

**TEXAS ASSOCIATION OF HEALTH UNDERWRITERS**

**SUMMARY OF POLICIES & PROCEDURES**

<b>TITLE</b>	<b>#</b>	<b>CLASSIFICATION</b>	<b>SUBMITTED</b>	<b>APPROVED</b>	<b>PURPOSE</b>
Execution of Board of Director Decisions	1	Board of Directors	April 17,1994	April 17, 1994 Revised: January 23, 2009	To clarify the relationship between the Board of Directors and the Executive Committee concerning votes and decisions executed at Board of Directors meetings.
TAHU Officer Nomination Criteria	2	Nominations and Elections	October 11, 1996	October 11, 1996 Revised: October 24, 2008, July 22, 2011	To establish nomination criteria for the officers of the Association.
Continuing Education	3	Professional Development	October 11, 1996	October 11, 1996 Revised: January 21, 2005, April 24, 2005, January 20, 2006, October 26, 2007, January 23, 2009, October 28, 2011	TAHU will act as the provider for continuing education courses when requested by its local chapters.
Contracting Authority	4	Finance	October 11, 1996	October 11, 1996 Revised: October 24, 2008, July 22, 2011	To control contractual liabilities of the association.
Delegate Expense Reimbursement – NAHU House of Delegates	5	Finance	October 16, 1997	October 16, 1997 Revised: April 29, 2000, July 15, 2005, May 1, 2008, October 24, 2008, July 22, 2011	
Delegate Expense Reimbursement – NAHU Capitol Conference	6	Finance	October 16, 1997	October 16, 1997 Revised: April 29, 2000, July 15, 2005, October 24, 2008, July 22, 2011	
TAHU Credit Card Processing	7	Finance	July 20, 2000	July 20, 2000 Revised: October 24, 2008, July 22, 2011	To establish a process for accepting credit and bank debit cards.
TAHU Annual Budget	8	Finance	April 17, 1994	April 17, 1994 Revised: April 30, 2009, October 28, 2011	To provide the Executive Committee and all other committees with an

					annual budget of expenditures.
TITLE	#	CLASSIFICATION	SUBMITTED	APPROVED	PURPOSE
Expenditure Payments	9	Finance	April 17, 1994	April 17, 1994 Revised: April 30, 2009, October 28, 2011	To establish a standard Procedure whereby expenditures, to be paid or reimburse, are approved for payment and to avoid payment or reimbursement for frivolous expenditures.
Processing New Member Applications	10	Membership	October 11, 1996	October 11, 1996 Revised: April 30, 2009	To acknowledge new members in a more timely manner.
Appointment and Duties of TAHUPAC Committee	12	Legislation	April 30, 2000	April 30, 2000 Revised: January 23, 2004, April 24, 2005, January 23, 2009, July 23, 2010, July 22, 2011	To describe the appointment process and duties of the Committee for TAHUPAC.
Trustee Emeritus	13	Board of Directors	April 30, 2000	April 30, 2000 Revised: April 30, 2009	To clarify Article VII, Section 1, E
Legislative Council Meetings  DELETED 01/23/09	14	Legislative	July 21, 2000	July 21, 2000 Revised: April 24, 2005  DELETED 01/23/09	To establish a regular schedule of meetings to execute the responsibilities of the Legislative Council.
Submitting, Endorsing and Advocating Proposed Legislation	15	Legislative	July 21, 2000	July 21, 2000 Revised: September 2002, January 23, 2009, July 23, 2010, October 28, 2011	
Legislative Council Structure	16	Legislative	July 21, 2000	July 21, 2000 Revised: April 24, 2005, July 21, 2006, January 23, 2009, July 23, 2010, July 22, 2011	To establish a Legislative Council structure...
E-Mail Meeting and Votes	17	Administrative	January 24, 2001	January 24, 2001 Revised: April 30, 2009	To establish guidelines for use of e-mail for voting and meetings.
Awards Submission	18	Awards	July 23, 2004	July 23, 2004 Revised: January 20, 2006, July 20, 2007, April 30, 2009	To establish guidelines for submission of TAHU Awards to the Awards Chair.

TAHU Board Meeting Expenses	20	Board of Directors	May 16, 2004	May 16, 2004 Revised: April 30, 2009, January 28, 2011, October 28, 2011	To create guidelines for reimbursement of expenses incurred by Board members in association with attending scheduled Board Meetings.
Board Meeting Absences	21	Board of Directors	January 21, 2005	January 21, 2005 Revised: April 30, 2009	To create guidelines for the executive Committee to waive Board meeting absences.
Media Press Releases and Media-Related Functions	22	Media	July 20, 2006	July 21, 2006 Revised: February 19, 2007, January 25, 2008, April 30, 2009	To specify TAHU's official position regarding the approval and distribution of press releases and media-related functions.
Convention Chapter Share of Revenue	23	Finance	October 26, 2006	October 27, 2006 Revised: April 30, 2009	To establish a procedure for local chapter share of TAHU Convention revenue.
Election Procedures	24	Elections	October 26, 2006	October 27, 2006 Revised: April 30, 2009	To establish procedures for conducting annual elections.
TAHU Attorney	25	Administrative	April 24, 2007	May 3, 2007 Revised: April 30, 2009	To establish guidelines for usage of the TAHU-contracted attorney.
TAHU Cafe	26	Technology	March 1, 2007	May 3, 2007 Revised: April 30, 2009, January 22, 2010	To establish guidelines for participation in the TAHU Cafe.
NAHU Delegate Support	27	Chapter Support	May 1, 2008	May 1, 2008 Revised: January 23, 2009	To fill delegate positions at NAHU Convention that would otherwise be left unfilled. To create guidelines for reimbursement of registration expenses incurred by a TAHU member while attending the NAHU convention as a

					delegate.
Financial Committee Structure	28	Finance	January 22, 2009	January 23, 2009 Revised: October 30, 2009, July 22, 2011	To establish a finance committee structure that: <ol style="list-style-type: none"> <li>1. Reviews investment strategies on an ongoing basis with the approved financial adviser</li> <li>2. Communicates with the Board of Directors with regard to performance of the association's investments at quarterly TAHU board meetings.</li> <li>3. Allows the Finance Committee to make decisions regarding financial options with TAHU allotted funds.</li> </ol>
Distribution of Membership List	29	Membership	April 29, 2009	April 30, 2009	To establish criteria for releasing TAHU membership listing to members.
Funding For Legislative Support and Activity	30	Legislative	April 30, 2009	July 17, 2009	To assure the allocation, spending and/or reimbursement of expenses from TAHU sourced funds for legislative advocacy

					are used only to promote those positions and issues supported by TAHU and approved by its Board of Directors.
Small Group Specialist (SB79) Designation and Instructor Certification	31	Legislative and Professional Development	October 13, 2010	October 29, 2010	To describe the process to earn the TAHU Small Group Specialist Designation (SB79) and establishing guidelines for the instructor certification.
Life Member	32	Membership	August 25, 2011	August 25, 2011	To create a TAHU membership class of Life Member, which coordinates with NAHU's Life Membership, and to establish the guidelines of this membership.

