



PENNSYLVANIA HEALTH UNDERWRITER

The Official Publication of the Pennsylvania Association of Health Underwriters

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PAHU MISSION STATEMENT

To unify health insurance professionals of Pennsylvania for the purpose of educating our members and the public.

To preserve and perpetuate professional health insurance delivery while being an advocate for the consumer in the public and private sectors.

www.pahu.org

America's Benefits Specialist

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Message From the President

Charles A. Neiman, 2003-2004 PAHU President



My Fellow PAHU Members,

First, let me thank you for the privilege of serving as your PAHU President. I sincerely hope I provide the leadership you expect and deserve.

As you know, one of PAHU's problems has been that we really haven't gotten to know each other. Pennsylvania is a big State and, regardless of size, communication is vital to our growth.

With this in mind, let me give you a brief personal history and also what I envision for PAHU.

I graduated from William Penn High School, York, PA in a year I don't want to admit and matriculated to Dickinson Col-

lege. I later attended Dickinson School of Law, after a one year stint as a history teacher in York County; however, due to family obligations, I withdrew and secured a job with Aetna in Harrisburg. Within a short period of time, I realized this was not what I wanted to do for the rest of my life. I contacted Aetna Life GA and starting selling with a rate book on commissions, no draw basis. So here I am, 38 years later, an independent broker who is still enjoying my profession. Even though very few of us started out in this profession, we are now successful business people doing the best we can do ... serving our clients.

Now that you know something about me, let's move ahead and become more acquainted with our members and co-workers. Familiarity among the organization members will definitely benefit our Association.

2003 is a new beginning for PAHU. The success of PAHU is now insured as a result of the statewide commitment from Philadelphia, Northeast, Central, Altoona/Johnstown and Pittsburgh.

While NAHU may still consider us a "small" state, we can and will be a "big" state in the near future with your help and support.

To accomplish this, the Board has established some initial short and long-term goals.

- 1) Conduct a successful FIRST State convention that will be held in York – the first Capital of the United States. We are off to a great start. The commitment from sponsors, exhibitors, golfers, and attendees, as of today, proves

continued on page 4

DOMINION DENTAL

HIPAA Privacy Requirements Compliance Guide

FREE TO NAHU MEMBERS!



[http://www.nahu.org/
publications/HIPAA_Guide/index.htm](http://www.nahu.org/publications/HIPAA_Guide/index.htm)

Message From the President *continued from page 2*

we can do it. Get behind PAHU and great things will happen. In the future, the Annual State convention will be held in various locations throughout the State. Register now! Convention details can be found at www.pahu.org.

- 2) We realize it is expensive and time-consuming for your Board members to meet and, at the same time realize the importance of these quarterly meetings. In an effort to ease the travel time and expense for everyone, we will conduct State Board Meetings at various locations. Two meetings will be held in Harrisburg and then we will alternate meetings between Pittsburgh and Philadelphia with speakerphone capability. This will improve communication, regardless of distance and allow members to have access to the workings of the PAHU Board agenda. Please keep in mind, all PAHU members are cordially invited to attend Board meetings and also to submit suggestions and/or recommendations to the Board for consideration, either personally or in writing.
- 3) We are committed to establishing an Erie chapter and the preliminary plans have already been implemented. Plans are under way to form an exploratory group of interested

and committed members who will continue this goal into the fall of this year.

- 4) And finally, we must continue to recruit new members. PAHU is a well-known, respected organization. By growing our numbers, we will have more influence on our industry, the consumer and at the legislative level.

Now that you know something about PAHU's goals, and me we'd like to get to know you! Write the Editor with your suggestions and if you are interested in assisting in the total effort ... let us know. We need your help, support and enthusiasm to be more successful.

Please feel free to call me directly with your questions, concerns, suggestions and, yes, even your complaints. Believe me, your voice will be heard.

Regards,



Charles A. Neiman
PAHU President



HUMANA DENTAL

**MEMBER FEEDBACK &
CONTRIBUTIONS WELCOME
AND APPRECIATED!**



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Pennsylvania Association of Health Underwriters **Legislative Report**

Vince Phillips, PAHU Lobbyist

BEWARE OF THE OCA!

