



# MORGAN WHITE

— GROUP —

*Insurance and Administrative Solutions*

**CORPORATE PROFILE**

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## Welcome



**David R. White**  
*Chief Executive Officer*

In 1987, John J. Morgan and I founded Morgan White Group as a simple insurance agency, focusing on group supplemental products. In the decades since, the company has expanded into a holding company comprised of nearly a dozen wholly-owned subsidiaries operating in all 50 states as well as Latin America and the Caribbean.

The catalyst for the company's dramatic expansion has been the ability to identify niche or under-served markets and create innovative, custom solutions. Our mission remains unchanged today. Whether you are an employer searching for a way to reduce the cost of your major medical plan, or perhaps you are a broker looking for outstanding products to sell, MWG offers valuable and affordable healthcare solutions for everyone.

Through the years, we have been extremely blessed with success and growth. I believe our achievements are due to the fact the Lord has brought the best people to join our team. We are eternally grateful to Him.

The Morgan White Group team looks forward to the challenge of fulfilling our customers' medical, dental, vision, and life insurance needs. We are committed to making the investment in cutting-edge technology, equipment, and personnel in order to provide our customers with the latest, most up-to-date tools available along with superior personal service.

A handwritten signature in black ink that reads "David R. White". The signature is fluid and cursive.

David R. White  
RHU, Chief Executive Officer



**Richard L. Eaton**  
*Chief Operating Officer*



IN MEMORIAM

**John J. Morgan**  
1947-2023



## BROKER SERVICES

A division of Morgan White Group



**Ryan Eaton**  
Executive Vice President and  
Chief Marketing Officer,  
MWG Broker Services

MWG Broker Services focuses on developing niche products which create solutions for brokers across the country. Our goal is to offer products, services, and technology to help give agents a competitive edge. We do this by creating proprietary insurance products which are unique to the market and then couple them with our technology for ease of use for both the broker and group. From group supplemental products to individual products, we have solutions for brokers in all 50 states.

**Our main product, the "Premium Saver,"** is an employer sponsored group supplemental insurance plan designed to help reduce the cost of group medical insurance. There are no gaps in coverage! It covers the same expenses as the underlying High Deductible Major Medical (*with the exception of charges for professional fees in a doctor's office or outpatient medical clinic and outpatient prescription drugs*). Usually, these two exceptions are covered by co-pays with the major medical. Groups select the options that suits their needs with minimum group size of 2 lives. If you are working with a group which has received a large rate increase, the Premium Saver is the solution for your group's problem.



Our newest product, the **"InPocket Plan"** is an individual version of the Premium Saver. It works alongside an ACA Major Medical plan to reduce out-of-pocket costs for the individual. The InPocket Plan has no health questions or pre-existing conditions exclusions.

### Individual Insurance

Brokers can become contracted with MWG and receive free access to the Insurance for Everyone platform.

Insurance for Everyone is insurance shopping made simple. This platform makes it easier than ever for individuals and families to search for and bundle affordable dental, vision, medical supplements, and even identity theft insurance.

- Quickly compare features such as premium, deductible and coverage limits
- Clients save money by bundling insurance
- Easy 4-step enrollment

### Group Insurance

It's never been easier to quote and enroll groups. Groups and brokers alike have free access to our Group Connect enrollment and management platform.

Group Connect is our all-in-one platform for quoting, enrollment, payment, and management of group ancillary lines. Employers and Brokers alike will benefit from consolidated billing, customized proposals, EDI feeds with A-rated carriers, and more.

### Products

- Premium Saver (Group Supplement)
- Dental
- Vision
- Identity Theft Protection
- Cancer
- Accident
- Critical Illness
- Short & Long-Term Disability
- Telemedicine
- Lump Sum Disability
- Group Term Life & Voluntary Life

*A rescue plan for companies  
drowning in healthcare costs!*





Amber Jones  
Division Manager,  
MWG Direct



MWG Direct specializes in meeting the insurance needs of individuals, families, and retirees. Since we represent many carriers, you will have the opportunity to compare plans and find which options fit your budget.

If you need guidance with your insurance options, we have a team of specialists here to direct you through the process, while answering any questions you may have along the way.

