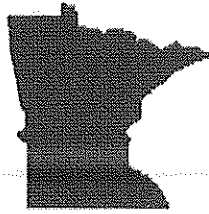


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MINNESOTA  
ASSOCIATION  
OF HEALTH  
UNDERWRITERS



Minnesota Association of Health Underwriters

POLICIES AND PROCEDURES MANUAL

A following PE as Ed. Coordinator  
Back up

6/23  
AP Add Value Proposition

**Minnesota Association of Health Underwriters**

**POLICIES AND PROCEDURES  
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POLICIES AND PROCEDURES  
General Administration

**PURPOSE/ OBJECTIVE**

The policies and procedures contained herein are guidelines for the MAHU Board of Directors and all members of MAHU. It is the responsibility of each Director and member to read and understand these policies and procedures.

The incoming Board of Directors will set yearly goals and objectives that reflect MAHU's annual agenda for the upcoming year.

**MEMBERSHIP**

Membership in this Association shall be made up of individuals engaged in the business of insurance or any person connected with a publication or organization serving this industry, who have paid the required dues.

A. Membership qualifications and classifications are as defined below:

Two membership classifications

Full Membership - Membership benefits of both MAHU and NAHU

Associate Membership - Membership benefit of MAHU with eligibility restrictions as follows:

- 1) Previous member with membership having lapsed a minimum of 18 months. Membership will convert to full membership in the subsequent year.
- 2) Not previously a member. Membership will convert to full membership in third year.
- 3) Support staff of any agency where there are a minimum of one employee with full MAHU/NAHU membership. Membership can remain ongoing at the Associate level.
- 4) A NAHU dues-paying member from another chapter may join the Minnesota Chapter as an Associate Member for a yearly fee equal to MAHU's split of full membership in NAHU. This member is not eligible to serve on the MAHU Board of Directors or on any other permanent committee.

B. All memberships will be in the name of the individual, not the organization they represent.

## 2. DUES & FEES

- A. Dues will be reviewed annually by the Board of Directors. Members will be notified of changes, if any, no less than 30 days prior to the date of the change
- B. Fees or Late Fees may apply to programs or events sponsored by MAHU

## CHAPTER MEETINGS

- 1. Regular meetings will be held monthly September through June, or as determined by the Board of Directors
  - 2. Cost for members and guests will be determined annually by the Board of Directors
    - a. Members may purchase season tickets or purchase per meeting
      - i. Season Tickets are issued in the individuals name and are not transferable
    - b. Members may bring guests who are not engaged in the business of insurance At the Member rate
    - c. Members bringing guests who are engaged in the business of insurance pay the standard non-member rate
- B. An Annual Chapter meeting will be held in June of each year
- 1. An Annual Chapter meeting to be held in June of each year
  - 2. New Officers and Directors are installed and presented to membership
  - 3. New Committee Chairs are presented to membership
  - 4. A quorum is established in combination of 2/3rds of the Board of Directors and all members present
- C. Notice of meetings will be sent to all members via e-mail at least 14 days prior to the meeting.
- D. Whenever possible, meetings will include a program that has been approved for continuing education credits. No guarantee is made that all monthly meetings will be eligible for continuing education credits.
- E. Continuing Ed credits will not be available for those who do not remain in attendance for the entire Meeting
- F. Continuing Education credits will be posted to Sircon
- G. Reservation and cancellation policy will be adhered to for all attendees
- 1. Advance registration will be through the MAHU office.
  - 2. Reservations can be made by phone, fax or e-mail
  - 3. Walk-ins are allowed based on availability of seating
  - 4. Walk-ins are not guaranteed a meal
  - 5. No shows will be billed for the full cost of the meeting unless a cancelation is received 48 hours prior to the meeting. Season Ticket holders will not be billed.

## **SPECIAL MEETINGS**

The Board of Directors may call special meetings.

