AAA	NAHU Past Members 2015	1
11/30/2016	12 A02AAM	NAHU_PM_List	1
11/30/2016	12 A02AAN	PPACA Course	1
11/30/2016	12 A02AAD		1
11/30/2016	12 A02AAB	NAHU Past Members 2014	1
11/30/2016	12 A02AAC	NAHU Past Members 2013	1
11/30/2016	12 A03BAT		1
11/30/2016	12 A02AAA	NAHU Past Members 2015	1
11/30/2016	12 A02AAB	NAHU Past Members 2014	1
11/30/2016	12 A02AAB	NAHU Past Members 2014	1
11/30/2016	12 A02AAN	PPACA Course	1
11/30/2016	12 A02AAD	NAHU Past Members 2012	1
11/30/2016	12 A03BAA		1
11/30/2016	12 A03BAE		1
11/30/2016	12 MG109	NC License List	1

12/31/2016	11 A03BAA		1
12/31/2016	11 A03BAB		1
12/31/2016	11 A03BAU		1
12/31/2016	11 A02AAA	NAHU Past Members 2015	1
12/31/2016	11 A03BAG		1
12/31/2016	11 A03BAM		1
12/31/2016	11 A02AAD	NAHU Past Members 2012	1
12/31/2016	11 A03AAA	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAB	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAA	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAN	Pack1 - Mbr Status Pkg	1
12/31/2016	11 NAHU Past	Members 2014	1
12/31/2016	11 A03AAA	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAA	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAB	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAD	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAE	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAE		1
12/31/2016	11 MG108	Benefit Selling Expo Updated	1
12/31/2016	11 A03AAA	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAB	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAM	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAR	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAA	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAB	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAB	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAF	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAF	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAR	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAA	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAA	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAB	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAM	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAN	Pack1 - Mbr Status Pkg	1
12/31/2016	11 A03AAR	Pack1 - Mbr Status Pkg	1
1/31/2017	13 A03BAN		1
1/31/2017	12 A03AAD	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAE	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAF	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAN	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAS	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAX	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAC	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAE	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAG	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAP	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAB	Pack1 - Mbr Status Pkg	1

1/31/2017	12 A03AAR	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAA	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAA	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAA	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAB	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAB	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAC	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAC	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAM	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAR	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAR	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAR	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAR	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAR	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAR	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAS	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAT	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAX	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAD	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAD	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAM	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAT	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAC	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAM	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAR	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAM	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAC	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAR	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAA		1
1/31/2017	12 A03AAB		1
1/31/2017	12 A03AAA	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAF	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAB		1
1/31/2017	12 A03AAC		1
1/31/2017	12 A03AAR	Pack1 - Mbr Status Pkg	1
1/31/2017	12 A03AAC		1
1/31/2017	12 A03AAR		1
1/31/2017	12 A03AAD		1
1/31/2017	12 A03AAN		1
1/31/2017	12 A03AAE		1
1/31/2017	12 A03AAA		1
1/31/2017	12 A03AAA		1
1/31/2017	12 A03AAE		1
1/31/2017	12 A03AAF		1
1/31/2017	12 A03AAR		1
1/31/2017	12 A03AAT		1
1/31/2017	12 NAHU Past Members 2015		1

1/31/2017	12 A03AAD	Pack1 - Mbr Status Pkg	1
1/31/2017	12 AO3AAN		1
2/28/2017	12 AO3AAB		1
2/28/2017	12 AO4CAA		1
2/28/2017	12 AO4CAA		1
2/28/2017	12 A03AAE	Pack1 - Mbr Status Pkg	1
2/28/2017	12 AO4CAA		1
2/28/2017	12 AO4CAB		1
2/28/2017	12 AO4CAB		1
2/28/2017	12 A03AAA	Pack1 - Mbr Status Pkg	1
2/28/2017	12 A04CAE	Pack3 - Pre-Email	1
2/28/2017	12 AO4CAF		1
2/28/2017	12 AO4CAX		1
2/28/2017	12 AO4CAA		1
2/28/2017	12 A03AAR	Pack1 - Mbr Status Pkg	1
2/28/2017	12 AO4CAM		1
2/28/2017	12 AO4CAX		1
2/28/2017	12 A03AAE	Pack1 - Mbr Status Pkg	1
2/28/2017	12 A03AAF	Pack1 - Mbr Status Pkg	1
2/28/2017	12 A03AAF	Pack1 - Mbr Status Pkg	1
2/28/2017	12 AO4CAA		1
2/28/2017	12 AO4CAA		1
2/28/2017	12 AO4CAA		1
2/28/2017	12 A03AAA	Pack1 - Mbr Status Pkg	1
2/28/2017	12 A03AAE		1
2/28/2017	12 A03AAE		1
2/28/2017	12 AO4CAB		1
2/28/2017	12 AO4CAC		1
2/28/2017	12 AO4CAD		1
2/28/2017	12 AO4CAX		1
2/28/2017	12 AO4CAA		1
2/28/2017	12 AO4CAA		1
2/28/2017	12 AO4CAA		1
2/28/2017	12 AO4BAA		1
2/28/2017	12 AO3AAB		1
2/28/2017	12 AO3AAB		1
2/28/2017	12 AO4AAA		1
2/28/2017	12 AO4AAB		1
2/28/2017	12 AO3AAA		1
2/28/2017	12 AO4BAX		1
2/28/2017	12 AO4BAA		1
2/28/2017	12 AO4AAA		1
2/28/2017	12 AO4AAD		1
2/28/2017	12 AO3AAT		1
2/28/2017	12 AO4AAM		1
2/28/2017	12 AO3AAE		1
2/28/2017	12 AO3AAC		1

2/28/2017	11 Pack2 - Infographic	1
2/28/2017	11 Pack1 - Mbr Status Pkg	1
3/31/2017	12 AO3AAB	1
3/31/2017	12 AO3AAE	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 AO3AAC	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 PACK1 - MBR STATUS PKG	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 Pack1 - Mbr Status Pkg	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack2 - Infographic	1
3/31/2017	12 Pack1 - Infographic	1
3/31/2017	12 Pack1 - Infographic	1
3/31/2017	12 Pack1 - Infographic	1
3/31/2017	12 Pack1 - Infographic	1
3/31/2017	12 Pack1 - Infographic	1
3/31/2017	12 Pack1 - Infographic	1
3/31/2017	12 Pack1 - Infographic	1
3/31/2017	12 Pack1 - Infographic	1
3/31/2017	12 NAHU Past Members 2015	1
3/31/2017	12 Pack1 - Infographic	1
3/31/2017	12 Pack1 - Infographic	1
3/31/2017	12 Pack1 - Infographic	1
3/31/2017	12 Pack1 - Infographic	1



