



Plain Talk About Your Telephone Service

Your Telecommunications
Buyers Guide

State of Wisconsin

**When it comes to your phone service,
we know you have many questions.
The State of Wisconsin's TeleWatch program
will give you plain talk about
your telephone service.**

We're not trying to sell you anything; we want to give you the information you need to select a carrier, understand the phone industry and protect your rights. The information in this brochure is provided to you free of charge by the following agencies: The Public Service Commission, the Department of Agriculture, Trade and Consumer Protection and the Department of Justice.

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How will changes in the telephone industry affect me?

Remember when all you had to do to get phone service was make one call? One company handled both local and long distance service. No choices, no confusion, right?

Now, different companies may handle your local and long distance calls. Since the breakup of AT&T in 1984, long distance companies such as Sprint, MCI, AT&T, and numerous others have been competing for your business, while companies handling your local and local toll calls were initially allowed to keep their monopolies.

However, state and federal laws now allow competition for local toll services in all areas and for local service in many areas. Companies that used to provide either local or long distance service can now or will soon be able to provide both, and new companies are starting up or expanding into new areas.

Calling Areas

It used to be simple: if you had to dial a 1 before the number, it was charged by the minute as a long distance call. If you dialed 7 digits, it was a “free” local call. To avoid unexpected charges on your phone bill, you should be aware of the increasing exceptions to this rule.

Calls may be charged differently depending on which type of call you are making: local, extended area service (EAS), extended community calling (ECC), local toll (also called local long distance, or intraLATA), and long distance (also called interLATA), or state-to-state.

Local Service

Local service refers to calls placed to other customers in the caller's exchange. The exchange is the basic building block of telephone service and exchange boundaries do not correspond with city, county, postal addresses or other boundaries. Local service facilities in an exchange extend from the central office (the wire center) over feeder cable and distribution wires to homes and businesses in the urban area and outlying rural areas.

How are local calls charged?

Many companies charge a flat monthly rate, no matter how many local calls you make or how long you talk. Other companies charge a combination of a flat rate and a charge per call. Companies are currently prohibited from charging per-minute for local calls within your exchange.

Why don't exchange boundaries match city or county boundaries?

In the early days of telephone service, switches were generally located in cities or villages. Exchange boundaries were established by extending lines to connect customers in all directions from the switch until they encountered customers receiving service from the opposite direction. In many rural areas, groups of farmers constructed their own lines between their farms and connected with the chosen telephone company at an agreed-upon point.

Extended Area Service (EAS)

Extended Area Service (EAS) is a form of local service for calls between neighboring or nearby exchanges. EAS is provided by your local telephone company and the cost is usually included in the charge for local service. Some companies, however, have a separate, flat monthly EAS charge. Some companies charge for EAS calls on a per-call or per-minute basis, and some offer a choice between a measured and a flat rate option.

EAS was first introduced in the 1940's to recognize growing interest in calling between exchanges. EAS expanded through the 1950s and 1960s, but there has been little change since 1970.

How can I request that EAS be expanded?

Customers may petition the Public Service Commission for service to additional EAS exchanges. The petition should be signed by at least 10 percent of the customers of one of the affected exchanges. If EAS is expanded, the rate for basic service will likely go up. To find out more about procedures for submitting an EAS petition, call the PSC at the number listed at the end of this brochure.

Extended Community Calling (ECC)

Although ECC calls are provided by the local telephone company, the rate for ECC is a per-minute charge. The ECC charge is lower than most long distance charges. The rate for ECC varies by company between \$.04 and \$.08 per minute, with \$.05 per minute being a common charge. These rates are subject to change the same way other local rates may be changed.

ECC was authorized by the Public Service Commission starting in 1993 to promote uniformity of local calling areas. The purpose of ECC is to make local calling coverage more uniform throughout the state. With ECC, the vast majority of customers now have local calling service that includes calling to their county seat and schools. Prior to ECC's introduction, these were frequently not covered by local calling for customers in rural areas.

With ECC, certain calls that were previously considered long distance are now local. ECC is provided between exchanges that are either adjacent to or near each other, that are not already covered by EAS. ECC only applies to calls within Local Access and Transport Areas (LATA).

What is the difference between ECC and EAS?

For most telephone companies, EAS is provided as unlimited calling included in the monthly rate for local service. In some cases this may be one of the available options for local service. For other companies, including Ameritech, EAS is priced on a per-call basis. ECC calls are typically priced on a per-minute basis.

How do I know if I'm calling a local or ECC number?

You can't count on the old rule that a 7-digit call is local. Some 7-digit calls are charged from 4 to 8 cents per minute as ECC or EAS. Some local calls now require you to dial the area code, even though they are charged per-call or included in the flat monthly rate. For example, calls into Milwaukee County from surrounding areas require you to dial the area code even though such calls may be local. Check your telephone book or call your local phone company. Ameritech customers can look up their calling area on the internet at www.ameritech.com/lca.

Local toll (also called local long distance or intraLATA) service

Local toll refers to calls outside of your local calling area, but within your Local Access and Transport Area (LATA). Most of Wisconsin is divided into four LATAs as shown on the following map. These calls are also referred to as local toll, or intraLATA. A call from Madison to La Crosse is an example. Customers now have a choice of companies for these calls.

Long distance service

Long distance, or interLATA service refers to calls which cross LATA boundaries. Calls from Eau Claire to Wausau or Milwaukee to Madison are examples, as are almost all calls to another state. For these calls, customers are able to choose their preferred long distance company. While the 608 area code covers the same section of the state as the Southwest LATA, other area codes do not match LATA boundaries. Some long distance companies charge different rates for state-to-state calls, interLATA calls within the state, and local toll calls. Many advertisements only quote rates for state-to-state calls.

Wisconsin Local Access and Transportation Areas (LATAs)



The state is divided into four Local Access and Transport Areas, or LATAs, shown in the map. You have different choices for calls within your LATA than for calls that cross LATA boundaries.

The choice is yours

How do you know which companies offer service in your area? How do you make good choices as a consumer?

Many customers already have or will soon have choices for each of the following services.

Local service:

Customers in most of the larger cities and some of the smaller cities in Wisconsin have a choice of which company provides their local service. Local competition is gradually spreading to other areas. In many areas, competition is permitted but no competing company has decided to enter that market.

Local toll service:

All customers now have a choice of companies for these calls.

Long distance service:

For these calls, all customers are able to choose from several long distance companies.

Some customers find it convenient to have the same company for both local toll and long distance service, but it is possible to have different companies for these services. Many companies charge different rates for local toll than they charge for long distance service and some charge different rates for long distance calls within the state (intra~~st~~ate) than for calls to other states (inter~~st~~ate).

How to select your telephone provider

You have more choices now than ever! But how do you decide which company to choose? Should you choose one company for all three services? Should you use a dial-around number? A different company for each service? A little detective work can mean big savings. The following tips will help you save money:

Six tips to help you choose:

1 Find out more.

Use one or more of the following steps to find out who can provide your phone service:

- Check the front pages of your phone book for a list of competing local service providers.
- Check the Yellow Pages under "Telephone Companies."
- Review advertisements mailed to your home or business.
- Call a company directly to find out if it provides service in your area.
- Ask friends or relatives about the company they use.
- Check with your current local telephone company to see if it can provide a list of companies providing service in your area.

2 It's your call.

Think about how you use each phone service. Ask yourself the following questions:

- When do I make most of my long distance calls?
- Where do I call?
- Are my calls local toll or out of my LATA, or both? (See map on page 7.)
- How long are most of my calls?

3 Get with the plan.

Discount plans can save you lots of money compared to standard plans, but don't be fooled by low rates if there is a monthly fee. Remember, for example, that a monthly fee of \$4.95 will add about five cents per minute to your bill if your usage is 100 minutes.

Find out about discount plans offered by your current long distance company or another company. Shop around and compare per-minute rates of different discount plans. Be sure to ask the following questions:

- Are rates the same for interstate calls, interLATA calls within the state and for intraLATA calls?
- If a percent discount is stated, what is the percent compared to?
- What services are included in the discount plan?
- Is the rate different at different times of the day?
- Are there additional costs such as a monthly fee, minimum bill or a Universal Service Fund fee?

Online Price Comparisons

These are available via links from the PSC website, <http://psc.wi.gov>

Wisconsin Web Pricer
(www.salestar.com/WebPricers/WI/default.htm)

Sponsored by the PSC and Salestar, this call cost calculator prices in-state and state-to-state long distance calls for the most popular residential and small business calling plans available in Wisconsin. See page 16 for more information on how to use the Wisconsin WebPricer.

A Bell Tolls (www.abtolls.com)

Independent comparison of over 100 calling plans for in-state, state-to-state, dial-around (101XXXX), international, and calling cards.

www.bettercallingplans.org

Provides a rate calculator which compares rates and total bills (including fees and surcharges) for many low-cost long distance providers.

Telecommunications Research and Action Center (TRAC)
(www.trac.org)

Consumer organization TRAC provides a call cost calculator that prices state-to-state calls.

Save On Phone (www.saveonphone.com)

Provides a rate calculator and comparison of low-cost long distance plans for in-state and state-to-state calls.

4 Compare plans.

Choose a typical call you make and write down the destination, the specific time of day, and the length of the call. Use the Wisconsin Web Pricer (see previous page), or ask different companies how much this call would cost, and compare. Be sure to also ask about special discounts or calling packages they offer.

5 Think about your options.

What kind of special services do you use and how much do they cost? Make a list of options such as call waiting, call forwarding and voice mail.

6 Consider the combinations.

As more companies enter new markets, you may be able to purchase local, long distance, cellular, internet and cable services from one company. Packaging your telecommunications services could save you money and provide the convenience of one bill.