As summer approaches, PAHU can take stock of some of its legislative efforts and feel some satisfaction as to its results so far. This year, our Association has:

- Convened another successful Staff Briefing
- Held another successful Day on the Hill
- Testified at hearings to create a Long-Term Care Partnership in PA (Aging and Older Adult Services Committee); Taken a leading role nationally on the same issue
- Participated in another productive Capitol Conference in Washington, DC
- Had President Tom Link testify before a joint hearing of the House Health and Human Services and Insurance Committees on the need to re-authorize the PA Health Cost Care Containment Council
- Participated in dozens of meetings with other lobbyists and interests to develop coalition type legislative strategies
- "Walked the walk" in Harrisburg in meeting with numerous legislators and staff
- Under the leadership of Legislative Chairman Ross Schriftman, advocated positions on Association Group Plans and the so-called 'granny tax' nursing home assessment fee
- Advocated tort reform as a way to address the Medical Malpractice Crisis
- Campaigned for insurance agent candidates for General Assembly in special elections.

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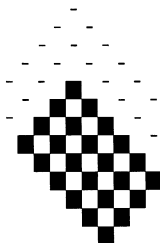
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Despite these successes, our Association cannot rest on its laurels because of an additional threat to the industry.

Office of Consumer Advocate for Insurance (OCA) has been a proposal batted about for many years by those with distaste for the insurance industry or who regard the Insurance Commissioner with disdain. One of those is former Insurance Commissioner Dennenberg who writes a column for the Reading Eagle. Recently, his theme has been that Governor Rendell's desire to re-appoint Diane Koken as Insurance Commissioner amounts to a sell-out to the industry. He believes that she is an apologist for the companies, agents, and their lobbyists. More germane to the issue of OCA, he holds that her Department is not doing much in the way of consumer protection, ergo the need for an independent Office of Insurance Advocate. He is not alone. Philadelphia City Council voted to create such an office in the City of Brotherly Love.

Attacks on the Commissioner are unwarranted. First of all, nothing could be further from the truth regarding Commissioner Koken. Studiously fair is a better description of the Commissioner's work. The industry (including the Pennsylvania Association of Health Underwriters) doesn't get everything it wants. Ask about Producer Licensing sometimes. But neither do folks who attack the industry without cause.

Her only sin is knowing something about the industry she regulates, having come from the former Provident Life Insurance Company. Under her watch, she has doubled the numbers of consumer complaints addressed by the Department. She has stepped up enforcement against unlicensed entities, posing as bona fide insurance companies or as MEWAs. Her efforts document a great interest in consumer protection. In surplus lines (property casualty) and in book transfers to cite two examples, her Department has shown a real intensity of effort.

In fact, Governor Rendell should be praised for his wisdom in seeking her re-appointment to this important position.

OCA Legislation Has Gained Momentum

But that detracts from the discussion on OCA. In May the House of Representatives passed HB 1092 which originally created a deputy secretary for the Transportation Department but was amended to also create an Office of Insurance Advocate to be housed within the Attorney General's Office. Under this legislation, the OCA would:

- Be an attorney
- Be politically appointed
- Have the power to decide whether a consumer complaint (or class of consumers) is relevant to the public good
- If found to be in the public good, the OCA could initiate legal action against the insurers or its agents
- Could not work for the industry for two years after leaving the OCA position

What's wrong with this picture? The OCA appears to do what the Department has already been given the responsibility to do. If there is an allegation that the Department isn't up to the task, have an oversight hearing. Or, better yet, give the Department a dedicated source of funding to permit it to hire enough staff or have enough resources to do the job. Currently, the Department has to fight for scraps from the Budget Battle table even though the insurance industry generates about \$400 million in premium tax revenues to the Commonwealth. The worst thing the General Assembly could do is to create a new center of enforcement over the industry that interferes with the one we have.

continued on next page

UNIVERSAL HEALTH

PAHU has appreciated the Department's effort to protect the public and our members have vigorously brought situations to the eyes and ears of the regulators where we think there is something amiss. Our suggestion is that if it isn't broke, don't fix it!