4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Mbr Status Pkg	1
4/30/2017	12 Pack1 - Mbr Status Pkg	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 NAHU Past Members 2015	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 PACK1 - INFOGRAPHIC	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack2 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Mbr Status Pkg	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 Pack2 - Infographic	1
4/30/2017	12 Pack1 - Infographic	1
4/30/2017	12 A04AAY Pack1 - Mbr Status Pkg	1
4/30/2017	12 A04BAX Pack2 - Infographic	1
4/30/2017	12 A05AAR Pack1 - Infographic	1
4/30/2017	12 A04AAX Pack1 - Mbr Status Pkg	1
4/30/2017	12 A05AAA Pack1 - Infographic	1
4/30/2017	12 A05AAB Pack1 - Infographic	1
4/30/2017	12 A05AAA Pack1 - Infographic	1
4/30/2017	12 A05AAA Pack1 - Infographic	1
4/30/2017	12 A05AAM Pack1 - Infographic	1
4/30/2017	12 A05ABB Pack1 - Infographic	1
4/30/2017	12 A04AAY Pack1 - Mbr Status Pkg	1
4/30/2017	12 A05AAA Pack1 - Infographic	1
4/30/2017	12 A05AAD Pack1 - Infographic	1
4/30/2017	12 A05AAE Pack1 - Infographic	1
4/30/2017	12 A05AAE Pack1 - Infographic	1
4/30/2017	12 A05AAE Pack1 - Infographic	1
4/30/2017	12 A05AAG Pack1 - Infographic	1
4/30/2017	12 A05AAR Pack1 - Infographic	1
4/30/2017	12 A05AAR Pack1 - Infographic	1
4/30/2017	12 A05AAZ Pack1 - Infographic	1
5/31/2017	22 MG106 NAHU Past Members 2010	1

5/31/2017	18 A03BAM		1
5/31/2017	13 Pack1 - Infographic		1
5/31/2017	12 A05AAM	Pack1 - Infographic	1
5/31/2017	12 A05AAR	Pack1 - Infographic	1
5/31/2017	12 A05AAZ	Pack1 - Infographic	1
5/31/2017	12 A05AAA	Pack1 - Infographic	1
5/31/2017	12 A05AAB	Pack1 - Infographic	1
5/31/2017	12 A05AAM	Pack1 - Infographic	1
5/31/2017	12 A05AAA	Pack1 - Infographic	1
5/31/2017	12 A05AAD	Pack1 - Infographic	1
5/31/2017	12 A05AAR	Pack1 - Infographic	1
5/31/2017	12 A05AAZ	Pack1 - Infographic	1
5/31/2017	12 A04AAP	Pack1 - Mbr Status Pkg	1
5/31/2017	12 A04BAP	Pack2 - Infographic	1
5/31/2017	12 A05AAA	Pack1 - Infographic	1
5/31/2017	12 A05AAA	Pack1 - Infographic	1
5/31/2017	12 A05AAB	Pack1 - Infographic	1
5/31/2017	12 A05AAB	Pack1 - Infographic	1
5/31/2017	12 A05AAE	Pack1 - Infographic	1
5/31/2017	12 A05AAF	Pack1 - Infographic	1
5/31/2017	12 A05AAM	Pack1 - Infographic	1
5/31/2017	12 A05AAR	Pack1 - Infographic	1
5/31/2017	12 A05ABA	Pack1 - Infographic	1
5/31/2017	12 A05AAB	Pack1 - Infographic	1
5/31/2017	12 A05AAC	Pack1 - Infographic	1
5/31/2017	12 A05AAB	Pack1 - Infographic	1
5/31/2017	12 A05AAG	Pack1 - Infographic	1
5/31/2017	12 A05AAZ	Pack1 - Infographic	1
5/31/2017	12 A05ABA	Pack1 - Infographic	1
5/31/2017	12 A05ABB	Pack1 - Infographic	1
5/31/2017	12 A05AAA	Pack1 - Infographic	1
5/31/2017	12 A05AAB	Pack1 - Infographic	1
5/31/2017	12 A05AAB	Pack1 - Infographic	1
5/31/2017	12 A05AABL		1
5/31/2017	12 A05AAE	Pack1 - Infographic	1
5/31/2017	12 A05AAR	Pack1 - Infographic	1
5/31/2017	12 A05AAD	Pack1 - Infographic	1
5/31/2017	12 A05AAR	Pack1 - Infographic	1
5/31/2017	12 A05AAR	Pack1 - Infographic	1
5/31/2017	12 A05AAR	Pack1 - Infographic	1
5/31/2017	12 A05AAM	Pack1 - Infographic	1
5/31/2017	12 A04AAW	Pack1 - Mbr Status Pkg	1
6/30/2017	12 A05AAN	Pack1 - Infographic	1
6/30/2017	12 A05AAX	Pack1 - Infographic	1
6/30/2017	12 A05AAA	Pack1 - Infographic	1
6/30/2017	12 A05AAN	Pack1 - Infographic	1
6/30/2017	12 A05AAR	Pack1 - Infographic	1

6/30/2017	12 A05AAC	Pack1 - Infographic	1
6/30/2017	12 A04AAP	Pack1 - Mbr Status Pkg	1
6/30/2017	12 A05AAM	Pack1 - Infographic	1
6/30/2017	12 A05AAF	Pack1 - Infographic	1
6/30/2017	12 A04AAP	Pack1 - Mbr Status Pkg	1
6/30/2017	12 A05AAF	Pack1 - Infographic	1
6/30/2017	12 A05AAR	Pack1 - Infographic	1
6/30/2017	12 A05AAX	Pack1 - Infographic	1
6/30/2017	12 A05AAB	Pack1 - Infographic	1
6/30/2017	12 A05ABA	Pack1 - Infographic	1
6/30/2017	12 A05AAB	Pack1 - Infographic	1
6/30/2017	12 A05AAM	Pack1 - Infographic	1
6/30/2017	12 A05AAR	Pack1 - Infographic	1
6/30/2017	12 A05AAD	Pack1 - Infographic	1
6/30/2017	12 A05AAN	Pack1 - Infographic	1
6/30/2017	12 A05AAA	Pack1 - Infographic	1
6/30/2017	12 A05AAE	Pack1 - Infographic	1
6/30/2017	12 A05AAM	Pack1 - Infographic	1
6/30/2017	12 A05AAZ	Pack1 - Infographic	1
7/31/2017	12 A05AAC	Pack1 - Infographic	1
7/31/2017	12 A05AAR	Pack1 - Infographic	1
7/31/2017	12 A05AAM	Pack1 - Infographic	1
7/31/2017	12 A05AAM	Pack1 - Infographic	1
7/31/2017	12 A05AAB	Pack1 - Infographic	1
7/31/2017	12 A05AAB	Pack1 - Infographic	1
7/31/2017	12 A05AAA	Pack1 - Infographic	1
7/31/2017	12 A05AAC	Pack1 - Infographic	1
7/31/2017	12 A05AAF	Pack1 - Infographic	1
7/31/2017	12 A04BAY	Pack2 - Infographic	1
7/31/2017	12 A05AAM	Pack1 - Infographic	1
7/31/2017	12 A05AAA	Pack1 - Infographic	1
7/31/2017	12 A05AAR	Pack1 - Infographic	1
7/31/2017	12 A05AAN	Pack1 - Infographic	1
7/31/2017	12 A05AAN	Pack1 - Infographic	1
7/31/2017	12 A05AAP		1
7/31/2017	12 A05AAA	Pack1 - Infographic	1
7/31/2017	12 A05AAB	Pack1 - Infographic	1
7/31/2017	12 A05AAM	Pack1 - Infographic	1
7/31/2017	12 A05AAB	Pack1 - Infographic	1
7/31/2017	12 A05AAD	Pack1 - Infographic	1
8/31/2017	12 NAHU Past Members 2010		1

# of months	6,534
monthly dues	<u>22.50</u>
Subtotal	147,015
30 uncoded	<u>8,100</u>

Total Dues	<u>155,115</u>
------------	----------------



## **AWARDS**

**Chair: Alexis Weilmuenster**

**Board Liaison: Dane Rianhard**

**Month: November**

The 2017 Landmark & Pacesetter Awards templates have been update and posted to the website.

