2018
House of Delegates
Handbook

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88th Annual Convention
June 23-June 26, 2018
Kansas City, MO
Dear Delegate:

Welcome to the 88th Annual NAHU Convention and Exhibition. As a voting delegate representing your state or local chapter, you carry the responsibility for shaping our association's leadership, policies and future direction.

This booklet contains many of the materials you will need as you consider the candidates and the issues on which you will vote on June 25.

The delegate credentialing and voting procedures are below. Please read them carefully and notify NAHU staff if you have any questions.

**CREDENTIALING**

1. When you were appointed to be a delegate by your chapter, your membership status was checked by NAHU. Bylaws specify that only members in good standing may be delegates.

2. To receive your delegate information packet and your House of Delegates ticket, you must visit the delegate credentialing counter, located in the registration area during the following hours:

   - **Saturday, June 23:**
     - 9:00 a.m.- 11:00 am, and
     - 1:30 pm – 6:00 pm
   - **Sunday, June 24:**
     - 9:00 am-11:30 am,
     - 11:30am – 1:30 pm, and
     - 2:00 pm – 5:00 pm
   - **Monday, June 25:**
     - 8:00-10:00 a.m.

3. When you are credentialed you will receive a House of Delegates handbook, the front cover of the HOD handbook is your ticket to the House of Delegates. This ticket is required for entry into the House of Delegates.

   *Do not lose your HOD Voting Card.*

   *Lost voting cards will NOT be replaced under any circumstances.*

**VOTING**

1. **Voting for contested Board of Trustee offices will take place on Tuesday, June 27 in the House of Delegates.** The nominees for each office receiving a majority of the votes cast shall be declared elected. An additional vote shall be taken if no candidate receives the necessary majority for election.

2. **To vote for officers, you MUST BE WEARING YOUR NAME BADGE AND HAVE YOUR HOD VOTING CARD.** Once the polls are opened an Election Committee member will confirm your
credentials and give you a ballot. You will then proceed to a voting area to mark your ballot and deposit it in a ballot box.

3. Officers’ ballots list the name of each candidate, with a blank line to be used only if there are additional candidates nominated from the floor of the Sunday General Session as so requested by NAHU’s Secretary.

4. Please leave the voting area immediately after casting your votes.

5. Voting for resolutions and amendments will also take place in the House of Delegates on **Monday, June 25, 1:00 pm – 4:00 pm**

Please note that the business of the House of Delegates may require the session to be extended beyond the scheduled end time. Delegates are asked to stay until the end of the session, as NAHU bylaws preclude voting by proxy, and alternate delegates, who would replace a delegate unable to fulfill his/her obligations, may not be credentialed after the session starts. If you leave the session, your chapter loses the right to exercise your vote.

**BALLOT COUNTING AND HANDLING**

1. Ballots will only be received for contested Executive Committee positions and Regional Vice President offices. You may only vote for a Regional Vice President from your region.

2. Amendments and resolutions will be decided by voice vote during the House of Delegates. Please refer to the Standing Rules of Order for further information about procedures in the House of Delegates.

3. Results of the contested races will be announced during the House of Delegates.

**IF YOU NEED TO LEAVE PRIOR TO THE OPENING OF THE HOUSE OF DELEGATES**

If you are a credentialed delegate and you need to leave before the start of the House of Delegates please turn in your HOD Voting Card to the Credentialing Booth or to your chapter president or chapter credentialing captain. If you do not turn in your HOD Voting Card your chapter will not be able to replace you with an alternate delegate.

Thank you again for participating in the House of Delegates and for your continued support of NAHU.
1) The President will ask for approval of these Standing Rules of Order. A majority (more than half of the votes cast) is needed to approve the Standing Rules of Order.

2) The most current edition of *The Standard Code of Parliamentary Procedure* (formerly known as “Sturgis”) will govern the House in all cases in which they are applicable and in which they are not inconsistent with the Bylaws of NAHU, and these Standing Rules of Order.

3) At the first General Session the Nominations Committee will report after which nominations from the floor will be in order. Nominations will then be closed. Those members seeking nationally elected positions which are being challenged will have a set amount of time to present themselves and/or any member endorsements before the General Session. The length of time, which shall be no less than two minutes, will be determined and communicated to the candidates no later than six weeks prior to the Annual Convention.

4) At the opening of the House of Delegates session, the Secretary shall report the number of eligible delegates allowed to vote at the House. Members of the current Board of Trustees and Past National Presidents vote as delegates, but are not counted within their local or state chapters. Their votes will be counted separately.

5) Delegate admission to the House shall be by authorized ticket. Non-delegates may view the events from the observation area, but may not vote.

6) The Chair may appoint a parliamentarian for the House of Delegates.

7) The Nominations Committee report will be communicated to the chapters no later than sixty days prior to Annual Convention. Elections for any contested executive officers or contested Regional Vice President will occur on the floor of the House of Delegates. Contested officer elections shall be conducted by written ballot.

8) The Election Committee shall consist of the chairperson, who shall be the Immediate Past President, and regional members of the committee, who shall be one each from their respective region appointed by the Regional Vice President and approved by the entire Board of Trustees. They shall be members in good standing of NAHU. They shall not be currently running for office. If such should occur, his or her name should be withdrawn and the appropriate Regional Vice President will replace their name with another member in good standing.

9) Candidates may appoint one official Observer on their behalf who may attend the tabulation of the ballot votes but shall not participate in the actual count. The Observer may not be the candidate, another candidate, or an officer. In the event the Observer believes there is a discrepancy in the tabulation the Election Committee shall recount. No further complaint shall be in order by the Observer following the recount and agreement of the Election Committee as to its accuracy. The Election Committee chairman shall sign the report attesting to its accuracy.

10) Bylaw amendments and resolutions shall be read by the Secretary twice prior to any vote. The first reading will be prior to debate on the amendment or resolution. The final reading will be just prior to the vote on the amendment or resolution and will contain any amendments or changes approved by the House of Delegates.
11) Speakers will be allowed two minutes to speak on an issue. The Chair shall recognize a maximum number of three speakers for and three speakers opposed to each issue. The Chair may choose to allow more than three speakers on a particular topic, at his discretion. A time keeper will be appointed by the President.

12) All reports, amendments to qualified bylaw amendments, or resolutions shall be presented to the Secretary in written form before being presented to the House of Delegates.

13) At the end of the time allotted for debate on a question before the House, a voice or standing vote will be taken. Any delegate may ask the Chair for a recorded vote. If such vote is requested, the Chair shall ask each State President (or representative thereof) to record the votes for their state and report said votes to the Secretary when the state's name is called in a roll call vote.

14) Once the House of Delegates has finished the business of the day, the President will swear in the President-Elect as the new President of NAHU. The newly installed President will then swear in the newly elected Officers and Regional Vice Presidents of NAHU, and may then address the House of Delegates as President. At the conclusion of his speech, the new President may adjourn the House of Delegates.
Candidates for NAHU’s 2018-19 Board of Trustees

At NAHU’s Convention this month, delegates from across the country will elect the Board of Trustees that will lead the association for the next year. Here is each candidate’s biography and vision for NAHU.

Regional vice presidents serve a two-year term, and this year the even-numbered regions are up for election.

- President: Rusty Rice
- President Elect: Pat Griffey
- Vice President: Dane Rianhard
- Treasurer: Eugene Starks
- Secretary: Kelly Fristoe
- Region 2 Vice President: Erica Hain
- Region 4 Vice President: Alycia Riedl
- Region 6 Vice President: Ed Oleksiak
- Region 8 Vice President (Contested Race): Pat Burns, Jolene Bryant

**Russell Rice**

**President**

BIO: Rusty has been in the insurance industry since 1993 and is currently with Avesis Incorporated, managing the Texas, Oklahoma, Arkansas and Louisiana markets.

Rusty served as San Antonio AHU president in 2005, when the chapter received the NAHU Pacesetter award, NAHU’s Highest Growth Rate Award and National Membership Champion. In 2007, Rusty was awarded the SAAHU Underwriter of the Year Award and, in June 2010, the SAAHU Dave Clark Lifetime Achievement Award.

In 2010, Rusty served as president of the Texas AHU. That year, TAHU received the Blue Ribbon of Excellence Award, Landmark Award, Media Relations Award, Website Award, Legislative Excellence Award as well as Most New Members by a State Chapter. For his efforts, Rusty received a NAHU Presidential Citation and Distinguished Service Award. In 2011, Rusty received the TAHU Ken Martin Excellence in Communication Award, followed in 2012 with the TAHU Shirley Hutzler Legislative Excellence Award. In 2016 Rusty received the TAHU Hollis Roberson Award, the highest award bestowed upon its members.