## Medicare & Retirement Insurance

### Common topics:

- How and when to apply for Medicare
- Medicare Supplement vs. Medicare Advantage plan
- How dental and vision is covered in retirement

### Products:

- Medicare Supplement
- Medicare Advantage
- Dental
- Vision
- Hearing
- Life

## Individual Insurance

MWG Direct is your one-stop-shop for individual insurance! We offer a wide variety of products, such as Medical, Dental, Vision, Life, Travel, TeleMed, and Identity insurance.

For those with an ACA Major Medical Plan, we also offer secondary insurance, called the **"InPocket Plan,"** that fills the holes in your primary coverage. There are many benefits to this plan, but to mention a few:

- No waiting period
- Pre-Existing conditions covered
- No health questions
- Free telehealth consulting





## **EMPLOYER SERVICES**

*A division of Morgan White Group*



**Bobbie Sue Stone**  
*Division Manager,  
MWG Employer Services*

### ***Relationships***

Through the development of personal and professional relationships, we create a customized approach for each employer. We assess your unique situation and design strategies utilizing products, services, and technology to make employee management simple and efficient. By providing effective training and implementation of these strategies, we bring human resources, payroll, and benefits together to meet your organizational goals.

### ***Payroll***

- Payroll Systems
- Human Resources Information System (HRIS)
- Time & Attendance
- Affordable Care Act (ACA) Tracking & Reporting
- Leave Management (FMLA)
- Performance Management
- Recruitment
- W-2s

### ***Human Resources***

- HR Assessments
- Onboarding Processes
- Policies, Procedures, & Employee Handbooks
- Fair Labor Standards Act Assessments
- Other Federal & State Employment Laws
- Job Analysis & Job Descriptions
- Employee Relations, Performance & Discipline Support
- Supervisor & Employee Training
- Investigations

### ***Benefits***

- COBRA Administration
- Online Benefit Administration
- Group Health, Cancer, Dental, Vision
- Group Life & Disability
- Cafeteria Plans
- Benefit & Cost Analysis
- Benefit Communication & Enrollment
- ACA Training & Support
- 401(K) Profit Sharing & other retirement plans
- Plan Design & Compliance Consulting
- IRS & DOL audit support

***Employee Management  
Made Simple***







## RETIREMENT PLAN SERVICES

*A division of Morgan White Group*



**Allison Elkin**  
*Division Manager,  
MWG International*

MWG Retirement Plan Services (RPS) is a leading retirement plan administration and recordkeeping firm. RPS has provided a full range of plan services since 1993 for plans in seventeen states. What makes us unique is our experienced staff, one-on-one personal service, and attention to detail using innovative technology, providing an open architecture daily valuation recordkeeping platform.

### ***The RPS Difference***

- Expertise in trust, accounting, investment, compliance and technical fields
- Relius Administration recordkeeping system
- Multiple trading platforms
- Secure on-line payroll submission
- Business continuity plan which includes remote disaster recovery services

### ***Key Points***

- Fixed-cost solutions for Administration and Recordkeeping – We do not receive an increase in service fees each time a client make a deposit.
- Level of personal service that just can't be matched by the big shops

### ***Competitive Edge for Financial Advisors***

Our knowledgeable sales and marketing teams work with Financial Advisors to make it an easy process to understand, communicate, and sell your services. Our implementation staff will provide a smooth transition for takeover and start-up plans.

RPS offers similar expertise, technology, and deliverables as the larger outfits, but 30 years of experience in open architecture daily valuation recordkeeping, personalized one-on-one contact with plan participants and sponsors, live customer service, and highly competitive fees set us apart from the competition.

## ***Simplifying 401(k)***

*Plan Administration  
Recordkeeping  
Robust Web Services  
Efficient Service*





**INTERNATIONAL**

*A division of Morgan White Group*



**Raul Antonio Pozo**  
*President,  
MWG International*

Recognized nationally and internationally as one of the most efficient and trustworthy third-party claims administrators in the world, MWG International is a trailblazer when it comes to the international medical arena.

