<table>
<thead>
<tr>
<th>TITLE</th>
<th>CLASSIFICATION</th>
<th>SUBMITTED</th>
<th>APPROVED</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Account &amp; Expenditures</td>
<td>Board of Directors</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>To establish guidelines for SAAHU Check expenditures</td>
</tr>
<tr>
<td>Continuing Education Seminars</td>
<td>Education</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>SAAHU will act as the provider for continuing education courses as an added benefit to its membership. Courses will be conducted at luncheons, Symposiums and special class offerings</td>
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<tr>
<td>Credit Card Convenience Fees</td>
<td>Board of Directors</td>
<td>2/20/2009</td>
<td>Yes</td>
<td>To establish guidelines for SAAHU Credit Card Convenience Fees</td>
</tr>
<tr>
<td>Delegate Expense Reimbursement – Capitol Conference</td>
<td>Board of Directors</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>To establish guidelines on expenditures for Delegates at the annual Capitol Conference</td>
</tr>
<tr>
<td>Delegate Expense Reimbursement – NAHU House of Delegates</td>
<td>Board of Directors</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>To establish guidelines on expenditures for the House of Delegates meeting</td>
</tr>
<tr>
<td>Duties of SAAHU Board Members</td>
<td>Board of Directors</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>To define duties and responsibilities of SAAHU Board of Directors</td>
</tr>
<tr>
<td>E-Mail Meetings and Votes</td>
<td>Administrative</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>To establish guidelines for e-mail meetings and voting</td>
</tr>
<tr>
<td>Executive Board or Director Decisions</td>
<td>Board of Directors</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>To clarify the relationship between the Board of Directors and the Executive Committee concerning votes and decisions executed at the Board of Directors meetings</td>
</tr>
<tr>
<td>Expenditure Payments</td>
<td>Finance</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>To establish a standard procedure whereby expenditures, to be paid or reimbursed, are approved for payment</td>
</tr>
<tr>
<td>Expense Reimbursement</td>
<td>Finance</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>To control expenses and liabilities</td>
</tr>
<tr>
<td>GRIP Contributions</td>
<td>Texas Legislative Fund</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>SAAHU to maintain its high level of Texas Legislative Fund contribution to TAHU annually</td>
</tr>
<tr>
<td>SAAHU Annual Budget</td>
<td>Finance</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>To provide the Executive Committee and all other committees with an annual budget of expenditures</td>
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<tr>
<td>Trustee Emeritus</td>
<td>Board of Directors</td>
<td>09/15/2003</td>
<td>Yes</td>
<td>To establish guidelines for Trustee Emeritus qualification</td>
</tr>
<tr>
<td>Event/CE Refund Policy</td>
<td>Finance</td>
<td>01/8/2016</td>
<td>Yes</td>
<td>To establish a standard procedure whereby requests for refunds for Events/CE’s are handled</td>
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<tr>
<td>Local Awards</td>
<td>Board of Directors</td>
<td>06/12/2020</td>
<td>Yes</td>
<td>To establish a standard procedure and document criteria whereby Local Awards are given by SAAHU</td>
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Policy Title: Bank Account & Checks

Classification: Board of Directors

Drafted By: Rusty Rice

Date Submitted: September 15, 2003

Approved: X Revised: 5/13/16 Reviewed No Change: ______

Reviewed/Revised By: Carla Adams

Purpose:
To establish guidelines for SAAHU Check expenditures.

Policy:
SAAHU Board Members have an obligation to the membership to maintain the fiscal health of the local chapters’ finances. To that end, controls have been established to ensure appropriate handling of SAAHU bank accounts and finances in general.

Procedures:

1. Authorized signatures on SAAHU checks will include the Treasurer, President, President Elect and Immediate Past President.
2. Expenditures for reimbursement require PRIOR Executive Board Approval.
3. Checks in excess of $100.00 will require 2 signatures and must include supporting documents. *Exception to this requirement may be made when checks in excess of $100.00 are for specific approved expenses line-items within the annual budget OR items approved by majority vote and noted in a prior board meeting minutes.*
4. Checks may not be signed by the recipient of funds.

