



National Association of Benefits and Insurance Professionals, New  
Mexico

**POLICIES & PROCEDURES**

Amended 3.1.2025

**POLICIES AND PROCEDURES**

of the

**National Association of Benefits and Insurance Professionals, New  
Mexico**

## **Article I: General Administration**

### **Section 1 Name and Location**

The name of this organization is National Association of Benefits and Insurance Professionals New Mexico (NABIP NM) a non-profit corporation, incorporated in the state of New Mexico.

### **Section 2 Geographical Area**

The geographical areas covered by the chapter shall include the state of New Mexico.

### **Section 3 Official Address**

The official address shall be:

3167 San Mateo Blvd NE

Box 256

Albuquerque NM, 87110

## **OBJECTIVES**

Section 1 The main purpose of this state chapter will be the same as those set forth in the Bylaws.

Section 2 The incoming Board of Directors should set yearly goals and objectives that reflect the New Mexico state chapter's long-range plan at the annual Board Strategic Planning Meeting.

## **Article II: Duties of the Officers**

**PURPOSE:** To establish an effective process of decision making by the Board

**POLICY:** All matters to be considered by the Board for approval or other action concerning budget items, policy items, or position statements shall be in compliance with the procedures established in this P&P, and only allow for exceptions with a three-quarter majority vote of the Board. It is the responsibility of each member of the Board to be prepared for each meeting by reviewing the material available and obtaining answers to questions, where possible, prior to the meeting.

**PROCEDURES:** Notice. For all meetings (including those conducted by teleconference or other electronic means), a complete agenda will be distributed not less than one (1) calendar days in advance. This agenda should include relevant reports, background materials and contact information for questions to be answered prior to the meeting.

### **Section 1. Types of Board Decisions.**

Recognizing that some decisions are necessary to provide direction to committees and/or board member, and others are intended to more permanent in terms of handling certain matters, the Board's decisions will fall into one of four types:

**i. Policy Decisions.** These may be formal or informal and reflect the will of the Board on matters concerning strategic plan implementation, program creation or development (e.g. rules for awards or award qualification), and other matters that require a decision that reflects the Board's intent as to current or future matters. This would also include consideration of proposed Legislative positions or white papers and should be adopted with the current needs of NABIP NM in mind and upon the recommendation of the NABIP National Legislative Council.

**ii. Adopting Policy & Procedure.** When there is a need to establish a more permanent expectation for action or operation within NABIP NM, the Board should adopt a Policy and Procedure, in a manner consistent with other P&Ps.

**iii. Governance Matters.** Consistent with its fiduciary duty, the Board should make necessary decisions related to the operation of the Association including but not limited to the appointment of Administrative contractors (staff who are empowered to act on behalf of the Association), proposals to amend the Bylaws and approval of appointments to the various Committees, which are formed or operate within the P&P's then in place, upon recommendation of the Board.

**iv. Budgetary Decisions.** The Board shall consider and take appropriate action concerning the setting of an annual budget for the Association and make, when necessary, amendments to that budget throughout the year when spending or receipts are expected to vary by more than 5% from the annual budget. These decisions should rely upon the counsel of the Treasurer.

## **Section 2. Information to enable Board decisions.**

When a request is made to the Board of Trustees for action, all recommendations should be accompanied by a written report to include (as necessary):

**i. Project Description**

**ii. Goal(s) of the Endeavor and Relationship to Strategic Plan or advancing NABIP NM's mission and/or values**

**iii. Pros and Cons of the Proposed Action**

**iv. Staff requirements**

**v. Volunteer Leader and/or Committee requirements**

**vi. Workflow including a timeline for completion**

**vii. Budget requirements including a fiscal impact statement that addresses:**

**a. Adequacy:** revenue should be adequate to fund the proposed endeavor;

**b. Efficiency:** expenditure should be as broad as possible to minimize the impact to any one-line item;

**c. Simplicity:** endeavor should be as simple and clear as possible to minimize administrative and audit costs;

**d. Accountability and Transparency:** endeavor should be easy to monitor and evaluate and be subject to periodic review;

e. **Beneficial:** endeavor shall be beneficial to NABIP NM on one or more levels: recurring benefit, nonrecurring benefit, non-quantifiable benefit;

f. **Costs:** the cost of the endeavor quantified on a one-time or annual cost on a recurring or non-recurring basis. Cost analysis shall include an evaluation of the overall current global budget position including any pended projects not currently reflected.

g. The role of the endeavor in the strategic plan or in advancing the mission.

h. Interrelationship with existing P&P's and relevant bylaws provisions.

viii. The role of the endeavor in the strategic plan or in advancing mission.

### **Section 3. The Board shall act as a body;**

While individual opinions are encouraged during discussion and debate, once a vote has been taken, all members of the Board will support the decision consistent with the Speak with One Voice policy. Exceptions will be made for dissenting opinions based on moral objections.

## **Article III: Responsibilities of Officers**

### **ARTICLE VIII -- BOARD OF DIRECTORS**

**Section 1** The governing body will be the Board of Directors. The Board will comply with both the NMAHU and National Bylaws.

**Section 2** The Board of Directors will consist of the President, President-Elect, Immediate Past-President, Secretary, Treasurer and one (1) elected director of each local association within the state. The Board of Directors

should be comprised of no more than 50% carrier representatives and no fewer than 50% broker/agent representatives.

**Section 3** Any member who has been an active member of the New Mexico State chapter for one year or more, who is in good standing and is a New Mexico resident, is eligible for any elected position on the Board of Directors.

**Section 4** The Board of Directors shall take office the first day of July each year. Directors will serve according to the chapter Bylaws.

**Section 5:** A regular meeting of the Board of Directors will be held no less than 4 times during each fiscal year and will be open for attendance by any active NMAHU member in good standing, except during executive session. The Board of Directors will determine meetings.

**A.** The meetings will be under the provision of the Agenda.

**B.** Committee Chairs are responsible for providing committee reports to the President at all Board meetings.

**C.** Agenda items, motions and other documents pertinent to the Board meeting will be provided to the Board prior to the scheduled meeting except by direction of the President.

**D. No member of the Board of Directors will participate in any 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 request clarification or ask questions from any such person.**

**Section 6 Any Director, including an elected Officer, who has been absent from two (2) regular meetings of the Board of Directors without prior notification to the President will receive a letter from the President regarding their intention to continue as a Director. Failure of the Director to respond will be deemed as resignation from the Board of Directors and the vacancy will be filled as provided in the Bylaws.**

**Section 7 Directors and elected Officers will not receive any compensation for their services.**

**Section 8 All members of the Board of Directors will be encouraged to attend both the National Conference and Capitol Conferences, in addition to the Regional meetings, as a condition of their position as an Officer of NMAHU.**

## **Section 1. Duties of the President**

**a. It is the responsibility of the President to manage each meeting and topic in a manner consistent with the spirit of debate, respect for the time available and the urgency of matter being considered.**

**b. Meetings shall be conducted in accordance with the Standard Code of Parliamentary Procedure (Sturgis), requiring a motion and a second to the motion to take an identified action prior to beginning discussion of the topic requiring a Board decision. The Secretary shall act as Parliamentarian to assist the presiding officer with matters related to procedure.**

**c. Discussion on the matter shall remain respectful of each opinion expressed, but less focused on gathering information, but instead toward reaching a decision.**

**d. Board decisions/votes will be conducted and documented including dissenting votes and abstentions.**

## **Section 2 Duties of the President-Elect**

**a. Meetings shall be conducted in accordance with the Standard Code of Parliamentary Procedure (Sturgis), requiring a motion and a second to the motion to take an identified action prior to beginning discussion of the topic requiring a Board decision. The Secretary shall act as Parliamentarian to assist the presiding officer with matters related to procedure.**

## **Section 3 Duties of the Secretary**

**1. PURPOSE: To ensure proper minutes are taken, distributed to leadership, and maintained as permanent records and that the Association's Bylaws and Policies and Procedures are kept up to date.**

**2. POLICY:**

**a. The secretary shall be responsible for the minutes taken at all Committee and Board meetings, which shall be delivered electronically to the board one (1) day prior to the board meeting. The secretary shall also act as parliamentarian for meetings, helping the president or presiding officer of any meeting regarding the Standard Code of Parliamentary Procedure (Sturgis).**

b. The secretary shall be responsible to maintain the Association's Policy and Procedures (P&Ps). Any approved P&Ps shall be signed by the secretary and stored as permanent records. Further the secretary shall be responsible for identifying any existing P&Ps that require review prior to sunseting and communicating to the Board when seeking to adopt new policy and procedures.

c. The secretary shall communicate, or cause to be communicated, all approved P&Ps to new members of the Board within 30 days of the start of their term and ensure that they are incorporated into training or by other means within 30 days of the beginning of their respective term. The secretary shall also be responsible to ensure that an up-to-date version of all approved P&Ps are available online for all members, and to ensure that there is communication within 30 days to all members when P&Ps have been adopted or modified.

### **3. PROCEDURES:**

a. In accordance with the Bylaws, the secretary may appoint individuals to assist with carrying out their duties and responsibilities, specifically related to minutes taken when the secretary is unable to perform that duty.

b. The secretary will work with the Board, committee chairs, and staff to ensure that established policies are implemented and shall participate in Board training.

c. For the purposes of communicating P&Ps, the notice requirement, written or otherwise, send an annual email to the registered address of any individual who is to be notified as directed by this policy. Such email will be sent during the month of July stating that all information required to be distributed may be posted on the website within the time requirements of this policy and that such posting fulfills the requirements of this policy.

d. In addition, it will be required to meet the requirements of notification, written or otherwise, for the president to send an email for each such notification to members of the Board within the time requirements of this policy.

## **Section 4 Duties of the Treasurer and Structure of the Finance Committee**

**1. PURPOSE:** To ensure prudent financial management of the Association.

### **2. POLICY:**

**A. Treasurer Role and Responsibilities:** The treasurer shall be responsible to the Board for the following: a. Oversight of all expenditures and revenues, including a monthly review of the financials with the President.

b. Review any budget, item, or cost center/revenue centers which exceeds its approved allocation or fails to meet its revenue expectations, with the appropriate Board member, Committee chair, CFO, and present, in conjunction with the Committee Chair, a plan of action to the Board to correct any such issue.

c. Organizing NABIP NM's annual budget and work in conjunction with the president on all matters relative to preparation and meeting structure.

d. Receive all details of specific expenses and allocation of costs among various cost centers to provide insight and provide adequate oversight in their capacity as treasurer for the Association and the members of the Board.

