Premium $aver

Claim Process & Client Portal Registration

What is the Premium Saver Plan?

The Premium Saver is an employer sponsored group supplemental (secondary) insurance plan which is designed to help reduce the cost of group medical coverage.

Who is Morgan White Group?

Morgan White Group is a TPA (third-party administrator) who administers billing, eligibility, and processes claims for your Premium Saver Plan.

Our Claims Process is Simple!

The employee simply presents their primary and secondary insurance cards **every time** they see their provider. The provider and insurance carriers do all the work and the member pays the final bill.

This is called the Two-Card System!

1. Member Shows Both Cards
Gives both primary & secondary cards every time they see a provider.
In order for claims to be filed with the insurance carriers, the provider must have the insurance information in their records.

2. Provider Verification
Verifies coverage with both insurance carriers.

3. Provider Files the Claim
Once the provider has received the major medical's EOB, the provider will submit the claim to the secondary insurance carrier by filing electronically or by paper.

4. Premium Saver Pays Provider
Secondary insurance carrier processes claim and sends payment & EOB to the provider. A copy of the EOB will also be sent to the member.

Client PORTAL

Premium Saver clients can register and view or download their Explanation of Benefits by visiting:

https://my.mwadmin.com/register/25960

The Client Portal only stores processed claims. If a member does not see a claim, they will need to follow up with their providers to verify that the secondary insurance is listed correctly in their system. Requests for claims can be submitted to our office.

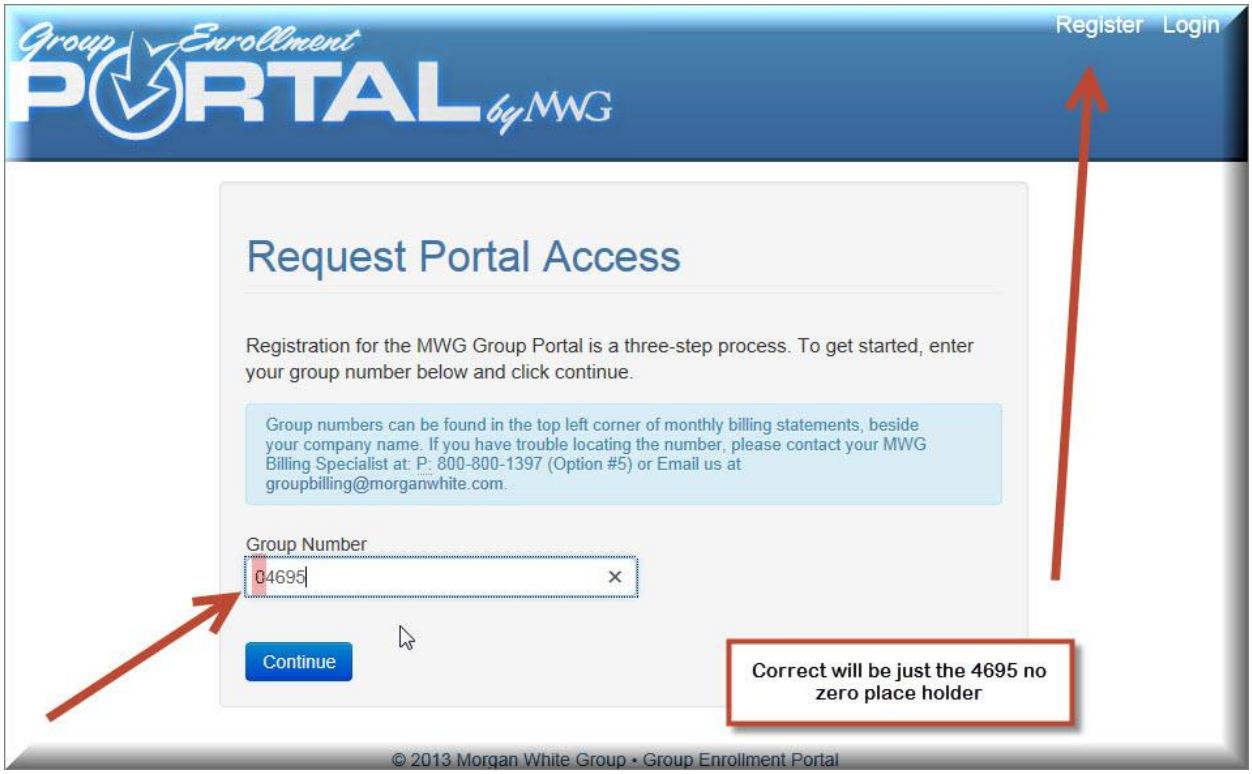
Benefits, Eligibility, and Claims: 1-888-888-2519

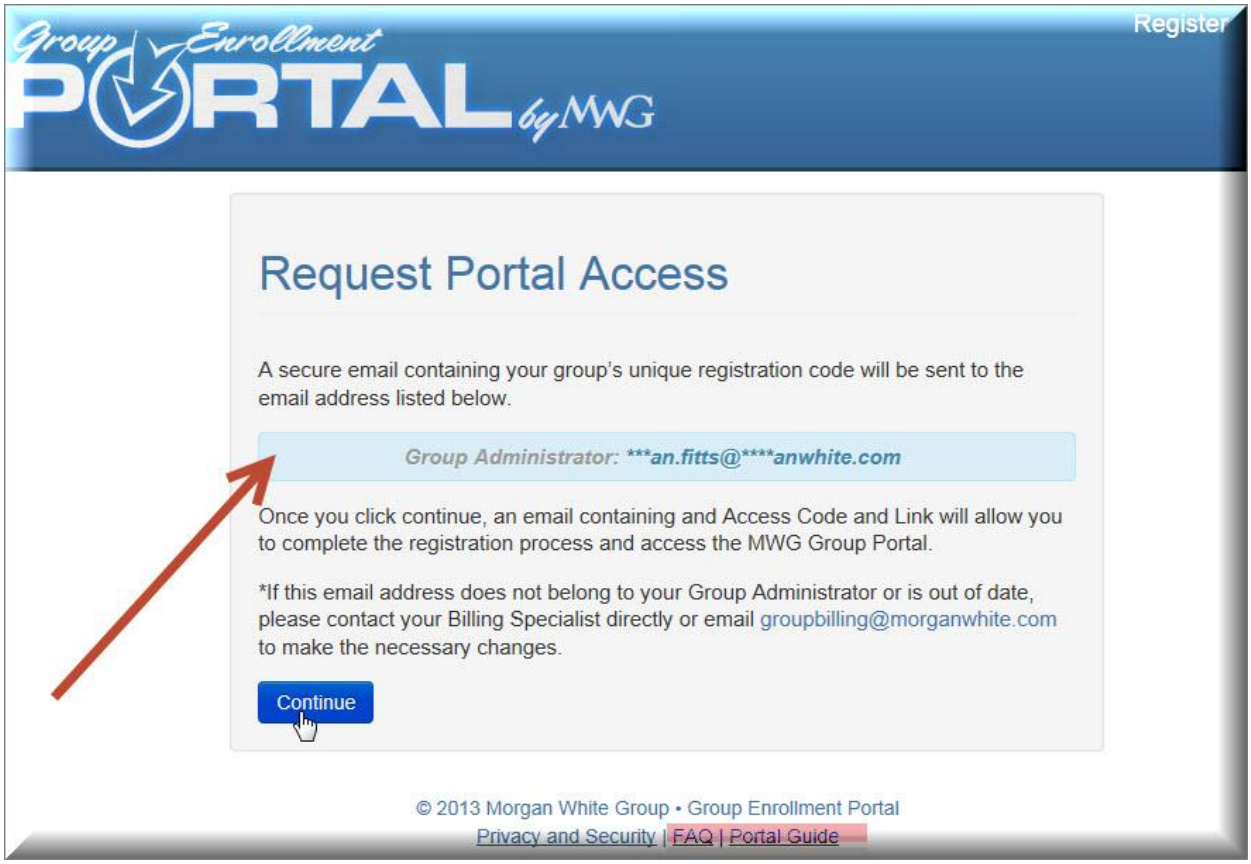
THE GROUP PORTAL

The Group Portal can be accessed here: groups.mwadmin.com (no www prior to the web address):

To register, click "Register" in the top right hand corner of the screen. You will be prompted to enter your group number. This can be found on your invoices next to your company name or you can call your billing specialist at 800.800.1397. The zero that will appear is a place holder only. Delete the zero, enter your group number, and then click "Continue".