This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.
**POLICY TITLE:** Continuing Education Seminars

**CLASSIFICATION:** Education

**DRAFTED BY:** Rusty Rice

**DATE SUBMITTED:** September 15, 2003

**APPROVED:** X  **REVISED:** _____  **REVIEW NO CHANGES:** 5/13/16

**REVIEWED/REVISED BY:** Carla Adams

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**PURPOSE:** SAAHU will act as the provider for continuing education courses as an added benefit to its membership. Courses will be conducted at luncheons, Symposia and special class offerings.

**POLICY:** SAAHU Education Chair will maintain SAAHU’s CE course list and required TDI sign-in/sign-out sheets and evaluation forms for a period of 4 years.

**PROCEDURES:** SAAHU will provide the necessary sign-in/sign-out sheets, evaluation and CE certificates for all SAAHU sponsored classes. For classes conducted through a contracted vendor, they will take on the responsibility of providing CE certificates. The Education chair will ensure that CE certificates are received by all members attending classes offered by SAAHU through a contracted vendor.

*This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.*
POLICY TITLE: Delegate Expense Reimbursement – Capitol Conference

CLASSIFICATION: Finance

DRAFTED BY: Rusty Rice

DATE SUBMITTED: September 15, 2003

APPROVED: X REVISED: 5/13/16 REVIEWED NO CHANGES: ___

REVIEWED/REVISED BY: Carla Adams

PURPOSE: To establish guidelines on expenditures for Delegates at the annual Capitol Conference.

POLICY: SAAHU will reimburse Delegates to Capitol Conference with funds available. The funding is set each year by the Executive board and approved by the board of Directors. Eligible SAAHU Delegates will be established by the following order:

President
Legislative Chair Person
President Elect
Vice President
Immediate Past President

PROCEDURES: SAAHU will reimburse Delegates toward the costs of registration, airfare, transportation, lodging, and meals up to the maximum amount budgeted annually. Excludes hotel incidentals and alcohol.

Requirements for reimbursement are:
1. Attendance at all general sessions and regional meetings.
   And Attendance at Capitol Hill legislative activities.

This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.
POLICY TITLE: Delegate Expense Reimbursement – NAHU House of Delegates

CLASSIFICATION: Finance

DRAFTED BY: Rusty Rice

DATE SUBMITTED: September 15, 2003

APPROVED: X REVISED: 5/13/16 REVIEWED NO CHANGES: ___

REVIEWED/REVISED BY: Carla Adams

PURPOSE: To establish guidelines on expenditures for the House of Delegates meeting.

POLICY: SAAHU will reimburse Delegates to the House of Delegates with funds available. The funding is set each year by the Executive board and approved by the Board of Directors. The number of Delegates required will be determined by NAHU. Eligible SAAHU Delegates will be established by the bylaws and based on the office held the year immediately preceding the meeting:

President
President Elect
Vice President
Immediate Past President
Treasurer
Secretary

PROCEDURES: SAAHU will reimburse Delegates toward the costs of registration, airfare, transportation, lodging, and meals up to the maximum amount budgeted annually. Excludes hotel incidentals and alcohol.

Requirements for reimbursements are:
1. Attendance at all regional meetings
2. Attendance at all House of Delegates Meetings.
3. Attendance at all General Sessions

This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.
**POLICY TITLE:** Duties of SAAHU Board Members

**CLASSIFICATION:** Board of Directors

**DRAFTED BY:** Rusty Rice

**DATE SUBMITTED:** September 15, 2003

**APPROVED:** X  **REVISED:** 5/13/16  **REVIEWED NO CHANGES:**

**REVIEWED/REVISED BY:** Carla Adams

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**PURPOSE:** To define duties and responsibilities of SAAHU Board of Directors

