

**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, 02/03/12, 01/23/15, 05/02/18 NOT
APPROVED

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 VIII, Paragraph 2 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decision or action shall be discontinued, so long as notice *has* been given in the call for this meeting or it may be rescinded without notice by a two thirds vote or by a vote of the majority of the entire membership.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, 07/18/2014, 04/26/17 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, 07/13/12,
5/5/15, 9/19/17 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 prodedures. 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 certification by the Texas Department of Insurance". 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 Professional Development Chair, if the chapter does not already have them available, or the course instructor, if presenting the course to an outside organization. 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 send to attendees, via mail or email, 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 Professional Development Chair to obtain the necessary information from the attendee.
- D. The charge to chapters for CE held at a chapter-sponsored event shall be \$1.75 per certificate. The fee for presenting a TAHU registered CE to other organizations will be \$5.75 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 outside 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."

Qualified Member Printed Name

Date

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, 07/18/2014, 04/26/17
NOT APPROVED

PURPOSE: To control contractual liabilities of the association.

POLICY: The TAHU President and 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 TAHU President and executive director are 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: 4/29/00, 07/15/05 , 10/24/2008, 07/22/2011, 07/18/2014, 04/26/17

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 & PROCEDURE #6

POLICY TITLE Delegate Expense Reimbursement –
 NAHU Capitol Conference

CLASSIFICATION: Finance

DATE SUBMITTED: October 16, 1997

DRAFTED BY: Martha Hall, RHU, P & P Chair

APPROVED: 4/29/00 REVISED: 07/15/05, 10/24/2008, 07/22/2011, 07/18/2014, 04/26/17

NOT APPROVED:

POLICY: The Association will reimburse Delegates to NAHU Capitol Conference with funds available. The maximum amount of funding shall be set annually 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 meetings and functions at Capitol Conference, excluding legislative receptions held after business hours.
2. Participation in meetings with Senators and Congressman from the appropriate districts.
3. Application for Reimbursement submitted to TAHU Executive Director with supporting documentation within 45 days of the close of the event.

It 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 3 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, 07/18/2014, 02/05/2016

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 3.5% processing fee will be added to all charges processed for local chapters.

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 & 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, 07/13/12, 5/5/15, NOT APPROVED

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 within 45 days for any expense to be paid or reimbursed. Receipts must be attached to the voucher and all expenses explained. Any expense not budgeted or given prior approval for payment by the Executive Committee must be approved by the majority of the Executive Committee by email (ALL Executive Committee members must reply to all and the vote must be unanimous for an email vote to be valid) or teleconference. Unbudgeted items approved by the Executive Committee must be brought before the Full Board at the next Full Board meeting or teleconference. Any approved expenses may be paid upon written voucher approval by two members of the Executive Committee, 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 Request 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: Kellie Merritt
TAHU Executive Director
PO Box 266682
Houston, TX 77207-6682
Phone: 713/645-1490
Fax: 844/274-3238
Email: admin@tahu.org

.....
FOR TAHU OFFICE USE ONLY

Check Date: _____

Amount Paid: _____

TAHU Check #: _____

**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, 07/18/2014, 04/26/17

NOT APPROVED _____

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 REVISD 04/30/09, 02/03/12, 01/23/2015, 1/25/18

NOT APPROVED _____

PURPOSE: To clarify Article XV.

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, 10/24/14 NOT APPROVED

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, 07/18/14, 04/26/17
NOT APPROVED

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, 04/28/12, 01/23/2015, 01/25/18

NOT APPROVED _____

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. All Voting board members must submit their vote to the Executive Director in the specific time frame. The issue/motion will not be resolved/closed until every board member has voted.

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.

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

POLICY TITLE: TAHU Meeting Expense Reimbursement

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, 07/13/12, 05/01/13, 06/24/14, 04/26/17 NOT APPROVED

PURPOSE: To create guidelines for reimbursement of expenses incurred by Board members in association with attending scheduled Board Meetings, Executive Committee Meetings, Strategic Planning Meetings, TAHU Awards Judging Meetings and any other meetings approved by the TAHU Board as needed.