### **3. IRS Filings.**

- a. Annual 990 Filing.** The treasurer as of the first day of each calendar year will be responsible to review (with the president, the immediate past president, and the vice president or individual who served as treasurer for the prior year) and approve the filing of IRS Form 990 for the prior year. Once approved for filing, the Form 990 shall be signed by the president and treasurer.
- b. The Treasurer will regularly inform the Board of the expected dates for completion of all IRS submissions, which require review and signature by executive officers. The Treasurer will manage the process to have the reviews completed prior to any necessary IRS deadlines.**
- c. Any changes to NABIP's policies and procedures recommended by the treasurer which would affecting the duties of the treasurer, or other financial policies must be reviewed and approved by the Board. PROCEDURES:** The CEO and/or the CFO will work with the treasurer and the appropriate Board members and committee chairs to ensure that expected revenues are met and that expenditures do not exceed revenue for each department and the entire annual budget.

### **Section 1. LEGISLATIVE CHAIR**

The Legislative Chair must attend and set up all meetings for NMAHU representatives at the CAP Conference.

- B. The Legislative Chair will attend all Agents' Coalition meetings or send a committee representative.**
- C. The Legislative Chair will coordinate with the contracted lobbyist (if applicable) to present at a minimum of three Board meetings and membership meetings annually.**
- D. The Legislative Chair will organize a committee of a minimum of five additional members; a minimum of 60% of committee members will be brokers, to support the NMAHU's legislative activities.**
- E. Develop newsletter articles identifying legislative issues**
- F. Submit a Legislative strategic plan to the Board of Directors.**
- G. Perform other duties as may be assigned by the President or Board of Directors.**
- H. Conduct transition meeting with successor. I. Submit budget needs for the fiscal year.**

### **Section 2. PROFESSIONAL DEVELOPMENT CHAIR**

- A. Secure Speakers and/or presenters for Chapter programs and events.**
- B. Apply for Continuing Educations credits for courses offered.**
- C. Provide information to the Communication/Media Chair regarding programs and events.**
  - 1. Prepare course descriptions**
  - 2. Obtain biographies of speakers**
- D. Create, distribute and compile Evaluation Forms for each program or event.**
- E. Create and distribute Continuing Education Certificates.**

**F. Work in conjunction with the Communications/Media Chair and Operations Chair to ensure a smooth-running, well publicized program or event.**

**G. Submit an Education strategic plan to the Board of Directors.**

**H. Perform other duties as may be assigned by the President or Board of Directors.**

**I. Conduct transition meeting with successor. J. Submit budget needs for the fiscal year.**

### **Section 3. MEMBERSHIP RECRUITMENT/RETENTION COMMITTEE CHAIR**

**A. Maintain an accurate membership roster. B. Make personal contact with all new members to welcome them to**

**NMAHU. C. Make personal contact with all renewing members. D. Develop newsletter articles to promote membership. E. Request podium time at meetings to explain and promote the membership.**

**F. Determine the level of satisfaction of the membership by the creation of a survey that is meaningful, measurable and timely to our NMAHU Membership. G. Work with local chapters to promote membership through a “Membership Blitz” and other strategies.**

**H. Submit a Membership strategic plan to the Board of Directors.**

**I. Perform other duties as may be assigned by the President or Board of Directors.**

**J. Conduct transition meeting with successor. K. Submit budget needs for the fiscal year.**

### **Section 4. COMMUNICATIONS/MEDIA CHAIR**

**A. The goal of Communications/Media is to educate the public about NMAHU through various publications and gain professional recognition for our Association and members within NMAHU and the local community.**

**B. Maintain the state chapter newsletter.**

**1. The newsletter will advise the membership of the time, place, and topics for meetings.**

**C. Prepare and distribute press releases for upcoming programs or events.**

**D. Committee members or other NMAHU members also submit articles on various topics to local or national trade magazines through the Communications Committee.**

**E. Update and maintain the media distribution list.**

**F. Continue to improve communication between the committees in order to publicize important events and committee projects.**

**G. Submit a Communications/Media strategic plan to the Board of Directors.**

**H. Perform other duties as may be assigned by the President or Board of Directors.**

**I. Conduct transition meeting with successor.**

## **Section 5. AWARDS CHAIR (removed time table for award presentation)**

**A. Compile all information needed for submittal of annual NAHU Landmark awards book. B. Be familiar with all NAHU awards and submit NMAHU nominations as appropriate. C. Chair nominations committee for the Eva Jean Fomalont Award, the Pat Miller Award and the Anne Sperling Award.**

- 1. The Awards Committee will solicit and receive nominations until March 1st of each year.**
  - 2. The Awards Committee will present a report of qualified nominees to the Board of Directors. 3. The award recipient choice will be chosen by the Awards Committee and approved by the Board of Directors no later than March 15th of each year.**
  - 4. The Award will be presented by the NMAHU President to the recipient at an NMAHU program or event held each year.**
- D. Perform other duties as may be assigned by the President or Board of Directors.**
- E. Submit an Awards strategic plan to the Board of Directors.**
- F. Conduct transition meeting with successor. G. Submit budget needs for the fiscal year.**

## **Section 5 Board Discussion and Decision by Electronic Means Outside of Board**

**1. PURPOSE: To establish procedures for the Board to follow when discussing or voting on matters by electronic means, and to maintain a record of such matters for the records of the Association.**

### **2. POLICY:**

**A. The Board shall adopt and adhere to specific procedures to regulate the transaction of business by electronic means.**

**B. Inclusion of all Board members is dependent on their access to messages from other Board members. Each Board member shall ensure that his/her correct contact information is on file with the national office. The Secretary shall establish and maintain an official distribution list with electronic addresses for all Board members.**

### **3. PROCEDURES:**

**This procedure is permitted for two purposes:**

**a. Presentation of a Topic for Informal Consideration: i. The president may present a topic or issue for discussion without presenting a motion on which a vote must be taken. He/she may do this electronically by distributing the topic to the entire Board, using the agreed upon distribution list maintained by the national office. The president shall set a time limit of no less than 24 hours for the discussion. At the end of this period, the president may seek to extend the discussion period, refer the issue to a committee or working group, invite a motion from a member of the Board, close discussion or take other appropriate action.**

**b. All Board members are encouraged to participate in the discussion, observing the same rules of order and courtesy as apply to formal Board meetings. All contributions to the discussion should be posted to all Board members, again using the national distribution list or other approved electronic means. Members are encouraged to use a means that allows for collection and dissemination of comments in an organized manner rather than rely exclusively on email given the difficulty in maintaining threads of**

responses and replies. This may include but not be limited to an online forum such as B2B or other such tool as the Board may select.

c. At the end of the time period for informal consideration, or at any time before, a member of the Board may make a formal motion for action, based on the direction of the discussion up to that point, which may be voted on, or may be carried forward for action on the next Board meeting, if placed on the agenda by the president.

**B. Presentation of a Motion for Consideration:** i. All motions to be voted upon electronically shall be submitted in the same form as a motion made during a formally convened Board meeting: the motion shall be in writing; a second shall be secured, and discussion shall be allowed for no less than 24 hours before a vote is taken. All further discussion shall again include all members of the Board..

a. At the end of the specified discussion period, votes may be cast by all eligible Board members. To avoid concerns about whether or not there is a quorum to conduct business, the quorum requirement will be satisfied in accordance with the bylaws mandate that at two-thirds of all Board members vote affirmatively for an electronic motion to pass; at this time, with 17 voting Board members, a minimum of 12 votes is required. Unless otherwise specified by the president, Board members shall cast their vote using the approved distribution list, to be received by all Board members, and recorded by the secretary. Failure to cast a ballot by the deadline shall be considered a vote against the motion.

b. At the conclusion of the voting period, the secretary shall tabulate the votes to ensure that the voting threshold has been met; failure to meet the threshold, regardless of the outcome of the votes cast, shall defeat the motion. The secretary shall formally announce the results of the vote to the entire Board of Trustees and shall record the vote in the minutes of the subsequent formal Board meeting.

c. If a motion fails because a significant number of Board members did not cast a vote on the issue, the president may, at his/her sole discretion, extend the voting deadline or add the underlying topic from which the motion was made to the next Board meeting. However, he/she may not take both actions (i.e. if the deadline is extended and there are still insufficient votes, the matter may not be carried over to the next board meeting except as a newly introduced agenda item).

d. **Responsibility of Secretary to Maintain Record of Electronic Discussion and Decisions.** In their official capacity, the secretary shall be responsible to report to the Board and record the results of any electronic vote in the minutes for the Board's next scheduled live meeting.

## **Section 6 Implementation of New and Amended Policy and Procedures**

**1. PURPOSE:** To facilitate the process of implementing new and amended Policy and Procedures (P&Ps) and disseminating information about such changes and amendments to chapter leadership and all other members.

**2. POLICY:** All new and amended P&Ps shall be considered to be ratified and applicable upon the approval/amended date other than those sunseting P&Ps which are subject to review. Amendments to sunseting P&Ps shall go into effect as of the beginning of the year when such P&P would have otherwise sunset unless otherwise directed by the Board

**3. PROCEDURE:** New and amended P&Ps will be sent to chapter leadership within 30 days of adoption via the most appropriate manner and consistent with the duties of the secretary outlined in other relevant P&Ps. A single annual communication concerning all sunseting P&Ps is permitted prior to the effective date of any amended P&Ps. The secretary shall also be responsible to ensure that an up-to-

date version of all approved P&Ps are available online for all members, and to ensure that there is communication within 30 days to all members when P&Ps have been adopted or modified.

## **Section 7 Review of Policies and Procedures and Sunset Guidelines**

**1. PURPOSE:** To establish a systematic review of policies and procedures.

**2. POLICY:** Every policy shall have a “sunset” clause of 3 years (unless otherwise specified in the P&P) from new or amended date.

**3. PROCEDURES:** Under the recommendation of the board, the secretary shall review annually all P&P's that are due to expire.