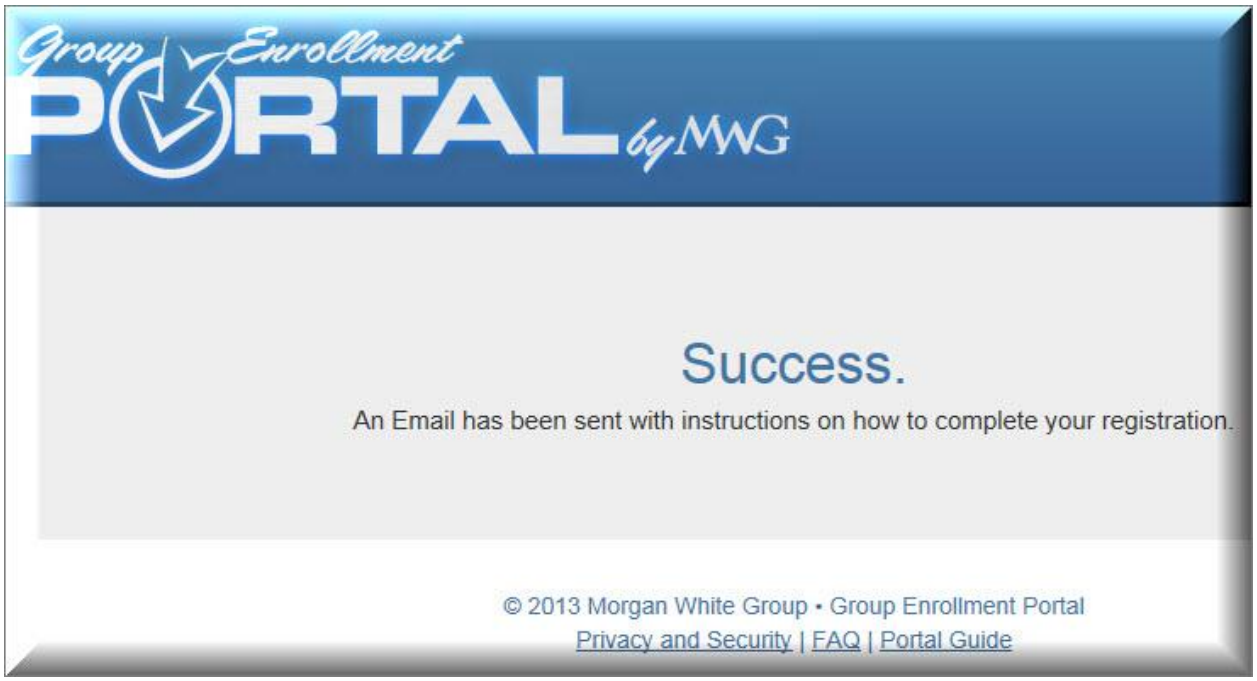
The next screen will populate with an email address of the Group Administrator (or "Super User"). If this email address is not correct, please contact your billing specialist. They will send you a form to be signed and faxed back authorizing the change of the Group Administrator. When you log in and register after 12 to 24 hours of submitting the change form, the newly revised email address will appear. Click "Continue".



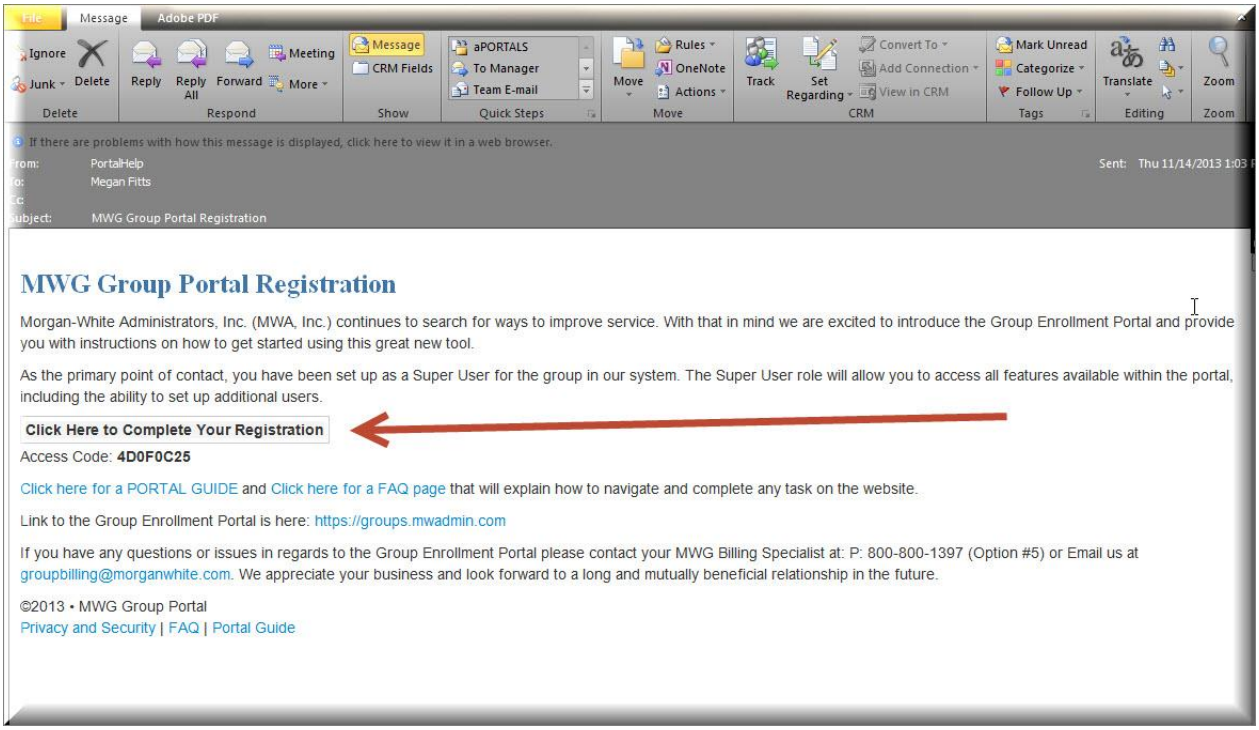


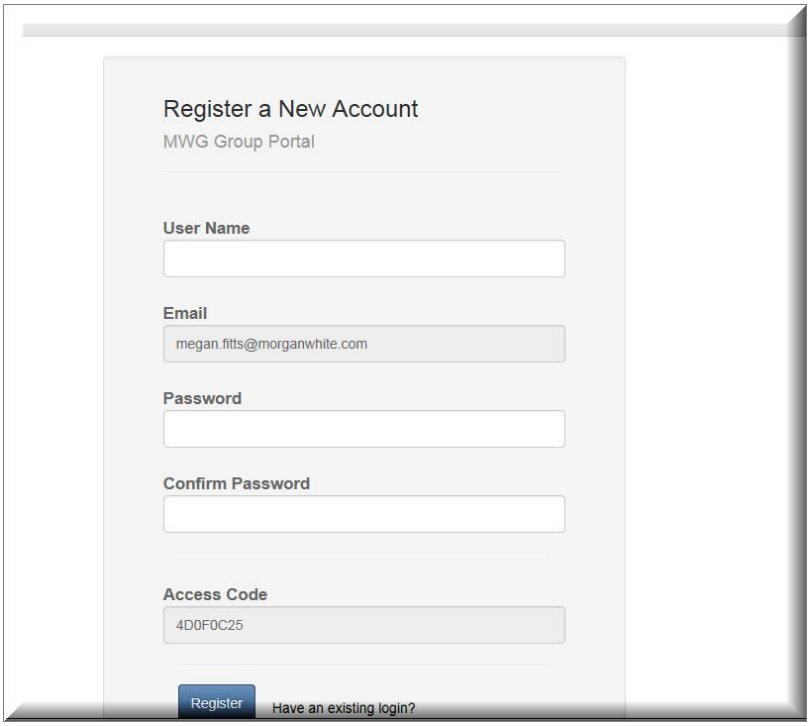
*Remember, at any time, the FAQ and Portal Guide can be accessed for help (shown in pink on bottom of image above).

Once you click "Continue", an email from portalhelp@morganwhite.com or noreply@morganwhite.com will be sent automatically to the address listed. Check your spam or junk folder if you don't receive it right away.