Rusty participated in Governor Rick Perry’s Think Tank Panel regarding healthcare options and trends for Texans. On February 13, 2010, he testified in a mock congressional hearing for a joint effort of the Austin CCD and the University of Texas providing insight on healthcare reform. Rusty also testified in front of the Texas Senate Commission on State Affairs regarding transparency and the role of the insurance agent.

Rusty has also served as Region 6 vice president and on the Industry Culture Task Force. He and his wife, Lori, live in Boerne, Texas, with their two sons, Skyler and Quinten. His daughter Morgan currently lives in Temple, Texas, with her husband Derrick and their two children, Brazley and Ledger.

VISION: I never imagined serving the membership as NAHU president and am both honored and humbled by the opportunity. I have always believed that NAHU is the best member-driven association available and that everyone in our industry MUST be a member. We need to ensure that we continue to deliver on our goal of creating the best agents and representatives possible. In order to do this, we have to work on continuing to expand our product base, enabling our members to provide the newest and best solutions possible for their clients.
Over the past few years, we have laid the groundwork to propel NAHU into the future as the must-join association. We need to continue this trend through the development of NAHU 2025. Through collaborations like this, we will continue to deliver new innovative opportunities for our association and our members.

I have and will always continue to fight to ensure we will have the ability to help the public make educated and secure decisions regarding their healthcare and how they receive it. The future of our industry relies heavily on the role each of us plays today. Through the involvement of individuals like you, we can protect our future!

Patricia Griffey
President-Elect

BIO: First licensed in 1979, in 1985 Patricia joined The Goodwin Company, a general agency that marketed health insurance products in Indiana and Michigan. Purchasing the agency in 2004, she renamed the agency to Page 1 Benefits Inc. and later joined forces with The Healy Group, a multi-line retail agency. Today, Pat markets Medicare insurance products through her company, Page 1 Medicare.

Pat believes in and has diligently pursued continuing education, earning the professional designations of LUTCF, CSA, RHU, ChHC and REBC, and is NAHU certified in Wellness, CDHC, Voluntary Worksite Marketing, Self-Funding, PPACA and Medicare. She received the NAHU DSA in 2011 and the Indiana State Hoosier Spirit Award in 2013. She also has been named Member of the Year on both the state and local levels of NAHU, and in 2011 she reached the Lifetime and Qualifying level of LPRT. Outside of her NAHU activities, she was named Honorary Insurance Commissioner for the State of Indiana in 2009 and has served multiple years on the Agent Advisory Council for Anthem BCBS in Indiana.

A member since 1997, she co-founded the Greater Northern Indiana AHU chapter in 1998, and has served as an active board member in both her local and state chapter each year since her initial membership through 2013. Since then she has held national positions as Region 3 VP for three years, NAHU treasurer for one year and is currently NAHU’s vice president.

Pat resides with her husband, Don, in Elkhart, Indiana, where they enjoy quality time with their five children and nine grandchildren.

VISION: To ensure that NAHU members are the most knowledgeable in our profession with access to the best tools and resources to fit their specific needs. Speaking with one voice, we will actively engage and influence positive results in legislation impacting our success and that of our clients.

Implementing this vision will require increased emphasis on professional development as well as solid regulatory and legislative engagement. All members, regardless of agency size, product focus or length of time in our industry, should have adequate access to what is needed to play a key role in the future and design of healthcare reform. Through increased member participation, our media outreach will gain even greater success so that we may further our message that working with an informed, educated and licensed insurance professional who is a member of NAHU is the best option for the consumer.

Our strength is that we are a diverse organization with diverse needs along with diverse deliverables. Pulling all of our resources together and utilizing our vast amount of member creativity and innovation, NAHU members now have both the opportunity and the ability to deliver on the message that we are the preeminent organization for health insurance professionals. Simply stated, this is about the future of healthcare in our country and empowering NAHU members to be the best of the best.

R. Dane Rianhard
Vice President
BIO: Dane has 28 years of experience in insurance and benefit planning. His foundation of knowledge and experience allows him to educate clients and bring them a clear overview of pertinent issues in the marketplace. His skills as a negotiator and his longstanding relationships with insurance carriers enhance his value as a broker to his clients.

Dane relates well with HR professionals, CFOs and employees to establish goals and solve problems. Serving as a founding principal at TriBridge Partners LLC, with offices in Baltimore, Frederick, Hagerstown and Bethesda, Maryland, Dane works closely with various teams to understand how critical benefit issues are to their clients.

In addition to his work and serving on the NAHU Board, Dane oversees the growth of his firm’s large corporate market division. He attributes the formation and growth of TriBridge Partners directly to his involvement with NAHU and the relationships he has formed since serving on state and local boards. Dane frequently remarks, “I have gotten much more out of my service to NAHU than I have put into it, and that is a lot.”

Dane received a BA from the University of Virginia in 1990. He enjoys biking, running, cooking and good wines. He resides in downtown Baltimore with his daughters, Abigail (17) and Jillian (16), who keep his life full of excitement and joy.

VISION: I come to candidacy for NAHU vice president with a strong history of service to NAHU. I have served as a local legislative chair, chapter president, state president, RVP, NAHU secretary and NAHU treasurer. I see my role as NAHU vice president the same as those roles I have served NAHU in the past -- as a steward. I have been blessed to have been preceded in each of my NAHU roles by strong leaders, and we are being succeeded by leaders who will substantially build upon the work we have done.

It is critically important we continue to evolve and think strategically. We are at a time unlike any other in my 28 years, when technology, private equity and consolidation occur at a pace unlike any other. NAHU must evolve and adapt in all areas of our core competencies along the rest of the health insurance-related markets. I hope that, after my tenure, NAHU and our members are in a better place than they are today. I have a clear vision for NAHU over the next few years and beyond building on the foundation currently in place.

There are four fundamental components to membership. Feel free to ask me directly what those are – please! I feel an obligation to serve the current and future members. There is no better time to be involved and engaged with NAHU.

Eugene Starks
Treasurer
BIO: Eugene Starks is a partner with Benefit Administration Services Ltd., a full-service employee benefits TPA, consulting and brokerage company. Eugene merged his independent employee benefits brokerage company, Starks & Company Inc., with BAS in 2007. In 2014, Eugene and his partners launched the Acuity Group, a leading-edge agency that integrates innovative technologies across the entire HR and employee benefit spectrum. Before starting his own company, Eugene worked as the director of client services with Advantage Health Plan, a New Orleans-based managed healthcare organization. Throughout his career, Eugene has been engaged in advocacy for agents and brokers, and has witnessed the impact of NAHU’s reach on a national scale and a personal level.

Eugene currently serves as secretary on the NAHU Board of Trustees. He served as HUPAC chairman in 2015-2016. Eugene served as president of the Mississippi Association of Health Underwriters in 2011-2012, and as president of the Jackson AHU in 2010-2011. Eugene received the coveted McNair-Mobley Award in 2010-2011, for outstanding leadership. Eugene also serves as chairman of the Certification in Self-Insured Health Plans program for the Mississippi Association of Self Insured.
Eugene has a Bachelor of Science Degree in Political Science from the University of Southern Mississippi, and is a graduate of the United States Chamber of Commerce Institute of Organization Management. He is married for over 31 years to Lori Graham Starks and has two incredible daughters, Maggie and Darby.

VISION: I recognize the opportunity new leadership brings and want to grow NAHU’s presence among members of Congress and the current presidential administration. In addition to growing NAHU’s reach within the beltway, I know that NAHU’s ability to enact change in Washington starts with its members across the country. I believe NAHU is the preeminent association of employee benefits professionals in the country, but there is an untapped market of both benefits specialists and DC decision-makers who need to hear NAHU’s message. I chose to run for NAHU treasurer to continue my mission to serve, sharing NAHU’s message and expanding NAHU’s reach and impact nationwide.

I know that building greater respect and effectiveness for NAHU starts at the member and local chapter level. As Treasurer, I will continue to work with NAHU leadership to bring the organization’s industry-leading experience and most innovative tools to local chapters. Empowering NAHU members with actionable tools and knowledge increases their ability to emerge as leading employee benefits professionals. Members’ success will draw their peers to the organization that has equipped them with the cutting-edge tools they need to compete in an ever-changing industry.

I grew up building houses and I know that a house cannot stand without a strong foundation. The work done by NAHU’s DC team will not stand unless it is backed by strong, knowledgeable and engaged NAHU members back home. My mission is to give individual members the tools they need to build strong local chapters that will create the solid foundation NAHU needs to deliver on national issues.