POLICY: Each Board Member shall be eligible for expense reimbursement for travel and accommodations up to maximum budgeted amounts, if any, as recommended by the Executive Committee and approved by the full Board each fiscal year. Qualified expenses include airfare or gas or round trip mileage, taxi to/from the airport, airport and hotel parking and hotel accommodations incurred in conjunction with any qualifying meeting. If a local chapter sends another chapter officer to attend in place of their Chapter President, that chapter officer will be reimbursed for their incurred expenses as defined herein. Incoming Board Members' qualifying expenses to attend the June strategic planning meeting shall also be reimbursed per P&P guidelines and will be applied to the member's budgeted expense for the next board fiscal 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. Auto mileage shall be reimbursed utilizing the Internal Revenue Service mileage guidelines for individuals who drive a personal automobile.

TAHU will not reimburse any expenses where a decision is made by the Board Member to change the mode of transportation or accommodations at the last minute and charges still apply, to include any cancellation penalties, unless the change was made at the request of TAHU representatives or as a result of a TAHU meeting change.

Declined expense requests exceeding \$100, for reasons other than exceeding budgeted allowances or not following P&P guidelines, shall be reviewed by the TAHU Executive Committee who will make a final decision on whether or not to reimburse the declined expenses. The Board Member may request an appeal of any expenses declined by the TAHU Executive Committee to the TAHU Full Board.

PROCEDURE: The Board member must complete an expense voucher form, attach all receipts and supporting documentation for mileage expense and submit

to the TAHU Executive Director within 45 days after the meeting(s) 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, 04/28/12, 01/23/2015, 01/25/18
NOT APPROVED _____

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.

**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, 04/28/12, 01/23/2015, 01/25/18
NOT APPROVED

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.

**Texas Association of Health Underwriters
Policy & Procedure #23**

POLICY TITLE: TAHU Convention Chapter Share of Revenue

CLASSIFICATION: Finance

DRAFTED BY: Colleen Pruitt

DATE SUBMITTED: 10/26/06

APPROVED 10/27/06 REVISED 04/30/09, 04/28/12, 07/18/14, 04/26/17

NOT APPROVED

PURPOSE: To establish a procedure for local chapter share of TAHU Convention revenue.

POLICY: TAHU may allocate a portion of the convention net profit among all of the local chapters based upon their number of members in attendance at the discretion of the board of directors each year.

PROCEDURE: TAHU Executive Director will issue checks to local chapters based on the amount as determined by the board of directors and verified attendance of chapter members.

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

**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, 04/28/12, 01/23/2015, 01/25/18

NOT APPROVED

PURPOSE: To establish procedures for conducting annual elections.

POLICY: TAHU Executive Committee elections are to be conducted annually by the Nominations Committee. The Nominations 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 TAHU Immediate Past President (the Nominations Committee Chair), current President and another Past President (Trustee). If for any reason any of the committee members cannot serve any TAHU Past President may be substituted and appointed by the Nominations Committee Chair.

The Nominations Committee chair (TAHU Immediate Past President) must have the process approved by the EC prior to Nomination process beginning.

The TAHU Executive Director will contact every nominee for a current bio and letter of intent. In order to be included on the ballot, the nominee must respond with this required information by the deadline set. Any exceptions would be reviewed by the Nominations Committee, Executive Committee and, if necessary, the Full Board. Campaign articles and bios will be listed in all TAHU distributions in alphabetical order by last name.

TAHU Officer Election Campaigning Rules:

1. If a candidate is in a contested race, he/she may compose an email and forward it to admin@tahu.org. All campaign emails will be submitted to the Nominations Committee for review prior to any distribution.
2. Eligible emails, with appropriate introductory information, will be sent by admin@tahu.org to members subscribed to the TAHU email distribution list.
3. The candidates' campaign email will be distributed electronically to the TAHU membership only once.
4. Candidates may follow up with USPS mail if they choose. The TAHU membership list is available, upon request, by a candidate running in a contested race for a purchase price of \$100. This list is to be used one time only. The list will only include mailing addresses.
5. Candidates in uncontested races will not campaign.

6. Candidates in contested races will have access to campaign via an article in the March TAHU ENews edition. Articles need to be submitted to the Nominations Committee Chair and the TAHU ENews chair 10 days prior to the deadline for that publication in order to be included. All campaign articles will be submitted to the Nominations Committee for review prior to any distribution.
7. Personally distributing a campaign email to TAHU email distribution lists (ie., presidents@tahu.org) is not permitted. TAHU also does not allow campaigning on the TAHU café since it would be a duplication of the email distribution.

