

NABIP Tulsa

Tulsa Technology Center

3638 S Memorial Dr, Tulsa, OK

Or via Teams virtual link

Board Meeting Minutes

February 6, 2025

X	Jennifer Helms – President	X	Jennifer Brittain – Director	X	Kristan Carlton – Awards
	Greg Holley – Past President	X	Mike Stephens - Trustee		Lisa Irby – Scholarship
X	Tim Brooks – Pres Elect	X	James Ashford - Legislative	X	Andrea Blevins – Leg Co-Chair
	Kristan Carlton – Vice President		Cindy Ramirez – Membership/Retention		– Public Service
X	Jennifer Brittain- Secretary	X	Eve Adams – Media/Communications	x	Allie Lile – Social Media
X	Tim Brooks- Treasurer	x	Tim Brooks – HUPAC		
	Brooke Riley – Director	X	Mike Stephens – Professional Development		
X	David Harder - Director	X	Ryeann Miller – Hospitality		

(Bold denotes Voting Board for 2024-2025)

Call to order 10:04am, Jennifer H reminded everyone of antitrust (attached)

Old Minutes – James made a motion to accept, Tim 2nd, passed

Treasurer Report – Tim presented report (attached). James motion to accept treasurer’s report. Tim 2nd. Approved.

Discussion to reinvest \$20,000 in the CD for another 4 month period and re-evaluate in June. Tim made motion. James 2nd. Approved.

Membership/Retention – Cindy’s report is attached. 142 members currently. Still having issues at the National level with corporate memberships processing timely. Jennifer H reported that Melanie Hasty-Grant and Abbie Hatfield joined and are financial advisers. Believe they were sponsored by Dan Frye. They did not ever attend meetings. **Mike Stephens will follow up with John Lamb.**

Legislative – James Ashford reported Region 6 call was this morning. Over 100 bills this year. New PBM bill that wasn’t on our original watch list from lobbyist was brought to our attention. Senate Pro Tem is an agent with Farmers Insurance. Other states have seen Farmers push to have their own health plan to sell. Haven’t seen this yet in OK, but watching.

CapCon talking points should be released today. Will focus on the importance of agents/brokers. Kansas BCBS doesn’t work through agents. Good example of what happens to cost, etc. when agents aren’t involved.

Day at the Capitol is March 11th Chamber's Legislative reception is Tuesday, Feb 11th.

OKPAC checks \$500 each delivered to 3 house and 3 senate members.

OKNABIP endorsed Mark Tedford's bill requiring any mandate to have a financial review.

Professional Development – Seth will do a legislative review. Need a speaker for March which is moved to the 27th due to Spring Break schedule.

Discussion of people registering and not paying. Lost approx. \$600 so far for this fiscal year. We are not collecting enough funds to cover costs. Discussion included moving meetings to Tulsa Tech Center. No charge for room. Only pay for catering and max cost is \$22 per person. No minimum purchase. Need to know headcounts 1 week before event. Tulsa Tech can accommodate all of our monthly meetings beginning in March.

Need to secure location for both symposiums. TCC has not been responding. Jennifer Helms will go to TCC tomorrow to see if they can get symposium dates secured.

Board decided to stay with TCC through April symposium. Will move to TTC for May meeting.

Awards – Discrepancies in their feedback. Kristan has reached out to Brooke at least 10 times and has had no response.

Communications/Media/Website – Eve requested info for DEIB event so she can post to website. Allie will also post on social media.

Allie will create an event for monthly meetings.

PAC – At CapCon Tim will take a contribution check equal to \$5 per member.

Public Service – Trivia Night is this Saturday. Everything is ready.

Corporate Sponsorship –

Hospitality –

Scholarship – Due dates moved to April 15th. State changed the Dave Shepherd Memorial Health Underwriter of the Year award to the Dave Shepherd Member of the Year award.

Old Business: National Convention end of June, will be in Miami FL, need to decide who is attending. March 31st is deadline before the next rate increase. Jennifer H asked everyone to let her know if they want to go.

New Business:

Next meetings March 6 and April 3rd at Tulsa Tech Center.