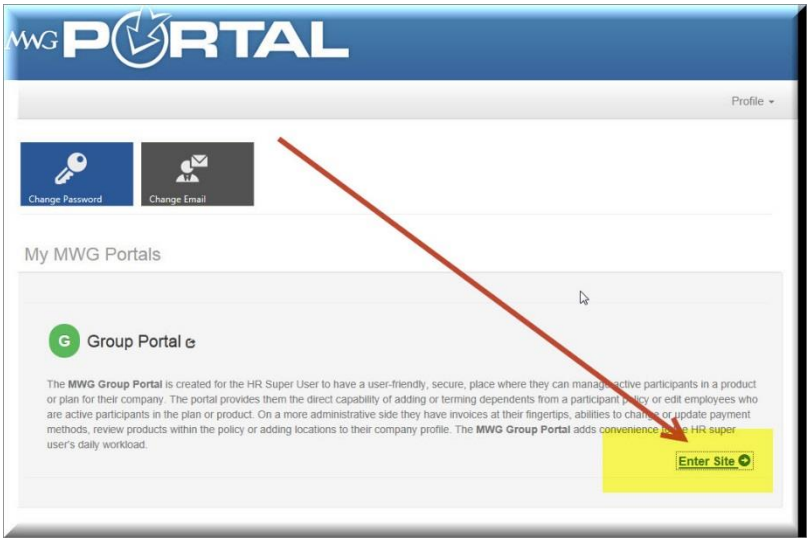
Within the email there will be links to the "User Guide" or "FAQ Guide". You will also see the wording "Click Here to Continue Registration" which will take you to the page to create your Group username and password.



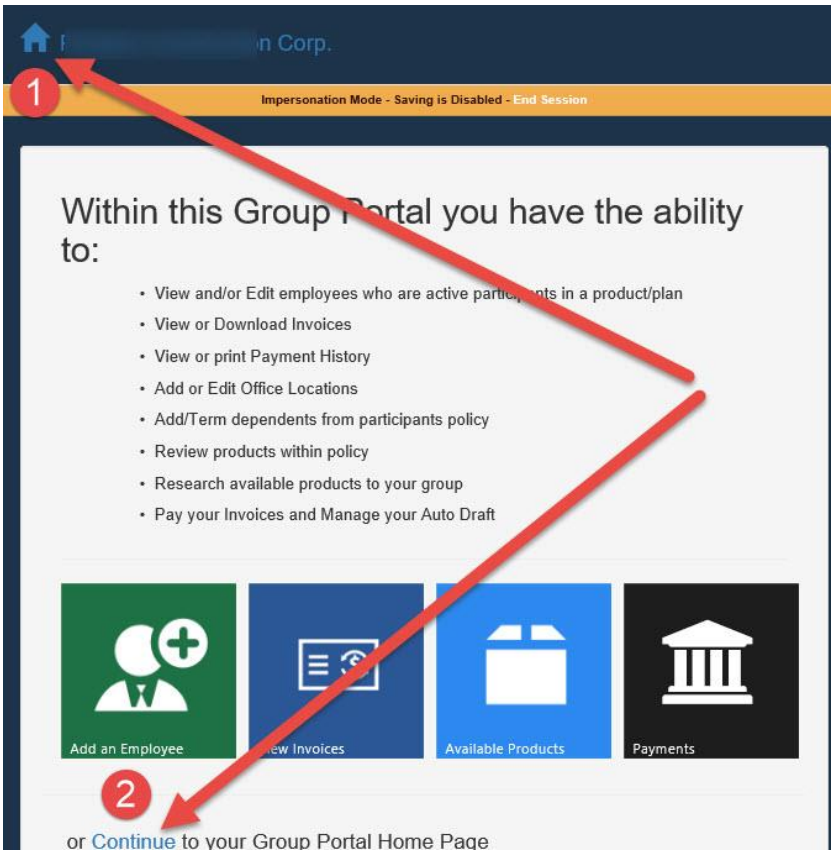


As the Group Administrator, this is where you will create your username and password for your group. If you want others to access your portal, you will set them up as a Contact within the "Contact" tab.

DO NOT share this username or password with ANYONE as it is tied to you specifically for tracking!

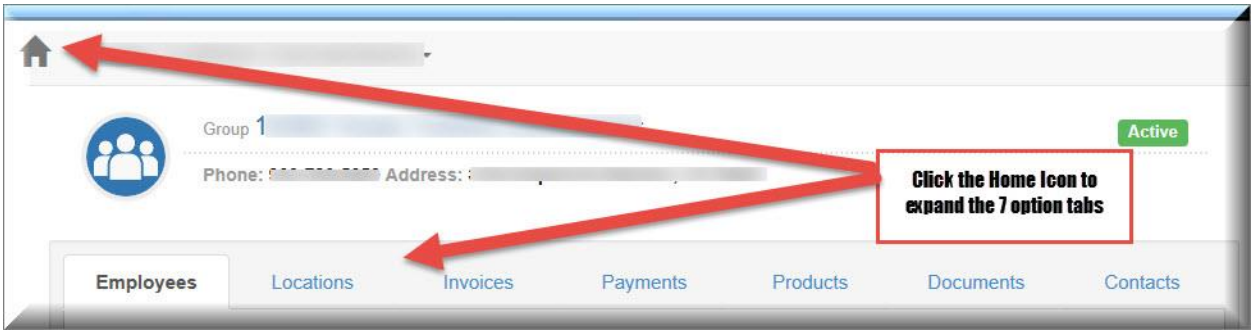


Now, you may log in with your new credentials. Please enter your username and password exactly as you created them, being mindful of capital and lower case letters and spaces. Once inside the portal, you will see the screen to the right. Click "Enter Site" on the bottom of the page to enter your portal.

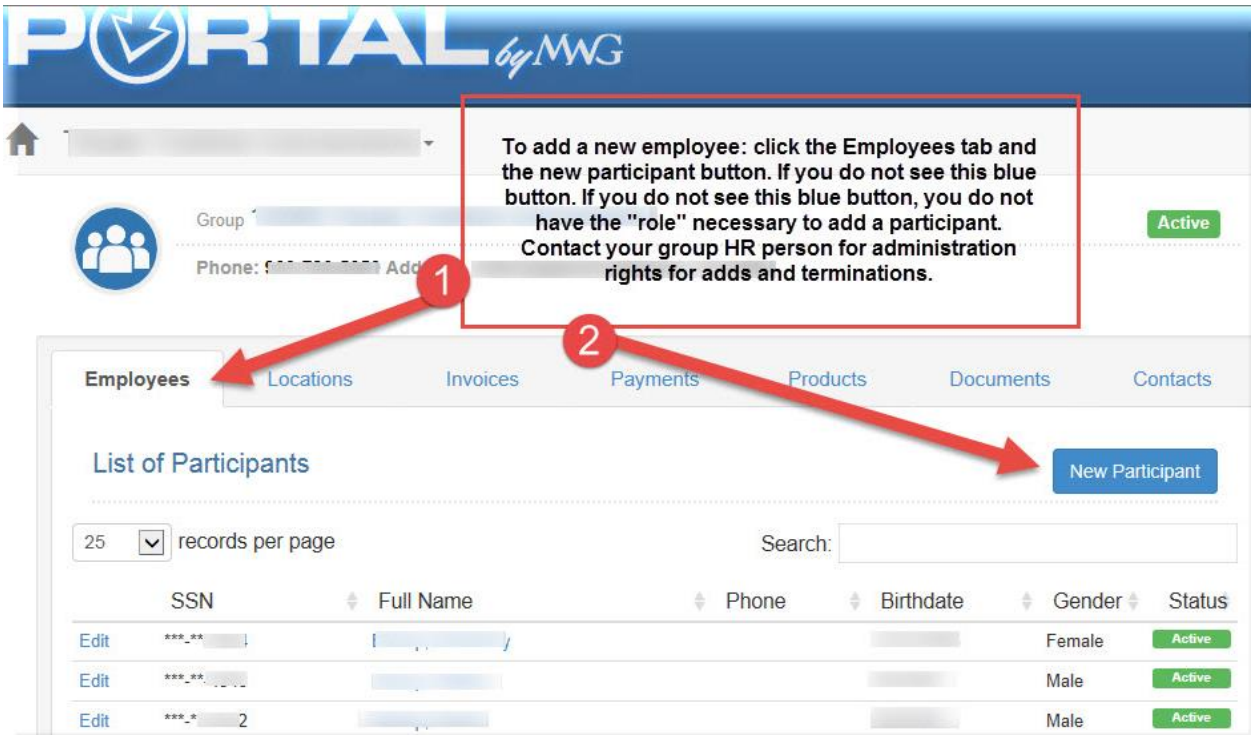


This is your portal "Home" page. Access the toolbar by clicking either the "Home" icon or "Continue" shown in the picture to the right. You can also review several bullet points which highlight several features available within the portal.