How to switch companies

Changing carriers is not as simple as it used to be. If you're not careful, there may be a period of time during the switch when you are charged very high rates. This happens because there can be a time gap between disconnecting service from your old carrier and starting your new service. It is important to understand how calls are switched and to take the following steps **in this order**, to avoid paying high rates charged by many long distance carriers to non-customers.

The change to your long distance carrier designation happens at the local phone company level. Your local telephone company is responsible for making sure your long distance calls are routed according to your choice. The carrier that carries your calls is named the Presubscribed Interexchange Carrier (PIC), and is sometimes referred to as your "PICed" carrier.

Customers can make 2 PIC choices for each line, one for local toll or intraLATA calls, and one for long distance (interLATA and interstate calls). Consumers can select different carriers, the same carrier, or no carrier for these two choices. When changing carriers, consumers should know whether they are signing up for local toll or long distance or both.

Three things have to happen in order to receive the low, calling-plan rates that you may be expecting when signing up with a new carrier:

1 First, you need to be signed up as a customer for the calling plan of your choice, with your chosen carrier.

2 Second, call your local telephone company to tell them about your choice. Your preferred carrier selection designation in the local telephone company's switch needs to be correct so that your calls are routed properly. Your new carrier usually tells the local company to make the change, although this may take several days.

3 Third, you need to cancel your account with your old carrier to avoid receiving minimum bills. You should wait until you have verified that the change has been successfully completed before doing so. Otherwise, your old carrier could charge you non-customer rates, which can be more than \$1 per minute. To verify your carrier selection, call 1-700-555-4141 for your interLATA PIC, or 1- (your area code) 700-4141 to verify your intraLATA PIC. Both of these calls are toll-free.

Any questions?

Q Does it cost any money to change long distance companies?

A Most, if not all, local telephone companies charge a fee; call your local company to find out what the fee is. Your new long distance company may agree to reimburse you for this charge if you ask, but they don't have to.

Q Do I have to choose a different company to provide my local toll and long distance service?

A You don't have to, but the choice is yours. In many cases, you can choose the same company for your local, long distance, and local toll calls, or a different company for each. In some cases, a company may only provide local service to customers who take their toll service. Be sure to ask before switching local companies.

Q What happens if I don't choose a long distance company?

A It is possible to request that a long distance carrier not be assigned to your phone line. If you are intent on using dial-arounds or prepaid calling cards, you may want to get rid of your pre-subscribed long distance carrier altogether. If you do this, keep in mind that you may be subject to very high rates if you dial "1" and the number, without a presubscribed carrier. In addition, generally your long distance carrier provides services like long distance directory assistance and calling cards. There may also be a one-time fee.

Q Would I have to change my phone number if I switch local phone companies?

A Probably not. Most companies provide number portability, which allows customers to keep their existing telephone number when they switch to another local telephone provider.

Q Would my service be better or worse if I change companies?

A This varies by company. Some important considerations may be how quickly a company answers phone calls from its customers, and how quickly service changes or problems are resolved. In most cases, there will be no difference in sound quality or outages.

Q How do prices compare between companies?

A Depending on what optional features you need, a competitor's prices may be higher or lower than what you are currently paying. Often you can get a better deal from a new competitor if you buy a package of services. For example, local service combined with one or more of the following: long distance, Internet, or custom calling features such as call waiting and caller identification. Of course, these are not a bargain if they are features you do not need.

Q Do I need to sign a contract if I choose a local telephone competitor?

A A competitor may ask you to sign a long term contract. As always, read and consider carefully before you sign anything.

Can you save by using Dial-around numbers?

Normally, when you make a long distance call by dialing 1-(area code) (phone number), the presubscribed carrier that you have chosen bills your call. You can use a different company for individual calls by dialing the access code of another carrier, thereby "dialing around" your regular long distance company. To use these companies, dial the 7-digit carrier code beginning with 101, then a "1" followed by the area code and phone number you wish to call. The carrier codes are prominently displayed in any advertising since this is the only way customers can use the service.

Tips for using a dial-around provider:

- Compare rates with other dial-around providers and calling plan rates.
- If you know your call will last more than 10 minutes, it may be worthwhile to use a dial-around provider with a minimum talking time or a plan that offers a flat rate for up to a certain number of minutes.
- If you are high-volume user (more than \$25 a month) it may be worth your while to use a dial-around provider with a monthly fee. The low per-minute rates with these plans may offset the monthly fee you will need to pay.

What's the Catch?

Careful use of dial-around providers may save you money in certain instances, especially for international calls. Read the fine print, however. There is often a "catch", such as a monthly charge or per call charge which may not be obvious.

- Watch out for dial-around providers that have a minimum talking time. Some dial-around providers may require you to speak for 10 or more minutes before the discounted rates begin.
- Some dial-around providers have one rate for calls up to a certain length. For example, a call up to 20 minutes may cost 99 cents. Although this may be a good deal for a 20 minute call, you will pay 99 cents even if your call lasts only one minute.

- Some dial-around providers will charge a monthly fee. This may offset any per-minute savings that you might earn using that service.
- Make sure you take into account the monthly fees before you use a dial-around provider.
- Be aware that some dial-around providers have a per-call minimum which means you will be charged a certain amount per call regardless of the length of the call.

Pre-paid calling cards

Depending on the rate, a pre-paid calling card may be economical, especially if you tend to make short calls away from home or international calls. While rates for some cards may be comparable to calling plans, others charge much more. Some customers have reported problems with these cards. Some cards may have hidden charges per call or per month or an expiration date. For more information, refer to page 31.

Wisconsin WebPricer

The Wisconsin WebPricer is an automated tool that enables you to determine the best calling plan(s) to handle your in-state long distance and state-to-state calls. The WebPricer contains rate information from the most popular residential calling plans available in Wisconsin.

The Wisconsin WebPricer computes costs for calls within specific calling plans from the following service providers:

AT&T	MCI Worldcom
Ameritech	Sprint
Verizon	LDMI

Many smaller companies also provide competitively-priced long distance service. See "Other Resources" on p.18 for information on how to obtain rates for these companies.

Salestar, in cooperation with the Public Service Commission of Wisconsin (PSCW), provides this service free of charge to the general public.

How to use the Wisconsin WebPricer

The Wisconsin WebPricer may be accessed directly at www.salestar.com/webpricers/wi/default.htm. It may also be accessed through the PSC's website at psc.wi.gov, then select "Telecommunications", "Long Distance Price Comparisons (Wisconsin WebPricer)", and "Price Calls Now"

There are two ways to use the Wisconsin WebPricer:

- Compare per-minute rates and monthly fees.
- Compare prices for sample calls.

How to compare per-minute rates and monthly fees

If you want a side-by-side comparison of per-minute rates and monthly fees, click on Residential Plans. You may also request a free printed copy of this comparison by calling (888) 809-9772.

How to compare prices for sample calls

Before you start, you should have at hand your most recent local telephone bill. In fact, you might want to have the last three months of bills to ensure that the calls you are comparing are representative of your normal calling pattern. To get a rate comparison, you will need to enter the following information:

- The area code and the first three digits of your Wisconsin phone number.
- The amount of money you spend in a typical month for local toll and long distance calls (excluding taxes).
- The area code and the first three digits of up to six numbers you frequently call.
- The time of day when you call these numbers.
- The call duration for these calls.

Once you have all this information, you are ready to find the best rates for your calling patterns.

Enter your information

Click on "Price Calls", and input your information, then click on "Submit". You will then get a listing of how much you would be charged for your calls under different calling plans, for each call and in total.

The listing ranks the plans from the lowest to the highest average cost per minute, excluding any monthly charge or minimum. The amount of the monthly charge or minimum can be found by clicking on "Residential Plans".

Does the WebPricer calculate what my total monthly bill would be?

No, the WebPricer calculates prices for specific individual calls. To calculate what your total bill would be, rerun the WebPricer as many times as needed to price out all your calls in a typical month, then click on "Residential Plans" to find out what monthly charge or minimum, if any, applies to each calling plan.

Does the WebPricer include charges for fees and surcharges?

No. While some surcharges, such as the Primary Interexchange Carrier Charge, and the Universal Service Fund (Universal Connectivity Charge) vary between providers, these charges are not included in the WebPricer at this time. Details of these charges can be found at www.abtolls.com/compare/fees/fees.htm

Does the WebPricer calculate prices of local toll calls?

Yes, the WebPricer calculates prices of local toll calls. These are calls within your Local Access Transport Area (LATA), also called IntraLATA.

Does the WebPricer calculate prices of in-state long distance calls?

Yes, the WebPricer calculates prices of in-state long distance calls. These are calls within Wisconsin, but between different LATAs, also called InterLATA. The rates for in-state long distance calls may differ from local toll call rates, and may also differ from state-to-state rates nationally advertised.

Does the WebPricer calculate prices of state-to-state long distance calls?

Yes, the WebPricer calculates prices of state-to-state long distance calls. Rates for these calls may differ from local toll call rates, and may also differ from in-state long distance rates.

Can I choose more than one long distance provider?

Wisconsin residents may choose one service provider to handle both local toll and in-state long distance (interLATA) calls, or different service providers for each.

Other Resources

The following websites contain unbiased information on rates of a broader range of companies:

www.abtolls.com

www.saveonphone.com

www.bettercallingplans.org

www.trac.org

Don't get slammed

"Slamming" is the illegal practice of changing your telephone company without your knowledge or consent. Both federal and state rules prohibit slamming.

You have the right to use any long distance carrier you choose. In many areas, you can make separate choices of companies to provide local long distance and long distance service. You may also have a choice of local service providers. Slamming makes the choice for you, often without your knowledge.

