

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS

POLICY & PROCEDURES

POLICY TITLE: General Bookkeeping

CLASSIFICATION: Finance/Executive

POLICY NUMBER: 1001

DEPARTMENT COORDINATOR: VP of Finance

MOTION:

SECONDED:

DATE APPROVED: 10/20/2015

APPROVED BY: Board of Directors

REVIEW DATE: 2017

PURPOSE: To maintain non-profit and business bookkeeping practices in compliance with IRS and California Corporations code.

POLICIES:

- 1) CAHU shall use the "accrual" method of Accounting. Annual Tax filing is filed using cash basis.
- 2) Assets will be expensed rather than depreciated whenever possible.
- 3) The Board shall approve the selection of, or change of outside audit firms.
- 4) The selection of or change in banks requires the approval of the CAHU Board
- 5) The signature or written approval of one CAHU officer is required on on all checks that exceed \$1,000. Board approval is required for all requests not contained in the current fiscal year budget.
- 6) Bank statements shall be reconciled each month. Stop payments shall be placed on any checks that remain outstanding after 60 days or at Board discretion.
- 7) CAHU's Board members are entitled to review CAHU's books after giving the Vice President of Finance and the Executive Director by providing a request with 5 working days.

PROCEDURE(S):

FINANCIAL IMPACT:

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES

POLICY TITLE: Budgeting & Financial Management

CLASSIFICATION: Finance/Executive

POLICY NUMBER: 1002

DEPARTMENT COORDINATOR: VP of Finance

MOTION:

SECONDED:

DATE APPROVED: 10/20/2015

APPROVED BY: Board of Directors

REVIEW DATE: 2017

PURPOSE: Sound financial management of the Associations resources and adherence to regulatory requirements for non-profit status.

POLICY:

CAHU shall adopt a budget for each fiscal year on or before July 31.

Expenditures contained in an approved budget do not need to be approved again by the CAHU Board when the time comes to make those expenditures.

Expenditures NOT contained in an approved budget require the approval of the CAHU Board. CAHU will maintain adequate monies on hand to meet its expected annual financial obligations.

PROCEDURE(S):

- Executive Director and VP of Finance will review all incoming expenditures and post to appropriate budgeted accounts on CAHU's books. Any unbudgeted items will be submitted to the Board for approval prior to the expenditure being made.
- To every extent possible, CAHU shall maintain an average of 6 months of expenses in CAHU's checking account or liquid assets. If and when needed, the CAHU VP of Finance is authorized to transfer funds out of reserves into checking account to maintain at least 6 months of expenses in its checking account.
- Annual Dues projected budget should be set to equal at minimum CAHU's annual contracted commitments for CAMS, Lobbyist, Insurance, and Accountants Fees.

FINANCIAL IMPACT: Accounting software and Administrative management expense.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS POLICY &
PROCEDURES

POLICY TITLE: Investments

CLASSIFICATION: Finance/Executive

POLICY NUMBER: 1003

DEPARTMENT COORDINATOR: VP of Finance

MOTION:

SECONDED:

DATE APPROVED: 10/20/2015

APPROVED BY: Board of Directors

REVIEW DATE: 2017

PURPOSE: To maximize Associations reserve funds for financial sustainability of the Association.

POLICY:

The CAHU Board shall deposit CAHU reserves in safe conservative vehicles such as bank Certificates of Deposit or Money Market Accounts.

The selections of investment advisors and/or investment products require approval of the CAHU Board.

CAHU shall maintain a checking account and one or more savings accounts to maximize the return on CAHU revenues.

PROCEDURE(S):

- To insure adequate liquidity, Certificates of Deposit (CD's) shall be laddered when possible to mature every 3 months in a 12 month period so that funds can be made accessible if needed for operations.
- To ensure that all invested funds are protected by FDIC (Federal Deposit Insurance Corporation), CAHU shall not maintain more than the current minim FDIC threshold at a single bank.

FINANCIAL IMPACT: Potential expense if investment advisors are retained and subsequent fees or bank charges associated with management of these investment accounts.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS

POLICY & PROCEDURES

POLICY TITLE: Expense Reimbursement

CLASSIFICATION: Finance/Executive

POLICY NUMBER: 1004

DEPARTMENT COORDINATOR: VP of Finance

MOTION:

SECONDED:

DATE APPROVED: 2006; revisions approved October 26, 2011; October 23, 2013; August 17, 2015

APPROVED BY: Board of Directors

REVIEW DATE: 2017

PURPOSE: Clarification of expenses which are eligible for reimbursement for Board Members when traveling to requested meetings in their Board service.

Notice of Meeting: For any changes to this policy, CAHU will inform Board members (or chapter representatives). Any changes to this policy will be made by a formal vote of the Board of Directors and communicated to the Board, in writing.

Reimbursement: CAHU pays expenses to members on a reimbursement basis only. Exceptions can be made for large expenditures that would otherwise have to be fronted by the member. Expenses must be authorized in advance by the Executive Board member from whose budget the expenditure will come. Members must complete a reimbursement **form** and attach receipts for all expenses. Forms should be emailed or mailed to CAHU: info@cahu.org or CAHU, 2520 Venture Oaks Way, Suite 150, Sacramento, CA 95833. Reimbursement requests must be received in the CAHU office within **45 days after the expense** and will not be made until all forms are completed and receipts are received. For "special request" reimbursements (scholarships, etc.) you must attach the prior approval emailed to you by the CAHU President, VP of Finance, or Executive Director.

Receipts: Receipts must be attached for all items in excess of \$5.00.

Missing receipts: Must include a [Lost Receipt Form](#) with reimbursement form.

Global Budgeting for Events: CAHU prefers to pay a global amount for a member to attend an event, i.e., NAHU Convention, Regional Meetings, etc. It is the member's responsibility to submit to CAHU those expenses that meet or exceed the agreed global amount. CAHU will not pay more than the agreed amount.

Mode of travel: CAHU pays the cost of the lowest fare at the 21-day advance rate for direct flights. If you wish to add excursion flights to your trip, you will be billed for the difference. Exceptions will be made when notice of the meeting is made less than 21 days in advance. CAHU will reimburse up to \$25 per first bag checked on airline. Members who opt to drive will be compensated at the rate allowed by the IRS for mileage. Mileage will be based upon a direct route to and from the site. Reimbursement will be limited to the allowable rate for miles or the cost of a direct flight whichever is less. With prior approval from the Executive Director or VP of Finance, CAHU will reimburse for rental car, if less expensive than flight option.

Lodging: CAHU does not reimburse for hotel expenses unless provided for, in writing, to the entire Board, in advance of the event.

Special circumstances: Some members do not have easy access to air travel and cannot reasonably attend day meetings without staying overnight. These members must obtain advance permission from the Executive Director or VP of Finance prior to making travel arrangements.

Items not allowed: CAHU does not pay for the following: Valet parking, alcohol, items purchased in the mini-bars in hotel rooms, movies, massages, gyms, and other extraneous luxuries. CAHU will not reimburse members for any airline tickets or hotel rooms if the member registered but failed to attend the entire event or meeting for any reason.

Incidentals: CAHU will reimburse for business-related incidental expenses such as meals. There is a per diem, per meal allocation: \$18 for breakfast, \$24 for lunch, \$48 for dinner, inclusive of tax and 20% tip. Cabs and shuttles used for transportation to and from meetings will be reimbursed at reasonable rates. Please share cabs and shuttles, if possible. Internet access reimbursable.