### ***Leadership and Experience***

Bringing over 45 years experience to the table, the President of MWG International, Raul Pozo, has successfully guided the company's growth for nearly three decades. Mr. Pozo credits his team of professionals, with more than 70 years combined experience, for helping MWG International consistently prove to be a leader within the international insurance market.

MWG International, located in Miami, Florida, has numerous qualified Medical Doctors on board led by a highly qualified Medical Director. With these well respected professionals on our team, claims can be processed quickly and accurately.

MWG International continues to meet the ever-growing challenges and demands for quality and cost-effective major medical insurance in the Latin American and Caribbean markets. MWG International leads the market with quality benefits, competitive prices, stable reinsurance, and unparalleled service to our clients.

### ***MWG International Products***

Our medical products are specifically designed to serve the international medical market. If you need a plan which pays claims promptly, as per the benefits offered, and is reinsured by top-rated reinsurers, our products are what you want and deserve.

MWG International is the administrator for all Life, Medical, Disability and Investment plans. With nearly 30 years of experience, MWG International is the most efficient, fast, and professional enterprise in the international medical insurance market.



**CREATIVE  
SOLUTIONS  
—FOR—  
DIVERSE  
MARKETS**







## ADMINISTRATORS

*A division of Morgan White Group*



**Jason Peets**  
*Chief Administrative Officer,  
MWG Administrators*

Founded in 1997 as the domestic third-party administrator for Morgan White Group, MWG Administrators is licensed or approved to do business in all 50 states.

Over the years, MWG Administrators has established a reputation for service, integrity, and know-how throughout the industry. As a result MWG Administrators is now providing administrative services to over 50 different U.S. based insurance companies, including Delta Dental Insurance Company, United Healthcare Insurance Company, Cigna, The Standard (Oregon), Renaissance Dental, Vision Service Plan (VSP), Standard Life and Accident Insurance Company, and AmFirst Insurance Company.

In some cases we provide complete policy administration solutions but our primary focus is on the “front end” services which include:

- Online Enrollment System
- Eligibility Management (initial collection/entry and ongoing maintenance)
- Eligibility Data Feeds and Reporting to carriers
- Billing (consolidated and individually billed options)
- Premium Collection, Remittance, and Reporting (Initial and Recurring)
- Fulfillment Services (Policy, ID cards, Welcome Kit, etc.)
- Customer Service related to the same
- Online Agent Contracting/Appointment
- Electronic Commission Payment

Additionally, all group, individual, and agent clients of MWG Administrators can access their information 24/7 via our client web portals.

*Client*  
**PORTAL**

**Full Online  
Insurance  
Management**

***Personalize Your Insurance***



## MESTMAKER & ASSOC.

*A division of Morgan White Group*



**Tom Mestmaker**  
Division Manager,  
MWG Mestmakers & Assoc.

For over 30 years, MWG Mestmaker & Associates, located in Bakersfield, California, has specialized in Health and Life Administration and Marketing for both public entities and the private sector. With a vision of growth, in 2013, MWG Mestmaker & Assoc. became a subsidiary of Morgan White Group. MWG Mestmaker & Assoc. continues to build a strong local and national reputation for stability and reliability through quality products and personalized service.

### ***Services We Offer***

**CUSTOMIZED ACCOUNT INTEGRATION:** MWG Mestmaker & Assoc. works closely with our clients to build a detailed implementation plan with the ability to evolve programs as they grow.

**DEDICATED ACCOUNT MANAGEMENT:** Our clients receive the dedication of experienced account managers and support from a team of experts to facilitate their needs. You can always count on us for the highest level of industry leading customer care and exceptional product knowledge.

**INNOVATIVE MARKETING SOLUTIONS:** MWG Mestmaker & Assoc. is dedicated to helping small or large brokerages and employers to design and administer specialty insurance products to fit their needs. Regardless of whether your market is local or national, we can help your company move forward by using the newest state-of-the-art insurance programs. We offer comprehensive plan designs and online marketing which can be customized for our clients.

