



## Introducing: Chapter in a .... Binder!

NAHU staff and volunteer leaders assembled this binder of information designed to guide you through the process of starting and running a chapter.

There are five principal factors in starting and running a chapter:

- 1) Recruiting and retaining members;
- 2) Conducting strategic planning session to determine the chapter's direction;
- 3) Assigning officers and their tasks;
- 4) Creating bylaws to govern the chapter;
- 5) Hosting membership meetings and continuing education programs

This binder provides details on these factors and more.

If you have questions there is always someone to help you, see the contact information in the Tools portion of the binder. You are not in this alone, there is a crew of volunteers and staff on your side.

***Welcome to NAHU!***



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## **Step 1) Starting a new local chapter in a state where other locals and/or a state association already exists**

A minimum of 15 members are needed to start a new local chapter.

If a state association already exists, before going forward, present your intentions to the state chapter for their approval and support. The state will approve the territory where you plan on recruiting members. This approval keeps harmony among the established local chapters in the event that the new local chapter pulls some members from another local chapter. Also, the state chapter can let you know if someone is already working on a new chapter in the area; two heads is better than one. Keep in mind, even if an established local chapter loses a few members to the new local chapter, by adding a new association, the state, the region and the national membership grow. The positive result of establishing a new local benefits the entire organization.

If there is no state chapter in the state, make sure to contact the other local chapter to let them know what you are doing. Make sure to contact the Regional Vice President and the Chapter Relations Department at NAHU. They will know if there are any other people interested in participating in the chartering process as well as get you any information that may be helpful.

Next, contact agents from neighboring chapters to help build enthusiasm and possibly scout members for the new geographic area. When recruiting new members, encourage them to sign up for monthly membership draft option from their checking accounts, this option not only helps defer the one time expense of membership but also helps with the chapter's retention issues that may later occur when members renew. Even if you don't have all 15 members, get as many you can to join. They will be classified as members-at-large or state-level members; but make sure they join, because when the remaining members join the chartering process can get started immediately.

NAHU supports your efforts by providing list of members throughout your state. Review the list and determine if any members live in the chartering area. This is an easy process to you on your way to 15 members. Another idea is to work closely with a carrier representative from the top companies in your area. These carriers have excellent prospect lists at their fingertips and usually are very helpful. They may even be willing to include flyers or letters to their agents in their mailings. Soliciting support from the carrier reps can get your chapter membership to 15 quickly.

Since the chapter is new and no officers have been assigned, establishing a Strategic Planning Committee is excellent option. This initial committee can help make the decisions during the chartering process or until the officer roles are filled. The Strategic Planning Committee should consist of no more than five people. They will establish a name for this group, hammer out the roles and responsibilities of the various officer positions and begin developing bylaws. The committee will also need to plan a date and location to hold a strategic planning session.

Look for support from your Regional Vice President and his regional committees. There are many members within your region who may have the experience and advice to point you in the right direction.



## Sample Recruitment Letter #1

Dear Fellow Agent,

We would like to extend an invitation to you to become a charter member of a new local association of the Michigan Association of Health Underwriters. Please join us on Thursday, November 21 from 8:00 to 10:00 a.m. at the Sheraton Inn, located at State Street and I-94 in Ann Arbor for an organizational meeting to start the new chapter.

The Metro Detroit Association of Health Underwriters (MDAHU) is the only local association in Southeastern Michigan and has only a handful of members who are from outside of the tri-county area. Therefore, Washtenaw, Livingston, Jackson, Lenawee, Hillsdale and Monroe counties have little representation.

I am currently a member of the MDAHU board and will facilitate the formation of additional chapters in the state. An initial organizational meeting was held on November 7 and Chris Harshbarger from Jackson agreed to be interim president. It appears there is a great deal of interest in the agent community to establish a new chapter, and we want to be sure you have an opportunity to become a charter member. If you, or anyone you are associated with, are interested in serving on the board, a committee, or assisting the newly chartered organization, please come to the Sheraton Inn on November 21. The purpose of the organizational meeting will be to name the new organization, set goals and objectives, and elect the executive board.

There are many reasons for joining NAHU with input into legislation being currently at the top of the list. The efforts of the National Association of Health Underwriters resulted in language being removed from the Kennedy/Kassenbaum Bill (which has been enacted into law) that would have restricted sales of medical insurance through agents.

Thank you for taking the time to weigh the merits of this endeavor. I look forward to seeing you on November 21 and working with you to give our area a voice in health insurance issues. We need all of our collective talents and skills to preserve our profession and better serve our clients. Please RSVP by Monday, Nov. 18 to (313) 761-3155.



## Sample Recruitment Letter #2

«CONTACT\_»  
«COMPANY\_NAME»  
«ADDRESS»  
«CITY», «ST» «ZIP»

**Dear New York Health Insurance Professional:**

Don't miss your chance to decide the future of your industry. You are invited to be a part of the brand new (*chapter name*) Chapter of the National Association of Health Underwriters. Because you are an important part of the (*chapter name*) health insurance community, I also invite you to become a leader of our new chapter.

Here are just a few of the benefits the (*chapter name*) Chapter will bring you:

**Get the Latest Information First** – Your chapter membership means you'll be the first to know about issues affecting your business.

**Lead the Industry** – By getting in on the ground floor, you will help determine the purpose and scope of the (*chapter name*) Chapter.

**Network with Your Peers** – Join other health insurance professionals to learn and share your experiences and problems. You'll get the benefit of shared knowledge while making valuable contacts.

**Our first meeting is scheduled for (*Day, date & Time*) at the (*Location*).** We'll be organizing the chapter so be sure to come. I've enclosed directions to the meeting site to assist you.

Please fill out the enclosed form, indicating your interest and return to me by (*date*). You'll also find a list of pressing issues facing New York health insurance professionals.

Please feel free to contact me with any questions. I may be reached via e-mail, (*list email address*), or by phone, (*list phone number*). I sincerely hope you'll join your peers for this important step toward our future. I look forward to seeing you (*day, date and time*) at the (*location*).



### Sample Recruitment Letter #3

I am writing today to share some EXCITING NEWS with you. The National Association of Health Underwriters – the only association devoted to you, the health insurance agent, will be starting a local chapter here, in the Warren-Youngstown area. As members of an increasingly threatened and little understood vocation, it is more important than ever that health insurance professionals band together for maximum impact.

By becoming an NAHU member, you will ally yourself with the best in the industry has to offer. NAHU members include not only the top health insurance agents in the nation, but also the most respected. And NAHU membership guarantees your access to the best resources available to health insurance professionals...

**TOP QUALITY REPRESENTATION** – Each year NAHU spends over \$1,000,000 to present your interests before Congress and regulatory agencies.

**INFORMATION STRAIGHT FROM THE SOURCE** – When something happens that affects your business you'll hear about it first from NAHU.

**MOVING AHEAD** – Health care reform continues to be the leading issue on Capitol Hill and in statehouses around the country. Through NAHU you have the power to decide the future of your industry.

**THE COMBINED STRENGTH OF MORE THAN 20,000 NAHU MEMBERS MEANS YOUR VOICE WILL BE HEARD!!!!!!**

In an effort to begin the process to charter a local chapter, we are looking for individuals who are interested in membership and/or serving as a board member. Please take a few minutes to contact us with your interest as soon as possible. Your response will guarantee an invitation to our “kick off” meeting to be held in your area in February.

Please feel free to call with any questions you may have. I can be reached at \_\_\_\_\_ or via e-mail at \_\_\_\_\_. I look forward to hearing from you.



## PROSPECTIVE NAHU MEMBER SURVEY

\_\_\_\_\_ I am interested in becoming a member of NAHU.

\_\_\_\_\_ I am interested in serving on the Board of the new chapter.

\_\_\_\_\_ I am interested in serving on a committee of the new chapter.

Completing this form will NOT obligate you in any way. We would just like to see if there is enough interest to go forward with this new chapter. Thank you for your timely response.

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

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

City: \_\_\_\_\_ State: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_



## Step 2) Conducting a strategic planning session.

The strategic planning session should be considered a “board meeting” of sorts, focusing on the important issues of the chapter.

