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Ratewatchers In-State Phone Guide Sept. 1997

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RATE WATCHERS

IN-STATE PHONE GUIDE

BELL ATLANTIC (NYNEX) CUSTOMERS CAN NOW CHOOSE THEIR INSTATE LONG DISTANCE PHONE COMPANY

Welcome to the world of in-state long distance telephone competition! Maine people can now choose from a number of telephone companies to provide their in-state long distance service. For some people, more choices in the market mean greater freedom and opportunities to save money. Others regard new choices as another burden further complicating their already busy lives. We hope that this publication will help make your choice of in-state toll call providers easier and help to save money on your monthly bill.

While competition for in-state long distance service has existed for some years, as of September 15, 1997, it is no longer necessary to dial a five digit code to use a company other than NYNEX (now Bell Atlantic). You can now simply choose the company you want as your in-state toll call provider in much the same way that you choose an interstate long distance company. The first choice will be free if you make it before December 13, 1997. You may change in-state toll carriers again as often as you like but each change will cost \$5. (Your new provider may pick-up this cost, if asked.) If you make no choice, Bell Atlantic will be your in-state toll carrier by default.

Your in-state choice may be different from your interstate choice, but you may be able to take advantage of some of the best discount rates by agreeing to allow one company to be both your in-state and interstate toll provider.

**IF YOU ARE NOT A
BELL ATLANTIC
(NYNEX) CUSTOMER...**

Direct access to your in-state carrier of choice will not be available to independent telephone company customers (approximately 15% of Maine's telephone

customers) until sometime in 1998 or 1999. However, those customers may still take advantage of competition for in-state long distance. Some interstate long distance companies offer low rates for Maine in-state calls to match their interstate rates when you subscribe to their interstate service. You can still access those companies by dialing a 5-digit code before each in-state call. Call your long distance company of choice for details.



**TELEPHONE
COMPETITION
IS HEATING UP
-TAKE-
ADVANTAGE
OF IT**



September 1997

CAVEAT EMPTOR --

(kă'vê-ăt' êmp'tôr')

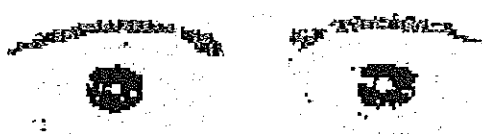
Latin. LET THE BUYER BEWARE

We have tried to give the latest, most accurate information to allow you to compare the rates of various telephone companies. However, we have not included every plan offered by the phone companies listed. In addition, telephone companies are constantly introducing new plans or changing their rates as competition increases. Many factors can influence which company or plan is best for you -- those include the distance of your calls, the time of day you call, and the duration of your average call. Before choosing a company, it is best to ask questions. You may ask any phone company to calculate which of their plans is best for you. And don't forget to ask for any special promotion that may be available as an incentive to switch to - or remain with - a phone company.

This rate comparison may not include every company that has registered with the Public Utilities Commission to provide subscribed in-state toll service in Maine. You may get a complete list of those companies by calling the Maine Public Utilities Commission at 1 (800) 452-4699 or 287-3831. The best way to keep getting the best rates is to periodically check with these companies about the most economical plan available given your calling patterns and calling volumes. You may also check the Public Advocate's web site at <http://www.state.me.us/ag/advocate/pahome.html> for future updates on telephone rates in Maine.

If you suspect that you may not be getting the best rate given your calling patterns, you may change phone companies again as often as you wish (and pay a \$5 charge). Please also note that you can use any company for any call by dialing that company's access code before the number. However, if you access a phone company's service using an access code, you may be charged a rate different from those for subscribed service.

WATCH OUT FOR



**HIDDEN COST
DIFFERENCES**

Time unit billed - Some plans bill on a per minute basis (rounding up to the next full minute) and others bill for as little as every 6 seconds. If a call lasts 1 minute plus 12 seconds, at 10¢/minute, the charge for that call will be 20¢ if it is rounded up to 2 minutes -- as opposed to 12¢ if each 6 second interval is counted (a 60% savings). This will affect your bill more if you make many short calls.

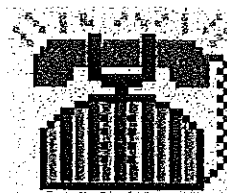


Higher cost first minute - Some plans charge more for the first minute. If many of your calls are short, this will have a greater impact on your bill.