- a) Business to be stated in the meeting notice
- b) May include voting on a specific issue
- c) A quorum will be considered 2/3 of Board of Directors and members present
- d) Minutes with notation of Board Director in attendance will be taken

## **OFFICERS**

- A. Elected officers of the chapter will be the President, President-Elect, Secretary and Treasurer, to be elected according to the chapter bylaws. Elected officers noted above will serve as the Executive Committee. No two members of the Executive Committee shall be from the same carrier, vendor or agency
- B. Eligibility. Any full member in good standing is eligible for nomination. It is desirable but not mandatory that all nominees have previously served on the chapter Board of Directors for at least one term.
- C. Nominating Committee: The President will serve as the Nominations Chair for the purpose of nominating a slate of officers and directors. If the President is unable to serve as the Nominations Chair, the President will appoint a Nominations Chair. Elections will be concluded and the new Board slate submitted to the membership at the annual meeting.
- D. Nominating Committee will include the President, President-elect and at least one member as appointed by the President.
- E. Nominating Committee will submit a slate of candidates to the Board of Directors no later than the April 30<sup>th</sup> of each year.
- F. The President shall serve as Chair for the purpose of nominating a slate of officers and directors. If unable to serve the President shall appoint a Chair.
- G. Elections are to be held and a new Board slate is to be presented to the membership at the Annual Meeting.
- H. Terms of Office for Board Members and Officers will be according to the Chapter By-Laws.
- I. Re-election. Officers will not serve in the same office for more than two consecutive terms
- J. Vacancies and Removal. Vacancies due to death, disability, or resignation may be filled by a majority vote of the Board of Directors. The Board of Directors may remove any officer or Board member by a two-thirds vote.

## **DUTIES OF THE OFFICERS**

- A. Duties of the officers will be followed as defined in the MAHU Bylaws. Each officer will serve according to
  - a. the terms of the chapter bylaws.
- B. Each officer will serve concurrently as a member of the Board of Directors and the Executive Committee.

## **PRESIDENT**

- A. Responsible for communicating with and supervising the Association officers and directors to ensure that all assignments are completed according to the strategic plan, the association is financially sound, and the membership is advised of the progress.
- B. Serve as a chair of both the Executive Committee and the Board of Directors and also serve as a member of the Budget, Finance and Nomination Committees.
- C. Ensure development and facilitation of a long-term strategic plan.
- D. Appoint all members of standing and special committees and relieve any inactive committee members with approval of the Board.
- E. Ensure Association adherence to Association Bylaws and Policies and Procedures.
- F. Prepare agenda for each board meeting and distribute prior to the meeting.
- G. Preside at Association annual business meeting.
- H. Serve as an ex-officio member on all committees
- I. Abstain from voting on issues brought before the Board of Directors except in the event of a tie.
- J. Conduct annual Board Orientation and Retreat.
- K. Serve as a support and mentor to President Elect.
- L. Submit budget needs for the following fiscal year.
- M. Oversee the performance of Association Management personnel
- N. Serve as a liaison between the Association and NAHU.
- O. Attend the NAHU Convention and Capitol Conference.
- P. Maintain a good Board position, including, but not limited to: submit Board reports and agenda items in a timely manner, attend Board meetings, Association events, committee meetings, and support and defend policies and programs adopted by the Board of Directors.
- Q. Conduct transition meeting with successor.
- R. Maintain and pass forward to the incoming leadership all Association documents, contracts and data that is property of MAHU.
- S. Update the Association Timeline for the incoming President.
- T. As required, serve as MAHU's media and public contact.

#### **PRESIDENT ELECT**

- A. Serve as direct support to the Association President. In the absence of the President, perform the duties of the President with the powers of and subject to all the restrictions upon the President.
- B. Keep knowledgeable about Association activities in order to take over for or represent the President.
- C. Serve on the Executive Committee.
- D. Serve on the Nominating Committee to develop a slate of qualified board member.
- E. Serve as a Committee liaison by attending all committee meetings, (as time permits) offering support, guidance, and with the express intention of improving communication between committees.
- F. Act as a coach, advisor, and counselor to board members and committees.
- G. Report on the strategies, successes and challenges of committees to the Board.
- H. Establish and facilitate an orientation program for the incoming Board of Directors.
- I. Maintain a good Board position, including, but not limited to: submit Board reports and agenda items in a timely manner, attend Board meetings, association events, committee meetings, and support and defend policies and programs adopted by the Board of Directors.

- J. Conduct transition meeting with successor.
- K. Attend the NAHU Convention and at CAPITOL Conference.
- L. Prepare for Board Retreat as incoming President.
- M. Prepare a Budget prior to July 1 for review and approval at the Board Retreat.

