

FAQs

Agent Appointments & Commissions

1. How and where do I go to begin selling the plans through Quotit?

A. In order to begin selling BrightBenefits Dental Plans agents must be appointed, To begin the appointment process, click [Get Appointed](#) and fill out the form. If you need additional assistance, please email Qtcarrierrelations@quotit.com.

2. Does the appointment cover other products?

A. The appointment is specifically for BrightBenefits plans available on Quotit. National Guardian Life Insurance Company will not acknowledge the agent's appointment because Morgan White Commission Department pays the agent commission. The agent will not be able to sell other plans with National Guardian Life Insurance Company, unless appointed by them directly.

3. Is the appointment process 100% online?

A. Yes, must use electronic contracting link.

4. Are there costs to be appointed?

A. There is no cost to be appointed with Morgan White Group to sell the individual BrightBenefits dental plans.

5. How long does it take to get appointed?

A. Takes 3 business days for brokers to become appointed.

6. How soon can I begin selling plans?

A. You can begin selling immediately but will not be paid commission on sales until your appointment is approved. This normally happens within 3 business days of submission.

7. What identification number do I use to receive credit for a sale?

A. Enter your agent National Producer Number (NPN) or your agency NPN into your Quotit account, follow steps:

- log into your Quotit account <http://www.quotit.net>
- Go to "Settings" tab.
- Click on "Online Application Settings" under "Individual & Family: Agency Preferences"
- At the bottom of the page click on the "Add" button.
- Select your **State** from drop down.
- Select **Product Type** from drop down: **Dental**.
- Select **Company Name** from drop down: **BrightBenefits**.
- OES Instructions: Enter **NPN** in the blank field.
- Paper Application Settings: Enter **NPN** as your **Writing Number** on file with the company in the blank field.
- Click **Save**
- **Repeat** steps for **all states** where appointed.

8. **What is my commission percentage?**
 - A. 10% first year/ 7% renewal
9. **What is Morgan White Commission Department email?**
 - A. commissions@morganwhite.com
10. **When are Commissions paid?**
 - A. Commissions are paid by the 10th of each month.
11. **How will commissions be paid?**
 - A. Sent electronically to your banking information on file with Morgan White Commission Department
12. **Do I have to reach a minimum prior to my commissions being paid?**
 - A. No, commissions are paid as earned by writing agent.

Enrollment & Contacts

1. **How do I enroll my clients electronically?**
 - A. Using Quotit to generate a proposal for your client, client selects desired plan from the proposal, adds plan into the “Cart” and proceeds to “Checkout”. Once the plans are in “Checkout” the client will be required to “Register” to complete the online application. For questions related to using your Quotit platform, call tech support at (866) 478-6848 option 1 or email customer.support@quotit.com
2. **How do I submit paper applications, by fax, email?**
 - A. Only electronic enrollment. Paper Application not accepted.
3. **What is the contact number for billing questions?**
 - A. Must call Morgan White Customer Service at (888) 859-3795.
4. **What forms of payment do you accept?**
 - A. Bank draft and major credit cards: VISA, Mastercard, American Express, Discover.
5. **Is there an enrollment fee?**
 - A. Yes, a one-time \$35.00 enrollment fee.
6. **What is the Merchant ID that member will see on their Bank/Credit Card Statement for their premium payments?**
 - A. INSURANCE 8888593795 will appear on your statement as a description of the charge for your premiums.

7. What is Benefits Association, Inc.?

- A. Benefits Association, Inc. (BAI) was founded in 1990 with purpose of serving as a professional trade association to promote and provide for the general welfare of individuals, large groups, associations, small businesses and their employees, or retirees, who become members. It is a non-profit Mississippi corporation domiciled in Ridgeland, Mississippi. The goal is to provide relevant information and practical benefits that are useful for its members in everyday life which include, but aren't limited to, important document storage, car rental discounts, retail discounts, financial education, hotel discounts, and more.

8. When do members come effective?

- A. When their payment has been successfully processed and received, member will have the effective date they enrolled in.

9. What is the deadline for coverage?

- A. 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.

10. What is the contact number to broker support and hours of operations?

- A. Morgan White Broker Services 877-759-5728 extension 1133.
MW Broker Services hours of operation are Mon. – Thursday 8:00 a.m. to 5:00 p.m. CST.
Friday 8:00 a.m. to 2:30 p.m. CST.

11. How do I submit an Agent of Record form?

- A. Client must send written request stating the name of their agent, their intent to be a client and include their agent's National Producer Number to commission department email:
commissions@morganwhite.com

12. What if member needs to make changes to their coverage (i.e., add or remove a dependent/spouse)?

- A. You may call Morgan White Customer Service at 888-859-3795, or email individualchanges@morganwhite.com or log into Client Portal at <https://my.mwadmin.com/>

Eligibility for Coverage

1. How far in advance can an effective date be?

- A. Four months in advance

2. What are the valid ages of dependents?

- A. From birth to age 26 (first of the month following 26th birthday.)

3. Are child only applications accepted?

A. No, BrightBenefits does not offer child only policies.

4. What is the number to call the insurance carrier, BrightBenefits for eligibility and benefits?

A. (866) 998-3944 Mon.-Fri. 10 a.m. – 7:30 p.m. CST

5. What is the reinstatement rule if a policy lapses?

A. Member has 90 days to reinstate plan by paying all back premiums. Contact Morgan White Customer Service via email at individualchanges@morganwhite.com or call (888) 859-3795 to find out balance due.

Claims

1. Who processes claims?

A. Claims are processed by PrimeCare Administrators in Las Vegas, Nevada.

2. What is dental provider network?

A. The Maximum Care Plus Connection Dental Network provided by Careington International Corporation.

3. What is Careington International Corporation dental provider website?

A. <https://www.careington.com/co/MaxCarePlus/>

4. How are claims submitted?

A. Sent electronically using the Payor ID: Pca01. Or the ADA claim form may be mailed to Address: PO Box 81380, Las Vegas, NV 89180.