The 2018 Presidential Citation Award is in its final review. It is being updated to recognize increased social media activity by the chapters.

The 2018 State and Local Website Awards are under review as well as a large variety of other suggestions from NAHU committees and chapter feedback.

The Awards Guidebook is current and posted to the website.

Awards Judging Weekend is April 21-23, 2017 (arrive on 4/20/17).



## **CHAPTER & LEADERSHIP DEVELOPMENT**

**Chair: Carolyn Beck**

**Board Liaison: Patricia Griffey**

**Month: November, 2016**

### **Report:**

- **Established the final agenda for Leadership Forum at Capitol Conference.**
- **Held monthly call with Committee on 10/25/16. The majority of committee members participated on the call.**
- **Identified on our committee call what we need our Professional Speaker to present at Leadership forum. The committee identified as the best topic to focus on was to promote and engage the millennial generation.**
- **Identified committee members to take on the new CLD Tool Time articles for publication in the President Perspective.**
- **First CLD Tool Time article was published in the November President's Perspective and focused on Membership & Retention tools.**
- **Held a conference call with Ken Culp our professional speaker which we secured for Leadership Forum. The purpose of the call was to establish an overview of our expectation and focus for his 90 minute presentation based upon Committee's input.**
- **Participating on the conference call were myself, Lou Reginelli, Brooke Willson and Suzy Alberts.**
- **Share some article with all committee members last week related to communicating with millennial's and engagement with volunteer members.**



## **Finance Committee Teleconference**

**Date: November 10, 2016**

### **AGENDA**

1. Roll Call  
Present: Pat Griffey, Rusty Rice, Rosanne Wolfe, Kelly Fristoe, Ross Pendergraft, , Jennifer Murphy  
Absent: Denise VanPutten, Janet Trautwein
2. Agenda: Approved
3. Comments and discussion concerning the monthly financial report  
September 2016 Financial Statements  
Motion to accept by Ross Pendergraft. Motion Carried
4. NY State Legislative Defense Fund Repayment Request. Discussion ensued with recommendations made by the committee.  
Motion by Rusty Rice – Motion Carried  
Jennifer will contact and discuss with NYSAHU
5. New business:  
Jennifer Murphy reported that the auditors have completed draft copies of the 990 and I90T tax forms. Jennifer will distribute per the P & P
6. Adjourn



## **GOVERNANCE**

**Chair: Steve Selinsky**

**Board Liaison: Mike Embry**

**Month: October**

- Reviewed and discussed the amended versions of the email voting procedures P&P and the Gordon Committee P&P. Both were approved to move forward to the BOT for review and vote.
- Recommended sending the Reimbursement policy P&P and the Investment Policy P&P to the BOT for review and vote.
- In December we will review 990 ( Transactions with Interested Persons) P&P, Conflict of Interest P&P , Structural Efficiencies between Staff and Volunteer Leadership P&P
- Confirmed that we will need to hold a forum at Capital Conference for members to discuss the Bylaw proposal on Member AT Large, that was tabled in the House of Delegates. Steve will work with planning committee to ensure this is incorporated into the schedule



## EMAIL VOTING PROCEDURE ADDENDUM (P&P 05-02-CMT)

### S A M P L E

#### ELECTRONIC VOTE RESULTS

The Motion:

---

---

---

---

---

Motion Maker: \_\_\_\_\_

#### **BoT Voting**VOTING COMMITTEE:

Member	Member Name	Vote Cast
<u>Chair</u> <del>President</del>		
<u>Vice Chair</u> <del>President-Elect</del>		
<u>Region 1/Sitting Member</u> <del>Vice President</del>		
<u>Region 2/Sitting Member</u> <del>Treasurer</del>		
<u>Region 3/Sitting Member</u> <del>Secretary</del>		
<u>Region 4/Sitting Member</u> <del>Immediate Past President</del>		
<u>Region 5/Sitting Member</u> <del>RVP Region 1</del>		
<u>Region 6/Sitting Member</u> <del>RVP Region 2</del>		
<u>Region 7/Sitting Member</u> <del>RVP Region 3</del>		
<u>Region 8/Sitting Member</u> <del>RVP Region 4</del>		
<u>Sitting Member</u> <del>RVP Region 5</del>		
<u>Sitting Member</u> <del>RVP Region 6</del>		
<u>Sitting Member</u> <del>RVP Region 7</del>		
<u>Sitting Member</u> <del>RVP Region 8</del>		

<del>Sitting Member</del> Leg Chair		
<del>Sitting Member</del> Member Chair		
Total <b>Yes</b> Votes		
Total <b>No</b> Votes		
Total Abstentions		
2/3 Requirement Reached		
Motion Outcome		

\_\_\_\_\_

**Date**

\_\_\_\_\_

**Attested by Secretary**

## **NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES**

POLICY TITLE:	Award
CLASSIFICATION:	Gordon Award Committee
POLICY NUMBER:	
DEPARTMENT COORDINATION:	Executive
MOTION:	Mel Schlesinger
DATE SUBMITTED (INITIAL):	March 24, 2008
DATE APPROVED:	March 2008
APPROVED BY:	Board of Trustees
SUNSET DATE:	2017

**PURPOSE:** To establish guidelines to ensure the ongoing continuity and quality of the Gordon Award

The membership and chair of the Gordon Committee is delineated in Article IX, Section 6 of the Bylaws.

**PROCEDURE(S):** The following procedures shall be followed as it pertains to the awarding of the Gordon and in the planning and execution of the Gordon event.

1: That the Chair and the Executive Vice President shall review the structure and program in a timely manner prior to the Award event, and the Executive Vice President shall have or delegate to appropriate staff operational supervision at the award event.

2: That in the months of February, March and April of each year the Association will publish appropriate nomination forms in HIU, other appropriate Association publications, and other agreed to industry trade publications as determined by the Committee, the Executive Vice President, and the funds allocated for such purpose. The form will include appropriate criteria and other details about the Award including the submission deadline date and postmarked date. That this Committee shall meet to select the recipient prior to **May 30<sup>th</sup>**, **May 15<sup>th</sup>** and shall hold the event at the Annual Convention

3: That the Award recipient and one immediate family member's transportation and two nights lodging are complementary to the recipient and guest. The transportation shall be based on NAHU's travel policy; one deluxe room shall be provided the night prior to the award event and one night after the award event.

4: That the Executive Vice President shall cause the Association to publicize the Award recipient's background information and other details in the HIU magazine in the September issue. In addition, the cover of the magazine shall be that of the recent Award recipient. The Association shall distribute press releases the day after the Award event to the industry trade press, the Award recipient's hometown press, and other appropriate media.

**FINANCIAL IMPACT:** Financial implications of this policy shall be part of the annual convention budget and shall be considered by the Association when determining the budget for approval by the Board of Trustees.