Complaints must be filed in writing to the TAHU Nominations Committee. A violation of the campaigning rules deemed justified by the TAHU Nominations Committee will be reported to the TAHU Executive Committee. The TAHU Executive Committee will determine if the level of infraction would call for re-election held electronically within 30 days. The winner will be determined by the majority of membership ballots cast. No complaints will be considered more than 10 days after the voting deadline.

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

Electronic ballots may be counted by each of the Nominations Committee members at their own separate locations, numbers reported back and recounted if there are any discrepancies.

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

When electronic votes are done, a copy of the report generated from the online voting system will be made available to any candidate requesting it. The report will not include identification of individual voters but will indicate the votes cast for each candidate, including write-in candidates, and the dates of those votes.

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 TAHU President (if not in attendance) and the TAHU Executive Director upon completion

Each candidate will be notified of the results by the Nominations 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.

**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, 04/28/12, 01/23/2015, 01/25/18

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.

**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, 08/09/13, 01/25/18 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, 04/28/12, 01/23/2015, 01/25/18

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, 07/18/14, 04/26/17

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.

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:** _04/28/12, 01/23/2015, 01/25/18____ **NOT APPROVED:** _____

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 reviewed for language and application on a triennial basis following its last revision.

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: 07/13/12, 5/5/15, 05/02/18 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 reviewed for language and application on a triennial basis following its last revision.

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

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

Classification: Legislation & Professional Development

Drafted by: Misty Baker & Ron Buffum

Date Submitted: 10/13/2010

Approved 10/29/10 Revised 07/13/12, 05/05/15, 05/02/18 Not Approved

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

Policy: The Professional Development Ad-Hoc Committee will monitor SGS activities and any exceptions to the policy must be presented to and approved through this 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 Health Benefit Plan Specialty Certification 8 hour continuing education course and passed the exam with a score of 70% or better, if a Texas agent, or hold one of the approved designations of Registered Employee Benefits Consultant (REBC), Registered Health Underwriter (RHU) or Certified Employee Benefit Specialist (CEBS) as specified in Texas statute SB79. Grandfathered agents still have to take the 8 hour continuing education course and exam to receive the certification.
 - 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 and pay the required fee to TAHU. The initial designation fee is \$100 and the renewal fee, per license period after the license period when the designation was initially received, is \$50. Grandfathered agents still have to apply for the initial designation and apply to renew the designation every licensing period thereafter. The agent may not use the SGS Designation until the application has been processed by TAHU and the agent has received a confirmation email.
 - 5) TDI requires that all agents who wish to maintain the Small Employer Health Benefit Plan Specialty Certification must complete in each reporting period following the reporting period in which the licensee completed the initial 8 hour certification course or qualified by designation (REBC, RHU or CEBS), at least 5 hours of department certified small employer health benefit plans continuing education. Since the rules are silent, grandfathered agents do not have to maintain the continuing education requirements beyond the initial certification. Once the agent has taken this 5 hour continuing education course, the agent may renew the SGS designation by completing the application and submitting the appropriate fee. If an agent does not renew his/her designation in the licensing period directly after the licensing period the agent received his/her initial designation and decides to renew it in a later period, the agent will have to re-apply for the designation as if it is the initial application (\$100).

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) To teach the 8 hour continuing education course, the agent must have taken the TAHU-approved 8 hour continuing education course, passed the exam with a 70% or better and have the TAHU SGS Designation. To teach the 5 hour continuing education course, the agent must be certified to teach the 8 hour continuing education course, must have taken the TAHU-approved 5 hour continuing education course and have the TAHU SGS Designation. Instructors must also complete a "Train the Trainer" presentation for each course provided by TAHU and
- 3) Abides by TAHU Professional Development Policy & Procedure No.3, and
- 4) Except with registered students in the normal course and delivery of an approved continuing education class, has agreed not to share with outside parties, by any means, TAHU continuing education course materials, including but not limited to electronic copies of 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 reviewed for language and application on a triennial basis..