The Federal Communications Commission (FCC) requires companies to obtain your authorization in order to change your phone company. That authorization must be either with a written document known as a "Letter of Agency," oral verification by an independent third party, or by providing a toll-free number that the consumer can call to confirm the order to switch telephone companies.

You're protected by the State

In addition to federal protections, Wisconsin laws and rules prohibit slamming. They also prohibit deceptive and unfair sales tactics and require a telephone carrier to notify consumers in writing that service is being provided.

Six tips to avoid getting slammed

1 Read the fine print.

Never sign anything without reading it carefully.

2 Just say "No."

If you receive a phone call about long distance service and you're not interested in switching your service, tell the caller that you're not interested in receiving their service.

3 Write a letter.

If you receive a postcard or letter "verifying" that you have switched services, notify them in writing that you did not authorize the change, then call your local telephone company and confirm that you are still with your preferred carrier.

4 Read all about it.

Read your phone bill carefully every month. If your calls are being billed by a company you're not familiar with, call the company listed for those charges on the bill.

5 "PIC freeze" it.

Ask your local telephone company if they are able to "PIC freeze" your long distance choice. This limits the changes which can be made without your written permission or a call by you to your local phone company. If you decide to change carriers at a later time, you must first have the PIC freeze removed. Your intraLATA and interLATA carrier selections must have the PIC freeze added individually.

6 Check it out.

To verify the name of your current long distance carrier for calls within your LATA, call 1-(your area code)-700-4141. To find out the name of your current long distance carrier for calls outside your LATA call 1-700-555-4141. A recording will give you the name of your long distance company. You have a right to choose a different company for each of these services. Both of these calls are free.

What to do if you get slammed:

- **Call the slamming company**

Call the company that slammed you and tell them to disconnect you from their service. If you haven't paid, tell them that you will not pay for the first 30 days of service. If you have paid, the slammer must refund 150% of the charges it received from you to your authorized carrier. That company will then reimburse you 50% of the charges you paid to the slammer.

- **Reconnect.**

Call the long distance company you were switched from to report the slam. Tell them that you want to be reinstated to the same calling plan you had before the slam. Any switch charges should be billed to the slamming company.

- **Call your local telephone company.**

Request to be reconnected to your long distance company. Tell them that you want all "change charges" (for switching companies) removed from your bill. Request a PIC freeze to prevent future unauthorized changes.

- **Report it.**

Report the incident to the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP), the Wisconsin Public Service Commission (PSC), or the Federal Communications Commission. Addresses and phone numbers can be found at the back of this booklet. Slamming is illegal, and many companies have been fined.

900/976 pay-per-call services

900 or 976 numbers are called "pay-per-call" services. Charges for 900 or 976 number calls, which are often much more than regular long distance rates, are set by the 900 or 976 number companies, not by the government or by the telephone companies that carry the calls.

Legitimate telephone and 900/976 number companies follow the rules, but fraudulent operators may try to take advantage of you by:

- Not clearly stating the cost of calls.
- Misrepresenting their goods or services.
- Luring children into making expensive calls.
- Using phony prize offers.
- Charging for calling toll-free numbers.

The law specifies the following regarding pay-per-call services:

- A message must warn callers of the additional charges for the call.
- Advertisements must tell you the cost of or rate for the call.
- Advertisements can't target an audience that's less than 12 years of age and can't target an audience less than 18 years of age without informing the caller that they must get the consent of their parents.
- In the case of an advertisement which offers a prize or award, the ad must disclose the odds of winning.
- Your local phone company must provide a free blocking service to prevent access to pay-per-call services from a given access line.
- Pay-per-call services on a collect call basis are prohibited.
- Your local phone company can't disconnect your phone service for nonpayment of 900 calls.

Check your bill for cramming

“Cramming” is the practice of placing unauthorized, misleading, or deceptive charges on your telephone bill.

How can cramming happen?

Usually a third party billing agent adds a charge to your local phone bill. They often obtain your billing information through telemarketing, sweepstakes and contests, calling a psychic line or kids’ chat line, or by other means.

The charges on the bill tend to be for services, such as:

- A web page
- Voice mail
- Paging service
- 800 line
- Travel club service

Crammed charges can also be listed in very vague terms such as:

- Billing fee
- Monthly fee
- Membership

How can I avoid being crammed?

- **Beware of Sweepstakes.** Don’t sign up for sweepstakes; if you do, sign up with caution and read all of the fine print carefully. And watch your telephone bill after you sign up.
- **Check Your Bill** carefully, each month! If you notice charges from a company that you don’t recognize, you may have been crammed.
- **Get Protection.** Ask your local phone company if they offer cramming protection. While this will be helpful in stopping some cramming changes, it may not stop all of it.
- **Dispute the Charges.** Call the 800 number listed at the top of the bill page and dispute the charges. If the company states that a minor in the house signed up for the charges, ask them to remove the charges from your bill. Contact the DATCP or PSC for further assistance.
- **Document Your Efforts.** In some cases, the cramming company does not answer the phone, or does not resolve the problem. Make sure to document your efforts to dispute the charges in case the “crammer” later refers such charges to a collection agency.
- **Call Your Local Telephone Company** and ask that the charges be removed from your bill. Make sure to ask your local telephone company to stop the billing cycle with the “crammer” altogether, or the charges will appear again next month.
- **Pay Undisputed Charges.** It may take 30-60 days for the charges to be removed from your local telephone bill. In the meantime, pay all undisputed charges on your bill.
- **Call the PSC.** If your local company does not remove the charges and contact the “crammer” to prevent new charges from appearing next month, call the PSC at 1-800-225-7729 to file a complaint. Even if your problem is resolved, filing a complaint also with DATCP at 1-800-422-7128 helps the state investigate and prosecute crammers.

What is being done about cramming?

- The PSC has encouraged local companies to increase enforcement of their billing and collection contracts when a company they bill for engages in cramming. In several cases, the local companies have refused to bill and collect, which halts cramming at its source.
- The PSC has worked with the DATCP and Department of Justice to investigate and prosecute alleged crammers.
- Bill formats have been improved, so consumers can determine, at a glance, if services have been added without authorization.

Understanding your phone bill

The illegal practice of adding charges to your phone bill for services that were not ordered, authorized, or received is called "cramming".

The best way to avoid cramming is to read your bill and understand what each individual charge is for. This can sometimes be a challenging task, especially with all the surcharges and taxes. The explanations below should help.

Each phone company may use slightly different wording for these charges. If you have questions about billing charges not explained in this information, please first contact your local phone company. If you still have questions, contact the PSC. For more information about cramming, refer to pages 23-24.

Local and long distance service charges

The **Monthly Local Service** charge is the rate for your basic local phone service and the options you have requested. The PSC establishes the procedures that phone companies must follow to change these rates, based on state law.

Extended Community Calling (ECC) is a service authorized by the PSC in 1993 to promote equality of local calling areas. ECC only affects calling that was previously considered toll calling to exchanges that border or are within 15 miles of the caller's exchange. Mileage is based on the location of the main switching center within each exchange, not the location of the customer making or receiving the call.

The rate charged for ECC calls varies between \$.04 and \$.08 per minute, depending on the company. The PSC establishes the procedures that phone companies must follow to change these rates, based on state law.

Local Toll, Local Long Distance, or IntraLATA charges are for calls made to phone numbers outside your local calling area, but within your LATA. Since you can choose among different providers for this service, these rates are not regulated.

Long distance charges are for those calls made to phone numbers outside your LATA.

Unregulated charges are for those services that are considered competitive and, under Wisconsin law, do not require PSC approval of the rates, such as Internet service or inside wire maintenance.

Phone Rental or Customer Premise Equipment. The phone company used to own all the phone sets, and some people may still be renting outdated phones. It's often much cheaper to buy a phone for your home than to lease one. You may be leasing and not know it. Check your phone bills to be sure.

Surcharges which vary between providers

The list of surcharges on telephone bills has recently gotten longer. While some of these are a set amount or percentage, others vary from company to company, and may make a difference if you are comparing costs between companies.

Federal Universal Service Fund (USF). This charge may appear on the long distance portion of your phone bill and is often listed as the Universal Connectivity Charge. The FCC requires long distance companies to contribute to the USF. This fund is used to provide affordable phone services to low-income and rural customers. The USF also provides discounts on telecommunications services and Internet access for eligible schools, libraries and rural health care providers.

Many long distance companies are recovering this contribution to the USF by placing a charge on customers' bills. The charge varies from one long distance company to another. Some companies collect this as a fixed monthly charge while others calculate a percentage of the bill. Some companies do not charge this fee at all.

Presubscribed Interexchange Carrier Charge, Presubscribed Line Charge, Carrier Line Charge, National Access Fee, or PICC. Many long distance companies are still charging residential and single line business customers for this, **even though they aren't paying it anymore!** Long distance companies paid a flat fee to the local telephone company between January 1, 1998 and July 1, 2000 for customers that were pre-subscribed to their long distance service. The long distance companies are still paying this charge for multiple line businesses. The charge is designed to compensate the local telephone companies for the use of local telephone lines. Some companies do not charge this fee at all, and the charge varies among those that still charge this fee. This is NOT a tax.

Local Number Portability, Number Portability Service Charge or LNP. This charge may appear on the local portion of your phone bill if you live in an area where local number portability is provided. LNP is a new technology that allows customers to keep their phone numbers when they change their local telephone company, but stay at the same location.

Local phone companies are allowed to recover the costs of upgrading equipment to provide LNP service by charging all customers an LNP Charge, even if LNP is not yet offered in all areas. The charge will be effective for 5 years. The LNP charge will vary by phone company up to a maximum of \$0.60 per month per telephone line. Local telephone companies are not allowed to charge this fee to customers on the Lifeline Assistance Program.