**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

POLICY TITLE: NAHU	Awards Qualification Year
CLASSIFICATION:	Awards
POLICY NUMBER:	96-01-1-AW
DEPARTMENT COORDINATOR:	Membership
MOTION:	Patrick Williams
DATE SUBMITTED (INITIAL):	February 6, 1996
DATE APPROVED:	February, 1996
APPROVED BY:	Board of Trustees
SUNSET DATE:	2017

**PURPOSE:** To state the qualification period for NAHU awards.

**POLICY:** All NAHU awards, except LPRT, the Legislative Awards, Triple Crown and Harold R. Gordon Memorial Award, shall be awarded for activities undertaken by individuals and state and local chapters between April 1 and the following March 31.

The NAHU Legislative Awards and Triple Crown shall be awarded for activities undertaken by individuals and state and local chapters between January 1 and December 31.

**PROCEDURE(S):** All announcements and criteria for NAHU awards will reflect this qualification period.

**FINANCIAL IMPACT:** None

## **NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES**

POLICY TITLE:	E-mail Voting Procedure
CLASSIFICATION:	Committee
POLICY NUMBER:	05-02-CMT
DEPARTMENT COORDINATOR:	Board of Trustees
MOTION:	Mel Schlesinger
DATE SUBMITTED (initial):	November 14, 2005
DATE APPROVED:	December 12, 2005
DATE AMENDED	April 18, 2011
SUNSET DATE:	2017

**PURPOSE:** To establish procedures for NAHU committees to follow when discussing or voting on matters by electronic means

**POLICY:** NAHU committees shall adopt specific policies to regulate the transaction of business by electronic means.

### **PROCEDURE:**

Presentation of a Topic for Informal Consideration: The committee chair may present a topic or issue for discussion without presenting a motion on which a vote must be taken. He/she may do this electronically by distributing the topic to the entire committee, using the agreed upon distribution list maintained by the NAHU office. The chair shall set a time limit of no less than 24 hours for the discussion. At the end of this period, he/she may seek to extend the discussion period, refer the issue to a sub-committee or working group, invite a motion from a member of the committee, close discussion or take other appropriate action. A motion may be voted upon electronically, in accordance with Bylaws Article VIII, Section 4 and the procedures of this P&P or may be carried forward to the next committee teleconference, if placed on the agenda by the chair. Because an electronic vote prevents the assurance of a quorum, two-thirds of all committee members have to vote affirmatively for an electronic motion to pass. Unless otherwise specified by the chair, committee members shall cast their vote using the approved distribution list, to be received by all committee members, and recorded. All committee members are encouraged to participate in the discussion, observing the same rules of order and courtesy as apply to formal committee meetings. All contributions to the discussion should be posted to all committee members, again using the NAHU distribution list.

Presentation of a Motion for Consideration: All motions to be voted upon electronically shall be submitted in the same form as a motion made during a formally convened committee meeting; the motion shall be in writing, a second shall be secured and discussion shall be allowed for no less than 24 hours before a vote is taken. All further discussion shall again include all members of the committee. At the end of the specified discussion period, all eligible committee members may cast votes. At the conclusion of the voting period, the chair shall tabulate the votes. The chair shall formally announce the results of the vote to the entire committee, and shall record the vote in the minutes of

the subsequent formal committee meeting. If a motion fails because a significant number of committee members did not cast a vote on the issue, the chair may, at his/her sole discretion, extend the voting deadline or add the topic to the next committee meeting. However, he/she may take both actions (ie. If the deadline is extended and there are still insufficient votes, the matter may not be carried over to the next committee meeting, except as a newly introduced agenda item).

**FINANCIAL IMPACT:** None.

**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

POLICY TITLE:	Implementation of policy and procedures
CLASSIFICATION:	Executive
POLICY NUMBER:	95-01-B
DEPARTMENT COORDINATOR:	Executive
MOTION:	Mel Schlesinger
SECONDED:	Denny Ebersole
DATE SUBMITTED:	
APPROVED BY:	Board of Trustees
AMENDED:	December 14, 2007
SUNSET DATE:	2017

**PURPOSE:** To facilitate the process of implementing new and amended Policy and Procedures and disseminating information about such changes and amendments to the membership.

**POLICY:** All new and amended non-personnel policies and procedures shall be considered to be ratified and applicable upon the approval/amended date. Such policy and procedures shall be distributed to all state and local chapter presidents within 45 days of date they were approved. The board may readdress a new and/or amended policy and procedure if, within 90 days of distribution, substantive comments are received from more than 10% of then-current state and local chapter presidents.

**PROCEDURE(S):** New and amended policy and procedures will be sent to state and local chapter leadership via the most appropriate and timely manner. Regional Vice Presidents are required to bring these new P&Ps to the attention of their chapter presidents through their regular forms of communication.

**FINANCIAL IMPACT:** Implementation of this P&P will incur no new operating cost.



# **NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES**

POLICY TITLE:	Investment Policy
CLASSIFICATION:	Finance
POLICY NUMBER:	14-01-F
DEPARTMENT COORDINATOR:	Finance
MOTION:	Jim Stenger
DATE APPROVED:	June 27, 2014
APPROVED BY:	Board of Trustees
SUNSET DATE:	2017

**PURPOSE:** To set forth the nature, purpose and goals for investing NAHU cash reserves in excess of operating requirements on a long-term basis greater than three years.

**POLICY:** The Board of Trustees delegates to the CFO the responsibility of managing the investment funds, however, the Board of Trustees has ultimate responsibility for the oversight of NAHU assets. The CFO, in consultation with the Finance Committee, oversees the selection of an investment manager and directs the selection, monitoring and reporting requirements necessary to maximize performance of NAHU investments.

## **PROCEDURE(S):**

1. A reputable investment advisor will be used to manage the portfolio. The advisor cannot be a member of NAHU and must be registered with the SEC. The Finance Committee will conduct a review of the advisor every 3-5 years. The selection process should include information regarding
  - Expense ratios
  - Sales charges
  - Division of responsibility
  - Compliance requirements
2. The primary objective of the policy is preservation of the portfolio capital with secondary emphasis on capital appreciation.
3. The following percentages will set the maximum limit for each fund category –
  - Cash & Cash Equivalents 100%
  - Fixed Income 50%
  - Equity 50%

Exceptions to these limits can be presented to the Finance Committee for consideration and presentation to the Board for approval.

4. These funds are of a fiduciary nature and a conservative investment strategy incorporating the concept of diversification within the portfolio will be practiced. No more than 10% of equity assets may be invested in any one issuer nor more than 25% of the equity portfolio in any single industry as defined by the S&P

Index (other than obligations of the U.S. Government, its Agencies or instrumentalities).