## **TREASURER**

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- A. Finance
  - 1. Association Management and all respective staff (referred to as Association Management) must be fully bonded at all times.
  - 2. The Treasurer shall verify valid bonding at the beginning of each fiscal year by receipt of Certificate of Coverage from Association Management.
- B. Bank Account Disbursement Authority
  - 1. A maximum of three authorized signatures are to be placed on MAHU bank accounts. Those signatures are to be of the Association President, the President Elect and the Treasurer. Two authorized signatures are required on all MAHU checks.
  - 2. Checks will be prepared for signature monthly.
- C. Bank Statement Reconciliation
  - 1. Association Management representatives are designated signors on MAHU financial accounts and will be required to receive and reconcile all MAHU financial statements on a monthly basis.
- D. Expenditure of Funds
  - 1. All expenses must be part of the written, approved MAHU Annual Operating Budget. The Board of Directors must approve any expense above the budgeted amount in the yearly operating budget, before the expense is incurred.
  - 2. A Completed Check Request and supporting original documentation (an invoice or receipt) is required before a check can be drawn on any MAHU account.
- E. Payment of Invoices
  - 1. The Association Management will complete a Check Request, attach the invoice/receipt, and verify the presence of adequate funds.
  - 2. Board approval is required prior to Treasurers approval of payment for any unbudgeted expenses. Upon approval for payment by the Treasurer, a check will be issued for payment of the specified amount, signed and forwarded to the President for a second signature.
- H. Cancellations and Refunds—Monthly Meetings/Events
  - 1. Full refund of the fee for the monthly meeting will be issued if the registration in question was cancelled at least 2 business days prior to the start of the event. Any registration cancelled in fewer than 2 business days prior to the start of the event will not receive a refund of the registration. The cancellation date will be based on the date the MAHU Office receives cancellation.
  - 2. The Professional Development Committee will include the cancellation policy on all registration forms for monthly meetings and any programs or events. Upon receiving a cancellation, the Association Management will verify the lead-time provided by the cancellation and process a Check Request form as described in “Payment of Invoices” if a refund is due.
- I. “No-Show Registrants: MAHU Sponsored Functions
  - 1. There will be no refund on pre-paid event registrations that are not cancelled according to the cancellation policy, if the registrant does not show for the function. Any unpaid

registration that is not cancelled according to the cancellation policy, and does not show for the function, will be invoiced for the full registration amount.

2. The appropriate committee will include the "no-show" policy on the event registration forms. Upon completing the function, the Association Management will create an invoice for any unpaid registrants that did not cancel and did not show up.

J. Facilitate collections of unpaid invoices over 60 days old.

## SECRETARY

The Secretary is responsible for ensuring that accurate and sufficient documentation exists to meet legal requirements, and to enable authorized persons to determine when, how, and by whom the board's business was conducted. In order to fulfill these responsibilities, and subject to the organization's bylaws, the Secretary is responsible for minutes of meetings, ensures their accuracy, and availability, and performs other duties as the need arises and/or as defined in the bylaws.

- A. Organizations are required by law and by custom to maintain certain records for several purposes, including:
  - i. accurate recollection of decisions;
  - ii. determination of eligibility to vote;
  - iii. continuity of policies and practices; and
  - iv. accountability of directors and officers.

## BOARD OF DIRECTORS

- A. The governing body will be the Board of Directors. Board of Directors are required to adhere to the NAHU code of ethics.
  - a. Composition: The Board of Directors will consist of the <sup>past</sup> President, President, President-Elect, Secretary, Treasurer and no more than eight directors, as elected by the membership in accordance with the bylaws. The Board of Directors should be comprised of no more than 40% carrier representatives and no fewer than 60% *brokers*
- B. Eligibility: Any member who is a full member of the Minnesota chapter for one year or more, is in good standing, and is a Minnesota resident, is eligible for any elected position on the Board of Directors.
- C. Directors will take office beginning July 1, with the exception of required attendance at a retreat scheduled by the incoming President to occur prior to July 1. Directors will serve according to the chapter bylaws.
- D. Meetings of the Board: A regular meeting of the Board of Directors will be held no less than 8 times during each fiscal year and will be open for attendance by any MAHU member in good standing except when meeting in executive session. The President, the executive committee, or the Board of Directors will determine meetings.
  - A. The meetings will be under the provision of the Agenda.
  - B. Board Members are responsible for providing committee reports to the President one week prior to all board meetings or according to the direction of the President.



- C. Agenda items, motions and other documents pertinent to the board meeting will be provided to the Board at least five days prior to the scheduled meeting, except by direction by the President.
- D. No member of the Board of Directors will participate in the discussion or vote on any program or activity in which he/she or his/her organization has a direct personal or financial interest. The Board of Directors may ask that clarification or questions be made of such an individual.