Although you should have a strategic planning committee, you want to get people into the officer positions as soon as possible. You’ll need a president, president-elect, treasurer, secretary, legislative contact, membership chair and education chair to start. If you have more members that want to participate in leadership roles other offices that can be filled are communications, retention and media relations. You may not get every position filled, but it’s good to try. If members are intimidated by the BIG job, it can be broken up into smaller pieces, talk with other NAHU staff or regional chairs to see what they recommend. Make sure to let the volunteers know they don’t have to accept a particular job; it doesn’t serve you to work with people who don’t want to do the work. If they are not interested in the first job you have ask them what they want to do. For positions that remain open, make a point of discussing those offices at your membership meetings, and see if you can recruit more volunteers. There is too much for any one person to do and without a team of participants, the chapter could fold as easily as it started. Remember, persistence pays off!

Next, start setting goals for the chapter. Since this is a new chapter, you may want to start with a naming the chapter and setting six-month goals such as; the number of board meetings and membership meetings that would be ideal and how frequently these meetings should occur. Focus on ways to increase membership (i.e. campaigns, meetings) and establish bylaws.

Bylaws are critical to a chapter, new or established. Bylaws provide the outline by which the chapter functions. If this process seems overwhelming there is a set of model bylaws included in this binder that can easily be adapted to the chapter.

For the first planning meeting, it is wise to have an experienced volunteer from another chapter facilitate the meeting. They will provide guidance, suggestions and feedback without commanding the group, why reinvent the wheel. Allow at least half a day for the session.

A quick strategic planning guide is the Pacesetter Award application for local chapters and the Landmark Award application for state chapters. Both award applications breakout different chapter components that NAHU has identified as key elements for being a strong chapter.

Additional sample strategic planning guides can be found on NAHU’s website ([www.NAHU.org](http://www.NAHU.org)) in the ‘Member’s Area’ click on “Chapter Information and Resources” and then “Handbook and Tools for Local Leaders”.



## **Leadership Roles and Responsibilities**

### **President:**

- Leading the chapter as detailed in the strategic plan
- Appointing committee chairs, delegating responsibilities and following-up to make the job(s) get done
- Developing meeting agendas and overseeing chapter board and membership meetings
- Communicating chapter activities, reports to state, region and national office as needed

### **President-elect:**

- Supporting the president
- Learning the responsibilities of the president and providing leadership in his absence
- Chairing major committee(s) as needed

### **Secretary:**

- Recording and distributing board meeting minutes
- Maintaining attendance records to help determine a quorum
- Managing other duties as determined by the president

### **Treasurer:**

- Receiving and depositing all checks
- Maintaining the financial records of the chapter
- Processing invoices, contributions and reimbursements
- Managing the checkbook and audits
- Preparing a treasurer report for all board meetings

### **Education/Professional Development Chair:**

- Setting program topics, locations and agendas
- Contacting and arranging for speakers
- Developing questionnaire for program feedback
- Filing for CE credits



### **Membership Chair:**

- Promoting the value of membership to prospective members
- Developing and delegating responsibilities for membership incentive programs
- Tracking membership statistics. (new members, renewals, changes/deletions)
- Keeping a “guest/prospect” list from meetings
- Reviewing previous year’s membership data and setting goals for the upcoming year
- Maintaining membership supplies. (i.e. applications, affinity information)
- Contacting carriers for membership or partnership drives
- Promoting membership drives

### **Media Relations Chair:**

- Compiling a list of local print and broadcast media contacts
- Sending press releases to media contacts responding as needed
- Forwarding NAHU releases on national issues to media contacts with a local spin

### **Communications Chair:**

- Ensuring chapter information is communicated on a regular basis to all chapter members
- Working with other committees as needed to produce a monthly newsletter and website
- Communicating chapter information with state, regional and national offices as needed



## Step 3) Creating Bylaws

Once your board is established, start focusing on developing the chapter bylaws. Bylaws are the rules that will govern how your chapter functions. Model local chapter bylaws have been included in this binder to follow as an example, the model bylaws can be adapted as needed, the content are merely recommendations for strong and clear bylaws. NAHU will provide you with assistance with this process. After the board had created bylaws and approved them, the bylaws need to be forwarded to NAHU for review and comment. After the chapter's bylaws have been reviewed and the chapter's board has had a chance to review and accept the recommendations. The bylaws will be forwarded to NAHU's Board of Trustees for approval.



**BYLAWS**  
**of the**  
\_\_\_\_\_ **Association of Health Underwriters**

**Adopted (enter date)**

**ARTICLE I – NAME AND TERRITORIAL LIMITS**

- Section 1. This organization shall be known as the \_\_\_\_\_ Association of Health Underwriters, hereinafter referred to as this Association, a non-profit corporation incorporated as such under the laws of the state of \_\_\_\_\_ and chartered by the National Association of Health Underwriters.
- Section 2. The territorial limits of this Association shall be confined to *(use zip codes if possible; otherwise specify cities or counties)* \_\_\_\_\_. These shall not be changed unless permission first has been obtained from the governing bodies of the local association currently having jurisdiction in such territory, if applicable, and of the \_\_\_\_\_ State Association of Health Underwriters and the Board of Trustees of the National Association of Health Underwriters.

**ARTICLE II – PURPOSES**

- Section 1. The objectives of this Association shall be:
- 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 service industry.
  - D. To provide and promote a program of continuing education and self-improvement of Association members.
  - E. To increase the knowledge of members concerning the principles, functions and applications of health, disability and related insurance products and services.
  - F. To promote education, legislation, regulation and practices which are in the best interest of the health, disability and related insurance industry and thus provide financial protection to the insuring public.
  - G. To encourage adequate protection against the hazards of disability as part of a well-rounded health, disability and related insurance products and services program.
  - H. To do such other things and to carry out such other programs so as to further the purposes of the National Association of Health Underwriters.
- Section 2. This 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 National Association of Health Underwriters Code of Ethics which is considered a part of these bylaws.

**ARTICLE III – MEMBERSHIP**

- Section 1. Membership in this Association will be available under the following designations:
- A. Individual Members
  - B. *Life Members (optional)*
- 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. Individual members who have paid their annual national, state and local dues will also be referred to as Active Members.

*Section 3.(optional) Life membership may be granted when an active member has been in good standing for a minimum of ten (10) consecutive years, and has: (1) attained age 65 and retired; or (2) is disabled. Life members have the same rights and privileges as individual members. This association shall determine the amount of reduction of local chapter dues, if any. Life member status shall be automatically conferred when all qualifications are met and application is made and verified by the National Association of Health Underwriters.*

#### **ARTICLE IV – NATIONAL AND STATE AFFILIATION**

- Section 1. This Association agrees to be bound by the bylaws of the State and National Association of Health Underwriters as adopted and amended.
- Section 2. The Board of Directors shall provide for the prompt review, approval and forwarding of all reports required or requested by the State and National Association of Health Underwriters.
- Section 3. Insofar as possible, this Association shall be represented by its proper delegates, or their duly appointed alternates, at the annual meeting of the State and National Association of Health Underwriters.

#### **ARTICLE V – DUES AND FINANCE**

- Section 1. Each active member of this Association shall pay local, state (*if applicable*) and national annual dues. Such annual dues shall be payable on the first day of the member's anniversary month as recorded by the National Association of Health Underwriters. All dues shall be submitted to and through the National Association of Health Underwriters. Any individual member more than sixty (60) days in arrears in payment of dues shall be dropped from the rolls as a member in good standing.
- Section 2. The Board of Directors shall determine the amount of annual dues of this Association. This Association's dues may only be changed once a year and will be in effect from January 1 through December 31 of each year. Not later than the fifteenth (15<sup>th</sup>) of September of each year, or a date specified by the National Association of Health Underwriters, if this Association plans to increase or decrease its local chapter dues for the following calendar year, the President shall advise the National Association of Health Underwriters in writing of the Board-approved dues for the following year.
- Section 3. The fiscal year of this Association shall begin on the first day of \_\_\_\_\_ of each year. (*The NAHU fiscal year is January 1 – December 31.*)
- Section 4. This Association's books of accounts shall be reviewed and/or audited at least once each fiscal year. The Board of Directors shall name the auditors/reviewers.
- Section 5. The Board of Directors shall determine the official depository(ies) for Association funds and shall designate one or more Board members in addition to the Treasurer to sign or countersign checks or other documents for the disbursement of such funds.