**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 07/18/14, 7/20/17 _____
NOT APPROVED _____

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.

Texas Association of Health Underwriters
POLICY & PROCEDURE #33

POLICY TITLE: Conflict of Interest
CLASSIFICATION: Board of Directors
DRAFTED BY: Joanna Antongiovanni, SGS
DATE SUBMITTED: February 3, 2012

APPROVED x REVISED 5/5/15, 8/15/17 NOT APPROVED

**ARTICLE I.
PURPOSE**

The purpose of this Conflict of Interest Policy is to protect the interests of Texas Association of Health Underwriters, Inc. (“TAHU”) when TAHU is contemplating entering into a transaction or arrangement that might benefit the private interest of a TAHU member, director, officer or member of a committee with board-delegated powers. This policy is intended to supplement but not replace any applicable state and federal laws governing conflicts of interest applicable to non-profit organizations.

**ARTICLE II.
CONFLICTS OF INTEREST; DIRECT OR INDIRECT INTERESTS**

2.1. Conflict of Interest. A “conflict of interest” may arise when a TAHU member, director, officer or member of a committee with board-delegated powers (a) serves as a director, officer, member or manager of an entity with which TAHU has or is negotiating a transaction or arrangement or (b) has, directly or indirectly, through business, investment or family:

- 1) an ownership or investment interest in any entity with which TAHU has or is negotiating a transaction or arrangement;
- 2) a compensation arrangement with TAHU or with any entity or individual with which TAHU has or is negotiating a transaction or arrangement; or
- 3) a potential ownership or investment interest in, or compensation arrangement with, any entity or individual with which TAHU is negotiating a transaction or arrangement.
- 4) Affinity Partner – making arrangements with a board member or former board member who has served in the previous 5 years is prohibited as this would be a conflict of interest.

2.2. Gift and Favors. Compensation includes direct and indirect remuneration as well as gifts or favors that are not insubstantial.

2.3. Loans. TAHU may not make a loan to a TAHU director.

ARTICLE III.
DISCLOSURE; EVALUATION PROCEDURES

3.1. Duty to Self-Disclose. In connection with any actual or possible conflict of interest, a TAHU member, director, officer or member of a committee with board-delegated powers shall disclose to the Board of Directors the existence of such conflict of interest, together with all material facts with respect to such conflict of interest.

3.2. Duty to Disclose Conflicts of Others. If a TAHU member, director, officer or committee member becomes aware of an actual or possible conflict of interest involving another person, such member, director, officer or committee member shall disclose to a member of the Board of Directors the possible existence of a conflict of interest, together with all known facts as to such conflict of interest. Any such disclosure may be made anonymously in writing.

3.3. Determining Whether a Conflict of Interest Exists.

a. The Board of Directors, or its disinterested designees, shall evaluate the actual or possible conflict of interest. Such evaluation shall include analysis of material facts as to the relationship or interest and as to the transaction or arrangement and may include obtaining, in writing or by discussion, additional information from the affected TAHU member, director, officer or committee member; however, the affected TAHU member, director, officer or committee member shall be prohibited from providing to the Board of Directors his or her evaluation of the actual or possible conflict of interest and, except for discussion to provide factual information, shall not be present for any discussion of, or vote on, the transaction or arrangement involving the possible conflict of interest.

b. After completion of the due diligence phase described above, the Board of Directors shall determine whether TAHU can obtain, with reasonable efforts, a more advantageous transaction or arrangement from a person or entity without giving rise to a conflict of interest.

c. If a more advantageous transaction or arrangement is not reasonably attainable under circumstances that would not give rise to a conflict of interest, the Board of Directors shall determine, in good faith and with due care, by a majority vote of the disinterested directors, whether the transaction or arrangement is in TAHU's best interest and whether the transaction is fair and reasonable to TAHU.

d. If the disinterested members of the Board of Directors determine that the transaction or arrangement is in TAHU's best interest and is fair and reasonable to TAHU, the disinterested members of the Board of Directors shall vote upon whether to enter into or continue, as applicable, the transaction or arrangement.