Kelly Fristoe
Secretary
BIO: Kelly started in the insurance business in 1991 in west Texas. In 1993, Kelly joined NAHU. He credits his association involvement as the learning and advocacy tool that has propelled him throughout his career to better serve his clients and grow his business. Kelly currently owns and operates his agency, Financial Partners.

Kelly’s home chapter is the small but powerful Texoma AHU. Kelly served in every capacity in the chapter, including president in 1995-1996. He has served in the Texas AHU for numerous years on several committees and was elected as its resident in 2012. It was that same year that TAHU was presented the Robert Osler Professional Development Award and the Landmark Award. At this same time, Kelly received NAHU’s Distinguish Service Award, Legislative Achievement Award and Presidential Citation.

Kelly has served on NAHU’s Media Relations Committee and on the HUPAC Board of Directors for Region 6 and remains fully engaged as a Capital Club HUPAC contributor. He is in his second term as NAHU’s Region 6 vice president and has experience in serving on NAHU Finance Committee. Kelly has been an LPRT member since 2007. He is also a longtime member of NAIFA, has served on its Texas Board of Directors for two terms, and is also a graduate of the NAIFA Leadership in Life Institute.

Kelly has been married to his wife Jana since 1989. They have three gorgeous daughters, Lindsey, Raychel and Paige, and are blessed with two marvelous sons-in-laws and three grandsons.

VISION: Our industry is changing at a rapid pace, which makes it of utmost importance that our professional association and its leaders be willing to go to extraordinary lengths to achieve results that defy all of the assumptions. I believe this can be done by adhering to the eight practical pillars of trust from David Horsager’s book *The Trust Edge*. I have seen firsthand that, when leaders learn to implement these pillars, it produces incredible and fascinating results. As secretary, I commit myself to these principles and will encourage others to
do so also.

Clarity – People trust the clear and mistrust the ambiguous. NAHU and its leaders MUST have clarity.

Compassion – People put faith in those who care beyond themselves. NAHU and its leaders MUST be compassionate.

Character – People notice those who do what is right over what is easy. NAHU and its leaders MUST continue to display impeccable character.

Competency – People have confidence in those who stay fresh, relevant and capable. NAHU and its leaders MUST remain competent when dealing with our industry’s changing climate.

Commitment – People believe in those who stand through adversity. NAHU and its leaders MUST remain vigilant in its commitment to our members, our industry and the consumers we serve.

Connection – People want to follow, buy from and be around friends. NAHU and its leaders MUST continue to connect with other industry professionals, stakeholders and legislators.

Consistency – People love to see the little things done consistently. NAHU and its leaders MUST remain consistent in everything we do.

Erica Hain
Region 2 Vice President
Erica is vice president of the Benefits Division at Keystone Insurance Group. She works directly with agency partners and their clients. Her focus is on reducing costs to maximize the value of an employer's health, ancillary, worksite and voluntary benefit programs. Using a consultative approach, along with account management, she provides solid benefit solutions and helps employers manage absence and disability.

A graduate of Lycoming College, Erica started her vocation in the insurance industry in 1994. Throughout her career, Erica has worked directly with employers and agents, has acted as the liaison between agents and carriers as a general agent, and has built lasting relationships along the way.

Erica has been actively involved in NAHU, becoming a member 17 years ago. She currently serves as the Region 2 vice president on the NAHU Board of Trustees. She has served in several chair positions at the state level. She is past president of the Central Pennsylvania AHU (2007-2009) and PAHU (2005-2007). She served twice as national chair for the Chapter Leadership & Development Committee. She also served as the chair for the Membership Council on the NAHU Board of Trustees. She has been awarded the Triple Crown and the NAHU Presidential Service Award.

Erica resides in Chester Springs, Pennsylvania, where enjoys quality time with her family, friends and fur-kids. She also enjoys impromptu road trips, cooking up new recipes and reading as many books as she can get her hands on.

VISION: One of the many things I will focus on in Region 2 is to help our chapters retain their new members and continue to grow their membership. Engaging new members as soon as they join, making them feel welcome and a part of NAHU, will convert these new members to lifelong NAHU members!

I will focus on promoting and communicating the value of NAHU. When I am asked about the value of being an NAHU member, I have always said, “The relationships I have made both personally and professionally make this organization priceless. It’s not a question for me whether or not I’m renewing.” If every one of our new
members saw this value, we’d never need to worry about retention. It is because somebody took the time to reach out to me, engage me and mentor me. I was involved from the beginning and I stayed involved.

I want to focus on what we should consider the membership life cycle. No one joins a membership organization unless they first know that you exist and have value that will help them. They become aware of us. We recruit them. The member becomes engaged. There’s not a question about the renewing and we bring back old members.

It would be my honor and privilege to represent Region 2 as the regional vice president. I will make sure the members of Region 2 are represented to the Board of Trustees.

### Alycia Riedl
Region 4 Vice President

BIO: Alycia is a seasoned benefits consultant working with employers to develop comprehensive, long-term strategies that optimize program effectiveness, efficiency, value and enhance client's financial performance.

Alycia is an industry thought leader in benefits, health and productivity. She has been interviewed by media regarding healthcare, the ACA, public and private exchanges and the employee benefits market. She speaks to industry audiences on a variety of benefits-related topics, including the strategic value of employee benefits, the value of wellness programs, employee experience, private and public healthcare exchanges and the implications of healthcare reform.

Prior to joining legacy Willis as a health and benefits consultant, Alycia was a senior consultant at Towers Watson, where she consulted with employers about their human capital and employee benefits strategy. Alycia has also worked for two Minnesota health insurance carriers and a smaller insurance agency as an account executive, sales executive and consultant.

Alycia was the president of Minnesota AHU, where she was involved with the state Marketplace and was called on as an expert by MNsure and legislators. She is the recipient of the 2016 Symanitz Award, MN AHU’s most prestigious award.

Alycia enjoys spending time with her family (including those with four legs) and friends, volunteering, yoga, traveling, cooking, kayaking and drawing.

VISION: My vision for NAHU is that we attain our goal of being the preeminent organization for health insurance and employee benefits professionals. Although that sounds simple, to get there we have a lot of work to do.

The reality is that NAHU is you and it’s me and it is the future professionals that we need to recruit into our industry and our association. We must work, stand and grow together if we want to ensure that our industry has a future that we are proud to be a part of. I have spent years supporting our association through my chapter in Minnesota and my Region, and I feel honored to have the opportunity to work with other NAHU leaders and members nationally.

NAHU has given back to me in more ways than I could ever express and giving back to this community has become a core part of who I am. I have heard throughout the years that NAHU is a family and, as cheesy as that sounds, I now know this to be true.

Mahatma Gandhi once said, “Be the change that you wish to see in the world.” Again, that sounds simple, but it takes a lot of work to devote yourself to behaving in a way that will create the change you wish to see happen. I commit to you that I will work hard, push hard, play hard and give all that I can to see this association attain its
vision. I know that my time will be well spent working alongside so many amazing people who dedicate themselves to doing the right thing by our members, our industry and our clients and that ultimately, like you, I will gain more than I could ever give in return.

Ed Oleksiak
Region 6 Vice President
BIO: As chief compliance officer, Ed Oleksiak leads Holmes Murphy & Associates’ national advisory group on healthcare reform. His extensive experience in managing administration, budgeting and planning of welfare benefit plans, as well as his legal expertise, enables him to offer a unique perspective on legislative and compliance issues affecting employers.

Prior to joining Holmes Murphy, Ed served as vice president of HR for a $400 million retail business with more than 100 locations nationwide. In that role, he was responsible for all aspects of HR and safety, including employment, labor relations, salary and benefits administration, organizational development and regulatory compliance. Prior to that position, he managed benefit plans for an employer with more than 10,000 active employees and 7,000 retirees.

Ed holds a B.S. in Mathematics/Computer Science from Walsh University, and an MBA and J.D. in Corporate Law from the University of Akron. He served as president of the Dallas AHU, is the federal legislative chair for the Texas AHU, chaired NAHU’s Legislative Council, and is on the National Kidney Foundation’s North Texas Board of Directors.

VISION: My number-one objective if elected to the regional vice president role is to represent the interests of the members in Region 6. I believe that as the federal Administration pushes the oversight of our national healthcare system to the states, it is critical that NAHU, state chapters and local chapters have a voice. Our voice grows louder if we have membership, strong legislative chairs/committees and well-funded PACs. If we do not strengthen all three of these areas, we have a weak voice.

