

NABIP Tulsa

Tulsa Technology Center
3638 S Memorial Dr, Tulsa, OK
10-11/11:30
Or via Teams virtual link

Board Meeting Minutes

April 3, 2025

X	Jennifer Helms – President		Jennifer Brittain – Director	X	Kristan Carlton – Awards
X	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
X	Kristan Carlton – Vice President	X	Cindy Ramirez – Membership/Retention		– Public Service
	Jennifer Brittain- Secretary	X	Eve Adams – Media/Communications	X	Allie Lile – Social Media
X	Tim Brooks- Treasurer	X	Tim Brooks – HUPAC	X	Marche Ashford – Newsletter
	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 10:03am, Jennifer H reminded everyone of antitrust (attached)

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

Treasurer Report – Tim presented report (attached). Net revenue for the month\$6,864.88.

Membership/Retention – Cindy's report is attached. 147 members as of 3/31. **Jennifer H and Cindy will do a call with membership to see if we are accessing the system correctly.**

Legislative – James Ashford reported SB 161 was killed. SB 789 struck the title and sent to the house to fix language. Might die or language will be fixed. At federal level there is not much going on. Medicare and telehealth extended to 9/30. All are saying exchange subsidies are going away at the end of the year. Marche, James, Andrea and Kelley (OKC) are going to take state chamber leg/leadership class.

Professional Development – Mike reported May and August almost filled. May will be Marla from iSolved. James is working on State Chamber for July.

Awards – Kristan is working on certification. Submitted for website and we think it looks good, but we thought that last year. Also submitted presidential citation and Pacesetter. Everything in One Drive

Communications/Media/Website – Eve did not have anything to report. Jennifer H thanked Eve and Kristan for their work on website, getting it all up to the website award criteria. Sponsorship opportunities should be much easier now on website as well.

PAC – Tim will promote PAC at Symposium

Public Service – Need to finalize Trivia Night so we can present check April 17th.

Corporate Sponsorship – nothing new to report. See previously, we will follow up on partners.

Hospitality – Ryeann nothing to report.

Scholarship – Jennifer H reported due dates moved to April 15th. Information sent out to Tulsa and OKC and is on social media.

Old Business:

- P&P for meeting refunds passed and logged (emailed to board)
- Annual Convention – June 28-July 1, Miami – need to finalize attendees (\$550 registration) – Tim and James will attend? Anyone else?
- Aug Expo will be Aug 28th at Tulsa Tech
- Next Year's board, need to be sent out to membership by end of April. Must go out to membership 1 month prior to business meeting.

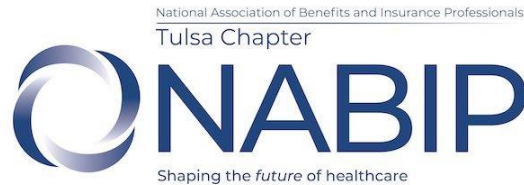
New Business:

- Tulsa Tech reserved for May – Sept 2025
- Submitted 2026 board and membership meeting dates for approval to Tulsa Tech
- Sponsorships, should we consider doing like KC and St. Louis, have annual sponsors – will continue discussion

Next Board Meeting now at Tulsa Tech – May 8, 2025 (note change to 2nd Thursday), June 5th (Jennifer H last board meeting)

Next Monthly Luncheon now at Tulsa Tech – April 17, 2025 Symposium at Tulsa Country Club, May 15 2025 and June 18, 2025 at Tulsa Tech. Notice June 18th date change.

Meeting Adjourned – 10:55



NABIP Tulsa Board Meeting Agenda
Thursday, April 3, 2025
Tulsa Tech 3638 S Memorial Dr, Tulsa, OK CSC Building/Virtual

Board Meeting:

Antitrust Statement	Jennifer Helms
Minutes (March 2025)	Jennifer Brittain/Jennifer Helms
Treasurer's Report	Tim Brooks
Star Chapter - third party Shopping Cart Monitoring – cost?	

Chairperson Reports:

Membership	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

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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

Profit and Loss by Tag Group

July 1, 2024 - April 3, 2025

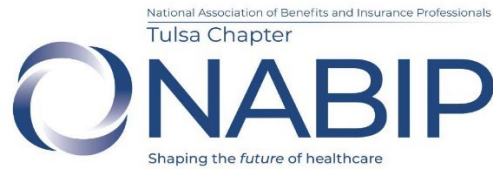
	TOTAL
Revenue	
Bank Interest Income	1,520.37
Fall Forum	
Fall Forum Registration	3,723.88
Fall Forum Sponsorships	6,077.26
Total Fall Forum	9,801.14
Fundraisers	
Half the Pot	
Half the Pot Income	263.00
Total Half the Pot	263.00
Total Fundraisers	263.00
Monthly Membership Meeting Income	9,986.88
NABIP Tulsa Partners	2,000.00
NAHU Membership Dues	4,607.65
Trivia Night	
Trivia Night Expense	-15,902.16
Trivia Night Income	15,902.16
Total Trivia Night	0.00
Total Revenue	\$28,179.04
GROSS PROFIT	\$28,179.04
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
Legislative	
HUPAC	710.00
Total Legislative	710.00
Monthly Membership Meeting Expense	
Meals	6,089.85
Total Monthly Membership Meeting Expense	6,089.85
NAHU Capital Conference	4,596.84
Other Business Expenses	
Accountant	1,200.00
Bank Charges & Fees	0.00
Office Supplies	59.58
PO Box Rental	192.00
Quickbooks	310.00