ARTICLE IV.
VIOLATIONS OF THE CONFLICTS OF INTEREST POLICY

4.1. Notification. If the Board of Directors learns or has reasonable cause to believe that a TAHU member, director, officer or member of a committee with board-delegated powers has failed to disclose an actual or possible conflict of interest, the Board of Directors shall notify the affected TAHU member, director, officer or committee member in writing of the basis for such belief and afford such person an opportunity to explain the alleged failure to disclose.

4.2. Disciplinary or Corrective Action. If, after receiving the response of the affected TAHU member, director, officer or committee member and making such further investigation as may

be warranted in the circumstances, the Board of Directors determines that such TAHU member, director, officer or committee member has in fact failed to disclose an actual or possible conflict of interest, the Board of Directors shall take appropriate disciplinary and corrective action.

ARTICLE V. RECORDS OF PROCEEDINGS

The minutes of the Board of Directors and all committees charged with investigation of an actual or possible conflict of interest shall contain:

- a. the names and titles of the persons who disclosed or otherwise were found to have an actual or possible conflict of interest, the nature of the conflict of interest, any action taken to determine whether a conflict of interest was present and the Board of Directors' decision as to whether a conflict of interest in fact existed; and
- b. the names of the persons who were present for discussions and votes relating to the transaction or arrangement, the content of the discussion, including any alternatives to the proposed transaction or arrangement and a record of any votes taken in connection with the proceedings.

ARTICLE VI. COMPENSATION

- a. A voting member of the TAHU Board of Directors who receives compensation, directly or indirectly, from TAHU for services is precluded from voting on matters pertaining to his or her compensation.
- b. A voting member of any committee of the TAHU Board of Directors whose jurisdiction includes compensation matters and who receives compensation, directly or indirectly, from TAHU for services is precluded from voting on matters pertaining to his or her compensation.
- c. No voting member of the TAHU Board of Directors or any committee whose jurisdiction includes compensation matters and who receives compensation, directly or indirectly, from TAHU, either individually or collectively, is prohibited from providing information to any committee regarding compensation.

ARTICLE VII. ANNUAL STATEMENTS

Each TAHU member, director, principal officer and member of a committee with board-delegated powers shall sign a statement each year confirming that such person:

- a. has received a copy of this Conflict of Interest Policy, as it may be amended from time to time;
 - b. has read and understands the Conflict of Interest Policy;
 - c. has complied and agrees to comply in the future with the Conflict of Interest Policy;
- and
- d. understands that TAHU is a nonprofit organization described in Section 501(c)(6) of the Internal Revenue Code of 1986, as amended, and that in order to maintain its federal tax exemption it must engage primarily in activities which accomplish one or more tax-exempt purposes.

**ARTICLE VIII.
PERIODIC REVIEWS**

8.1. Covered Subjects. To ensure that TAHU operates in a manner consistent with its tax-exempt purposes and that it does not engage in activities that could jeopardize its status as an organization exempt from federal income tax, periodic reviews shall be conducted. The periodic reviews shall, at a minimum, include the following subjects:

a. Whether compensation arrangements and benefits are reasonable and are the result of arm's-length bargaining.

b. Whether partnerships, joint ventures, services contracts and other similar transactions or arrangements result in TAHU operating for the benefit of private interests or inurement of the net earnings of TAHU to the benefit of any person having a personal and private interest in the activities of TAHU, in violation of Section 501(c)(6) of the Internal Revenue Code of 1986, as amended, or the regulations promulgated thereunder.

c. Whether partnerships, joint ventures, services contracts and other similar transactions or arrangements conform to written policies, are properly recorded, reflect reasonable payments for goods and services, further TAHU's tax-exempt purposes and do not result in TAHU operating for the benefit of private interests or inurement as described in b. above.

8.2. Outside Experts. In conducting the periodic reviews provided for in Section 8.1, TAHU may, but need not, use outside experts. If outside experts are used, their use shall not relieve the TAHU Board of Directors of its responsibility for ensuring periodic reviews are conducted.

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

**Texas Association of Health Underwriters
POLICY & PROCEDURE #34**

POLICY TITLE: Non-Disclosure Agreement

CLASSIFICATION: Board of Directors

DRAFTED BY: Joanna Antongiovanni, SGS

DATE SUBMITTED: February 3, 2012

APPROVED REVISED 5/5/15, 05/02/18 NOT APPROVED _____

THIS NON-DISCLOSURE AGREEMENT (this "**Agreement**") is made and entered into as of __, 20____ (the "**Effective Date**") between Texas Association of Health Underwriters, Inc., a Texas nonprofit corporation (the "**Disclosing Party**"), and _____ (the "**Receiving Party**").