I have served as NAHU’s legislative chair and have held legislative positions at both the state and local level. As legislative chair, I worked very closely with the HUPAC chair to leverage synergies wherever possible. Strong legislative committees help us craft our profession’s positions on existing and pending legislation and regulations. However, these positions fall on deaf ears if we do not have membership numbers and a membership that supports our PACs. Growing membership is critical to our success, especially attracting new young members through the efforts of the Vanguard Council.

Last but not least, we need to continue our professional development efforts. Professional development programs help to attract and retain members and increases our value to our customers.

It would be an honor to serve Region 6 and NAHU if I am fortunate enough to be elected to the RVP position.

Patrick Burns
Region 8 Vice President
BIO: Patrick is a graduate of the University of California, Berkeley, and has been a member of the insurance world since 1988. For the past 14 years, he has worked as an independent agent working primarily in the small and midsize marketplace.

Patrick has been a NAHU member for 13 years. He has been active on his local board for that time, serving as legislative chair, treasurer and president for multiple terms. He also serves on the State board since 2012, serving as legislative chair, corporate affairs vice president, community outreach chair and president. He also is the CAHU PAC chair and Foundation chair.
Patrick serves on NAHU’s Cost-Containment Committee, Media Relations Committee and Legislative Council. He also participated in the NAHU 2020 focus group.

During Patrick’s term as CAHU president, he led the fight against Proposition 45, a ballot initiative that would have given the state insurance commissioner full control over rates, plans and coverage for all Californians.

CAHU developed a strong working relationship with Covered California, where agents delivered the bulk of membership to the successful exchange. It ensured that Covered California would pay market rates for group insurance compensation under the SHOP program.

Pat is active on the Board of the North East Medical Services Foundation, a large federally qualified community health clinic in San Francisco. He has coached soccer and football for over 15 years. He is married to Colleen (a NAHU member) for 22 years, and they have two boys, Connor (19) and Liam (16).

VISION: I am proud to have been nominated to run for the Region 8 VP, and I will do all I can to make our association better for our members and our industry. I will work hard to represent Region 8 at the Board of Trustees. Region 8 is where all the weird stuff happens, it seems. It is important to have a voice at the national level so they know what is coming!

Joking aside, it is important for all of us to gather together to help work in this time of change in our industry to address these outside influences. After working for the past nine years in the California political mess, it has become very clear to me that what happens in our neighboring states flows back and forth until someone eventually gets hurt – typically our clients.

We need to work better together. I want to strengthen our regional ties and make sure that we are bringing all we can to bear on these existential threats to our industry. I envision that all of the various positions on our regional, state and local chapters are working across their disciplines in a more efficient and productive way to get our message out, and to make our membership itself more fulfilling.

NAHU has been a boon to me and my career. I have a strong feeling for the people and the organization and I want to make it our legacy that we leave it stronger than it has been. Together I think we can.

Jolene Bryant
Region 8 Vice President

BIO: Jolene has 17 years of industry experience. Serving in various capacities throughout her career allows Jolene to successfully represent both clients and her industry colleagues. Creating unique win-win solutions is part of her DNA. Her leadership style brings common ground to the center, allowing for highly complex projects and issues to proceed with success. Adaptability and strong relationships form the foundation of her ability to make connections with a cross-section of business professionals, including state and federal officials, stakeholders, HR professionals and employees.

Jolene’s accomplishments and dedication to her work can be illustrated through her service to our industry, from her role as the NAHU Region 8 Chapter Leadership and Development chair (2014–present), AAHU Membership chair (presently serving), AAHU immediate past president (2016-17), AAHU president (2015-16), AAHU president-elect (2014-15), AAHU vice president (2013-14), AAHU secretary (2012-13), AAHU Benefit Expo Committee (2011-present) and AAHU Annual Golf Tournament Committee (2011-present).

Jolene currently serves as a health and welfare services advisor for the Wilson Agency. In her free time, she is an advocate for numerous local causes from helping at-risk teens to providing meals to the hungry.

VISION: I come to candidacy for NAHU Region 8 vice president with a strong history of service, experience,
energy and a mindset that our organization and its membership can make a difference. I desire to share NAHU’s message and to further develop NAHU’s reach and impact nationwide.

My goals for Region 8 are to promote not only membership growth, but also engagement and retention, to utilize the NAHU and state resources to support our region’s chapters, to elevate the value of our membership as the “trusted advisor” in our communities, and to create events, whether it be a committee meeting or a membership event, that will inspire membership involvement, thus strengthening our chapters and creating growth.

Together we will ensure that NAHU members are the most knowledgeable professionals with access to the best resources that tailored to their needs. Speaking with one voice, we will actively engage and influence positive results in legislation resulting in both our clients’ and our success.

Through increased member participation, our media outreach will gain momentum to further our message that working with an informed, educated and licensed professional who is a member of NAHU is the best option for our consumers.

Our strength is that we are a diverse organization with diverse needs and diverse deliverables. It is my obligation to bring more value to our local members, to serve them and to encourage others in our industry to become members.

It will be an honor and privilege to serve as your Region 8 vice president. I pledge to lead, inspire and motivate our region. NAHU has given back to me over the years in more ways than I am able to articulate. It is now my vision and desire to give back to NAHU and to facilitate our association’s growth.
National Association of Health Underwriter
House of Delegates June 25, 2018
Kansas City, MO

Agenda

Call to Order

Adoption of Credentials Report (Majority)

Adoption of Standing Rules of Order (Majority)

Adoption of Proposed Agenda (Majority)

Report on the Minutes of 2017 House of Delegates

Voting for Contested Board of Trustee Position(s)

Report of Board of Trustees (BoT)

Report on Financials

Adoption of Dues Increase (Majority)

Report of Elections Committee

Past President’s Remarks

Presentation of President’s Pin and Gavel

Swearing in of 2018-2019 President

Installation of 2018-2019 Board of Trustees

Remarks of Incoming President
PROPOSED DUES INCREASE

The Board of Trustees recommends a dues increase of a $60 in 2019. If adopted, the amended dues increase will become effective January 1, 2019.

The Board of Trustees recommends a second dues increase of $8 per year starting in 2020, and increasing $8 annually there after. If adopted, the amended dues increase will become effective January 1, 2020, and each subsequent January 1 there after.

Rational for the Dues Increase

The proposed increase in NAHU revenue has followed a deliberate and thorough review of the association’s expenses and revenue over the last seven years by the NAHU Board of Trustees and the Finance Committee.

We continue to do amazing work for our members in terms of advocacy before Congress and the Trump administration and its regulatory agencies and providing the best professional development programs to prepare our members for the challenges and transformations that you and your clients face every day in our ever-changing vocation.

In the midst of its discussion on this proposal, here are key points for NAHU members and delegates to consider about this recommendation from the Board of Trustees:

- Revenue benchmarking against other national professional associations show that most have regular (annual or biennial) adjustments in membership dues.
- A review of best practices by the governing boards of nonprofits in terms of expenses and maintaining reserves.
- Having a better balance of revenue sources for the association to ensure that NAHU has a strong foundation for long-term success.
- We have an important obligation to our members and our staff to provide stability, and this proposed increase is an essential element of a long-term plan for NAHU and its work for our profession, now and into the future.

“In my ten years as a member of the NAHU Board, I see that we are lean and mean and focused on the right recipe to provide the best value for our members,” said Immediate Past President, James R. Stenger.

In comparison to other agent professional associations, our national dues would remain incredibly competitive, with annual costs for a member xx-yy% cheaper than NAIFA, CAIB and Big I.
## Membership Numbers and Prior Dues increases

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ARTICLE I - Name and Principal Office

Section 1. The name of this professional Association shall be National Association of Health Underwriters, a non-profit corporation, incorporated as such under the laws of the State of Ohio. The Association may also do business as National Association of Health Underwriters- America's Benefits Specialists. Herein after referred to as the Association or "NAHU".

Section 2. The principal office of this Association shall be located in a place designated by the Board of Trustees. The association may have such other offices as may, from time to time, be designated by the Board of Trustees.

ARTICLE II - Purposes

Section 1. The objectives of NAHU are:
   A. To promote the common business interests of those engaged in the sale of health, disability and related insurance products and services.
   B. To advance public knowledge for the need and benefit of the financial protection provided by health, disability and related insurance products and services.
   C. To promote the adoption and application of high standards of ethical conduct in the health, disability and related insurance products and services industry.
   D. To provide and promote a program of continuing education and self improvement of NAHU members.
   E. To coordinate the efforts of the various state and local Health Underwriter Associations of the United States.
   F. To create, organize, encourage and charter, on a local and state level, associations for membership in NAHU.
   G. To increase the knowledge of members concerning the principles, functions and applications of health, disability and related insurance products and services.
   H. To promote education, legislation, regulation and practices which are in the best interest of the health, disability and related insurance products and services industry and thus provide financial protection to the insuring public.
   I. To encourage adequate protection against the hazards of disability as part of a well-rounded health, disability and related insurance products and services program.
   J. To do such other things and to carry out such other programs so as to further the purposes of the association.

