

## COLUMBUS ASSOCIATION OF HEALTH UNDERWRITERS POLICY AND PROCEDURE

POLICY TITLE: 0410 - Membership  
CLASSIFICATION: Administrative  
POLICY NUMBER: 2012-0410  
MOTION:  
SECONDED:  
DATE SUBMITTED: June 9, 2015

DATE APPROVED:  
APPROVED BY: Board of Directors  
MOTION:  
SECONDED:  
APPROVED BY: Board of Directors  
SUNSET DATE: September, 2020

### Policy:

The purpose of this policy is to provide a framework for the Membership activities of CAHU. Each local chapter and the state chapter will have a separate person for the membership chair and the retention chair. The state chairs should not be held by members that are also holding local chair positions.

### Procedure:

1. The CAHU Membership Chair will develop a uniform new member packet. This information will be prepared and mailed to new members by the CAHU Admin. The cost of these materials and preparation will be the responsibility of CAHU. The packets will be organized in CAHU folders and will include:
  - a. Membership application and bank draft authorization form.
  - b. OAHU PAC information and application.
  - c. New member orientation packet from NAHU modified to reflect OAHU information.
  - d. Listing of board members at state and local levels.
  - e. Welcome letter from the local President.
  
2. New member applications will be forwarded to CAHU admin for submission to NAHU. Tracking of new member applications will be handled in conjunction with OAHU admin and the local administration. Once CAHU admin receives confirmation of the new member acceptance:
  - a. CAHU will notify new member, local membership chair, and local President of new member's acceptance.
  - b. A welcome letter will be sent from the local President.
  - c. A telephone call welcoming the new member verifying receipt of packet, local President's letter, discussion of upcoming events, and invitation to join a committee.
  - d. The new member will be introduced at the next local event and presented with a NAHU pin, to be supplied by OAHU.
  - e. The new member will be invited to sit at a table with a Board member for appropriate welcomes and introductions.
  
3. For attendees at local meetings:
  - a. Ask all attendees to complete survey that includes the following:
    - i. Updated contact information (work and home)
    - ii. Desired CE/meeting topics
    - iii. Desired committees they would like to be a part of
  - b. Make the attendees feel welcome – membership and retention chairs will be at the registration table before each meeting to greet attendees.
  - c. All current members will have the appropriate ribbons attached to name tags:
    - i. 0 – 4 years: no ribbon
    - ii. 5 – 9 years: 5 years
    - iii. 10 – 14 years: 10 years
    - iv. 15 – 19 years: 15 years
    - v. 20 – 25 years: 20 years
    - vi. 25 + years: 25 years
  - d. All non-members in attendance will have a name badge of different color that boldly stands out for easy identification so board members can quickly identify them and welcome them to the meeting.

4. Retention efforts will consist of:
  - a. CAHU Admin:
    - i. Notification to local retention chair when members lapse
  - b. Local Retention Chair:
    - i. E-mail 30 days out to all members that are approaching their membership renewal date
    - ii. E-mail to all members that have not renewed by their membership renewal date
    - iii. Phone call to all members that have not renewed once 14 days past their membership renewal date
    - iv. Phone call from local President to all lapsed members
  
5. CAHU will launch an ongoing program of new member recruitment utilizing the CAHU Board:
  - a. Obtain a list of licensed agents from GA's and Carrier Partner lists as well as the ODI and other appropriate sources. This list will be shared with all local membership chairs.
  - b. Send quarterly mass e-mail to all valid e-mails on the list regarding the importance of membership, reminders of national, state, and local events, and any member events or contests.
  
6. OAHU will hold a quarterly, mandatory call for all local membership and retention chairs. The local President must attend when the one of the local chairs can't be present for the call and the local V.P. must attend if the second chair can't attend. All locals must have two people on each call.
  
7. OAHU membership chair will distribute monthly GAIN reports to all OAHU board members, local Presidents, and local membership and retention chairs.
  
8. A breakout session at the OAHU annual meeting will be lead by the current membership and retention chairs of OAHU and must be attended by the incoming local chairs with attendance being mandatory. If the incoming chair cannot attend then there must be an alternate to sit in for each person not in attendance.