#### **ARTICLE VI – OFFICERS**

- Section 1. The officers of this Association shall be: President, President-Elect, Immediate Past President, Vice President, Secretary, and Treasurer (*and, if applicable, a non-voting Association Executive [give title]*). (*The offices of Secretary and Treasurer may be combined into one office of Secretary/Treasurer.*) (*If more than one Vice President is elected, designate First Vice President, Second Vice President, etc.*)
- Section 2. Each officer shall be an active member of this Association, and the State and National Association of Health Underwriters. (*If there is an Association Executive, this statement should be modified to read,*



*“Each officer, except the Association Executive, shall be an active member of this Association, and the State and National Association of Health Underwriters.”*)

- Section 3. All officers shall serve without compensation. *(If there is an Association Executive, this statement should be modified to read, “All officers, except the Association Executive, shall serve without compensation.”)*
- Section 4. All officers shall take office on the first day of \_\_\_\_\_ of each year following their election, and shall serve for a term of one year. *(NAHU’s officers take office on the first day of July of each year.)*
- Section 5. 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.
- Section 6. If the office of the President shall become 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 and the office of President-Elect shall become 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, and then Secretary. *(If there is more than one VP, specify succession in greater detail here.)*
- Section 7. 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 Article VI., Section 6, the President shall, within thirty (30) days of the effective date of vacancy, appoint a member of this Association in good standing to fulfill the duties of the office for its unexpired term. The appointment shall be subject to a three-fourths (3/4) vote of approval by the Board of Directors. The office itself shall remain vacant until the next regular election.
- Section 8. If the offices of Vice President, Secretary and/or Treasurer become vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the office(s) shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s). Appointees shall assume the title and duties of the office(s).

## **ARTICLE VII – DUTIES OF OFFICERS**

- Section 1. The duties of the officers shall be as follows:
- A. President – The President shall be the chief elected officer of this Association and shall preside over all meetings of this Association and the Board of Directors. The President shall be an ex officio member of all standing and special committees except the Nominations Committee.
  - B. President-Elect – The President-Elect, in the absence of the President, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors. 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 VI, Section 7.
  - C. Immediate Past President – The Immediate Past President shall serve as an advisor to the Board of Directors and perform other duties as assigned by the President or Board of Directors.
  - D. Vice President – The Vice President *(or First VP if there are more than one)*, in the absence of the President and the President-Elect, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors.



- E. Secretary – The Secretary shall be responsible for keeping all records of membership, attendance, membership dues and minutes of the meetings of this Association and the Board of Directors and shall perform other duties as may be assigned by the President or Board of Directors.
- F. Treasurer – The Treasurer shall be responsible for receiving all funds and dues paid to this Association. Dues shall be forwarded to the National Association of Health Underwriters, where they will be deposited and the local portion remitted back to this Association on a monthly basis. The Treasurer shall deposit all other funds in this Association’s official depository(ies) and shall disburse such funds upon the order of the Board of Directors. The accounts and books of the Treasurer and this Association shall be open at all times for inspection by the President, the Board of Directors, and any authorized auditors. The Treasurer shall be responsible for the completion and submission of forms required by laws governing the administration and/or tax status of this Association.
- G. *Association Executive (if applicable) – The Association Executive (give title) is appointed by the Board of Directors, for such period, such compensation, and with such authority, duties, facilities and assistance as the Board of Directors may determine. The Association Executive shall have no vote.*

### **ARTICLE VIII – BOARD OF DIRECTORS**

- Section 1. The Board of Directors shall consist of the officers and \_\_\_\_\_ (*enter number*) elected (*and/or appointed*) directors (*and the optional Association Executive, ex officio*).
- Section 2. Each director shall be an active member of this Association, and the State and National Association of Health Underwriters.
- Section 3. All directors shall serve without compensation.
- Section 4. All directors shall take office on the first day of \_\_\_\_\_ of each year following their election, and shall serve for a term of one year. (See Article VI, Section 4.)
- Section 5. The Board of Directors shall determine the policies and activities of this Association, approve the budget, authorize all expenditures and disbursements, and has the authority and responsibility to manage this Association’s affairs.
- Section 6. The Board of Directors shall meet no less than four (4) times per year or at the call of the President. The meetings shall be held at such times and places as may be determined by the President or Board of Directors. A written notice of the time and place of all regular meetings of the Board of Directors of this Association shall be distributed to each member of the Board by the President not less than thirty (30) days prior to the meeting.
- Section 7. The Board of Directors 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) majority of the entire Board returns affirmative votes. The members of the Board of Directors shall be advised of the results of such balloting no less than seven (7) days after the vote is tabulated.
- Section 8. A majority of the Board of Directors shall constitute a quorum for the transaction of business.
- Section 9. In the event a director position becomes vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the position shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s).

### **ARTICLE IX – NOMINATIONS AND ELECTIONS**

- Section 1. The election of officers and directors shall be held at the annual meeting of this Association.



Section 2. At least three (3) months prior to the date of the annual meeting, the President shall appoint a Nominations Committee. The duties of this committee shall be to solicit and receive nominations and to prepare a slate of candidates. The Nominations Committee shall have general charge of the election process including the preparation, distribution, collection and counting of ballots, and reporting the results.

Section 3. The Nominations Committee shall prepare a ballot containing the names of all qualified nominees and distribute ballot materials to all active members at least one (1) month prior to the date of the annual meeting. The ballots shall be cast in person at the annual meeting. *(Procedures for accepting nominations from the floor may be added here. NAHU's bylaws specify a procedure under Article X., Section 1E.)*

## **ARTICLE X – COMMITTEES**

Section 1. There shall be the following standing committees:

- A. Awards
- B. Education
- C. Legislation
- D. Membership
- E. Nominations

Section 2. The President shall appoint the chairs and members of all standing, special or ad hoc committees and task forces, subject to the approval of the Board of Directors.

Section 3. The Board of Directors shall establish guidelines for all committees and task forces regarding usual duties, terms of office, and requirements for reports unless otherwise specified in these bylaws.

Section 4. The administration of the fiscal affairs of all standing, special and ad hoc committees and task forces are vested in the Board of Directors.

## **ARTICLE XI – REMOVAL FROM OFFICE**

Section 1. An officer, member of the Board of Directors, committee member or chair, or task force member or chair 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.

Section 2. No elected officer or board member, or appointed committee member or chair, or appointed task force member or chair may be removed from office without a three-fourths (3/4) vote of the Board of Directors at any regular or special meeting at which a quorum is present.

Section 3. The process for removal shall be; Notice of 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. The Board of Directors and/or twenty-five percent (25%) of this Association's membership can initiate removal. Removal can only be achieved by a three-fourths (3/4) vote of the Board of Directors.

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

Section 5. Any individual member of this Association shall lose all rights and privileges of office under this Association if his/her license to sell insurance is revoked or if he/she is convicted of a felony or gross misdemeanor.

## **ARTICLE XII – PARLIAMENTARY AUTHORITY**



Section 1. The current edition of “The Standard Code of Parliamentary Procedure” (Sturgis) governs this Association in all parliamentary situations that are not provided for in the law or in its charter, bylaws or adopted rules.

### **ARTICLE XIII – AMENDMENTS**

Section 1. Amendments to these bylaws, if in conformity with the policy of the National Association of Health Underwriters, may be adopted by a two-thirds (2/3) vote of the active members of this Association present at any meeting of this Association, provided that written notice of the meeting and of the proposed amendment(s) shall have been given to the members at least one month prior to the meeting, and provided further that a quorum is present at the meeting. *(If the chapter prefers to amend bylaws via mail vote, change the language to specify the rules of the mail vote.)*

Section 2. One-tenth (1/10) of this Association's membership shall constitute a quorum.

### **ARTICLE XIII – INDEMNIFICATION**

Section 1. This Association may, by resolution of the Board of Directors, 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 XIV – DISSOLUTION**

Section 1. Dissolution of this Association requires the passing of a Resolution of Resignation by a three-fourths (3/4) vote of all active members. The adopted resolution shall be sent by the Secretary of this Association by registered mail to the Executive Vice President of the National Association of Health Underwriters and shall become effective upon acceptance by the Board of Trustees. Upon acceptance of the Resolution of Resignation by the Board of Trustees, individual members of this Association shall become active members of the existing local association nearest them in their state, or their state association, or members-at-large if no other association exists within their state.

Section 2. This Association, by taking the action to resign, shall surrender all rights to use the name, emblem, insignia, plate, sign, label or phrase indicative of membership in this Association.

Section 3. This Association's charter with the National Association of Health Underwriters may be suspended or revoked in accordance with appropriate sections of the bylaws of the National Association of Health Underwriters.