**POLICY:** SAAHU Board Members must:

1. Attend all SAAHU Board Meetings
2. Attend *SAAHU events*
3. Chairpersons are encouraged *requested* to work out all projects in committee PRIOR to presentation to SAAHU board *to avoid voting delays.*
4. Each board member is required to bring written submit a board report to the entire SAAHU board prior to the scheduled meeting. These will then become part of SAAHU’s permanent record as received in the minutes of the meeting.
5. Committee members are not required to attend board meetings. *However, can serve as a representative in place of a non-executive chair person in a board meeting.*

*This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.*
POLICY TITLE: E-Mail Meetings and Votes

CLASSIFICATION: Administrative

DRAFTED BY: Rusty Rice

DATE SUBMITTED: September 15, 2003

APPROVED: X REVISED: 5/13/16 REVIEWED NO CHANGES:

REVIEWED/REVISED BY: Carla Adams

PURPOSE: To establish guidelines for e-mail meetings and voting

POLICY:

SAAHU Leadership is exclusively comprised of volunteer leaders. From time to time, SAAHU related business matters cannot be handled during the monthly board meeting due to time constraints. The e-mail vote policy is designed to allow for flexibility, while maintaining order in the process.

PROCEDURES:

1. A vote of the full Board via E-Mail will occur only when:
   A prior vote of the Board at regularly scheduled meeting established that a vote would occur via e-mail on a specific topic by a set date, or
   A majority of the Executive Committee has voted to open the Board to a specific motion for a “virtual Meeting” and discussion followed, if needed, by a vote by e-mail: all within a specific time period.

2. Only votes from voting Board members sent to the SAAHU President in the specified time frame will be counted. Voting members are asked to copy the Board on their vote.

3. Secretary will tally the votes and report the votes via e-mail, giving each Board member’s vote status.

4. For voting purposes, a quorum will be determined by the number of votes or abstentions received.

This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.
**POLICY TITLE:** Executive Board of Directors Decisions

**CLASSIFICATION:** Board of Directors

**DRAFTED BY:** Rusty Rice

**DATE SUBMITTED:** September 15, 2003

**APPROVED:** X  **REVISED:** 5/13/16  **REVIEWED NO CHANGES:**

**REVIEWED/REVISED BY:** Carla Adams

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**PURPOSE:** To clarify the relationship between the Board of Directors and the Executive Committee concerning votes and decisions executed at Board of Directors meetings.

**POLICY:** Robert’s Rules of Order states, “for organizations that meet annually or quarterly, it is customary and necessary to delegate to a committee, usually known as the Board of Directors, all its authority, with slight limitations between its meetings. It is usual to authorize the Board to appoint from its membership an Executive Committee of a specified number who shall have all the power of the Society between the meetings of the Society, except that the subordinate body cannot modify any action taken by its superior”

**PROCEDURES:** Any vote taken by an assembly may be rescinded by a majority vote, provided that the notice of the motion has been given at the previous meeting or in the call for this meeting or it may be rescinded without notice by a two-thirds vote or by a vote of the majority of the entire membership.

*This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.*
POLICY TITLE: General Expense Reimbursement

CLASSIFICATION: Finance

DRAFTED BY: Rusty Rice

DATE SUBMITTED: September 15, 2003

APPROVED: X REVISED: 5/13/16 REVIEWED NO CHANGES:

REVIEWED/REVISED BY: Carla Adams

PURPOSE: To establish a standard procedure whereby expenditures, to be paid or reimbursed, are approved for payment.

POLICY: Upon approval of the annual budget, each officer and committee chair is responsible for his/her expenditures of office, unless prior approval by majority of the Executive Board is given. Exception(s) to exceed budget may occur, at which time, approval to pay will require majority of the Executive Board.

PROCEDURES: All members of the Board must submit an expense voucher for any expense to be paid or reimbursed. Receipts must be attached to the voucher, and all expenses explained. Any expense not given prior approval by the Executive Board must be approved by the Majority of the Executive Board. Any approved expenses may be paid upon written voucher approval by assigned members of the Executive Board, other than the officer incurring the expense.

