

# Frequently Asked Questions about your coverage with Delta Dental



**MORGAN WHITE**  
— GROUP —

*Insurance and Administrative Solutions*

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## **1. When will I receive my enrollment package and what will it include?**

You will receive your enrollment package upon completion of enrollment and payment of applicable premiums/enrollment fees, or a few days prior to the selected effective date. The enrollment package will include your Certificate of Coverage and I.D. cards and is sent via email from [noreply@morganwhite.com](mailto:noreply@morganwhite.com).

## **2. What is the deadline for enrollment?**

There is no deadline to enroll. Applications submitted by the 20th of the month can become effective on the 1st of the following month. Any applications received after the 20th can become effective on the 1st of the second month.

## **3. Is there a waiting period?**

6 Months for Basic Procedures; 12 Months for Major Procedures (Delta Dental).

**4. When will my first payment be taken?**

The one-time non-refundable enrollment fee, plus your first month's premium, is due at time of enrollment. Banking/Savings account – Please allow up to 3 business days to process. Credit/Debit Card - Will be taken immediately.

**5. When will I receive a billing statement?**

Payments are automatically deducted from the credit card or bank account supplied to us at time of enrollment on the 18th of every month for the month ahead. We do not send out paper billing statements.

**6. Can I change my draft date?**

Yes. If you have a current, active policy, you have the option of selecting a draft date in the client portal, from the 1st to the 20th of the month.

**7. Who do I call for billing questions?**

Call Morgan White Group at 1-877-759-5726.

**8. Who do I call for eligibility and benefits?**

Contact the insurance carrier, Delta Dental, at 1-877-759-5726.

**9. What should I expect to see on my Bank/Credit Card Statement for my premium payments?**

Insurance 8888593795 will appear on your statement as a description of the charge for your premiums.

**10. What if I need to make changes to my coverage (example: add or remove a dependent/spouse)?**

Call Morgan White, the administrator for the plan, at 1-877-759-5726 or log into the Client Portal at [my.mwadmin.com](http://my.mwadmin.com). You may also email your request to [individualchanges@morganwhite.com](mailto:individualchanges@morganwhite.com) or fax your request to (601) 956-3795. Please allow 3-5 business days for processing.

**11. Will I receive a renewal notice?**

No. Once enrolled, the plan will continue unless you send a cancellation notice. All cancellations require a 30-day notice via email to [individualchanges@morganwhite.com](mailto:individualchanges@morganwhite.com) or by fax to (601) 956-3795. You can also cancel your coverage by logging onto your client portal at [my.mwadmin.com](http://my.mwadmin.com).

**12. Will I be able to cancel the dental plan after I have enrolled?**

Yes. Your coverage may be cancelled with a 30-day notice. All cancellations require a 30-day notice via email to [individualchanges@morganwhite.com](mailto:individualchanges@morganwhite.com) or by fax to (601) 956-3795. You may also contact Morgan White Group customer service at 1-877-759-5726 to process the request. You can also cancel your coverage by logging onto your client portal at [my.mwadmin.com](http://my.mwadmin.com).

**13. How do I update or change my payment method and review my payment history?**

For an immediate update or change to an existing policy, log into your client portal at [my.mwadmin.com](http://my.mwadmin.com) 24 hours a day/7 days a week. You may also email your request to [individualchanges@morganwhite.com](mailto:individualchanges@morganwhite.com) or fax your request to (601) 956-3795. If you have multiple plans, please specify which plan(s) you would like to update or change. Please allow 3-5 business days for processing.