1. Definitions. As used herein:

"**Person**" means any individual, partnership, joint venture, corporation, trust, unincorporated organization, government or any department or agency thereof, or any other form of association or entity.

"**Purpose**" means the Receiving Party's provision of advisory, governance and other services to the Disclosing Party.

2. Confidential Information: "**Confidential Information**" means any information disclosed by the Disclosing Party to the Receiving Party, either directly or indirectly in writing, orally, electronically, or by inspection of tangible or intangible objects, including without limitation documents, business plans, business strategies and unique concepts, patentable methods and designs, phrases identified with the trademark symbol "™", source code, software, documentation, financial analysis, marketing plans, customer names, customer list, customer data, and investment strategies. Confidential Information may also include information disclosed to the Receiving Party by third parties at the direction of the Disclosing Party. Confidential Information shall not, however, include any information which the Receiving party can establish (i) was publicly known and made generally available in the public domain prior to the time of disclosure; (ii) becomes publicly known and made generally available after disclosure through no action or inaction of the Receiving Party; or (iii) is in the possession of the Receiving Party, without confidentiality restrictions, at the time of disclosure by the Disclosing Party as shown by the Receiving Party's files and records immediately prior to the time of disclosure.

3. Non-use and Non-disclosure: The Receiving Party agrees not to use any Confidential Information for any purpose except to engage in activities related to the Purpose. The Receiving Party agrees not to disclose any Confidential Information to any Person other than employees of the Receiving Party who have a need to know the Confidential Information for the Purpose and who agree to similar obligations of confidentiality and nonuse but without further rights of distribution. The Receiving Party will not, and will not assist others to, reverse engineer, disassemble or decompile any prototypes, software or other tangible objects which embody the Disclosing Party's Confidential Information.

4. Maintenance of Confidential Information: The Receiving Party agrees that it shall take all reasonable measures to protect the secrecy of and avoid disclosure and unauthorized use of the Confidential Information. Without limiting the foregoing, Receiving Party shall take at least those measures that Receiving Party takes to protect its own most highly confidential information. The Receiving Party shall not make any copies of Confidential Information unless the same are previously approved in writing by the Disclosing Party. The Receiving Party shall reproduce the Disclosing Party's proprietary rights notices on any such approved copies, in the same manner in which such notices were set forth in or on the original. The Receiving Party shall immediately notify the Disclosing Party in the event of any unauthorized use or disclosure of the Confidential Information.

5. No Warranty: ALL CONFIDENTIAL INFORMATION IS PROVIDED "AS IS". THE DISCLOSING PARTY MAKES NO WARRANTIES, EXPRESS, IMPLIED OR OTHERWISE, REGARDING ITS ACCURACY, COMPLETENESS OR PERFORMANCE.

6. Return of Materials: All documents and other tangible objects containing or representing Confidential Information and all copies thereof which are in the possession of the Receiving Party shall be and remain the property of the Disclosing Party and shall be promptly returned to the Disclosing Party upon the Disclosing Party's request.

7. No Ownership or License: Except as expressly set forth herein, this Agreement does not convey to the Receiving Party or to any other Person any rights of ownership or use in any Confidential Information or in any other assets of the Disclosing Party. Confidential Information will remain the exclusive property of the Disclosing Party (or if applicable, of a third party from which the Disclosing Party acquired such Confidential Information).

8. Term: The term of this Agreement will commence on the Effective Date and continue until the termination of the Receiving Party's relationship with the Disclosing Party as a service provider, including acting as a board member or officer of the Disclosing Party. Following the termination or expiration of this Agreement, (a) all obligations of the Receiving Party with respect to Confidential Information furnished to or received or obtained by the Receiving Party prior to the termination or expiration of this Agreement and (b) all rights accruing to the Disclosing Party or any third party hereunder, will survive the termination or expiration of this Agreement.

9. Remedies: The Receiving Party agrees that any violation or threatened violation of this Agreement will cause irreparable injury to the Disclosing Party, entitling the Disclosing Party to obtain injunctive relief in addition to all legal remedies.