5. Additionally, the organization may not:

- Purchase securities on margin
- Make short sales of securities
- Invest in real estate, commodities, or commodities contracts
- Directly invest in options, futures, or other derivative securities

6. Reporting requirements will be as follows:

- Monthly – the CFO will reconcile the investment accounts and update the financial statements accordingly
- Quarterly – The investment manager will provide the Finance Committee a report which includes the following information:
  - ~ Asset allocation
  - ~ Investment performance
  - ~ Evaluation of objectives and benchmarks
  - ~ Future strategies
- Annually – the investment manager will provide the Board of Trustees a report which includes the following information:
  - ~ Asset allocation
  - ~ Investment performance
  - ~ Evaluation of objectives and benchmarks
  - ~ Future strategies

**FINANCIAL IMPACT:** None

## **NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES**

<b>POLICY TITLE:</b>	NAHU Awards Review
<b>CLASSIFICATION:</b>	Board
<b>POLICY NUMBER:</b>	05-01-AW
<b>DEPARTMENT COORDINATOR:</b>	Chapter Relations
<b>MOTION:</b>	Mel Schlesinger
<b>DATE SUBMITTED (INITIAL):</b>	February 5, 2005
<b>DATE APPROVED:</b>	April 18, 2011
<b>APPROVED BY:</b>	Board of Trustees
<b>SUNSET DATE:</b>	2017

**PURPOSE:** To set a systematic review of the NAHU awards to keep them current.

**POLICY:** The Awards Committee shall review all NAHU awards, except LPRT and the Gordon Memorial Award, every three years

### **PROCEDURE(S):**

- 1.** The NAHU Awards Committee will distribute the various awards to the committees that they pertain to for a review of the awards' scope, purpose and criteria, to make sure they are still current and they still make sense in helping NAHU achieve its mission.
- 2.** Each committee will have 60 days to review the awards and make recommendations for changes and updates. After 60 days they will report these recommendations to the Awards Committee.
- 3.** After the Awards Committee has received the recommendations from all the committees they will review these changes and make their final revisions and present them to the NAHU Board for approval.
- 4.** Nothing in this P&P requires that all awards be reviewed in the same year. The committee may establish a rotating three year schedule for awards review so long as each award is reviewed at least every three years.
- 5.** Any changes that are approved to the awards will take effect the following award year.

**FINANCIAL IMPACT:** None

**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

<b>POLICY TITLE:</b>	Reimbursement Guidelines for National Committee Members
<b>CLASSIFICATION:</b>	Committee
<b>POLICY NUMBER:</b>	05-03- CMT
<b>DEPARTMENT COORDINATOR:</b>	Finance and Committee Liaisons
<b>MOTION:</b>	Mel Schlesinger
<b>DATE SUBMITTED (INITIAL):</b>	December 6, 2005
<b>DATE APPROVED:</b>	December 12, 2005
<b>AMENDED:</b>	June 24, 2011
<b>APPROVED BY:</b>	Board of Trustees
<b>SUNSET DATE:</b>	2017

**PURPOSE:** To set forth guidelines for reimbursement for National Committee Members.

**POLICY:** Reimbursement will work as follows:

1. A designated maximum amount maybe reimbursed for Capitol Conference for airfare, lodging and other expenses. Registration for the meeting may be comped.

To qualify for reimbursement, the committee members must attend 75% of their required committee conference calls between July 1 and December 31, and be present at both the committee meeting and Regional breakout session held at Capitol Conference.

2. A designated maximum amount may be reimbursed for Convention for airfare, lodging and other expenses. Registration for the meeting may be comped.

To qualify for reimbursement, the committee members must attend 75% of their required committee conference calls between July 1 and June 30, and be present at committee meetings and regional breakout sessions held at Annual Convention.

3. Required committee conference calls include the national monthly committee meeting call, the monthly Regional call with their RVP and the monthly call of State Committee chairs for their respective committee, as expected by the National Committee Chair and respective Regional Vice President.
4. If a committee member does not meet the standards for reimbursement it is the responsibility of the national committee chair to inform the RVP prior to the event.
5. Travel to regional meetings is covered under the RVP's budget and committee members must coordinate with RVP's to determine budgeted amounts.
6. Committee members may not transfer the money to another member if they are unable to attend a meeting, nor may they use Capitol Conference or Convention funds for other travel expenses.
7. If the National Committee Chair and/or Regional Vice President believe the member would have met their commitment except for extenuating circumstances, the National Committee Chair

and/or Regional Vice President may request that the Finance Committee waive the attendance requirement.

**RESPONSIBILITIES:** The responsibility for ensuring that reimbursement guidelines are met will first be dependent on the source of funds. If the source of the reimbursement is the national committee budget, then the national chair has responsibility. If the source of reimbursement is the regional budget, then it is the responsibility of the RVP. To determine available reimbursement of national committee members, please contact NAHU's CFO.

**PROCEDURE(S):** In cases where registration is complementary, members must utilize the designated coupon code for on-line registration. Expenses must be submitted on the approved NAHU Expense Reimbursement form. The Treasurer will inform those included in this reimbursement within 60 days of the Board's decision at their Budget meeting.

**FINANCIAL IMPACT:** Will be determined annually at the Board's Budget Meeting

**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

POLICY TITLE:	Review of Regional Alignment
CLASSIFICATION:	Executive
POLICY NUMBER:	02-01-B
DEPARTMENT COORDINATOR:	Board
MOTION:	Mel Schlesinger
AMENDED	January 21, 2008
APPROVED BY:	Board of Trustees
SUNSET DATE:	2017

**PURPOSE:** To ensure the most effective distribution of NAHU services to existing members and to facilitate new membership development.

**POLICY:** The Board of Trustees will review the regions' configuration no less than every three years.

**PROCEDURE:** The president shall appoint a task force consisting of, but not limited to, the Immediate Past President, the Executive Vice President, the Vice Chair of Membership and at least two Regional Vice Presidents to review the then-current regional alignments and prepare a report to the Board of Trustees at the annual budget meeting. Proposed changes, if any, shall be determined by NAHU's attainment of specific goals and objectives, including, but not limited to, those outlined in NAHU's strategic plan. Any proposed changes must be approved by the House of Delegates at the NAHU National Convention. Any approved realignment will take effect January 1 following the approval and will be considered in conjunction with the next year's budget. The 90-day comment period for NAHU members will follow immediately as stipulated for policies and procedures.

**FINANCIAL IMPACT:** Will vary, depending on the task force's recommendations. All expenses related to reallocation of the regions must be included in an amended version of the association's operating budget.



## **LPRT**

**Chair: Suzy Johnson**

**Board Liaison: Mike Embry**

**Month: November**

LPRT committee continues to work on new qualifications for next year and Soaring Eagle symposium speakers and agenda and also quarterly LPRT webinar speakers and programs.



## **MEDIA RELATIONS**

**Chair:** Dave Cluley

**Board Liaison:** Rusty Rice

**Month:** November

### **Chair Report**

The committee met October 27th.

The LTEs and Op Eds on the NAHU website regarding the public option and market stabilization/cost were reviewed and compiled to see what could be used instead of generating new pieces. Kelly is reviewing the compiled list with Marcy Buckner. It was recommended that anything older than two years on the website be either archived or deleted. This should improve the organization of the site and make it easier for members to find desired content.

Committee members are engaged and working hard. Responses to a request from the Leg Council to develop talking points to use in LTE and op eds addressing the public option were received from the committee in short order and resulted in a lengthy list of possible talking points (attached). Kelly is drafting a LTE for committee review.

The social media subcommittee is off to a good start. Supplemental report attached. I'm awaiting response from Annette Bechtold on the planning committee's thought about a social media session at Cap Con.

### **Regional Reports**

#### **Region 1 – Michael Capaldo**

There were no requests for media assistance in Region One in October.

NYSAHU conducted a survey (attached) of members to determine if member opinions on critical issues were in line with the positions that the NYSAHU board has taken; a synopsis of the results is shown below.

#### **Region 2 – Erica Hain**

- Seeking to fill region 2 media relations chair position
- Central VA chapter received great press coverage for members Lindsey Waters and Doug W.