Payphone Access Fee. This is NOT a tax, and can vary from carrier to carrier. Under the 1996 Telecommunications Act, payphone operators must be compensated by long-distance operators for toll-free calls made through their phones. Most long distance companies pass this charge on to you on your long distance bill for calling card calls you placed from a payphone or toll free calls you receive from someone placing a payphone call.

Other taxes and surcharges

The **Federal Access Charge, Interstate Access Charge, Federal Subscriber Line Charge, or Customer Line Charge**, is an amount required by the Federal Communications Commission (FCC) to keep rates charged by long distance companies lower than they otherwise would be. You pay this charge, whether or not you actually make long distance calls, so you can have access to the network of long distance lines if and when you need them. The FCC places a limit on this charge.

911 Emergency Service, or Emergency Telephone Service. Under state law, a county may adopt a plan for emergency 911 services on a countywide basis and impose a monthly charge through the telephone bill. The county government must approve changes to this charge.

Federal Tax or Federal Excise Tax. This tax appears on both your local and long distance phone bills. It is charged as a set percentage regardless of which telephone service provider you use. For more details on this tax, you can contact the Internal Revenue Service Excise Tax Branch.

State Sales Tax is currently 5%, and does not vary between companies.

Local Sales Tax. Some counties have a tax of 0.5% or 0.6%.

Gross Receipts Surcharge, also known as state/local surcharge, or state tax surcharge, applies to calls between states and some long distance calls within the state. The interstate surcharge is approved by the FCC. This is not a tax imposed on the customer, but a surcharge to recover the higher taxes imposed in Wisconsin on telephone companies. Many companies are phasing out this charge, as Wisconsin has reduced the tax paid by these companies starting in the year 2000.

How to use the phone when you're away from home

When you are away from home, you may need to use a phone at a hotel, in a hospital or a public payphone to make a call. The rates for using this phone service can be much higher than usual, and they may not be clear. Protect yourself from these high rates by planning ahead.

You have a choice

All public telephones in the U.S., including those in hotels, are required by law to allow access to competing long distance and operator services. You can select the long distance company of your choice. If you don't choose a long distance carrier, the calls will be provided by the carrier the hotel or public phone owner has already selected.

Public phone providers are also required to post printed information on or near the telephone which includes the name, address, and toll-free number of the operator service provider, and how to find out the rates for calls placed from that phone.

Calling cards: Convenience or confusion?

Careful attention to procedures for using calling cards will ensure that you are billed by the long distance company of your choice. These procedures vary depending on whether you are using a joint-use or proprietary card. The convenience of these cards comes with a price: rates and surcharges are normally much higher than calls from home. This is especially true for shorter calls.

Joint-use cards

Joint-use cards are typically issued by local telephone companies. The account number is usually based on your home telephone number. Billing data for these cards may be accessed by any long distance carrier.

When using a joint-use card, you must follow the dialing instructions *exactly*. **Dialing into a long distance carrier's network to use a joint-use card often results in very high rates.**

Calls handled by a public payphone's long distance service provider also will be billed at the provider's own rates—not the rates of the company that issued the card. Rates are typically much lower if you use the long distance company that is affiliated with the card issuer (in this case, the local telephone company.) Call your local telephone company before leaving home to ask for instructions for making calls from public payphones.

Proprietary cards

Several long distance carriers offer calling cards. Any card issued by a long distance carrier that has an account number different from your residential telephone number is probably a proprietary card.

Credit card calls may incur a surcharge. Ask about the rates before you place the call.

How to protect yourself against being overcharged:

- Ask the long distance company if it has a calling plan specifically for the calling card. You may be able to sign up for lower rates.
- Follow your card's dialing instructions exactly.
- Verify your rates or get a new card if your card is old. Using cards that are more than 1-2 years old may be risky as rates or call completion agreements that were in place at the time of the card's issuance may no longer be valid.
- A call dialed on a 0+ basis from a public payphone will generally be completed by the long distance carrier selected by the public payphone owner regardless of the calling card being used and may be very costly.
- Use a prepaid calling card with low rates and surcharges.

Collect and operator-assisted calls

When placing a collect call, the call will be carried by the long distance carrier selected by the owner of the telephone unless you dial the access number of a different long distance carrier.

When you make a third-party call (a call billed to a third number) the call will be carried by the long distance provider chosen by the owner of the third number. You can select your own long distance carrier when making either a collect or third-party call. To do so, simply dial your long distance provider's code (a 7-digit number beginning with 101). Or, call your long distance phone company before leaving home to ask for instructions on making calls from public payphones.

Emergency calls from public phones

Public payphone operators are required to connect emergency calls immediately to the appropriate emergency service.

Pre-paid calling cards

Pre-paid calling cards have become very popular, but are they worth it? Sold everywhere from the Internet to the convenience store, these cards can be purchased for a specific amount of money and are good for a preset amount of minutes. Some cards give warnings when the time limit is about to expire. Others simply cut off your call when you run out of time on the card.

Depending on the rate, a pre-paid calling card may be economical. While rates for some cards may be comparable to or less than calling plan rates, others charge much more.

Consumer concerns

As the prepaid phone card industry mushrooms, and as more people buy and use the cards, some problems are coming to light. The most common consumer complaints are about:

- access numbers or PINs that don't work;
- issuers who go out of business, leaving card-holders with a useless card;
- customer service numbers that are busy or simply don't work;
- toll-free access numbers that are frequently busy, preventing use of the card;
- rates that are higher than advertised;
- hidden connection charges, taxes and surcharges;
- cards that debit minutes or units even when you don't connect with the party you're calling; and
- poor quality connections.

Buying time and value

Consumers can avoid many of these problems - and buy considerable peace of mind - by planning ahead.

- Ask if the retailer will stand behind the card if the telephone service is unsatisfactory.
- Look for the rate for domestic and international calls on the card's package or on the vending machine. These rates may vary depending on where you call. If you can't find the rate, call the card's customer service number.
- Beware of very low rates, particularly for international calls. They may indicate poor customer service.
- Look for disclosures about surcharges, monthly fees, per-call access, and the like, in addition to the rate-per-minute or unit. Some cards add a surcharge to the first minute of use.
- Check on expiration dates. Most cards expire one year after first use. If there is no expiration date, a card usually is considered "live" until all time is used.
- Look for a toll-free customer service number. If the customer service number isn't toll-free or displayed, it may be difficult to contact the company if you have a problem with the card. A busy signal on the customer service line may be a tip off to a rip-off.

- Be sure the card comes with instructions that you understand.
- Make sure the card comes in a sealed envelope or has a sticker covering the PIN. Otherwise, anyone who copies the PIN can use the phone time you've already paid for.
- Ask friends and relatives what experiences they have had with pre-paid cards.

International calling

Rates for calling to the U.S. from other countries are normally much higher than domestic calls and vary greatly from country to country. Before you leave home, ask your long distance telephone company about rates and dialing procedures from foreign countries. You may be able to save money by using a pre-paid calling card purchased in the country you are visiting.

Complaints

If you receive a telephone bill with unexpected charges, or have difficulty placing a call using the carrier access codes discussed above, and can't resolve the problem with the billing company, contact one of the agencies listed at the end of this brochure for help.

Wireless Phones

Cellular telephone and Personal Communications Service (PCS) technology enable users to make and receive telephone calls virtually anywhere they go, within wireless coverage areas. In recent years, costs have gone down as these phones have become more popular. While wireless phones offer convenience, many customers have been surprised by unexpected charges. Here are some things you should know if you are considering purchasing a wireless phone or changing your service.

Saving on airtime charges

- People use their cellular phones in different ways. Some people travel and need their phone on the road and others never leave their home service area. Some people use their phones for a few minutes a day and others for hours a day. Match a plan to your needs and budget, because it may be harder to change once you're signed up.
- Get a good deal to begin with. Comparison shopping can help you find a service plan and phone that fit your needs. Look for promotions, which typically give you more calling minutes for the same price, a good price on a phone, or both.
- Estimate your usage before signing up. Remember that you're paying for calls you receive as well as those you make. You'll minimize your costs if you use up the included minutes in the calling plan without going over the limit. Extra minutes are usually much more costly. Some wireless phones can be set to keep track of minutes used.
- Evaluate your needs before signing up for extra-cost calling services such as call waiting, three-way calling, caller ID and call forwarding. Some plans may include these services at no additional charge.
- If you're cut off during a call, or couldn't hear the person on the other end, call your carrier at 611 or *611 and ask for a billing credit for that call.
- Some consumers may qualify for a lower-cost calling plan if they are members of an organization or association or employed by a certain company.
- If your calling plan is not working for your calling needs, ask your provider if there is another plan which would be better for you. Most providers have numerous options, and many companies are willing to make changes from one plan to another free of charge.

Other factors to consider

- **Call quality:** Some carriers may provide higher-quality connections and fewer dropped calls than others. Ask other wireless phone users in your community about the quality of their calls.
- **Service area:** Which plan gives you the largest calling area? If you travel frequently, a larger service area can save you plenty.
- **Free incoming calls:** Some carriers don't charge you for the first minute of incoming calls. If you receive a lot of incoming calls, this could save you a bundle.
- **Billing by the second:** A few carriers bill you by the second after the first minute of a call, rather than rounding your calls to the next full minute. Again, the savings can be significant.
- **Peak calling hours:** Plans with anytime minutes or the shortest peak calling period are more attractive. The difference in airtime charges between peak and off-peak minutes is often so steep that it's worth checking your carrier's exact hours.
- **Included services:** Many plans offer free voice mail, but some offer other useful services, such as data transmission capabilities.
- **Buckets of off-peak calling minutes:** Some carriers offer packages of inexpensive minutes of week-end and/or evening calling.
- **Cancellation fees:** Look for the smallest penalty for changing carriers.