**Texas Association of Health Underwriters  
POLICY & PROCEDURES #1**

POLICY TITLE: Execution of Board of Director Decisions

CLASSIFICATION: Board of Directors

DRAFTED BY: Jackie Spragins, Treasurer

DATE SUBMITTED: April 17, 1994

APPROVED \_\_\_\_\_ REVISED 01/23/09 NOT APPROVED \_\_\_\_\_

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PURPOSE: To clarify the relationship between the Board of Directors and the Executive Committee with regard to action taken during meetings when the Board is in session, when the Board is not in session, how such decisions are to be reported and ratified

POLICY: Robert's Rules of Order as the Parliamentary authority in accordance with the association bylaws shall serve as the guidance for this policy ;

The Executive Committee, shall make decisions on behalf of the Board of Directors, in accordance with Article IV, Paragraph 50 as such authority.

PROCEDURE(S): In the event decisions with regard to the operation of the association must be made outside of a regularly scheduled board meeting, the Executive Committee, elected by membership is authorized to make such decision.

The action and decision made by the Executive Committee must be reported to the Board of Directors at its next regularly scheduled meeting for ratification. In the event a majority of the board, upon vote the decision or action shall be discontinued, so long as notice *has* been given in the call for this meeting or it may be rescinded without notice by a two thirds vote or by a vote of the majority of the entire membership. Any variation of this policy will be considered a serious violation of the respect paid to Board decisions and is subject to the full disciplinary action of the Board of Directors.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and shall be reviewed every three years thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURES #2**

.POLICY TITLE:                   TAHU Officer Nomination Criteria  
CLASSIFICATION:               Nominations and Elections  
DRAFTED BY:                   Kathy Humphries, Executive Director  
DATE SUBMITTED:               October 11, 1996

APPROVED \_\_\_\_\_ REVISED 10/24/2008, 07/22/2011 NOT APPROVED \_\_\_\_\_

PURPOSE:                        To establish nomination criteria for officers of the Association.

POLICY:                         Any TAHU member in good standing who has served in a position on the TAHU board for at least two (2) years or has served one (1) year on the TAHU board as a local chapter president shall be eligible for nomination to serve as an officer. Time served shall include the current year, and service is not required to be in concurrent years.

PROCEDURES:                    The nomination forms will be distributed to TAHU members by way of Association newsletters and/or electronic mail. Nominations must be forwarded to TAHU headquarters.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #3**

POLICY TITLE: Professional Development  
CLASSIFICATION: Professional Development  
DRAFTED BY: Laura Firestone, Executive Director  
DATE SUBMITTED: October 25, 2007

APPROVED X REVISED 1/21/05, 4/24/05, 01/20/06, 10/26/07, 01/23/09, 10/28/11 NOT APPROVED

PURPOSE: TAHU will act as the provider for continuing education courses when requested by its local chapters.

POLICY: TAHU will provide a CE course upon request by a Qualified instructor and will furnish the necessary materials, pursuant to the following procedures. TAHU certifies CE instructors based upon their experience and licensure. Certified instructors are not representatives of TAHU, and the opinions of instructors are not necessarily those of TAHU. TAHU does not endorse any company or product with which an instructor may be associated, and any express or implied endorsement of any such company or product in a CE presentation is a violation of TAHU policy.

**PROCEDURES:**

- I. Qualified members will be Professional Development Chairs, Local Chapter Officers, State Officers, and Certified Instructors.
- II. The only authorized liaisons with TDI shall be the Executive Director, current TAHU President or the state Professional Development Chair.
- III. Determine if the CE course will be one currently on TAHU's approved TDI course list or if it will be a new course to be submitted for approval through TDI. Any TAHU course to be presented must be coordinated with the local chapter CE chair for chapter-sponsored events, or the TAHU Executive Director for state-sponsored events, in order to ensure the proper paperwork is prepared and notification given prior to the beginning of the course presentation. TAHU does not submit courses for approval through TDI for presentations not scheduled for a local chapter or state function.
  - A. NEW COURSE
    1. To be certified as a CE course, the course content shall be designed to enhance the knowledge, understanding and/or professional competence of the student as to one or more of the following topics: insurance principles and coverage; applicable laws and rules; recent and prospective changes in coverage; technical policy provisions and underwriting guidelines and standards; law and the duties and responsibilities of the licensee; consumer protection; or insurance ethics. The course content may also include instruction on management of the licensee's insurance agency. Ethics and consumer protection course credit shall apply equally to all license types and the content

for ethics and consumer protection topics shall be designed to relate to the business of insurance.

2. As long as the course meets the criteria above, complete a TAHU Chapter CE Worksheet, attach the required information necessary for a new course (refer to checklist on the worksheet) and fax/email/or mail to the Executive Director as noted at the bottom of the worksheet at least 45 days prior to the course presentation date.

3. A course may be advertised prior to approval only as "pending approval". A course may not be given for CE credit prior to approval and assigned courses may not be provided to students without a current assignment form.

4. Once the course is approved, TAHU will notify the chapter contact with the appropriate course information in order to prepare the appropriate CE forms necessary for the course presentation.

B. CURRENT TAHU APPROVED COURSE

1. Confirm that the course will still be in effect on the proposed presentation date by referring to the active course list. If the course will have expired, it must be recertified through TDI by following the procedures of submitting courses for approval (see section III.A. above). Confirm location, date, and time of presentation.

2. If originator of the CE course is not available for presentation, locate an instructor who is qualified and knowledgeable in the subject matter and meets the qualifications on the instructor certification form. Obtain a bio and completed instructor certification form from the instructor.

3. Complete the TAHU Chapter CE worksheet and forward it along with a copy of the instructor bio and certification form to the Executive Director as notification of the course presentation no later than one week prior to presentation of course.

4. TAHU sign-in/out sheets and course evaluation forms MUST be used on the day of presentation of any TAHU-approved course. These forms may be obtained from the TAHU Executive Director upon receipt of the TAHU Chapter CE worksheet from the chapter contact, if the chapter does not already have them available. Attendees must attend at least 90% of the presentation in order to receive continuing education credit for the presentation. A professional development monitor for each presentation should be alert to attendees leaving a presentation early.

IV. Issuing CE Certificates

A. Legible names, addresses and TDI license numbers are required in order to receive a certificate. Omitting this information will only delay the issuance of the certificate.

B. The completed sign-in/out sheets and course evaluation forms, complete with name, address and TDI license number, in addition to a copy of any handouts, and any shown presentation, must be forwarded to the TAHU Executive Director within 7 business days after the date of the course. If the paperwork is not forwarded within the time frame noted above, an additional surcharge will be applied to certificate processing fees.