Section 4. This Association 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 its members in the event this Association is dissolved or its charter revoked for cause in violation of the bylaws of the National Association of Health Underwriters. Immediately upon dissolution or revocation of its charter, this Association's Board of Directors shall return all remaining Association funds to its state association. If there is no state association, the funds shall be sent to the National Association of Health Underwriters for placement in escrow. Funds placed in escrow will be distributed in accordance with the procedures outlined in the bylaws of the National Association of Health Underwriters.

### **ARTICLE XV – PREVIOUS BYLAWS SUPERCEDED**

Section 1. These bylaws, as revised, supersede all provisions of any previous bylaws of this Association.

**##END##**



## **APPENDIX A - NAHU Code of Ethics**

To hold the selling, service and distribution of disability insurance and health insurance plans 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 disability income and health insurance plans 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.



## Step 4) Planning Meetings: Board and Membership

You have a strategic plan and now your meetings are going to give value to your members. Here are some tips for having successful membership meetings.

**AFTER HOURS KICK OFF MEETING:** Very up beat and happy.

- Call each member personally to invite them to attend. Very important!
- E-mail and mail invitations
- Encourage members to bring guests
- Have a hospitality table manned by chapter officers
- Present the programs for the year
- Introduce the chapter officers and give short report
- Recruit for positions not filled
- Provide drinks appetizers
- Pick a convenient and nice restaurant
- Get a sponsor for the meeting
- Pick a regular meeting day; suggested time – 5:30 p.m. to 7:30 p.m.
- Do a raffle or give away (Another sponsorship opportunity)
- Talk about next meeting and invite everyone to attend

**HAVE THE MEETING ON THE SAME DAY AT THE SAME TIME EACH MONTH:**

(Example, 2<sup>nd</sup> Tuesday of the Month 8:00 a.m. breakfast, or noon the 3<sup>rd</sup> Thursday for Lunch. Luncheons are best for those chapters where travel time is an issue.)

**SET THE DATES FOR THE YEAR.** Our memories are short; give out stickers for the calendar for each event (meeting) for the year. Include dates for all your meetings; i.e. Products Fair, Baseball/Football Games, Golf Outing, Legislative Forum, Holiday Dinner, Membership Blitz, CE Classes (Marathon), New Member Orientation, Motivational Speaker and perhaps a Fund Raiser...for starters.

**PROGRAMS:**

- CE Classes (See RX Forum Sample)
- Sports Personality
- Local Hospital Forum
- ERISA Attorney
- Regional and/or National NAHU Officers
- NAHU Website

**HOW TO HAVE A MEETING:**

- Determine who is responsible for what (Program Chair/CE Chair)
- Have a hospitality table with name tags and people welcoming attendees
- Pick one place for all the meetings that year
- Plan for the meeting to be at the same time
- E-mail reminders, post information on the chapter's website, publish in the newsletter
- Try to avoid conflict with another related organization
- Establish an agenda with speakers, topics, etc. (See Examples) (Leave room for notes)
- Mention the next meeting highlights in the agenda



- Discuss what's hot in your area. (You want the people who didn't attend to know they missed something and those at the meeting to go away better informed.)
- Make your first speaker be a big one. (Insurance Company CEO, Governor, Senator)
- Have a sponsor and give them a place to display their wares and a few minutes to speak
- Solicit insurance companies to include your flyer in their commission stuffers and quotes
- Legislators sometimes are not able to show up, make sure to have a back up speaker. A lobbyist, perhaps, who blends with the topic.
- Encourage networking and make sure the officers say hello to as many people as possible
- Introduce new members. (Call the new members ahead of time, and let them know they will be introduced.)
- Remember...the events should be fun and informative

#### AGENDA TIPS FOR YOUR BOARD MEETING:

##### Set Objectives for the Meeting.

Before planning the agenda, determine the objectives of the meeting. (An outline) The more concrete your objectives, the more focused your agenda.

##### Provide and Agenda Beforehand

Your agenda needs to include a one-sentence description of the meeting objectives, a list of the topics to be discussed and a list stating who will address each topic for how long. Follow the agenda closely during the meeting.

##### Assign Meeting Preparation

Give all participants something to prepare for the meeting. It gives members significance. Let participants know what will be discussed so they may prepare. Have participants requesting a line item, contact the president or secretary two days ahead of time with their request and amount of time needed.

##### Assign Action Items

Don't finish any discussion in the meeting without deciding how to act on it.

##### When to Meet

Best times are early morning before work mode or late afternoon when boredom sets in.  
After work 5:30 p.m. at local restaurant or sports bar.

##### Where to Meet

Clearly state where the next meeting will be held and how long it will last. It is better to schedule 50 minutes of discussion into an hour time slot. This way you have 10 minutes to spare.

##### Wrap Up

Leave room on your agenda for notes and summarize information to make things clear before leaving the room.

##### Set Up Next Meeting

This gives participants a chance to plan and you can agree on a time and place where the majority can attend.



## **AGENDA TIPS FOR GENERAL MEETINGS: EXAMPLE #1**

### **DATE, TIME, LOCATION AND NAME OF ORGANIZATION**

#### **SCHEDULE OF EVENTS**

<b>Time:</b>	<b>Item/Event</b>
<b>11:45 A.M.</b>	Registration
<b>12:00/12:05 P. M.</b>	Meeting “Called To Order” <ul style="list-style-type: none"><li>➤ Welcome Membership</li><li>➤ Introduce Corporate Sponsor and announce special membership offer - \$25 off local dues, first 8 only.</li><li>➤ Introduce Special Guests</li><li>➤ Introduce New Members (By Board Member at each table)</li></ul>
<b>12:05/12:10 P. M.</b>	Lunch served (Before start of Business)
<b>12:25 P. M.</b>	Association Business: Membership Status, President’s Report, Legislative Update, Any Special Events (Golf Outing, Expo, Holiday Party, etc.)
<b>12:30/12:35 P. M.</b>	Corporate Sponsor presentation and conduct drawing prior to featured speaker.
<b>12:45 P. M.</b>	Thank Corporate Sponsor <ul style="list-style-type: none"><li>➤ Collect Non-Member business cards for drawing by corporate sponsor</li><li>➤ Announce Special Membership Offer by Corporate Sponsor to “pick-up” the local dues \$25) for the first 8 non-members that join today.</li><li>➤ What’s Required:<ul style="list-style-type: none"><li>➤ 1. Application completed today</li><li>➤ 2. Voided check or complete on line</li><li>➤ 3. Announce who joined</li></ul></li></ul>
<b>1:00 P. M.</b>	Introduction of Featured Speaker or CE Class
<b>1:30/2:00 P. M.</b>	Meeting Adjourns



## AGENDA TIPS FOR REGULAR MEETING: EXAMPLE #2

### AGENDA: DATE TIME PLACE NAME OF NAHU CHAPTER

- 8:00 A. M.** Breakfast is served and networking begins
- 8:15 A. M.** Welcome and Introductions
- 8:20 A. M.** Officer Reports
- President's Report
  - Treasurer's Report
  - Secretary's Report (minutes approved if applicable)
  - Legislative Report (PAC Report)
- 8:30 A. M.** Committee Reports
- Membership
  - Public Service (Philanthropy)
  - Programs
  - Education
  - Awards
  - Technology
  - Hospitality
  - Media/Communications
  - Old Business
  - New Business
- 8:45 A. M.** Announcements and Recognition of Corporate Sponsor
- 8:55 A. M.** Short break before Speaker or Event
- 9:00 A. M.** CE Class or featured Speaker
- 10:00 A. M.** If one hour CE or speaker  
**(11:00 A. M.** If two hour CE or Round Table Discussion)
- 10:00/11:00 A. M.** Wrap –Up: For the Good of the Order, announce next meeting and topic



## **CE EXAMPLE - THE RX FORUM**

**Northwest Ohio Association of Health Underwriters**

**September Meeting: “PRESCRIPTION TRENDS”**

**Sponsor: PACIFIC LIFE**

### **PANEL**

- Paul Neiheisel – Account Executive of Anthem RX
- Paul Bernard – Mail Order Pharmacist of Anthem RX
- Wayne Milewski – Savage Agency Director of Health Insurance Sales
- Joe Stapleton – RX West Missouri
- Harold J. Parks – Kroger National Benefit Management Company, Houston, TX

### **PANEL DISCUSSION POINTS:**

- Formulary vs. Non-Formulary
- R & D
- Tier Rating
- RX and the Cost of Health Care
- Retail vs. Mail Order and the Co-Pays
- What about new drugs replacing the ones that go generic or over the counter?
- More drugs are being used for mental health. Are they working and successfully keeping people out of the hospital?