The Prepaid Option

Prepaid wireless plans are becoming more popular with people who don't want long-term contracts, want to strictly control their spending, or have bad credit. With prepaid wireless, a consumer buys blocks of calling minutes. Typically, these blocks come in \$25, \$50, or \$100 increments. The user has no long-term contract or credit commitment to the carrier and no monthly statement. You simply use your phone until the prepaid amount is used up. New blocks of time can be purchased at any time.

The prepaid option costs significantly more per minute of use and some carriers require a minimum spending level per month. Prepaid buyers usually, but not always, pay full retail price for the wireless phone. Still, prepaid wireless works well for many consumers.

Questions & Answers

What kinds of charges will I see on my bill?

In addition to your monthly service charge, and fees for any airtime used over and above your plan's included minutes, you can expect to see charges for any roaming, long-distance or directory assistance calls you make. You may also see federal, state, county or city taxes on your bill, as well as miscellaneous charges, such as a connection charge for calling a landline phone.

What is roaming?

Cellular "roaming" allows customers to use their phones to place and receive calls in cities outside their "home" service areas. This feature is useful when traveling outside your home coverage area. Each provider offers different home coverage areas. There is usually an additional charge for roaming, which is normally in addition to long distance charges.

Should I sign a long-term contract?

Many wireless plans require you to sign a long-term contract for the service and/or the equipment. Think carefully before you sign. While carriers usually offer better deals if you sign a long-term contract, there are disadvantages:

- You may not be able to switch providers or cancel service until the contract expiration, unless you pay a cancellation fee, which can often be hundreds of dollars.
- If wireless prices continue to drop, you may be tied into a fixed price.

How do I pick a carrier with the best reception?

Reception varies inside a carrier's coverage area because of obstructions such as buildings, tunnels, and hills, and the number and placement of cellular towers. Ask your friends and neighbors who have wireless service for their opinions about carriers' coverage and call quality.

What's the best service plan for just emergency use?

Choose an inexpensive analog service plan, because analog service provides more coverage area compared to digital service plans. In many rural areas, it's the only service available. With many analog plans, carriers offer free phones. So, buy the cheapest analog plan offered with a free phone and you're set for emergencies.

Can I use my existing phone with a new carrier?

In many cases, you can activate your phone with a new plan. It will depend on whether the technology your phone uses is compatible with your chosen carrier's technology, and whether the carrier chooses to activate that specific phone on its network. Some carriers will activate a phone only if you buy it from them. Analog phones are the most likely candidates for reactivation. The best way to find out is to call the carrier.

What's the best service plan for frequent travel in the United States?

People who travel frequently should check out the many flat-rate plans carriers offer. The monthly fee includes all long-distance and roaming charges, but sometimes with restrictions. Flat-rate plans are available in regional and national versions, so compare them to find the one that's best for you.

Can I use my phone outside the United States?

Some wireless phones will work in some or all foreign countries, while others may not. Check with your wireless company before traveling abroad.

Can someone fraudulently use my cellular phone?

Your cellular phone can be used fraudulently if someone "clones" the electronic serial number of your phone and uses it to place unauthorized calls without intention of payment. "Cloning" is prohibited by the Federal Communications Commission and can be prevented in the authentication process that occurs after you first purchase your phone. Ask your carrier what steps it takes to protect your phone from cloning. Cloning is when a cellular phone has been programmed to duplicate another cellular phone to place illegal calls without any intention of payment. The scanner uses the fake or "cloned" numbers until detected.

What are the advantages of digital service vs. analog?

The call quality of digital technology is typically better than analog, and you'll experience less static and fewer dropped (interrupted) calls. With analog, you may experience more fast-busy signals in urban areas, indicating that the network is too busy to handle your call. Digital networks have larger capacity and you'll generally experience fewer fast-busy signals.

Analog calls can be overheard on radio scanners, which is not the case with digital service. Cloning your phone is also very difficult with digital service. Digital phones have more optional data features, such as messaging and paging, than analog.

Why should I consider buying a dual-mode phone?

Dual-mode phones, which work with both analog and digital networks, allow you to use your wireless phone when you move out of range of the digital network. The phone automatically switches to an analog network, where available. Analog service is available almost everywhere in the United States, so dual-mode phones significantly increase a digital customer's ability to stay in touch.

Is there a charge for emergency calls?

No. Calls from cellular and PCS phones to 911 are free.

Accessing the Internet

The Public Service Commission of Wisconsin (PSC) does not regulate the Internet, nor Internet Service Providers. The PSC does have jurisdiction over the telephone lines and telephone services used to reach your Internet service provider.

The Internet is a vast, interconnected web of computers. Most personal computers and telephone customers connect to an Internet Service Provider (ISP) which provides the connection to the Internet. Customers can connect to their ISP either by using their voice telephone lines and a modem, or by using more advanced services.

Beware of per minute charges on calls to your ISP

The PSC has received complaints from consumers with telephone bills in the hundreds of dollars...just for accessing the Internet. There is little that can be done after the fact, so consumers need to be careful. Remember, when you access the Internet you are also placing a telephone call. Be sure you know how you will be charged for the call.

There are a few ways that consumers can inadvertently place a call that generates per-minute charges when calling to access the Internet.

- **You can't tell by the phone number**

You may be incurring per-minute charges even if you do not dial "1" before the telephone number with Extended Community Calling (ECC) calls to a neighboring exchange. In an effort to promote equality of local calling areas, ECC was authorized by the PSC in 1993 and only affects calling that was previously considered long-distance calling to exchanges that are either adjacent to or within 15 miles of the caller's exchange. ECC rates vary from \$.04 to \$.08 per minute, depending on the company. Because you don't have to dial "1" before a telephone number when placing an ECC call, some consumers may think they are accessing the Internet through a local call; they may actually be running up large phone bills.

- **Software that dials automatically**

Some Internet providers will give customers software to install on their computers with automatic dialing capability. If the first number is busy, the software may dial a secondary number. The telephone number the computer automatically dials may result in ECC or long distance charges. Check your system.

- **"Free" Internet service offers**

Be careful of "free" Internet service offers. There will always be charges for the telephone connection to access the service, these may be ECC or long distance calls. An Internet provider may not have the correct information on whether or not a telephone number for a customer in a specific area would be priced at per-minute rates.

- **Different calling areas**

New competitive local telephone companies may not have the same local calling area. Check with your company. If the customer's Internet provider subscribes to a company with a different calling area, the customer may run the risk of inadvertently placing a toll call when accessing the Internet.

Here are some tips on what consumers can do to avoid being charged per minute when accessing the Internet:

- ◆ Be careful. Ask questions.
- ◆ Before signing up for service to access the Internet, ask the prospective Internet provider whether or not the numbers you would be dialing through your computer incur per-minute charges.
- ◆ Verify this information with your local telephone company by either looking in your telephone book or calling a customer service representative (not the long distance or directory assistance operator). Once on the Internet, Ameritech customers can look up their local/ECC calling area at www.ameritech.com/lca.
- ◆ Look over your monthly telephone bill carefully to make sure you are not being charged per-minute rates when accessing the Internet.

What to do if your modem is not connecting at its rated speed

Modems allow computers to communicate over standard phone lines. Modems have a maximum rated speed. They can also connect at lower speeds, if faster speeds result in too many errors. If your modem consistently connects at a lower speed than that listed on the box, this could be due to a number of factors:

⇒ **Your hardware and software settings**

Make sure that the dip switches and other settings are set correctly. Likewise, make sure that the dialer program is not set for a low data transmission speed. Information on how to do this can usually be found in your modem manufacturer's and/or ISP's frequently asked questions (FAQ) web pages.

⇒ **The wiring inside your house**

The wiring inside your house may affect modem speed. Make sure all connections to wall jacks throughout the house are tight. Try disconnecting other phones and answering machines, especially inexpensive ones. Make sure your phone cords do not run too close to fluorescent lights or TV sets.

⇒ **Your telephone line**

If the problem is not in your modem's configuration or inside wiring, it may be in the lines connecting to your local phone company. Your local telephone company can check your line, and may be able to give you some improvement. Telephone companies are required to ensure that lines provide 9.6kbps (thousand bits per second) speed and the telephone company may not be able to economically improve a line that already provides at least that speed.

⇒ **The telephone network**

Occasionally, a problem may be caused by parts of the telephone network other than your local line. Fortunately, these problems are fairly rare, such as busy trunks or overloaded switches. If all trunks are busy, you will hear a "fast busy" signal or a recorded announcement asking you to try your call later.

⇒ **Your Internet service provider (ISP)**

Once the call reaches your ISP, the call must connect to one of the ISP's modems, which connects you to the Internet, email, or other service. If you get a normal busy signal when calling the ISP, it indicates that all of the ISP's lines are in use. If you get a connection, but no modem response, it probably indicates that all of the ISP's modems are in use. These are not telephone company problems - they indicate that the ISP is receiving too many calls at that time.

⇒ **The Internet itself**

Once you have connected to your ISP, your speed is dependent on the slowest part of the connection. That might be your phone line, but could equally likely be the Internet itself, or the server supplying information on the other end. Some websites may have slow servers or become congested due to the number of people accessing them. No matter how good your connection, you cannot receive data until it is sent out by the server.

Alternatives to basic phone lines for data transmission

If modems do not meet your data transmission needs, there are several alternative services to consider. These services may be expensive however, and are not available in all areas. The services include:

* **DSL**

The term DSL stands for any type of digital subscriber line. DSL comes in a variety of speeds, ranging from about 280 kbps up to 8 Mbps (million bits per second). DSL is a relatively new service, and specifications, pricing, and availability are still in flux. Special equipment is needed, but is often supplied by the DSL provider. Some ISPs not only support DSL, they will also handle ordering and installing DSL lines for their customers, where the service is available. Higher speed versions of DSL are also offered by some providers.