And above all, contact Hon. Gibson Armstrong, Chairman of the Senate Banking and Insurance Committee, Main Capi-

tol, Harrisburg, PA 17120 and ask him to keep the OCA bill from moving forward.

While some Ralph Nader types may believe there is a need for a layer of punitive oversight on the industry, PAHU believes that existing machinery works and should be strengthened, not undercut.

If you have questions on this legislation or others, please contact me, Vince Phillips, at (717) 728-1217 or e-mail xenobun@aol.com.

Discount Programs for Members of the National Association of Health Underwriters

NAHU MEMBERS SAVE MONEY!

Your NAHU membership saves you money on the following programs:

ERRORS & OMISSIONS INSURANCE

NAHU members save 10% off of the already low rates from the Agent Preferred Insurance Program. Agent Preferred offers one of the most comprehensive E&O coverage packages.

AIRBORNE EXPRESS OVERNIGHT SHIPPING

Save money on all your overnight shipping needs with NAHU's low member rate.

UPS PACKAGE DELIVERY

Get UPS dependable, high quality service, at the NAHU member discounted rate!

NATIONAL UNDERWRITER

NAHU members can now enjoy a 15% discount on all publications offered by National Underwriter.

COMMPARTNERS TELECONFERENCE SERVICES

NAHU members can now host teleconferences at NAHU's preferred rates. Save up to 50% off standard rates by drawing on NAHU's volume discounts.

MBNA CREDIT CARD

For more information, contact membership@nahu.org or (703) 276-0220.

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Now you can buy your office products over the Internet and save money. Save time, save money and enjoy free overnight delivery.

For more information, visit the Members' Area at www.nahu.org, or call (703) 726-0220.

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NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS **MISSION**

NAHU will educate the public and decision makers about the value health insurance professionals deliver in helping consumers access the health care system and, through education and association involvement, increase members' ability to better serve consumers. We will do so in a financially prudent and responsible manner.

CODE OF ETHICS

To hold the selling, service and administration of health insurance and related products and services as a professional and public trust and do all in my power to maintain its prestige.

To keep paramount the needs of those whom I serve.

To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.

To give all service possible when service is needed.

To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.

To use no advertising which I know may be false or misleading.

To consider the sale, service and administration of health insurance and related products and services as a career, to know and abide by the laws of any jurisdiction, Federal and State, in which I practice and seek constantly to increase my knowledge and improve my ability to meet the needs of my clients.

To be fair and just to my competitors, and to engage in no practices which may reflect unfavorably on myself or my industry.

To treat prospects, clients and companies fairly by submitting applications which reveal all available information pertinent to underwriting a policy.

To extend honest and professional conduct to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.

AMERICAN GENERAL

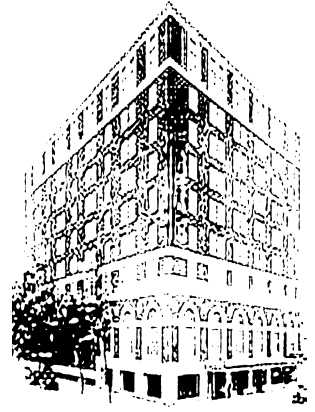
Pennsylvania Association of Health Underwriters

2003 State Convention & Annual Meeting

Monday, September 29 and Tuesday, September 30, 2003

Yorktowne Hotel in Historic York, PA

48 East Market Street



SUMMARY OF THE EVENT - This is the Annual Meeting of the Pennsylvania Association of Health Underwriters (PAHU), an association whose members are insurance producers specializing in health insurance and employee benefits. In addition to the Annual Luncheon, there will be Continuing Education, Golf (on September 29), Legislative and Political Updates and, of course, a spouse tour opportunity.

REGISTRATION INFORMATION - Registration for the complete Annual Meeting is \$75.00 including seminars, breakfast and lunch on September 30 and admission to the exhibition area. State-mandated Continuing Education filing fees are \$18.00. Spouse registration of \$25.00 includes

meals and a ticket to the tour. Day registrations for Continuing Education only are accepted for \$50.00 for five PA C.E. credits. Golf registration is handled separately.