Peak/off peak price differences - If you make many of your calls during peak (daytime) hours, you should look for a plan with a good rate that doesn't charge more for day rates. If you make most of your calls at night, you may save money by choosing a plan with day/night differences.

Minimum or flat recurring charges - Some calling plans require monthly service fees in addition to your per-minute usage costs. Other plans have minimum monthly usage levels or make their best rates available only after a given level of usage. Pay special attention to those charges if you don't make many in-state toll calls each month.



Other plans charge minimum amounts or surcharges on a per-call basis (one plan charges for 3 minutes on every call). Pay special attention to these if you make many short calls.

SAMPLING OF MAINE IN-STATE RESIDENTIAL TELEPHONE RATES AS OF SEPTEMBER 1997

COMPANY	AT&T	Bell Atlantic (formerly NYNEX)*	Dial & Save	EXCEL	Frontier Communications		LCI	
FEATURED PLAN	Blue Sense	See following pages for available optional calling plan discounts	10457 Flat Rate*	Excelplus II Service*	Option A	Frontier One	Frontier Homesaver	
PER MINUTE RATE (for "featured" plan)	*see note							
- Day	12¢	14¢ to 38¢ 8 am - 5 pm M-F	14¢	37.09¢ 7 am - 6 pm	30¢	15¢	30¢ 8 am - 5 pm	35¢
- Evening	12¢	9.1¢ to 24.7¢ 5 pm - 11 pm M-F, Sun	14¢	23.39¢ 6 pm - 11 pm	30¢	15¢	15¢ 5 pm - 8 am	35¢
- Night/Weekend	12¢	5.6¢ to 15.2¢ 11 pm - 8 am - all days 8 am Sat - 5 pm Sun	14¢	14.99¢ 11 pm - 7 am	30¢	15¢	15¢ 5 pm - 8 am	35¢
Additional Fees	\$3.00/mon or none (see below)*	None	None	\$1.00/mon	\$1.00/mon	None	None	None
TIME UNIT BILLED	1 minute	1 minute	1 minute	1 minute	1 minute	1 minute	1 minute	6 seconds
- Minimum Time Charged Per Call		First Minute is 2¢ to 14¢ higher	1 minute	1 minute	1 minute	1 minute	1 minute	30 seconds
VOLUME DISCOUNT	*Blue Sense I - \$3 mon. charge under - \$15/mon. usage	over \$15 - 5% over \$30 - 10% over \$45 - 15%	N/A		N/A	N/A	N/A	N/A
OTHER DISCOUNTS	Blue Sense II - no mon. charge - over \$15/mon. usage			28% discount for calls to other Excel customers				
CALLING CARD RATES								
- Rate Per Minute	30¢	Same	N/A	89¢ 1st minute - 29¢ add. min. (*see note)	89¢ 1st minute - 29¢ add. min. (*see note)	25¢	25¢	25¢/day 20¢/evening
- Additional Charge Per Call	30¢	58¢	N/A	See above	See above	None	None	55¢
DIRECTORY ASSISTANCE CHARGE	70¢	3 free - 40¢ each additional call	N/A	85¢	85¢	95¢	95¢	85¢
Typical Cost - for 5 Minute Call								
Day	\$0.60	74¢ to \$2.04	\$0.70	\$1.86*	\$1.50	\$0.75	\$1.50	\$1.75
Evening	\$0.60	48.4¢ to \$1.33	\$0.70	\$1.17*	\$1.50	\$0.75	\$0.75	\$1.75
Night/Weekend	\$0.60	29.4¢ to 87.6¢	\$0.70	\$0.75*	\$1.50	\$0.75	\$0.75	\$1.75
Typical Cost - for 30 Minute Call								
Day	\$3.60	\$4.24 to \$11.54	\$4.20	\$11.13*	\$9.00	\$4.50	\$9.00	\$10.50
Evening	\$3.60	\$2.76 to \$7.50	\$4.20	\$7.02*	\$9.00	\$4.50	\$4.50	\$10.50
Night/Weekend	\$3.60	\$1.70 to \$4.62	\$4.20	\$4.50*	\$9.00	\$4.50	\$4.50	\$10.50
TYPICAL MONTHLY USAGE - 200 min. per month (25% day, 45% evening, 30% night/weekend) 4 directory assistance calls, and 4 calling card calls @ 3 minutes/plus per call charge	\$31.60	*\$39.26 (based on 31-55 mile distance and 100 minutes under Circle Calling Plan) \$47.22 without optional calling plan and 100 min @ 14-30 miles and 100 min @ 31-55 miles	Per Call Service Only (must dial code - 10457)	\$58.89 (*see note)	\$70.28 (*see note)	\$35.20	\$44.30	\$78.60
DOES PLAN REQUIRE SUBSCRIPTION TO INTERSTATE SERVICE?	Yes	No interstate service offered	No	Yes - unless access code is used	Yes	Yes	Yes	Yes
To Subscribe, Call:	1(800)222-0300	1(800)585-4466	1(800)787-3333	1(800)875-9235	1(800)875-9235	1(800)482-4848	1(800)482-4848	1(800)524-4885
	*Note: 10¢/min plan with \$4.95/mon fee also available	Bell Atlantic rates depend on distances as follows: Day Rate 1st Min. Additional 0-10 miles 18 14 11-18 29 19 19-30 40 27 31-55 52 32 56 and up 52 38 Evening 35% discount Night/Vknd 60% discount	*Note: Dial & Save's pre-subscribed plan is not yet available in ME	*Note: When calling other Excel residential customers, calling card additional minutes receive 50% discount -- *Excelplus II rates shown do not include discounts for calls to other Excel residential customers.				