Absence: Any director, including elected officers, who has been absent from two (2) regular meeting of the Board of Directors, will require an excused absence from the President. If the director misses the next Board of Directors meeting without approval from the President, the director will be deemed to have resigned from the Board of Directors and the vacancy will be filled as provided by the bylaws.

- E. Compensation: Directors and elected officers will not receive any compensation for their services.

#### **EXECUTIVE COMMITTEE**

- A. All members of the Executive Committee have agreed to attend as requested both the National Convention and Capitol Conference, in addition to the Regional meetings as a condition of their position as an officer of MAHU.
- B. Authority & Responsibility: The Executive Committee may act in place and stead of the Board of Directors between Board meetings on all matters, except those specifically reserved to the Board by these bylaws, pursuant to delegation of authority to such committee by the Board of Directors. Actions of the Executive Committee will be reported to the Board for ratification by mail, electronic communication or at the next Board meeting.
- C. Composition: The Executive Committee will consist of the President, President-Elect, Secretary and the Treasurer.
- D. Vacancies: Any vacancy occurring on the Executive Committee will be filled in the manner as prescribed by Chapter Bylaws. Any Executive Committee member appointed to fill a vacancy will serve the remainder of the term.
- E. Meetings: The Executive Committee meets at the call of the President or at the request of two members of the Committee.
- F. Quorum Call of Meetings: A majority of the Executive Committee will constitute a quorum at any duly called meeting of the committee.

#### **FINANCES**

- A. The fiscal year shall be July 1 through June 30.
- B. Budget: The Board of Directors, in advance of the next fiscal year, will adopt an annual operating budget covering all activities of MAHU. The Treasurer will furnish a financial report of the year just completed to the Board of Directors.

#### **COMMITTEES**

All committees are open to anyone engaged in the business of insurance. Committees must be chaired by a member and have a designated member of the Board responsible for reporting to the Board monthly.

## **PROFESSIONAL DEVELOPMENT COMMITTEE**

### **Monthly Meetings**

- A. Coordinate speakers and programming for MAHU monthly meetings
- B. Procure and provide to Association management company all information on the speaker and program including speaker bio, outline of presentation and all necessary information to file for CE's
  - i. CE credits must be applied for 30 days in advance of meeting
  - ii. Coordinate continuing education credits with the State Education Coordinator as needed.
- C. Provide brief description of upcoming programs for MAHU Web site.
- D. Provide detailed description of program to Associate management company for on-line registration and calendar
- E. Confirm e-blast content and send date with Association management company
- F. Research and secure locations for the monthly meetings with Board approval.
- G. Provide a newsletter article monthly.
- H. Secure speakers for the monthly meetings for the entire year with a target date of January 1.
- I. Strive to stay within budget guidelines
- J. Create the reminder e-mail from the text provided by Speaker Coordinator.

### **Annual Convention**

- A. Coordinate and implement all aspects of annual convention for current year
- B. Research and enter into a contract with the facility to be used for the subsequent year ideally by September 1 of the current year.
- C. Develop a theme in accordance with the President for the convention
- D. Provide emails for the membership and sponsors
- E. Provide continuing education information to the Association Management Executive at least 45 days prior to the convention
- F. Coordinate as needed with the State Education Coordinator
- G. Prepare and plan any additional fundraising activities as directed by the Board of Directors.
- H. Coordinate with the Awards Committee
- I. Research and secure an events liability contract for the convention with Board approval
- J. Research and secure vendor contracts needed for the convention with Board approval.
- K. Provide a newsletter article about the convention as needed during the year and after the convention.
- L. Coordinate with the Sponsorship Committee to secure sponsors and exhibitors for the convention.
- M. Strive to stay within budget guidelines.