EXHIBITOR INFORMATION - A maximum of ten exhibitors will be accepted for the PAHU Annual Meeting. Each exhibitor receives a draped table with complimentary access to electricity if requested and two registrations to the Annual Meeting. Exhibitors also receive recognition in the Program Book and appropriate signage. Exhibitor fee is \$500.00.

SPONSOR INFORMATION - Sponsorships receive four registrations to the Annual meeting, an exhibit booth and sig-

COMPANION LIFE

nificant signage including a full-page advertisement in the Program Book. Sponsorships are \$1,000.00 (Golf is separate.).

HOTEL REGISTRATION INFORMATION - The Yorktowne Hotel is located at 48 E. Market Street in downtown York. A block of rooms has been reserved in PAHU's name (Use the group name 'PAHU') when registering to receive the discounted rate of \$82.00 per single or double occupancy (\$7.00 for each additional person above the two). The telephone number is **(800) 233-9324** and the cut-off date for the group rate is September 7. Free parking is guaranteed for overnight guests. Others (day of the event only) may request parking vouchers, garage space permitting.

GOLF TOURNAMENT INFORMATION - A Golf Outing at the suburban York County Out Door Golf Club has been scheduled for Monday September 29 at 1:00 p.m. following a luncheon at 11:30 a.m. If you decide to go to the hotel first, you can take a limited space courtesy shuttle to the course. Alternatively, e-mail your request for directions

to xenobun@aol.com and include a fax number.

Cost per golfer is \$75.00 or \$275.00 for a foursome. It includes greens fees, cart fee, beverages, and the luncheon. Hole sponsorships are available at a cost of \$100.00. Hole sponsors receive free Mulligans, and appropriate signage. Additional Mulligans are available on-site for \$5.00 each. There will also be skill contests and anti-skill contests as well such as for the furthest thrown golf club. (Contest sign-up will take place on-site)

CONTINUING EDUCATION INFORMATION - You may receive up to five PA Continuing Education credits at the PAHU Annual Meeting. These include a two-credit course on HIPAA offered by Benecon, a two-credit course presented by PAHU's lobbyist to give you the low-down on legislative developments that are impacting your business and the future health of the health insurance industry and the system that regulates it. There is also a one-hour course on "Understanding the Marketplace."

Registration Forms 

2003 STATE CONVENTION & ANNUAL MEETING SCHEDULE OF EVENTS

MONDAY, SEPTEMBER 29

11:00 a.m.	Luncheon at Out Door Country Club Shuttle from hotel to golf site leaves at 10:30 a.m., 11:30 a.m., and 12:30 p.m.	11:45 a.m.	Seating Begins for Lunch Continental Room
1:00 p.m.	Shotgun Start	12:30 p.m.	Luncheon Speech Honorable Edward G. Rendell (Invited) Governor, Commonwealth of Pennsylvania
5-6:00 p.m.	Awarding of Golf Prizes ; Approximate return time to hotel; Shuttle from golf site to hotel at 5:00 p.m., 5:30 p.m. and 6:00 p.m.		Installation of Officers with Honorable M. Diane Koken (Invited) , Insurance Commissioner; Remarks by Thomas Link , Outgoing PAHU President; Incoming Address by Charles 'Chub' Neiman , Incoming PAHU President
6:30 p.m.	Dinner on your own. Registrants will receive a list of nearby restaurants. The Yorktowne has two restaurants.	1:00 p.m.	Exhibitors in George Washington Room
8:00 p.m.	Informal Reception with U.S. Rep. Pat Toomey (R-PA) , Yorktowne Lobby, Open to all attendees	1:30 p.m.	Afternoon Continuing Education "HIPAA Compliance for Insurance Producers" (2 hours) Judy Griffith, Esquire, Health Compliance Associates, and Nancy Pletcher, CEBS, Benecon Mirror Room

