

Frequently Asked Questions about your coverage with Delta Dental



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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.

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?

The Traditional Delta Dental plans (Gold, Platinum and Diamond) have a 6-month waiting period for basic procedures; and a 12-month waiting period for major procedures. The Immediate Coverage Plan has no waiting period on basic & major procedures; a 6-month waiting period for orthodontia services (dependent children coverage only).

4. When will my first payment be drafted?

The one-time non-refundable enrollment fee, plus your first month's premium, is due at time of enrollment. Payments through your banking or savings account may take up to 3 business days to process. Payments by credit or debit card will be drafted immediately.

5. When will I receive a billing statement?

Payments are automatically drafted on the 18th of every month, for following month, from the credit card or bank account supplied to us at time of enrollment. 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 MWG Administrators 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?

8888593795 Insurance 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 MWG Administrators at 1-877-759-5726 or log into the MWG Client Portal at my.mwadmin.com. You may also email your request to 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 or by fax to (601) 956-3795. You can also cancel your coverage by logging onto your MWG Client Portal at 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 or by fax to (601) 956-3795. You may also contact MWG Administrators at 1-877-759-5726 to process the request. You can also cancel your coverage by logging onto your MWG Client Portal at 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 MWG Client Portal at my.mwadmin.com 24 hours a day/7 days a week. You may also email your request to 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.