This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.
POLICY TITLE:  *Expenditures*

CLASSIFICATION:  Finance

DRAFTED BY:  Rusty Rice

DATE SUBMITTED:  September 15, 2003

APPROVED:  X  REVISED:  5/13/16  REVIEWED NO CHANGES:  

REVIEWED/REVISED BY:  Carla Adams

PURPOSE:  To control expenses and liabilities

POLICY:

The President will consult with the Treasurer prior to approval of expenditures to ensure funds have been allotted within the budget to allow for the expenses. Items not outlined in the budget shall require approval by the majority of the Executive Board.

PROCEDURES:

1. Consult with the appropriate *Executive Board Member* before making expenditures.
2. All expenditures must have prior approval from SAAHU’s Board of Directors.
3. Submit an expense voucher to the corresponding *Executive Board Member* for approval prior to submission to the treasurer.
4. Original *itemized* receipts must accompany expense vouchers.
5. All contract agreements with vendors have to be reviewed by the board.
6. Only the SAAHU President is allowed to execute contract agreements between SAAHU and vendors.
7. Checks will be issued by the treasurer and forwarded to the vendor or board member.
8. Lack of prior approval can result in denial of expense reimbursement.

*This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.*
POLICY TITLE: Legislative Contributions

CLASSIFICATION: Texas Legislative Fund

DRAFTED BY: Rusty Rice

DATE SUBMITTED: September 15, 2003

APPROVED: X        REVISED: 5/13/16         REVIEWED NO CHANGES: ___

REVIEWED/REVISED BY: Carla Adams

PURPOSE: SAAHU aims to maintain its high level of legislative advocacy annually. To that end collections and/or annual budget provisions of contributions to the TAHUPAC and HUPAC administrative funds will be considered on an annual basis.

POLICY: Any collections for legislative admin funds will be used exclusively to that end. Collection amounts shall be communicated to the Treasurer in order to keep track of the annual balance. All funds collected shall be included on the monthly treasurer’s report.

PROCEDURES: The SAAHU President designated officer shall present the years proceeds at state or national meetings.

This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.
PURPOSE: To provide the Executive Committee Board of Directors with an annual budget of expenditures and projected income.

POLICY: The Board of Directors will establish an annual budget. The budget will be categorized by officer and committee and will be broken down by expense type. Every area of expenditures by SAAHU will be included in the budget. Items should be managed on a monthly basis and presented at the monthly meeting.

PROCEDURES: The budget will be presented to the SAAHU Board of Directors at the first meeting of the fiscal year. The Board, prior to the first expenditure of the fiscal year, must approve the budget. The budget must then be presented to the membership in the first newsletter following approval. The budget will not be altered except for a full hearing and majority vote of the Executive Board. If exceptions are needed due to delayed approval, expenditures will require approval by majority vote of the Executive Board.

This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.
**Policy Title:** Trustee Emeritus

**Classification:** Board of Directors

**Drafted By:** Rusty Rice

**Date Submitted:** September 15, 2003

**Approved:** X  **Revised:** 5/13/16  **Reviewed No Changes:**

**Reviewed/Revised By:** Carla Adams

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**Purpose:** To establish guidelines for Trustee Emeritus qualification.

**Policy:** Once a past president has served in the capacity of Trustee for three years and has attended at least 50% of the Board meetings annually, said Trustee will be extended the title of “Trustee Emeritus” for life. Trustee Emeriti will be invited to all Board meetings of the Association and will act in the capacity of advisor. A Trustee Emeritus shall have no voting power unless appointed as a Standing Committee Chair Trustee as defined elsewhere in the bylaws. *Service credit may be given to Trustees actively serving on the TAHU or NAHU Board of Directors.*

**Procedures:**

1. The title of Trustee Emeritus will be bestowed upon qualified recipients at the annual induction of officers’ luncheon.
2. Trustee Emeriti will be notified of Board Meetings and Special Sessions as part of the Executive Board.
3. *Exceptions to the 50% attendance requirement may be made for the trustees that have made significant contributions to SAAHU during the 3-year period.*
4. *Emeritus status will be approved by a majority vote of the SAAHU board.*

*This policy shall be reviewed for language and application on an annual basis following its last revision, and shall be reviewed every three years thereafter.*
Policy Title: Event/CE Refund Policy

Classification: Finance

Drafted By: Carla Adams

Date Submitted: 1/8/2016

Approved: ___April 2016___ REVISED: _____ NOT APPROVED: _____

PURPOSE: To establish a standard procedure whereby requests for refunds for Events/CE’s are handled.