No double reimbursements: When attending an event as a representative of CAHU and your local chapter, you and CAHU must determine in advance which entity will reimburse you for the expenses of the event. In no case will a member be reimbursed twice for the same expenditure. Executive Board members cannot use any balance they may have in their CAHU Executive Budgets for the NAHU Convention, CAHU Convention, or any National or Statewide Meetings. Expenses will be reimbursed for a second Chapter member to attend CAHU Board meetings, as CAHU finances permit. The local AHU President-Elect is encouraged to attend.

Mandatory attendance: To be reimbursed for CAHU Board meetings, the representative must RSVP in advance to CAHU. When CAHU pays for members to attend certain events, it is with the expectation that members will represent CAHU by attending the important meetings. For example, when members go to the NAHU convention, members are expected to vote at the House of Delegates meeting. If members fail to attend these important functions, CAHU will not reimburse members' for any expenses.

Timing: CAHU issues reimbursement checks up to twice a month. Please be prompt in submitting your expense reimbursement

Financial Impact:

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES

POLICY TITLE: General Bookkeeping

CLASSIFICATION: Finance/Executive

POLICY NUMBER: 1005

DEPARTMENT COORDINATOR: VP of Finance

MOTION:

SECONDED:

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

REVIEW DATE: 2017

PURPOSE: To assure proper review and approval of uncollected accounts receivable of any Association assets.

POLICY:

CAHU will actively work on collecting any uncollected debt to the Association to sustain revenue and minimize loss.

PROCEDURE(S):

- Executive Director and VP of Finance will perform monthly collection efforts on any outstanding A/R to clear outstanding payments due to the Association.
- At fiscal year end the Executive Director will present to the VP of Finance the list of uncollected debt that remains after monthly collection efforts with explanation and recommendation for this debt to be written off of CAHU's books. Any amounts on this list over \$2,000 will require Executive Board approval.

FINANCIAL IMPACT

Monthly collection efforts will produce a positive impact to Association finances and minimize the need to write off debt at fiscal year end.

**CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES**

POLICY TITLE: Competitive Bidding

POLICY NUMBER: 1007

DEPARTMENT COORDINATOR: Executive: Audit Committee

DATE SUBMITTED: 6-11-10

DATE APPROVED: 6-11-10

APPROVED BY: Executive Board (approved by CAHU Board August 17, 2015)

REVIEW DATE: 2017

PURPOSE: To create a bidding process for services and supplies that is transparent and fair to both CAHU and its vendors

POLICY:

- 1) Six months in advance of the scheduled termination of an existing service or supplies contract, an Audit Committee shall be created.
- 2) The purpose of this committee will be to make a recommendation to the Board of Directors (BOD) as to whether a contract should be negotiated with the vendor currently contracted to CAHU or whether bids should be requested from additional parties.
- 3) The Audit Committee will perform an audit of the vendor currently contracted with CAHU.
 - i) The committee will determine the nature and process of the audit.
 - ii) The committee will establish its own rules of conduct subject to a majority vote of the committee.
- 4) Three to four months before the termination of the contract, the Audit Committee will report back to the board its decision as to whether negotiations should begin with the existing contract holder or whether the committee should seek bids from other potential vendors.
 - i) The Audit Committee is required to provide a written report of the rationale behind its recommendation.
 - ii) Members of the Audit Committee not in agreement with the majority have the right to write and release to the BOD a minority opinion.
 - iii) While the recommendation will be made available for BOD review, individual committee member notes will be considered the private property of the committee member and those notes may be kept private by the author and not shared if that individual committee member desires.
- 5) The CAHU Board of Directors will vote to approve the audit committee's recommendation or to overturn it.
 - i) Due to the urgency of the timing when a contract is scheduled for renewal, the CAHU by-laws will be changed to explicitly state that the BOD's vote on the Audit Committee's recommendation may be completed by e-mail or teleconference.
 - ii) The decision as to the use of an e-mail or teleconference vote if needed will be solely at the discretion of the President.

Audit Committee Actions Following The Board of Directors Vote:

The Ways & Means Committee considered four possible actions that could occur once the Audit Committee's recommendation is sent to the board. Those actions are demonstrated in the following chart:

	Audit Committee Recommends No Bidding	Audit Committee Recommends Go To Bid
BOD Agrees	1) Audit Committee starts negotiations with the existing vendor	3) Audit Committee begins the open bidding process
BOD Disagrees	2) Audit Committee begins the open bidding process	4) Audit Committee starts negotiations with the existing vendor

- 1) If the Audit Committee recommends that they do not go out for bid and the Board of Directors approves, then the Audit Committee will begin good faith negotiations with the current vendor.
- 2) If the Audit Committee recommends that they do not go out for bid and the Board of Directors does not approve that recommendation, the Audit Committee will begin its work to create a Request for Proposal (RFP). The Audit Committee will determine the scope and nature of the RFP and will undertake all necessary steps that the committee sees as appropriate to complete the task. The existing contract holder will be invited to submit an RFP if they chose to do so.
- 3) In the case when the Audit Committee recommends that bids be sought and the Board agrees, the Audit Committee will begin the bidding process as described above in #2.
- 4) In the situation when the Audit Committee recommends that bids be sought and the Board disagrees, the Audit Committee will begin good faith negotiations with the existing contract holder.

The Ways and Means Committee was in consensus that a P&P could not be adequately written to specifically describe the nature of an RFP or the specific steps that an Audit Committee should take to complete its work. Too many variables would come into play and therefore, the Audit Committee should have discretion as to how it wished to function in fulfilling its task of going to bid or negotiating with an existing vendor.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS

POLICY & PROCEDURES

POLICY TITLE: Contract Negotiations

POLICY NUMBER: 1008 (with reference to Policy 1007)

DEPARTMENT COORDINATOR: Executive: Audit Committee

DATE SUBMITTED : 6-11-10

DATE APPROVED: 6-11-10; August 17, 2015

APPROVED BY: Executive Board (approved by CAHU Board August 17, 2015)

REVIEW DATE: 2017

PURPOSE:

To create a bidding process for services and supplies that is transparent and fair to both CAHU and its vendors.

PROCEDURES:

- 1) The Audit Committee will organize itself to carry out the directives approved by the BOD.
 - i) The committee will establish its procedures and rules.
 - ii) The committee will begin negotiations with an existing vendor or go out to bid to consider additional vendors based upon the directions of the BOD.
- 2) The Audit Committee is required to complete its work and present to the BOD a recommendation to sign a contract with a vendor no later than 60 days before the scheduled termination of the old contract.
 - i) All contracts will have at least a 60 day notification of termination clause.
- 3) If the Audit Committee goes out to bid, it will provide a written recommendation as to which vendor was selected, the terms of the contract and the rationale for why the Audit Committee believes the chosen vendor is the best choice. Minority reports are allowed.
 - i) If the BOD approves the recommended vendor selected by the Audit Committee, the President will execute the new contract.
 - ii) If the BOD refuses the recommendation, the Audit Committee will return to work and either get adjustments to the terms of the proposed contract or recommend a second vendor.
- 4) If the Audit Committee has been directed to renew the existing vendor, then good faith negotiations with the existing vendor will begin and when the committee is satisfied that the new terms are acceptable, the committee will write a recommendation to the Board of Directors explaining the terms of the contract and the rationale for why the committee believes the contract is in CAHU's best interest.
 - i) If the BOD approves the recommendation, the President will execute the new contract.
 - ii) If the BOD refuses the recommendation, the Audit Committee will return to work to either adjust the terms of the proposed contract with the existing vendor or report to the board that they are at an impasse.
 - iii) If the Committee declares an impasse, then the BOD will vote to either accept the terms of the contract as presented or direct the Audit Committee to cease negotiation and to seek bids from other potential vendors.