- C. The TAHU Executive Director will prepare the CE certificates and mail to attendees within 30 days of the course date. If the paperwork is missing information necessary to generate a certificate, the TAHU Executive Director will notify the chapter contact to obtain the necessary information from the attendee.
- D. The charge to chapters for CE held at a chapter-sponsored event shall be \$1.00 per certificate. The fee for presenting a TAHU registered CE to other organizations will be \$5.00 per certificate. The EC may make special waiver or adjustment of the set fees in cases where such waiver or adjustment is deemed to be in the best interest of TAHU. TAHU will invoice the chapter or organization upon completion of the CE certificates.

V. All forms pertaining to C.E. shall be forwarded by the Executive Director to all Qualified Members, as described in Section I of this Policy & Procedure, at the beginning of each fiscal year, and again, upon request. The forms as are follows: C.E. Worksheet, Instructor Certification Form, Signin Sheets, and Evaluation Forms.

VI. Fees and Expenses: In the event TAHU incurs any additional fees or expenses in conjunction with a CE course, the sponsoring entity will be responsible for such fees or expenses.

VII. Ad-Hoc Committee: Each year, the TAHU President shall appoint an Professional Development Ad-Hoc Committee to address issues of continuing education, such as complaints, policies and procedures, etc. The Committee shall consist of the EC officer in charge of Professional Development, the Professional Development Chair, the Executive Director, and one Trustee. The Committee shall meet as needed.

VIII. Course Advertisement/Solicitation:

- A. Courses submitted for approval and for which written confirmation of approval has not yet been received by TAHU may only be advertised as "pending certification by the Texas Department of Insurance".
- B. Advertisements that include references to course certification by TDI must also include the provider's name, Texas Association of Health Underwriters, and TDI provider number, 0426.
- C. Advertisements may not be misleading as to the course content or requirements for successful completion and must clearly state 1) whether the provider is offering the course for classroom, classroom equivalent or self study credit, 2) any equipment or software that is required to take the course and 3) the requirements for successful completion of the course (see section III.B.4. above), including whether the course shall require a monitored final examination.
- D. Use of Logos: Providers shall not allow the presentation of advertising of any type in any manner during course instruction or examination periods. Use of company logos and references to specific company products during a course shall not be considered advertising if they are the subject of the course or are actually affixed to items being used, are incidental to the presentation, and do not interfere with or distract from the instruction. Based on this wording taken from the TDI guidelines, if logos are used at all, they must be very small and in an inconspicuous corner that does not interfere with the presentation.

IX. TAHU Sponsorship Slide: Any presentation must include two additional slides or pages in the format provided by the TAHU Executive Director, one at the beginning and one at the end, stating that TAHU is the provider of the CE, with TAHU's address and phone number, fax and email, requirements of successful completion and that any comments, complaints, and/or suggestions should be sent to the TAHU Executive Director. The same information should be included with any handouts.

X. Violations: Violations of any of the aforementioned rules for continuing education shall be measured from July 1 through June 30, and will result in the following:

- A. First offense, a warning will be given to the responsible party.
- B. Second offense will result in a 90-day suspension of sponsoring or giving further CE.
- C. Third offense may result in official removal of the responsible party to sponsor or present further CE.
- D. All fines assessed by TDI as a result of any violations will be the responsibility of the local chapter, or in the event of no presenting local chapter, the certified instructor.
- E. If CE paperwork is not forwarded to the Executive Director within the 7 days as noted in Section IV.B. above, the charge to the chapter or to the instructor (in the case of a non-TAHU sponsored event presentation) shall be an additional \$5.00 per certificate.

XI. Acknowledgement of Professional Development P&P: All Qualified Members (See I., for definition of Qualified Member) must have an understanding of this Professional Development P&P, and therefore, may not continue in providing CE through TAHU without signing the following acknowledgement of understanding.

***This policy shall be reviewed for language and application on a triennial basis.***

*"I understand the Policies and Procedures as described above and agree to comply with them."*

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*Qualified Member Printed Name*

*Date*

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*Qualified Member Signature*

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #4**

POLICY TITLE: Contracting Authority

CLASSIFICATION: FINANCE

DRAFTED BY: KATHY HUMPHRIES, EXECUTIVE DIRECTOR

DATE SUBMITTED: OCTOBER 11, 1996

APPROVED \_\_\_\_\_ REVISED 10/24/2008, 07/22/2011 NOT APPROVED \_\_\_\_\_

PURPOSE: To control contractual liabilities of the association.

POLICY: The TAHU Executive Director will review and enter into a contract agreement with vendors at the direction of the Board of Directors.

PROCEDURES: All contractual agreements with vendors must to be reviewed by TAHU's executive director, president and treasurer. Only the executive director is allowed to execute contract agreements between the association and its vendors.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every 3 years thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #5**

POLICY TITLE                      Delegate Expense Reimbursement  
    NAHU House of Delegates

CLASSIFICATION:                      Finance

DATE SUBMITTED                      October 16, 1997

DRAFTED BY                              Martha Hall, RHU, P & P Chair

APPROVED: \_\_\_\_\_ REVISED: 4/29/00, 07/15/05, 10/24/2008, 07/22/2011 \_\_\_\_\_ NOT APPROVED: \_\_\_\_\_

POLICY:        The Association will reimburse delegates to the NAHU House of Delegates        with funds available. The maximum amount of funding shall be set each year by the Executive Committee and approved by the Board of Directors.

PROCEDURE    Delegates may be reimbursed expenses for registration, transportation, lodging and meals, excluding alcohol, not to exceed budgeted amounts.    Requirements for reimbursement are:

- 1) Attendance at all state meetings
- 2) Attendance at all regional meetings
- 3) Attendance at all House of Delegates meetings.
- 4) Application for Reimbursement submitted to TAHU Executive Director, with supporting documentation within 45 days of the close of the event

If these requirements are not met, no funds will be reimbursed.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.



**Texas Association of Health Underwriters  
POLICY & PROCEDURES #7**

POLICY TITLE:           TAHU Credit Card Processing

CLASSIFICATION:       Finance

DRAFTED BY:           Laura Firestone, Executive Director

DATE SUBMITTED:       07/20/00

APPROVED \_\_\_\_\_ REVISED 7/00, 10/24/2008, 07/22/2011 NOT APPROVED \_\_\_\_\_

PURPOSE:               To establish a process for accepting credit and bank debit cards.

POLICY:                 TAHU will accept credit cards for payment of registration, exhibitor and sponsorship fees for conventions, symposiums, seminars, golf tournaments, membership dues, luncheons, and other events. A 3.25% convenience fee will be added to all charges outside legislative fundraising.

PROCEDURES:           Credit card information will be forwarded to TAHU headquarters for processing. TAHU will forward to the local associations, when applicable, a check and a list of charges within 21 days of receipt.

- 1) Forward appropriate registration forms to TAHU headquarters.
- 2) TAHU will process the credit card charges.
- 3) Cardholders' credit card statement will read "Texas Association of Health Underwriters".
- 4) For processing of local chapter credit card receipts, TAHU will forward to the local associations a check and list of charges within 21 days of receiving credit card charges, minus the processing fees charged by the vendor.

