



# HAHU ERALD

a Monthly Publication of the Houston Association of Health Underwriters

January 2011

## January



### January Luncheon

*Rising Cost of Health Insurance—Dan Pavek*

According to the Employer Health Benefits Annual Survey on the “Cost of Health Insurance,” the average annual premium for family coverage in 2008 was \$12,680.

There has been an increase in average family premiums of 119% since 1999.

Every year more and more Americans lose their health insurance for one simple reason: they can’t afford it.

#### Bio

#### **Dan Pavek, National Account Manager TASC**

As a national account manager Dan is responsible for training TASC’s Microbusiness Regional Sales Directors and establishing and furthering relationships with accounting and insurance associations and organizations across the country. He has experience with implementation and compliance of TASC’s Section 105 Medical Reimbursement plans and has a demonstrated track record of success with his varied and innovative marketing strategies.

#### **January Luncheon Sponsor**

WellStartNow is the natural, evolutionary response to today’s business imperative—sustainable workforce wellness. WellStartNow’s behavioral strategy is rooted in LoneStart Wellness, a grassroots, wellness program, founded in 2005 by two of WellStartNow’s principals. By merging LoneStart’s proven “hands-on / high-touch” strategy with WellStartNow’s market-driven program delivery model, we are able to offer our clients superior performance, value and sustainability. Welcome to the future of wellness.

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# January Luncheon

Register at [www.HAHU.org](http://www.HAHU.org)  
See website for after lunch CE

## Menu

| <u>Entrée 1</u>                                                                                    | <u>Entrée 2</u>                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Chicken Parmesan with Garlic Herb Tomato Sauce. Garlic Mashed Potatoes and Italian Vegetables.     | Turkey Penne Salad with Kalamata and black olives, diced green & red peppers, mozzarella cheese, cucumber, cherry tomatoes, pepperoncini and julienned turkey in Balsamic Vinaigrette. |
| All meals served with Iced Tea, Water and Rolls<br><b>Dessert: Italian Cream Cake &amp; Coffee</b> |                                                                                                                                                                                        |

## Upcoming Events—NAHU Cap Conference February 13—16

**HAHU will have several of our leaders attending this year's NAHU Cap Conference**

**NAHU Talking Points for Hill Appointments are listed below.  
Want more information on NAHU's position on these issues?  
[www.nahu.org](http://www.nahu.org)—see the page on Cap Conference.**

**The Value & Inclusion of Professional Agents & Brokers in a  
Reformed Health System**

**Overturning or Significantly Reforming Medical Loss Ratios (MLRs)**

**Maintaining Consumer Choices in Medicare**

*Your representatives are Scott Kirkpatrick—HAHU Federal Legislative Chair, Don Jones, President, Terrell Rogers, Pres. Elect, Melanie Rogers, 1st VP and Jeff Bacot, 2nd VP. These members are giving up their valuable time to attend and represent your issues.*

# From the President's Desk

by Don C. Jones



The first phase of the Patient Protection and Affordable Care Act has been implemented and we are now preparing for the second phase that went into effect on January 1, 2011. The most significant aspect of the law taking place in January is the Minimum Loss Ratio (MLR) requirement. The MLR requirement states that carriers must pay out 80% of each premium dollar in claims leaving 20% for administration. Small Group is defined by Federal law to be employers with 2-99 employees. For groups of 100 or more employees, the MLR goes to 85%. While most carriers are addressing the small group MLR requirement basically the same, the large group MLR requirements are being implemented very differently with solutions that are very diverse. I am sure that it will take some time for everyone to get on the same page in regards to large group solutions.

On a different aspect of the law, a Federal Judge in Virginia, US District Judge Henry E. Hudson, declared that the requirement by the Federal Government that everyone must purchase health insurance was beyond the scope of federal power and thus unconstitutional. This issue will certainly be decided by a higher court in the future as will other future requirements. In any event, it appears that 2011 will be every bit as interesting as was 2010 with regards to healthcare reform.

As we go into 2011, the board of HAHU will continue to work hard to bring speakers and resources to address the issues we will be facing. As challenging as 2010 was, 2011 will be just as challenging. Our focus will be to keep the issues and answers available to all of our membership. We have grown through this challenge and continue to be the largest NAHU chapter. This is due to hard work by Susan and her staff, and with the continued support of all of our members to come together to find solutions. I am very proud to be part of this association and look forward to all of the great things we will continue to accomplish.