10. Miscellaneous: This Agreement shall bind and inure to the benefit of the parties hereto and their successors and assigns. This Agreement shall be governed by the laws of Texas, without reference to conflict of laws principles. This document contains the entire agreement between the parties with respect to the subject matter hereof. Any failure to enforce any provision of this Agreement shall not constitute a waiver thereof or of any other provision hereof. This Agreement may not be amended, nor any obligation waived, except by a writing signed by both parties hereto. Any and all disputes arising under or related to this Agreement shall be adjudicated exclusively in Dallas County, TX. The parties have executed this Nondisclosure Agreement as of the Effective Date.

DISCLOSING PARTY:
TEXAS ASSOCIATION OF HEALTH
UNDERWRITERS, INC.

RECEIVING PARTY:

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

Date: _____

Date: _____

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

Texas Association of Health Underwriters
POLICY & PROCEDURE #35

POLICY TITLE: Whistleblower

CLASSIFICATION: Board of Directors

DRAFTED BY: Joanna Antongiovanni, SGS

DATE SUBMITTED: April 28, 2012

APPROVED x REVISED_01/23/2015, 01/25/18

NOT APPROVED _____

PURPOSE: To protect TAHU Board of Directors, officers, employees and members who make a good faith disclosure of specific wrongful conduct. To serve as a means of reporting all serious improprieties that potentially impact the integrity and effective operations of TAHU.

POLICY: TAHU expects its Board of Directors, officers, employees and membership to observe high standards of business and personal ethics in the conduct of their duties and responsibilities. As employee and representatives of TAHU, we must practice honesty and integrity in fulfilling our responsibilities and comply with all applicable laws and regulations.

PROCEDURE:

1. Reporting Responsibility.
It is the responsibility of all Board members, officers, employees and members to report wrongful conduct in accordance with this Whistleblower Policy.
2. Wrongful Conduct.
“Wrongful Conduct” is defined in this policy to include: a serious violation of TAHU policy, a violation of applicable state or federal law, or the use of TAHU property, resources or authority for personal gain or other non-organization related purpose. This definition is not intended to be an exclusive listing of the illegal or improper activity encompassed by this policy.
3. No Retaliation.
No Board member, officer, employee and member who in good faith, reports wrongful conduct, will suffer harassment, retaliation or adverse employment consequence. Any Board member, officer, employee and member who retaliates against anyone who has reported wrongful conduct in good faith is subject to discipline up to and including termination of employment or removal from office or termination of membership (as specified in the amended and restated bylaws of TAHU). This policy is intended to encourage and enable employees and others to raise serious concerns within TAHU.
4. Reporting Wrongful Conduct.

TAHU encourages its Board members, officers, employees and members to share their questions, concerns, suggestions or complaints with someone who can address them properly. Any Board members, officers, employees and members may report wrongful conduct to the President of TAHU or any member of the Executive Committee. The President or Executive Committee member to whom a report of wrongful conduct is made is required to immediately advise the Executive Committee of such report.

5. Acting in Good Faith.

Anyone filing a complaint of wrongful conduct must be acting in good faith and have reasonable grounds for believing the information disclosed indicates wrongful conduct. Any allegations that prove not to be substantiated and which prove to have been made maliciously or knowingly to be false will be viewed as a serious disciplinary offense.

6. Confidentiality.

Reports of wrongful conduct or suspected wrongful conduct may be submitted on a confidential basis by the complainant or may be submitted anonymously. Reports of wrongful conduct or suspected wrongful conduct will be kept confidential to the extent possible, consistent with the need to conduct an adequate investigation.

7. Handling of Reported Wrongful Conduct.

A representative of the Executive Committee will notify the sender and acknowledge receipt of the reported wrongful conduct or suspected wrongful conduct within five business days, unless such report was submitted anonymously. All reports will be promptly investigated and appropriate corrective action will be taken if warranted by the investigation. Any member of the Executive Committee must recuse him/herself if they share the same local chapter affiliation as the whistleblower.

