

# Frequently Asked Questions about your coverage with Delta Dental of Tennessee



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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). You will also receive a Welcome Packet in the mail within 4-6 weeks.

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

There is no deadline to enroll. Applications submitted by the 15th of the month can become effective on the 1st of the following month. Any applications received after the 15th can become effective on the 1st of the second month.

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

No. There are no waiting periods on this plan.

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

The one-time non-refundable \$25.00 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 Morgan White Group at 1-855-844-0445.

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

Contact the insurance carrier, Delta Dental of Tennessee, at 1-855-844-0445.

**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)?**

This plan has an open enrollment period for terms and additions. Call Morgan White, the administrator for the plan, at 1-855-844-0445 or log into the Client Portal at [my.mwadmin.com](http://my.mwadmin.com). Please allow 3-5 business days for processing.

**Please Note:** This plan is a **12-month** contract and you will be unable to make any changes until the next open enrollment.

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

No. Once enrolled, the plan will continue unless you send a cancellation during your open enrollment period. You can cancel your coverage during your open enrollment period by logging onto your client portal at [my.mwadmin.com](http://my.mwadmin.com). **Please note:** you will not be able to re-apply for coverage for **12 months**.

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

No, unless there is a qualifying event (proof required). These policies are **12-month contracts** that will renew annually upon your benefit anniversary date. If you choose to cancel coverage upon the expiration of your policy, you must provide a written notice of termination 30 days prior to the anniversary date by fax to (601) 956-3795 or email [individualchanges@morganwhite.com](mailto:individualchanges@morganwhite.com). **Please note:** you will not be able to re-apply for coverage for **12 months**.

**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.