FINANCIAL IMPACT: Revenue neutral.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES

POLICY TITLE: Refunds

CLASSIFICATION: Finance

POLICY NUMBER: 1009

COORDINATOR: VP of Finance

DATE SUBMITTED (INITIAL): 6-11-10

DATE APPROVED: 6-11-10; August 17, 2015

APPROVED BY: Executive Board (approved by CAHU Board August 17, 2015)

AMENDED:

REVIEW: 2017

PURPOSE:

To establish a policy to respond uniformly to refund requests received for event registrations that are later cancelled.

POLICY:

As CAHU is a non-profit organization and often has already committed to event based upon head count given from pre-paid event registrations received, requests for refunds for pre-paid event registrations will generally not be given.

However, in cases of extreme hardship or personal emergency, the Board of Directors may consider refunds on a case-by-case basis. Hardship refund requests should be directed to CAHU via email detailing the circumstances and sent to info@cahu.org with the subject "Hardship Refund Request."

CAHU will allow the transfer of the pre-paid registration for use by another individual.

PROCEDURE:

1. The Executive Director will first encourage the requestor to transfer of pre-paid registration to another individual. If that is not an option then will forward the request on to the appropriate CAHU Board members for review.
2. Executive Director will forward hardship refund requests received on to President, VP of Finance and Board Chairperson for event for approval.
3. If approved, Executive Director will issue refund in the same method the original payment was made to CAHU (credit card or check). Any related charges in processing such refund will be the responsibility of the refund requestor and not CAHU.

If the refund request is not approved, the Executive Director will inform the requestor of that the Board has denied their request.

Financial Impact: Cost of refunds when approved

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS

POLICY & PROCEDURES

POLICY TITLE: Complimentary Event Registration for CAHU Past Presidents

CLASSIFICATION: Meetings - Health Care Summit and Capitol Summit

POLICY NUMBER: 1015

DEPARTMENT COORDINATOR: Membership/Meetings

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

REVIEW DATE: 2017

PURPOSE: To encourage Past Presidents attendance at the CAHU Health Care Summit and Capitol Summit.

POLICY: All Past Presidents of CAHU will receive a personal invitation to attend the CAHU Health Care Summit and Capitol Summit as guests of CAHU.

FINANCIAL IMPACT: CAHU's actual cost of meals/lunch for each Past President.

**CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES**

POLICY TITLE: CAHU New Chapter Seed Monies

CLASSIFICATION: Board of Directors

POLICY NUMBER: 1017

DEPARTMENT COORDINATOR: VP of Membership/Board of Directors

MOTION:

SECONDED:

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

AMENDED:

REVIEW DATE: 2017

PURPOSE: To further assist with membership outreach through the proper development of new local chapters. **POLICY:**

Once new local chapter has been approved by CAHU Board and meets requirements for approval by NAHU (See NAHU's Procedures at the end of this document). CAHU, in order to financially support the expense of new chapter development, will provide seed money of \$5,000 per chapter to be used toward the expenses of getting a new chapter up and running

PROCEDURE(S): CAHU Board is presented the request for seed monies and approves this expense. Check will be made out to the name of the Chapter and sent within 90 days of approval of the chapter charter from the NAHU Board of Trustees.

FINANCIAL IMPACT: \$5,000 for each new chapter established. (\$5,000 is based on the goal of the new chapter acquiring a total of 30 new members in the first year of operations.)

NAHU Procedures: NAHU requires at least 15 members to start a chapter. Once you have 15 members, charter papers need to be submitted. The charter papers include instructions and forms for policies and procedures. Be sure to have the local chapter and statewide presidents' signatures on the forms, as well as the regional vice-president. When you have these signatures, forward the paperwork to NAHU for Board approval and the President's and EVP's signature. NAHU's address is 2000 N.14th St., #450, Arlington, VA 22201. The chapter president will be notified when the charter is approved and a copy of the signed paperwork will be mailed to the president. The original paperwork will be kept on file at NAHU for reference purposes.

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 charter member list with mailing address, email address, phone and fax. 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. Enclose all new member membership applications and dues checks with chartering paperwork.
- 4) When completed, submit documentation to your regional vice president (RVP). After review by the RVP, the signed materials will be forwarded to NAHU's Chapter Relations director. Chapters will not be accepted into NAHU until they have been approved by the NAHU Board of Trustees and signed by the president and EVP. The regional vice president and the state president would also have to approve as well as the interim president.

**CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES**

POLICY TITLE: Duties of the Secretary

CLASSIFICATION:

POLICY NUMBER: 2001

COORDINATOR: Executive

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

AMENDED:

REVIEW: 2017

PURPOSE: To insure proper minutes are taken and distributed to leadership, the Association's Policies and Procedures are kept up to date, and that the Board of Directors and the Association follows its stated Policies and Procedures.

Definition: Secretary shall include Executive Director.

POLICY: In addition to the duties detailed in CAHU's Bylaws Article X, Section 14 Vice President of Finance the following duties pertain specifically to the oversight of Policy and Procedures:

1. That the Secretary shall be responsible for minutes taken at all Executive Committee, Board of Trustees, House of Delegate meetings. That such proposed minutes shall be distributed to the Board of Directors no later than 15 days prior to the following regularly scheduled meeting and distributed, via the Executive Director, will be posted within 5 days of approval to CAHU's Minutes page on its website. The committee chairs shall delegate staff or committee members to take and distribute minutes for all Ad Hoc, Special or Standing Committee minutes.
2. The Secretary shall be responsible to maintain the Association's Policy and Procedures. Approved Policy and Procedures shall be signed by the Secretary and stored as permanent records of the Association at the State office.
3. That the Secretary shall distribute proposed Policy and Procedures to the Board of Directors no less than 30 days prior to approval.
4. That notice of any approved Policy and Procedure be distributed to the Board of Directors and local chapters within 45 days of approval as well as posted to the CAHU Website Policies and Procedures page.
5. That the Secretary shall post all approved Policy and Procedures to the CAHU Website Policies & Procedures page and inform members of the Board of Directors and Chapter Presidents within 30 days of the start of their term of the location of these policies and procedures.
6. That the Secretary shall inform members of the Board of Directors and the various bodies of the Association of particular duties required by these Policies and Procedures at Board training or by other means within 30 days of the beginning of his/her term.

PROCEDURE(S):

1. The Secretary will work with committee chairs and staff to insure that established policy is implemented and shall participate in Board training. The Secretary may appoint individuals to help him/her carry out their duties and responsibilities
2. The Secretary may comply with this P&P by notifying chapter presidents in writing or via the CAHU web site that a new P&P, with the title, has been posted on the web site.
3. The Secretary may comply with this P&P by notifying in writing the Chapter Presidents that the minutes of the Board of Directors meeting are posted on the CAHU web site.
4. For the purposes of this Procedure, an e mail to the registered address of the individual will be considered "in writing."

FINANCIAL IMPACT:

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS

POLICY & PROCEDURES

ARCHIVE

POLICY TITLE: Membership Affinity and Endorsed Products Programs

CLASSIFICATION: Executive

POLICY NUMBER: 2004

COORDINATOR: Executive

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED:

APPROVED BY:

AMENDED:

REVIEW: 2017

PURPOSE: Establish a method for selecting programs and/or products to be offered to members and to establish a method for entering into endorsement or sponsorship agreements and provide non-dues revenue.