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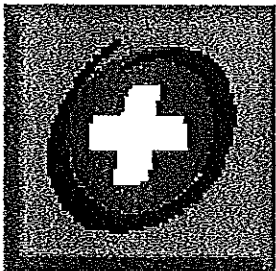
SAMPLING OF MAINE IN-STATE RESIDENTIAL TELEPHONE RATES AS OF SEPTEMBER 1997

COMPANY	MCI	MTC	Meridian Telecom Corp.	One Star	Sprint	Touch 1 Communications	VarTec Telecom		WorldCom
FEATURED PLAN	Home MCI One			Family Advantage A	Sprint Sense Dial 1		Maine Dime Club	Maine Dime Line	Home Advantage Easy Plan (Flat Rate)
PER MINUTE RATE (for "Featured" plan)									
- Day	12¢* or 15¢	34.50¢	32.2¢	10.75¢	30¢ 7 am - 7 pm	53¢ 7 am - 5 pm	20¢	35¢ 8 am - 5 pm	29.9¢
- Evening	12¢* or 15¢	34.50¢	32.2¢	10.75¢	25¢ 7 pm - 7 am	32¢ 5 pm - 11 pm	20¢	25¢ 5 pm - 11 pm	29.9¢
- Night/Weekend	12¢* or 15¢	34.50¢	32.2¢	10.75¢	25¢ 7 pm - 7 am	20¢ 11 pm - 8 am	20¢	20¢ 11 pm - 8 am	29.9¢
Additional Fees									
TIME UNIT BILLED	\$5/mon. minimum 6 seconds	None 1 minute	None 6 seconds	None 6 seconds	None 1 minute	None 1 minute	\$5/month 1 minute	20¢ surcharge per call 1 minute	None 6 seconds
- Minimum Time Charged Per Call	1 minute	1 minute	30 seconds	18 seconds over \$26 - 3% over \$51 - 5% over \$76 - 7% over \$101 - 10%	1 minute	1 minute * 0 - \$9.99 - 2% \$10.00 - 24.99 - 12% \$25.00 + 27%	3 minutes	1 minute	1 minute
VOLUME DISCOUNT	*12¢ rate applies when usage is over \$25/mon.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA
OTHER DISCOUNTS									
CALLING CARD RATES									
- Rate Per Minute	25¢	25¢	19.9¢	10.75¢ In New England*	30¢	28¢	choice of 28¢ OR 20¢ with a \$1.95/mon. fee	choice of 28¢ OR 20¢ with a \$1.95/mon. fee	30¢
- Additional Charge Per Call	79¢	N/A	None	0 In New England*	30¢	0	choice of 50¢ OR \$1.95/mon. fee	choice of 50¢ OR \$1.95/mon. fee	0
DIRECTORY ASSISTANCE CHARGE	90¢	65¢	75¢	85¢	95¢	60¢	75¢	75¢	65¢
Typical Cost - for 5 Minute Call									
Day	\$0.60 or \$0.75	\$1.72	\$1.61	\$0.53	\$1.50	\$2.65	\$1.00	\$1.75	\$1.49
Evening	\$0.60 or \$0.75	\$1.72	\$1.61	\$0.53	\$1.25	\$1.60	\$1.00	\$1.25	\$1.49
Night/Weekend	\$0.60 or \$0.75	\$1.72	\$1.61	\$0.53	\$1.25	\$1.00	\$1.00	\$1.00	\$1.49
Typical Cost - for 30 Minute Call									
Day	\$3.60 or \$4.50	\$10.35	\$9.66	\$3.22	\$9.00	\$15.90	\$6.00	\$10.50	\$8.97
Evening	\$3.60 or \$4.50	\$10.35	\$9.66	\$3.22	\$7.50	\$9.60	\$6.00	\$7.50	\$8.97
Night/Weekend	\$3.60 or \$4.50	\$10.35	\$9.66	\$3.22	\$7.50	\$6.00	\$6.00	\$6.00	\$8.97
TYPICAL MONTHLY USAGE - 200 min. per month (25% day, 45% evening, 30% night/ weekend) 4 directory assistance calls, and 4 calling card calls @ 3 minutes/plus per call charge	\$33.76	\$74.60	\$69.79	\$25.40	\$61.10	\$54.89	\$48.12	\$60.12	\$66.00
DOES PLAN REQUIRE SUBSCRIPTION TO INTERSTATE SERVICE?	Yes	Yes	No	No	No	Yes	No	No	Yes
To Subscribe, Call:	1(800)462-4663	1(800)733-2682	1(888)637-4346	1(800)482-0000	1(800)877-4646	1(800)286-8241	1(800)583-88	1(800)583-8811	1(800)872-2398
				*Outside New England 11.9¢ min & 35¢ per call surcharge		*Depends on Plan Chosen			