**SAMPLE INFORMATION TO BE INCLUDED ON REGISTRATION FORM**

       MasterCard          Visa                          Discover                          American Express

Cardholder Name: \_\_\_\_\_

Cardholder Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Amount Charged: \$ \_\_\_\_\_

Card Number: \_\_\_\_\_ Exp Date \_\_\_\_\_

VAL Code: \_\_\_\_\_

Signature: \_\_\_\_\_

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter..

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #8**

POLICY TITLE:           TAHU Annual Budget  
CLASSIFICATION:        Finance  
DRAFTED BY:            Jackie Spragins, Treasurer  
DATE SUBMITTED:        4/17/94

APPROVED- x                   REVISED   04/30/09, 10/28/11                     NOT APPROVED

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PURPOSE:    To provide the Executive Committee and all other committees with an annual budget of expenditures.

POLICY:     The Budget and Finance Director will establish an annual budget. The budget will be categorized by officer and committee and will be broken down by item such as travel, long distance phone, etc. The budget will include all organization expense items such as advertising, stipends, etc. Every area of expenditures by the TAHU will be included in the budget. Items should be managed on a monthly basis. Any overages of budgeted items will not be reimbursed by TAHU. Exceptions may be made by following the procedure below.

PROCEDURE(s): The Budget and Finance Director will present the budget to the Board of Directors at the first quarterly meeting of the fiscal year. The budget must be approved by the Board. The budget will not be altered except for a full hearing and majority vote of the Board of Directors.

This policy shall be reviewed for language and application on a triennial basis.

**Texas Association of Health Underwriters  
POLICY & PROCEDURES #9**

POLICY TITLE: Expenditure Payments

CLASSIFICATION: Finance

DRAFTED BY: Jackie Spragins, Treasurer

DATE SUBMITTED: 4/17/94

APPROVED X                      REVISED 06/08/05, 04/30/09, 10/28/11                      NOT APPROVED

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PURPOSE: To establish a standard Procedure whereby expenditures, to be paid or reimbursed, are approved for payment and to avoid payment or reimbursement for frivolous expenditures.

POLICY: All expenditures are to be reviewed and approved before payment or reimbursement is made.

PROCEDURE(S): All Members of the Board must submit a voucher for any expense to be paid or reimbursed. Receipts must be attached to the voucher, and all expenses explained. Any-expense not given prior approval for payment by the Executive Board must be approved by majority of the Executive Board by fax or mail. Any approved expenses may be paid upon written voucher approval by two members of the Executive Board, other than the officer incurring the expense.

This policy shall be reviewed for language and application on a triennial basis.

TEXAS ASSOCIATION OF HEALTH UNDERWRITERS

Expense Voucher

Date: \_\_\_\_\_

Requested by (print your name) \_\_\_\_\_

Payable to: \_\_\_\_\_

Purpose: (attach all receipts) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Total Amount: \$\_\_\_\_\_

Mail check to: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

**Expenses must be submitted and approved by the President and Treasurer prior to reimbursement.**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

If no signature is available, please verify authorization by phone or email.

Phone and/or Email Approval Date: \_\_\_\_\_

Forward to:        Laura Firestone, CPA  
                      TAHU Executive Director  
                      PO Box 381506  
                      Duncanville, TX 75138-1506  
                      Phone:        972/780-0066  
                      Fax: 972/709-0611  
                      Email: management.company@tahu.org

.....  
FOR TAHU OFFICE USE ONLY

Check Date: \_\_\_\_\_

Amount Paid: \_\_\_\_\_

TAHU Check #: \_\_\_\_\_

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #10**

POLICY TITLE: Processing New Member Application

CLASSIFICATION: Membership

DRAFTED BY: Kathy Humphries, Executive Director

DATE SUBMITTED: October 11, 1996

APPROVED X

REVISED 04/30/09

NOT APPROVED

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PURPOSE: To acknowledge new members in a more timely manner.

POLICY: New members will be processed within two weeks after the application is received at TAHU headquarters.

PROCEDURES: The executive director will mail the new member a letter over the current president's and membership chair signature and a new member packet.

- I. Make checks payable to NAHU.
- II. Forward new member applications to TAHU Headquarters.
- III. New member will be entered into the data base.
- IV. New member will be sent a welcome letter from the TAHU president and membership chair.
- V. New member will be sent a new member packet (newsletter, membership directory, and any additional timely promotional information available, symposium, golf tournament, GRIP, etc.).
- VI. FYI ... If an individual new member application (not sent by a local chapter) is received at TAHU headquarters the appropriate local chapter will be notified.
- VII. Application and accompanying payment will be forwarded to NAHU.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**Texas Association of Health Underwriters  
POLICY AND PROCEDURE #12**

POLICY TITLE: Appointment and Duties of TAHUPAC Committee

CLASSIFICATION: Legislation

DRAFTED BY: Jackie L. Spragins, RHU

DATE SUBMITTED: April 30, 2000

APPROVED   x   REVISED 01/23/04, 4/24/05, 01/23/09, 07/22/11 NOT APPROVED           

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PURPOSE: To describe the appointment process and duties of the Committee for TAHUPAC.

POLICY: The incoming Executive Committee will appoint the members to the TAHUPAC Committee, and the Committee will follow the procedures below.

PROCEDURE:

1. Committee will consist of a minimum of five members from the following classifications:
  - A. The EC member in charge of legislation
  - B. One Trustee
  - C. One Local Chapter President
  - D. One Legislative Council Member
  - E. Legislative Fundraising Chair(s)
2. The Trustee will serve as Chair and will make regular quarterly reports to the TAHU Board.
3. Members of the Committee must agree to serve prior to appointment and be willing to study the legal materials that pertain to Political Action Committees. Members must be willing to serve for the entire fiscal year.
4. The EC member appointed to the Committee will act as Treasurer.
5. A budget must be presented to the TAHU Board of Directors for approval at the July Board Meeting each year.
6. Decisions regarding disbursement of contributions will be approved by 2/3 vote of the Committee.
7. Decisions of the Committee may be made by conference call, email, or meeting in person, as long as written minutes are kept and recorded.
8. Marketing materials must be approved by the Executive Committee of TAHU.
9. TAHU management firm will collect and disburse funds as established by the Committee.
10. Committee members may be recalled from appointment by a majority vote of the Board of Directors of the Association.
11. In the event of recall, resignation, or death of a Committee member, the EC shall appoint another TAHU member to complete the term of the exiting member.
12. Disbursement of contributions to federal candidates/officeholders is prohibited by the committee.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #13**

POLICY TITLE: Trustee Emeritus  
CLASSIFICATION: Board of Directors  
DRAFTED BY: Jackie L. Spragins, RHU  
DATE SUBMITTED: April 30, 2000

APPROVED   x                        REVISED   04/30/09                        NOT APPROVED           

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PURPOSE: To clarify Article VII, Section 1, E

POLICY: "Once a past president has served in the capacity of Trustee for three years, said Trustee will be extended the title of "Trustee Emeritus" for life. One year of service may be counted for each year of service as an elected officer of NAHU. Trustee Emeriti will be invited to all Board meetings of the Association and will act in the capacity of advisors. A Trustee Emeritus shall have no voting power, unless appointed as a Standing Committee Chair or Trustee as defined elsewhere in these bylaws."