Meeting Adjourned – 11:17



NABIP's Code of Ethics & Antitrust Overview

Federal antitrust laws have an important bearing on membership policies and disciplinary proceedings of professional associations. The services and activities of an association like ours provide economic benefits to its members – in our situation, benefits professionals. Expulsion from an association or denying the right to be a member in some other way is held to place the individual at an economic disadvantage relative to other association members. Such a denial of the right to membership can be construed as a restraint of trade and a violation of the antitrust laws. For that reason, NABIP holds its Code of Ethics to be aspirational – a code that is aspired to but not one that is actively enforced.

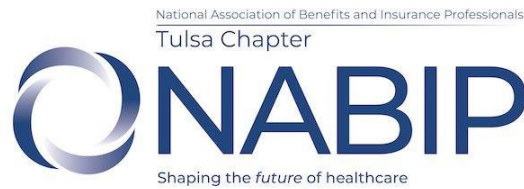
In addition to potential antitrust liability were we to attempt to enforce our Code of Ethics, NABIP would have potential exposure to defamation and other claims. Statements that might be made in terms of the reasons for our actions, whether true or false, could constitute intentional infliction of economic harm. The penalties for violating these laws are severe, with the possibility of both civil and criminal charges. An individual may be fined up to \$1 million and a corporation up to \$100 million if found to have violated the antitrust laws. If violations are considered egregious, jail sentences up to ten years can be imposed. Additionally, there are civil penalties available to government antitrust enforcement agencies such as a cease and desist order and dissolution of our association. In addition to government enforcement of the antitrust laws, an individual or company that suffers injury as a result of an antitrust violation may file a private suit against the violator and recover treble damages.

Another type of question frequently asked concerns actions taken by insurers relative to contracts or commission levels. NABIP is not a union, and we are prohibited from negotiating with insurers on behalf of our members. In addition, the antitrust laws prohibit NABIP or a state or local chapter from discussing agent/broker compensation or contracts (and other similar actions) with carriers. The antitrust laws require agents and brokers to make certain decisions by themselves, and not in conjunction with each other. Discussions relative to commission levels or what a fair commission level is are prohibited, as is any mention of refusing to deal with or boycotting an insurer. NABIP's Board of Trustees acknowledges the following antitrust statement at every meeting it holds. It is highly recommended the chapters follow the same practice.

"Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting."

What can be done if it is believed someone is not behaving in an ethical manner? Whether the party committed the wrongful act is an insurer or a competitor, if it is believed the actions taken constitute illegal behavior, go to the relevant regulatory authority with a complaint. If the area is gray and there is a feeling that the party in question is being allowed to do things other competitors would not be permitted to do, the regulatory authority has the final authority as to whether a particular action is or is not permissible under the law.

Violation of the antitrust laws would prevent us from providing you with the services you need to succeed in your business. **Our strongest desire is to help you be more successful. Please visit our website or ask us how we can help you achieve your goals in the coming year.**



NABIP Tulsa Board Meeting Agenda
Thursday, February 6, 2025
Tulsa Tech 3638 S Memorial Dr, Tulsa, OK CSC Building/Virtual

Board Meeting:

Antitrust Statement

Minutes (Jan 2025)

Jennifer Brittain/Jennifer Helms

Treasurer's Report

Tim Brooks

Chairperson Reports:

Membership – reporting update?

Cindy Ramirez

Legislative

James Ashford

Professional Development

Mike Stephens

Awards

Kristan Carlton

Communications/Media/Website

Eve Adams

PAC

Tim Brooks

Public Service

Hospitality

Ryeann Miller

Social Media

Allie Lile

Scholarship

Lisa Irby

Old Business:

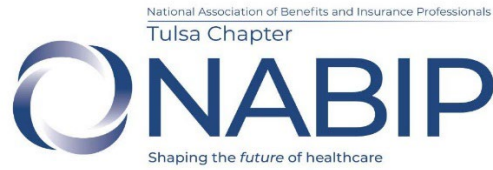
- P&P for meeting refunds – attached need to finalize
- Cap Con - Katie, Cindy, Tim; also attending James, Jennifer and Andrea
- Annual Convention – June 28-July 1, Miami

New Business:

- Need to confirm Symposium and Expo Dates/locations
- Need to determine location – hospitality report
- Name change TABIP