POLICY: SAAHU makes every effort to provide exceptional opportunities for our members with a high number of continuing educations, networking and charitable events every year. As such, we contract with numerous vendors and make guarantees regarding attendance for our events. SAAHU board members are responsible for the fiscal health of the organization finances and must have policies that promote a stable financial future for our organization. Our policy is to inform event attendees, in advance, the date or time-frame cancellation must be received by in order to receive a full refund. SAAHU Board reserves the right to review circumstances surrounding late cancellation/refund requests to determine if a refund is warranted.

PROCEDURES:

1) All event invites must include the specific date or time-frame whereby attendees may cancel their registration and receive a full re-fund.

2) Notice should indicate that cancellation should be in writing and directed to the event coordinator.

3) Notice should indicate attendee must retain/provide confirmation of cancellation to receive the refund.

4) As a general rule, requests for refunds that occur after the deadline provided in the invite will not be processed unless there are extenuating circumstances at which point the request will be under review of the Executive Board for approval.
PURPOSE: To establish a standard procedure and document criteria whereby Local Awards are given by SAAHU.

POLICY: SAAHU will award deserving members for their outstanding service to the association and/or community, per each award criteria, according to the award selection committee and/or membership where appropriate.

Award Selection Committee shall consist of:

- Awards Chair or President-Elect
- Immediate Past President
- Active Trustee

PROCEDURES:

1) **Underwriter of the Year**

A nomination can be made on behalf of a SAAHU member, in good standing for two or more years, which contributes outstanding efforts in any given year to the association. This award shall be bestowed upon an individual who provides quality service and has made significant contributions of time, effort and energy to our industry and association. The recipient shall be someone who strives to develop and implement methods to strengthen and improve our association’s presence on a national, state and/or local level. A minimum of two nominations from the membership at large is required.

2) **Dave Clark Lifetime Achievement**

A nomination can be made on behalf of a SAAHU member, in good standing for five or more years, which demonstrates the following:

- Member of NAHU, TAHU and SAAHU for a minimum of five years
- Significant ongoing contribution of time and talent to further the health insurance industry
- Displays the character traits and skills of leadership
- Promotes the principles of professionalism and idealism
- Shows significant community service in both personal and professional achievements
- Is regarded by his/her peers as a role model and mentor
San Antonio Association of Health Underwriters
Policy & Procedures

There shall be a minimum of three nominations from the membership at large. The selection committee will consist of a minimum of four most recent prior recipients, that are willing and available, of the Dave Clark Award. If not available, three prior recipients and one active trustee. This award is not required to be presented annually, only when there is a truly deserving candidate.

For both the Dave Clark and Underwriter of the Year awards; membership at large will receive a communication that nomination forms can be found on the SAAHU website. This membership communication will occur every year during the month of May.

3) Vanguard Award

Shall recognize the one company or individual whose support for the SAAHU membership and mission exceed all others. Primary considerations will include financial and philanthropic support for the chapter. Contributions evaluated may include but are not limited to: sponsorship of SAAHU events, i.e., Symposium, monthly membership meetings or other key events. Supportive of NAHU membership among its employees, regular attendance at events, other financial support and time spent supporting the association. This award is not required to be presented annually, only when there is a truly deserving candidate. There shall be a minimum of three nominations by the current SAAHU board or committee members in good standing.

4) Leadership MVP Award

Shall recognize a board member currently serving, or having served in the most recent board year, who went above and beyond to achieve the stated goals for the association. This member shall be an individual who was present at a majority of the board meetings, chapter meetings and assisted fellow committee members in achieving the overall goals for the chapter. This award is not required to be presented annually, only when there is truly a deserving candidate making an impact with our association and community. There shall be a minimum of three nominations by the current SAAHU board or committee members in good standing.