PROCEDURE:

1. The title of Trustee Emeritus will be bestowed upon qualified recipients at the State Symposium following the completion of the three years of service required. Recognition will be given at the annual awards presentation of said State Symposium.
2. Executive Director will notify Trustee Emeriti of State Board Meetings in the same manner as Board Members are notified, 30 days in advance.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #15**

POLICY TITLE: Policies and Procedures for Submitting, Endorsing and Advocating Proposed Legislation

CLASSIFICATION: Legislative

DRAFTED BY: Stacey Merritt

DATE SUBMITTED: July 21, 2000

APPROVE    X                      REVISED            09/02, 01/23/09, 10/28/11            NOT APPROVE

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PURPOSE: To set forward procedures for the submission, endorsement and advocacy of legislation presented by TAHU membership.

Policy:

- Submission of Proposed Legislation for Endorsement or Amendment by TAHU  
Any TAHU member desiring TAHU endorsement of proposed legislation must first submit proposed legislation to the Legislative Council for approval.  
If approved by a majority of the Legislative Council, the proposed legislation shall then be submitted to the TAHU Executive Committee for review and then to the entire TAHU board for endorsement.
- Freedom of Expression Encouraged
  - TAHU recognizes the value of freedom of expression and encourages its members to participate actively in the political, legislative, and regulatory processes which affect our industry. TAHU shall not attempt to limit or constrain any TAHU member in expressing an opinion or belief or working in any manner for or against any proposed legislative bill or resolution, regulatory rule, including personal lobbying before members of the Texas Legislature and their staffs.
  - If a TAHU member's political or legislative advocacy conflicts with the stated position of TAHU and its representatives, that TAHU member shall not represent him/herself or his/her position in a way that states or implies endorsement of the position by TAHU. If said member discloses his/her affiliation with TAHU, as either a member or a leader, he/she must explicitly state that his/her opinion is not endorsed by TAHU. Intentional violation of this Policy & Procedure shall result in disciplinary action, which could include expulsion from TAHU.

This policy shall be reviewed for language and application on a triennial basis.

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #16**

POLICY TITLE: Legislative Council Structure and Meetings

CLASSIFICATION: Legislative

DRAFTED BY: Sandy Longacre

DATE SUBMITTED: July 21, 2000

APPROVED X REVISED 4/24/05, 1/23/09, 07/22/11 NOT APPROVED

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PURPOSE: To establish a Legislative Council that:

1. Provides the expertise necessary to give sound legislative advice to the TAHU Board of Directors
2. Promotes communication concerning NAHU and TAHU legislative policy among TAHU's members and chapters
3. Is accountable to the Board of Directors and the Members of TAHU
4. Establishes a schedule for meetings of the Legislative Council

POLICY: The Legislative Council, as a state committee, should have responsibilities focused on policy, communication, and operations of the Council. The Council will meet regularly by phone or in person. Legislative Council meetings shall be held regularly to permit advance planning and periodic member input and evaluation of TAHU legislative policies and positions. Nothing in the policy and procedure shall prohibit additional meetings of the Legislative Council at one location or by Teleconference

PROCEDURE:

The Legislative Council shall undertake the following responsibilities as deemed necessary by the President and Executive Committee and approved by the Board of Directors:

The Council shall prioritize legislative efforts, prepare and review testimony and other public statements, determine timing and scope of Operation Shout alerts, develop and coordinate ongoing projects between the Council, the Executive Committee, the Full Board and staff.

A minimum of five members shall be appointed to the legislative council and shall have responsibility for, but not limited to:

- State legislative issues
- Federal legislation and federal issues
- Legislative activities, including all meetings and events
- Legislative fundraising promotion and activities and reporting of the TAHUPAC and NAHU fundraising
- Liaison responsibilities with the Executive Committee and Full Board

The President of TAHU and the TAHU Lobbyist and/or consultant(s) shall serve as ex-officio, non-voting members.

Program and monitor ongoing projects being coordinated between Council, Committees and staff.

The TAHU Legislative Council shall present to the Executive Committee and Board of Directors, not later than the Fall board meeting prior to each biennial session of the State Legislature, recommendations for consideration with regard to general issues having a global affect on the health insurance industry. These issues shall be approved or opposed by a majority vote of the Board of Directors. The council shall also, at the same time, present its recommendation for consideration of any member submitted legislation.

The Board of Directors shall have the right to endorse or oppose any proposed legislation on behalf of TAHU, or to terminate such endorsement or opposition.

Upon recommendation of the TAHU Legislative Council, the TAHU Executive Committee shall have the authority for other emergency policy-making decisions when there is not sufficient time for full Board of Directors consideration and vote on an issue, and shall notify the full board of its action within five (5) business days.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #17**

POLICY TITLE: E-Mail Meetings and Votes

CLASSIFICATION: Administrative

DRAFTED BY: Kathy Bailey, RHU, REBC

DATE SUBMITTED: January 24, 2001

DATE APPROVED: January 24, 2001

APPROVED   X   REVISED   04/30/09   NOT APPROVED           

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PURPOSE: To establish guidelines for use of e-mail for voting and meetings.

PROCEDURE:

- I. A vote of the full Board via e-mail will occur only when:
  - a. A prior vote of the Board at a regularly scheduled meeting established that a vote would occur via e-mail on a specific topic by a set date, or
  - b. A majority of the Executive Committee has voted to open the Board to a specific motion for a "virtual meeting" and discussion followed, if needed, by a vote by e-mail; all within a specific time period.
  - c. All eligible board members vote unanimously on the issue(s) presented.
- II. Only votes from voting Board members sent to the Executive Director in the specified time frame will be counted. Voting members are asked to copy the Board on their vote.
- III. The Executive Director will tally the votes and report the votes via e-mail, giving each Board member's vote status.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #18**

POLICY TITLE: Awards Submission

CLASSIFICATION: Awards

DRAFTED BY: Colleen Pruitt

DATE SUBMITTED: July 24, 2003

APPROVED     X     REVISED 01/20/06, 07/20/07, 04/30/09 NOT APPROVED           

PURPOSE: To establish guidelines for submission of TAHU Awards to the Awards Chair.