### **Q & A**

**CE CREDIT: 2 ½ HOURS**

**TITLE: Prescription Drugs: Pros and Cons**

**INSTRUCTORS: Paul Nieheisel and Paul Bernard of Anthem RX**

**FILED WITH APPROVAL OF THE STATE OF OHIO**



## Step 5) Chartering a Chapter

NAHU requires at least 15 members to start a chapter. Once you have 15 members, charter papers need to be submitted to NAHU for the Board of Trustees' approval. The charter papers include instructions and forms for policies and procedures. Be sure to have the local chapter and state presidents' sign the forms, as well as the regional vice president before submitting the paperwork to NAHU. Once the charter is approved NAHU's Board of Trustees, the executive vice president and president will sign off on the charter. The paperwork needs to be submitted to NAHU, attn: Chapter Relations, 2000 N. 14<sup>th</sup> St., #450, Arlington, VA 22201.

Once chapter's charter is approved and a checking account for the chapter is established the chapter will receive Chapter Seed Money in the amount of \$500. This money is to help subsidize start up cost such as, but not limited to, room rentals, copying and mailing, miscellaneous expenses, etc.

### **Instructions for chartering a new chapter;**

1. Complete all blanks in Section I of "Request for Chartering in NAHU" form. The name of the new chapter should be descriptive of your location (i.e. South Georgia AHU or Greater Washington AHU) and should not exceed 20 letters.
2. The president or other interim chapter officer should complete Board of Directors and Committee Appointment rosters. Be sure to indicate the effective dates of these appointments. Please provide as much information as possible on Executive Board and Standing Committee members. Also, write the name of the chapter on both rosters.
3. Complete the Charter Members List with address, phone and e-mail. As stipulated in the NAHU bylaws, **NEWLY FORMED CHAPTERS MUST HAVE AT LEAST 15 MEMBERS**. Please indicate if members are transferring from an established NAHU chapter or if they are new recruits. All new members should have membership applications and dues checks enclosed in chartering paperwork.
4. When completed, submit documentation to your regional vice president (RVP). After review by the RVP, materials will be forwarded to NAHU's Chapter Relations Department. Chapters will not be accepted into NAHU until they have been approved by the NAHU Board of Trustees.



CHARTERING PAPERS

REQUEST FOR APPROVAL  
TO BE CHARTERED AS

---

ASSOCIATION OF HEALTH UNDERWRITERS

\_\_\_\_\_

Local Interim President

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

\_\_\_\_\_

State Association President

Recommending Approval: Yes \_\_\_\_\_ No \_\_\_\_\_

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

\_\_\_\_\_

Regional Vice President

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

\_\_\_\_\_

President NAHU

Date Approved by NAHU: \_\_\_\_\_

\_\_\_\_\_

Executive Vice President NAHU

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



# Request for Chartering in NAHU

## SECTION I

1. This organization hereby requests approval and status within the organizational structure of the National Association of Health Underwriters.
2. We agree to be known as the \_\_\_\_\_, a not-for-profit professional association chartered by the National Association of Health Underwriters.
3. The territorial limits of this association shall be confined to the following zip code areas composed of the counties, parishes, townships or cities known as: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Zip codes to be included are: \_\_\_\_\_

4. We hereby agree to be bound by the national bylaws now in force, as amended; a copy of which is attached to this request. We further agree to be bound by and operate within the scope of those bylaws as they may be amended in the future. We agree to be bound by the operational resolutions of our state association.
5. This association is to bear the responsibility of managing, supervising, directing and controlling the business, funds, assets, and property of this association and is expected to create and submit to NAHU through the state association operative resolutions to accomplish the above.
6. This association will appoint an interim Board of Directors to be composed of an executive board and two (2) or more members representing the membership at large, but not less than six (6) total. If a state association, the Board of Directors shall be composed of a state executive board plus one duly elected delegate or alternate from each local association within the state association territorial boundaries.
7. This association has opened a bona fide banking account for the purpose of transacting association business.
8. We understand that this association must have its own free-standing Internal Revenue Service Identification Number, and we agree to or have applied for a business identification number from the Internal Revenue Service.
9. This association has or will apply for its own qualifying not-for-profit federal tax status under current Section 501(c)(6) of the Internal Revenue Code or applicable section as hereafter amended.



10. The fiscal year of this association shall be January 1 through December 31.
11. Election of officers and board members shall be held within the second quarter of each year, with the newly elected officers taking office July 1st.
12. This association recognizes the necessity to be represented in the House of Delegates of the National Association and agrees to appoint the appropriate number of delegates in the accordance with the current bylaws and agrees to do all within its power to assist those delegates in fulfilling their obligation to the national, state and local members.
13. This association proposes to establish \$\_\_\_\_\_ as its local portion of the total dues required and agrees to set dues not later than September each year to be applicable for the entire following fiscal year.
14. Section II of this document represents the interim Board of Executive Officers, At-Large Board of Directors, and Chairpersons. Section III of this document is a listing of those people whom we consider to be “charter members” of this association, inclusive of those listed in Section II. The “Charter Membership” enrollment period shall run for six (6) months from the date of approval of this request, at which point NAHU will submit to this association the listing of all charter members.
15. We are forwarding one copy of this document directly to the regional vice president, and one copy to the state association president for forwarding to National, and we respectfully request that expeditious action be applied at all levels.

Respectfully,

---

Interim Secretary/Treasurer

---

Interim President

Attachments:

- (1) Interim Board
- (2) Charter Members
- (3) Chapter Bylaws

Copy to: \_\_\_\_\_  
State Association President

Region No. \_\_\_\_ Vice President



**Section II: Board of Directors Of \_\_\_\_\_**

**Effective Dates of Office: From: \_\_\_\_\_ To: \_\_\_\_\_**

Office	Voting Member	Name	Address	Email address
*President	Yes/No			
President Elect	Yes/No			
Vice President	Yes/No			
Secretary	Yes/No			
Treasurer	Yes/No			
Membership	Yes/No			
Education	Yes/No			
Legislation	Yes/No			
*State Board Delegate	Yes/No			

\*Indicates State Board Member



**Section III: Charter Member List: Chapter:** \_\_\_\_\_

<b>Name</b>	<b>Address</b>	<b>Email</b>	<b>Transfer From Chapter</b>
1)			
2)			
3)			
4)			
5)			
6)			
7)			
8)			
9)			
10)			
11)			



**Section III (cont'd):**

**Charter Member List: Chapter:** \_\_\_\_\_

<b>Name</b>	<b>Address</b>	<b>Email</b>	<b>Transfer From Chapter</b>
12)			
13)			
14)			
15)			
16)			
17)			
18)			
19)			
20)			
21)			
22)			



## Step 6) The chapter's established now what?

Congratulations! Your chapter's charter has been approved. You will be receiving a check from NAHU, this is the Chapter Seed Money. It is meant to be used to defer cost incurred by start up costs.

There are a few items that need to be done that are important to the chapter. They are:

- Send notice to your membership of the chartering success. (Membership/Communications)
- Draft bylaws for approval. (President/Secretary)
- Hold chapter meeting. Approve bylaws. (Membership/President/Secretary)
- File for 501©(6)-IRS recognized Not-For-Profit status (Treasurer)

*NAHU reimburses the \$150 filing fee based on receipt of the IRS Determination Letter and a copy of the front and back of the processed fee payment.*

- File for incorporation (Treasurer)

These jobs and others are outlined in the guidebooks available on NAHU's website ([www.NAHU.org](http://www.NAHU.org)). They are in the "Member's Area" of the website under "Chapter Information and Resources". You or any of the chapter's officers can also contact NAHU staff for assistance. Remember, you are not responsible for doing these jobs done, just for making sure that they are completed. Delegate to your officers and direct them to the state, regional and national resources.

You may find a list of current NAHU Board members and staff on NAHU's website: [www.NAHU.org](http://www.NAHU.org) in the "About NAHU" section.



## NAHU History

The National Association of Health Underwriters is a professional association for men and women who are active in the health insurance industry. Founded in 1930, NAHU is dedicated to the advancement of those in the health insurance industry through information, education and leadership.

Although the association's membership represents all segments of the health insurance business, the nucleus of the organization has always been the salesperson.