POLICY:

1. CAHU will offer affinity programs and products to mutual benefit of its members and the Association.
2. CAHU will actively seek appropriate businesses that are aligned with its members needs for specific products and services for these affinities
3. Any unsolicited outside vendors or organizations that approach CAHU in entering into agreements which could result in revenue to the Association or special benefits to its members should submit written proposals for contract to the Executive Director.

PROCEDURE (S):

1. Proposals for these products or programs shall be initially reviewed by CAHU staff and the appropriate committee of the Association and by legal counsel, as needed. A report of their findings shall be submitted to the Board of Directors with a recommendation for action and the Board shall vote whether to enter such relationships. Staff shall notify the vendor of final decision and proceed accordingly.
2. If the relationship will include the use of CAHU's logo it should be clearly stated in the proposal and that use should be included in the motion for approval of the proposal.
3. This Policy specifically excludes sponsorships of specific events or exhibits at those events.

FINANCIAL IMPACT:

Variable based on the program with desired outcome revenue positive or neutral.

**CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES**

POLICY TITLE: Conflict of Interest

CLASSIFICATION: Board

POLICY NUMBER: 3001

COORDINATOR: President

MOTION:

SECONDED:

DATE SUBMITTED:

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

AMENDED:

REVIEW: 2017

PURPOSE: To maintain the highest ethical standards between CAHU and both present and past leaders and employees and to clearly define what conflicts of interest might occur.

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.

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

1. *Conflict of interest* means any transaction 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 CAHU Staff or any Member of a CAHU Entity.
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. All CAHU Board members will sign this Policy & Procedure each year.
4. *CAHU Entity* means any CAHU Board, Commission, Committee, Advisory Group, Working Group, Task Force or Foundation.
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)

Major stockholder means ownership or control of five percent (5%) or more of the outstanding stock of a business Entity.

Disclosure:

1. A CAHU Leader shall disclose any material financial interest in transactions contemplated or entered into by CAHU as soon as such interest is known. Such notification must be made, in writing, to the President and President-Elect. If the potential conflict involves the President or President-Elect, additional notification shall be made to the Executive Director who would operate in the role as "Staff Ethics Officer."
2. When CAHU Leaders or Former CAHU Leaders are aware of potential conflict of interest concerning a Former CAHU Leader such information shall be disclosed in the same manner as for current CAHU Leaders..
3. Sign a Conflict of Interest Form.

FINANCIAL IMPACT:

Board Member Name: _____

Signature _____

Date _____

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES

POLICY TITLE: Board Directors Rules of Conduct & Decision Process

CLASSIFICATION: Board

POLICY NUMBER: 3002

COORDINATOR: President

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

AMENDED:

REVIEW DATE: 2017

PURPOSE:

Establish rules of conduct and an efficient and effective process of decision making.

POLICY:

The Board of Directors shall follow the Rules of Conduct when analyzing budget items, policy items, or position statements. The CAHU Rules of Conduct include the following:

1. Review written report provided by whole committee/s describing the project or purchase with goals, coordination with staff and determination of timelines, budget, workflow, dissenting opinions and why. Review other committees or staff that may need to be involved or impacted by project or purchase. We will start and end our meetings on time, based on the agenda and will articulate a valid purpose for each meeting.
2. We will be familiar with, and knowledgeable of CAHU's bylaws and P & Ps.
3. We will keep CAHU's mission and strategies in mind at all times.
4. We will have a complete agenda and strive to distribute it with timelines, background materials and topics 5 to 7 days in advance, so all involved will be informed by the time of the meeting.
5. We will outline an action plan (who/what/when) and follow it through to completion and distribute/communicate the results to the members.
6. We will have no additional communication or distraction during the meeting. Once a decision has been made, we will strive not to re-vote.
7. The Board of Directors shall act as a body; while individual opinions are encouraged, once a vote has been taken, all members of the Board will actively and publicly support the decision, regardless of his/her personal feelings.
8. The chair position will be respected and the chair will actively use his/her authority to advance the meeting, using the standard rules of order.
9. Committee members will communicate the results of the meeting, including context of the decisions, to the membership.
10. We will hold ourselves and our peers on the board/committee accountable to following these rules.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES

POLICY TITLE: Association Minutes

CLASSIFICATION:

POLICY NUMBER: 3003

COORDINATOR: Secretary (VP of Finance)

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

AMENDED:

REVIEW: 2017

PURPOSE:

To establish a replicable trail and institute correct minutes keeping, including the accurate recording of the results of motions by the CAHU Board of Directors and to assure the distribution of this information to the CAHU Board of Directors and members.

POLICY:

Every motion of the Board of Directors shall be recorded and distributed to the Board of Directors within 15 days of the meeting. All written material referred to in minutes must also be a part of the minutes. Permanent copies of all minutes will be maintained at the State office.

PROCEDURE:

- a In accordance with CAHU Bylaws, Article X, Section 17; the Executive Director is directed to maintain all originals, and provide for their timely distribution to the Board. The Executive Director shall post all minutes and attachments on the Board website and distribute them to chapter presidents through email communication.

- b The Executive Director and the President will be responsible for tracking unfinished business from each Board meeting to be carried forth to the next meeting's agenda for review and further action by the Board.

FINANCIAL IMPACT: None.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS

POLICY & PROCEDURES

POLICY TITLE: Implementation of Policy and Procedures

CLASSIFICATION: Board of Directors

POLICY NUMBER: 3004

MOTION:

SECONDED:

DATE SUBMITTED:

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

REVIEW DATE: 20127

PURPOSE:

Facilitate the process of implementing new and amended Policy and Procedures and disseminating information about such to the membership.

POLICY:

All new and amended non-personnel policies and procedures shall be considered to be ratified and applicable upon the approval/amended date at a CAHU Executive Board meeting. Such policy and procedures shall be posted on the CAHU website within 45 days of date they were approved. The board may readdress a new and/or amended policy and procedure if, within 90 days of posting, substantive comments are received from more than 10% local chapter presidents.

PROCEDURE(S):

New and amended policy and procedures will be sent to local chapter leadership via the most appropriate and timely manner. Local Chapter President's are required to bring these new P&Ps to the attention of their chapter board of directors through their regular forms of communication.

All new P& P's will be recorded in accordance with the following numbering and category scheme:

1000 Finance

2000 Executive Board

3000 Board of Directors

4000 Membership

5000 Awards

7000 Communications

8000 Education

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

POLICY TITLE: Bylaws Committee Organization & Function

CLASSIFICATION: Bylaws

POLICY NUMBER: 3008

COORDINATOR: Executive Board

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

AMENDED:

REVIEW: 2017

PURPOSE: To provide for a special CAHU Bylaws Committee to review state bylaws; review proposed amendments to the CAHU Bylaws for applicability and correctness, and other related duties as may be directed by the Board of Directors.

POLICY: The CAHU President may establish a special Bylaws Committee charged with reporting to the Board of Directors on matters relating to CAHU bylaws.

PROCEDURE(S):

1. Appointment:

The President may, at any time during the year, propose the creation of a Bylaws Committee, subject to majority approval of the Board of Directors. The President shall delineate the committee's assignment, scope and deadline for completion.