If you click the "Home" icon or "Continue", you will see seven tabs in a toolbar display which include: Employees, Locations, Invoices, Payments, Products, Documents and Contacts.

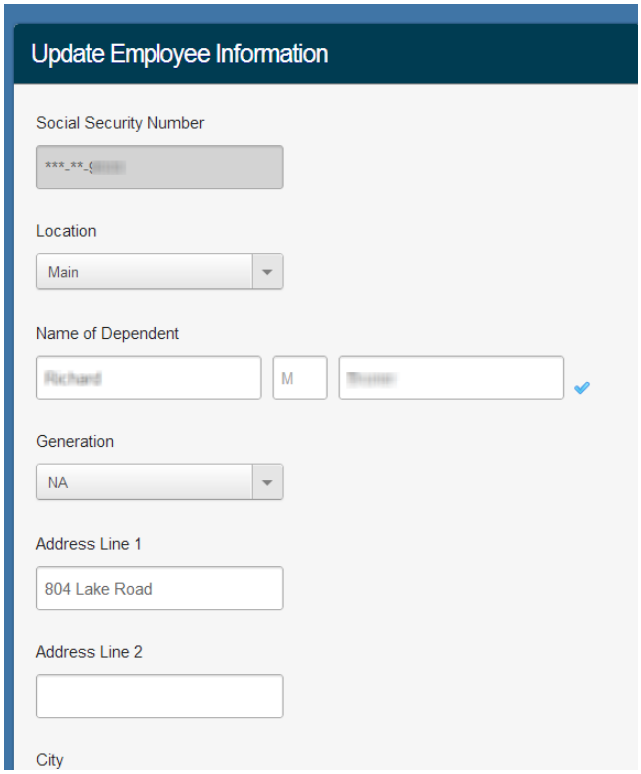


THE EMPLOYEES TAB



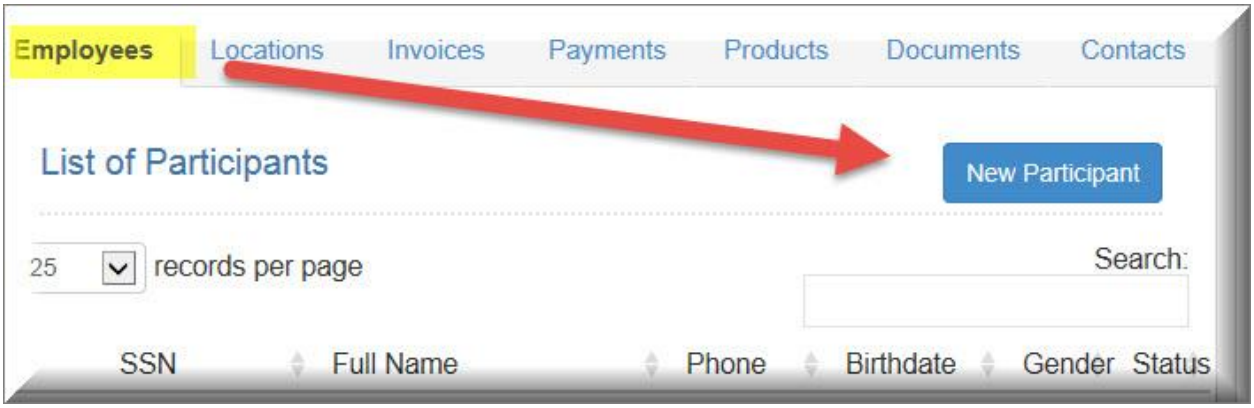
Click "Edit" next to an employee's name to make any changes. You will see the image to the right.

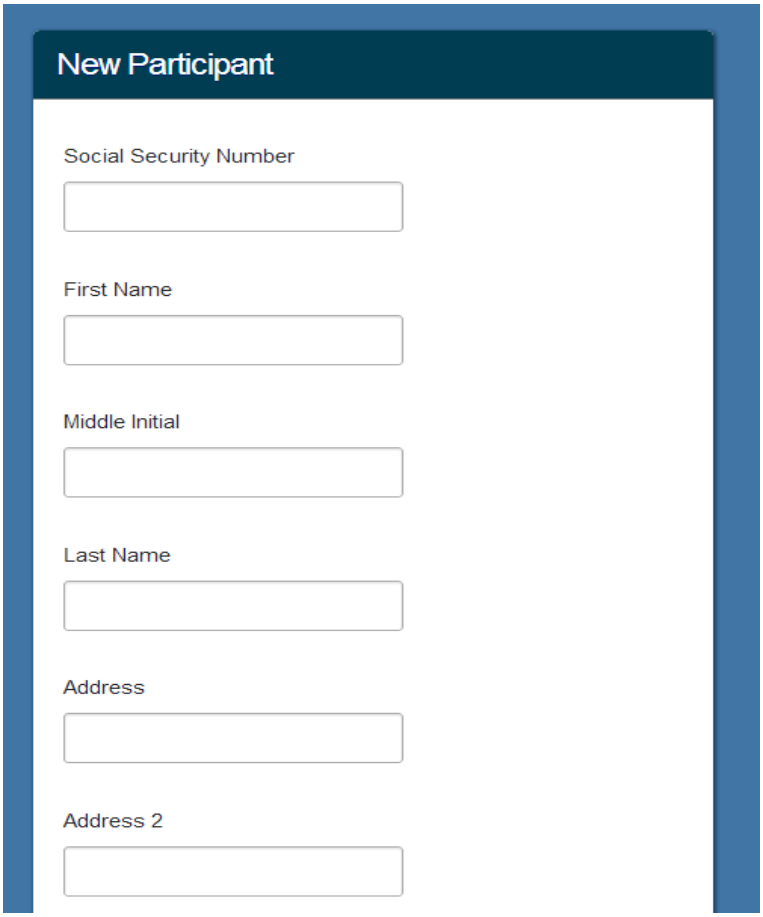
If you try to change an employee's zip code or state, a service ticket is issued to Customer Service so we can verify the product is still covered in that new area. You will be notified if there is an issue.



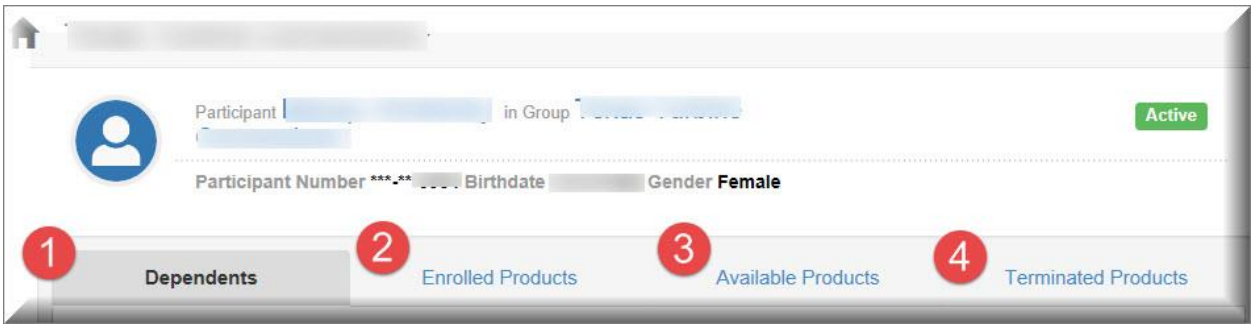
Group Enrollment PORTAL by MWG

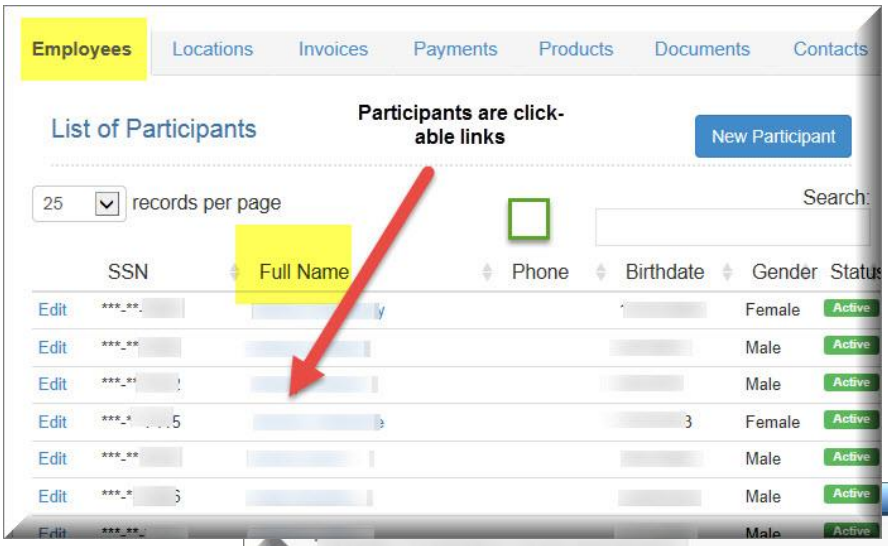
To add a new participant select "Employees" and click "Add New Participant". Enter the required information in the New Participant screen. Once submitted, new ID cards will be automatically issued.