Section 2. The association and its members recognize an obligation to present accurately, honestly and completely every fact essential to the client's decision as expressed in the associations Code of Ethics, which are considered a part of these Bylaws.

ARTICLE III - Membership Section

Section 1. Membership in NAHU will be available under the following designations:
A. Individual Member
B. Life Member

Section 2. An individual member may be any individual licensed by his/her state licensing authority for the sale of health, disability and related insurance products and services. Individual members may also include non-licensed individuals engaged in the distribution of health, disability and related insurance products and services such as, but not limited to, home office personnel and others engaged in the management and distribution of such products.

Section 3. A. Life Membership shall be granted when an active member has been in good standing for a minimum of ten (10) consecutive years, and has either 1) has attained age 65 and retired, or 2) is disabled. NAHU national dues shall be reduced by fifty (50%) percent for such Life members.
B. Each member who has served as the elected President of NAHU for a full one year term of office shall be entitled to an NAHU Life Membership, and all NAHU national, state and local dues shall be waived for such individuals meeting this special qualification.
C. Each local and state association shall determine their own amount of reduction for Life Membership, if any, with the exception of those who held office as NAHU's elected President - for whom state and local dues shall be waived for Life Membership as defined in Section 3A.
D. Life Members have the same rights and privileges as Individual Members

Section 4. An active member is an Individual or Life Member, in good standing, regardless of designation, which has paid all dues required by local, state and national associations. Any individual member more than sixty (60) days in arrears in payment of dues shall be dropped from the rolls as an active member.

Section 5. All members may attend any meeting of the Association provided any required registration fees are paid.

Section 6. An individual's membership in the Association may be revoked in accordance with state and/or local association bylaws and the impact shall be reciprocal among the various associations. Those bylaws provisions concerning revocation of membership shall include requirements that notice be provided to the member, that notice include the basis for their removal, that the accused member shall enjoy the protection of due process and a vote of the governing body of the state or local association removing that individual's membership. The basis for revoking an individual's membership shall include but not be limited to revocation of that individual's license to sell insurance by the relevant governmental authority or conviction or admission of guilt by the individual to a crime which is a felony or gross misdemeanor by any jurisdiction.
ARTICLE IV - Local and State Associations

Section 1. Members in State and Local Associations may be:
   A. Individual Member
   B. Life Member

Section 2. If two (2) or more local associations in good standing exist within the geographical boundaries of a state, a prospective state association must be formed.

Section 3. Each state and local association shall set the date of its own annual meeting and election of officers and directors. The President and Secretary of each association shall, immediately upon election, certify to the Executive Vice President of NAHU the names and titles and addresses of the officers and directors elected to serve in the ensuing period.

Section 4. A. Each local association shall have the power to fix its own schedule of dues payable to it by its members, with all dues changes taking effect on January 1 of the following year.
   B. Each state association shall have the power to fix its own schedule of dues payable to it by its members, subject to the ratification of the schedule by at least three-fourths (3/4) of the local associations in the state - with all dues changes taking effect on January 1 of the following year.

Section 5. Each local association shall operate as a free standing association. It shall have representation on its state association board of directors as prescribed in the state association's bylaws. The local association should recognize and support the positions and activities of various local associations within its state's boundaries and interact with the state association for the common good of all associations within the state's boundaries.

Section 6. An association, after becoming a chartered member, may incorporate subject to the approval of the Board of Trustees, but only by the name designated in its charter: "___________ Association of Health Underwriters. Associations may choose to use the suffix "America's Benefits Specialists", or "city/state Benefits Specialists". Associations shall agree, as a condition precedent to incorporation, that it will as an incorporated body abide by the Bylaws of NAHU then in force or thereafter adopted or amended from time to time.

ARTICLE V - Executive Officers

Section 1. The Executive Officers of NAHU shall be:
   A. President
   B. President-Elect
   C. Vice President
   D. Treasurer
   E. Secretary
   F. Immediate Past President
   G. Executive Vice President (Non-voting member)

Section 2. Each officer, except the Executive Vice President, shall be an active Individual or Life member of a state and/or local association.

Section 3. All officers, except the Executive Vice President and the President, shall serve without compensation.
Section 4.  

A. The President-Elect, Vice President, Treasurer and Secretary shall be elected by the House of Delegates at its annual meeting.

B. The aforementioned officers shall be elected for a term of one (1) year.

C. The office of Immediate Past President shall be filled automatically by the outgoing President. In the event there is no outgoing President this office shall remain vacant and the President shall appoint a member in good standing to fulfill the duties of the office for a period not to exceed twelve (12) months or until the end of the current president's term, whichever occurs first. The appointment by the President of a member to fulfill the duties of this office shall be subject to three-fourths (3/4) vote of approval by the Board of Trustees.

D. If the office of President becomes vacant due to death, disability, resignation or removal by due process, the President-Elect shall assume the office for its unexpired term and the term of President for the succeeding year. With the ascension of the President-Elect to President, the office of Vice-President shall become President-Elect, the Treasurer shall become Vice-President, and the Secretary shall become Treasurer while maintaining the responsibilities of Treasurer until the next regular election. The office of Secretary shall remain vacant until the next regular election. If the office of President becomes vacant and there is no President-Elect, the order of succession shall be Vice-President, then Treasurer, then Secretary.

E. If the office of President-Elect shall become vacant due to death, disability, resignation or removal by due process, or by succession to the Presidency under Section 4D, listed above, the Vice-President shall assume the office of President-Elect and the Treasurer shall become Vice-President, and the Secretary shall become Treasurer and maintain the responsibilities of Secretary until the next regular election.

F. If any or of the all offices of Vice President, Treasurer or Secretary become vacant by death, disability, resignation or removal by due process, the President shall, within thirty (30) days of the effective date of the vacancy, submit a nomination to the Board of Trustees of a member to fill that position, which must be voted on and approved by a three-fourths (3/4) of the Board of Trustees. If no nomination is submitted by the President within thirty (30) days of the effective date of the vacancy, the Board of Trustees may consider nominations submitted by any member of the Board of Trustees and shall elect, by a three-fourths (3/4) of the entire Board of Trustees, an active member of the Association, to fulfill the responsibilities of the vacant office for the remainder of the term. Once approved or elected, appointees shall assume the title and duties of the office immediately.

G. The power to appoint or nominate replacements for any vacancy, except as described in Section 4D above, shall be restricted to unexpired terms that cannot be filled within thirty-one (31) days by the House of Delegates at its annual meeting.
ARTICLE VI - Duties of Officers

Section 1.  A. The President shall be the Chief Elected Officer of this association and shall preside over all meetings of the association, the Board of Trustees, the Executive Committee, and the House of Delegates. The President shall appoint all committees whose membership is not otherwise established by these Bylaws and shall be an ex-officio member of all committees formed under this Association except the Nominations Committee. Together with the Executive Vice President, the President shall represent this Association at various industry meetings and shall perform such other duties as usually pertain to the office, including the assignment of specific duties to other Officers and Trustees.

B. The President shall also be empowered to fill all vacancies in the manner prescribed by these Bylaws. Upon completion of his/her term, the President shall assume the office of Immediate Past President.

Section 2.  A. The President-Elect shall perform such duties as may be assigned by the President, the Executive Committee, or the Board of Trustees.

B. The President-Elect shall immediately assume the office of President immediately following the adjournment of the annual meeting of the House of Delegates in the year subsequent to his/her election to the office of President-Elect or, in the event of a vacancy as outlined in Article V, Section 4E.

Section 3. The Vice President shall oversee the activities of the Standing Committees assigned to him/her by the President, and shall be responsible for other duties as they are assigned to him/her by the President, Executive Committee, or Board of Trustees.

Section 4. The Treasurer shall submit a financial report at the Annual Meeting of the House of Delegates. The Treasurer shall oversee the preparation of the annual financial report required by Article XIV, Section 2. The Treasurer shall be responsible for other duties as they are assigned by the President, Executive Committee or Board of Trustees.

Section 5. The Secretary shall be responsible for taking the minutes of the meetings of the Executive Committee, Board of Trustees and House of Delegates. The Secretary shall maintain the Association's Policies and Procedures. Approved, amended or rescinded P&P's shall be signed by the Secretary and stored as permanent records of the Association at the national office. The Secretary may appoint assistants as is deemed necessary to execute these duties. The Secretary shall be responsible for other duties as they are assigned by the President, Executive Committee or Board of Trustees.