The Committee will fall under the oversight of the CAHU Secretary and will coordinate its activities with the CAHU President-Elect and staff the President-Elect so designates.

2. Possible Assignments:

The Bylaws Committee's assignments may include

- Periodically review and recommend amendments to CAHU bylaws
 - Conduct comprehensive review of CAHU bylaws to ensure that they conform with existing procedures and provide a structure that suits the association's current and anticipated needs.
 - Review proposed amendments to CAHU bylaws

3. Possible Assignments: (continued)

- Provide guidance to Board of Directors and membership regarding proposed bylaws amendments, their integration into existing bylaws, their operational and strategic impact and any possible conflicts with other areas of the bylaws.
- Other assignments as directed by the President

4. Reporting Procedure:

- The Bylaws Committee will prepare a report to the Board of Directors presenting its findings and recommendations. The Board may seek additional information or work from the committee, but upon the Board's acceptance of the committee's final report, the committee shall be disbanded and any Board approved Bylaw changes will be presented for ratification and adoption at the CAHU House of Delegates meeting.
- Bylaw changes that are adopted and ratified will go into effect immediately unless otherwise noted in the content of the Bylaw.

FINANCIAL IMPACT:

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES

POLICY TITLE: Delegate Calculation Method

CLASSIFICATION: Board

POLICY NUMBER: 3010

DEPARTMENT COORDINATOR: Secretary (VP of Finance)

MOTION: Made

SECONDED: Yes

DATE SUBMITTED (INITIAL): 3/31/08

DATE APPROVED: 5/19/08 ; August 17, 2015

APPROVED BY: CAHU House of Delegates; CAHU Board Approved August 17, 2015

REVIEW DATE: 2017

PURPOSE:

In accordance with CAHU's Bylaw the following method of calculation will be used to register Delegates for CAHU's annual House of Delegates Meeting.

(Note: Further details regarding CAHU Delegates are located in Bylaw Article VI ,Sections 1 – 6)

POLICY:

The method for calculating the number of Voting Members in the Local Association on the Record Date shall be determined by the average number of Voting Members as reported by the National Association of Health Underwriters for each of the twelve months in the year preceding the Annual House of Delegates.

PROCEDURE(S):

The Vice President of Membership shall maintain a record of each Local Association's total membership for each month of the year preceding the Annual House of Delegates, total the monthly membership of each of the twelve months and divide by twelve (12) to arrive at the average.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES

POLICY TITLE: Delegate Calculation Method

CLASSIFICATION: Board

POLICY NUMBER: 3010

DEPARTMENT COORDINATOR: Secretary (VP of Finance)

MOTION: Made

SECONDED: Yes

DATE SUBMITTED (INITIAL): 3/31/08

DATE APPROVED: 5/19/08 ; August 17, 2015

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PROCEDURE(S):

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CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

POLICY TITLE: Candidate Statements
CLASSIFICATION: Nominations
POLICY NUMBER: 3011
COORDINATOR: CAHU Immediate Past President
MOTION: Made
SECONDED: Yes
DATE SUBMITTED (INITIAL): 5/19/08
DATE APPROVED: May 2012; August 17, 2015
APPROVED BY: CAHU Board of Directors
AMENDED:
SUNSET: 2017

PURPOSE:

To ensure a fair and impartial campaign process to nominated CAHU Executive Board Candidates

POLICY:

CAHU will invite all candidates to submit a candidate statement according the deadline stipulated in its existing Election Time line approved by the Board on May 19, 2008. (See Policy #3012)

Candidate statements are not required but are encouraged.

Candidates are prohibited from making any openly derogatory, inflammatory or slanderous remarks. In order to avoid the appearance of such remarks, candidates are strongly urged to make no direct reference to their opponents.

All candidate statements are to be reviewed by the Nominations Sub-Committee before they are released CAHU Delegates and Alternate Delegates. The Nominations Sub-Committee reserves the right to redact any comments in a candidate's statement that in their judgment is openly derogatory, inflammatory and slanderous or is specific about an opponent in a manner that does not promote the positive aspects of the candidate's own candidacy. It will be up to the committee to determine how much time will be allowed for a candidate to edit the offending sections. Due to the compressed time frame, candidates who are required to make multiple submissions to meet the standards of these rules, may be left out of the single e-mailing that CAHU will complete.

CAHU will sponsor one electronic mailing to all delegates of record thirty days before the date of the House of Delegates.

PROCEDURE: Candidates will be sent an email requesting their statements with a clear defined deadline according to the election calendar. Any statements received after that deadline date will not be distributed to the Delegates and Alternate Delegates by CAHU but can be distributed directly by the Candidate. The Nominations Sub-Committee recommends that candidates include the following information in their statements:

- Business Background
- Association History at the Local, State and National Level
- Qualifications for Office
- Goals That You Hope To Achieve If Elected

Candidates are allowed to comment on other matters that they think delegates should consider in making their selection.

Document Format and E-mail Instructions:

The candidate statement must be in a Word Document format and sent to CAHU's Executive Director with a cover e-mail. The Word Document should be sent in as an attachment ready for distribution. The election committee will not be responsible for any additional copying and formatting of information contained within the candidate statement.

After submission, the statement will be sent immediately to the committee for review. If the committee believes that the statement violates the rules of the election as described above the, the committee will contact you.

Mass E-Mailing To Delegates:

Each candidate statement received by the stated deadline will be attached and sent to all registered Delegates and Alternate Delegates coming from the Secretary (VP of Finance). Delegates will be informed in the mailing that CAHU does not endorse or assure the validity of any candidate's statement and if a candidate's statement has been redacted, that will be noted.

In accordance with the Bylaw revision in 2008 candidates will be provided all Delegates contact information the first day of the one month campaign season prior to the House of Delegates meeting.

FINANCIAL IMPACT: None

**CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES**

POLICY TITLE: Executive Board Election Timeline

CLASSIFICATION: Board

POLICY NUMBER: 3012

DEPARTMENT COORDINATOR: Secretary (VP of Finance)

MOTION: Made

SECONDED: Yes

DATE SUBMITTED (INITIAL): 3/31/08

DATE APPROVED: 3/31/08; August 17, 2015

APPROVED BY: Board of Directors

SUNSET DATE: 2017

PURPOSE: To establish a annual Executive Board Time line for election procedures POLICY:

PROCEDURE(S): The following time line will be adhered to setting the date of the annual House of Delegates meeting and in executing each step of the annual CAHU Executive Board election.