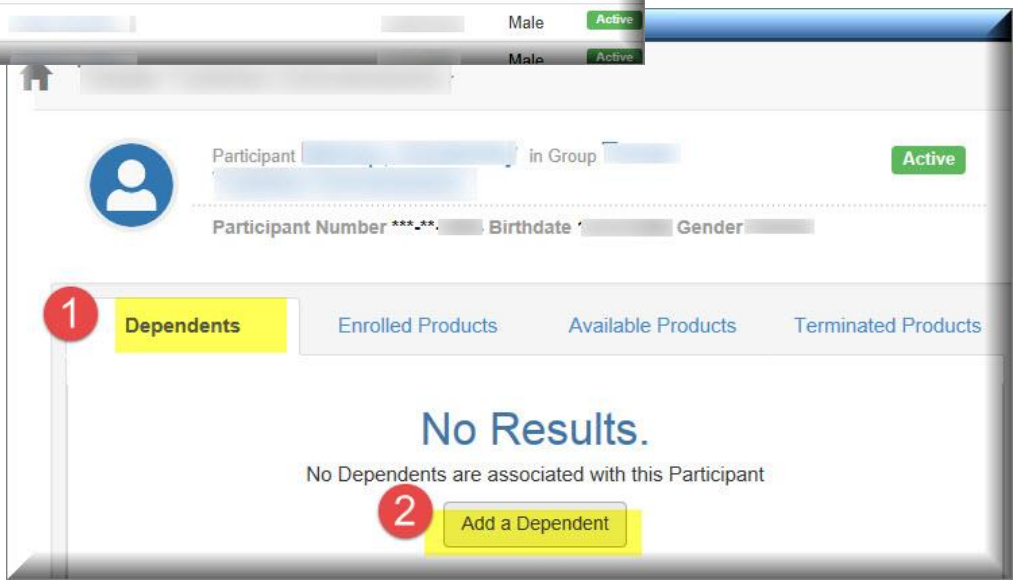


On the "Employees" page, click a participant's name to display four options for that participant: 1) Dependents for that participant, 2) Enrolled products for that participant, 3) Available products for that participant 4) Termination history.

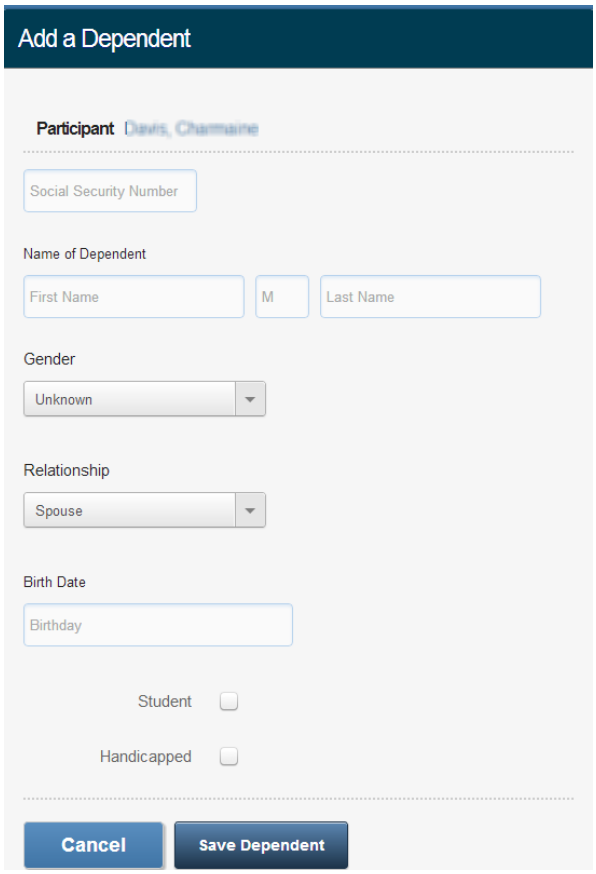




To add a dependent, under the "Employee" tab, click on a participant's name and select "Add a Dependent".



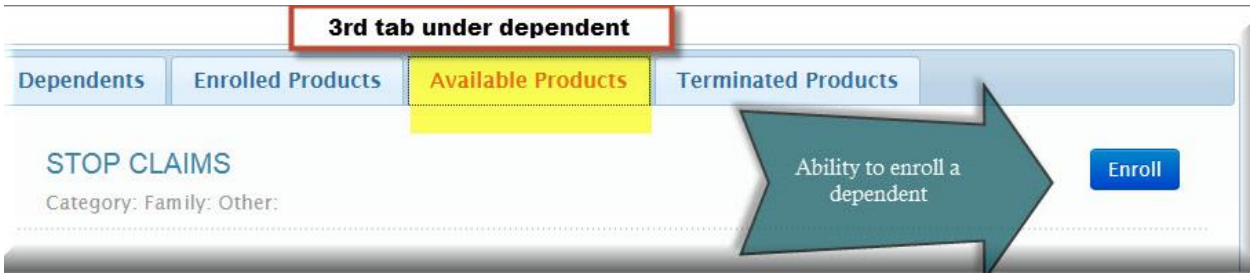
Complete and submit the required information. Refresh and return to the "Home" page. When you click on the employee's name, the dependent will be listed.



The 2nd tab under a dependent's name is the "Enrolled Products" tab. Click it to display the product(s) the dependent is enrolled.

If desired, you can also "Terminate" a dependent on this page.

The third tab is titled "Available Products". You can view available products in which the dependent can enroll. To enroll, click the "Enroll" button on the right.



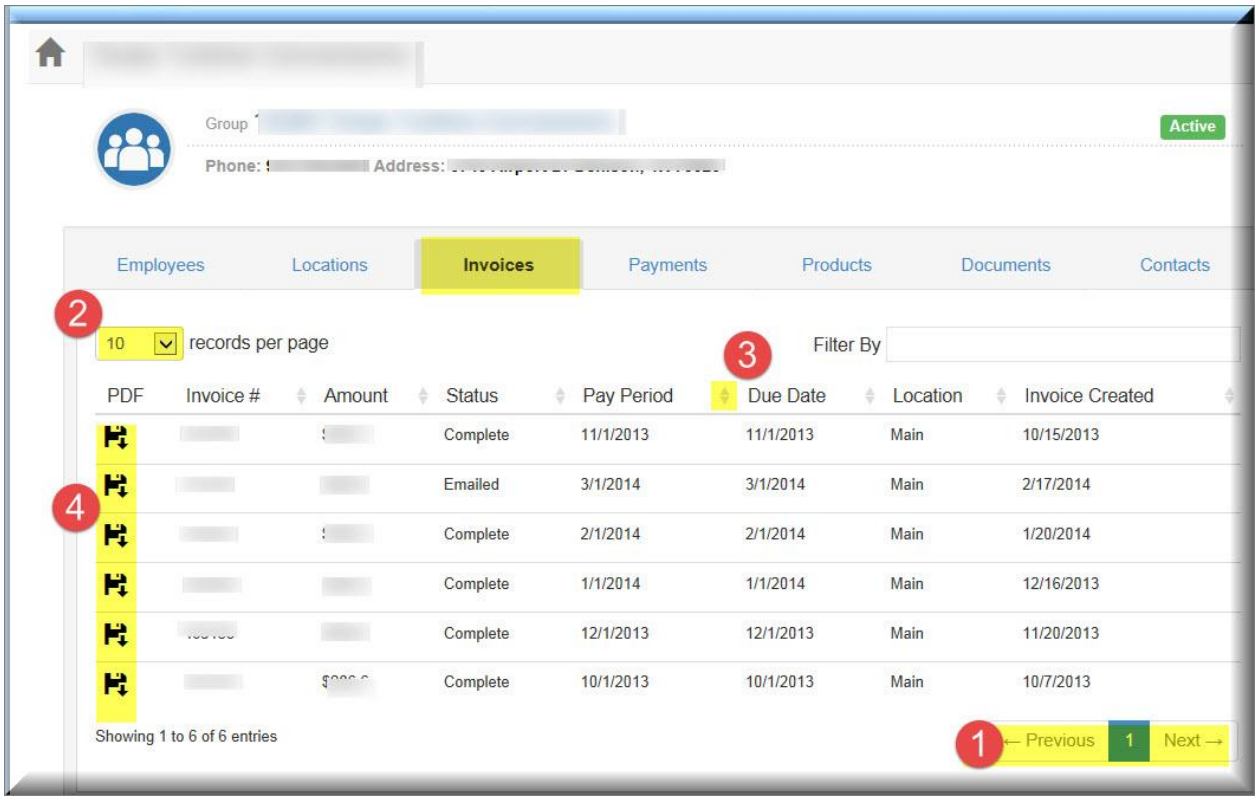
The fourth tab under the dependent options is titled "Terminated Products". This screen displays the items which have been terminated to date (if applicable).