The first gathering of the national organization was on October 14, 1930, just two weeks before the stock market crash, which had worldwide repercussions. Those attending were health insurance leaders from throughout the United States, all of whom were glad to respond to the call to gather together to discuss and hopefully solve some of the problems then facing the public and the industry.

Prior to the first meeting of the national organization a number of local association chapters had been organized. Cleveland was the site of the first local association. Similar association chapters were founded thereafter in a number of other cities, including Detroit and Toledo. Originally, the local association chapters interchanged visits with one another and from these meetings came the establishment of the national association.

The association was organized in an era when health insurance was basically unprofitable to the companies, and although a lusty infant, the business at the time had some congenital problems. Even though the nation was headed for one of the greatest crises in its history, the association managed to weather the storm and survive. There were those who felt that perhaps the association should disband and make a fresh start later on. But, to the credit of its early leaders, the organization remained intact. They foresaw the unlimited future prospects for a national insurance organization for health insurance representatives. As was true of so many grass roots organizations, its early leaders were not only called on to contribute their talents in these times of urgent financial stringency, but they also helped out with their own financial resources. The records reveal that about 100 persons subscribed as charter members of the National Association of Accident and Health Managers, as NAHU was first known.

On June 5-6, 1930, the charter convention took place in an atmosphere of seriousness and optimism in Chicago. The stated objects and purpose of the new organization were:

1. To eliminate destructive competition through better understanding;
2. To aid in directing and shaping health insurance legislation;
3. To raise the ethical standards of the business;
4. To educate the public as to the nature and benefits of health insurance;
5. To collect and disseminate the most successful sales ideas and methods; and,
6. To exchange methods of sales training and any other helpful general information pertaining to the business.

Attending the charter convention were delegates from Boston, Chicago, Cleveland, Detroit, Kansas City, Los Angeles, Milwaukee, Pittsburgh, Portland (Oregon), San Francisco and Seattle. Local associations in those cities were the pioneers.



Among the featured speakers at the charter convention was Harold R. Gordon, then Executive Secretary of the Health and Accident Underwriters Conference and later its Managing Director. The annual Harold R. Gordon Award, which is presented by NAHU to one who has singularly distinguished his/herself, honors the memory of Harold R. Gordon.

Despite the difficulties of the times, a convention was held in every one of the depression years. The spirit of voluntarism marked the early years of NAHU development. There was no paid staff and all of the endeavors of the organization were in the hands of leading health insurance salesmen from the major cities of the United States, who had as their common purpose the development of a strong and effective professional association in the rapidly developing health insurance field. The roster of past officers of the organization include the names of many whom have gone on to become top corporate officers of some of the nation's leading insurers.

A study of the history of the association reveals that there always seemed to be legislation proposed which would supplant the private enterprise endeavors of the insurance industry with those of a governmental scheme, whether federal or state. NAHU was always in the forefront of efforts to blunt the attacks of the socialistic expansionists. As the health insurance business became more sophisticated and its products more complex, an obvious need for improved education at all levels of the business became evident.

In 1951, NAHU initiated its first venture into the field of education by establishing the Disability Insurance Sales Course (DISC). The first effort involved promotion and presentation of a 12-part classroom course on Health Insurance. The success of their first endeavor was substantial and classes were conducted on some 40 campuses throughout the country. As other educational programs were developed by industry, DISC changed its thrust and began to co-sponsor Health Insurance Underwriting Clinics consisting of in-residence, short-term courses on college campuses.

The name of the educational division was later changed to the Disability Insurance Training Council (DITC). After carefully studying developments and trends in the educational field, DITC inaugurated an annual series of Health Insurance Research Seminars aimed at the development of new markets for the health insurance product. This was followed by another annual series of health insurance underwriting seminars which were designed to attract knowledgeable agents to participate in a seminar program where new concepts and ideas could be explored, refined and then tested in the marketplace.

In 1961 the name of the National Association of Accident and Health Underwriters was changed to International Association of Health Underwriters. At the June 1978 annual meeting the association major changes were made to the Association's bylaws and the name was changed to National Association of Health Underwriters.

In 1984, at the National Convention in Phoenix, Arizona, the bylaws again underwent a major overhaul, simultaneously with a move to the National Headquarters to Washington, D.C. The Executive Vice President and staff were replaced and expanded, and computer capability added. A change in attitude reflecting the philosophy that the local associations and their members are the heart, body and soul of NAHU was adopted and the executive officers began a long-range strategic planning evolution involving the entire National Association and its affiliates.

The years between 1985 and 1990 propelled NAHU into a strong focus regarding legislative and educational issues. Congress was considering the taxation of health benefits and managed care was



beginning to reshape America's health care delivery system. NAHU brought in a new Executive Vice President and strategic planning activities began to generate significant growth of membership and the resulting staff increases. NAHU strengthened its legislative capabilities with the formation of the Legislative Council and enhanced its educational efforts with the formation of the Health Insurance Training Council. During these years, the Leading Producers Round Table developed the Eagles Club to recognize our nation's leading producers.

The early 90's were years of continued growth for NAHU, while the health care environment was changing rapidly due to uncontrolled inflationary cost pressures. State and Federal legislative activities along with industry efforts to manage the costs of health care more effectively brought the realization that educational and legislative activities would continue to demand the very best of NAHU. The Registered Employee Benefit Consultant designation, Capital Conference, the Bulletin board, the NAHU Educational Foundation, new committees and staff members were added to enhance the value of NAHU membership.

The major purpose of NAHU has remained constant throughout the organization's years of existence: to serve as the collective voice of the Health Insurance Underwriter. Under the leadership of many of the top health insurance professionals, NAHU continues to carry out this responsibility in the many areas of its involvement.

*(Updated 1996 by James B. Henderson, RHU, REBC, 1988/89 President of NAHU)*



## Suggested Swearing-In Procedure for New Officers and Trustees (Directors)

The following procedure is used by the National Association of Health Underwriters for swearing in newly elected officers and trustees at the annual meeting and symposium. State and local associations may want to use it, or some adaptation of it, for their own swearing in ceremony:

### ADMINISTERING THE OATH

Person administering the oath (usually a past association president) comes to the microphone and tells the assembled membership that this ceremony is the most important of all association functions. It places the responsibility and authority of leadership upon these elected officials and establishes a bond of commitment between them and the membership.

*To the new officers and trustees (directors) of the association: “Please stand as your name is called, take your place in front of the head table, and face the assembled membership. If you are seated at the head table, please rise and stand in place behind your chair.”*

*To the membership: “Please hold your applause until the swearing in ceremony is completed.”*

Slowly and clearly reads the names and offices being filled. Allow enough time for the individual to be recognized, and not to let the name or office run into the next introduction.

### WHEN ALL IN PLACE

*Ask association members to stand and face the new officers and trustees (directors).*

### PLEDGE OF THE MEMBERSHIP

*To the membership: “As a member of the \_\_\_\_\_ association of health underwriters, will you pledge your support and encouragement in helping these officers and trustees (directors) about to be installed? If so, please signify by saying, I will.” Allow time for response from the membership.*

“Thank you. Please be seated.”

### SWEARING IN

*To the new officers and trustees (directors): “As this membership has just pledged their support to you, do you pledge to fulfill your individual responsibilities in representing the \_\_\_\_\_ AHU, the \_\_\_\_\_ state AHU (if appropriate) and the National Association of Health Underwriters; and to conduct yourselves in the best interest of the membership and the consumers they serve? If so, please signify by saying I will.”*

“Let me congratulate and wish each of you every success possible.”

END



**NAHU Leader Commitment Form**



I, \_\_\_\_\_ agree to perform all the responsibilities and duties required of my position. I will participate in all meetings and teleconferences as scheduled and complete other duties as assigned.

I know that the success of my office will impact the members of my chapter and NAHU. I will seek to promote the best interest of our membership.

\_\_\_\_\_  
Signature \_\_\_\_\_

\_\_\_\_\_  
Committee Position

\_\_\_\_\_  
Date



## General Financial Information

### Association Tax-Exempt Status

Each member association must have its own tax-exempt number and Employer Identification Number. Here's how to go about obtaining these numbers:

NAHU and each of its state and local affiliates are eligible for tax exemption from federal income tax as "business leagues" within the meaning of the Section 501(c)6 of the Internal Revenue Code. However, recognition of your association's tax-exempt status is not automatic. Each state and local association must apply to the IRS for recognition of its tax-exempt status.