Next Board Meeting now at Tulsa Tech – March 6, 2025, April 3, 2025

Next Monthly Luncheon now at Tulsa Tech – February 20, 2025
March 27, 2025



Committee Report

Cindy Ramirez – Membership Chair

Date of Board Meeting: 2.6.2025

Committee: Membership / Retention Report

We have 142 members as of 2.5.2025

New Members:

ID	First_Name	Last_Name	Company	Join_Date	Paid_Thru	Email	Member_Type	Status	Work_Phone
521364	Angelic	Johnston	Blue Cross Blue Shield of OK	1/8/2025	12/31/2025	Angelic_Johnston@bcbsok.com	Full Member	Active	918-551-2363
353029	Kim	Buker	Tedford Insurance	1/7/2025	1/31/2026	kimb@tedfordinsurance.com	Full Member	Active	(918) 296-2907

Lapsing Members:

ID	First_Name	Last_Name	Company	Join_Date	Paid_Thru	Email	Member_Type	Status	Work_Phone
516127	Melanie	Hasty-Grant	Waterstone Private Wealth Management	1/1/2024	12/31/2024	melanie@waterstonewealth.com	Full Member	Active	(918) 272-1120
347197	Bob	White	HUB International Mid-America	4/21/1998	12/31/2024	Ind.bob.white@hubinternational.com	Retired Member	Active	918-808-3007
380613	John	Lamb	Advanced Benefit Systems, Inc.	4/16/2024	1/31/2025	jlamb@advben.com	Full Member	Active	(918) 331-3705
516292	Abbie	Hatfield	Financial Design Group	1/23/2024	1/31/2025	ahatfield@financialdesigngroup.biz	Full Member	Active	(918) 640-8949
516226	Brian	Miller		1/17/2024	1/31/2025	Brian.Miller@slate-rx.com	Full Member	Active	(954) 803-0610

Termed Members:

ID	Member Type	Member Status	First Name	Last Name	Phone	E-mail	Join Date	Paid Through	Sponsor Email
513475	Former Member	Membership Transferred	Hannah	Matuzak	918-550-9300	hmatuszak@ccok.com	7/24/2023	11/30/2024	cramirez@ccok.com
421538	Former Member	Cancelled Membership	Zoe	Simpler	(918) 582-0553	zsimpler@brookshirebenefitsllc.com	7/1/2014	11/30/2024	legislative@nahu.org

Card Expirations: None

NABIP Tulsa

Profit and Loss by Tag Group

July 1, 2024 - February 6, 2025

	TOTAL
Revenue	
Bank Interest Income	1,231.46
Fall Forum	
Fall Forum Registration	3,723.88
Fall Forum Sponsorships	6,077.26
Total Fall Forum	9,801.14
Fundraisers	
Half the Pot	
Half the Pot Income	207.00
Total Half the Pot	207.00
Total Fundraisers	207.00
Monthly Membership Meeting Income	4,873.17
NAHU Membership Dues	2,337.75
Trivia Night	
Trivia Night Expense	-3,515.22
Trivia Night Income	4,015.22
Total Trivia Night	500.00
Total Revenue	\$18,950.52
GROSS PROFIT	\$18,950.52
Expenditures	
Awards	
Scholarship	1,000.00
Total Awards	1,000.00
Fall Forum Expense	
Fall Forum Meal	4,626.47
Fall Forum Raffle	413.73
Fall Forum Speaker	241.19
Speaker Gifts	175.00
Total Fall Forum Expense	5,456.39
Monthly Membership Meeting Expense	
Meals	4,933.90
Total Monthly Membership Meeting Expense	4,933.90
Other Business Expenses	
Accountant	1,200.00
Bank Charges & Fees	0.00
PO Box Rental	192.00
Quickbooks	240.00
Total Other Business Expenses	1,632.00
Website & Communications	
StarChapter	
Monthly Service Charge	159.60
Total StarChapter	159.60

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Profit and Loss by Tag Group

July 1, 2024 - February 6, 2025

	TOTAL
Total Website & Communications	159.60
Total Expenditures	\$13,181.89
NET OPERATING REVENUE	\$5,768.63
NET REVENUE	\$5,768.63