THE LOCATIONS TAB

The "Locations" tab allows you to edit address information, <u>if the group has multiple locations.</u> If there is only one location "main", it will not allow editing because invoices are tied to the main address. If your edit involves a change in state or zip code, a ticket will be issued to Customer Service for follow up to ensure plans exist in those areas.

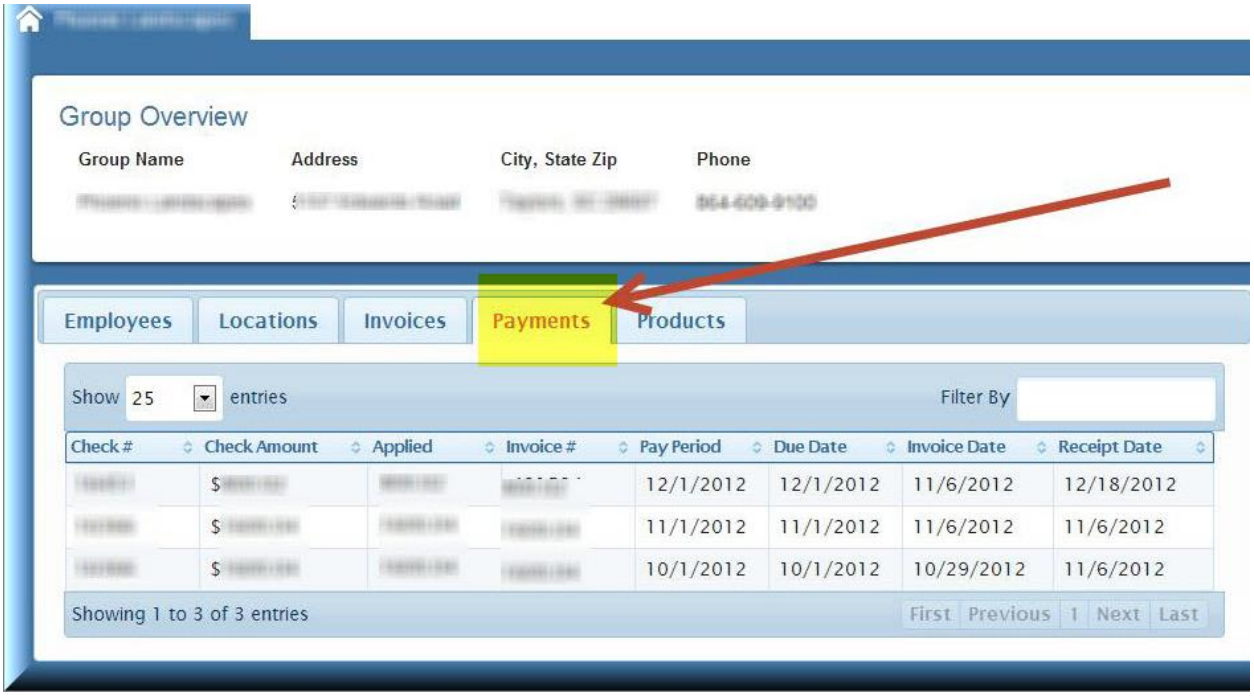
THE INVOICES TAB

Click on the "Invoices" tab to view the invoices. A Super User can click a PDF icons to generate an invoice. If there is a long list of invoices, page numbers are displayed at the bottom right hand corner of the website for navigation. You can simply click the show more entries drop-down to display more. You can also sort by various columns by using the arrows in the tool bar to sort.

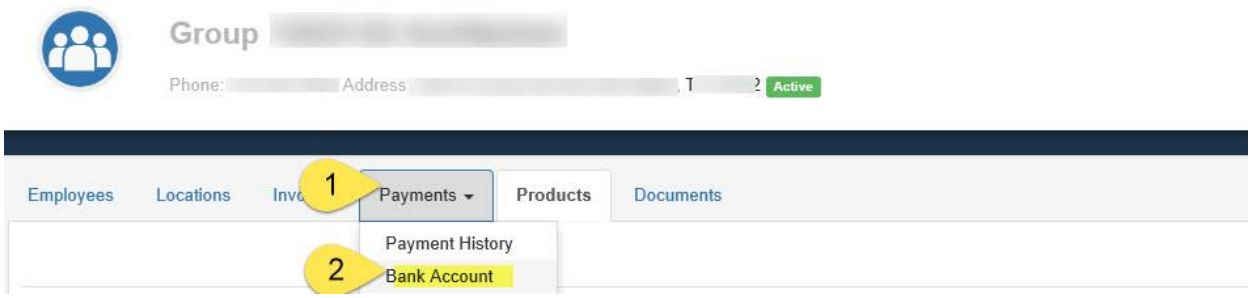


THE PAYMENTS TAB

Click on the "Payments" tab to view payment history. You can view more with the drop-down option or, if applicable, page numbers will be displayed on the bottom of the right hand corner. These columns can also be sorted by clicking the tiny blue arrows next to each column name.



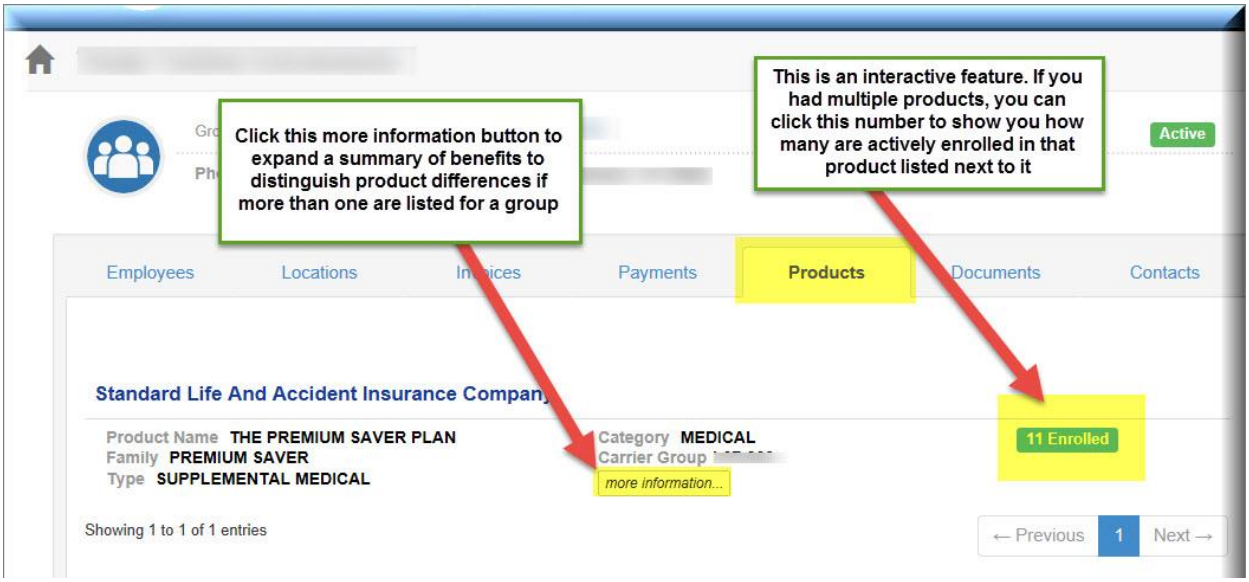
PAYING AN INVOICE: The "Products" tab also has a drop-down option titled "Bank Account". Active groups can make a one-time payment on an open invoice or set your group up via bank account on auto draft for either the 1st or the 15th of the month. If the 1st or the 15th falls on a weekend or a holiday, the payment will be applied the next business day.