TUESDAY, SEPTEMBER 30

7:45 a.m.	Seating begins for breakfast	2:00 p.m.	Spouse Tour of Historic York/Continental Pennsylvania History; Leaves from front of hotel
8:15 a.m.	Welcome from the City of York by the Hon. John Brenner, Mayor; Morning Remarks and Q&A by Hon. Pat Toomey, M.C.; Breakfast sponsored by Greater Philadelphia and Central PA Assns. of Health Underwriters Continental Room	3:30 p.m.	Break/ Presentation of Exhibitor Prizes Mirror Room
9:00 a.m.	Morning Continuing Education "Health Insurance Public Policy Issues" (2 hours) Vince Phillips, PAHU Contract Lobbyist, Mirror Room	4:00 p.m.	"Communication: Adapting to the Customer's Style" (1 hour requested) Mel Schlesinger, RHU, REBC , 2002-2003 President, North Carolina AHU, and Chair, NAHU Worksite Marketing Committee Mirror Room
10:00 a.m.	Morning Break - sponsored by the PGH-AHU	5:15 p.m.	Annual Meeting concludes
11:00 a.m.	Exhibits Area Opens George Washington Room		

2003 ANNUAL MEETING
EXHIBITOR REGISTRATION

A series of horizontal lines for registration information, consisting of two groups of ten lines each.

2003 ANNUAL MEETING
PROGRAM BOOK ADVERTISEMENT FORM

National Association of Health Underwriters Region 1 Annual Conference

Friday, September 12 through Sunday, September 14

The Hilton Garden Inn, Philadelphia Center City



Representing Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, New York, Pennsylvania, New Jersey, Delaware, Maryland, Virginia, & Washington D.C.



The Hilton Garden Inn Philadelphia Center City is located adjacent to the Pennsylvania Convention Center in the heart of Center City, Philadelphia. Within walking distance to Reading Terminal Market, Liberty Bell, Independence Hall, Chinatown, Business District, theaters and shopping.

The hotel is attached to the Gallery Mall offering over 150 shops and restaurants featuring the Hard Rock

Cafe. One block to the regional rail and subway station (Market Street East) with connections to 30th Street Station (Amtrack) and Philadelphia International Airport.

The hotel features 279 guestrooms and suites, including 117 junior suites, each equipped with a spacious work desk with two telephones, each with two lines and speaker, voice mail and dataport. Complimentary high speed Internet access is available in all guestrooms! A hospitality center in each room includes a microwave, refrigerator and coffee maker. Iron and board and hairdryer are also standard in all rooms.

The junior suites offer additional living space including a sitting area with additional television. The hotel is equipped with a complimentary business center available 24 hours per day to hotel guests. The "Pavilion Pantry" is located on the ground floor and offers microwaveable foods, beverages, snacks and desserts.

The restaurant is located on the top floor and serves breakfast, lunch and dinner. Our lounge, also on the top floor, overlooks the City of Philadelphia to the north and serves evening cocktails and light meals. An indoor pool, well-equipped fitness center and whirlpool spa is located on the second floor and is complimentary to all hotel guests.



PRELIMINARY AGENDA

Arrival:

SEPTEMBER 12 (FRIDAY)

Registration:

4:00 - 6:00 PM Registration
(Exhibitor's Session / Exhibitor's Area)

Reception:

6:00 - 7:00 PM Evening Welcome Reception
(Exhibitor's Session / Exhibitor's Area)

SEPTEMBER 13 (SATURDAY)

Breakfast:

7:00 - 8:00 AM Breakfast (Exhibitor's Session)
8:00 - 12:00 AM Saturday Morning General Session

Lunch:

12:00 - 1:00 PM Lunch
1:00 - 1:30 PM (Exhibitor's Session)
1:30 - 2:30 PM Saturday Afternoon Break-Out
Workshop Sessions

- Leadership Track
- Agency Track
2:30 - 3:00 PM Break (Exhibitor's Session)
3:00 - 4:00 PM Saturday Afternoon Break-Out
Workshop Sessions
- Leadership Track
- Agency Track
4:00 - 4:45 PM Saturday Afternoon General Session
4:45 - 5:15 PM (Exhibitor's Session)