The expiring policies will then be submitted to the Board for consideration. At any Board meeting during the year, the expiring policies will be reviewed and voted on for appropriate action.

## **Section 8 Review of Regional Alignment**

**1. PURPOSE:** To ensure the most effective distribution of NABIP NM's services to existing members and to facilitate new membership development.

**2. POLICY:** The Board will review the state's configuration no less than every five years.

**3. PROCEDURES:** The president shall appoint a task force consisting of, but not limited to, the immediate past president, the Membership chair and at least two Prior Presidents to review the then-current regional alignments and prepare a report to the Board at a board meeting. Proposed changes, if any, shall be determined by the attainment of specific goals and objectives, including, but not limited to, those outlined in the strategic plan. Any proposed changes must be approved by the Board by the annual convention. Any approved realignment will take effect January 1 following the approval and will be considered in conjunction with the next year's budget.

## **Section 9 Anti-Harassment Policy**

**1. PURPOSE:** NABIP NM is committed to ensuring an environment that is free from all forms of harassment, discrimination, or conduct that can be considered coercive, or likely to create a hostile environment, including sexual harassment. Discrimination or harassment based on sex (gender), race, color, religion, national origin, age, disability, sexual orientation, gender identity, veteran status, or other protected categories is strictly prohibited. Board members, committee members, and all other NABIP NM volunteers, including volunteer assessors (collectively, “Volunteers”) must be aware that such behavior will not be tolerated.

**2. POLICY:**

**A.** The Board shall have responsibility for enforcement of this policy. The President will ensure that this policy is presented to all volunteers.

**B. All volunteers, vendors, sponsors, and guests regardless of their position, are covered by and expected to comply with this policy, and to take appropriate measures to ensure that prohibited conduct does not occur.**

**C. Harassment, for purposes of this policy, includes unwelcome sexual advances, requests for sexual favors, and other verbal, visual or physical conduct of a sexual nature. It also includes conduct in any form that is based on sex (gender), race, color, religion, national origin, age, disability, sexual orientation, gender identity, veteran status, or other protected category that has the purpose or effect of unreasonably interfering with the NABIP NM activities in which an individual participates or creating an intimidating, hostile or offensive environment. The above are not meant to be all-inclusive but are provided as examples of harassment.**

**D. Any member who believes they are being/have been harassed or who witnesses or hears about harassment directed towards a volunteer, NABIP NM board member, or other NABIP-involved person should contact the president, and/or any other NABIP NM board member.**

**E. NABIP NM takes all complaints seriously. The president, and Board, will conduct an investigation and determine if it is necessary to engage outside counsel. Investigations will be conducted with all deliberate speed and appropriate discretion. Where required by law, NABIP NM will report the complaint to appropriate legal authorities.**

**F. The findings of the investigation will be furnished to the president, and Board, for appropriate action. Appropriate action, as well as the effective date of the action, for violations of this policy will be based, in whole or in part, on the seriousness of the offense(s) and/or whether the individual(s) involved have previously violated this or other NABIP NM policies. Such action, which shall be communicated to the harasser in writing where appropriate, may include verbal reprimand, written reprimand, suspension, or permanent excusal of the volunteer from their volunteer position(s) with NABIP NM. The member has the right to appeal to the Board within 30 calendar days from the date they are notified of the action.**

**G. Retaliation for making a complaint about discrimination or harassment or assisting in an investigation of a discrimination or harassment complaint is prohibited.**

**3. PROCESS FOR FILING A COMPLAINT: Any member of this Association has the right to file a complaint should he or she feel there has been harassment. ALL COMPLAINTS must be recorded in an incident report.**

**A. Once a harassment complaint has been communicated to a board member, the board member must contact the president with the complaint immediately.**

**B. The president will alert the Board of the complaint within 48 hours of receiving the notification and based on Board input, will determine who would be the appropriate person to follow up with the complainant.**

**C. The identified Board member will reach out to the person making the complaint within 48 hours of being appointed to acknowledge the complaint and determine the details of the situation.**

**D. Once the information is compiled the Board will convene to determine what type of investigation needs to be conducted (internal or through outside counsel).**

**E. An internal investigation will be conducted by a task force of the immediate past president, Treasurer and the president-elect.**

**F. After investigating the complaint, the findings and recommendation based upon that finding shall be shared with the entire Board in Board meeting.**

**G. The Board will review the findings and recommendations and determine the consequence. The consequence will be determined on a case-by-case basis, based on the seriousness of the offense and as determined by local law. This consequence will be communicated to both the complainant and harasser in writing in a format where the harasser can confirm receipt. A record of the harassment, outcome and response shall be kept on file at NABIP NM.**

**H. The person accused of the harassment has the right to appeal to the Board within 30 days.**

## **Article IV: OPERATIONAL POLICIES**

### **Section 1. Audit Notification**

1. **PURPOSE:** To provide notice to the Board about the annual audit results and findings.
2. **POLICY:** The Treasurer shall be directed to perform the annual audit.
3. **PROCEDURE:** The Treasurer shall be directed to copy the president, on the results of the annual audit.

### **Section 2. Board-Designated Operating Reserve**

**PURPOSE:** To provide for NABIP NM's financial stability.

**2. POLICY:** Sufficient reserves should be available to meet short-term operating requirements, provide for a shortfall in revenue and prepare for an unexpected economic downturn.

**3. PROCEDURES:** a. Operating Reserves will be defined as Total Net Assets. The Treasurer will provide the Board with a Reserve Status Report as part of the annual budget process, which will present current and projected reserve status based on the above definition.

b. The target amount to be attained for the Operating Reserve will be 5% of annual operating expenses of the current year budget, or about 2 months of expenses on average. In the event the operating reserve balance is less than the targeted level, the Board will make every effort to approve a budget which will increase this balance.

c. At each board meeting, the Treasurer shall report the following:

- i. Total net assets (operating reserves)
- ii. Total net assets as a percentage of operating expense
- iii. current cash
- iv. investment balance

The Treasurer is responsible to forward the report to the Board.

### **Section 3. Conflict of Interest**

**1. PURPOSE:** To maintain the highest ethical standards between NABIP NM and both present and past leaders and employees.

**2. POLICY:**

**A.** In accordance with this P&P and good governance practices, it shall be the policy and practice of NABIP NM and NABIP NM leaders to avoid business transactions which may be considered a conflict of interest. While there may be limited situations where products or services may be in the best interests of the Association, it is the responsibility of all NABIP NM leaders to report the existence of a potential or actual conflict of interest and for any such transactions to be conducted in a manner which will eliminate the influence of any NABIP NM leader in that decision.

**B.** Federal law requires nonprofits to act with independence and accordingly, certain types of transactions between NABIP NM and Interested Persons are prohibited in all circumstances. NABIP NM shall not enter Transactions with Interested Persons.

**C.** For all other business transactions: i. No person dealing with NABIP NM shall receive special favor or consideration because of that individual's current or former position with NABIP NM; and

ii. No person acting on behalf of NABIP NM should have a material, financial stake in transactions concerning the Association without the full knowledge and written consent of the Board.

**Section 4. PROCEDURES:**

**A. Definitions:** For purposes of this Policy and Procedure: i. Interested Person means: a. An individual who currently serves, or has served during the previous five years, as a member of the Board.

b. Substantial contributor, meaning a person or their spouse who gave an aggregate amount of more than \$5,000, if that amount is more than 2% of the total contributions the foundation or organization received from its inception through the end of the year in which that person's contributions were received, whether during the current year or at any point since NABIP NM's creation;

c. A family member of any individual described under (a) or (b); or

d. An entity which is controlled (meaning having an ownership interest, directly or indirectly, of more than 35% in a corporation, partnership or other business entity) by any individual meeting one or more of the categories above.

Interested Person shall not include an individual who might meet the definition of an Interested Person for a related organization (such as NABIP PAC or the Education Foundation) which is a separate corporate entity, even if potentially subordinate to NABIP NM.

ii. Transactions with Interested Persons means any business arrangement between an Interested Person and NABIP NM which falls within one of the following categories: a. Excess benefit transactions, where the Interested Person receives the excess of the economic benefit received from NABIP over the consideration or services provided through the transaction;

b. Loans to or from an Interested Person;

c. Grants benefitting an Interested Person; or

d. Business transactions involving an Interested Person which, in a single tax year, are (i) \$100,000 or more in all transactions, or (ii) \$10,000 (or 1% of total revenue) or more in any single transaction.

iii. Conflict of interest means any transaction in which a current or former NABIP NM Leader has a material financial interest. A conflicted individual is a NABIP NM Leader with a conflict of interest relative to a transaction.

iv. NABIP NM Leader means any current member of NABIP NM Board or of a NABIP NM-Related Entity, or an individual who has previously been a NABIP NM Leader during any part of the 12 months preceding a vote concerning a transaction in which the NABIP NM Leader has a material financial interest.

v. NABIP NM-Related Entity means any NABIP NM Board, Commission, Committee, Advisory Group, Working Group, Task Force or Foundation.

vi. Material Financial Interest means any direct or indirect benefit, including salary and/or compensation received directly by a NABIP NM Leader or by a NABIP NM 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 NABIP NM 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 NABIP NM.

b. In the case of a member of a NABIP Nm 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 NABIP NM would likewise benefit).

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

#### **B. Conduct by NABIPNM Leader when there is a conflict of interest**

i. It is the responsibility of any individual who is a NABIP NM leader (as defined above) to:

a. Not solicit association business for any reason;

b. Not participate in any discussion or vote concerning a transaction in which they have a conflict of interest; and

c. Voluntarily recuse themselves from activities in which they have or believe they have a conflict of interest. In cases deemed appropriated by the president, a vote by the Board in which at least 60 percent of its membership concurs, may permit a conflicted individual to participate in discussions on a transaction.

ii. A NABIP NM leader shall disclose any material financial interest in transactions contemplate do entered into by NABIP NM as soon as such interest is known. Such notification must be made, in writing, to the president. If the potential conflict involves the President, additional notification shall be made to the CFO. If the potential conflict involves the president, additional notification shall be made to the president-elect.

iii. If a NABIP NM leader is aware of potential conflict of interest concerning another NABIP NM leader, such information shall be disclosed in the same manner as outlined above.