* **Cable modems**

Cable modems are a data transmission service designed to run over advanced cable TV systems. Cable modems are fast, up to 30 Mbps, but the bandwidth is shared. This means that large numbers of simultaneous users can cause slower speeds. Contact your local cable TV provider to find out if this service is available.

* **ISDN**

ISDN (integrated services digital network) service is widely available, and many ISPs will allow connection via ISDN. ISDN provides 2 channels, each running at 64kbps, which can be combined to provide 128kbps data transmission. Costs for ISDN vary. ISDN modems are available at many computer stores and on-line. Installation and configuration of ISDN modems is relatively easy, comparable to adding other internal PC cards.

* **Satellite Internet services**

Some satellite dish providers also offer high-speed data transmission via a dish. Such dishes do allow users to download information from the Internet at several hundred bits per second, but do not allow uploads. Customers must still use a standard modem to up-load information, including email, documents, and the mouse clicks used to navigate the Internet.

* **Dedicated higher speed data lines**

These lines are generally available and provide high-speed access, but are expensive - generally costing several hundred to several thousand dollars up front, plus fees of a few hundred dollars per month, and require specialized equipment.

* **WebTV**

WebTV uses a standard modem, which is built into the WebTV box. In that respect, WebTV transmission has the same characteristics as other modems.

Internet Voice Communication

Internet Voice Communication allows you to talk over the Internet with no long distance charges. You do have to pay the cost to be connected to the Internet and any long distance or extended community calling charges to reach your Internet service provider. If you have a microphone, speakers and sound hardware, you can talk to other people through the Internet. But some websites that offer this service have different computer system requirements. You may need to upgrade your computer to get started.

Privacy issues that affect your telephone service

While advances in telephone technology offer added conveniences, they also introduce new privacy issues.

Caller identification (Caller ID)

Caller ID is a service which reveals the number and/or the name of the person calling on a display of a small box that you purchase when you subscribe to the service.

If you wish to withhold your identity, you can "block" this feature by dialing *67 (or 1167 from a rotary telephone) each time before dialing the telephone number. The Caller ID subscriber will then see the letter "P", or the word, "private," or similar message, on the video display. However, when calling toll-free numbers, blocking may not prevent the display of your name. Phone companies are required to offer this per call blocking option free of charge.

Solicitations

Increased competition in the telephone industry has led to increased telephone and mail solicitations by phone companies. While effective competition could probably not exist without these solicitations, many people find them time-consuming and irritating.

To reduce unwanted solicitations for telephone service, you can write to the companies that are sending you the solicitations and tell them to stop.

You can also eliminate your name from large mailing lists which are sold to direct mail marketers. Your name will usually stay on the removal list for five years; then your name must be registered again. Write to:

Mail Preference Service
Direct Marketing Association
P.O. Box 9008
Farmingdale, NY 11735-9008

These efforts may not eliminate all your unwanted mail, but it should be significantly reduced.

In most cases, telemarketers must tell you that they are selling something, and who's doing the selling, before they make their pitch. Telemarketers are not allowed to:

- Call after 9 p.m. or before 8 a.m.
- Call you if you've asked not to be called.
- Misrepresent any information.
- Send a prerecorded telephone solicitation using an automatic dialer, without your consent.
- Send a solicitation by fax unless the company obtains your consent, or if you have an existing business relationship with the company and the fax is sent to you between the hours of 9:00 p.m. and 6:00 a.m., and you have not notified the solicitor that the faxed solicitation is not wanted.

To reduce the number of telemarketing calls made to your phone, contact:

Telephone Preference Service
Direct Marketing Association
P.O. Box 9014
Farmingdale, NY 11735-9014

This may not eliminate all your unwanted phone calls, but they should be significantly reduced.

Who can see my telephone records?

In most cases, your telephone records are confidential. However, they may be released if subpoenaed by an attorney who is involved in litigation or by a court order to law enforcement officers. You may not always be informed if or when such a release occurs.

Cellular and cordless phone calls

When you make a call using a cellular or cordless phone, your conversation may not be private. Since such calls use radio frequencies, they may be heard by others using the same frequency. Sometimes this can occur unintentionally simply by picking up another cordless or cellular phone. Others may use scanners to purposely listen in on your conversation.

Two methods are used to transmit wireless calls over the air: analog and digital. If you are concerned about whether your conversation will be overheard, digital signals are considered more secure because the sophistication and complexity of a digital system makes interception of calls virtually impossible.

Obscene and harassing calls

It is a criminal offense for anyone to make obscene or harassing phone calls. If you receive such a call:

- ◆ Hang up at the first obscene word or if silence lasts past the second "hello."
- ◆ Never give information such as your name or address.
- ◆ Advise your children to never give information to strangers. If you're not home, they should say "Mother/Father can't come to the phone right now," instead of "They're not home."
- ◆ If such calls persist, contact the police for threatening calls. Then call your phone company. For non-threatening calls, your local phone company may be able to help.

Phone Blocking Options

My kids ran up my telephone bill. How can I prevent this from happening again?

There are many ways to keep a phone in your house for your own use and for safety purposes without allowing children or guests unlimited access to your credit with the telephone company. Several blocking options are available for different types of services. While most of the blocks are very good, none of them offer 100% guarantees. We'll talk about the options and pitfalls of the different types of blocks.

Blocking Options Available From Your Local Telephone Company

Toll Restriction

This feature blocks access to the long distance network. In other words, calls dialed with a "1" plus the area code will not go through. This service is free for low-income customers and free on the first activation for other customers. **Pitfalls:** dialing 1-800 will still go through. While these calls are typically free, it may be possible to dial a 1-800 number to a calling card access number and then to make long distance calls on a calling card. Make sure that calling cards issued through the LEC are cancelled, and watch your bill for calls carried by other companies. Also some of the marketing for 900 services suggests that callers dial an 800 number and then press further digits to accept charges, and these calls sometimes appear on bills as 900 calls. If this happens dispute the bill.

Collect Call Blocks

This feature blocks the ability to place a collect call to the line that is blocked. If collect calls are running up your bill, consider adding this block. **Pitfalls:** unfortunately, not all long distance providers honor the blocks. If you have collect calls blocked, and some unauthorized collect calls appear on your bill anyway, dispute the bill with the provider and with your local telephone company.

Third Party Billed Call Blocks

This feature blocks the ability to have calls placed when away from home billed back to your home number.

900/976 Blocking

This feature blocks calls beginning with the 900 or 976 prefix, which are numbers for which you have to pay a per-call or per-minute fee. This blocking service is free for low-income customers and free on the first activation for other customers. **Pitfalls:** none with the blocks. However, some of the marketing for 900 services suggests that callers dial an 800 number and then press further digits to accept charges, and these calls sometimes appear on bills as 900 calls. If this happens dispute the bill.

Extended Community Call (ECC) Blocking

ECC calls are local calls charged on a per minute basis. This feature blocks the ability to place calls to ECC prefixes, which are typically to communities within 15 miles. These ECC calls are dialed with seven digits, without first dialing 1, and are billed at from four to eight cents *per minute*. This ECC blocking service is free for low-income customers and free on the first activation for other customers.

Pay-Per-Use Feature Blocks

Blocks may be available that prevent access to enhanced features, such as three-way calling or automatic call back, which are being offered in some places on a pay-per-use basis. Contact your local telephone company for more information.

Passwords

Your local telephone company may offer an extra security arrangement for your service, so that changes to your telephone account, e.g. adding or removing features, may only be made if the caller knows a password. Contact your local telephone company for more information.

PIC Freeze Protection

A freeze on your Primary Interexchange Carrier (PIC) designation means that long distance companies cannot change your long distance provider without your express consent. The freeze is designed to prevent slamming. **Pitfalls:** It will not prevent slamming by certain companies that resell service on other companies' long distance networks.

"Cramming" Protection

"Cramming" is the practice of adding unauthorized, misleading, or deceptive charges to a customer's local telephone bill. Some local telephone companies offer a "cramming block" to prevent these charges from being added. Contact your local telephone company for more information.

Blocking Services From Long Distance Providers

Services will vary by provider, and are only effective for calls handled by that provider. Contact the individual companies for further information on the following options.

International Block

Many long distance providers offer the blocking of outgoing international calls which are dialed with the 011 prefix.

Blocks to All Services

You may be able to ask a long distance company to block access to its network for calls originating from your line, if you are concerned about children or guests establishing service, making unauthorized long distance calls or obtaining calling cards in your name from your home line.

What's My Line?

The following are answers to frequently asked questions about telephone wires and equipment.

Do I have to be responsible for maintenance of the telephone wires and equipment in my home?

Yes. In the mid 1980s, all telephone companies were ordered to transfer ownership and maintenance of inside wire and customer premises equipment (phones) to customers. This was done to allow non-telephone company sources to connect wire and equipment to the telephone network.

Am I responsible for the wires outside my home?

No. The telephone utility still owns and maintains the main lines of the network including the drop wire from the pole or buried service line to the customer's residence or business premises.

What should I do if I have problems with my phone line?

A little testing before calling the phone company may save you money. If the problem is with your phone or inside wire, the phone company will charge you for a service call even if they do not fix the problem. If a problem exists, such as no dial-tone or noisy line, unplug & take your phone & cord from the wall-jack, to the network interface device or NID (located inside or outside the building, where the outside line is connected) and open (unscrew) the customer-side of the NID. Once inside the NID, unplug the "pig-tailed wall-jack plug" and replace it with your phone & corded-jack (doing this disconnects your inside-wire at the NID from the rest of the telephone company's network).

Then with your hand set listen for dial tone. If you receive dial tone, dial a number as a test to check for noise on the line or any other problems you have identified. If the problem you have identified disappears with your phone connected at the NID, the problem is most likely with your inside wire.