DON'T GET "SLAMMED"

Being "slammed" is when your phone service is changed to a new company without your permission -- this is illegal. If you are slammed, you should not pay more than what you would have paid the company that you actually chose. If your in-state service is changed without your permission, you should complain to the Maine Public Utilities Commission at 1-800-452-4699. If it is your interstate service that is wrongfully changed, you must complain to the Federal Communications Commission at 1-888-322-8255 or write to FCC, Common Carrier Bureau, Consumer Complaints, Mail Stop Code 1600A2, Washington, DC 20554.

There are ways to protect yourself. First, read your telephone bills carefully to be sure that your calls are being carried by the company that you chose. Second, if you speak to a salesperson trying to sell you on a new phone company, be careful not to let the salesperson think that you gave permission to change your provider - unless that is what you intend. Third, if you want to be extra cautious, you can ask your present phone company to "freeze" your choice. If you freeze your choice, your service may not be changed without your written permission.



WATCH OUT FOR "PHONE SHARKS"

"Phone sharks" are companies that market to consumers who have had their phone service disconnected because of credit problems. These companies often charge high connection fees, high rates, and usually require that you pay money in advance of using their service. If you are having difficulty obtaining telephone service because of past credit problems, you may seek help from the Customer Assistance Division of the Public Utilities Commission at 1 (800) 452-4699. There may be better alternatives than paying unreasonably high rates.



CAREFULLY CONSIDER OPTIONAL CALLING PLANS

Bell Atlantic (NYNEX) or your local independent telephone company offers a variety of optional calling plans that may save you money. However, the steep discounts that these plans offer may only apply during certain hours or they may only apply to certain geographical areas. Here is a summary of the optional calling plans offered by Bell Atlantic:

Pine Tree State Service - For \$5.40 per month, you get 60 minutes of calls anywhere in Maine (\$.09/minute) and you still pay \$.09 for each minute over the first 60 minutes. However, discount rates under this plan are not available for calls made between 9:00AM to 12:00 noon and between 6:00 PM and 9:00 PM on Mondays through Fridays. This plan also provides a 25% discount on calling card calls. This plan provides low rates for in-state toll calls during the hours allowed.