## Calendar of Events

January—February



| January         | When    | What               | Where                 |
|-----------------|---------|--------------------|-----------------------|
| 11 Tuesday      | 4pm     | HAHU Board Meeting | BenefitMall*          |
| 19 Wednesday    | 12 noon | HAHU Luncheon      | BraeBurn Country Club |
| <b>February</b> |         |                    |                       |
| 8 Tuesday       | 4pm     | HAHU Board Meeting | BenefitMall*          |
| 16 Wednesday    | 12 noon | HAHU Luncheon      | BraeBurn Country Club |

BraeBurn Country Club, 8101 Bissonnet, Houston, TX 77074, 713.774.2586  
 BenefitMall, 5177 Richmond Ste. 1050, Houston, TX 77056

**Register for any of these events at [www.HAHU.org](http://www.HAHU.org) !**

\* All members are welcome to attend. Please check with Kathi Sandler regarding last minute changes to dates, times or location.

## CONSISTENTLY REWARDING YOUR ACHIEVEMENTS

### Relax and Rejuvenate at the Ritz

BenefitMall is the largest General Agency in the country, and we've been serving the needs of Brokers for over 30 years. We're pleased to announce our 9th annual sales incentive program, *Relax and Rejuvenate at the Ritz*, Rose Hall, Jamaica.

Join us in Jamaica... and don't forget your passport!

**YOUR GOAL:** Sell \$750,000 of new, annualized premiums with a minimum of five new cases with effective dates of July 1 through December 31, 2010.

**YOUR REWARD:** You and your guest will join us for four days and three nights at The Ritz-Carlton in Rose Hall, Jamaica, May 12 through 15, 2011.

**YOUR ADDED BONUS:** Sell \$1,800,000 or more of new annualized premiums with a minimum of five new cases during the same period, and you'll receive an additional trip for two.

Meet the challenge and we'll see you in Jamaica, mon! To join us in Rose Hall, Jamaica, go to [www.benefitmall.com](http://www.benefitmall.com) or contact your local BenefitMall Sales Team today!



 **BenefitMall** 2010 SALES INCENTIVE PROGRAM

 **BenefitMall** Houston **832-214-3005**

For complete rules and conditions for this sales incentive program, please visit [www.benefitmall.com](http://www.benefitmall.com). ©2010 BenefitMall. All rights reserved. BenefitMall, the circle "B" logo and the corporate logo are registered trademarks of Centerstone Insurance and Financial Services, Inc. California License #063979.

# Public Service

by Veronica Wingo



## SUCCESSFUL TOY DRIVE!

HAHU members made Christmas special for a great deal of Houston children. HAHU's annual Toy Drive was a success! I delivered a SUV full of toys, \$190 online donations, and \$80 in cash to the George R. Brown Convention Center! Upon arrival, I was warmly greeted and thanked by Houston Children's Charity's Funding Coordinator, Mike, as well as several Marines. Houston Children's Charity and HAHU sincerely appreciate your loving kindness toward local children in need.



THANK YOU!!!

THANK YOU!!!

THANK YOU!!!

### OFFICIAL NOTICE:

Neither the Houston Association of Health Underwriters (HAHU), nor its Officers, nor Board of Directors endorses any advertisement which appears in this bulletin; however, these parties appreciate the support of any advertiser. Any references in this publication which may be subject to legal interpretation (i.e., state or federal laws, state licensing requirements for agents, approved continuing education courses for maintaining an agent's license) are not to be construed as fact and are not endorsed as such by the HAHU, its Officers, or the Board of Directors. Each reader is responsible for verifying these references through the appropriate government agency licensing authority or other source.

The HAHU Board further encourages an open, healthy debate of industry issues through publication of the articles herein. This does not necessarily constitute an endorsement of positions stated.

### ANNUAL ADVERTISING RATES

(in monthly issues)

Effective 02/18/08

|                 |           |
|-----------------|-----------|
| Business Card   | \$ 325.00 |
| 1/4 page        | 650.00    |
| 1/3 page        | 800.00    |
| 1/2 page        | 1,100.00  |
| Full page       | 2,000.00  |
| One-time insert | 175.00    |

For more information:

Kathi Sandler, Executive Director

[ksandler@hahu.org](mailto:ksandler@hahu.org) / 713.520.5720

## This is the third installment in a three part series on “redistricting”

by Tom Cottar, HAHU Trustee

### THE NEXT 10 YEARS IS UP TO THE TEXAS LEGISLATURE

If you read previous articles where I mentioned that Texas was expected to gain as much as 4 congressional seats, and it was confirmed just a couple of weeks ago. Re-districting is a re-apportionment of public dollars that goes along with population shifting and is measured or changed only in ten year increments or decennial. The Texas Constitution, Section 28, Article III, requires Senate districts be drawn during the first regular session following the publication of the decennial results. Furthermore, the Constitution, Section 26, Article III, requires that House Districts be drawn likewise. Should the legislature fail to do so, then the Legislative Redistrict Board (LRB) has to complete the task. The Texas Constitution requires that the LRB meet within 90 days following the regular session and within 60 days of convening to adopt it's own house or senate plan.