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

Texas Association of Health Underwriters
POLICY AND PROCEDURE #36

POLICY TITLE: RFP for Contracted Independent Consultant

CLASSIFICATIONS:TAHU Consultants

DRAFTED BY: Mike Avery and Toby Meason

DATE SUBMITTED:04/10/2017

APPROVED: 4/26/17 REVISED _____

PURPOSE: Establish RFP and Interim Search Committee formation with interview and review procedures for Contracted Independent Consultants.

POLICY: Interim Search Committee will make recommendation to the Executive Committee. After a recommendation is made by the Executive Committee and Interim Search Committee, the Board of Directors will formally vote for the candidate.

PROCEDURES: RFP will need job description criteria and time frame that the position is to be advertised and posted with a FIRM cutoff date. The criteria for the position shall be written and approved by the Executive Committee.

The five member Interim Search Committee shall consist of the TAHU President Elect, one TAHU Trustee, one Local President and two members at large. The members and chair of the Interim Search Committee shall be appointed by the TAHU President subject to confirmation by the Executive Committee. The Interim Search Committee will no longer be active once a candidate recommendation is made to the Executive Committee.

The Interim Search Committee will post the RFP to the appropriate site(s) and conduct interviews with and check references of the final candidates. The Interim Search Committee will adhere to the following timeline. The RFP must remain posted for a minimum of thirty days from the date on which it was posted. The Interim Search Committee shall keep the Executive committee informed of their progress throughout the process. If a qualified candidate(s) has not been identified in the time outlined in the P&P, the Executive Committee can modify the timeline, at the request of the Interim Search Committee, to allow for identification, selection and negotiations with a qualified candidate to fill the position identified in the RFP. If the Interim Search Committee determines there are multiple candidates to recommend, the Executive Committee may conduct interviews prior to the Board meeting and make a recommendation at the next Board meeting.

TIMELINE: **7 months prior to the contract effective date** – Executive Committee appoints Interim Search Committee and drafts RFP.

6 months prior to the contract effective date – Post RFP for a minimum of 30 days. Posting may be extended with approval from Executive Committee, if need be.

5 months prior to the contract effective date – Interim Search Committee will review applicants, conduct interviews and check references of selected candidate(s).

4 months prior to the contract effective date – Interim Search Committee will make final recommendation to Executive Committee.

7-14 days prior to the next regularly scheduled Board meeting 4 months prior to the contract effective date – Recommendation is presented to the full Board for review.

Board meeting 4 months prior to the contract effective date – Board will vote on recommended candidate.

0-7 days after the Board meeting 4 months prior to the contract effective date – Offer Agreement to candidate with response due within 30 days.

7-14 days prior to the Board meeting 2 months prior to the contract effective date – If candidate returns a counteroffer, present to full Board for review.

Board meeting 2 months prior to the contract effective date – Board will vote on approval of candidate’s counteroffer, if one is presented by the candidate.

0-5 days after Board’s approval – Final agreement shall be issued for signatures. TAHU President shall sign the Agreement on behalf of TAHU for all contractor agreements.

In the event it is apparent a deadline will be missed, the Interim Search Committee will work with the Executive Committee to modify the timeline as needed.

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 #37**

POLICY TITLE: Membership Affinity Programs

CLASSIFICATIONS: Affinity Programs

DRAFTED BY: Tonya Booth

DATE SUBMITTED: 5/23/17

APPROVED: 06/20/17 REVISED: _____

PURPOSE: To establish a method for selecting programs and/or products to be offered to members and to establish a method for entering into affinity program agreements.

POLICY: Outside vendors or organizations interested in entering into agreements which could result in revenue to the Association or special benefits to our members should submit written proposals for contract to the TAHU EC for review and approval by the TAHU Board.

PROCEDURE(S): Proposals for these products or programs shall be initially reviewed by the TAHU EC and then approved by the TAHU Board for final approval or denial.

A periodic review of the revenue received from the programs will be conducted to determine the continued viability of Affinity programs.

This policy will prohibit making arrangements with a board member or former board member who has served in the previous 5 years as this would be a conflict of interest.

This policy specifically excludes sponsorships of specific events or exhibitors at those events. Such agreements will be contracts by the association and the committee, who may, at their discretion bring them before the TAHU Board and will only be effective for the duration of the event and the publicity surrounding it.

FINANCIAL IMPACT: Varies based on the program. The Affinity program should be revenue positive or neutral.

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