### **Handling of Conflicts of Interest.**

**i. Conflicts of Interest among members of NABIP NM -Related Entities. For all proposed or actual business transactions that involve a potential or actual conflict of interest and which there is a determination that there is still a business need for the transaction to be considered, the Board shall follow this Requests for Review of Potential Conflict of Interest:**

**a .Any member of a NABIP NM-Related Entity may seek a vote of the full NABIP NM-Related Entity to determine whether a conflict of interest exists for a NABIP NM leader relative to the NABIP-Related Entity's work.**

**b. If a majority of the NABIP NM Entity determines a conflict exists for an individual Entity Member, that individual will not be permitted to participate in the discussion nor permitted to vote concerning the transaction.**

**c. The individual subject to another Member of the NABIP NM Entity's motion concerning a conflict of interest may participate in the discussion but may not vote in the debate determining whether a conflict of interest exists.**

**d. The Board approves a motion by majority vote specifically acknowledging the conflict of interest and stating the level of participation in the decision related to the transaction by the conflicted individual.(For example, if after disclosing a conflict of interest, a Member of the Board is permitted to discuss the matter prior to a vote, such involvement must be noted in specific motion).This motion may be part of the motion approving the transaction or in a separate motion.**

**e. The minutes of a NABIP NM Entity shall reflect all information relative to a conflict of interest. The minutes of the Board shall specifically reference receipt of any information from staff or NABIP NM Entities concerning conflicts of interest.**

**f. In cases deemed appropriated by the president, a vote by the Board in which at least 60percent of its membership concurs, may permit a conflicted individual to participate in discussions on a transaction.**

**g. NABIP NM Entities shall report all incidences of conflicts of interest to the Board including a description of how the conflict was handled.**

**h. All votes by all NABIP NM Entities (including the Executive Committee) permitting a conflicted individual to participate in discussions concerning the transaction shall be reported immediately to the Board. The Board shall have the authority to overturn any decision made in connection to the conflict of interest.**

### **Section 4. Distribution of Financial and Stewardship Information to Membership**

**1. PURPOSE: To ensure that the membership has access to timely and accurate information of the financial condition of their association.**

**2. POLICY: Not less than annually, current summarized financial information about the state of the Association to be available to all members.**

**3. PROCEDURES: A. The President shall make available a summarized Balance Sheet and Statement of Activities to all members annually. The format of the report shall be approved by the Board, which bears fiduciary responsibility for the Association. These reports should bear a statement of**

confidentiality. The statement should allow for the information to be shared with members but should seek to prohibit distribution to non-members.

B. The Treasurer shall provide an annual stewardship report (which shall include the financial status of the association) to the membership no later than the time of Capitol Conference or by March 1 if Capitol Conference occurs after March 1. This shall be distributed and notice provided to members about the availability of the report on the website.

C. Requests for more detailed financial information shall be referred to the Treasurer.

## **ARTICLE XI -- TRAVEL REIMBURSEMENT**

**Section 1. Members in good standing traveling on approved NMAHU business will be reimbursed for their expenses.**

**Section 2. In most cases money will be budgeted for reimbursement and the reimbursement will not exceed the budgeted amount without Board approval.**

**Section 3. Travel expenses will be reimbursed as follows:**

**A. Air travel reservations should be made as far in advance as possible in order to take advantage of reduced fares. NMAHU will reimburse or pay 75% of the cost of the lowest coach class fare available. B. Hotel expenses will be reimbursed at 75% of the single occupancy room rate.**

**C. If driving, mileage will be reimbursed to the individual at the current IRS approved rate. The total mileage reimbursement will not exceed the sum of the lowest available round trip coach airfare.**

**D. To receive reimbursement from NMAHU for NAHU events members must be active participants of the event and attend all general session activities and voting sessions (if a delegate) and submit all receipts to the Treasurer within 30 days.**

**E. All reimbursement will be made after the event with proper submission of forms and receipts.**

**F. NAHU event registration will be reimbursed at 100% of the early-bird rate. Late-registration difference in fees will be paid by the member.**

## **ARTICLE XII -- CAP OR NAHU CONVENTIONS**

**Section 1. When the budget allows, NMAHU may elect to pay for representatives to attend the CAP and/or NAHU conventions. NMAHU can budget to cover registration, travel, and/or meal costs.**

**Section 2. The current Board of Directors will make the final determination as to who will represent the state chapter at the CAP and NAHU conventions.**

**Section 3. Guidelines used to determine representation will follow:**

**A. The NMAHU Executive Board will be offered first opportunity for attendance. For the CAP conference this will include the Legislative Chair.**

**B. As the budget allows:**

**1. Other current NMAHU Board members will be offered remaining open positions.**

**2. Past-Presidents and other current volunteers will be offered remaining open positions.**

**3. Finally, any remaining open positions will be offered to the membership at large.**

## **ARTICLE XIII – LOBBYIST**

**Section 1** The Board may employ an individual or firm as the NMAHU 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.

**Section 2** The contract will outline expectations for the individual or firm.

**Section 3** Contract for the lobbyist will be a minimum of one year and a maximum of five years before release of an RFP.

**Section 4** The RFP process will occur a minimum of every five years and be under the direction of the Executive Committee and the 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 NMAHU.

(Removed Executive Staff)

## **ARTICLE XIV – SPONSORSHIPS**

**Section 1.** NMAHU will be responsible for conducting a sponsorship program. Annual Sponsorships will be based on a calendar year and will be shared with the local chapters (NNMAHU and RGAHU). The distribution will be calculated using a formula that distributes the dollars based on membership counts as of July 1 of the current board year. Distributions will be made within 30 days of receipt of sponsorship dollars. NMAHU will track the sponsor packages to ensure that sponsors get the amount and type of exposure (i.e. booths, names on announcements, etc.) that they have paid for. The purpose of this arrangement is:

- 1.** To prevent competition among the various chapters for the same sponsors,
- 2.** To facilitate activities that benefit the membership of all three chapters, and
- 3.** To provide sufficient value to the sponsors by having multiple opportunities to display their logos etc.

**Section 2.** The local chapters will conduct the following activities:

- 1.** Hold regular board meetings. The schedule will be set by the local board, and invitations will include the NMAHU President and President-Elect.
- 2.** Conduct membership meetings. The meetings do not need to include continuing education but do need to be open to all members. The dates of these membership meetings need to be provided to NMAHU as far in advance as possible so NMAHU can notify the sponsors of the opportunity to participate and track the sponsor packages as outlined above.
- 3.** Participate in NMAHU board meetings. Except for special situations, the local President or President-Elect should represent the local chapter at all NMAHU board meetings. Local chapter representation on the NMAHU board will include a report regarding local membership meetings and board meetings.

**Section 3.** A chapter will be considered inactive if it has not performed any of the aforementioned activities for three consecutive months. If either chapter is inactive for three consecutive months, their portion of the sponsorship dollars may be reduced using the following formula: annual distribution

(based on membership) x number of active months divided by 12 (calendar months). The remaining dollars will be redistributed to the active chapters. The purpose for this reduction is to encourage activity, and to be fair to the chapters that are showing activity, not merely to be punitive.

**Section 4.** The decision to reduce the sponsorship dollars will be made during a special meeting to be called by the NMAHU President, to include the following participants: NMAHU Executive Board and the Executive Board of the local chapter involved. If circumstances warrant, then the meeting may include the Executive Boards of all three chapters. Each Executive Board Member will have an equal vote, so it will be in the best interest of each chapter to have full participation. This meeting should be exploration as to how the NMAHU board can support the local and encourage activity, and not as a punitive measure.

## **Section 5. Liquor Liability Protection**

**1. PURPOSE:** To ensure that all NABIP national and regional events are protected from liability related to serving or consuming alcohol at official events.

**2. POLICY:** Any contract for a NABIP NM -sponsored event (including regional meetings) at which alcoholic beverages will, or are likely to be, distributed, must include a liquor liability clause. Such clause will be provided and/or approved by the President and/or Treasurer.

**3. PROCEDURE:** NABIP NM will draft a liquor liability clause, approved by the Board, for inclusion in all NABIP NM contracts. No NABIP NM contract lacking liability protection shall be signed by the CEO and/or CFO.

## **G. Leadership Rosters**

**1. PURPOSE:** To distribute an annual roster reporting form to communicate the new officers, board members, and key people within each chapter to NABIP.

**2. POLICY:** An association roster form will be used to forward to NABIP, the information of the newly elected officers and key people as soon as it is determined.

**3. PROCEDURE(S):** NABIP will distribute to each chapter a form with instructions for completion. Rosters will be due to NABIP by May 15. A systematic follow-up program will be utilized to ensure prompt response and participation. Once received by NABIP, the appropriate information will be entered into the database, and made available to the RVP's. Those members will begin to receive NABIP communications following this process.

## **H. Signatory Authority**

**1. PURPOSE:** To specify the circumstances and procedures under which checks written by the Association shall require two authorized signatures.

**2. POLICY:** All checks under \$100.00 require only one authorized signature. All checks over \$100.00 which are not recurring, or consistent items shall require two authorized signatures. Recurring and consistent items include the following:

a) Office rent

b) Contract fees approved through the budget

c) Meeting expenses approved through the budget

**3. PROCEDURES:** Checks requiring two authorized signatures will be reviewed and signed by either the President or Treasurer and one elected member of the Board.

## **I. Differential Pricing between Members and Non-Members for Goods and Services**

**1. PURPOSE:** To set pricing for NABIP NM products at a fair market value for members while protecting our tax-exempt status and avoiding antitrust concerns by establishing a formula, communication/explanation and a clear set of rules which add clarity of value and a sense of transparency for our members.

**2. POLICY:** This policy is being established so that the maximum differential between member and non-member costs must be set in such a level to reflect the overall investment to develop, produce and provide products, services and training offerings by the association but to not exceed the legal standard of not being so significant as to compel membership. To maintain a maximum 40% corridor between member and non-member pricing for product offerings, including but not limited to professional development courses. Where there is no cost for a member, the minimum cost of any program will be \$50 per non-member attendee. This maximum corridor will apply to all events utilizing provided products, services or training, except whereby agreement differentiated pricing is limited or prohibited for (a) certain nationally recognized industry events where NABIP NM has an agreement with a sponsor or (b) governmental contracts (which shall be reported regularly to the Board). Any other exceptions must be approved by the Board of Trustees in advance of the release of invitations or announcements.