NABIP Tulsa

Profit and Loss by Tag Group

July 1, 2024 - April 3, 2025

	TOTAL
Total Other Business Expenses	1,761.58
Spring Symposium Expense	
Spring Symposium Speaker	1,500.00
Total Spring Symposium Expense	1,500.00
Website & Communications	
StarChapter	
Monthly Service Charge	199.50
Total StarChapter	199.50
Total Website & Communications	199.50
Total Expenditures	\$21,314.16
NET OPERATING REVENUE	\$6,864.88
NET REVENUE	\$6,864.88



Committee Report

Cindy Ramirez – Membership Chair

Date of Board Meeting: 4.3.2025

Committee: Membership / Retention Report

We have 147 members as of 3.31.2025

New Members:

ID	First_Name	Last_Name	Company	Join_Date	Paid_Thru	Email	Work_Phone
522249	Brandi	Hatley	HUB International Mid-America	3/27/2025	12/31/2025	brandi.hatley@hubinternational.com	
376541	Alicia	Tiefenthaler	Summit Financial Group	3/24/2025	3/31/2025	atiefenthaler@yoursummit.com	(918) 231-3937
522148	Scott	Crawley	HealthMarkets Insurance Agency	3/18/2025	4/30/2025	scott.crawley@healthmarkets.com	(918) 231-3549
522093	Krista	Charles	RCI Risk Consulting Services, LLC	3/12/2025	3/31/2025	ppoulos@rci-insurance.com	
522086	Kristin	Anderson	Inszone Insurance Services (Previously Catalyst Benefits Group, LLC)	3/11/2025	3/31/2026	kranderson@inszoneins.com	918-524-6315
522082	Kristin	Coursey	HUB International Mid-America	3/11/2025	12/31/2025	Kristin.coursey@hubinternational.com	

Lapsing Members:

ID	Member Type	Member Status	First Name	Last Name	Company	Phone	E-mail
516292	Full Member	Active	Abbie	Hatfield	Financial Design Group	(918) 640-8949	ahatfield@financialdesigngroup.biz
516226	Full Member	Active	Brian	Miller		(954) 803-0610	Brian.Miller@slate-rx.com

Termed Members: None

Card Expirations: None

Welcome Template:

Welcome to the NABIP family! We are so excited that you have decided to be part of this wonderful organization that impacts our industry and helps us advocate for our clients.

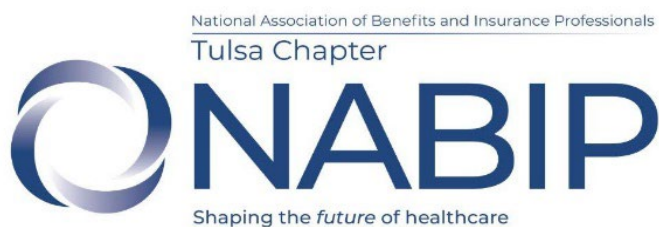
We want you to extract the most of your membership. I have attached some helpful fliers that lets you know what NABIP has to offer. Two main sites that you can visit and would be of assistance, is our local chapter <https://nabiptulsa.org/> and the National website is <https://nabip.org/>

Our wonderful NABIP Board members are always here to assist with any questions or concerns you may have. Please feel free to reach out to any of us. Again, welcome and we look forward to seeing you involved!

Lapsing template:

Greetings, we wanted to reach out to inform you that our records show that your NABIP membership is showing at risk for lapsing. You may experience issues enrolling in any of our upcoming events due to this matter. We would love for you to continue your membership, so that you do not have disruption with your membership; the link to pay your dues is <https://nabip.org/membership/renew-now> If you have any issues please feel free to reach out to anyone on the NABIP Tulsa board or myself.

Thank you for your attention to this matter.





National Association of Insurance and Benefit Professionals Tulsa

Policy & Procedure

Policy Title: P&P Requirements
Classification: Financial
PP No.: 019
Drafted by: Jennifer Helms
Date Submitted: March 6, 2025
Amendment
Approved: n/a
Sunset Date: 2026

Description: Meeting Refunds

Process: Member will be eligible to receive a credit towards another meeting of equivalent price if they submit cancellation request one week prior to the meeting. The member will receive an email from either President, President Elect, Vice President or Treasurer confirming the meeting cancellation and credit amount.

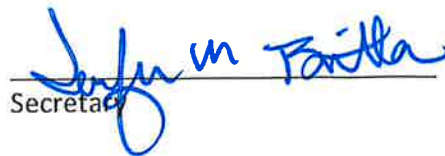
Member must keep email and present it at the meeting they wish to redeem the credit. If the member loses the email, we cannot be responsible for the credit amount and this will be stated in the email to the member.

Hospitality will keep the email and submit as the payment for that member, with the other payments for the meeting.

The following wording will be added to meeting communications: cancellation must be received one week prior to the meeting, otherwise the member responsible for the cost of the meeting.



President



Secretary