Along with new Congressional, State, and House district lines being drawn this session will be the State Board of Education (SBOE). While no statute addresses the SBOE, the Education Code Section 7.101 set the number of districts at 15 in 1984 and the districts have been drawn at each decennial since then.

Here are some dates you may want to mark on your calendar and follow as the 82<sup>nd</sup> Legislature convenes during 2011:

|               |                                                                                                                                                                |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| February 15   | Earliest likely delivery of census population data                                                                                                             |
| April 1       | Deadline for delivery of census population data                                                                                                                |
| May 12        | Last day to pass House bills under current rules (could change)                                                                                                |
| May 30        | 82 <sup>nd</sup> legislature adjourns; deadline for enactment of senate and house districts                                                                    |
| Summer-Fall   | Special session on congressional and state board districts could be called                                                                                     |
| October 26    | Last day the LRB may adopt a plan                                                                                                                              |
| Fall 2011     | All plans drawn by the legislature, the LRB, or a state district Court must obtain Department of Justice preclearance under Section 5 of the Voting Rights Act |
| June-December | Possible court challenges to redistricting plan                                                                                                                |

All of this brings us right up to date for 2012. Where else did you think I was going with this??

### ELECTIONS 2012

|                 |                                    |
|-----------------|------------------------------------|
| January 2, 2012 | Filing deadline for 2010 elections |
| March 6, 2012   | Primary elections                  |

I know that some of you have been considering options to get into politics so I wanted to provide these target dates. GOOD LUCK!

# Membership Notes

by Susan F. Burdette, CEBS



## New Members

Maya Pillai—Sponsor Melanie Rogers  
 King Brooks—Sponsor Ron Ledgerwood  
 Mark Childres—Sponsor Jeff Bacot  
 Greg Town—Sponsor Susan Burdette  
 Jess Williams, Jr.—Sponsor Don Jones  
 Siboney Trevino-Toth—Sponsor Steve Hoffman  
 Greg Peebles—Sponsor Denise Kawas  
 Amy Vejsiri—Sponsor Paul Browne  
 Jesse Brown—Sponsor Susan Burdette

***New Members Wanted!***

***Still Plenty of Space Here!***

## Anniversaries

Check out the anniversaries below, and if you know someone, please take a few moments to say “Thank you” and encourage them to renew their membership. A special thank you for your support goes to those members who have already renewed as noted by the \*\*!

Michael Branda  
Eric Burrows  
Rebecca Clark\*\*  
Mounir Dahdah  
James Day  
Tina Eismann  
Kendra Evans  
Blaise Guzetta\*\*  
Larry Hitt  
Stephen Jackman  
Chris Lakkees  
George McLellan  
Claire Mules-Messina  
Jeff Musgrove  
David Nahirny\*\*  
Demetrius Navarro  
Michael Ragussa  
Melanie Rogers  
Dana Scott  
Stacey Weaver  
Steven Whitaker

## Long Term Care

HONEY LEVEEN, LUTCF, CLTC, LTCP

November is National Long-Term Care Awareness Month (LTCAM). LTCAM was started in 2008 by the American Association for Long-Term Care Insurance (AALTCI). I've been on the AALTCI's Board of Advisors for the past several years.

The purpose of LTCAM is to make the public aware of the need to responsibly plan for long-term care. It's that simple. AALTCI members are encouraged to publicize LTCAM's message in their local communities.

I was honored that HAHU, along with the Senior Resource Guide, the Houston Area Continuity of Care (a trade organization for the caregiving industry), and The Forum at Memorial Woods sponsored 2010's LTCAM.

We had 2010's official LTCAM observance at the Forum on November 4. The Forum graciously underwrote a LTCAM luncheon, which was filled to capacity by approximately 50 people. Attendees represented the caregiving trade, financial advisors, and the community-at-large.