	Theoretical Earliest Date For An HOD	This Year's Date Of HOD	Theoretical Latest Date For An HOD
Selected annually by the board and must be in the second quarter of the year - VARIABLE DATE	4/1	5/19	6/30
Last day to notify delegates by state law is 20 days before the HOD - VARIABLE DATE	3/12	4/19	6/10
The desired one month campaign season defines the first day of "campaigning" to coincide with the release of the CAHU e-mailing of the candidate's statements - VARIABLE DATE	3/1	4/19	5/31 adjusted to 5/30 as last business day before
Last day for nominations sub-committee to complete review of candidates statement - VARIABLE DATE	2/26 OR 2/25 depending upon leap year	4/19	5/24 adjusted to 5/23 as last business day before
Last day for candidates to e-mail Word documents of their statements to the executive director - 7 days before the campaigning starts - VARIABLE DATE	2/23 or 2/22 depending upon leap year	4/15	5/23
Last day for locals to submit a nomination directly - VARIABLE DATE - 45 days prior to HOD	2/15 or 2/16 depending upon leap year	4/3	5/17 adjusted to 5/16 as last business day before
Last day for locals to submit their delegate and alternate names to the executive director - FIXED DATE - to coincide with a delegates term of one year from 3/1 - last date of February every year	3/1	3/1	3/1
Last day of notice to local presidents of the date for the HOD as required under by-laws - change by-laws to a FIXED DATE - could be added to 1/10 notice if ready	2/1	1/15	2/1
Last day of release of nominations committee report to board members by e-mail or in meeting - FIXED DATE	1/15	1/15	1/15
Last day of release of e-mail notice to local presidents about their official delegate count -FIXED DATE	1/10	1/10	1/10
Date of record for the membership count to calculate delegate allotment based upon monthly membership totals for each of the 12 months during the calendar year averaged out by dividing by 12 - FIXED DATE	12/31	12/31	12/31

**CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES**

POLICY TITLE: House of Delegates Meeting

CLASSIFICATION: Executive

POLICY NUMBER: 3013

COORDINATOR: Secretary (VP of Finance)

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

AMENDED:

REVIEW: 2017

PURPOSE: To detail the procedures in conducting CAHU's Annual House of Delegates Meeting. **POLICY:**

CAHU's Annual House of Delegates meeting will be conducted with the following procedures so that the elections processed will be conducted ethically and fairly for all CAHU members.

PROCEDURE(S): Delegates will have been sent ballots by mail prior to the election according to the Election Time Lines. (detailed in Policy 3012)

1. Any submitted ballots received by the communicated deadline are brought to the floor of the House of Delegates by the Executive Director unopened.
2. Delegates and Alternate Delegates will be asked to sign in and receive different colored name tags according to their Delegate status.
3. All Delegates will be seated at the front of the room.
4. All Alternate Delegates, other members and guests will be seated at the rear of the room behind an aisle.
5. Once all have signed in. CAHU Staff will inform President whether quorum has been established (1/3 of Delegates representing 50% of chapters)
6. President will open meeting and announce whether quorum has been established.
7. President will ask for motion to approve prior year's meeting minutes
8. President will make further remarks contained in his report.
9. Immediate Past President will announce the nominees and briefly recap the Nominations Committee meeting dates and the subsequent report by January 15th to the Board of the slate presented in accordance with CAHU's Bylaws and will verify all nominees meet the criteria of being current active members of CAHU and other criteria unique for each of their positions as required by Bylaws.
10. IPP will call for motion from the floor to accept the nominees as approved by CAHU Board.
11. IPP will call for any additional nominations from the floor
12. If no nominations are made IPP announces that nominations are closed.
13. Nominations from the floor must be made on behalf of a Chapter.
14. The membership status of nominee must be confirmed or verified along with all related qualifications met.
15. Motion from floor has to be made and seconded to approve nomination.
16. President has the option of giving nominees in now contested race 2 minutes at the podium to verbal campaign statement consisting of:
 - Business Background
 - Association History at the Local, State and National Level
 - Qualifications for Office
 - Goals That You Hope To Achieve If Elected
17. Candidates are allowed to comment on other matters that they think delegates should consider in making their selection.
18. However, candidates are prohibited from making any openly derogatory, inflammatory or slanderous remarks. In order to avoid the appearance of such remarks, candidates are strongly urged to make no direct reference to their opponents.
19. Upon conclusion of any candidate statements Voting will commence.
20. Delegates will be called by chapter to submit ballots or confirm the receipt of ballots mailed in previously. If mailed ballot was not received they will be given a floor ballot to submit for counting.
21. After that process has been completed the VP of Finance, Executive Director and Immediate Past President will open and record the ballot count. If either the Past President and/or the Treasurer are candidates for election, they are required to recuse themselves from ballot counting. The President will appoint a non-partisan replacement.
22. According to Bylaws, the President's ballot is to be withheld and submitted last in the event of a tie.
23. Depending on the situation, this counting process can either take place in the room or this Election Committee can be excused to another room to count the ballots depending on the situation.
24. As long as quorum is maintained WITH the absence of the Election Committee members, during this time New Business on the HOD agenda may be presented to the members for action.
25. Once that is concluded the Secretary (VP of Finance) will announce the ballot count and certify the results of the election of the incoming Board by announcing the names and titles of those Board members.
26. In the case of a contested vote the ballot count for each contestant will be announced.
27. After certification and no further discussion, the President will call for a motion to adjourn the House of Delegates Meeting.
28. Once seconded the meeting will be adjourned.
29. All incoming new officers will take their seats on the board effective July 1.

Financial Impact:

**CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES**

POLICY TITLE: NAHU Meeting Attendees

CLASSIFICATION: Board

POLICY NUMBER: 3015

DEPARTMENT COORDINATOR: Immediate Past President with Committee

MOTION: Charles Rosen

SECONDED: Patrick Burns

DATE SUBMITTED (INITIAL):

DATE APPROVED: February 18, 2014; August 17, 2015

SUNSET DATE: 2017

PURPOSE: Establish criteria for sending CAHU Board members to National Association of Health Underwriters meetings – Annual Conference and Capitol Conference.

POLICY: It is the goal of CAHU to send all Executive Board members to the Annual Conference and Capitol Conference. Therefore, provision should be made in the Annual Budget for this expense, estimated but not limited to \$2,000.00 per attending member.

However, if there is a budget shortfall and CAHU is not able to fund the full amount for all Board Members, the following guidelines are to be used in determining the attendees:

Establishment of two Ad Hoc Committees - one for Annual and one for Capitol Conference.

- Annual Conference, Committee members shall include the President, the President Elect, and the Past President.
- Capitol Conference, the Committee members shall include the President, the President Elect and the Vice President of Legislation.

With the consultation of the Vice President of Finance, the committees shall consider the possibility of a lower per member expense.

The following shall also be considered by the committees:

- NAHU Awards Criteria
- Strategic Plan Priorities
- Periodic rotation of Board members
- Ranking of Members

For Annual Conference: President, President Elect, Past President, Vice President Legislation, Vice President Membership, Vice President Public Affairs, Vice President Finance, Vice President PAC, Vice President Professional Development, Vice President Communications, Vice President Foundation. For Capitol Conference: President, President Elect, Vice President of Legislation, Vice President of PAC, Past President, Vice President of Membership, Vice President of Public Affairs, Vice President of Finance, Vice President of Professional Development, Vice President of Communications and Vice President of Public Service/Foundation.

PROCEDURES: CAHU President will send by e-mail a request of all Executive Board Members to determine who is available and would like to attend the meeting(s).

The above criteria shall be used in selecting the attendees.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS

POLICY & PROCEDURES

ARCHIVE

POLICY TITLE: Membership Retention & Renewal

CLASSIFICATION: Membership

POLICY NUMBER: 4001

COORDINATOR: VP of Membership

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED:

APPROVED BY:

AMENDED:

REVIEW: 2012

PURPOSE: Establish policies and procedures by which CAHU's Membership will be maintained and managed.

POLICY: CAHU will employ the use of a contracted Membership Administrator to assist the VP of Membership and Membership Retention Chair in tracking and maintaining CAHU's Membership.

The VP of Membership will establish annually the membership recruitment, retention, and performance goals to be achieved over the course of each fiscal year.

CAHU will provide ongoing support to its local chapters in the form of tools, resources, best practices guide, training, workshops, monthly teleconferences, events, contests and blitzes.

