

Frequently Asked Questions

Broker/Agent



Southern Administrators and Benefits
Consultants, Inc.
601-856-9933

Is this insurance?

Yes.

How many cleanings a year are covered with this plan?

Two cleanings are covered in a 12-month period.

Are cosmetic procedures covered?

This plan does not cover cosmetic procedures.

Is orthodontia covered?

No, orthodontia is not covered under this plan.

Is there a waiting period?

There are no waiting periods with this plan.

Who is eligible for coverage under this plan?

Any individuals who are 18 years of age or older, and their eligible dependents (unmarried children from birth to age 26).

Can I change my dentist once I am in the plan?

Yes, you may change your dentist at any time. Keep in mind if you are on the network plan, you must select a dentist from the network to have coverage.

What are my options for selecting an Effective Date?

Plan effective dates are always the 1st of the month. Incomplete enrollment forms or failure to submit the required initial premium amount may cause an initial delay in issuance of insurance. We advise you not to cancel any other insurance or assume you are insured under the Group Dental Insurance Policy until you receive your Certificate of Coverage.

What is the deadline for enrollments?

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.

Does this plan have any limitations or exclusions?

Yes. There are some limitations and exclusions with this plan, as with most group insurance policies. Review the Disclosures tab on this plan for more information.

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.

When will my first payment be taken?

Your first month's premium is due at time of enrollment. Banking/Saving account – Please allow up to 3 business days. Future deductions will occur around the 20th of the month, for the next months premium.

Who do I call for billing questions?

Morgan White at 1-877-759-5726.

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When will I receive a billing statement?

Payments are automatically deducted from your bank account on the 20th of the month for the following month's premium. We do not send out paper billing statements.

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

Yes, your coverage may be canceled within 30 days with written notice. All cancellations require a 30 day notice via email to individualchanges@morganwhite.com or by fax to (601) 956-3795.

What should I expect to see on my Bank Statement for my premium payments?

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

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

You can call Morgan-White at 1-877-759-5726.

Can I change my payment type from monthly to another available option once I am in the plan?

Yes.

Do I need to obtain claim forms?

One of the advantages of visiting a Delta Dental network dentist is that he will file the claim on your behalf. However, if services are provided by an out of network dentist, you may be required to file a claim yourself. [Click Here](#)

Will I receive a renewal notice?

No. Once enrolled, the plan will continue unless you send a cancellation notice. Should the policy change or premium increase, you will be notified. All cancellations require a 30 day notice via email to individualchanges@morganwhite.com or by fax to (601) 956-3795.

Morgan White Group is the billing and enrollment agent for Southern Administrations and Benefit Consultants, Inc.