If the problem remains on the line, test the line again by plugging a different phone into the NID. If the problem still occurs with a different phone, the problem is most likely with the telephone company network. If the problem is resolved by testing a different phone, try replacing the phone or phone cord.

Once these tests are completed and you still do not hear a dial tone at the NID, use a neighbor's phone, a pay phone or cellular phone and dial 611 or call the repair number listed in your phone book for help.

What if I have a problem with my cordless phone?

The same procedure above can be used for cordless phones. The difference is that the cord to the base is plugged into the NID to use the hand-set. Also, check to make sure the phone is charged.

What if I don't have a NID?

If a NID is not in place, call your telephone company. There will be no charge to the customer for this portion of the work. You will, however, be charged if additional work is performed by the telephone company. The utility is required to make a premises visit, test the facilities and install a NID if requested to do so.

Do I have a choice of who repairs my phone or inside wire?

Yes. If the customer-owned wire or equipment showed trouble, the customer has the choice to pay either the telephone company or other qualified repair personnel, or to do the work themselves.

How much would the telephone company charge me to correct the problem?

There should be no charge if the telephone company repairs its own network. If the problem is with the phone or inside wire and the customer authorizes the telephone company to correct the problem, the telephone company will charge for this work. Other qualified repair technicians may be listed in the telephone book.

Always check the repair service guidelines in your telephone company directory. Any work requested by the customer, such as moving a drop or cable facility, which would not otherwise be required, can be billed to the customer requesting the work.

Should I sign up for an inside wire maintenance plan?

Many local phone companies offer plans where you pay a fixed monthly fee, and they will fix your inside wire if and when you have a problem with it. Since problems with inside wire are relatively rare, however, you should determine whether this service is worth the cost. If a problem does occur, anybody may do the repair; you do not need to have the phone company do it.

Am I responsible for the wire and equipment maintenance if I live in an apartment?

Normally, the owner of a building is responsible for having telephone service available to the apartment units and to keep wiring to the units in working order. Residential tenants are generally responsible for charges for installation of their service. Check your lease if you are unsure. If you are having problems with your phone, contact your apartment manager to find out your NID location.

Do residents of nursing homes pay for the wire and equipment maintenance?

In nursing care facilities, telephone service to individual rooms may not be a part of the services provided. Customers may have to pay the normal service connection charges plus wiring charges and be responsible for maintenance. Often this is clearly stated in the contract.

What is the business customer's responsibility for wire and equipment maintenance?

Business customers usually have a lease that specifies that the tenant has total responsibility for inside telephone facilities. In older buildings, where the existing inside wire may still be the property of the telephone company, the business customer must contact the telephone company if any rearrangement or removal of the wiring is required.

What if I need an off-premises extension? Is that part of my responsibility too?

Extensions to outdoor or out building locations, which are wired from the customer side of the main service drop protector or NID are the responsibility of the customer.

Extensions which are wired directly from the telephone pole or pedestal are maintained by the telephone company. There may be a charge for installing and maintaining this service.

How can I avoid cutting phone, electric, or gas lines when digging?

Call Diggers Hotline at least 3 days before you dig. The appropriate utilities will then mark the location of buried phone, electric, or gas lines. Make sure the area has been marked before proceeding with work.

Diggers Hotline: 800/242-8511
Milwaukee Area: 414/259-1181
FAX: 414/259-0947
TDD: 800/542-2289
www.diggershotline.com

What happens if I don't call Diggers Hotline?

You may be seriously injured and/or liable for damages if you come into contact with underground utility facilities.

Are the cable locates and markings accurate?

Facilities may vary from the markings anywhere from 12 to 18 inches and may be as shallow as 4 inches or as deep as 48 inches. So exercise caution by hand digging if necessary. When calling Digger's Hotline, it is a good idea to request that the entire property be marked for underground utility facilities so little is left to chance when actual digging begins.

Your rights as a telephone customer

The Public Service Commission of Wisconsin (PSC) is the state agency that oversees the telephone industry. Services and prices vary from one company to another. The PSC is assigned the responsibility of seeing that utilities provide adequate service at reasonable rates.

State and Federal laws promoting competition may change your telephone service choices; but you still have certain rights as a telephone customer.

The right to choose your provider of telephone service: When more than one provider is available, you can choose the one provider you prefer.

The right to be informed: When you apply for telephone service, the utility must inform you of the basic services available and give you a description of the general service types. The phone company also must tell you about the range of monthly rates for these services.

The right to quality service: Each local telephone utility must list in the telephone directory a 24-hour repair service number. You can call this number regarding emergencies, utility service deficiencies such as interruptions to service, noise or static on the lines, dial-tone delays, etc.

The right to receive assistance: Utilities must provide you with information on programs to assist qualifying low-income customers in establishing telephone service or paying monthly bills.

The right to dispute charges or services: If you are not receiving the service you requested, or you feel you are being taken advantage of, you have the right to file a complaint and have your problem investigated.

What the PSC can do

Before contacting the PSC, contact your phone company to try to solve the problem.

If you are behind on your bill, the utility may offer you an installment plan to pay your bill.

If you cannot resolve a problem with your phone company, you may contact the PSC Consumer Affairs Unit.

1 A Consumer Specialist will look into your complaint, contact the phone company for information, and try to reach an agreement that satisfactorily resolves the issue within the scope of the PSC rules and state laws. This process is called "informal review."

2 You or the phone company may ask for "formal review" if either party does not agree with the staff's informal decision.

3 If you ask for a formal review, the PSC commissioners will review your complaint. The PSC will inform you by letter of its decision or it will hold a hearing on the matter. If the matter is set for hearing, your phone service may not be disconnected for the disputed charges.

4 During the dispute procedure, you are responsible for paying any portion of the bill not in dispute as well as charges incurred after the formal review process begins. While the PSC reviews your dispute, your service should not be disconnected.

Deposits

In certain circumstances, telephone companies may require you to give them a deposit to ensure payment. The deposit should be no larger than the bill for one month of local service and two months of long distance service. The following rules apply to payment and refund of deposits:

Existing Residential Service: A deposit can be requested only if your service was disconnected during the last 12 months for nonpayment of an undisputed account or if additional credit information indicates your initial application was falsified or incomplete. The deposit will be refunded, with interest, after 12 consecutive months of service without a disconnection.

New Residential Service: A deposit can be requested only if you have an unpaid bill with a Wisconsin telephone utility within the last six years which remains outstanding and undisputed, circumstances surrounding your application indicate you do not intend to pay your bills, or you will be clearly unable to pay at the time payment is due. The deposit will be refunded with interest after 12 consecutive months without disconnection.

Business Service: A deposit can be requested if your credit is not satisfactorily established to the telephone company. The deposit will be refunded with interest after 24 months if your credit standing is satisfactory.

For both residential and business service, instead of a deposit, the utility may accept a contract signed by a second party which guarantees payment of a specified sum not greater than the cash deposit requirement. The second party (guarantor) must be acceptable to the utility. Phone service may be disconnected or refused for failure to comply with a deposit request.

Service disconnection

Phone service can be disconnected only if you fail to pay a delinquent account that exceeds one month's local service charges, fail to meet a deferred payment agreement, interfere with the service of others, continue operating nonstandard equipment after being notified and given a chance to correct the situation, fail to pay a deposit or falsify your application for service as discovered through subsequent credit information.

For purposes of disconnection, telephone bills are considered due one day after issuance.

The phone company must give you a five-day written notice before disconnection, except when an emergency or dangerous condition exists. The dispute procedure must be printed on the disconnection notice. Both you and the telephone utility must make reasonable attempts to resolve the problem. Only that portion of the bill actually in dispute may be withheld while the matter is in dispute.

Never disregard a disconnection notice, even if you believe it is unwarranted. Contact the utility immediately.

Your local phone service may not be disconnected or refused for failure to pay someone else's bill (unless that person is a member of your household), failure to pay for directory advertising, failure to pay for a different type or class of utility service, failure to pay the account of another customer as guarantor, or if you have posted a two-month deposit, make arrangements to pay off unpaid balances, and keep current on future bills.

Payment plans

These arrangements are designed to help customers pay off overdue bills in installments. Utilities are required to offer them to residential customers.

When you agree to make a reasonable down payment on a bill and to pay the remaining amount in reasonable installments, plus your current bill, your service may not be disconnected. Reasonable amounts are determined by considering the following:

- Size of amount due.
- Your ability to pay.
- Your payment history.
- Amount of time the debt has been outstanding.
- Reasons why the debt has been outstanding.
- Any other significant factors concerning your individual circumstances

A deferred payment agreement must not include a finance charge.

If you do not make payments according to the deferred payment agreement, the utility may disconnect service and is not required to offer you a new deferred payment agreement prior to disconnection.

Tips for Dispute Resolution

Who do you contact to resolve problems with your telephone bill? There may be several levels of “players” involved in providing different services on your telephone bill. Understanding who the players are and their relationships may help you to dispute unwanted charges more efficiently and avoid a runaround.

Service Providers

There are several different levels of service providers for telephone service itself. You have a local company, an IntraLATA (or local toll) provider, and a long distance carrier. Among these, the local company may also provide billing and collection services for long distance companies as a convenience to customers. That is why your bill for local and long distance services may be together in one envelope.

For telecommunications-related service, there are a myriad of providers that offer services such as voice mail, 800 numbers, etc. Companies other than your chosen carrier may offer these services, although the local phone company often bills for them.

For non-telecommunications-related services, a variety of charges may appear on your bill, including psychic clubs, chat groups, travel cards, or other services. The local telephone company often bills for these services as well.