Section 6. The Executive Vice President shall be responsible for directing the efforts and activities of the association based on policy determined by the Executive Committee, Board of Trustees and House of Delegates. The Executive Vice President shall be a non-voting ex-officio member of all Standing Committee, Special Committee and Task Forces.

Section 7. The Immediate Past President shall serve as an advisor to the Executive Committee and Board of Trustees, and perform other duties assigned by the President, the Executive Committee, or the Board of Trustees.

Section 8. The Executive Committee or Board of Trustees may assign specific officers to be ex-officio members of various Standing Committees or Task Forces.

ARTICLE VII - Executive Committee
Section 1. The Executive Committee shall consist of the elected officers of the Association:
   A. President
   B. President-Elect
   C. Vice President
   D. Treasurer
   E. Secretary
   F. Immediate Past President
   G. Executive Vice President (a non-voting member)

Section 2. The Executive Committee may act in the place of the Board of Trustees between board meetings on all matters explicitly delegated to it by the Board of Trustees.

Section 3. The President may call for meetings of the Executive Committee as the business of the association may require, or a meeting may be called by the Executive Vice President upon written request of three (3) members of the Executive Committee. Except for urgent situations, any called meetings of the Executive Committee shall require notice of not less than three (3) days.

Section 4. A quorum for conducting business shall be no less than four (4) voting members of the Committee.

Section 5. The Executive Committee may transact business by mail or electronic means by voting upon proposals to them. Any such proposal will be adopted if two thirds (2/3) of the entire Executive Committee returns affirmative votes.

ARTICLE VIII - Board of Trustees

Section 1. The Board of Trustees shall consist of:
   A. Executive Committee
   B. Regional Vice Presidents
   C. Chairpersons of the Membership Council
   D. Chairperson of the Legislative Council
   E. Chairperson of the Professional Development Committee

   All members of the Board of Trustees shall be members in good standing of the National Association of Health Underwriters.

Section 2. A. The Board of Trustees shall establish and define policies, set and review budgets and have full administrative authority in all matters of the association.
   B. Policies and Procedures of the association are adopted, amended or rescinded by a majority vote of the Board of Trustees. Policy and Procedures shall be distributed to all chapter presidents within ten days of adoption, amendment or rescission. Furthermore, Policy and Procedures are to be reviewed on an annual basis by the Board of Trustees.

Section 3. A. Regular Meetings.
   i. The Board of Trustees shall meet at least three (3) regular times each year.
   ii. A written notice of the time and place of all regular meetings of the Board of Trustees shall be distributed to each member of the Board by the Executive Vice President not less than thirty (30) days prior to the meeting.
   B. Special Meetings. The Board of Trustees shall also meet at such times and places may be determined by the President, Executive Committee, or the Board of Trustees or by written request of seven (7) members of the Board of Trustees. Except for urgent situations, notice for any special meeting shall be at least three (3) days prior to the meeting.
C. All meetings of the Board of Trustees will be open to any member in good standing.

Section 4. The Board of Trustees may transact business by mail or electronic means by voting upon proposals presented to them. Any such proposal shall be adopted if at least two-thirds (2/3) of the entire Board returns affirmative votes. The Board members shall be advised of the results of such balloting no less than seven (7) days after the vote is tabulated.

Section 5. A majority of the Board of Trustees shall constitute a quorum for the transaction of business.

Section 6. The Board of Trustees shall also execute other specific duties assigned to it throughout these Bylaws.

Section 7. The interpretation of these Bylaws resides with the Board of Trustees. Disputes between individual members or member associations regarding the Bylaws shall be submitted to the Board of Trustees, in writing, and the Board's interpretation shall be in writing and entered into the permanent minutes of the Board of Trustees.

Section 8. A. Regional Vice Presidents shall be elected by the Delegates from the state and local associations of their respective regions at the annual meeting of the House of Delegates. Each term of office shall be for two (2) years. The odd numbered Regional Vice Presidents shall be elected on the odd numbered year and the even numbered Regional Vice Presidents shall be elected on the even year. No one person shall hold the office of Regional Vice President for more than two (2) complete consecutive terms or more than five (5) years consecutively. Any person who has served two (2) consecutive terms as a Regional Vice President is ineligible for election to a Regional Vice President position for three (3) years.

B. In the event an individual who is serving as Regional Vice President shall cease to serve as Regional Vice President due to death, disability, resignation or removal by due process as outlined in Article XIII herein, the presidents of the state chapters within the region shall nominate, within thirty (30) days of the effective date of the vacancy, one member of the Association to fill the remainder of the Regional Vice President's term. The nominee must submit a signed statement saying he/she is willing and able to serve if elected. The Board of Trustees must approve the nomination by a three-fourths (3/4) vote of the Board of Trustees. In the event that the Board of Trustees fails to approve the Region's nomination for Vice President, the President of the association shall nominate a member in good standing from that region to fulfill the unexpired term of that office subject to a three-fourths (3/4) vote of approval by the Board of Trustees.

ARTICLE IX - Committees

Section 1. Committees of the association shall be of three designations:
A. Standing - Standing Committees are created by these Bylaws and are a permanent part of the Association structure. Details regarding the organization and duties of Standing Committees, if not otherwise defined in these Bylaws, will be detailed in the Policies and Procedures of the Board of Trustees.
B. Special - Special Committees are created by the Board of Trustees, pursuant to Policies and Procedures and are intended to exist beyond the term of the appointing Board of Trustees.
C. Task Forces - Task forces are created by the President, pursuant to Policies and Procedures and are intended to exist only during the tenure of the appointing President.

Section 2. The Standing Committees shall be:
A. Legislative Council
B. Membership Council
C. Nominations Committee
D. Elections Committee
E. Harold R. Gordon Award Committee
F. Finance and Audit Committee
G. Professional Development Committee
H. Governance Committee

Section 3. The President shall appoint the Chairpersons and the members of all Standing or Special Committees and Task Forces except the Nominations (as provided in Article X) and Harold R. Gordon Award (as provided in Section 7 of this Article) committees. All Chairpersons' appointments shall be subject to approval by the Board of Trustees.

Section 4. The Board of Trustees shall establish guidelines for all committees regarding usual duties, terms of office, and requirement for reports unless otherwise specified in these Bylaws.

Section 5. The administration of the fiscal affairs of all Standing Committees, Special Committees and Task Forces are vested in the Board of Trustees.

Section 6. The Harold R. Gordon Award standing committee members shall include; the President and Immediate Past President, and the last five available Award recipients. The committee's chair shall be the recipient of the Award from the year prior to the current recipient. The chairperson of the committee must be a member of NAHU. If the committee member scheduled to be chairperson is not a member of NAHU, the previous chairperson shall continue to serve as chairperson. If this situation occurs two consecutive years, the President of NAHU shall appoint a chairperson who was a previous Gordon recipient and current member. In addition the Executive Vice President shall be a non voting member.

ARTICLE X - Nominations and Elections

Section 1. Nominations
A. The Nominations Committee shall consist of the Chairperson and two (2) additional members. The Chairperson of the Nominations Committee shall be the Immediate Past President or the appointee of the President fulfilling the duties of that office for its unexpired term. The Vice-Chairperson shall be the President-Elect or the appointee of the President fulfilling the duties of that office for its unexpired term. The third member shall be a past NAHU President, who is appointed by the Nominations Committee Chairperson.
B. The role and responsibility of the Nominations Committee shall be to compile a list of candidates for the various offices to be filled at the Association’s annual meeting. As a part of its responsibilities, the committee shall mail its report to the Secretary not less than ninety (90) days prior to the annual meeting of the association. Not less than seventy-five (75) days prior to the annual meeting, the Secretary shall postal mail or electronic mail a copy of the report to the President and Secretary of each State and local association. In addition, the report of the Nominations Committee will be published in the association's magazine prior to the annual meeting.
C. A member's name may be presented to the Nominations Committee or the NAHU Board of Trustees, for consideration as a nominee by any member of the Nomination Committee, or by written notice from any state and local association accompanied by a statement signed by the nominee that he/she is willing and able to serve if nominated and elected. In the event that no members are nominated for a position, the Board of Trustees may nominate a candidate. Nominations may not be made by individual members, except as allowed in Section D below.
D. Additional nominations outside of the Nominations Committee may be made by written notice from the Boards of Directors of at least three (3) state and local associations, addressed to the Secretary of the association, which must be received not less than thirty (30) days prior to the annual meeting. The Secretary shall publish such additional nominations and mail them to the local associations not less than twenty-five (25) days prior to the annual meeting.