If your association has not already filed its request with the IRS for recognition of its tax-exempt status, do so as soon as possible. The exemption application is filed on Internal Revenue Form 1024, "Application for Recognition of Exemption." Instructions for filing this form and the required supporting documentation are included in IRS Package 1024. It is important that the instructions be read and followed carefully if the exempt status is to be established with a minimum of difficulty.

As part of the application, each association must include its Employer Identification Number on Form 1024. If your association does not have an Employer Identification Number, you must also file a Form 58-4, "Application for Employer Identification Number" along with your application for exemption. Your association must have an Employer Identification Number whether or not it has any employees, as this number is used by the IRS in maintaining your association's tax records.

When your association receives its Tax Exemption Letter from the IRS, officially recognizing its tax-exempt status, forward a copy of the letter to NAHU for inclusion in your permanent NAHU file.

After your association receives IRS approval of its tax-exempt status, you must file an annual information tax return - Form 990, "Return of Organization Exempt From Income Tax." Form 990 must be filed on or before the 15th day of the fifth month following the close of your association's fiscal year. That will be May 15th for all of our associations.

Some associations may also have to file a separate additional annual return on IRS Form 990-T. This is required in cases where the association has gross unrelated business income of \$1,000 or more in a taxable year. Generally, unrelated business income is defined in the instructions for Form 990-T as income from a regularly carried on trade or business when such trade or business is not substantially related to the purpose or function of the organization. Fortunately, the major sources of revenue for most associations - i.e., dues and interest on bank accounts - do not qualify as unrelated business income.

Activities such as lotteries, bake sales and the sale of advertising in the associations publications and other seemingly unrelated business activities of the association (if regularly carried on) may result in unrelated business income and should be reported when all such combined gross unrelated income is \$1,000 or more in a taxable year. Increasingly, the IRS has been focusing attention on such activities.

The IRS will make available, upon request, its Publication 598, "Tax on Unrelated Business Income of Exempt Organizations." This publication discusses in detail the IRS rules on "unrelated business income" and how to calculate the tax due on such income.



Due to the sheer number of state and local associations affiliated with NAHU, and the increasing complexity of federal tax laws affecting these associations, member associations are strongly encouraged to obtain the services of a qualified certified public accountant when possible to perform the tax compliance activities of the association. It should also be noted that the local and/or district IRS offices contain taxpayer assistance personnel who are available to assist in completion of tax forms without charge.

### The Dues Billing System

NAHU provides a very valuable service to the local and state associations through its billing system. Local or state associations set their own dues each year. These dues must be communicated to NAHU before September 30 of the prior year to be included in the computer system. This notification represents chapters' only opportunity to change their dues. A chapter that does not notify NAHU of their dues changes will keep their dues, unchanged, for the next year.

The dues and renewal dues notices are prepared by the national office and mailed directly to the members in much the same manner that insurance premium notices are handled. The dues statement is prepared by computer and includes the national dues and the local and state dues. Renewal payments are due on the member's anniversary date. Members are given a three month grace period following this date before they will be dropped from membership for non-payment.

Local and state dues are then distributed to the chapters each month for the new and renewing members from the previous month. For example, dues checks sent in February will reflect the chapter's new and renewing members during January.

The computer program requires all dues to be sent to NAHU. Holding of local or state dues and forwarding of only the NAHU portion will prevent assignment of the member to a local or state association.

NAHU will accept and assign members to the appropriate chapter when an actual cash receipt is entered. If NAHU receives a partial payment, the member will be added to the system and will be billed for the outstanding balance. If full payment is not received after three months, the member will be dropped from the rolls.



## State and Local Chapter Finances

### Opening a Checking Account

At your chapter's first organizational meeting, the chapter should make a motion to open a checking and savings account on behalf of the association. In the motion it should state the name of the bank to be used, which officers are authorized to sign checks or withdrawals from the account, and how many signatures are required. The execution of this motion is usually performed by the Treasurer.

Most banks will ask for a social security number. Do not give them your number. NAHU is a not-for-profit 501(c)6 Internal Revenue Service approved association and a letter to this effect is on file at NAHU headquarters. Follow the instructions above for obtaining your association's IRS number. Use this number for all association accounts.

### Things to Check On

When a new secretary/treasurer is elected, make certain that the past records are turned over from the immediate past to the new secretary/treasurer. The new holder of the chapter's financial records, bylaws and minutes of meetings should give the immediate past secretary/treasurer a receipt itemizing the items he/she received.

Some state laws require that the association obtain a right to do business in that state. You can obtain information about this through the Secretary of State or Attorney General.

In some states, local and state associations may determine that it is to their benefit to file for incorporation within that state. Any move in that direction should be reviewed by your state association and NAHU headquarters to ensure that there are no legal conflicts. Likewise, the local or state association is advised to obtain their own legal counsel licensed in that state and familiar with local state law.

Many local associations find it beneficial to establish and maintain a petty cash fund that is used to make change and collect receipts at local meetings. Others have explored having their own charging arrangements with VISA, Master Charge, American Express, etc. However, this arrangement is expensive and more applicable to associations with high volume usage and corresponding high demand by your membership. Nonetheless, since the cost of most meetings where educational material is disseminated is a deductible business expense, you should provide your membership with suitable receipts for documentation.



State/Local Association of Health Underwriters  
 Sample Balance Sheet  
 April 30, 2005

ASSETS CURRENT ASSETS

Operating Cash and cash equivalents	XX,XXX.XX
Operating Money Market Account	XX,XXX.XX
Accounts receivable	XX,XXX.XX
Prepaid expense	XX,XXX.XX
Inventory	<u>XX,XXX.XX</u>
 Total Current Assets	 XX,XXX.XX
 INVESTMENTS, at market value	
Operating Investments	<u>XX,XXX.XX</u>
	XX,XXX.XX
 OTHER ASSETS	
Other Assets	<u>XX,XXX.XX</u>
Total Assets	<u><u>XX,XXX.XX</u></u>

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES

Accounts payable and accrued expenses	XX,XXX.XX
Deferred revenue - Membership	XX,XXX.XX
Deferred revenue - Conferences	<u>XX,XXX.XX</u>
 Total Current Liabilities	 XX,XXX.XX

OTHER LIABILITIES

Other Liabilities	<u>XX,XXX.XX</u>
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TOTAL LIABILITIES	XX,XXX.XX
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NET ASSETS

Net assets, beginning of year	XX,XXX.XX
Current Year Activity	<u>XX,XXX.XX</u>
NET ASSETS	<u>XX,XXX.XX</u>
Total Liabilities and Net Assets	<u><u>XX,XXX.XX</u></u>



State/Local Association of Health Underwriters  
Statement of Activities  
For the Four Months Ending April 30, 2005

	Current Month Actual	Year to date Actual	Year to date Budget	Annual Budget
<b>REVENUE</b>				
Chapter Dues Revenue	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Conference Registrations	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Sponsorship Revenue	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Exhibitor Revenue	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Product Sales	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Advertising Revenues	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Affinity Programs	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Royalty Income	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Interest Income	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Miscellaneous Income	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
<b>Total Revenue</b>	<b>xx,xxx.xx</b>	<b>xx,xxx.xx</b>	<b>xx,xxx.xx</b>	<b>xx,xxx.xx</b>
<b>EXPENSE</b>				
Office Supplies	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Postage	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Shipping	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Printing	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Telephone/Teleconferences	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Internet	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Reference Publications, Subscriptions	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Tax and Audit Fees	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Legal Fees	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Software License Fee	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Outside Consultants	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Business Travel	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Chapter Leadership Travel	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Hotel/Food and Beverage	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Speakers	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Decorating & Signage	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Entertainment	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Exhibit Hall	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Audio visual	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Photography	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Sponsor Expenses	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Insurance	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Newsletter Production	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Advertising	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Public Relations	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Convention & Conference Expenses	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Lobbying & Coalitions	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Grassroots Lobbying	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
State Legislative Initiatives	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Information Services	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Membership Recruitment	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Membership Retention	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Raffle/Lottery Prizes	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Awards	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Bank and Credit Card Fees	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Miscellaneous	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
<b>Total Expense</b>	<b>xx,xxx.xx</b>	<b>xx,xxx.xx</b>	<b>xx,xxx.xx</b>	<b>xx,xxx.xx</b>
<b>INCREASE/(DECREASE) IN NET ASSETS</b>	<b>xx,xxx.xx</b>	<b>xx,xxx.xx</b>	<b>xx,xxx.xx</b>	<b>xx,xxx.xx</b>



