



Delta Dental MWG FAQs

Agent Appointments & Commissions

- 1. How and where do I go to begin selling the plans through Quotit?**
 - A.** To begin selling Delta Dental for Everyone Morgan White 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 Qtcarrrierrelations@quotit.com.
- 2. Is the appointment process 100% online?**
 - A.** Yes
- 3. Are there costs to be appointed?**
 - A.** No
- 4. How long does it take to get appointed?**
 - A.** A few minutes to complete the process online, approval within 72 hours.
- 5. How soon can I begin selling the Morgan White Group Company plans?**
 - A.** 72 hours or less
- 6. If I am already appointed with Delta Dental direct, why do I have to register separately through Morgan White?**
 - A.** There is not separate appointment with Delta Dental, but you must get contracted with Morgan White to sell these plans. Morgan White administers and pays commission on the Dental for Everyone Plans so we must have a contract in place with each selling agent.
- 7. How do I enroll my clients?**
 - A.** You will need to first enable your online application settings to receive credit for your sale. To earn commissions, you will need to enter your nine-digit NPN into the Online Application Settings on Quotit. Please use the following steps below.

Online App. Settings OES. Instructions

1. Log into your Quotit account <http://www.quotit.net>
2. Go to the "Settings" Tab
3. Click on "Online Application Settings" under "Individual & Family: Agency Preferences"
4. At the bottom of the page click on the "Add" button.
5. Select "State", "Product Type" and "Company Name = **Delta Dental - Dental for Everyone-MWG** "

6. Enter "nine-digit NPN"
7. Check box "Use Quotit Online Enrollment System (OES) when available."
8. Enter Writing Number on file with the company "nine-digit NPN"
9. Select "Save" ****Repeat steps for every state you are appointed to sell.****

The screenshot shows a web form for Delta Dental. At the top, there are three dropdown menus: "State" (set to CALIFORNIA), "Product Type" (set to Dental), and "Company Name" (set to Delta Dental - Dental for Everyone-MWG). Below these is a section titled "Online Application Settings". It contains a red instruction: "Online Link Instructions: Enter your Agent ID or your link into the text box below." followed by a label "NPN number: *" and an empty text box. Below that is a "Text Area" label and a larger empty text box. A checkbox labeled "Use Quotit Online Enrollment System (OES) when available" is checked. Below this is a section titled "Paper Application Settings" with a label "Writing Number on file with the company: *" and a text box containing "1234". At the bottom right are three buttons: "Cancel", "Preview", and "Save". Red arrows point to the "State", "Product Type", "Company Name", "NPN number" text box, the "Use Quotit Online Enrollment System" checkbox, the "Writing Number" text box, and the "Save" button.

8. When do members come effective?

- A. First of the following month if enrolled by the 20th. First of the month after the following month if enrolled after the 20th.

9. What is my commission percentage?

- A. 10% year 1 and 7% renewal

10. When are Commissions paid?

- A. 10th of the following month

11. How will commissions be paid?

- A. Electronically via ACH bank deposit

12. Do I have to reach a minimum prior to my commissions being paid?

- A. No

13. How will my clients' coverage be renewed?

- A. Plans are auto renewed. Member will be notified via physical mail if there is a rate change at renewal.

14. Where do I go for support?

- A. Delta Dental Claims – 800-521-2651 website: <https://www.deltadentalins.com/>

Product Features/Benefits

1. Is there a deductible and copay?

A. \$50 per person per calendar year deductible. No copay

2. Is there any Rx coverage or DME coverage?

A. N/A

3. Benefit accumulation period?

A. Calendar Year

4. What is the Lifetime Maximum policy limit?

A. No lifetime maximum

5. What is the pre-existing condition limitation?

A. See Evidence of Coverage Document page 19 section 27.

(27) The initial installation of a prosthodontic appliance and/or implants is not a Benefit unless the prosthodontic appliance and/or implant, bridge or denture is made necessary by natural, permanent teeth extraction occurring during a time the Enrollee was under the Contract holder's prior plan if applicable.

6. Is the diagnostic x-ray, lab benefit limit of 2 test days per calendar year?

A. See Evidence of Coverage Document page 17 section 3.

(3) X-ray limitations:

a) Delta Dental will limit the total reimbursable amount to the Provider's Accepted Fee for a complete intraoral series when the fees for any combination of intraoral x-rays in a single treatment series meet or exceed the Accepted Fee for a complete intraoral series.

b) When a panoramic film is submitted with supplemental film(s), Delta Dental will limit the total reimbursable amount to the Provider's Accepted Fee for a complete intraoral series.

c) If a panoramic film is taken in conjunction with an intraoral complete series, Delta Dental considers the panoramic film to be included in the complete series.

d) A complete intraoral series and panoramic film are each limited to once every 60 months.

e) Bitewing x-rays are limited to two (2) times in a Calendar Year when provided to Enrollees under age 18 and one (1) time each Calendar Year for Enrollees age 18 and over.

Bitewings of any type are disallowed within 12 months of a full mouth series unless warranted by special circumstances.

f) Bitewing x-rays are limited to two (2) images for Enrollees under age 10.

7. The waiting period does not apply to preventative benefits?

A. There is no waiting period.

8. What additional benefits are included in the plan?

A. No waiting period. Fluoride Treatment- topical application of fluoride, Bitewing Radiographs- bitewing X-rays, Sealants- to prevent decay of permanent molars, Emergency Palliative Treatment- to temporarily relieve pain, and Space Maintainers - to maintain space. All Other Radiographs, other X-rays, Minor Restorative Services – fillings, Periodontics Services - to treat gum disease, Endodontics Services - root canals, Relines and Repairs - to bridges, implants and dentures, Oral Surgery Services

- extractions and dental surgery, Major Restorative Services – crowns, and Prosthodontic Services - bridges, implants and dentures

Eligibility for Coverage

1. **How far in advance can an effective date be?**
 - A. 4 months
2. **What are the valid ages of dependents?**
 - A. Birth to age 26
3. **Are child-only applications accepted?**
 - A. No
4. **If coverage already includes dependent children, an additional child (newborn or adopted) must still apply for coverage within 30 days to be eligible after the initial 30 days of coverage, correct?**
 - A. Yes
5. **What is the reinstatement rule if a policy lapses?**
 - A. Member must reinstate within 60 days of the lapse and pay back premium and any rate increases.