PROCEDURE:

1. The Awards committee will consist of Awards Chair, TAHU Current President, EC member with awards responsibility, Immediate Past President and first year Board Trustee. In the event that any of these board members are not available to judge awards, the President will appoint a substitute with approval of the board.
2. The Awards Chair will set awards deadline submission date. Submission due date will be set to allow ample time for judging and purchasing of awards before annual TAHU convention. Applications must be received no later than the close of business on the due date regardless of method of delivery. Exceptions to the submission deadline MAY be approved with TAHU Board approval.
3. Faxed or hand delivered submissions will not be accepted.
4. A copy of the submission form must accompany all submissions with points/narrative written on the submission form. Submission form should NOT be changed, retyped or reformatted. If additional space is needed, extra sheets should be attached and numbered to correspond to submission form.
5. Awards Chair will be responsible for notifying TAHU Executive Director of award winners. TAHU Executive Director will be responsible for purchasing all awards as determined by the Awards Committee. TAHU Executive Director will verify accuracy of awards prior to presentation at the annual convention.
6. Style and selection of awards is the responsibility of the Awards Committee within the parameters of the budget.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**Texas Association of Health Underwriters  
POLICY AND PROCEDURE #20**

POLICY TITLE: TAHU Board Meeting Expenses

CLASSIFICATION: Board of Directors

DRAFTED BY: Robert M. Lay

DATE SUBMITTED: May 16, 2004

APPROVED   x   REVISED   04/30/09, 01/28/11, 10/28/11   NOT APPROVED           

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PURPOSE: To create guidelines for reimbursement of expenses incurred by Board members in association with attending scheduled Board Meetings.

POLICY: Each Board Member shall be eligible for expense reimbursement for travel and accommodations up to an amount, if any, as recommended by the Executive Committee and approved by the full Board each year. Incoming Board Members' reasonable expenses to attend the June strategic planning meeting shall be reimbursed per P&P guidelines. Amounts reimbursed will be applied to the member's annual allowable expense for the next board year. To be eligible for reimbursement, the member must attend all scheduled sessions from beginning to end. Any exception to the eligibility requirement must be approved by the majority of the TAHU Executive Committee.

Travel shall be reimbursed utilizing the Internal Revenue Service mileage expense amount for individuals who drive or by actual expense incurred for public forms of transportation.

PROCEDURE: The Board member must submit the expenses on the appropriate form accompanied by the supporting documentation to the Executive Director within 45 days after the meeting for which the Board Member is seeking compensation.

This policy shall be reviewed for language and application on a triennial basis.

**Texas Association of Health Underwriters  
POLICY AND PROCEDURE #21**

POLICY TITLE: BOARD MEETING ABSENCES

CLASSIFICATION: Board of Directors

DRAFTED BY: Jackie L. Spragins

DATE SUBMITTED: January 21, 2005

APPROVED 1/21/05      REVISED 04/30/09      NOT APPROVED \_\_\_\_\_

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PURPOSE: To create guidelines for the Executive Committee to waive Board meeting absences.

POLICY: The TAHU Bylaws, Article X, Section 8, reads as follows: "Any Officer or Standing Committee Chair who shall have been absent from two (2) regular meetings of the Board of Directors during a single administrative year shall automatically vacate the seat on the Board of Directors, and the position shall be filled in accordance with these Bylaws. However, the Executive Committee shall consider each absence as a separate circumstance and may expressly waive such absence by affirmative vote of a majority of its members."

Circumstances that may be allowed as excused absences are defined as follows: In the event the Board Member cannot attend a regular board meeting of the Association due to

- Prior family, business, or other volunteer commitment
  - or
  - Illness of self or family member
  - or
  - Unforeseeable circumstance, such as car wreck, home fire, etc.,
- And
- Board member notifies a member of the EC, preferably the President, prior to or as soon as the above circumstance occurs, and required job duties are still completed by member,

Then the EC may consider this as an excused absence.

Non-notification to an EC member and non-completion of job duties may result in removal from the Board.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #22**

Policy Title: Media Press Releases and Media-Related Functions

Classification: Media

Drafted by: Lonnie Klene

Date Submitted: July 21, 2006

APPROVE    X        REVISE    02/19/07, 01/25/08, 04/30/09        NOT APPROVE

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Purpose: To specify TAHU's official position regarding the approval and distribution of press releases.

Policy: TAHU desires to obtain positive publicity for our industry and requests its local chapters provide any and all information deemed newsworthy to the TAHU Media Chair, keeping in mind that most news items need to be released within as short a time span as possible. TAHU will distribute media press releases pursuant to the following procedures.

Procedures:

1. All press releases and media-related functions must be simultaneously submitted to the TAHU Media Chair, the EC member over Media and the President and approved by the EC member over Media and the president. In the event either of these individuals is unavailable, the press releases and media-related functions must be approved by a minimum of two current executive committee members.
2. The official spokesperson(s) to address the media with regard to TAHU issues and/or positions shall be the President, President-Elect and any other designee appointed by the President as needed.
3. TAHU will split the cost of the press releases and media-related functions with the local chapters as determined annually by the TAHU Board of Directors.
4. All press releases and media-related functions must be submitted to the TAHU Media Chair in a timely manner using the NAHU recommended format. (See attached.)
5. Information must be concise, accurate, timely and newsworthy.
6. TAHU reserves editorial authority as well as the right to decline to financially support a press release and/or a media-related function.
7. Local associations not requesting cost sharing or including TAHU logo or name will not be subject to this policy.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.



**Texas Association of Health Underwriters  
POLICY & PROCEDURE #24**

POLICY TITLE:           TAHU Election Procedures  
CLASSIFICATION:       Elections  
DRAFTED BY:           Colleen Pruitt, Immediate Past President  
DATE SUBMITTED:       October 26, 2006

APPROVED: 10/27/06       REVISED 04/30/09                   NOT APPROVED

PURPOSE:               To establish procedures for conducting annual elections.

POLICY:                 TAHU Executive Committee elections are to be conducted annually by the Nominations Committee. Committee shall have the general charge of preparation, distribution, collection and counting of ballots and reporting results.

PROCEDURES:           The Nominations Committee shall be composed of the Immediate Past President, current        President and another Past President (Trustee). If for any reason any of the committee members cannot serve any Past President may be substituted.

Nominations Committee chair must have the process approved by the EC prior to Nomination process beginning.

Ballots are to be counted in person by the full committee at a neutral location determined by Nominations Committee chair.

Ballot counting may be witnessed by any candidate running for office as well as any interested member that wishes to attend.

Ballots that are incomplete or incorrectly marked will not be considered in the final vote count.

Results of the election will be called to the current President (if not in attendance) and the TAHU Executive Director upon completion

Each candidate will be notified of the results by the Committee Chair prior to the membership being notified by the TAHU Executive Director via mass e-mail.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURES #25**

**POLICY TITLE:** TAHU Attorney

**CLASSIFICATION:** Administrative

**DRAFTED BY:** Colleen Pruitt

**DATE SUBMITTED:** April 24, 2007

**APPROVED:** 05/03/07      **REVISED:** 04/30/09      **NOT APPROVED:**

**PURPOSE:** Establish guidelines for usage of the TAHU contracted attorney.

**POLICY:** The TAHU Executive Committee, in the course of conducting the business matters of the Association, has determined that some business matters of the Association require the expertise of Legal Counsel. Interaction with the attorney will be limited to the current President and/or the person the President has delegated that authority, who is a member of the Association in good standing. The Executive Director of the Association shall also have authority to interact on matters of billing and/or documentation issues.