#### **Membership Chairperson Responsibilities**

- Develop a sustainable and effective membership recruitment program
- Develop a statewide membership campaign
- Develop a recognition program for members
- Establish a committee to help in membership activities, comprised of the local membership chairs and other interested parties
- Develop working relationships with other state, regional and national membership staff and chairpersons
- Coordinate and maintain state membership list, ensuring such list is up to date and contains all necessary information for effective communication.
- Prepare written communications of committee activities and membership roles for each board meeting
- Develop & maintain a list of potential members for the state
- Establish targets for the various award deadlines, per OAHU & NAHU guidelines.

#### **Retention Chairperson Responsibilities**

- Work with the local chapter and following National guidelines, develop and implement a sustainable and effective Membership Retention Plan
- Establish retention goals based on National guidelines (Landmark Award criteria)
- Prepare written communications of retention activities for each board meeting

**COLUMBUS ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY AND PROCEDURE**

POLICY TITLE: 0001 - Implement and  
Maintain CAHU Policies and Procedures  
CLASSIFICATION: Administrative  
POLICY NUMBER: 2012-0001  
MOTION:  
SECONDED:  
DATE SUBMITTED: June 9, 2012

DATE APPROVED:  
APPROVED BY: Board of Directors  
MOTION:  
SECONDED:  
APPROVED BY: Board of Directors  
SUNSET DATE: September, 2020

**Purpose:** To facilitate the process of implementing and maintaining CAHU policies and procedures and disseminating information about them to membership.

**Policy:**

1. All new and amended policies and procedures will be ratified and applicable upon the approval of the CAHU Board. Discussion of the approval process will be documented in the Board meeting minutes.
2. The P & P committee shall include the President, Vice President, Secretary and Treasurer.
3. Policies will be approved for a two-year term and will have a "sunset" clause of two (2) years from the date implemented.
4. Expiring policies will be reviewed and revised 60 days prior to the expiration date by the CAHU board. The CAHU Administrator is responsible for identifying which policies are due to expire to ensure a timely review by the CAHU board.
5. Policies may also have interim changes before the sunset date with approval from the CAHU board.

**Financial Impact:** Implementation of the Policies & Procedures will incur no new operating costs.

**COLUMBUS ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY AND PROCEDURE**

POLICY TITLE: 0002 – Updates to the By-laws  
CLASSIFICATION: Administrative  
POLICY NUMBER: 2012-0002  
MOTION:  
SECONDED:  
DATE SUBMITTED: June 9, 2015

DATE APPROVED:  
APPROVED BY: Board of Directors  
MOTION:  
SECONDED:  
APPROVED BY: Board of Directors  
SUNSET DATE: September, 2020

**Purpose:** To facilitate the process of implementing changes to the CAHU bylaws and to ensure regular review by the Board Members and Officers of CAHU.

**Policy:**

1. By-laws will be reviewed annually at the first Board meeting in September. This is to ensure that newly elected Board Members are familiar with and understand the CAHU Bylaws.
2. Changes to any By-laws will be coordinated by the President-Elect. Updates will be presented to the CAHU board for approval, per the majority specified in the By-laws.

**COLUMBUS ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY AND PROCEDURE**

POLICY TITLE: 0100 - Conference Reimbursement  
CLASSIFICATION: Finance  
POLICY NUMBER: 2012-0100  
MOTION:  
SECONDED:  
DATE SUBMITTED: June 9, 2015

DATE APPROVED:  
APPROVED BY: Board of Directors  
MOTION:  
SECONDED:  
APPROVED BY: Board of Directors  
SUNSET DATE: September, 2020

**Policy:**

The purpose of the policy is to provide financial assistance/reimbursement to Board Members and CAHU members for attendance at the annual NAHU Capitol Conference or any regional conferences or symposiums.

**Procedure:**

1. Request for attendance and dollar amounts of reimbursements must be approved by the CAHU Board 60 days in advance of the conference.
2. Reimbursement will be according to CAHU Expense Reimbursement Policy 2012-0101.