**3. PROCEDURE:** While chapters are not prohibited from adopting a similar P&P, if doing so, care must be taken to protect and preserve their nonprofit status by maintaining a reasonable maximum corridor since the differential for non-member

## **K. Whistleblower Policy**

**1. PURPOSE:** To protect the Board and other representatives who make a good faith disclosure of specific wrongful conduct. To serve as a means of reporting all improprieties that potentially impact the integrity and effective operations of NABIP.

**2. POLICY:**

**A. General.** NABIP NM expects members of the Board, volunteer leaders, and contractors to observe high standards of business and personal ethics in the conduct of their duties and responsibilities. As representatives of NABIP NM, we must practice honesty and integrity in fulfilling our responsibilities and comply with all applicable laws and regulations.

**B. Reporting Responsibility.** It is the responsibility of all Board members, contractors and employees to report wrongful conduct in accordance with this Whistleblower Policy.

**C. Wrongful Conduct.** “Wrongful Conduct” is defined in this policy to include: a serious violation of NABIP policy; a violation of applicable state or federal law; or the use of NABIP NM property, resources or authority for personal gain or other purpose which is unrelated to the business and objectives of the Association. This definition is not intended to be an exclusive listing of the illegal or improper activity encompassed by this policy.

**D. No Retaliation.** No Board member, officer or employee who in good faith reports wrongful conduct will suffer harassment, retaliation or adverse employment consequence. Any board member, officer or employee or volunteer who retaliates against anyone who has reported wrongful conduct in good faith is subject to discipline up to and including termination of employment or removal from office. This policy is intended to encourage and enable employees and other volunteer leaders to raise serious concerns within NABIP NM.

**E. Reporting Wrongful Conduct.** NABIP NM encourages its Board members, officers and employees to share their questions, concerns, suggestions or complaints with someone who can address them properly. *Any Board member, officer or employee may report wrongful conduct to the Executive Vice President/CEO or the NABIP NM President. If the wrongful conduct implicates either or both, or if the reporting individual is not comfortable speaking with or not satisfied with response of those individuals, the issue may be reported to any member of the Board.* The NABIP NM President and all members of the Board to whom a report of wrongful conduct is made are required to immediately advise the full Board of such report in Executive Session.

**F. Acting in Good Faith.** Anyone filing a complaint of wrongful conduct must be acting in good faith and have reasonable grounds for believing the information disclosed indicates wrongful conduct. Any allegations that prove not to be substantiated and which prove to have been made maliciously or knowingly false will be viewed as a serious disciplinary offense.

**G. Confidentiality.** Reports of wrongful conduct or suspected wrongful conduct may be submitted on a confidential basis by the complainant or may be submitted anonymously. Reports of wrongful conduct or suspected wrongful conduct will be kept confidential to the extent possible, consistent with the need to conduct an adequate investigation.

**H. Handling of Reported Wrongful Conduct.** A representative of the Board of Trustees will notify the sender and acknowledge receipt of the reported wrongful conduct or suspected wrongful conduct within five business days, unless such report was submitted anonymously. All reports will be promptly investigated, and appropriate corrective action will be taken if warranted by the investigation.

## **L. Standard Association Meeting Minutes**

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

**2. POLICY:** Every motion of the Board shall be recorded. 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 national headquarters.

**3. PROCEDURE(S):** The President will direct staff to maintain all originals and provide for their timely distribution to the Board. All minutes and attachments shall be available to the Board electronically.

## **O. Payment of Dues to State and Local Chapters**

- 1. PURPOSE:** To ensure that dues are paid to state and local chapters on a timely basis.
- 2. POLICY:** NABIP will directly deposit into the NABIP NM chapter's bank accounts all dues received in the prior month.
- 3. PROCEDURE(S):** During the third week of each month, NABIP will directly deposit

## **Q. New Chapters**

- 1. PURPOSE:** To further assist with the proper development of new chapters.
- 2. POLICY:**
  - A.** To financially support the expense of new chapter development, following a request from the new chapter, the Association will consider providing chapter seed money to be used toward the expenses of getting a new chapter up and running.
  - B.** In order to strongly encourage chapters to comply with all applicable IRS requirements, NABIP shall reimburse any chapter for the fee associated with IRS form 8718.
- 3. PROCEDURE(S):**
  - A.** CFO shall reimburse, up to \$150, any new chapter that provides proper receipts of payment associated with IRS Form 8718. IRS Form 8718 includes a fee of \$150 for a determination letter, for an organization seeking tax exempt status.
  - B.** The Board shall consider requests from a new local chapter and issue a check within 30 days of approval of the chapter charter on a non-receivable basis.

## **R. Travel and Entertainment Policy for NABIP Volunteer Leadership**

**Section 1.** Members in good standing traveling on approved NMAHU business will be reimbursed for their expenses.

**Section 2.** In most cases money will be budgeted for reimbursement and the reimbursement will not exceed the budgeted amount without Board approval.

**Section 3.** Travel expenses will be reimbursed as follows:

- A.** Air travel reservations should be made as far in advance as possible in order to take advantage of reduced fares. NMAHU will reimburse or pay 75% of the cost of the lowest coach class fare available.
- B.** Hotel expenses will be reimbursed at 75% of the single occupancy room rate.

**C. If driving, mileage will be reimbursed to the individual at the current IRS approved rate. The total mileage reimbursement will not exceed the sum of the lowest available round trip coach airfare.**

**D. To receive reimbursement from NMAHU for NAHU events members must be active participants of the event and attend all general session activities and voting sessions (if a delegate) and submit all receipts to the Treasurer within 30 days.**

**E. All reimbursement will be made after the event with proper submission of forms and receipts.**

**F. NAHU event registration will be reimbursed at 100% of the early-bird rate. Late-registration difference in fees will be paid by the member.**

#### **Section 4. CAP OR NAHU CONVENTIONS**

- a. When the budget allows, NMAHU may elect to pay for representatives to attend the CAP and/or NAHU conventions. NMAHU can budget to cover registration, travel, and/or meal costs.**
- b. The current Board of Directors will make the final determination as to who will represent the state chapter at the CAP and NAHU conventions.**

#### **Section 5. Guidelines used to determine representation will follow:**

**A. The NMAHU Executive Board will be offered first opportunity for attendance. For the CAP conference this will include the Legislative Chair.**

**B. As the budget allows:**

**C. Other current NMAHU Board members will be offered remaining open positions.**

**D. Past-Presidents and other current volunteers will be offered remaining open positions.**

**E. Finally, any remaining open positions will be offered to the membership at large.**

#### **S. Changes in Board of Trustees Membership**

**1. PURPOSE: To establish a protocol to communicate changes in members of the Board that occurs outside of the normal procedures.**

**2. POLICY: The Board will communicate to all members when there has been a change in the members of the Board, including resignations, removal, or appointment of individuals to serve in one of the elected or appointed positions.**

**3. PROCEDURE(S):**

**A. The President shall ensure that members receive notification of changes in members the Board and such notification shall, at a minimum, be sent via single-topic communication to the email address of record of each member and in a prominent announcement in NABIP NM magazine.**

## **T. Document Retention Policy**

**1. PURPOSE:** To specify how important documents (hardcopy, electronic or other media) should be retained, protected and eligible for destruction.

**2. POLICY:** The following types of documents will be retained for the following periods of time. At least one copy of each document will be retained according to the following schedule:

### **Corporate Records**

Article of Incorporation to apply for corporate status	Permanent
IRS Form 1023 to file for tax-exempt status	Permanent
Letter of Determination granting tax-exempt status	Permanent
By Laws	Permanent
Board Policies & Procedures	Permanent
Resolutions	Permanent
Board Meeting Minutes	Permanent
Annual Corporate Filings	Permanent

### **Financial Records**

Financial Records Chart of Accounts	Permanent
Fiscal Policies & Procedures	Permanent
Audits	Permanent
Financial Statements	Permanent
General Ledger	Permanent
Check Registers	7 Years
Business Expense Documents	7 Years
Bank Deposit Slips	7 Years
Cancelled Checks	7 Years
Invoices	7 Years

### **Tax Records**

<b>Annual 990 Tax Filings</b>	<b>Permanent</b>
<b>Annual 1099 Report Filings</b>	<b>Permanent</b>
<b>Payroll Registers</b>	<b>7 Years</b>
<b>Payroll Tax Withholdings</b>	<b>7 Years</b>
<b>Earnings Records</b>	<b>7 Years</b>
<b>Payroll Tax Returns</b>	<b>7 Years</b>
<b>W-2 Statements</b>	<b>7 Years</b>
<b>Insurance Records Property Insurance Policy</b>	<b>Permanent</b>
<b>Directors and Officers Insurance Policy</b>	<b>Permanent</b>
<b>Workers' Compensation Insurance Policy</b>	<b>Permanent</b>
<b>General Liability Insurance Policy</b>	<b>Permanent</b>
<b>Insurance Claims Applications</b>	<b>Permanent</b>
<b>Insurance Disbursements &amp; Denials</b>	<b>Permanent</b>

## **U. Contracts**

**1. PURPOSE:** To ensure that all obligations undertaken by NABIP NM are properly bid, reviewed and approved prior to be contracted.

**2. POLICY:** Only the President or the Treasurer of the Association are permitted to sign or otherwise obligate NABIP NM to any contractual agreements. Board members and committee chairs may agree to reasonable and customary expenses which do not require a contract and have been approved within their respective budgets.

The President and the Treasurer shall coordinate with the board, other staff, vendors and legal counsel in accordance with the procedures.

**3. PROCEDURES:** The President or the Treasurer will review all contracts to ensure the terms of the agreement detail the scope of work, itemize financial expectations and limit the liability of the association.

All contracts over \$10,000 require three written bids unless the President and Treasurer determine other relevant factors make it unnecessary to obtain multiple bids. Any exceptions will be reported to the Finance Committee at their next monthly meeting.