The President and/or the designee, a member of the Association in good standing, shall be limited to discussing matters previously agreed to and budgeted for by the TAHU Board. In the case of emergency or urgent legal matters, in which time is of the essence, the Executive Committee shall have the authority to approve interaction with the attorney. In cases of an emergency situation, approval by the Executive Committee may be obtained via e-mail. If the issue is deemed by the President to be of a nature that requires the full Executive Committee, a conference call shall be arranged between the Executive Committee and the attorney.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURES #26**

**POLICY TITLE:** TAHU Café

**CLASSIFICATION:** Technology

**DRAFTED BY:** Colleen Pruitt

**DATE SUBMITTED:** March 1, 2007

**APPROVED:** 05/03/07

**REVISED:** 04/30/09, 01/22/10

**NOT APPROVED:**

**PURPOSE:** Establish guidelines for participation in the TAHU Café.

**POLICY:** The TAHU Café is for business discussion of issues related to health underwriters in Texas and throughout the nation. Submissions are to be relevant to the insurance industry or insurance agents. All email posted to the TAHU Café should comply with the accepted guidelines. Users will accept the guidelines as posted upon signing on to the café. Users that violate the accepted guidelines will be removed or suspended from the Café by the Sysop under the following guidelines: First violation, the individual will be given a warning; Second violation, the individual will be suspended from the cafe for 1 week; Third violation, the individual will be suspended from the cafe for 30 days. Upon removal by the Sysop, the TAHU Executive Committee will be notified and removal may be overturned by a majority vote. If 3 months elapse with no [further] violation, the warning/suspension rules start over.

The Café is a public forum and is open to both TAHU and non-TAHU members.

Accepted Guidelines for Café postings:

- Postings must be insurance related
- Postings are expected to maintain a proper decorum and level of professionalism
- Jokes, movie clips and general pointless comments that do not address the question or issue are not allowed.
- Attachments may be acceptable if they are .PDF files or .doc files and are strictly insurance related, all other attachments are prohibited. Links are preferred and if furnished, should be insurance related.
- Character assassinations are prohibited. Postings should refrain from disparaging third parties by name, whether they are companies or individual members
- Commentary is allowed as it pertains to the insurance issue being discussed. Personal remarks regarding the sender are not allowed
- Commercial solicitations are not allowed but a vendor may reply to a posted inquiry.
- Profanity is forbidden
- Copyrighted materials should not be submitted.
- Resumes of people in our industry are permitted as well as insurance related job postings.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURES #27**

**POLICY TITLE:** NAHU Delegate Support

**CLASSIFICATION:** Chapter Support

**DRAFTED BY:** Joanna Antongiovanni, Colleen Pruitt, Kathryn Anderson-Haught, Cheryl Clark, Luann Yarberry and Louanne Trebing

**DATE SUBMITTED:** May 1, 2008

**APPROVED:** 05/01/08      **REVISED:** 01/23/09      **NOT APPROVED:** \_\_\_\_\_

**Purpose:** To fill delegate positions at NAHU Convention that would otherwise be left unfilled, and to create guidelines for reimbursement of registration expenses (early bird registration) incurred by a member of a local association while attending the NAHU convention as a delegate.

**Policy:** Each local TAHU chapter or member may be eligible for reimbursement of up to \$500 per attendee (not to exceed \$1500 per chapter), as recommended by the Executive Committee and approved by the Full Board each year, with funds available. The funds may be applied for in the event a former TAHU president represents the local chapter

**Procedure:**

1. The Association may reimburse a local TAHU chapter or member who submits the appropriate form with documentation showing budgetary reasons for seeking compensation/reimbursement. To be eligible for reimbursement, the local chapter representative must attend the House of Delegates meeting and all required regional meetings. The representative must submit receipts and verification of attendance to the treasurer for reimbursement. If these requirements are not met, no funds will be reimbursed.
2. The appropriate information (see below) must be simultaneously submitted to the TAHU Chapter Support Chair, the EC member over Chapter Support and the President and approved by the EC member over Chapter Support and the President. In the event either of these individuals is unavailable, the request must be approved by a minimum of two current executive committee members.
  - a. A copy of the requesting chapter's financial statement (balance sheet and income statement) or bank statements for the prior 12 months and
  - b. An explanation of why their chapter should be entitled to the scholarship, which could include extenuating circumstances.
  - c. The local chapter should submit the name(s) of the member(s) for whom they are requesting reimbursement along with the documentation required above.
3. TAHU reserves the right to decline the financial support of any chapter for this function.
4. Annually the TAHU Executive Committee shall determine the number of attendees and reimbursements. Reimbursements from all sources shall not exceed the TAHU budgeted amount.
5. Requests for reimbursement must be submitted within 45 days of the last day of the NAHU convention.

This policy shall be reviewed for language and application on a triennial basis following its last revision

Texas Association of Health Underwriters  
POLICY & PROCEDURES #28

POLICY TITLE: Financial Committee Structure

CLASSIFICATION: Finance

DRAFTED BY: Carolyn Goodwin

DATE SUBMITTED: January 22, 2009

Approved: 01/23/09 Revised: 10/30/09, 07/22/11 Not approved: \_\_\_\_\_

Purpose: To establish a finance committee structure that:

- Reviews investment strategies on an ongoing basis with the approved financial adviser
- Communicates with the Board of Directors with regard to performance of the association's investments at quarterly TAHU board meetings.
- Allows the Finance Committee to make decisions regarding financial options with TAHU allotted funds.

Policy: The Finance Committee shall focus on the financial growth of TAHU as outlined by the Association's Investment Policy Statement.

Procedures: The Finance Committee shall be comprised of the following individuals:

- TAHU Treasurer (Finance Committee Chair)
- TAHU President
- TAHU President Elect
- TAHU Trustee (appointed by Committee Chair)
- TAHU Chapter President (appointed by Committee Chair)

The TAHU Treasurer shall develop the makeup of the committee and submit for approval at the TAHU July Board meeting. The committee shall meet regularly as needed via any means available.

The goals of the Finance Committee shall be to ensure continued growth and preservation of dedicated funds that provide TAHU with surplus operating resources for a minimum of one (1) year absent of membership dues. The Committee shall ensure such investments are allocated in accordance with the approved Investment Policy Statement and only in avenues that provide reasonable access in the event that need arises and as approved by a majority vote of the Board of Directors.

Members of the Committee authorized to act on behalf of the association shall be limited to the TAHU Treasurer, or Executive Committee member overseeing the Finance Committee, the TAHU President and the TAHU Executive Director. Such actions shall be limited to signature authority on transactions requiring such authority through the Financial Advisor, and providing direction to the Financial Advisor, as approved by a minimum of three of the Committee's members.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.