Circle Calling - For \$6.00 per month, you get 60 minutes of calls (10¢/minute) to areas within 30-miles - any time of day. You still pay 10¢/minute after the first 60 minutes. This plan provides low rates for in-state toll calls to areas within 30 miles.

Selective Calling - This plan allows you get a 50% discount on calls to up to 17 areas in Maine that you select (beyond your local calling area). The monthly charge is \$1.30 for each place that you choose. The discount will not apply to calls between 9:00 AM and 12:00 noon on Mondays through Fridays.

NOTE - If you are a customer of an independent local exchange company, call their business office to find out what other optional calling plans are available.

NOTE - In addition, Bell Atlantic customers in the following exchanges have access to special short distance toll discounts priced at \$3.00 for the first hour and 5¢ per minute after that: Eastport, Lubec, Machias, Old Orchard Beach, Pembroke, and Deer Isle.

NOTE - Bell Atlantic (formerly NYNEX) charges different rates depending on distance. For calls that do not qualify under a subscribed optional calling plan of Bell Atlantic, there is a wide range of possible charges. (See Chart)

SAVINGS CALCULATE YOUR AVERAGE TIP PER-MINUTE CHARGE

The best way to compare the costs of different telephone carriers and different plans -- as they apply to your specific calling patterns -- is to figure out the average per-minute charge that you've paid. To do this, simply add up all the in-state call minutes of use listed on your bill and divide the total cost of your in-state calls by that amount. The result is your average charge per minute which automatically factors in your specific calling habits for a given month. If you change carriers, see what happens to that average charge per minute.

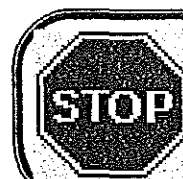
THE BOTTOM LINE

Currently, some of the best in-state rates are available under one-rate plans offered by One Star, AT&T, MCI, and Frontier, as well as under optional calling plans offered by Bell Atlantic. You also may benefit from using Bell Atlantic for its optional calling plans, and for calls that don't qualify, dialing an access code to reach your (presubscribed) interstate carrier if it offers low priced in-state calls.

ACCESS CHARGES WILL BE SLASHED BETWEEN 1998 & 1999

Access charges are the charges that other phone companies must pay to use Bell Atlantic's network in Maine. Today, Maine has the highest access charges in the country. However, the State Legislature and the Governor recently passed a law requiring access charges to be reduced to much lower levels that are set by the federal government for interstate calls. When these access charges are lowered, we hope to see rates for toll calls dropping substantially.

*How Will That
Affect Me?*



**DON'T
DIAL "0"**

Dialing "0" for operator (or 0 plus a number) can result in per-minute rates and surcharges that are much higher than rates applicable to subscribed service. If you can't dial directly, using a calling card is usually your next best alternative.

TELEMARKETING

If you receive unwanted or annoying calls from companies trying to sell you telephone service -- or any other product -- you can do something about that. You have the right to stop receiving calls from any particular company if you make that request. Maine law also provides for financial penalties that may be imposed against telemarketers who fail to honor requests to stop calling.

**INTERESTED IN
COMPARING
INTERSTATE
TELEPHONE RATES?**

An excellent newsletter and rate comparison chart called Tele-Tips is published by TRAC, a non-profit membership organization. You may get their interstate long distance chart (residential - \$5, business - \$7) by writing to TRAC, P.O. Box 27279, Washington, D.C. 20005. (Web site - www.trac.org)

**ABOUT THE OFFICE
OF THE PUBLIC
ADVOCATE**

Five attorneys and two support staff work full time to represent Maine's telephone, electric, gas and water customers before the Maine Public

Utilities Commission, the Federal Energy Regulatory Commission, and the courts. Our mission is to help ensure fair rates and high quality service for utility customers in Maine. The Public Advocate also maintains a World Wide Web site which will continue to be updated on telephone rates in Maine. See <http://www.state.me.us/ag/advocate/pahome.html>

In February, 1997, the Utilities and Energy Committee of the Maine State Legislature recognized that it is important that consumers have enough information to make informed choices in this era of change in utility regulation. The Public Advocate has responded by providing greater resources to public information for consumers of utility services. The Public Advocate welcomes comments on how we can better help consumers make informed choices.