The program's highlight was a visit from Houston City Council Member Melissa Noriega and her assistant, Toya Ramirez. They came from City Hall to present our group with Mayor Parker's proclamation of November 2010 as LTCAM in Houston.

I then gave a 20 minute plus Q & A presentation called "LTC Current Events," which outlined events that have influenced LTC planning and LTC insurance during the past couple of years.

On November 16, 2010, nine of my colleagues accompanied me to City Hall where Mayor Parker officially presented our LTCAM proclamation at City Council. This was a very exciting event for all of us. Only one other Group 1 licensed person attended the presentation. I would like to see more advisors participate in LTCAM next year.

With each passing year, I believe we can grow and improve LTCAM. LTCAM is a grass-roots effort. Publicizing this important event is not expensive. The best way to promote LTCAM is by creating educational and/or social events for advisors and the community-at-large to publicize the importance---and urgency--of responsible LTC planning.

I look forward to working with HAHU again as a sponsor of 2011's LTCAM. I would love to have any HAHU member contact me if they feel strongly about the importance of LTCAM and have interest in helping us plan a 2011 LTCAM event.

HONEY LEVEEN, LUTCF, CLTC, LTCP

The Queen, by self-proclamation, of LTCi

[www.honeyleeven.com](http://www.honeyleeven.com) [www.ltcqueen.com](http://www.ltcqueen.com)

P: 713-988-4671

F: 713-988-3250



# Education

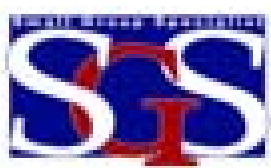
By Ron Ledgerwood, MBA, CLU, ChFC, RHU, REBC



## What's New In HAHU CE?

Don't forget that you can get your SGS designation if you have taken the Small Group Specialist Course. See [TAHU.org](http://TAHU.org) for details.

We will be offering this course again this Spring, so if you missed it, you still have the opportunity to get eight hours of CE and a designation! Pretty good deal!



Lunch Sponsorship is a great way to

## “Show Your Stuff”

to the largest chapter in the country.

**Lunch Sponsorship Package:** Includes strategically located table to display your literature, a 3-5 minute commercial during the luncheon, one lunch, an opportunity to offer a door prize, a newsletter stuffer AND a banner on the new HAHU Website!

**All of this for only \$300!**

For more information contact:  
Terrell Rogers at [terrell\\_rogers@uhc.com](mailto:terrell_rogers@uhc.com)

# HOLIDAY BASH!



Holiday Bash at  
Maggiano's again  
this year.  
It appears that we  
had a good time.





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 P.O. Box 31475 Houston, TX 77231  
 713.520.5720 Fax 713.583.2858  
 www.HAHU.org

## Board of Directors and Committees

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| <b>Education</b>                | <b>Ron Ledgerwood</b>      | 832.594.0095 | <a href="mailto:ronl@tasconline.com">ronl@tasconline.com</a>                     |
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| <b>Executive Director</b>       | <b>Kathi Sandler</b>       | 713.520.5720 | <a href="mailto:ksandler@hahu.org">ksandler@hahu.org</a>                         |



# The President's 2010 Triple Crown Program

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishment in three key areas. However, while baseball's Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members.

## Criteria

To qualify for the Triple Crown, within the calendar year, a member must:

- HUPAC:** Participate in the \$10 x 12 draft program or contribute \$150 total
- Membership:** Recruit at least two new members
- Advocacy:** Use Operation Shout to send at least three messages

One, two, three—it's that simple!

While members have the entire year to complete the requirements, winners will be announced quarterly. Once a member achieves Triple Crown, their name will appear only once on the specific quarterly qualifiers report in the quarter in which the recognition was obtained. Once earned, the member has qualified for that calendar year.

## Recognition

Members who meet these criteria will be recognized in a variety of ways, including a unique "President's Triple Crown" lapel pin and recognition in HIU magazine, and on NAHU's website.

## The Triple Crown Club

Recognizes members who have achieved the Triple Crown recognition for 3 consecutive years or more. Qualifiers will be determined and recognized at NAHU's Annual Convention.

## Criteria

- Emerald Level** — Received the Triple Crown award for 3 consecutive years
- Ruby Level** — Received the Triple Crown award for 5 consecutive years
- Diamond Level** — Received the Triple Crown award for 10+ consecutive years

## Recognition

Members who qualify for Presidents Club will be recognized with special ribbons and certificates at NAHU's Annual Convention, recognition in HIU, and on NAHU's website.