TEXAS ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURE #29

**POLICY TITLE:** Distribution of Membership List

**CLASSIFICATION:** Membership

**DRAFTED BY:** Carolyn Goodwin

**DATE SUBMITTED:** April 29, 2009

**APPROVED:** \_4/30/09\_\_\_\_ **REVISED:** \_\_\_\_ **NOT APPROVED:**\_\_\_\_\_

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**PURPOSE:** To establish criteria for releasing TAHU membership listing to members.

**POLICY:** The TAHU membership listing may be released, upon proper payment from the requester by the TAHU Executive Director only.

**PROCEDURES:**

Upon request, the TAHU Executive Director may release the membership listing, upon payment of appropriate fees, and with the following disclaimer:

*You are granted use of this list for the purpose of mailing or emailing our members about your product information/services. You may not use data to create, modify, and/or update lists, directories or compilations of any kind in any medium that will be sold, exchanged, transmitted or provided, whether or not for value, to any person. You may use competent agents, vendors or other service providers to process mailing and/or emailing projects but remain responsible for their compliance with these provisions.*

1. Fees to individuals who are TAHU members shall be \$500.00 until revised upon recommendation of the TAHU Executive Committee and approval of the TAHU Board.

This policy shall be set for review by June 30, 2012 and triennially thereafter.

Texas Association of Health Underwriters  
POLICY & PROCEDURES #30

POLICY TITLE: Funding for Legislative Support and Activity

CLASSIFICATION: Legislative

DRAFTED BY: Mike McLaughlin

DATE SUBMITTED: April 30, 2009

APPROVED: 07/17/09      REVISED: \_\_\_\_\_      NOT APPROVED: \_\_\_\_\_

**Purpose:** To assure the allocation, spending and/or reimbursement of expenses from TAHU sourced funds for legislative advocacy are used only to promote those positions and issues supported by TAHU and approved by its Board of Directors.

**Policy:** Any allocation of funds (excluding PAC contributions to members of congress or candidates seeking election,) including requests for expense reimbursement, use of allocated funds or funds payable under contract shall include a signed acknowledgement by the recipient that the funds are considered payment for representation of the positions, views and advocacy of TAHU positions as expressed. In exchange for the receipt of these funds the individual or organization agrees to solely promote the TAHU agenda at the meetings and in the time frame to which the funds apply. Funds may be allocated outside of these parameters with full disclosure and majority consent of the TAHU board.

**Procedure:** Any distribution of funds earmarked for advocacy as outlined above shall contain and/or include a statement accepting and agreeing to the requirements of solely advocating TAHU positions at the applicable meetings and/or time frames.

This policy shall be set for review by June 30, 2012 and triennially thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #31**

Policy Title: Small Group Specialist (SB79) Designation and Instructor Certification

Classification: Legislation & Professional Development

Drafted by: Misty Baker & Ron Buffum

Date Submitted: 10/13/2010

Approved \_\_\_10/29/10\_\_\_\_\_ Revised \_\_\_\_\_ Not Approved \_\_\_\_\_

**Purpose:** To describe the process to earn the TAHU Small Group Specialist Designation (SB79) and establishing guidelines for the instructor certification.

**Policy:** The committee will consist of the EC member over education, Executive Director and another member appointed by the Executive Committee.

**Procedure:**

I. Designation Requirements

- 1) If licensed in Texas, the agent must be a member in good standing of TAHU. If licensed in another state, the agent must be a member in good standing of NAHU.
- 2) The agent must have completed the Texas Small Employer Group Certification continuing education course if a Texas agent or hold one of the approved designations of Chartered Life Underwriter (CLU), Registered Health Underwriter (RHU) or Certified Employee Benefit Specialist (CEBS) as specified in Texas statute SB79.
- 3) The agent must abide by all requirements of Texas Insurance Code Sec. 1501.351 (c) to "offer and explain to a small employer on inquiry and request by the employer each health benefit plan established by the commissioner ... "
- 4) The agent must complete the required application to TAHU and pay the required fee to TAHU. Initial designation fee is \$100 and the renewal fee (per license period) is \$50.
- 5) Designation as a Small Group Specialist will be given only to agents who have taken and passed the classroom examination of the required continuing education course presented by an instructor.

II. Instructor Requirements

- 1) Is a licensed agent and a member in good standing of TAHU, if in Texas, or with NAHU if in other states; and
- 2) Has completed the initial training course and passed the exam with a 70% or better provided by TAHU in order to present the continuing education for the certification program. Instructors must also complete a train the trainer program provided by TAHU; and
- 3) Abides by all current TAHU Education Policies & Procedures No.3, and
- 4) Except with registered students in the normal course and delivery of an approved training class, has agreed not to share with outside parties, by any means, TAHU continuing education course materials, including but not limited to slide shows, study or testing materials, etc.; and

- 5) Meets minimum requirements of Texas Insurance Code Chapter 4001 relating to who is eligible to be an instructor of a continuing education course in Texas.

This policy shall be set for review by June 30, 2012 and triennially thereafter.

**Texas Association of Health Underwriters  
POLICY & PROCEDURE #32**

POLICY TITLE: Life Member  
CLASSIFICATION: Membership  
DRAFTED BY: Ron Buffum, SGS, Trustee  
DATE SUBMITTED: August 25, 2011

APPROVED 08/25/11 REVISED \_\_\_\_\_ NOT APPROVED \_\_\_\_\_

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Purpose: To create a TAHU membership class of Life Member, which coordinates with NAHU's Life Membership, and to establish the guidelines of this membership.

Policy: TAHU will expand its current membership types to include the classification of Life Member. Life Members will have the same rights and privileges as Individual Members. Qualifications for Life Member will follow NAHU Bylaws and the effect of this classification will only apply to the TAHU portion of member's dues. Application for Life Member must be made through NAHU and only members approved by NAHU for Life Membership will be considered under this P & P.

- Procedures:
1. To qualify for Life Membership, an active member must have maintained member in good standing status for a minimum of ten (10) consecutive years. Additionally, the member must have either 1) attained the age of 65 and retired, or 2) be disabled.
  2. When the Life Member classification is granted, TAHU state dues shall be reduced by fifty percent (50%).
  3. Life Membership does not affect routine fees for TAHU sponsored events such as: Day at the Capitol, Annual State Convention or other TAHU sponsored activities.
  4. As clarification only, this P & P applies to the TAHU portion of the member's dues, as Local Chapters may determine and develop their own policy and procedure for Life Member designees.
  5. The TAHU Life Member classification is reviewed and controlled by the TAHU Board of Directors.
  6. Approval of a TAHU Life Member may be made by the current TAHU President, President Elect, and Executive Committee Member over Membership, subject to the compliance of this P & P. All approvals must be reported to the full board at the following regularly scheduled board meeting.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.