#### **Region 3 – Lee Nathans**

- Received press coverage from outlet including the Columbus Dispatch, which focused on the impact and change on plans provided to Columbus consumers
- Mike Embry was interviewed on a Fox News Detroit's broadcast segment that aired on a national level



## **Region 4 – Alycia Riedl**

No report

## **Region 5 – Bill Hendrickson**

Next Monday, 11/14, my radio show guest will be Liz Gallops, leader of the Vanguard Council, former president of our local chapter and the NCAHU as well. Liz specializes in individual coverage, so we will be talking about those issues.

Liz was quoted in the November 7<sup>th</sup> Wall Street Journal with a statement about exemptions from the penalty for those individuals without health insurance. She is an example of brokers making a difference.

## **Region 6 - Emily Bremer** (Note: Emily and Lee Nathans hold a joint monthly call with their two regions)

Emily Bremer – Introduction

Lee Nathans – resources and planning your year review

Beverly shared that their goal was to develop one key reporter relationship and they have done that and she always includes the logo. They are also working on press releases and social media.

Me'Shel Reidel in St. Louis shared that they have been working on their website and building a team.

Another chair (didn't catch the name) asked why they never get responses on press releases? We suggested that she keep an eye on topic, timing and length and always follow up with a call.

Beverly Gossage had a great suggestion to see where the news is promoting that their health reporter is going to be and then go there and introduce yourself. A lot of times they promote the events they will be attending and it is how they were able to build a relationship with a local TV station that now calls them all the time and even switched from using navigators to NAHU members to man a phone bank to answer questions on ACA. What a success story!

Several people on the call gave feedback that they would like to hear from a reporter and have more in depth training on specific topics. We have booked a reporter for the November call and I will talk to the social media working group to get someone for the January call to dig in to social media strategy pre-Cap Con.

## **Region 7 – Scott Leavitt**

We have been busy pushing the "Brokers making a Difference" program, we have reached over 150 connections on the Region 7 Facebook page, and have had many members quoted in the media. I am in the process collecting links to all of the quotes and sending them to NAHU. Other than that everyone is in the middle of AEP and OEP,

## **Region 8 – Patrick Burns**

- Region 8 received media coverage in the Mercury News, Nerd Wallet, USA Today and several other outlets
- Met with state legislator who spoke highly of member Craig Gussin as a reliable subject-matter expert and resource
- The CA chapter is working on building and updating a white paper that was composed last year, hired a consultant to assist with this effort.

### **Social Media Working Group First Call 10/24/2016**

We used Zoom (introduced to me by Kelly Fristoe) for video conference. There were a few glitches, but overall it worked pretty well and was free.

Roll Call: Emily Bremer, Kelly Loussedes, Mel Schlessinger, Chad Schneider, Dawn McFarland, Brett Bussell, Matt Byrne

Members of the group introduced themselves and shared their experience with social media.

Kelly reviewed NAHU's current activity and stats.

Matt is a broker in Ohio who uses multiple platforms including Twitter, FB, LinkedIn, Snapchat and Pinterest. He thinks the key is to get members to engage and reshare.

Mel is a past NAHU President as you know and is using LinkedIn and You Tube for a broker sales system and to promote a telemedicine program. He commented that social media is constantly changing. Chapters should be branding the value of the agent and targeting the consumer.

Dawn was involved in a social media campaign with her chapter in California that had over 200 agents participate. She thinks a consumer facing campaign is important. She also feels that a big challenge is how uncomfortable the majority of our members are with social media and we have to get them comfortable. They have people at meetings to help members get the apps on their phones and ask questions.

Brett is a technology guy and is a Hub Spot Gold partner and specializes in in-bound marketing. He sees social media as distribution channels. We should be asking where people are going to find information and help on insurance? When you google, the national brands (carriers and agencies) come up first but those aren't always the best resources for consumers. He has also been the VP of Marketing for a large IT services company.

Chad works at Code Six Four and thinks it is important to communicate what a broker is. Reaching the consumer is key.

Dawn suggested partnering with other organizations like chambers of commerce to help push the message out and expand reach. She also thinks that twitter is good for directing people and it's access/influence is larger.

Matt doesn't like the idea of promoting find an agent at annual open enrollment because he wouldn't push that out to his customers. Good point. He liked tying into BMD.

The group came up with three hashtags for annual open enrollment. #brokersmakingadifference, #ACA, and # annual open enrollment.

Group also feels we should do a campaign around public option/single payer but that the message needs to be broken into smaller pieces to make it more social media friendly. Mel agreed and thought we could take pieces and use them for updates and posts across multiple platforms.



Recently we conducted a membership survey to determine their opinions regarding what the NYSAHU Board believes are significant challenges to the health insurance market in New York State.

We listed the five most important issues in our opinion, and asked our members to rate them by significance; the issues are shown by member ranking below:

1. The creation of a government run, single payer health system in NYS
2. Establishing producer compensation as an integral part of premium rate filings
3. The definition of the size of a small group health plan in NYS
4. Actuarial justification of prior approval of health insurance rates by DFS
5. Modernization of the anti-rebating law

We then asked our members to indicate whether they agreed with the positions that the NYSAHU Board have taken on these issues reflects their own feelings on these issues. The results are shown below:

	NYSAHU Board	Agrees %	Membership Neutral%	Disagrees%
1. The creation of a government run, single payer health system in NYS	Opposes	91.10%	7.80%	1.10%
2. Establishing producer compensation as an integral part of premium rate filings	Supports	91.10%	5.60%	3.30%
3. The definition of the size of a small group health plan in NYS	50 or less lives	68.90%	20%	11.10%
4. Actuarial justification of prior approval of health insurance rates by DFS	Supports	87.80%	12.20%	0.00%
5. Modernization of the anti-rebating law	Supports	81.10%	13.30%	5.60%



## PROFESSIONAL DEVELOPMENT

**Chair: David C. Smith**  
**Board Liaison: Rusty Rice**  
**Month: November 2016**

Highlights from our October call and work since that call:

- We've begun work on our "Ted Talk" proposal for National Convention, which is tentatively entitled "Vision Speak." A brief description:

*Our inaugural event will be showcased at NAHU 2017 in Orlando. We're bringing the famous TED talks to the NAHU stage. Each of you have written and even agonized over your business's Vision Statement for years. Some of you may still be working on yours. In whichever way you define your organization's reason for existence; we want to help you achieve success. Our Vision Speak lineup will bring knowledge and foresight to the stage in 15-20 minute talks. These talks could range from self-preservation, philanthropy, organizational management and comedic relief to the future of telemedicine, healthcare sharing ministries and more.*

- Proposals for Professional Development Day speakers continue to come in at a good pace.
- There is work on putting together a dedicated page for commission to fees on the NAHU website, with a focus of bringing existing tools and the work done by state associations on creating a master agreement that could be used for fee-based (where available) with individual customers in and out of the Marketplace/state-based Exchanges.
- Another group is working on the ACA for CPAs course
- The construction of the Advanced Self-Funded Certification program is moving forward, along with a Benefits Technology Certification. Both program are on track for late first quarter 2017 rollout.