PROCEDURE(S):

CAHU Membership Administrator will:

- Work with the CAHU Vice President of Membership to develop and administer membership contests and promotions; track and communicate contest results to the chapter Membership Chairs; insure that promotions are implemented as publicized
- When requested by CAHU Vice President of Membership, assist with development of new tools designed to recruit and/or retain members
- When requested by the CAHU Vice President of Membership, research affinity programs and other types of membership benefits that can be offered to CAHU members only; promote existing affinity programs to increase member usage and generate additional revenues
- Schedule and provide staff support for monthly conference calls; develop agendas that attract participation; provide training on CAHU's online Membership Database during scheduled conference calls.
- Personally contact non-members who attend CAHU and local chapter events and encourage them to join
- In conjunction with the CAHU Vice President of Membership, obtain lists of prospective members; develop and send mailings targeting these prospects; continue to work the lists and report the results to the CAHU Vice President of Membership
- As requested by local chapters and with approval of the CAHU Vice President of Membership, plan and coordinate organizational meetings with the goal of forming new chapters in areas targeted by CAHU; obtain lists of brokers in target areas and develop relationships with brokers in those areas to stimulate interest in forming new chapters
- As requested by local chapters, organize membership phone banks; obtain prospect lists, arrange for the phone bank location, and obtain commitments from local chapter leaders to work the phone banks; pick up membership applications from new members recruited during phone banks on the same day
- Depending on available time, the willingness of local chapters to share in the costs, and approval from the CAHU Vice President of Membership, plan and coordinate satellite meetings for the local chapters to enhance the services and benefits that local chapter membership provides

Membership Retention:

CAHU Membership Administrator or Membership Chair (if appointed) will:

- Contact individuals whose memberships have lapsed and encourage them to renew; report the results of these contacts to the local chapter Membership Chairs and CAHU's Vice President of Membership
- Organize membership forums and special membership training sessions at the annual CAHU Sales Conference; market and promote attendance at these forums
- Assist local chapter leaders with getting new members involved and engaged in local chapter activities to increase the likelihood of retention

FINANCIAL IMPACT:

Contracted expense of Membership Administrator and related direct expenses such as supplies, travel, postage, phone, etc. to conduct these activities as stated above.

**CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES**

POLICY TITLE: Routing of New Membership Applications

CLASSIFICATION: Membership

POLICY NUMBER: 4002

COORDINATOR: VP of Membership

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

AMENDED:

REVIEW: 2017

PURPOSE: To provide Chapters with immediate information about new members, allowing them to contact and welcome these members quickly and to adhere to NAHU's current policy and procedures regarding new membership applications.

POLICY: Any CAHU chapter that wishes may prepare its applications or design its members recruitment efforts to forward new member applications to its headquarters for entry into its database before these applications are sent to NAHU for entry into the national membership database.

Submission of applications to CAHU/NAHU must be made in a timely manner, and all original documentation must be included. Chapters are not required to collect applications as they can be submitted directly to CAHU or NAHU by the new member or made submitted online directly with NAHU.

The policy applies only to new membership applications. Membership renewals will continue to be processed by NAHU exclusively.

PROCEDURE(S):

1. Chapters may collect new member applications for the purpose of gathering information about their new members more quickly.

2. Originals or faxed copies if paying due by CC or bank draft of all documentation including application and check/credit card/bank draft payment for all health underwriter dues collected, must be forwarded to NAHU within ten (10) business days of receipt by chapter.

a) Lag of submission to NAHU will be measured by either the chapter's date stamp or the date written on the member's dues check. If a chapter exceeds the submission deadline of ten (10) business days, NAHU will notify the chapter president. If delays continue, the state president and Regional Vice President will be notified. If, after a reasonable time for procedures to be corrected, such delays continue, NAHU, with approval by the RVP may suspend the chapter's right to collect applications.

III. Applications received by NAHU from chapters using this procedure will be added to NAHU database in the same manner that all applications are received. Members' join and expiration dates will be determined by the date applications are received in NAHU office. State and local portion of dues will be disbursed by NAHU, following currently established procedures.

IV. Despite chapters' addition of members to their database, no new applicant will be an officially active member of NAHU/CAHU or the local chapter until their application has been processed and APPROVED BY NAHU. All membership counts for dues remittance. House of Delegate representation, or other purposes, will be determined by the official NAHU membership database.

FINANCIAL IMPACT:

Expense of contracted Membership Administrator to execute these procedures and communicate to chapters and new member applicants status or troubleshoot applications received then forward on to NAHU and coordination with NAHU Staff.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS

POLICY & PROCEDURES

POLICY TITLE: CAHU Awards Qualification Year

CLASSIFICATION: Awards

POLICY NUMBER: 5001

DEPARTMENT COORDINATOR: Vice President of Communications, PAC and Legislation.

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

SUNSET DATE: 2017

PURPOSE: To state qualification period for CAHU awards.

POLICY: All CAHU awards, except the Legislative, PAC Awards and Triple Crown, shall be awarded for activities undertaken by individuals at the state and local chapters between July 1, and the following June 30.

PROCEDURE(S): All announcements and criteria for CAHU awards will reflect this qualification period.

FINANCIAL IMPACT: None

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES

POLICY TITLE: CAHU Awards Review

CLASSIFICATION: Awards

POLICY NUMBER: 5002

DEPARTMENT COORDINATOR: Vice President of Communications, PAC and Legislation.

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

SUNSET DATE: 2017

PURPOSE:

Establish a systematic review of CAHU Awards.

POLICY:

All CAHU awards & award criterion shall be reviewed by Awards Committee every 3 years.

PROCEDURE(S):

- The CAHU Awards Committee will distribute the various awards to the committees that they pertain to for a review of the awards' scope, purpose and criteria, to make sure they are still current and they still make sense in helping CAHU achieve its mission.
- Each committee will have 60 days to review the awards and make recommendations for changes and updates. After 60 days they will report these recommendations to the Awards Committee.
- After the Awards Committee has received the recommendations from all the committees they will review these changes and make their final revisions and present them to the CAHU Board for approval.
- Nothing in this P&P requires that all awards be reviewed in the same year. The committee may establish a rotating three year schedule for awards review so long as each award is reviewed at least every three years.
- If not feasible to implement in current award year, any changes that are approved to the awards will take effect the following award year.

**CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES**

POLICY TITLE: Member Mailing List

CLASSIFICATION: Communications

POLICY NUMBER: 7009

DEPARTMENT COORDINATOR: VP of Communications

MOTION:

SECONDED:

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

AMENDED:

REVIEW DATE: 2017

PURPOSE:

Provide CAHU member mailing lists to outside parties while still protecting members' privacy and limiting the kind of communications contact they would receive. Also provide non-dues revenue to CAHU.

POLICY: CAHU's will make its active membership mailing list available at a cost of \$250 to non-members or interested parties. Mailing list provided will be an Excel spreadsheet listing member name, company name and company mailing address. Phone numbers and email addresses are not provided.

PROCEDURE(S):

Notification made to the VP of Communications of request.

VP of Communications to confirm approval of sending mailing list as requested and detailed above.

Payment to be made in advance via check or credit card.

Upon authorization by the VP of Communications and the receipt of payment, CAHU's Executive Director shall supply the list as requested via email.