E. With the exception of Immediate Past President and President, additional nominations for executive officers or Regional Vice Presidents may be made from the floor of the convention while nominations are open for a particular office. In order to qualify, the nominator must present to the Secretary no less than twenty-four (24) hours before the opening of the floor for nominations a petition containing a minimum number of different state and local associations as described below, along with a signed statement by the nominee that he or she is willing and able to serve if elected.

i. For an office which is voted on by all delegates, the minimum number of valid signatures shall be twenty-five (25) percent of the registered delegates in attendance at the annual meeting, and those signatures must be from a minimum of ten (10) different state and/or local member associations from at least five (5) different states must be represented by those signatures.

ii. For an office which is voted on by delegates from a certain geographic region, the minimum number of valid signatures shall be twenty-five (25) percent of the registered delegates from that region in attendance at the annual meeting representing a minimum of three (3) different state and/or local member associations from at least two (2) different states within that region.

F. The Nominations Committee will determine the number and duration of nominating speeches for all candidates and all offices, with a minimum of two (2) minutes allowed per candidates.

Section 2. Elections

A. The Election Committee shall consist of the chairperson, who shall be the Immediate Past President, and regional members of the committee, who shall be one each from their respective region appointed by the Regional Vice President and approved by the entire Board of Trustees. They shall be members in good standing of NAHU. They shall not be currently running for office. If such should occur, his or her name should be withdrawn and the appropriate Regional Vice President will replace their name with another member in good standing.

B. The responsibilities of the Election Committee shall include:

i. The adoption of procedures for credentialing delegates to vote for offices;

ii. Reporting to the House of Delegates on the number of delegates who have been credentialed and the meeting of necessary quorum for the House of Delegates to conduct business; and

iii. To supervise all ballot votes and tabulating and reporting the results of all votes.

C. The nominees for each office receiving a majority of the votes cast shall be declared elected. An additional vote shall be taken if no candidate receives the necessary majority for election. The two (2) candidates receiving the most votes (or more in the case of a tie) on the first ballot shall be the only names on the additional ballot or ballots.

ARTICLE XI - House of Delegates

Section 1. The House of Delegates shall consist of:

A. The Board of Trustees

B. Past Presidents of NAHU

C. Delegates of state and local associations as designated in Sections 2 and 3 of this Article.

Section 2. Each state and local association shall be entitled to three (3) voting delegates. One (1) additional voting delegate will be allowed for each additional fifty (50) active members in the member
association above one hundred (100) active members. No member state association, however, shall be entitled to more than eight (8) voting delegates. No additional delegates shall be assigned for less than fifty (50) active members above the base amount of one hundred (100) active members. This count must be determined on the last day of the month that falls between sixty (60) and ninety (90) days before the opening session of the Annual Meeting.

B. No individual member may be counted under more than one census of a member organization.

C. Delegates must be active members in good standing of the association that are representing as indicated on the official NAHU membership roster.

D. Notwithstanding C. above, with the approval of the state or local member association involved, past state presidents who are current members in good standing may be assigned to fill any unused state or local delegate position in the state in which they were president.

Section 3. Each state and local association may designate one alternate for each of its delegates. A designated alternate may replace a delegate unable to fulfill his/her voting duty upon certification of his/her qualification to serve according to the requirements above. All alternates must be identified and credentialed by the deadline established by the Nominations Committee.

Section 4. For purposes of transacting business in the House of Delegates a quorum shall be at least a majority of the duly registered delegates representing no less than twenty-five (25) percent of the association's state and local associations.

Section 5. The Annual Meeting of the House of Delegates shall be in the month of June or July unless physically impossible. In the event the Annual Meeting cannot be held in June or July, it shall be held in the month of May.

Section 6. The House of Delegates may:
   A. Elect or remove officers and Trustees of NAHU,
   B. Suggest and recommend policy to the Board of Trustees,
   C. Amend these Bylaws,
   D. Review the actions taken by the officers and Board of Trustees,
   E. Establish dues to be paid to the NAHU.

Section 7. Written notice of resolutions to be considered at any meeting will be sent to each state and local association forty-five (45) days prior to the annual meeting. Members desiring to propose items for consideration by the House of Delegates shall submit their proposals in resolution form to the Secretary no later than sixty (60) days prior to the meeting. No new business items shall be added to the House of Delegates agenda less then forty-five (45) days prior to the meeting, unless two-thirds (2/3) of the those delegates voting approve the consideration of such resolution and sufficient copies of the proposed resolution is provided for each registered delegate at the House of Delegates.

Section 8. No member of the House of Delegates shall cast more than one (1) vote on any issue even if that member is qualified as a voting member under more than one (1) classification set out in Section 1 of this Article.

Section 9. The place for the annual meeting shall be determined by the Board of Trustees and shall be announced one year in advance. The Board of Trustees shall retain the discretionary power to change the location in the event circumstances prevent use of the place designated.

Section 10. Special meetings of the House of Delegates may be called by a majority vote of the entire Board of Trustees or upon written request twenty-five (25) state and local associations representing at least
three (3) regions made to the President of NAHU, provided that the written request state the reason for the convocation. The notice of a special meeting shall be sent to each local association stating the reason for the convocation.

**ARTICLE XII - Suspension, Revocation, Resignation and Dissolution of State and Local Associations**

**Section 1. Financial Suspension or Revocation.**
A. Any state or local association more than sixty (60) days in arrears for any indebtedness shall be eligible to have its membership herein suspended or revoked as outlined in this Article.
B. State and local associations shall use their funds only to accomplish the objectives and purposes specified in all relevant Bylaws, including those of NAHU, and pertinent state and federal tax laws. Breach of this fiduciary duty to the association and its respective membership shall cause the Association to be eligible to have its membership herein suspended or revoked as outlined in this Article.

**Section 2. Failure to abide by Relevant Bylaws or Policies of the Association or NAHU.**
The strength of our membership is best reflected by a common governing framework, approved use of the association's name and symbols and shared financial ties. Any state or local association which has failed to fulfill their obligations under relevant governing documents, including but not limited to Bylaws, Articles or Policies and Procedures of the state and/or local association or of NAHU shall be eligible to have its membership herein suspended or revoked as outlined in this Article.

**Section 3. Inactivity of an Association.**
Any state or local association which has 1) failed to report its officers to its state association or NAHU; 2) failed to respond, within thirty (30) days, to correspondence sent by registered mail to the last known President, Treasurer and Secretary of that association or 3) upon motion of the governing body of the relevant state or regional vice president reporting that an Association is inactive or has gone dormant, may be dissolved in accordance with the procedure contained in this Article.

**Section 4. Process for Suspension or Revocation/Dissolution.**
A. Notice to the Association whose suspension or revocation/disolution is being considered by the Board of Trustees shall be provided in writing, sent by registered mail by the Executive Vice President of NAHU to the last reported President, Treasurer and Secretary of the Association.
B. The notice shall include a brief statement establishing the basis for the proposed suspension or revocation and the date of a meeting of the Board of Trustees at which the Association's affiliation with NAHU ill be considered.
C. Not less than thirty (30) days following the receipt of the notice by either party representing the Association, the Board of Trustees shall hold a meeting to consider the Association's membership with NAHU, shall consider the input of and information provided by relevant Association and may vote on the suspension or revocation/disolution.
D. A majority of the members of the Board of Trustees present and voting shall be necessary to suspend an Association from its affiliation with NAHU. If suspension is approved by the Board of Trustees, the following question before the Board shall be the period of suspension for the Association, said period of suspension however should not exceed twelve (12) months.
E. A three-fourths (3/4) vote of the entire Board of Trustees present and voting shall be necessary to revoke or dissolve a state or local Association's charter.

Notice of suspension or revocation must be sent by the Executive Vice President to the President and Secretary of the suspended or discharged state and local association.
Section 5.  

A. Any state or local association may resign from NAHU provided that all financial and other obligations of the state and local association to NAHU have been fulfilled, and that, if incorporated, the corporation has been duly dissolved.  

B. A state or local association may resign by passing a Resolution of Resignation adopted by a three-fourths (3/4) vote of the active membership of the state and local association. The adopted Resolution shall be sent by the Secretary of the member association by registered mail to the Executive Vice President of NAHU and shall become effective upon acceptance by the Board of Trustees. Upon acceptance of the Resolution of Resignation by the NAHU Board of Trustees, individual members shall become active members of the existing member association nearest them in their state or of their state association or members-at-large if no other association exists within their state.  