*Products Available from Cigna and The Standard (Oregon):*

#### **Group Life Insurance**

- Both Employer paid and voluntary life

#### **Group Short Term Disability**

- Both Employer paid and voluntary STD

#### **Group Long Term Disability**

- Both Employer paid and voluntary LTD

**Cancer Medical Reimbursement Plan:** CMRP is an affordable supplemental plan, designed to eliminate out-of-pocket cancer expenses not paid in full by your primary health insurance plan.

MWG Mestmaker & Associates has a portfolio of solid organizations with long-term contacts because of our unique ability to develop programs suited to the needs of our clients. Organizations we administer insurance include:

- School Districts
- State and local governments
- Unions
- Associations
- Small and large business
- Non-Profits

*Innovative*  
**INSURANCE  
SOLUTIONS**  
*for Over 35 Years*





**NEW PROVIDENCE**  
LIFE INSURANCE COMPANY LIMITED

New Providence Life Insurance Company Limited (NPL), a Bahamas based insurer, provides cutting-edge health and life insurance products for the needs of every individual. When it comes to assembling life, health, dental & vision, disability and critical disease products for the Bahamian community, the NPL team breaks the mold.

NPL combines fresh ideas with unparalleled customer service to provide individuals, families, and seniors the coverage they deserve for a fraction of what it would cost elsewhere. New Providence Life Insurance Company Limited is a subsidiary of AmFirst Insurance Company domiciled in Oklahoma City, Oklahoma USA. AM Best, the most respected ratings agency in the United States, has assigned credit ratings to New Providence Life Insurance Company. NPL has received an FSR of A- (Excellent) and a Long Term ICR of "a-" (excellent), which reflects the company's strong financial standing and robust outlook.

AmFirst Life Insurance Company I.I. based in Puerto Rico, is an internationally renowned insurer backed by the stability of U.S. banks and the strength of the U.S. judicial system. AmFirst Life strives to meet the needs of customers in Latin America, Asia, and the Caribbean by offering innovative products in the life, dental, vision, disability, medical, and savings markets.



AM Best assigned an FSR of A- (Excellent) and a Long-Term ICR of "a-" to AmFirst Life Insurance Company I.I. (San Juan, Puerto Rico). The outlook assigned to these Credit Ratings (ratings) is stable.

The company provides superior personal service backed by cutting-edge technology along with the confidence of being underwritten by a company domiciled in the United States. AmFirst Life is a member of the AmFirst Holdings, Inc. an insurance holding company system located in Ridgeland, Mississippi, USA. AmFirst Life is regulated by the Office of the Commissioner of Insurance of Puerto Rico – a member of the National Association of Insurance Commissioners.



**AmFirst**  
Insurance Company

AmFirst Insurance Company, an Oklahoma (USA) domiciled insurer, began writing health insurance business in 1999. A.M. Best affirmed the Financial Strength Rating (FSR) of A- (Excellent) and the Long-Term Issuer Credit Ratings (Long-Term ICR) of "a-" of AmFirst Insurance Company (AmFirst) (Oklahoma City, OK). The outlook of these Credit Ratings (ratings) remains stable. AmFirst is authorized as a

general insurer to write accident and health insurance in the British Virgin Islands and is licensed in over 40 states in the U.S. AmFirst principally markets and underwrites dental, vision, and medical gap insurance products. AmFirst customers have peace of mind knowing their insurance policies are backed by world class reinsurers.

AmFirst Insurance Company is a wholly-owned subsidiary of AmFirst Holdings, Inc. of Ridgeland, Mississippi USA.

AmFirst Specialty was formed in 2016 as a property and casualty insurance company. AmFirst Specialty, domiciled in the state of Mississippi, provides a wide range of products to the mobile home industry, such as dealer open lot coverage, manufacturer coverage to dealers, and retail mobile homeowner coverage for the buyer.



AmFirst Specialty is also exploring new opportunities to sell life and health products in cooperation with other members of the AmFirst Holdings Group. AmFirst Specialty holds licenses in Alabama, Georgia, Louisiana, Michigan, Mississippi, Ohio, Oklahoma, Pennsylvania, South Carolina, Texas, and Virginia and will be expanding to more states in the future.



**MORGAN WHITE**  
— GROUP —

*Insurance and Administrative Solutions*

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