### RHU Update

All work on the redesign of the program is **complete** and in process of getting filed in all 51 jurisdictions. We continue to update our website with new REBC detail and requirements. For folks with questions about what happened to ChHC (which was also acquired from the American College): <http://www.nahu.org/education/designations/CharteredHealthcareConsultant.pdf>

The schematic to the right (has not been posted and under edit) previews how RHU and ChHC could jump into REBC since we are giving reciprocity to courses already completed. That will be good news for many folks who currently have the RHU designation in particular.

This chart indicates courses (X) in ChHC and RHU that work towards REBC.

	REBC	ChHC	RHU
<b>All Required</b>			
NAHU Business Ethics	X		
Group Benefits	X		X
Advanced Topics in Group Benefits	X	X	X
Patient Protection Affordable Care Act	X	X	
<b>Electives (Choose 3)</b>			
Voluntary Worksite	X		
Individual Market	X	X	X
Consumer Driven Healthcare	X		
Corporate Wellness	X		
Self Funding	X		
Medicare	X		

**RHU Website:** <http://www.nahu.org/education/designations/rebc.cfm>

Our FAQ will continue to be updated as we move into the new year:

[http://www.nahu.org/education/designations/FrequentlyAskedQuestions\\_2016.pdf](http://www.nahu.org/education/designations/FrequentlyAskedQuestions_2016.pdf)



## **NOMINATIONS**

**Chair: Don Goldmann**

**Board Liaison: Don Goldmann**

**Month: November**

The nomination email was sent to all state and local chapter presidents on October 15. To date, no nominations have been received.



## MINUTES OF THE 2016 NAHU HOUSE OF DELEGATES

### Minutes Tuesday, June 28, 2016 NAHU National Convention House of Delegates

1. The meeting was called to order by President Don Goldmann at the Albuquerque Convention Center, Albuquerque, at 2:00 p.m. MST.
2. Motion: (*Rusty Rice*) To adopt the Credentials Report. Adopted as follows:
  - Board of Trustees: 16
  - NAHU Past Presidents: 16
  - Delegates of State and Local Associations: 335
  - TOTAL VOTING STRENGTH: 387
3. President Goldmann declared a quorum established according to the bylaws.
4. Standing Rules
  - Motion (*Don Goldmann*): To waive the reading of the standing rules of order.
  - Discussion: none
  - Status: Adopted
5. Standing Rules
  - Motion (*Don Goldmann*): To adopt the proposed standing rules of order as printed.
  - Discussion: none
  - Status: Adopted
6. Agenda
  - Motion (*Don Goldmann*): To adopt the proposed agenda.
  - Discussion: none
  - Status: Adopted
7. 2015 House of Delegates Minutes (*Rusty Rice*) The minutes of the 2015 HOD have been approved by the Board of Trustees.
8. President Goldman asked the Elections Chair if any candidate reported any campaign complaints to the Board of Trustees. No complaints were filed.
9. Report of the Nomination Committee (*Don Goldmann*)
  - President-Elect – Mike Embry





## MINUTES OF THE 2016 NAHU HOUSE OF DELEGATES

- Vice President – Rusty Rice
- Treasurer – Pat Griffey
- Secretary – Dane Rianhard, Mike Stephens
- Region 2 Vice President – Erica Hain
- Region 4 Vice President – Alycia Riedl
- Region 6 Vice President – Kelly Fristoe
- Region 8 Vice President – Linda Rose Koehler

There were no nominations from the floor.

### 10. Election for Secretary Ballot #1

- Ballots were received and the polls were opened.
- When all who wished to vote had done so, Don Goldmann declared the polls closed.
- Dane Rianhard chose to not appoint an Observer.
- Mike Stephens appointed Joe Brining as his Observer.
- The Elections Committee retired to count the votes while the meeting continued.

### 11. Report of the NAHU Education Foundation

The Foundation has exceeded its fund raising goal for the Annual Convention.

### 12. 2016 Report of the Board of Trustees.

Informational report of the Board of Trustees (*Mike Embry*). The report had been discussed throughout the convention and there was nothing additional to report.

- Request for questions: None.

### 13. Report on Financials (*Mike Embry*)

#### **NAHU**

- i. Assets: \$ 4,202,604
- ii. Liabilities: \$ 3,043,127
- iii. Revenues: \$ 7,590,723
- iv. Expenses: \$ 7,664,582
- v. Net Assets (Reserve Balance): \$1,159,478

#### **EDUCATION FOUNDATION**

- i. Assets: \$ 54,148
- ii. Liabilities: \$ 41,865
- iii. Revenues: \$ 424,095
- iv. Expenses: \$ 505,695
- v. Net Assets (Reserve Balance): \$ 12,283



## MINUTES OF THE 2016 NAHU HOUSE OF DELEGATES

- The audit report will be completed in eight weeks and will be posted on the NAHU Website upon completion.

### 14. Remarks of the outgoing President (*Don Goldmann*).

### 15. Election Committee Report Ballot #1 for Secretary

- Qualified voters..... 387
- Legal ballots cast..... 375
- Illegal ballots rejected ..... 3
- Number of votes necessary to elect ..... 188
- Candidate Dane Rianhard received..... 255
- Candidate Mike Stephens received ..... 120

### 16. Declaration of Elections (*Don Goldmann*)

- President-Elect – Mike Embry
- Vice President – Rusty Rice
- Treasurer – Pat Griffey
- Secretary – Dane Rianhard
- Region 2 Vice President – Erica Hain
- Region 4 Vice President – Alycia Riedl
- Region 6 Vice President – Kelly Fristoe
- Region 8 Vice President – Linda Rose Koehler

### 17. Proposed Bylaws Amendments (4)

- Motion (*Don Goldmann on behalf of the Board of Trustees*) Amend Article IX, Section 2 to read:  
The Standing Committees shall be:
  - A. Legislative Council
  - B. Membership Council
  - C. Nominations Committee
  - D. Elections Committee
  - E. Harold R. Gordon Award Committee
  - F. Finance & Audit Committee
  - G. PROFESSIONAL DEVELOPMENT COMMITTEE
  - H. GOVERNANCE COMMITTEE
- Discussion:
- Motion (*Don Goldmann*) To separate the proposed amendment into separate votes for each proposed committee.
- Discussion: None



## MINUTES OF THE 2016 NAHU HOUSE OF DELEGATES

- Status: As a voice vote was not definitive the motion was adopted by a majority standing vote.
  - Motion: (*Don Goldmann on behalf of the Board of Trustees*) Amend Article IX, Section 2 to read:  
The Standing Committees shall be:
    - A. Legislative Council
    - B. Membership Council
    - C. Nominations Committee
    - D. Elections Committee
    - E. Harold R. Gordon Award Committee
    - F. Finance & Audit Committee
    - G. PROFESSIONAL DEVELOPMENT COMMITTEE
  - Discussion: None
  - Status: The bylaw amendment was adopted by a 2/3 vote
  - Motion: (*Don Goldmann on behalf of the Board of Trustees*) Amend Article IX, Section 2 to read:  
The Standing Committees shall be:
    - A. Legislative Council
    - B. Membership Council
    - C. Nominations Committee
    - D. Elections Committee
    - E. Harold R. Gordon Award Committee
    - F. Finance & Audit Committee
    - G. Professional Development Committee
    - H. GOVERNANCE COMMITTEE
  - Discussion: Clarification of the role of the Governance Committee
  - Status: The bylaw amendment was adopted by a 2/3 vote.
- 1) Motion: (*Don Goldmann on behalf of the Board of Trustees*) Amend Article VII, Section 1 to read:  
The Board of Trustees shall consist of:
- A. Executive Committee
  - B. Regional Vice Presidents
  - C. Chairpersons of the Membership Councils
  - D. Chairperson of the Legislative Council
  - E. CHAIRPERSON OF THE PROFESSIONAL DEVELOPMENT COMMITTEE



## MINUTES OF THE 2016 NAHU HOUSE OF DELEGATES

- Discussion: Concerns about the financial impact of having another board member.
- Status: A voice vote was taken without a definitive result. A vote count was taken by region. Final Count 239 in favor of the amendment, 124 against. The bylaw amendment failed as it did not receive the required 2/3 vote.