C. The state and local association, by taking the action to resign, shall surrender all rights to the use of the name, emblem, insignia, plate, sign, label or phrase indicative of membership in the association.  

D. State and local associations shall use funds only to accomplish the objectives and purposes specified in these Bylaws and no part of said funds shall inure, or be distributed to the members of the state and local association in the event it is disbanded or the charter revoked for cause in violation of the Bylaws of the National Association of Health Underwriters. Immediately upon disbandment or revocation, the state and local association's governing Board shall return all remaining association funds to its state association. If there is no state association, however, then said funds shall be sent to the National Association of Health Underwriters, for placement in escrow. After a period of one (1) year, if the association has not been reactivated or a new association organized and chartered, escrowed funds and interest shall become a part of the general funds of a member state association which may have been subsequently duly chartered. If there is no state association, the escrowed funds will be allocated to a National account for the development of chapters within the region of the disbanded or revoked association.
ARTICLE XIII - Removal from Office

Section 1. A member of the Board of Trustees may be removed from office in the event of such acts of dishonesty, fraud, misrepresentation, or other reasonable cause as would prevent the effective performance of his/her duties on the Board of Trustees.

Section 2. A. The process for removal of any member of the Board of Trustees, except for Executive Vice President, shall be as follows:
   i. Notice shall be provided to the Board member, whose removal is being sought, outlining the basis for removal and signed by the Executive Vice President. The notice shall also contain a statement reflecting that the condition for removal required under subsection (B) herein has been satisfied and provide notice to the Board member of the date of the special called meeting of the Board of Trustees to which the removal will be considered. That notice shall be sent to the Board member's last known address, by U.S. Postal Service, with proof of mailing.
   ii. The special called meeting of the Board of Trustees shall be held to consider the matter of removal of the Board member, providing members of the Board to consider the basis for the removal and information from the Board member whose removal is being considered; and
   iii. Following the consideration, there shall be a vote of the members of entire Board of Trustees, with the exception of the member whose removal is being sought, and a vote of three-fourths (3/4) majority of those eligible to voter shall be required to remove the member from the Board of Trustees, and the board member shall be removed from office immediately and a successor appointed in accordance with the provisions of Article VIII, Section 8.

B. A Board member's removal must be precipitated by:
   i. For the removal of any member of the Board of Trustees, a signed request for the matter to be considered by a three-fourths (3/4) of the remaining members of the entire Board.
   ii. The removal of any Regional Vice President may also be initiated by a signed request for the matter to be considered by the Board of Trustees by one of the following:
      a. a majority of the presidents of the state associations located in the region represented by the Regional Vice President on behalf of their respective state associations; or
      b. twenty-five (25%) percent of the presidents of the state and local association which are located in the region represented by the Regional Vice President on behalf of their respective state and local associations.

C. Notice of recall or removal must be sent by registered mail to the affected individual advising him/her of the action taken or about to be taken. Removal by due process requires notification prior to the vote for removal from office.

Section 3. Recall from office of an officer or Regional Vice President of The Association shall cause the office to be vacant until removal from the office is achieved as described in Section 2 of this Article and a successor is appointed. Recall can be initiated by the Board of Trustees and or twenty-five (25) percent of the member associations. Recall can be achieved only by a three-fourths (3/4) vote of the Board Trustees.

Section 4. Failure to achieve the required vote for removal will cause the immediate reinstatement of the recalled officer or Regional Vice President. Any appointee replacing the recalled officer shall also be immediately discharged.

ARTICLE XIV - Financial

Section 1. The fiscal year of NAHU shall be 1 January through 31 December.
Section 2. The Board of Trustees shall install and maintain an efficient system of accounts and to that end shall engage Certified Public Accountants. There shall be an independent audit of the association's books every year.

Section 3. The Board of Trustees shall adopt a budget for the fiscal year not later than 1 November preceding the start of the fiscal year. A summary of the adopted budget will be distributed in a timely manner to all state and local Presidents and Treasurers.

Section 4. The Executive Vice President, or any other person entrusted with the handling of funds or property of the association, shall furnish, at the expense of the association, a fidelity bond approved by the Board of Trustees, in such sum as the Board shall prescribe.

Section 5. Disbursements shall not exceed the greater of revenue raised or the expenses budgeted, except by three-fourths (3/4) vote of the entire Board of Trustees. In the event of board approval, written notification of such action shall immediately be forwarded to all state and local chapter Presidents and Treasurers.

Section 6. The Executive Vice President, with the approval of the Executive Committee, shall designate the depositories of all funds of NAHU and its affiliated arms.

Section 7. The Board of Trustees shall have the power to authorize such officers and employees as in its judgment may seem advisable to execute the aforementioned voucher checks, provided that all checks in excess of $10,000 (except for those for recurring and consistent items, such as office rent, approved by the Board of Trustees in a Policy & Procedure reviewed annually) shall require two authorized signatures. Authorized signatures shall include at least one elected member of Executive Committee. The Treasurer, together with the Board of Trustees, will institute policies and procedures to insure that the financial integrity of the association is maintained at all times.

Section 8. As soon as possible, after adoption of the auditors' annual report, following the close of the fiscal year, the Board of Trustees shall mail to the Treasurer and President of each local and state association the balance sheet and a statement of the receipts and the expenditures of the NAHU for the previous year, duly certified by the auditors.

ARTICLE XV - Logo

Section 1. Any member in good standing may use NAHU's logo on his/her business cards, letterhead or website, if accompanied by the term "Member of" or "Member of the National Association of Health Underwriters". The use, size and placement of the logo and accompanying text shall only indicate membership in NAHU, and should not indicate or suggest NAHU's approval or endorsement of his/her business, product or services. Furthermore, use of the NAHU logo shall not confer membership in NAHU. Authorized corporate partners and /or sponsors of NAHU may also use NAHU’s logo on business cards, letterhead, website or marketing materials only upon express written consent of NAHU.

ARTICLE XVI - Parliamentary Authority

Section 1. The current edition THE STANDARD CODE OF PARLIAMENTARY PROCEDURE governs this organization in all parliamentary situations that are not provided for in the law or in its charter, Bylaws or adopted rules.

ARTICLE XVII - Amendments
Section 1. Amendments to these Bylaws shall be made at any meeting of the House of Delegates of NAHU by a two-thirds (2/3) vote of the delegates present and voting.

Section 2. Proposed amendments to these Bylaws may be initiated by any of the following:
A. The NAHU House of Delegates
B. The NAHU Executive Committee
C. The NAHU Board of Trustees
D. Any state and local association in good standing.

Section 3. Proposed amendments must be submitted in writing to the Secretary at least sixty (60) days prior to the date of the first session of the House of Delegates annual meetings. The Secretary shall send a copy of all proposed amendments to the President of each state and local association not less than forty-five (45) days prior to the date of said annual meeting.

Section 4. Proposed amendments initiated in the House of Delegates at its annual meeting shall not be subject to Section 3 above. Such proposals shall be required to be in writing and be submitted to the House of Delegates at least twenty-four (24) hours before the proposals are considered. Furthermore, it must be verified by the Elections Committee of the convention that all duly registered delegates receive a copy of any proposed amendment in the specified amount of time. Distribution of proposed amendments shall be at the time and cost of the makers of the amendment. For any proposed amendment submitted to the House of Delegates under this section require a vote of two-thirds (2/3) of the delegates present and voting to be consider and further require an affirmative vote of four-fifths (4/5) of the delegates present and voting for approval.

Section 5. All amendments to these bylaws adopted by the House of Delegates shall be effective immediately following the adjournment of the House of Delegates during which they were adopted, unless otherwise ordered.

ARTICLE XVIII – Indemnification

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

ARTICLE XIX - Dissolution

Section 1. Dissolution of the NAHU requires a three-fourths (3/4) vote of all Active Members.

Section 2. On dissolution of the National Association of Health Underwriters, any funds remaining shall be distributed to one or more organized and qualified educational, scientific or philanthropic organizations to be selected by the NAHU Executive Committee.

ARTICLE XX - Previous Bylaws Superseded
Section 1. These Bylaws, as revised, supersede all provisions of any previous National Association of Health Underwriter Bylaws.

-END-

APPENDIX A - NAHU Code of Ethics

To hold the selling, service and distribution of health, financial and retirement security products and services as a professional and a public trust and to do all in my power to maintain its prestige.

To keep paramount the needs of those whom I serve.

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

To give all service possible when service is needed.

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

To use no advertising which may be false or misleading.

To consider the sale of health, financial and retirement security products and services as a career, to know and abide by the insurance laws of my state, and to seek to constantly increase my knowledge and improve my ability to meet the needs of my clients.

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

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

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