## ***Article V. COMMITTEES***

### **Membership Committee**

**PURPOSE:** To create, develop and communicate effective tools that will assist the chapters in recruiting and retaining members. These tools will enhance the membership experience as value added benefits. The Membership Chair will work with the Board to develop sound strategies to show the value of membership and grow the association.

**POLICY:** The Membership Chair provides membership advice to Board and promotes communication of membership issues among the members and chapters.

### **Membership & Retention Chairs:**

These individuals, as described in this policy and procedure, and will be responsible for:

- a. Participating in Board meetings.
- b. Soliciting opinions, comments and suggestions from the Board regarding proposed and existing policy.
- c. Assist Board with requests for membership & retention guidance.
- d. Facilitate communications between the Membership Chair, and Board to ensure that the policies and actions are effectively communicated and disseminated to members.

### **Legislative Committee**

**1. PURPOSE:** The Legislative Committee works to develop and advocate for market-based solutions which provide for continued and improved choice, accessibility and affordability of health, disability, and long-term care insurance, employee benefits, and other products designed to meet the health, financial and retirement security needs of the American people. The Committee oversees grassroots initiatives and the advocacy of sound health policy throughout the legislative and regulatory process.

**2. POLICY:** The Legislative Committee provides legislative and regulatory advice to the Board and promotes communication of legislative and regulatory issues among the members. The Committee will meet regularly by phone and in person.

**Duties:** The Legislative Council shall monitor state and federal legislative and regulatory activity, recommending appropriate action to the Board of Trustees, monitoring ongoing projects being coordinated between Council members and staff. It shall develop legislative and regulatory policy positions for the Association and recommend adoption of such policies to the Board of Trustees. It shall review requests for use of Legislative Defense Funds and make recommendations to the Board of Trustees for action.

**K. Limit on Committee Service:** Service on the Legislative Council will be limited to four full one-year terms. Service as vice chair, chair and immediate past chair shall not count towards this service limit. Staff will provide to the president-elect, incoming Legislative Council chair & vice chair, a list of all committee members and the length of their service on the Legislative Council. Individuals who have served on the committee for a total of four years whether consecutively or not shall not be reappointed except at the discretion of the president and approval by the Board of Trustees by a vote of three-quarters of the members in attendance and voting.

**L. Committee Participation and Voting:** While members, staff and other invited parties assigned or appointed to committees, may actively participate in meetings, teleconferences and electronic discussions, only active members in good standing who have been appointed as members of the Legislative Council shall be authorized to vote on decisions made by the Council.

**M. Notification of Scheduled Meetings and Teleconferences:** Council members will be notified no later than one week prior to the actual meeting or teleconference date by email or verbal communication. This notification will be initiated from the national office by the Council chair or a designated member of the staff.

**N. Minutes:** All committees shall take and maintain minutes as described in Chapter 21 of the Standard Code of Parliamentary Procedures. The staff liaison shall distribute these minutes to the Board of Trustees and minutes shall be posted on the Board of Trustees web site or distributed by mail or email to the chapters.

## **ii2. Legislative Committee Meetings**

**1. PURPOSE:** To establish a regular schedule of meetings to execute the responsibilities of the Legislative Committee.

**2. POLICY:** Legislative Committee meetings should be held regularly to permit advance planning and consistent member input and evaluation of legislative policies and positions. Nothing in this Policy and Procedure shall prohibit additional meetings of the Legislative Council at one location or by teleconference.

**3. PROCEDURE(S):** The Legislative Committee shall meet regularly and at the recommendation of the legislative chair and President. Agendas for these meetings shall be distributed on or prior to the date, The agenda will identify topics to be discussed, the location of the meeting and the time of the meeting. Modifications of the agenda shall be immediately distributed to all members of the Legislative Council. Each member of the Legislative Council attending meetings shall be eligible to receive a reimbursement to offset expenses for Capitol Conference and annual convention, subject to budgetary

allocations. Expense reimbursements must meet all the relevant policies and procedures for consideration.

## **Legislative Town Hall Meeting**

**1. PURPOSE:** To encourage communication between the Legislative Committee and Association members and to provide a forum for open discussion of the legislative policies and positions.

**2. POLICY:** A legislative Town Hall Meeting shall be a part of each Day on the Hill.

**3. PROCEDURE(S):** The Legislative Committee shall work with the Board to schedule a Town Hall meeting to be held during the NM State Legislative session. Whenever possible, an agenda for the Town Hall meeting should be included in material distributed to the membership both prior to and at the Day on the Hill event.

## **ii5. Policy and Position Paper Review**

**1. PURPOSE:** To ensure that legislative policies and position papers remain relevant and appropriate to the legislative and policymaking process as it evolves over time. To adopt these positions through a process that gives the membership adequate input which will support the Association's mission and vision statements.

**2. POLICY:** The Association's legislative policies & position papers should be reviewed regularly. The membership should be given the opportunity to comment on the legislative positions and papers.

**3. PROCEDURES:** The Legislative Committee will review the existing legislative policies and position papers as needed due to legislative or regulatory changes. The Committee chair will be responsible for organization and delegation of the review to the various working groups and task forces of the Committee.

**Emergency Consideration:** In the case of the recommendation of a position or paper that is considered an emergency by a majority vote of the Board, the process above may be expedited by limiting the time for consideration by each of the above groups. The Legislative Committee, at its discretion, may act through a majority vote to approve the use of a position or paper by the members

## **Professional Development Committee**

**1. PURPOSE:** The Professional Development Committee works to develop and advocate for development, implementation, marketing and execution of professional development programs and other value-based solutions for the members and chapters.

**2. POLICY:** The Professional Development Committee will meet regularly and provides professional development advice to Board and promotes professional development programs and other value-based solutions among members and chapters. The Professional Development Committee in its structure and operation shall conform to the bylaws.

**3. PROCEDURES: Appointment and Service of Professional Development Committee Members:** Members in good standing will be advised of the opportunity on the Professional Development Committee annually. Participation on the Committee will be reviewed by the chair, and president-elect. The president-elect with the advice of the chair, will nominate the members of the Professional Development Committee. The Committee Chair will recommend the person(s) who they feel will be able to perform all the duties of the position. Only active members in good standing may serve as members of the Professional Development Committee.

**F. Limit on Council Service:** Service on the Professional Development Council will be limited to four years. Individuals who have served on the Council for a total of four years whether consecutively or not shall not be reappointed except at the discretion of the president and approved by a ¾ majority of the Board .

**G. Committee Participation and Voting:** Committee Participation and Voting: While members, staff and other invited parties may actively participate in meetings, only active members in good standing who have been approved as members of the Professional Development Committee shall be authorized to vote on decisions made by the Committee.

**H. Notification of Scheduled Meetings and Teleconferences:** Committee members will be notified no later than the day of the meeting date by email or verbal communication. This notification will be initiated from the Committee chair or a designated member of the committee.

**I. Minutes:** All committees shall take and maintain minutes as described in Chapter 21 of the Standard Code of Parliamentary Procedures. The Committee Chair or assigned member shall distribute these minutes to the Board and minutes shall be distributed by email to the committee members.

## **Member Recognition Committee**

The committee collaborates with the Professional Development Council and encourages chapters and members to strive for excellence and to recognize both the exceptional chapters and members for going above and beyond the basic threshold and excelling in education, advocacy, leadership, and professionalism.

### **Member Recognition Committee - Awards Review**

**1. PURPOSE:** To set a systematic review of the awards to keep them current.

**2. POLICY:** The Member Recognition Committee shall review all awards every three years

**3. PROCEDURE(S):** The committee will distribute the various awards to the Board to for a review of the awards' scope, purpose and criteria, to make sure the awards are still current, and still make sense in helping the association achieve its mission.

**A.** Each Board member will have 60 days to review the awards and make recommendations for changes and updates.

**B. After the member recognition committee has received the recommendations, they will review these changes and make their final revisions and present them to the Board for approval.**

**C. 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.**

**D. Any changes that are approved to the awards will take effect the following award year.**

## **ARTICLE VII: MISCELLANEOUS PROVISIONS**

### **Complimentary Event Registration Industry VIPs**

**1. PURPOSE: The president or one acting on behalf of the president shall invite leaders of selected industry organizations to attend NABIP NM events. Their registration fee will be waived.**

**2. POLICY: NABIP will invite VIPs of industry related organizations to events hosted by NABIP NM. .**

**3. PROCEDURES: The president or one acting on behalf of the president, with the consent of the Board of Trustees, will write a letter/ email of invitation, which will be sent by a Board member to each person.**

### **G. Speakers Bureau Guidelines**

**1. PURPOSE: To recognize the importance and maintain the quality of a vibrant, up to-date, and dynamic portfolio of speakers and to be sure that the speakers are well trained on the Association's rules of being a preferred speaker.**

**2. POLICY: The Professional Development Committee/ Chair shall maintain the Speaker's Bureau for the chapter. The file shall be updated annually with a list of speakers who provide valuable industry workshops and maintain a "sales-pitch-free" content.**

**3. PROCEDURES: Gather updated speaker data making amendments as feedback dictates.**

**A. Update speaker's bureau file annually.**

**B. Provide, collect, and report feedback from participants to the speaker within 30 days of presentation.**

**C. Post evaluations within 60-days of presentation on the website.**

**E. Remove speakers when presentations are sales pitches for the speaker's specific product or service, or when the speaker has failed to meet or maintain the standard expected**

### **General Administration**

**ARTICLE I -- NAME AND LOCATION**

Section 1 The name of this organization is National Association of Benefits and Insurance Professionals, New Mexico (NABIP NM) a non-profit corporation, incorporated in the state of New Mexico.

Section 2 The geographical areas covered by the chapter shall include the state of New Mexico.

Section 3 The official address shall be:

New Mexico Association of Health Underwriters

P.O. Box 95142

Albuquerque, NM 87199-5142

## ARTICLE II – OBJECTIVES

Section 1 The main purpose of this state chapter will be the same as those set forth in the Bylaws.

Section 2 The incoming Board of Directors should set yearly goals and objectives that reflect the New Mexico state chapter's long-range plan at the annual Board Strategic Planning Meeting.

## ARTICLE III – MEMBERSHIP

Section 1 Membership qualifications, classification, resignation, transfer and removal are as defined by the National Association of Health Underwriters (NAHU).

Section 2 Membership will be in the name of the individual, not the organization they represent as stated in the Bylaws.