Dinner:

6:30 PM Reception
7:00 PM Awards Dinner

SEPTEMBER 14 (SUNDAY)

Breakfast:

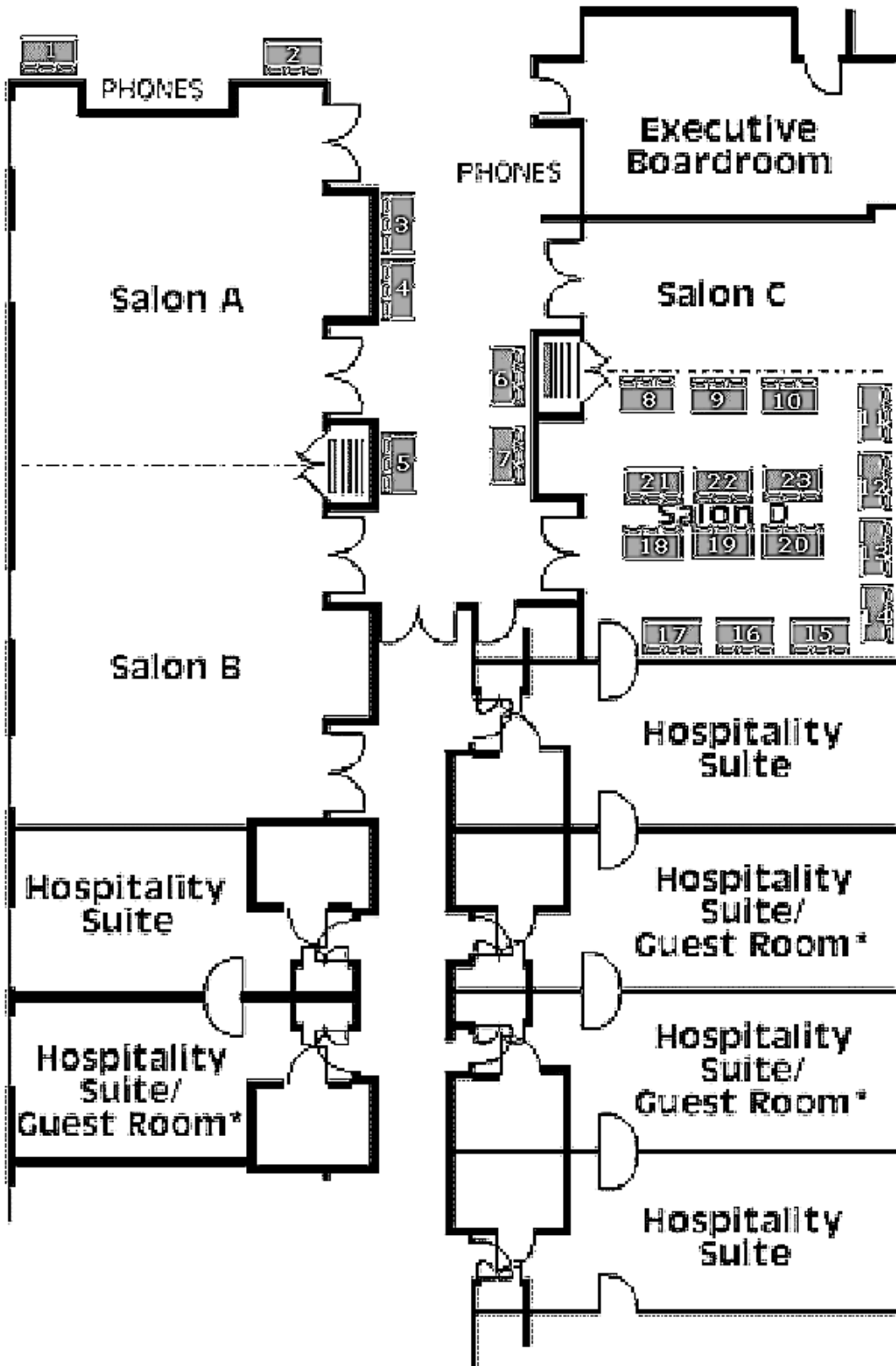
7:00 - 8:00 AM Breakfast
(Exhibitor's Area)
8:00 - 10:00 AM Sunday Morning General Session
10:00 AM Departure