**COLUMBUS ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY AND PROCEDURE**

POLICY TITLE: 0101 Expense

Reimbursement

CLASSIFICATION: Finance

POLICY NUMBER: 2012-0101

MOTION:

SECONDED:

DATE SUBMITTED: June 9, 2015

DATE APPROVED:

APPROVED BY: Board of Directors

MOTION:

SECONDED:

APPROVED BY: Board of Directors

SUNSET DATE: September, 2020

**Policy:** This policy defines reimbursement of expenses by members of CAHU which incur expenses in the course of representing CAHU. Such representation includes attendance at National, State and Region III or other meetings where attendance has been requested or required by CAHU, or at monthly board and leg council meetings. It may also include hosting individuals at a meal when necessary to accomplish CAHU priorities or when contained within an approved CAHU annual budget.

Members who are reimbursed must be in good standing with CAHU, OAHU and NAHU, including being current on their dues with all three organizations.

**NOTE: Each member is reminded that CAHU's image can be best served by the use of restraint rather than extravagance in spending the Association's (and therefore the members') money.**

**Procedure:**

1. Total Reimbursement amounts will be determined by the Board of Directors prior to the event.
2. All expense requests must be submitted within 60 days after the event, using the standard CAHU Expense Reimbursement Form.
3. Itemized receipts are required for all expenses.
4. Members are expected to attend critical meetings / appointments / functions in order to be reimbursed for expenses for the following conferences. Such critical events may include:
  - a. Capitol Conference
    1. First Timers Meeting, if a first time attendee
    2. Town Hall Meeting
    3. One(s) where NAHU legislative priorities are presented
    4. Any meeting that addresses issues identified as NAHU or OAHU priorities
    5. Others as assigned
    6. Scheduled Appointment(s) with Members of Congress or their staff
  - b. NAHU Symposium
    1. First Timers Meeting if a first time attendee
    2. Others as Assigned
  - c. Region III Meeting – Meetings as Assigned
5. When traveling on CAHU business, the following expenses are eligible for reimbursement.
  - a. **Event Registration.** Reimbursement for registration fees will be limited to the cost for an Early Bird registration.
  - b. **Hotel Room and Tax.** Members are expected to share a room with another member. Room charges will be reimbursed at 50% of the conference hotel room rate or the alternate hotel, for two members sharing a room, and applicable taxes. Additional room charges (upgrades, movies, etc.) and incidentals will be the responsibility of the member. If a member stays at a hotel other than the conference hotel, the reimbursement will be 50% of the conference hotel room rate. The original or a copy of the original hotel receipt showing the itemized breakdown of expenses is required.

### c. Transportation.

i. Airline transportation – Reimbursement will be limited to the 21 day advance coach airfare purchase between destinations or to an amount approved by the CAHU Board. Reasonable parking and shuttle fees (with receipts) to and from the airport may also be submitted for reimbursement. Additional flight insurance is not a reimbursable expense unless it can be purchased within the approved limits.

ii. By Car – The pertinent IRS standard mileage rate, plus any applicable toll charges (with receipts) may be submitted for reimbursement. Since airfare may sometimes be less expensive than driving: total mileage reimbursement will be limited to the average 21-day advance purchase coach airfare between destinations or the CAHU Board approved amount.

iii. Cab fare will be reimbursed (with receipt) where required to attend critical meetings/appointments/functions for association business while at the event. Airport parking will be reimbursed at the lowest parking rate available [e.g. long term versus short term]. Receipts must be provided.

iv. Baggage Fees will be reimbursed up to two pieces of luggage.

v. Hotel parking will be reimbursed up to the same amount as airport parking.