## ARTICLE IV -- MEETING OF MEMBERS

(no shows and walk-ins under Section E, F & G removed)

Section 1 Regular meetings for members and non-members will be as determined by the Board of Directors.

A. The Meeting notice will be sent to the last known address (e-mail or street) of each member at least 14 days prior to the meeting date.

B. Continuing education credits (CE) will be distributed to each member who attends an educational meeting. Any member of NMAHU will be allowed to attend all state chapter meetings at the established member fee. No restriction on the number of meetings a member can attend shall be imposed. Any member attending a meeting at a state chapter level will adhere to the reservation and cancellation policies of the state chapter.

C. Registered members of NMAHU will receive all mailings including the state chapter newsletter at no charge.

D. There is a member and non-member registration fee for each meeting. The NMAHU Board of Directors determines these fees.

E. Advance registration is made through NMAHU prior to the meeting. Registrations can be made by phone, fax, or e-mail.

F. Cash, check, or credit card will be accepted at the registration desk.

Section 2 At the member meeting held in June or before of each year, Officers and Directors are installed and presented to the membership.

Section 3 The Board of Directors may call special meetings. Business transacted at this meeting will be stated in the meeting notice.

Section 4 At special meetings of members, a quorum will consist of a majority of members in attendance.

#### ARTICLE V -- ELECTION OF OFFICERS

Section 1 Elected Officers of the state chapter will be the President, President-Elect, Secretary and Treasurer, to be elected according to the state chapter Bylaws.

Section 2 Any active member in good standing is eligible for nomination. It is desirable that nominees have previously served in any capacity on a state chapter board or committee.

Section 3 The Immediate Past President will serve as the Nominations Chair for the purpose of nominating a slate of Officers and Directors. In absence of an

Immediate Past President the President will appoint a Nominations Chair.

A. Nominating Committee will submit a slate of candidates to the Board of Directors no later than six (6) weeks prior to June 1.

B. At the time of the election no more than two members from any one company, agency or organization will be represented on the Board of Directors.

Section 4 Each member of the Board of Directors will serve according to the terms of the state chapter Bylaws.

Section 5 Officers will not serve in the same office for more than two consecutive terms except at the discretion of the Board of Directors with approval by vote.

Section 6 Vacancies due to death, disability, or resignation will be filled according to the terms of the state chapter Bylaws.

## ARTICLE VI -- DUTIES OF THE OFFICERS

Section 1 Duties of the Officers will be followed as defined in the NMAHU Bylaws detailed in article VII.

## ARTICLE VII -- RESPONSIBILITIES OF OFFICERS

### Section 1 PRESIDENT

- A. Responsible for communicating with and supervising the NMAHU 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 the Board of Directors and also serve as a member of the Budget and Finance Committee.
- 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 state chapter adherence to state chapter Bylaws and Policies and Procedures.
- F. Prepare agenda for each Board meeting and distribute prior to the meeting.
- G. Preside at state chapter annual Strategic Planning Meeting.
- H. Serve as an ex-officio member on all committees except the Nominating Committee.
- I. Conduct annual Board orientation and Strategic Planning Meeting.
- J. Serve as a support and mentor to President-Elect.
- K. Serve as a liaison between the state chapter and NAHU.
- L. Attend the NAHU Convention and CAP Conferences.
- M. Submit the President's strategic plan to the Board of Directors.
- N. Conduct transition meeting with successor. O. Submit budget needs for the fiscal year.

### Section 2. PRESIDENT-ELECT

- A. Serve as direct support to state chapter President.
- B. 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.
- C. Keep current on all state chapter activities in order to take over for, or represent the President.
- D. Serve on the Board of Directors.
- 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. Attend the NAHU Convention and CAP Conferences.
- H. Submit the President-Elect's strategic plan to the Board of Directors.
- I. Perform other duties as may be assigned by the President or Board of Directors.
- J. Conduct transition meeting with successor.
- K. Submit budget needs for the fiscal year.

Section 3. SECRETARY A. Keep current records of membership. B. Keep current mailing list for promotional purposes. C. Notify Board of Directors regarding meeting dates, times and places.

D. Prepare minutes and keep attendance of each Board of Directors meeting and distribute to Board of Directors in a timely manner. E. Submit the Secretary's strategic plan to the Board of Directors.

F. Perform other duties as may be assigned by the President or Board of Directors. G. Conduct transition meeting with successor. H. Submit budget needs for the fiscal year.

#### Section 4. TREASURER

A. Receive all funds paid to NMAHU.

B. Maintain the NMAHU bank account.

##### 1. Bank Account Disbursement Authority

a. A maximum of three authorized signatures of officer positions are to be placed on NMAHU bank accounts. Those signatures are to be of the

NMAHU President, the President Elect and the Treasurer. Two authorized signatures are required on all NMAHU checks over \$50.00.

b. Checks will be prepared for signature monthly.

##### 2. Bank Statement Reconciliation

a. The Treasurer of NMAHU will be required to receive and reconcile all NMAHU financial statements on a monthly basis.

C. Pay all expenses in a timely manner and as directed by the following:

1. All expenses must be part of the written, approved NMAHU 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 Reimbursement/Check Request and supporting original documentation (an invoice or receipt) is required before a check can be drawn on any NMAHU account.

3. Board approval is required prior to Treasurer's approval of payment for any unbudgeted expense. 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.

D. Maintain accurate registration and payment records for all NMAHU meeting/events and provide registration check-in sheet. Issue billings as needed.

E. Cancellation/Refund Policy

a. A full refund of the registration fee for a meeting/event will be issued with the Board of Directors approval on a case-by-case basis.

b. A refunded registration fee will be payable by check.

F. The Treasurer shall verify valid bonding of the designated NMAHU Executive at the beginning of each fiscal year. The NMAHU Executive will be responsible for providing proof of valid bonding insurance to

the Treasurer. G. Develop for approval the NMAHU annual operating budget.

H. Submit the Treasurer's strategic plan to the Board of Directors.

I. Perform other duties as may be assigned by the President or Board of Directors.

J. Conduct transition meeting with successor.

K. Submit budget needs for the fiscal year.

#### ARTICLE VIII -- BOARD OF DIRECTORS

Section 1 The governing body will be the Board of Directors. The Board will comply with both the NMAHU and National Bylaws.

Section 2 The Board of Directors will consist of the President, President-Elect, Immediate Past-President, Secretary, Treasurer and one (1) elected director of each local association within the state. The Board of Directors

should be comprised of no more than 50% carrier representatives and no fewer than 50% broker/agent representatives.

Section 3 Any member who has been an active member of the New Mexico State chapter for one year or more, who is in good standing and is a New Mexico resident, is eligible for any elected position on the Board of Directors.

Section 4 The Board of Directors shall take office the first day of July each year. Directors will serve according to the chapter Bylaws.

Section 5: A regular meeting of the Board of Directors will be held no less than 4 times during each fiscal year and will be open for attendance by any active NMAHU member in good standing, except during executive session. The Board of Directors will determine meetings.

A. The meetings will be under the provision of the Agenda.

B. Committee Chairs are responsible for providing committee reports to the President at all Board meetings.

C. Agenda items, motions and other documents pertinent to the Board meeting will be provided to the Board prior to the scheduled meeting except by direction of the President.

D. No member of the Board of Directors will participate in any 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 request clarification or ask questions from any such person.

Section 6 Any Director, including an elected Officer, who has been absent from two (2) regular meetings of the Board of Directors without prior notification to the President will receive a letter from the President regarding their intention to continue as a Director. Failure of the Director to respond will be deemed as resignation from the Board of Directors and the vacancy will be filled as provided in the Bylaws.

Section 7 Directors and elected Officers will not receive any compensation for their services.

Section 8 All members of the Board of Directors will be encouraged to attend both the National Conference and Capitol Conferences, in addition to the Regional meetings, as a condition of their position as an Officer of NMAHU.

#### ARTICLE IX -- DUES, FEES, AND ASSESSMENTS

Section 1 The NMAHU Board will establish dues for all state chapter members annually.

#### ARTICLE X -- DUTIES OF COMMITTEE CHAIRS

Section 1. LEGISLATIVE CHAIR A. The Legislative Chair must attend and set up all meetings for NMAHU representatives at the CAP Conference.

B. The Legislative Chair will attend all Agents' Coalition meetings or send a committee representative.

C. The Legislative Chair will coordinate with the contracted lobbyist (if applicable) to present at a minimum of three Board meetings and membership meetings annually.

D. The Legislative Chair will organize a committee of a minimum of five additional members; a minimum of 60% of committee members will be brokers, to support the NMAHU's legislative activities.

E. Develop newsletter articles identifying legislative issues

F. Submit a Legislative strategic plan to the Board of Directors.

G. Perform other duties as may be assigned by the President or Board of Directors.

H. Conduct transition meeting with successor. I. Submit budget needs for the fiscal year.

#### Section 2. PROFESSIONAL DEVELOPMENT CHAIR

A. Secure Speakers and/or presenters for Chapter programs and events.

- B. Apply for Continuing Educations credits for courses offered.
- C. Provide information to the Communication/Media Chair regarding programs and events.
  - 1. Prepare course descriptions
  - 2. Obtain biographies of speakers
- D. Create, distribute and compile Evaluation Forms for each program or event.
- E. Create and distribute Continuing Education Certificates.
- F. Work in conjunction with the Communications/Media Chair and Operations Chair to ensure a smooth-running, well publicized program or event.
- G. Submit an Education strategic plan to the Board of Directors.
- H. Perform other duties as may be assigned by the President or Board of Directors.
- I. Conduct transition meeting with successor. J. Submit budget needs for the fiscal year.

### Section 3. MEMBERSHIP RECRUITMENT/RETENTION COMMITTEE CHAIR

- A. Maintain an accurate membership roster. B. Make personal contact with all new members to welcome them to NMAHU. C. Make personal contact with all renewing members. D. Develop newsletter articles to promote membership. E. Request podium time at meetings to explain and promote the membership.
- F. Determine the level of satisfaction of the membership by the creation of a survey that is meaningful, measurable and timely to our NMAHU Membership. G. Work with local chapters to promote membership through a “Membership Blitz” and other strategies.
- H. Submit a Membership strategic plan to the Board of Directors.
- I. Perform other duties as may be assigned by the President or Board of Directors.
- J. Conduct transition meeting with successor. K. Submit budget needs for the fiscal year.