FINANCIAL IMPACT: Increase of non-dues revenue.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS

POLICY & PROCEDURES

POLICY TITLE: Chapter Event Announcements

CLASSIFICATION: Communications

POLICY NUMBER: 7011

DEPARTMENT COORDINATOR: VP of Communications

MOTION:

SECONDED:

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

REVIEW DATE: 2017

PURPOSE:

To provide CAHU Local Chapters opportunity to promote their major events to all CAHU members within limits so that members are not flooded with communications.

POLICY:

Chapters are entitled to request that CAHU perform an e-blast to all active CAHU members three times each fiscal year.

PROCEDURE(S):

Each Local Chapter President makes a request via email to the CAHU President attaching the content of the e-blast that they are requesting on behalf of their chapter and the timeframe they would like the blast sent within.

Eblast is to be complete in its entirety requiring no further editing from CAHU Staff.

The CAHU President will review when able and will respond to Local Chapter President copying the VP of Communications and Executive Director.

Once approved the Executive Director will schedule the e-blast so that it does not conflict with other chapter requests or CAHU's own scheduled communications.

Executive Director will send out eblast with a message at the top stating that it is being sent with the permission of the CAHU President (state name) to all active CAHU members on behalf of the local Chapter (state chapter). Subject line of email will be consistent with naming of all CAHU communication emails and indicate chapter and event title, no other variations or promotional content in the subject line will be allowed.

Executive Director will maintain log of requests made by each chapter and report to President and VP of Communications if new request received exceeds the established threshold.

FINANCIAL IMPACT:

None

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS

POLICY & PROCEDURES

PENDING REVISION PER WEBSITE REVIEW

POLICY TITLE: Website Advertising

CLASSIFICATION: Communications

POLICY NUMBER: 7012

DEPARTMENT COORDINATOR: VP of Communications

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED:

APPROVED BY:

REVIEW DATE: 2017

PURPOSE: To enhance non-dues revenues to the Association.

POLICY: CAHU will allocate specific space on its website for paid advertising. The VP of Communications will approve all ad placements. Ads are to be professional in content and are limited to the specified sizes noted below. Contracts will be offered in 6 month time frames. Flashing or animated ads will not be accepted. VP of Communications will be responsible for making price adjustments or promotional pricing opportunities.

PROCEDURE(S):

The following ad sizes and pricing will be offered:

Square Button Ads: 125 x 125 pixels

Location: 3 spots located on home page just below CAHU BLOGS box. Ads would be visible on each web page and would rotate with each page. Each ad would also be a link to the advertisers' main page or wherever they designated the URL to be directed towards. After the initial 3 advertisers are placed ads would be rotated evenly.

Price: \$625/month for 6 continuous months

Set Up Fee: One Time \$250 if CAHU has to create/edit ad for posting

Half Banner Ad-Home Page: 234 x 60 pixels

Location: Strip across the bottom of each Main Page on website

Price: \$1,000/month for 6 continuous months

Single Advertiser Only

Blog Page Ads 125 x 125 pixels

Location: Left Side of Page Placed below Blog Contributors

Price: \$625/month-minimum of 6 continuous months

Current Promotional Pricing:

To encourage multiple ads on the site any Advertiser who purchases more than one ad on the site (including Blogs) will receive the following discounts off the single ad pricing: 2 or More Ads 20% Discount/ 3 or More Ads 30% Discount

FINANCIAL IMPACT: Potential revenue of \$22,500 minimum annually. Cost of website administration.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS

POLICY & PROCEDURES

POLICY TITLE: Blog Posting

CLASSIFICATION: Communications

POLICY NUMBER: 7013

DEPARTMENT COORDINATOR: VP of Communications

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

REVIEW DATE: 2017

PURPOSE: To establish criteria for member interaction through the use of CAHU's Blogs.

POLICY:

- Subscription to the Blogs should remain open to all (both CAHU members and non-members)
- Blog Posts should be limited to President, Executive Board, Appropriate Vice Chairs, those designated to Post by the Board (i.e. Executive Director on Board's behalf). Actual posting would be done by Executive Board and Vice Chairs.
- Commenting on posts would be open access when they provide their contact information which is standard Blog practice.
- CAHU's website is not open for members' blog feeds. Any requests made for this access will be evaluated on a case by case basis by the VP of Communications with consideration to overall benefit to CAHU members.
- Posts will be monitored. CAHU will review and remove any posts to its Blogs that are profane or the result of spam.

FINANCIAL IMPACT: None

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES

POLICY TITLE: Online Job Board

CLASSIFICATION: Communications

POLICY NUMBER: 7014

DEPARTMENT COORDINATOR: VP of Communications

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

REVIEW DATE: 2017

PURPOSE:

Offer online Job Board to members and enhance non-dues Revenue for the Association.

POLICY:

CAHU will offer to its members free postings of resumes and or employment opportunities to its online Job Board on its website. The Job Board is currently available to all visitors to the website. CAHU will also allow non-members to post job opportunities at a cost of \$250 for a 90 day post. All posts to be approved in advance by the VP of Communications.

PROCEDURE:

Requests for job or resume posts will be sent to the Executive Director who will vet for membership status and respond appropriately. All posts will be approved by VP of Communications prior to placing on CAHU Website. Posts will expire after 90 days for paid posts and 180 days for members. Executive Director will process all fees for Job Posts and these will be posted to the 4600.4 in CAHU's Accounts.

FINANCIAL IMPACT:

Potential revenue. Negligible administrative and website expense.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES

POLICY TITLE: Use of CAHU Logo

CLASSIFICATION: Communications

POLICY NUMBER: 7016

DEPARTMENT COORDINATOR: VP of Communications

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: August 17, 2015

APPROVED BY: Board of Directors

REVIEW DATE: 2017

PURPOSE:

Allow Members to use CAHU logo.

POLICY:

- Any member in good standing may use CAHU's logo on his/her business cards, letterhead or website, if accompanied by the term "Member of" or "Member of the California Association of Health Underwriters" or "Member of the National Association of Health Underwriters.

- The use, size and placement of the logo and accompanying text shall only indicate membership in CAHU or NAHU, and should not indicate or suggest CAHU's approval or endorsement of his/her business, product or services.

- Furthermore, use of the CAHU logo shall not confer membership in NAHU or CAHU. Authorized corporate partners and /or sponsors of NAHU may also use CAHU's logo on business cards, letterhead, website or marketing materials only upon express written consent of CAHU.

PROCEDURE:

Members request logo. CAHU Staff verifies membership status

FINANCIAL IMPACT:

None.

CALIFORNIA ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES

POLICY TITLE: Use of CAHU CE Courses

CLASSIFICATION: Professional Development

POLICY NUMBER: 8001

COORDINATOR: VP of Professional Development

MOTION:

SECONDED:

DATE SUBMITTED (INITIAL):

DATE APPROVED: 9/2000; August 17, 2015

APPROVED BY: Board of Directors

AMENDED:

REVIEW: 2017

PURPOSE: CAHU offers Continuing Education for the sole benefit of its members.

POLICY:

- 1) It is CAHU's policy only to allow CE courses to be offered at CAHU or local chapter AHU events.
- 2) If there is a co-sponsored event with CAHU or a local AHU and another entity's a CAHU course can be offered (subject to the approval of CAHU's VP of Professional Development), a CAHU or local AHU Board member must be the point-of contact for ensuring the course is presented following CAHU's CE presentation requirements and the California Department of Insurance CE requirements.
- 3) CAHU requires that all local AHU chapters wishing to offer CAHU CE courses participate in the annual Professional Development/Education/Program local AHU chairs training call at the beginning of each Board term.

PROCEDURE:

Financial Impact: None