Group Enrollment PORTAL by MWG

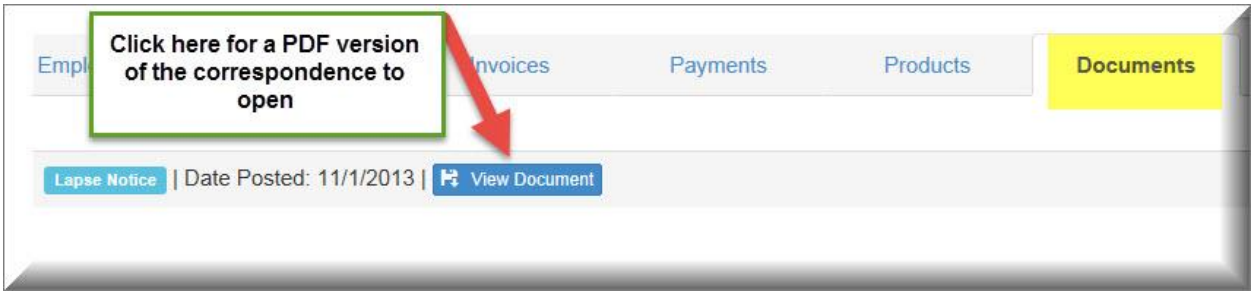
THE PRODUCTS TAB

The "Products" tab lists products currently associated with and available to the Group. There is also an interactive numeric count as to how many participants are currently enrolled in each product listed. If the numeric number next to a product is clicked, a list will expand containing those participants enrolled specifically in that selected product.

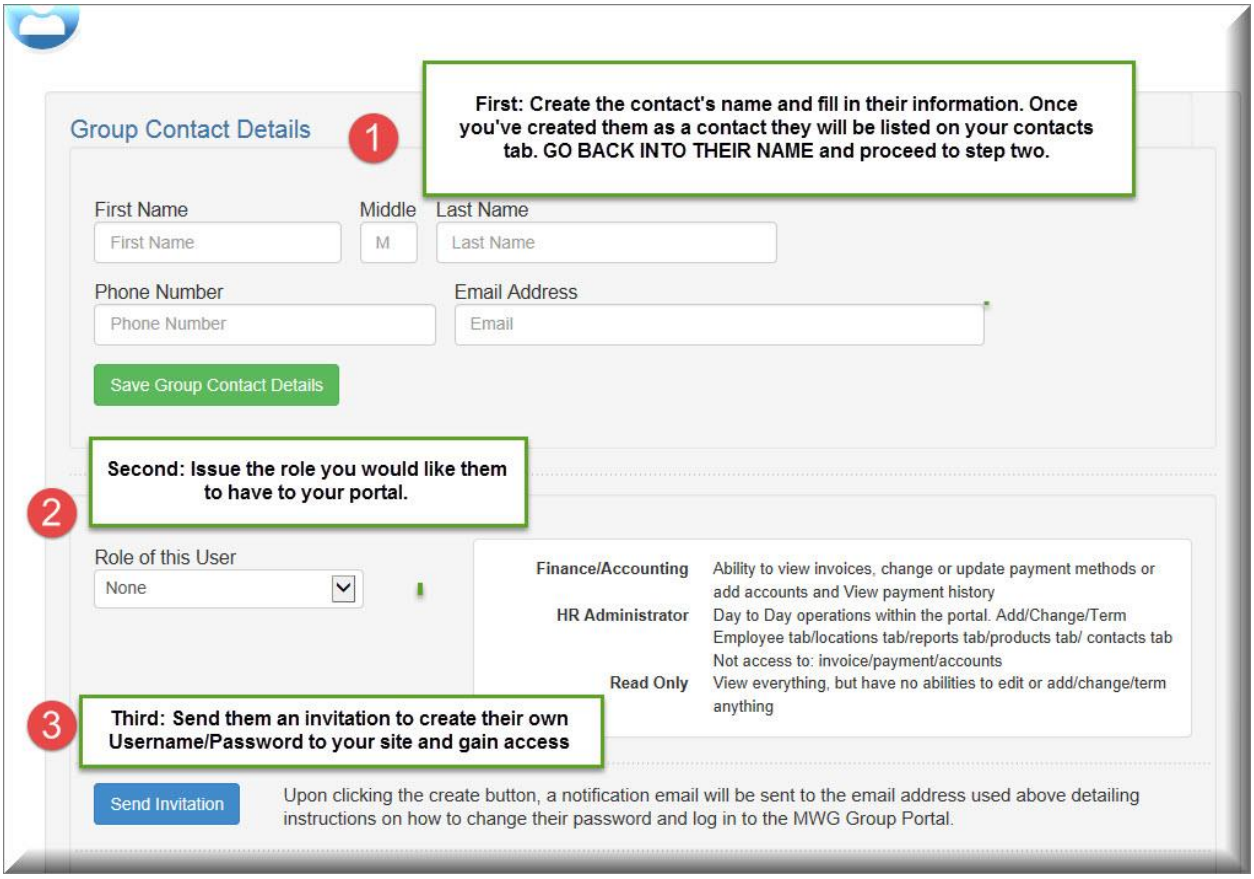


THE DOCUMENTS TAB

The next tab is called the Documents Tab and if you have any documents from our company such as a lapse notice or rate increase letter or any other form of correspondence, you will find that document placed in this section.



The HR Administrator is the only person capable of adding contacts to their group portal. The Administrator can also grant roles under the "Contacts" Tab. As the "Super User", you can add as many users as you would like. It is important to know, adding a contact is a two-step process. First, add the contact. Once they appear in the drop-down under "Contacts", you must click on the contact you just created and grant them a role. When you click "Send Invitation", the invitation will be sent to them automatically via email. Below are the steps to create a new contact in your portal.



To create a contact follows these steps:

1) Click on the "Contacts" tab.
2) Click on "New Contact" and complete the required data.
3) Click the "Home" icon to exit. Click the "Contacts" tab and the new contact will be listed.
4) Click on the contact's name and assign a role. The list of role descriptions is located next to the role drop-down option box. There are only three roles available at this time.

5) Click "Send Invitation".
6) You cannot *DELETE* a contact, however, you may *REVOKE* the contact's portal usage which will instantly discontinue their username/password and access to your group portal.

Q: How do I terminate an employee or a dependent from a product they are enrolled in with our group? What steps do I take for both scenarios?

A: Here are the two scenarios and steps to terminate a person from a group product.

On a participant level:

1) Log into the portal. Click the "Home" icon by the company name and it will expand the toolbar options.
2) The "Employees" tab will list all employees in the company.
3) Click on the employee's name in which you want to terminate a product.
4) Once their screen opens, click "*Enrolled Products" to view the active products.* It will display also display a green "Active" button and a red "Terminate" button.
5) Click the red "Terminate" button. You will see a calendar which will allow you to choose the 1st of the current billing month, the 1st of the following month or the 1st of the next month.

   Example: If the date you log in is October 24th and you click the term button, it will show October 1st, November 1st and December 1st as your only options to term. It will ask you to *confirm this termination*. If you click "Terminate" in error, you must call Customer Service at **888.859.3795**. Due to possible carrier restrictions Retro Terms are not allowed to be made on the group portal. You will need to reach out to groupaddsandchanges@morganwhite.com for consideration of a retro term.

The same termination process applies to the dependent level:

1) Log into the portal. Click the "Home" icon by the company name and it will expand the toolbar options.
2) Click on the "Employee" tab
3) Find the employee which has the dependent you are looking to terminate and click their name
4) Click on the "Dependents" tab
5) Click on the name of the dependent to terminate
6) Click "*Enrolled products*"

7) Click the red "Terminate" button. You will see a calendar which will allow you to choose the 1st of the current billing month, the 1st of the following month or the 1st of the next month.

   Example: If the date you log in is October 24th and you click the red term button, it will show October 1st, November 1st and December 1st as your only options to term. It will ask you to *confirm this termination*. If you click "Terminate" in error, you must call Customer Service at **888.859.3795**. Due to possible carrier restrictions Retro Terms are not allowed to be made on the group portal. You will need to reach out to groupaddsandchanges@morganwhite.com for consideration of a retro term.

Reinstate: You can re-enroll someone, however, an allowable time frame is built into the enrollment option based on carrier restrictions for terming/enrolling. This "Enroll" button will only become active after the allotted time frame required by the carrier is satisfied. There is a 60-day from termination window on this procedure in the portal.

We appreciate your feedback. Any comments or technical issues which may arise can be emailed to portalhelp@morganwhite.com.