Registration Forms 

2003 REGION 1 ANNUAL CONFERENCE
ATTENDEE REGISTRATION FORM

2003 REGION 1 ANNUAL CONFERENCE
SPONSOR/EXHIBITOR PROSPECTUS

The National Association of Health Underwriters
Region 1 Annual Conference
EXHIBITOR LAYOUT DETAILS



2003 REGION 1 ANNUAL CONFERENCE
SPONSOR-EXHIBITOR FORM

WHAT IS HUPAC?

HUPAC is NAHU's political action committee. It is the expression of our First Amendment rights to free speech and association guaranteed under the Constitution. Such political expression has become far more than a useful option for professionals in a heavily regulated business like the health insurance industry; it has become a necessity. HUPAC is registered with the U.S. Federal Election Commission. Since NAHU and similar organizations are prohibited from making political contributions, HUPAC was created to allow contributors to combine their financial support to a candidate to achieve maximum effect.

Why is HUPAC necessary? Few other industries are as heavily regulated as health insurance. Therefore, your success, and that of your clients, is directly dependent upon the actions of Congress. It is absolutely critical that we help those members who are willing to consider our point of view in support of private sector health insurance.

To whom does HUPAC contribute? HUPAC contributes to majority and minority party candidates, incumbents and challengers alike. Because it is non-partisan, it does not represent the interests of any political party.

Who can contribute to HUPAC? Only NAHU members, their families and staff can contribute to HUPAC. Clients of NAHU members may not contribute to HUPAC. All donations must be made by individuals—FEC regulations prohibit PAC contributions by companies.

How can I contribute to HUPAC? You can contribute in two ways. First, HUPAC can accept contributions on a personal checking account or credit card. Also, contributing by bankdraft allows you to spread your contribution across the year.

How does the HUPAC Bankdraft program work? The bankdraft program is used successfully by other insurance industry PACs, and may be the easiest way for NAHU members to participate in HUPAC. The individual sends HUPAC a voided personal check and the completed Bankdraft Authorization Agreement found in this brochure. NAHU will arrange with the member's bank for monthly draws from that personal checking account only in the amount authorized by the contributor.

Which is better? That depends on the individual. While we welcome financial support at any time, we strongly urge the use of bankdraft because it provides HUPAC with a steady, predictable stream of income important for planning future expenditures. It is also easier on the contributor because the money donated is small enough that it is not a deterrent to giving, but large enough that, at the end of 12 months, a \$10 monthly contribution is a meaningful source of support.

How else can I contribute to HUPAC? Typically, throughout the year HUPAC has other opportunities for giving at the Capitol Conference, Annual Convention and state chapter and association meetings.

How much can I contribute to HUPAC annually? Under federal law, NAHU members can contribute up to \$5000 annually to HUPAC.

How does HUPAC decide on contributions? Decisions are made by vote of the HUPAC Board of Trustees, appointed by the NAHU president. Candidates for HUPAC contributions are evaluated on a variety of factors, including: recommendations from NAHU members; support of NAHU policies; accessibility to our members; willingness to learn; and congressional committee responsibilities; among others.

I support my own candidates. Why should I support candidates in other states? We encourage contributions to individual candidates. Because it has a national presence, however, HUPAC is in a position to know of other opportunities where its support can influence a campaign or meet several other objectives. Furthermore, when we give together we have a much stronger voice.

Can HUPAC make contributions to candidates for state office? No. Because HUPAC is registered with the Federal Election Commission, it is prohibited from making contributions to state candidates. State association PACs, however, may contribute to state candidates.

CONTRIBUTE TO HUPAC TODAY! A CONTRIBUTION FORM CAN BE FOUND ON THE NEXT PAGE!

HUPAC CONTRIBUTION FORM