6. Food reimbursements will be on a per diem rate, based on the rate approved prior to the event by the CAHU Board. Reimbursement will only be made with acceptable receipts as defined below.
7. There will be no reimbursement for usage of Members' cell phones or personal business calls or rental cars.
8. Acceptable Receipt. An acceptable receipt contains all 6 of the following attributes:
  - a. **The vendor or business name.** If not printed on the receipt, ask the vendor to stamp/print the business name on the receipt or attach his/her business card.
  - b. **A description of what was purchased.** If a description is not included on the receipt, attach an itemized description of the item(s) purchased. If, for example, a meeting registration was paid for and the receipt does not specify the organization's name, date, or cost of the meeting, attach a copy of the complete meeting announcement to the payment document that states that information.
  - c. **The total amount paid.**
  - d. **The method of payment.** When paid in cash, the receipt must indicate "cash." When paid by check, include the check number, the date of the check, and the name of the bank the check was drawn on. If a credit card was used, the original vendor receipt indicating "credit card/Visa/MC/etc." must be provided.
  - e. **Reimbursement for more than one individual.** If a member pays an allowable expense for another member at an event or if a hosted meal/event is being reimbursed, the names and affiliations of those hosted and the purpose for the meal/event needs to be included on the payment.
  - f. **The date of the purchase.** Any receipt that does not include all of the required information is not acceptable as a receipt for reimbursement. An example of an unacceptable form of receipt is the "tear-slip" from the restaurant order form. This is the bottom portion of the waiter's order form. If this is all the restaurant offers, request a cash register receipt for the transaction.
9. Expense Submission Review. The CAHU President and Treasurer will be responsible for implementation and administration of this policy. Any member of CAHU who incurs expenses in the valid course of representing CAHU may appeal a reimbursement decision to the CAHU Executive Committee. The CAHU Executive Committee will review the appeal and present to the full CAHU board for approval.
10. A policy exemption may be presented to the CAHU board for specific expense items with prior notice.

**COLUMBUS ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY AND PROCEDURE**

POLICY TITLE: 0201 Conflict of Interest  
CLASSIFICATION: Administrative  
POLICY NUMBER: 2012-0201  
MOTION:  
SECONDED:  
DATE SUBMITTED: June 9, 2015

DATE APPROVED:  
APPROVED BY: Board of Directors  
MOTION:  
SECONDED:  
APPROVED BY: Board of Directors  
SUNSET DATE: September, 2020

**Purpose:** To maintain the highest ethical standards between CAHU and both current and past leaders.

**Policy:** No person dealing with CAHU shall receive special favor or consideration because of that individual's current or former position with CAHU. No person acting on behalf of CAHU should have a material financial stake in transactions concerning the Association without the full knowledge and written consent of the Board of Trustees.

**Definitions:** For purposes of this Policy and Procedure:

1. *Conflict of interest* means any transition in which a current or former CAHU Leader has a material financial interest. A *conflicted individual* is a CAHU Leader with a conflict of interest relative to a particular transaction.
2. *CAHU Leaders* means any member of the CAHU Board or any Member of a CAHU Committee or Advisory Group.
3. *Former CAHU Leaders* means individuals who were a CAHU Leader during any part of the 12 months preceding a vote concerning a transaction in which the Former CAHU Leader has a material financial interest.
4. *CAHU Entity* means any CAHU Board, Committee, Advisory Group, Working Group.
5. *Material Financial Interest* means any direct or indirect benefit, including salary and/or compensation received directly by a CAHU Leader or by a CAHU Leader's immediate relatives (parents, children, siblings, spouses and the spouse's immediate relatives), co-residents or roommates, or any corporation, partnership or business in which such person is an officer, partner, director, executive or major stockholder.
  - a. In the case of CAHU staff, material financial interest shall exclude regular salary, bonuses, benefits and other compensation paid them in the normal course of their duties on behalf of CAHU.
  - b. In the case of a member of a CAHU Entity, material financial interest shall exclude salary, compensation or benefit resulting from holding a position common to the general membership. (For example, a Board Member voting to spend money on behalf of a group supporting guarantee issue of health insurance does not have a conflict of interest even though such a legal requirement would likely increase their income as many members of CAHU would likewise benefit).
6. *Major stockholder* means ownership or control of five percent (5%) or more of the outstanding stock of a business Entity.



## COLUMBUS ASSOCIATION OF HEALTH UNDERWRITERS POLICY AND PROCEDURE

POLICY TITLE: 0210 CAHU Administrator  
CLASSIFICATION: Administration  
POLICY NUMBER: 2012-0210  
MOTION:  
SECONDED:  
DATE SUBMITTED: June 9, 2015

DATE APPROVED:  
APPROVED BY: Board of Directors  
MOTION:  
SECONDED:  
APPROVED BY: Board of Directors  
SUNSET DATE: September, 2020

### **Purpose:**

The purpose of this procedure is to document the specific duties of the CAHU Administrator.