Billing Agents

Any or all of the above types of providers may employ billing agents, or sometimes more than one billing agent may be involved in billing for the same service. In some cases, the billing agent may have sufficient records from the provider regarding the services to resolve disputes. In other cases the billing agent may refer the customer to the provider to resolve the dispute. Occasionally, the customer may not be able to find out from the bill or the billing agent who was the actual provider of the service.

Example

A company offering 800 service may hire a billing agent to provide the bill and a toll-free number for customer inquiries. At the same time, the local telephone company may then accept that bill from the billing agent, and enclose it with the customer's local phone bill. Then the customer would find the local phone company bill, and a separate page from the billing agent for the 800 service, in the same envelope, with payment due for both services to the local phone company.

Disputing Unwanted Charges

To dispute unwanted charges, consumers should start with the billing agent or provider of service listed on the bill. If these entities do not adequately respond to the dispute and the bill came enclosed with the local telephone bill, customers should contact the local company to ask for dispute resolution. Adequate dispute resolution may include an explanation of the charges, proof of authorization of the charges, and/or removal of the charges from the consumer's bill. If the local company does not resolve the dispute, consumers should contact the Public Service Commission (PSC).

Lifeline and Linkup

These programs help low-income customers reduce their phone bills:

Lifeline

The Lifeline program keeps phone service affordable by reducing monthly phone charges for income-eligible households.

Link-Up

The Link-Up program is designed to help households without telephone service get onto the telephone network and those with phone service to keep it when they move. It does this by waiving local telephone connection charges.

How much can I save per month?

Eligible households will reduce their monthly bill by at least \$8.50 under the **Lifeline** program. A higher credit will be issued if needed, so that the monthly bill is no more than \$15 for the following services:

-  A residential line
-  Touch-tone service
-  9-1-1
-  \$5.00 federal line charge

What if I can't afford the hook-up charges?

The **Link-Up** program is designed to provide eligible households with a waiver of charges normally associated with local telephone service connection and installation. **Charges are waived for:**

- ◆ New service installation
- ◆ Moves from one residence to another
- ◆ Reconnection of an existing service.

Reduction or waivers of the deposit requirements may be available under the Link-Up program at the option of each local telephone company.

Who is eligible to participate in the Lifeline and Link-Up program?

Eligible customers must be in a household that receives benefits from:

- Wisconsin Works or W2
- Medical Assistance (MA)
- Supplemental Security Income (SSI)
- Food Stamps
- Low Income Home Energy Assistance Program (LIHEAP)
- WI Homestead Tax Credit
- Badger Care

For new service connection, customers must make payment arrangements for any past-due bills to the telephone company.

Other Lifeline & Link-Up Benefits

No disconnection of a Lifeline household's local service for non-payment of toll charges. No charge for:

- 900 number blocking
- Toll blocking (many different forms)
- Toll limitation

How do I apply?

Contact:

-  Your local telephone company and say you want to apply for the Lifeline or Link-Up assistance for Wisconsin residents. The phone company will need to check to verify that you are eligible.
-  Your case worker or your county benefits specialist if you are found ineligible by the telephone company.

Questions?

-  For further questions regarding Lifeline, contact your local telephone company.

Call the Public Service Commission if you have a complaint or question about Lifeline or Link-Up.

TEPP: Financial Assistance for Customers with Disabilities

What is the Telecommunications Equipment Purchase Program (TEPP)?

The TEPP helps people with disabilities buy equipment they need in order to use basic telephone services. TEPP is one of several different programs paid for by the Wisconsin Universal Service Fund (USF) established by the Public Service Commission. Money collected from Wisconsin telephone service providers goes into the USF.

This sounds too good to be true what's the catch?

There is NO CATCH, all you do is print the application form, fill it out and mail it in.

The few rules are that an applicant:

- Be a Wisconsin resident.
- Be a person who is deaf, hard of hearing, speech impaired, or mobility or motion impaired.
- Need special equipment to use the telephone in your home or when traveling (like a TTY, volume control, visual alert system, etc.)

There's **no age or income limit**, but an individual can only get TEPP money once every three years for the same type of disability.

How much will TEPP pay?

The amount depends on your disability. On the form, you check off which disability affects your telephone use. You will be mailed a voucher (like a check) for the amount you are qualified to get. These amounts were set based on the usual cost of the equipment needed.

Below are the maximum voucher amounts allowed for each type of disability:

Type of Disability	Voucher
Hard of Hearing (HH) - (No co-payment required for HH)	\$ 200
Deaf/Severely HH	\$ 800
Speech Impaired	\$1,600
Mobility Impaired	\$1,600
Deaf with low vision	\$2,500
Deaf and Blind	\$7,200

How much do I have to pay?

You pay the first \$100 (except for HH vouchers). The voucher pays the rest, up to the maximum voucher amount. If you buy equipment that is more expensive than the voucher plus your \$100, you must also pay the extra charges. For example, if you mark "Deaf/Severely HH" as your disability, you will get a voucher for \$800. If you buy equipment with a total cost of \$918, you will pay \$118.

What if I can't afford the \$100?

The Telecommunication Assistance Program (TAP) may be able to pay the \$100. TAP is a program of the Bureau for the Deaf and Hard of Hearing (Department of Health & Family Services). TAP is only for persons who are deaf, deaf blind, or hard of hearing in a low-income household. TAP pays the \$100 TEPP co-payment if you qualify.

How do I get TAP to pay the \$100?

The TEPP and TAP application form are combined. For TAP, you must fill out the household income lines and you also need to send a hearing loss certificate. You must add up all income for everyone living in your house. If your total household income meets the TAP income limits your application will automatically be processed for a TEPP and TAP voucher so your voucher may include the \$100 co-payment. For questions on TAP, contact: Bureau for the Deaf and Hard of Hearing at (608) 266-3118 Voice/TTY.

What kind of phone equipment will TEPP allow me to buy?

- TTY
- Amplified handset or phone
- Braille/TTY unit
- TTY with large visual display
- Special modem
- Hands-free speaker phone
- Puff activator
- Phone signaling system, and
- Other specialized equipment may be approved on an individual basis

How do I get an application?

To get a TEPP application form, or answers to your questions, call or write:

Public Service Commission
P.O. Box 7854
Madison, WI 53707-7854
(608) 267-1479 TTY
(608) 231-3305 Voice
(608) 266-3957 Fax
e-mail: pscrecs@psc.state.wi.us
or download from psc.wi.gov.

Where do I mail my TEPP form?

Send completed applications to:

USF Administrator
Williams, Young and Assocs., LLC
P.O. Box 8700
Madison, WI 53708-8700
(608) 274-1980 Voice
(608) 274-4448 TTY
(608) 274-8085 Fax
e-mail: TEPP@WilliamsYoung.com

When will I receive the voucher?

It takes three weeks from the time you mail an application to process it and mail a voucher to you. It takes two or more weeks longer if you apply for TAP.

What if I have questions about the status of my application?

If you have questions about the status of your application you may write, e-mail or call the USF administrator, Williams Young, LLC, at the address or phone number provided elsewhere in this brochure.

How do I use a TEPP voucher?

Choose your equipment and where you want to buy it. Use the voucher (like a check) to pay the vendor for your qualifying special equipment. You pay: 1) \$100 (unless TAP qualified or using an HH voucher), 2) for any purchase amount over the total of the voucher plus your \$100, and 3) for any non-qualifying items purchased.

Where can I purchase specialized phone equipment?

There are many vendors who sell specialized equipment, including some who provide in-home assistance. If you have trouble locating a vendor, the PSC can provide you a list of vendors. Contact us at the address or phone number provided elsewhere in this brochure.

Who can help?

The Public Service Commission of Wisconsin is the state agency that oversees the telephone industry. Most local and in-state telephone billing and service complaints may be directed to the PSC. Call or write to:

P.O. Box 7854
Madison, WI 53707-7854
(800) 225-7729 (800-CAL-PSCW)
TTY (608) 267-1479
Fax (608) 266-3957
E-Mail: pscsecs@psc.state.wi.us
<http://psc.wi.gov>

The **Wisconsin Department of Agriculture, Trade and Consumer Protection** mediates and investigates telecommunications complaints, including those regarding mail and phone solicitations, deceptive and misleading marketing, and long distance rate changes. Call or write to:

P.O. Box 8911
Madison, WI 53708-8911
(800) 422-7128
TTY (608)224-5058
Fax (608) 224-4939
E-Mail: datcphotline@datcp.state.wi.us
<http://datcp.state.wi.us>

The Wisconsin Department of Justice enforces state law, including telecommunications. Write to them at:

123 West Washington Ave.
P.O. Box 7857
Madison, WI 53707-7857
www.doj.state.wi.us

The Federal Communications Commission is the federal agency that oversees the telecommunications industry. Call or write to:

Consumer Protection Branch
Common Carrier Bureau
445 12th St., SW
Washington, DC 20554
Toll-free (888) 225-5322 (888-CALL FCC)
Toll-free TTY
(888) 835-5322 (888-TELL FCC)
www.fcc.gov

Bilingual service / Servicio Bilingüe

The Public Service Commission (PSC) is also able to provide customer assistance in Spanish. When calling the PSC, please ask to speak to a Spanish speaking representative.

En la Comisión de Servicios Públicos del estado de Wisconsin (PSC) podemos asistirles en español. Cuando llame a la PSC, pida hablar con un representante de habla hispana.

The Public Service Commission of Wisconsin does not discriminate on the basis of disability in the provision of programs, services, or employment. If you are speech hearing, or visually impaired and need assistance, call (608) 262-8524 or TTY (608) 267-1479. We will try to find another way to get the information to you in usable form.



This brochure was produced jointly by the WI Public Service Commission, the WI Department of Agriculture, Trade and Consumer Protection, and the WI Department of Justice.