## **LEGISLATIVE COMMITTEE**

- A. Prepare annual agenda to be approved by the Board annually. Approval shall occur at the start of each board term (July 1).
- B. Review agenda and updated as necessary at each Board meeting to ensure it accurately reflects the issues pertinent to MAHU members.
- C. Amend agenda as necessary after board meetings and/or after town hall meetings if approved by the Board.
- D. Stay up to date on legislative issues
- E. Coordinate efforts with the MAHU lobbyist
- F. Submit monthly newsletter article to the communication committee.
- G. Legislative Chair will
  - i. Represent MAHU at Agent Coalition meetings and/or appoint committee members as representatives
  - ii. Coordinate contracted lobbyist presentations to Board and membership
  - iii. Organize legislative committee
  - iv. Provide overview of current legislative trends and/or issues at monthly meetings
  - v. Provide Minutes of the Legislative Meetings to Board of Directors

## **MEMBERSHIP COMMITTEE**

- A. Assure Association Management company maintenance of complete and accurate records of the membership
- B. Review lapse reports for accuracy
- C. Approve Associate members and place in correct category as defined previously
- D. Send welcome e-mail to new associate members
- E. Coordinate membership efforts with NAHU as needed
- F. Maintain spreadsheet of Associate members and advise Association Management Company of who and when to bill for continuation of Associate Membership.
- G. Promote membership at industry meetings as opportunities present
- H. Provide articles for the newsletter
- I. Review and implement recruiting efforts
- J. Report monthly to the Board of Directors

## **COMMUNICATION COMMITTEE**

### **A. NEWSLETTER**

The Communication Committee is responsible for official publication of the MAHU newsletter a minimum of six times a year.

- a. The newsletter will advise the membership of the time, place, and topics for meetings.
- b. The newsletter will be available in an online format for all members with access to the internet. No paper copy will be provided.
- c. At least 75% of the articles published each month will be contributed by active members. Each issue will include a "Letter From the President"
- d. Coordinate with Committee Chairs for monthly articles
- e. Provide pictures of MAHU events and meetings for the newsletter and coordinate with the Professional Development Committee for their use at the Convention

- f. The newsletter is sent out the first week of each month (September - June 1)
  - g. Report to the Board of Directors monthly
- B. Assist other committees with editing of materials such as emails, brochures, etc. for distribution to the membership, sponsors and vendors as needed.

**AWARDS COMMITTEE**

- A. The Awards Committee for the John Symanitz and LeClair award will be chaired by the most recent past President and will include the current President, President-Elect and the past winner of each award.
  - a. President, President-Elect Past President and the winner of the previous year's award will vet the nominations to ensure eligibility and present ballot for a membership vote.
  - b. President, President-Elect, Past President and the winner of the previous year's award will each have one vote.
  - c. Vetted nominees will be presented to membership via an e-mail voting request. Results of the membership vote will count as one vote.
  - d. Association Management will
    - 1. Advise LeClair Agency of winner of LeClair award and request the check that accompanies the award.
    - 2. Order plaques and awards and proof to ensure accuracy

*No Membership vote*

**MAHU WEBSITE**

The Web is the primary communications vehicle for MAHU. This is the one stop for all chapter members, prospective members as well as the community at large.

The Web site provides:

- A. access to current and past issues of the Association's newsletter;
- B. online meeting registration;
- C. current versions of both a printable and searchable version of the membership directory;
- D. Association calendar;
- E. link to MAHU Legislative Issues and the Association's Bylaws & Policies & Procedures

The Web site is also used to highlight and promote special events and Association activities such as Board nominations and elections.

The Web Site will be under the Communications Committee with direction of the President and the Board of Directors.

- A. The Board of Directors will approve all structural changes to the Web site.
- B. An Annual review of the site shall occur every May where the Web site will be evaluated by the Board to decide if changes will benefit the chapter at large.
- C. Changes to the look, layout, or scheduled content of the site requires prior Board approval other than as required for updates to meetings and events.
- D. The Web site will always include a members-only section which is protected. This section will include membership lists, bylaws and policy and procedures.
- E. Minutes from Board of Directors meetings will be available to any member upon request.
- F. The John J. Symanitz & LeClair Award recipients will have their names and pictures (if available) posted on the website.

G. Past State Presidents noted on the web site

H. The website will promote MAHU meetings and Convention and events of the Chapter.

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## **TRAVEL REIMBURSEMENT**

- A. Officers, Directors, and/or members traveling on approved MAHU business may be reimbursed for their expenses.
- i. Various expenses may be subject to a maximum dollar reimbursement as approved by the Treasurer in accordance to the budget.
  - ii. Acceptable expenses are travel, air travel, hotel, mileage reimbursed at the current IRS approved rate, all expenses are expected to be researched for the lowest possible rate and approved by the Treasurer.
- B. On-airport parking is permitted for short business trips. For extended trips, off-airport facilities should be used.
- C. Travel expenses will be reimbursed as follows:
1. Air travel reservations should be made as far in advance as possible in order to take advantage of reduced fares. MAHU will reimburse or pay only the cost of the lowest coach class fare actually available for direct, non-stop flights from the airport nearest the individual's home or office to the airport nearest the destination.
  2. If driving, mileage will be reimbursed to the individual at the current IRS approved rate. Total mileage reimbursement will not exceed the sum of the lowest available round trip coach airfare.