FAQ's

Q: What is the Group Enrollment Portal Web Address/URL?
A: groups.mwadmin.com *(no* www *prior to the address)*

Q: How do I register for the Group Portal?
A: Go to groups.mwadmin.com and enter your group number. The group number is located on your invoice next to your company name or by calling a Morgan White Group (MWG) Billing Specialist at 800-800-1397. Delete the *"0"* place holder and enter your group number. You will be prompted to confirm the email address of the group administrator. If the email address is not correct, contact a MWG Billing Specialist. If the email address is correct, click *"Continue"*. A confirmation email will go to the group administrator's email address. The administrator must click the registration code within the email to complete registration by creating a username and password.

Q: I registered my group, but I don't remember my username/password. What do I do?
A: Log into groups.mwadmin.com and select "*Forgot Password"*. In order to receive a "reset password" link, you will be asked to enter the email address tied to the username. You can also call a MWG Billing Specialist at 800-800-1397. They can provide you with the username and send you a "reset password" link from our system.

Q: Do you store usernames or passwords?
A: For your security, MWG only stores usernames. We **do not** store passwords. If you forget your password, contact a MWG Billing Specialist at 800-800-1397 in order to receive a link to reset your password.

Q: Am I required to change my password after a certain amount of time?
A: No. Once your password is set, it can be used indefinitely.

Q: Only one person (the Group Administrator/Billing Specialist on file) can access the portal with Super User role abilities. What if we have multiple people we want to grant access to make changes?
A: Yes, for security purposes, only the group administrator may register within the group portal and have super user abilities. Once the administrator is registered, they can add and grant access to as many contacts as they would like. Adding a contact is a two-step process. First, under the "C*ontact"* tab, add the new contact. Next, click on the newly created contact and send an email invitation with the assigned role you wish to grant them. MWG does not store information for contacts. Any calls we receive regarding questions about contacts will be redirected to the group administrator who created the contact. Although a contact ***cannot be deleted,*** their portal access may be **revoked** at any time.

Q: When a user logs into the Group Portal and makes changes/revisions/updates, how long does it take to reflect the changes in MWG's system?
A: The change is reflected instantly.

Q: When a user logs into the Group Portal and makes changes/revisions/updates, how long does it take to show in the carriers system (Delta Dental, MWG Dental, AmFirst Dental, Standard Life Dental, Renaissance, EHealth, All vision carriers)?
A: At the end of each week, a file is sent to the carriers with updated information. Member eligibility is reflected the following week. We recommend any additions, changes, or terminations for these carriers be completed ***before Thursday at 10 am*** each week. This may change due to Holidays.

Q: Why does the "Employee" tab have more employees listed than what is currently active on the plan?
A: The "*Employee*" tab lists every employee *(active or terminated)* ever enrolled. To view only those currently enrolled in the plan and considered active members, click on the *"Products"* tab and click on the interactive # enrolled for the plan you wish to view. All members must entered in the portal in order for the "Reporting" tab to be accurate as you filter through the *active/termed* featured reports.

Q: How do I add users to my contacts list in order for them to utilize features in our portal? How many can I add?
A: As a Super User, you have full access to your portal's functions. You are also the only one who can add an unlimited amount of users who can utilize the various roles you assign. Your portal will auto-populate with contacts already in our system. To add users:

1) Go to the "*Contacts"* tab and click "*Add New Contact*". Complete the required information.
2) Under the *"Contacts"* tab, locate the contact you created, and assign them a role.
3) Click the "S*end Invitation"* button.

To delete a user: ***A contact cannot be deleted***. However, you can revoke their access to the portal at any time.

Q: How do I view invoices?
A: On the home page, select the *"Invoices"* tab. Invoices can be sorted by invoice number, amount, and status, pay period, due date, location, or invoice created. Or you can type in the "*Filter By"* box to locate the invoice you are looking for. The invoices are in PDF format. To the far left, in the PDF column, click on the icon next to the invoice to view. Only the past two years of available invoices can be pulled into the portal at this time. If you need an invoice prior to December 2010, contact your MWG Billing Specialist. If you've created a user and they can't view an invoice PDF, go to the "C*ontacts"* page, click on *"Manage Portal Access"* next to that contact's name, and confirm you've given them permission to view invoices.

Q: How do I edit a group location?
A: On the home page, the "*Locations"* tab allows you to edit all locations except the *"0 Main"* location. Currently, you are not able to add a location without calling MWG customer service. Soon, groups with one or more existing locations will be able to add an additional location and associate members to that location.

Q: How do I add or change a member's location?
A: Click the member's name and the associated demographics will be displayed. The location menu is located at the top. Select the correct location and click "*Review Changes"*. On the next screen, the change will be highlighted in bold lettering as confirmation. If correct, click "*Save Changes"*. Once you've confirmed the accuracy of the change, a confirmation statement will appear.

Q: How do I add an employee?
A: On the "Employees" tab, click the blue *"Add Participant"* button on the right side of the page. Once you complete the required information the employee will be added. Click the employee name once it is added to the list. You may need to refresh the page to view. Now, you must ENROLL them in a product. To do this, click on their name, click "A*vailable Products"*, and click the blue *"Enroll" button*. Refresh the page and click their name again. Finally, click "*Enrolled Products"* to see the employee's name listed.

Q: We have products for our group which require underwriting for enrollment. Are we still able to utilize the group portal?
A: Yes. The portal has valuable features such as *invoices* and *enrollment totals* which will be beneficial to you as the administrator. You can also term groups in the portal. However, enrollment will not be allowed for these specified products due to the underwriting process. That button is disabled with a pop-up notifying you to submit the paper application by email displayed for the enrollment process to begin.

Q: I terminated an employee in error. How do I reactivate the member?
A: You cannot reactivate an employee within the portal. To reactivate a member, email groupaddsandchanges@morganwhite.com. In the email, ask to reactivate the member with no break in coverage.

Q: How do I terminate an employee or a dependent from a product they are enrolled in within our group? What steps do I take for both scenarios?
A: Here are the two scenarios and steps to take to term a person from a group product.
On a *Participant* level:

1) Log into the portal. Click the *Home* icon by the company name and it will expand the toolbar options.

2) The "*Employees"* tab will list all employees within the company.
3) Click on the person's name for whom you want to terminate a product.
4) Once their screen opens, click on "*Enrolled Products"*. It will display the enrolled product for that participant. It will also display a green *"Active"* button and a red *"Terminate"* button.
5) Once you click the red *"Terminate"* button, a calendar will pop up and allow you to choose the 1st of the current billing month, the 1st of the following month or the 1st of the next month.
   Example: If the date you log in is October 24th and you click the *"Term"* button, it will show October 1st, November 1st and December 1st as your only options to term. You will be asked to "C*onfirm this Termination"* by clicking *"Confirm".* If it is in error, call customer service at **888-859-3795**. Due to possible carrier restrictions retro terms are not allowed within the group portal.
6) Reinstate: Although you can re-enroll or reinstate someone, it is important to note there is an allowable time frame built into the enrollment option based on Carrier restrictions for terming and enrolling. This "Enroll" button will only become active after the allotted time frame is satisfied required by the Carrier. After termination, there is a 60-day window to complete this procedure in the portal.

On the *Dependent* level:

1) Log into the portal and click on the "*Employee"* tab.
2) Find the employee with the dependent you are looking to terminate and click their name.
3) Click on the "*Dependents"* tab then click on the name of the dependent to terminate.
4) Click on "E*nrolled products".* Here you will see the product in which they are enrolled with a green *"Active"* button and a red *"Terminate"* button option. When you click the red *"Terminate"* button, a calendar will pop up which allows you to choose the 1st of the current billing month, the 1st of the following month or the 1st of the next month as your term options.
   Examples: If the date you log in is October 24th and you click the *"Term"* button, it will show October 1st, November 1st and December 1st as your only options to term. You will be asked to "C*onfirm this Termination"* by clicking *"Confirm".* If it is in error, call customer service at **888-859-3795**. No retro terms are allowed in the group portal.
5) It will ask you to *confirm this termination* and they can click *confirm.* If it is in error, you must call in to customer service **888-859-3795**. Due to possible carrier restrictions retro terms are not allowed within the group portal.
6) Reinstate: Although you can re-enroll or reinstate someone, it is important to note there is an allowable time frame built into the enrollment option based on Carrier restrictions for terming and enrolling. This "Enroll" button will only become active after the allotted time frame is satisfied required by the Carrier. After termination, there is a 60-day window to complete this procedure in the portal.