## NAHU Awards

### **Chapter Awards**

Chapter Legislative Award (State and Local Chapters are eligible)  
Flood Public Service Award (State and Local Chapters are eligible)  
Pacesetter Award (State Chapters only)  
Media Relations Award (State and Local Chapters are eligible)  
Pacesetter Award (Local Chapters only)  
Presidential Citation Award (Presented to **ALL** qualified State and Local chapters)  
Robert W. Osler Education Award (State and Local Chapters are eligible)  
Website Award (State and Local Chapters are eligible)

### **Individual Awards**

Distinguished Service Award (12 awards possible)  
Legislative Achievement Award (5 awards possible)  
Spirit of Freedom Award (1 award based on Federal Legislative activity)  
Triple Crown Award (Awarded to **ALL** that qualify)  
William G. Wetzel Excellence in Public Speaking Award (1 award possible)  
Leading Producers Roundtable (LPRT)

### **Membership Competitions**

100% NAHU board  
Bank draft contest  
Highest growth rate  
Highest retention rate  
Most new members  
Quarterly contests  
Recruiter of the year  
Retention contest  
Triple Crown Award

Additional specific information about each award can be found on the NAHU website, [www.NAHU.org](http://www.NAHU.org) in the 'Member's Area' under "Awards."



## Working with the Media

If you want the world to hear your story, the best way to tell it is through the media. When a newspaper or television or radio station runs a story as news, it carries an implicit endorsement.

These tips are intended specifically to enable NAHU members to obtain media coverage of the organizations views concerning federal and state health care reform. Once ties to local editors and reporters are established the media will listen when NAHU members speak about the organizations evaluations and solutions regarding reform.

### Reaching the Media

#### **Helpful hints:**

- In doing an interview, if you have the option to tape or report live, keep in mind that tape allows you to be edited.
- Remember the 'deadline' is the most important factor to a reporter as the story does not exist if the deadline is not met.

#### **Sending your message:**

- Make no more than three points.
- Prepare and practice before you get to the reporter.
- Your goal is to deliver your message *and nothing else*.
- **REPEAT**- Write and Practice your points before you do an interview.

#### **Message Components:**

- Empathy/Caring
- Begin with this. It is 50% of the trust and credibility factor.
- Message should be 12 to 18 words that could be used as a sound bite. You can expand as time allows.
- Use supporting facts where possible.
- Repeat your message using the same words you used the first time.
- Indicate personal involvement in future action to show your commitment.

#### **Getting media coverage:**

- Evaluate your local newspaper. Does it have a political leaning? Does it favor any particular kind of story. Do certain reporters specialize in health care?
- Declare yourself. Let the news media know you exist, what you do, what you know, where you are, and how to reach you.
- Keep up with industry events on which you may be asked to comment.
- Call the news department and ask for the name of the person you should talk to about your subject or to whom you should send your press release.



### **Helping the media decide what is news:**

- News must be timely and interesting.
- The reporter on average only has a few hours to write a story.
- The reporter may know little or nothing about business/industry practices, and writes the story from an information vacuum.

### **Press Releases:**

- Your reader will decide in 60 seconds whether or not to continue reading.
- List information in order of descending importance.
- Use everyday words - no jargon.
- Write a “catchy” headline in boldface.
- Make sure your news release is really news. Is it timely? Does it supply the media with a real issue, a new twist, fresh statistics, or good quote?
- Above the headline, write “**For Immediate Release**”. Include contact names in case there are questions.
- Fax the release early in the morning.
- One page is best, never more than two pages.
- **Be sure the press release isn’t blatantly self-serving or it will hit the wastebasket.**

### **Editorials:**

- Use the same guidelines for writing letters to the editor as you do for interviews. Your goal is to deliver your message.
- Remember, to be news, the information must be timely.
- Submit your letter. Include your name, address, and phone number.
- The newspaper will call you to confirm you wrote the letter.
- You’ll be in print!



## Chapter Certification

In order for a chapter to be successful certain functions/items need to be in place. Based on research by the Chapter Development Committee, input from the membership and the review of the Board of Trustees it was determined that for a chapter to be successful it needed to have the following items in place.

CRITERIA	DOCUMENTATION
<b>Full Board:</b>	<i>As listed in NAHU's database</i>
President	<i>Duplication of individuals is acceptable up to two positions)</i>
President-Elect	
Secretary	
Treasurer	
Membership & Retention Chair	
Legislative Chair	
Education/Program Chair	
<b>Bylaws</b>	<i>Dated 2005 or later</i>
<b>State PAC</b>	<i>Form 8871 IRS Determination Letter</i>
<b>Lobbyist</b>	<i>Current signed &amp; dated contract</i>
<b>Minimum number of membership events</b> <i>State = 4 times/yr, Local = 8 times/yr</i>	<i>Must demonstrate meetings were actively marketed to the membership</i>
<b>Strategic Plan</b>	<i>Listing goals &amp; steps for accomplishing goals. In a format that can be shared with membership. Minutes are not an acceptable format.</i>
<b>Budget</b>	<i>Current budget showing income and expenses, projected is acceptable</i>
<b>Net membership increase</b>	<i>Based on Chapter Status Report generated by national</i>
<b>HUPAC contribution from all board members at Triple Crown Level (\$10x12 or \$150)</b>	<i>Contributions track by national</i>
<b>Current Directors &amp; Officers Insurance</b>	<i>Current signed and dated contract</i>
<b>NAHU Website Navigation Program</b>	<i>Meeting notice highlighting the program</i>
<b>IRS Filing for Not-For-Profit Status (1<sup>st</sup> yr)</b>	<i>IRS Form 1024 &amp; IRS Letter of Exemption</i>
<b>IRS Annual Tax Filing (following yrs requirement)</b>	<i>IRS Form 990 for the past chapter fiscal year</i>
<b>Communications</b> <ul style="list-style-type: none"> <li>• <b>To legislators 2x/yr</b></li> <li>• <b>To the media 2x/yr</b></li> <li>• <b>To the membership 6x/yr</b></li> </ul>	<i>Emails, newsletters, etc. Document with distribution list(s) and communications.</i>

There are three levels to NAHU's Chapter Certification program; **Silver Certification**; chapters to satisfy six of the above 14 criteria. **Gold Certification** requires that nine criteria be satisfied and **Platinum Certification** requires that all 14 of the stated criteria be satisfied. State chapters that are at least Silver Certified during the same 12-month period as all of their local chapters will receive the **Blue Ribbon of Excellence**. Certification is voluntary and based on a rolling 12-month calendar.



NAHU's website is an outstanding resource for sample letters, programs and networking options. Check it out, [www.NAHU.org](http://www.NAHU.org):

### **About NAHU**

- History, Mission, Vision, Code of Ethics
- Contact Us
- Chapter Information (website listing)
- Bylaws
- Board of Trustees (A listing with contact information)
- Volunteer Committees (Listings with contact information)
- NAHU Policies and Procedures
- Staff Directory (Listing with contact information)

### **Consumer Information**

- Find An Agent
- Related Links
- Glossary of Terms
- Health Care Coverage Database
- Guides
- Questions & Answers

### **Legislative Advocacy**

- Issues
- Charts & Analyses
- Grassroots
- Legislative Tools
- Newsletters
- HUPAC

### **Education**

- Co-Sponsored Events
- States' Department of Insurance Links
- Continuing Education Reciprocity
- Speakers' Bureau
- Designation & Certification Programs
- Partnerships
- Chapter Sources
- Industry Meetings – NAHU Discounts
- Web Seminars

### **Member's Area**

- Member Benefits
- Online Applications and Forms
- Online Store
- YODA – Manage My Membership



- Membership & Retention Tools
- Online Networking

## www.nahu.org: NAHU's Online Resources by Section (cont'd)

- Chapter Info & Resources
  - Advertising Co-Op Fund
  - Chapter Certification Program
  - Chapter Websites
  - Chapter Officer and dues search
  - Handbooks and Tools for Chapter Leaders
  - On-Line Speakers Bureau
  - NAHU State Chapter Royalty Share Program
  - NAHU Logo Gear
- NAHU Logo
- Awards
- Leading Producers Round Table (LPRT)

### **Media & Communications**

- HIU
- Annual Report
- Press Releases
- Media Relations Tools
- NAHU Ads
- Brochures

### **Meetings**

- Recent & Future List
- Capitol Conference
- Annual Convention
- Regional Conferences
- Educational Events