### Section 4. COMMUNICATIONS/MEDIA CHAIR (removed NMAHU Magazine references)

- A. The goal of Communications/Media is to educate the public about NMAHU through various publications and gain professional recognition for our Association and members within NMAHU and the local community.
- B. Maintain the state chapter newsletter.
  - 1. The newsletter will advise the membership of the time, place, and topics for meetings.
- C. Prepare and distribute press releases for upcoming programs or events.
- D. Committee members or other NMAHU members also submit articles on various topics to local or national trade magazines through the Communications Committee.

- E. Update and maintain the media distribution list.
- F. Continue to improve communication between the committees in order to publicize important events and committee projects.
- G. Submit a Communications/Media strategic plan to the Board of Directors.
- H. Perform other duties as may be assigned by the President or Board of Directors.
- I. Conduct transition meeting with successor. J. Submit budget needs for the fiscal year.

#### Section 5. AWARDS CHAIR (removed time table for award presentation)

A. Compile all information needed for submittal of annual NAHU Landmark awards book. B. Be familiar with all NAHU awards and submit NMAHU nominations as appropriate. C. Chair nominations committee for the Eva Jean Fomalont Award, the Pat Miller Award and the Anne Sperling Award.

1. The Awards Committee will solicit and receive nominations until March 1st of each year.
2. The Awards Committee will present a report of qualified nominees to the Board of Directors. 3. The award recipient choice will be chosen by the Awards Committee and approved by the Board of Directors no later than March 15th of each year.
4. The Award will be presented by the NMAHU President to the recipient at an NMAHU program or event held each year.

- D. Perform other duties as may be assigned by the President or Board of Directors.
- E. Submit an Awards strategic plan to the Board of Directors.
- F. Conduct transition meeting with successor. G. Submit budget needs for the fiscal year.

#### Section 7. WEBSITE CHAIR

A. The website is the primary communications vehicle for NMAHU. This is the one stop for all state chapter members, prospective members as well as the community at large. The website provides access to current and past issues of the NMAHU's newsletter, NMAHU calendar, link to NMAHU Legislative Issues and the NMAHU's Bylaws, Policies & Procedures, and minutes from the monthly NMAHU Board meetings. The website is also used to highlight and promote NMAHU programs and events.

B. The website will be under the direction of the Communications/Media chair and the Board of Directors.

C. The Communications/Media chair will approve all structural changes to the Web site.

D. An Annual review of the site shall occur every February where the website will be evaluated by the chair and the Board of Directors to decide if changes will benefit the chapter at large.

E. The chairperson does not have the power to change the look, layout, or scheduled content of the site without prior Board approval.

F. All Web site content updating will be at the sole discretion of the Communications/Media chairperson and other committees as assigned. All content updates shall be reviewed and all content modification performed by other committees will require notification of changes to the current Communications/Media chair.

G. Perform other duties as may be assigned by the President or Board of Directors.

H. Submit a Website strategic plan to the Board of Directors.

I. Conduct transition meeting with successor. J. Submit budget needs for the fiscal year.

(Removed Section 8 Operations Chair)

#### ARTICLE XI -- TRAVEL REIMBURSEMENT

Section 1. Members in good standing traveling on approved NMAHU business will be reimbursed for their expenses.

Section 2. In most cases money will be budgeted for reimbursement and the reimbursement will not exceed the budgeted amount without Board approval.

Section 3. Travel expenses will be reimbursed as follows:

A. Air travel reservations should be made as far in advance as possible in order to take advantage of reduced fares. NMAHU will reimburse or pay 75% of the cost of the lowest coach class fare available. B. Hotel expenses will be reimbursed at 75% of the single occupancy room rate.

C. If driving, mileage will be reimbursed to the individual at the current IRS approved rate. The total mileage reimbursement will not exceed the sum of the lowest available round trip coach airfare.

D. To receive reimbursement from NMAHU for NAHU events members must be active participants of the event and attend all general session activities and voting sessions (if a delegate) and submit all receipts to the Treasurer within 30 days.

E. All reimbursement will be made after the event with proper submission of forms and receipts.

F. NAHU event registration will be reimbursed at 100% of the early-bird rate. Late-registration difference in fees will be paid by the member.

#### ARTICLE XII -- CAP OR NAHU CONVENTIONS

Section 1. When the budget allows, NMAHU may elect to pay for representatives to attend the CAP and/or NAHU conventions. NMAHU can budget to cover registration, travel, and/or meal costs.

Section 2. The current Board of Directors will make the final determination as to who will represent the state chapter at the CAP and NAHU conventions.

Section 3. Guidelines used to determine representation will follow:

A. The NMAHU Executive Board will be offered first opportunity for attendance. For the CAP conference this will include the Legislative Chair.

B. As the budget allows:

1. Other current NMAHU Board members will be offered remaining open positions.
2. Past-Presidents and other current volunteers will be offered remaining open positions.
3. Finally, any remaining open positions will be offered to the membership at large.

#### ARTICLE XIII – LOBBYIST

Section 1 The Board may employ an individual or firm as the NMAHU 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.

Section 2 The contract will outline expectations for the individual or firm.

Section 3 Contract for the lobbyist will be a minimum of one year and a maximum of five years before release of an RFP.

Section 4 The RFP process will occur a minimum of every five years and be under the direction of the Executive Committee and the 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 NMAHU.

(Removed Executive Staff)

#### ARTICLE XIV – SPONSORSHIPS

Section 1. NMAHU will be responsible for conducting a sponsorship program. Annual Sponsorships will be based on a calendar year and will be shared with the local chapters (NNMAHU and RGAHU). The distribution will be calculated using a formula that distributes the dollars based on membership counts as of July 1 of the current board year. Distributions will be made within 30 days of receipt of sponsorship dollars. NMAHU will track the sponsor packages to ensure that sponsors get the amount and type of exposure (i.e. booths, names on announcements, etc.) that they have paid for. The purpose of this arrangement is:

1. To prevent competition among the various chapters for the same sponsors,
2. To facilitate activities that benefit the membership of all three chapters, and
3. To provide sufficient value to the sponsors by having multiple opportunities to display their logos etc.

Section 2. The local chapters will conduct the following activities:

1. Hold regular board meetings. The schedule will be set by the local board, and invitations will include the NMAHU President and President-Elect.
2. Conduct membership meetings. The meetings do not need to include continuing education but do need to be open to all members. The dates of these membership meetings need to be provided to NMAHU as far in advance as possible so NMAHU can notify the sponsors of the opportunity to participate and track the sponsor packages as outlined above.

3. Participate in NMAHU board meetings. Except for special situations, the local President or President-Elect should represent the local chapter at all NMAHU board meetings. Local chapter representation on the NMAHU board will include a report regarding local membership meetings and board meetings.

Section 3. A chapter will be considered inactive if it has not performed any of the aforementioned activities for three consecutive months. If either chapter is inactive for three consecutive months, their portion of the sponsorship dollars may be reduced using the following formula: annual distribution (based on membership) x number of active months divided by 12 (calendar months). The remaining dollars will be redistributed to the active chapters. The purpose for this reduction is to encourage activity, and to be fair to the chapters that are showing activity, not merely to be punitive.

Section 4. The decision to reduce the sponsorship dollars will be made during a special meeting to be called by the NMAHU President, to include the following participants: NMAHU Executive Board and the Executive Board of the local chapter involved. If circumstances warrant, then the meeting may include the Executive Boards of all three chapters. Each Executive Board Member will have an equal vote, so it will be in the best interest of each chapter to have full participation. This meeting should be exploration as to how the NMAHU board can support the local and encourage activity, and not as a punitive measure.

#### ARTICLE XVI -- CONFLICT OF INTEREST

Section 1 NMAHU is a nonprofit tax-exempt organization. Maintenance of its tax-exempt status is important for continued financial stability. There exists

between NMAHU 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 NMAHU honestly and prudently, and of exercising their best care, skill and judgment for the sole benefit of NMAHU 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 NMAHU 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.

Section 2. These policies are directed not only to Directors and Officers, but to all persons who can influence the actions of NMAHU.

Section 3. 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 NMAHU.
- B. Persons and firms from whom NMAHU leases property and equipment.
- C. Persons and firms with who NMAHU is dealing or planning to deal in connection with NMAHU assets.

D. Competing or affinity organizations.

E. Donors and others supporting NMAHU.

F. Agencies, organizations, and associations which affect the operations of NMAHU.

G. Family members, friends, and other employees.

Section 4 A conflicting interest may be defined as an interest, direct or indirect, with any persons or firms mentioned in Section 3. Such an interest might arise through:

A. Owning stock or holding debt or other proprietary interests in any third party dealing with NMAHU.

B. Holding office, serving on the board, participating in management, or being otherwise employed (or formerly employed) with any third party dealing with NMAHU.

C. Receiving remuneration for services with respect to individual transactions involving NMAHU.

D. Using NMAHU's time, personnel, equipment, supplies, or good will for other than NMAHU approved activities, programs, and purposes.

Section 5. Transactions with parties with whom a conflicting interest exists may be undertaken only if all of the following are observed:

A. The conflicting interest is fully disclosed;

B. The person with the conflict of interest is excluded from the discussion and approval of such transaction;

C. Competitive bids or comparable valuation exists; and

D. The Board has determined that the transaction is in the best interest of the organization.

1. Disclosure involving Officers should be made to the Board Chair (or if they are the one with the conflict, then to the Executive Committee) who shall bring the matter to the attention of the Board.

2. Disclosure involving Directors should be made to the Board Chair. The Board shall determine whether a conflict exists and in the case of an exciting conflict, whether the contemplated transaction may be authorized as just, fair, and reasonable to NMAHU.

3. The decision of the Board on these matters will rest in their sole discretion and their concern must be the welfare of NMAHU and the advancement of its purpose.

#### ARTICLE XVII -- REVIEW OF POLICY AND PROCEDURE MANUAL

Section 1 All current Board Members of the NMAHU will be familiar with and follow this manual. A form will be signed by all Board members at the annual Strategic Planning Meeting 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