## **CAPITOL CONFERENCE AND NAHU CONVENTION**

- A. When the budget allows, MAHU may elect to pay for representatives to attend the Capitol Conference and NAHU convention. MAHU can budget to cover registration, travel, and/or meal costs.
- B. The Board of Directors will make the final determination as to who will represent the chapter at the Capital Conference and NAHU conventions.
- C. Guidelines used to determine representation will follow:
1. The MAHU executive committee will be offered first opportunity for attendance. For the Capitol Conference, this will include the legislative chair.
  2. Other current MAHU board members will be offered remaining open positions.
  3. Past President's and other current volunteer's will be offered remaining open positions.

## **LOBBYIST**

- A. The board may employ an individual or firm as the Association lobbyist to serve at its' discretion. The Board of Directors will determine the duties and compensation. Employment and discharge of this position will require a two-thirds majority vote of the Board of Directors.

- B. The contract will outline expectations for the individual or firm Eligibility.
- C. Contract for the lobbyist will be a minimum of one year and a **maximum of five years**.
- D. A RFP process will occur a minimum of every five years and be under the direction of the President and Legislative Chair. A special task force may be appointed at the discretion of the officers listed. The content of the RFP will be based on the current legislative needs of the Association.
- E. Lobbyist will report to the Board of Directors monthly.

#### **EXECUTIVE STAFF AND/OR ASSOCIATION MANAGEMENT COMPANY**

- A. The board will employ an individual or organization to administer and manage the daily business of the organization to include the finances, taxes, timelines and other current and future planning for the organization as specified by the contract.

If the Board chooses to employ an individual, there is no requirement that this individual be a MAHU member.

- B. Conduct an RFP search a minimum of every three years; with Executive Committee approval. The contract with either an association management company or an individual will outline the contractual expectations.

#### **CONFLICT OF INTEREST**

- A. MAHU is a nonprofit tax-exempt organization. Maintenance of its tax-exempt status is important for continued financial stability. There exists between MAHU and its board, officers and contracted entities a fiduciary duty, which carries with it a broad duty of loyalty. The board, officers and contracted entities have the responsibility of administering the affairs of MAHU honestly and prudently, and of exercising their best care, skill and judgment for the sole benefit of MAHU and its members. Board members and contracted entities shall exercise the utmost good faith in all transactions involved in their duties, and they shall not use their positions with MAHU or knowledge gained there from for either their personal benefit or that of their employers benefit. The interests of the organization must be the first priority in all decisions and actions.
- B. The policy is directed not only to President, Directors and Officers, but to all persons who can influence the actions of MAHU. Conflicts of interest may arise in the relations of directors, officers, and all contracted entities with any of the following third parties:
  - a. Persons and firms supplying goods and services to MAHU.
  - b. Persons and firms from whom MAHU leases property and equipment.
  - c. Persons and firms with who MAHU is dealing or planning to deal in connection with MAHU assets.
  - d. Competing or affinity organizations.
  - e. Donors and others supporting MAHU.
  - f. Agencies, organizations, and associations which affect the operations of MAHU.
  - g. Family members, friends, and other employees.

The board shall determine whether a conflict exists and in the case of an existing conflict, whether the contemplated transaction may be authorized as just, fair, and reasonable to MAHU. The decision of the board on these matters will rest in their sole discretion, and their concern must be the welfare of MAHU and the advancement of its purpose.

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**1) REVIEW OF POLICY AND PROCEDURE MANUAL**

Section 1 All current board members of the Association will be familiar with and follow this manual. A form will be signed by all board members at the annual planning retreat signifying understanding awareness, and acceptance to abide by these policies.

Section 2 This manual will be reviewed annually by the board and changes will be approved by a quorum of the board of directors.

Adopted July 2014

**APPENDIX B - ANNUAL DUES**

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**FULL MEMBERSHIP - \$360.00 ANNUALLY**

NAHU - \$270

MAHU - ~~\$90~~ 125

**ASSOCIATE MEMBERSHIP**

MAHU - ~~\$180~~ 195

Full payment to be made with application

Applications submitted after July 1 prorated at \$15 per month to the next July 1