2) Motion (*Don Goldmann on behalf of the Board of Trustees*) Amend Article VII, Section 1 to read:

The Board of Trustees shall consist of:

- A. Executive Committee
- B. Regional Vice Presidents
- C. Chairperson of the Membership Council
- D. Chairperson of the Legislative Council
- E. Chairperson of the Professional Development Committee
- F. ONE AT-LARGE MEMBER

THE AT-LARGE MEMBER OF THE BOARD OF TRUSTES SHALL BE NOMINATED BY THE GOVERNANCE COMMITTEE AND APPROVED BY THE BOARD OF TRUSTEES AND MUST BE A LONG-STANDING AND ACTIVE MEMBER OF THE ASSOCIATION AND SATISFY CRITERIA APPROVED BY THE BOARD OF TRUSTEES TO PROMOTE DIVERSE PERSPECTIVES AND EXPERIENCE, BUT SHALL NOT HAVE BEEN A PRIOR MEMBER OF THE BOARD OF TRUSTEES OR AN NAHU OFFICER.

- Discussion:
- Motion (Beth Ashmore) to refer the bylaw amendment to the next House of Delegates with additional discussion to occur at Capitol Conference.
- Status: The motion to refer the bylaw amendment passed.

3) Motion (*Don Goldmann on behalf of the Board of Trustees*) Amend Article XI, Section 3 to read:

Each state and local association may designate one alternate for each of its delegates. A designated alternate may replace a delegate unable to fulfill his/her voting duty upon certification of his/her qualification to serve according to the requirements above. All alternates must be identified and BY THE DEADLINE ESTABLISHED BY THE ELECTION COMMITTEE.

- Discussion: There is concern that the Election Committee might make the deadline more constricting
- Status: The motion passed



## MINUTES OF THE 2016 NAHU HOUSE OF DELEGATES

18. Presentation (*Jim Stenger*) of a Past President's Pin to Don Goldmann.
19. Presentation of the Board of Trustees gift to Immediate Past President Don Goldmann.
20. Swearing in (*Don Goldmann*) of Jim Stenger as the 2016-2017 NAHU President.
21. Remarks of the incoming President, Jim Stenger. Introduction (*Jim Stenger*) of 2016-2017 NAHU Slate of Officers, Board and others giving their Pledge to the Membership and taking the Oath of Office.
  - President – Jim Stenger
  - President-Elect – Mike Embry
  - Vice President – Rusty Rice
  - Treasurer – Pat Griffey
  - Secretary – Dane Rianhard
  - Region 1 Vice President – Paul Smith
  - Region 2 Vice President – Erica Hain
  - Region 3 Vice President – Denise VanPutten
  - Region 4 Vice President – Alycia Riedl
  - Region 5 Vice President – Julian Lago
  - Region 6 Vice President – Kelly Fristoe
  - Region 7 Vice President – Rosanne Wolfe
  - Region 8 Vice President – Linda Rose Koehler
  - Legislative Council – Dave Mordo
  - Membership Council – Paige Phillips
  - CEO/EVP – Janet Trautwein
22. President Jim Stenger adjourned the meeting sine die at 4:23 p.m. MST.

Rusty Rice, 2015-2016 NAHU Secretary

APPROVED BY \_\_\_\_\_: (INITIALS OF SECRETARY \_\_\_\_\_)      DATE: \_\_\_\_\_

National Association of Health Underwriters  
BALANCE SHEET  
September 30, 2016

	This Year	Last Year	Variance	% Increase(Decrease)
<b>ASSETS</b>				
<b>CURRENT ASSETS</b>				
Operating Cash and Cash Equivalents	254,315.51	465,552.52	(211,237.01)	-45.37%
Accounts Receivable, Net	856,082.14	742,747.74	113,334.40	15.26%
Prepaid Expense	81,437.57	41,340.69	40,096.88	96.99%
Note Receivable	5,000.00	5,000.00	0.00	0.00%
Total Current Assets	1,196,835.22	1,254,640.95	(57,805.73)	-4.61%
<b>SHORT TERM INVESTMENTS, at Fair Value</b>				
Operating Investments	365,462.45	937,879.63	(572,417.18)	-61.03%
Federal Legislative Defense Fund Investments	266,267.96	238,389.32	27,878.64	11.69%
Total Short Term Investments	631,730.41	1,176,268.95	(544,538.54)	-46.29%
<b>LONG TERM INVESTMENTS, at Fair Value</b>				
Equity Securities	1,698,349.67	1,453,326.27	245,023.40	16.86%
Total Long Term Investments	1,698,349.67	1,453,326.27	245,023.40	16.86%
<b>PROPERTY AND EQUIPMENT, at Cost</b>				
Office Furniture and Equipment	637,637.01	594,369.88	43,267.13	7.28%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(789,359.00)	(679,578.48)	(109,780.52)	16.15%
Total Property and Equipment	309,231.94	375,745.33	(66,513.39)	-17.70%
DEPOSITS	37,161.60	37,161.60	0.00	0.00%
TOTAL ASSETS	3,873,308.84	4,297,143.10	(423,834.26)	-9.86%
<b>LIABILITIES AND NET ASSETS</b>				
<b>CURRENT LIABILITIES</b>				
Accounts Payable and Accrued Expenses	56,230.08	344,142.04	(287,911.96)	-83.66%
State and Local AHU Dues Payable	156,783.20	174,128.79	(17,345.59)	-9.96%
Deferred Revenue - Membership	1,839,242.11	2,026,160.29	(186,918.18)	-9.23%
Deferred Revenue - Conferences	0.00	12,974.00	(12,974.00)	-100.00%
Total Current Liabilities	2,052,255.39	2,557,405.12	(505,149.73)	-19.75%
<b>LONG TERM LIABILITIES</b>				
Deferred Rent Obligation	250,619.28	229,541.68	21,077.60	9.18%
Deferred Tenant Allowance	230,236.74	275,529.18	(45,292.44)	-16.44%
Total Long Term Liabilities	480,856.02	505,070.86	(24,214.84)	-4.79%
TOTAL LIABILITIES	2,533,111.41	3,062,475.98	(529,364.57)	-17.29%
<b>NET ASSETS</b>				
Net Assets, Beginning of Year	1,142,797.60	1,271,912.76	(129,115.16)	-10.15%
Current Year Activity	197,399.83	(37,245.64)	234,645.47	-629.99%
TOTAL NET ASSETS	1,340,197.43	1,234,667.12	105,530.31	8.55%
TOTAL LIABILITIES AND NET ASSETS	3,873,308.84	4,297,143.10	(423,834.26)	-9.86%