### **Procedure:**

Association Management will be responsible for the following tasks:

- 1) Board Meetings:
  - a. Create the meeting agenda and distribute the meeting minutes from the prior board meeting.
  - b. Schedule board meetings with the meeting facility.
  - c. Send board meeting reminders to all board members and guests.
- 2) Event Planning (Monthly Meetings, Expo and Golf Outing)
  - a. Maintain and update the member/non-member attendee list for monthly meetings and other CAHU events.
  - b. Send out weekly advertising of the monthly meeting to promote the lunches and for other CAHU events.
  - c. Process and retain all registration forms and payments for monthly meetings. Retain copies of all registration forms.
  - d. Create name tags for monthly meetings, table thank-you's for sponsors, sign-in and sign-out sheets.
  - e. Coordinate location, menus, AV equipment, membership table and distribution of CE materials.
  - f. Invoice sponsor(s) and process sponsorship payments.
  - g. Upload speaker presentations onto the CAHU web site.
  - h. File course sign-in/sign-out sheets with OAHU and resolve any discrepancies.
  - i. Update forms and calendar entries to advertise monthly meetings.
  - j. Create and print an agenda and brochures for attendees, specifically for the Expo.
- 3) Financial duties:
  - a. Provide monthly financial reports to CAHU Board members.
  - b. Reconcile the checking account on a monthly basis.
  - c. Process all credit card transactions and all payments and deposit into the CAHU checking account.
  - d. After each event, provide a list to the Treasurer that includes the number of attendees and money collected by payment type (cash, credit card, Paypal).
  - e. Contact OAHU when CAHU needs to be reimbursed and coordinate getting the OAHU payments.
  - f. Provide the accountant's copy of QuickBooks records for preparing and filing taxes.
  - g. Maintain all financial transactions in QuickBooks and ensure the data is backed up and secure.
- 4) Other:
  - a. Apply for awards with NAHU
  - b. Coordinate and schedule President's annual planning meeting prior to the first Board meeting in September.
  - c. Coordinate as needed with members of the Board and Committee chairs.
  - d. Coordinate ballots, bios and mailings for board elections each year.
  - e. Coordinate a regular email process and communication plan for members renewing and those who have lapsed.

**COLUMBUS ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY AND PROCEDURE**

POLICY TITLE: 0400 Program Committee  
CLASSIFICATION: Administrative  
POLICY NUMBER: 2012-0400  
MOTION:  
SECONDED:  
DATE SUBMITTED: June 9, 2015

DATE APPROVED:  
APPROVED BY: Board of Directors  
MOTION:  
SECONDED:  
APPROVED BY: Board of Directors  
SUNSET DATE: September, 2020

**Purpose:**

To promote our association and provide benefits for continuing education, including education on legislative impacts in our industry.

**Procedure:**

1. CAHU courses will be scheduled through the CAHU Program Committee. The Program Committee is responsible for ensuring that all courses presented at CAHU meetings are properly filed. This Committee is also responsible for introductions of sponsors at monthly meetings and in other meetings as deemed appropriate by the CAHU board.
2. These programs are extended to both members and non-members.
3. In line with our NAHU goal to educate America, any CAHU member in good standing may offer a CE filed with OAHU to a group of agents following the procedure as outlined below. The course presenter will pay for the fees accompanying the CE's offered. Failure to follow the procedure indicated will result in that member not being able to offer CE's in the future.
4. CAHU course dates/places for new classes must be filed with OAHU no later than 45 days prior to scheduled class.
5. Advertising or announcements of the class by CAHU Administration will begin one month prior to the scheduled class and will be sent to the active CAHU distribution list.
6. Courses are filed through OAHU using three forms: (see attachments)
  - Course Approval Application
  - Course Offering Schedule
  - Acceptable Course Outline
7. If a class has been filed previously and approved and is listed on the OAHU web site, the course can be scheduled using the Course Offering Schedule form only. This should be submitted to OAHU no less than 3 weeks prior to the class.
8. Course Roster filings must be filed by CAHU Administration with OAHU immediately after the class has taken place. This can be submitted to the OAHU office either in electronic or paper format on the approved Thomson form or forms provided by OAHU. (NPN # and names must be included).
9. CAHU Administrators are responsible for obtaining NPN numbers for submission and to follow up with attendees in the event of a rejected NPN by Thomson. This would also include any "late" attempts by attendees left off of initial roster submissions.
10. In addition to the course filings, the Program Committee is responsible for obtaining sponsors for each meeting. Multiple sponsors are allowed, but the minimum fee per sponsor is \$500. With Board approval, sponsorship fees can be shared between multiple sponsors, as long as the minimum sponsorship total is \$500.
11. After any CAHU meeting where a sponsor has contributed to the program, the Program Committee chair, other Committee chair or the member who obtains the sponsor is responsible for sending a handwritten thank you to the sponsor(s). Standard note cards with the CAHU logo are available through the CAHU office.