## Claim the Crown!

Address your questions to: [Triplecrown@nahu.org](mailto:Triplecrown@nahu.org)



# BENEFITS OF MEMBERSHIP

IN THE HOUSTON ASSOCIATION OF HEALTH UNDERWRITERS (HAHU)

*A Whole Lot of Benefits for less than a dollar a day!*



• **Continuing Education:** HAHU not only provides its members with information and updates about continuing education requirements, it also sponsors classes at no cost or at discounted rates for members. HAHU offered over 35 hours of continuing education in 2006. Plus, being an "active" member in good standing is worth up to 4 CE hours per license renewal period.

• **Networking:** HAHU provides its members with opportunities to meet and learn from others in the industry through our monthly luncheons, the annual HAHU Symposium, the TAHU Symposium and Trade Show, and TAHU's "Day at the Capitol" - a legislative workshop held each year. In addition, HAHU hosts two Golf Tournaments each year, a Bowling Tournament and several Social Mixers.

• **Publications:** Membership includes a subscription to the HAHU newsletter, the state newsletter and the HIU magazine. These newsletters and magazine provide relevant information about national, state and local legislation, programs, activities and industry updates.

• **Legislative Activity:** HAHU provides its members with an experienced voice in the legislative and regulatory arena. Members will be kept up to date at all times as to proposed and enacted legislation, how to make your voice heard by your representatives, and - especially - knowledge of how new laws are implemented.

• **Communication:** HAHU is a leader in technology for professional associations and continues to advance in that direction. In addition to having active websites ([www.hahu.org](http://www.hahu.org), [www.tahu.org](http://www.tahu.org) and [www.nahu.org](http://www.nahu.org)), members also have access to a large and open email discussion group (the TAHU Café).

• **Membership Dues:** Dues can be paid by check, credit card or by monthly bankdraft (only \$30.00/month). According to IRS regulations, 80% of the \$195 paid to NAHU is deductible as a normal business expense.

• **Errors & Omissions Coverage:** Members of HAHU are eligible for group rates on errors and omissions insurance.

## Houston Association of Health Underwriters Membership Application

|                                                |            |                     |     |
|------------------------------------------------|------------|---------------------|-----|
| Last Name                                      | First Name | Designation(s)      |     |
| Company                                        | Title      | Referral/Sponsor    |     |
| Mailing Street Address                         | City       | State               | Zip |
| Telephone                                      | Fax        | Work E-Mail Address |     |
| Home Street Address (for legislative purposes) | City       | State               | Zip |

**Committees I'd like to help on:**

|                                                |                                         |                                                   |                                   |
|------------------------------------------------|-----------------------------------------|---------------------------------------------------|-----------------------------------|
| <input type="checkbox"/> Membership            | <input type="checkbox"/> Special Events | <input type="checkbox"/> Newsletter               | <input type="checkbox"/> Sponsors |
| <input type="checkbox"/> Education Events (CE) | <input type="checkbox"/> Legislation    | <input type="checkbox"/> Anywhere I can be useful |                                   |

**CHECK** (include a voided check from the account to be drafted)

☐ Monthly Draft Checking Account (\$30.00)

☐ Annual - Check (\$360.00 payable to NAHU)

**Name** (as it appears on the check)

|                                                          |                                                                                                                                    |                       |
|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| <b>Routing Number</b> (9 digits)                         | <b>Bank Name</b>                                                                                                                   | <b>Account Number</b> |
| <b>CREDIT CARD</b>                                       | <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Am Ex <input type="checkbox"/> Discover |                       |
| <input type="checkbox"/> Monthly Credit Card (\$30.00)   |                                                                                                                                    |                       |
| <input type="checkbox"/> Annual - Credit Card (\$360.00) |                                                                                                                                    |                       |

**Name** (as it appears on the credit card)

|                           |                  |                      |
|---------------------------|------------------|----------------------|
| <b>Credit Card Number</b> | <b>Exp. Date</b> | <b>Security Code</b> |
|---------------------------|------------------|----------------------|

### Bank Draft/Credit Card Authorization Form:

I (we) hereby authorize NAHU to initiate debit entries to my (our) account as indicated.

♦ Monthly debits will equal one-twelfth of any annual current applicable national, state or local dues.

**X**

**Signature**

Send To: HAHU • P.O. Box 31475 • Houston, TX 77231  
(713) 520-5720 • Fax (713) 583-2858 [www.hahu.org](http://www.hahu.org)