**COLUMBUS ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY AND PROCEDURE**

POLICY TITLE: 0540 Treasurer  
CLASSIFICATION: Officer Duties  
POLICY NUMBER: 2012-0540  
MOTION:  
SECONDED:  
DATE SUBMITTED: June 9, 2015

DATE APPROVED:  
APPROVED BY: Board of Directors  
MOTION:  
SECONDED:  
APPROVED BY: Board of Directors  
SUNSET DATE: September, 2020

**Purpose:**

The purpose of this procedure is to document the specific duties of the CAHU Treasurer. It is also to create checks and balances between the Treasurer and CAHU Administration.

**Procedure:**

- 1) Review all expense reports and ensure expenses are documented with appropriate receipts, per the reimbursement guidelines.
- 2) Ensure that expense reports are updated to reflect current mileage reimbursement rates. Post the current form on the CAHU web site.
- 3) Pay bills and process reimbursements for expenses.
- 4) Ensure that the CAHU Association management has appropriate access to online banking, for viewing statements and transferring money between accounts.
- 5) Retain copies of all bills and expense reports and give to CAHU Association management at the end of the Treasurer's term.
- 6) Sign any prepared tax returns and forms and retain a copy for CAHU's Administrator.
- 7) Maintain appropriate balances in the checking account to cover monthly expenses and avoid overdrafts.
- 8) Prepare and review the budget for the fiscal year no later than November 1. This will allow the CAHU Board enough time to review and approve the budget by December 31<sup>st</sup>.
- 9) Ensure that receipts from all events match the number of attendees.
- 10) Monitor account charges to ensure that the bank does not add excess charges.
- 11) Audit all cash handled at CAHU events to ensure the accurate counting and posting of any cash.
- 12) Monitor the number of unpaid meals at any event to ensure that all events have meal expenses covered without a loss to CAHU.

**COLUMBUS ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY AND PROCEDURE**

POLICY TITLE: 0202-2 CAHU Elections  
CLASSIFICATION: Administration  
POLICY NUMBER: 2012-0202-2  
MOTION:  
SECONDED:  
DATE SUBMITTED: June 9, 2015

DATE APPROVED:  
APPROVED BY: Board of Directors  
MOTION:  
SECONDED:  
APPROVED BY: Board of Directors  
SUNSET DATE: September, 2020

**Policy:**

To provide guidance for the election process and to ensure adherence to the bylaws for the annual election of officers.

**Procedure:**

The President shall invite CAHU members to nominate candidates for board service who are in good standing at the CAHU Annual Expo / Annual Meeting each year. Self-nominations and multiple nominations from a single member are permissible.

Nomination will last for 30 days following CAHU Annual Expo.

At the first board meeting following the end of the nomination period, the President shall present the slate of all nominees to the board and the board shall force rank all nominees where #1 is the highest rank, #2 is the second highest rank and so on. The 10 nominees receiving the highest ranking by the board shall be provided to the President in rank order. The President shall offer a board seat, in rank order, to each of the 10 highest ranking nominees until all open board seats are filled.

When a nominee is running unopposed, that candidate shall automatically be accepted for the office. If all candidates are running unopposed, there shall be no election and they will automatically be accepted for office.

**Financial Impact:** Implementation of the Policies & Procedures will incur no new operating costs.