

Examining Bills

Examine your monthly long-distance bills carefully to make sure you are charged correctly. Call your long-distance service provider for explanations if you are confused or don't understand something.

- Charges from long-distance service providers other than your own for "collect calls" that you have accepted. The caller, not you, determines the long-distance carrier when you accept a collect call.

- Some long-distance telephone companies establish a monthly minimum billing (below which is essentially not cost-effective for them to bill you) and will not bill you until you have a monthly long-distance charge that meets or exceeds their minimum billing standard.

For example, the company's minimum monthly billing may be \$5. If there are no minimum usage fees and your bill is \$3 one month, \$4 the next month, and \$7 in a third month, that third monthly statement could contain a lump sum long-distance bill of \$14.

Bundled Services Packages

Many telecommunications companies offer packages that enable customers to purchase multiple communications services like local telephone, high-speed Internet service, and nationwide long distance at reduced rates. Evaluate your needs and the services you use or would like to use to determine if this may be a money-saving option for you. Some individual wireless packages can also offer you opportunities for savings if you or your family, make long-distance calls frequently.

Choosing a Long-Distance Plan



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Choosing Your Plan

Analysis of how your family uses the phone is the first step toward selecting a long distance provider and a plan that best suits your needs. When selecting a plan, keep in mind the following:

- How many long-distance calls do you make in a month?
- Are your long-distance calls usually within your state, outside your state, or to other countries?

Monthly Usage Charges

Monthly service charges are flat fees which some long-distance providers charge in addition to time charges. This fee is the same no matter how many long-distance calls are made. Many standard calling plans have monthly service charges. Even some “basic rate” customers (those without plans) are finding these monthly fees on their bills. But there are economical plans that do not contain monthly fees. Many carriers make up for low per-minute rates with monthly fees. High long-distance call volumes or call durations can make plans with these monthly fees favorable for customers, if used wisely. Determine if it is worthwhile to pay the monthly fee by assessing the number of minutes you spend on long-distance in a month. Is adding the monthly charge onto the per-minute rate more economical than choosing another rate plan with no monthly charge? Check it for several months.

Minimum Usage Charges

Beware of long-distance plans that contain a monthly minimum usage charge. If you do not make many long-distance calls, finding a plan that does not have a monthly minimum is one of the surest ways to recognize immediate savings. A plan with a minimum monthly usage fee of \$5 will cost you at least \$5 every month, even if your monthly toll calls total a lesser amount. If you don't spend the monthly minimum on toll calls, you pay the difference!



Pre-paid Calling Cards

Pre-paid calling cards are readily available everywhere from the Internet to the convenience store. These are debit cards priced for a specified number of long-distance minutes. For more information, contact the card issuer.

Prior to making a pre-paid calling card purchase, consider:

- What is the cost per minute?
- Where can you call to and from? Not all cards allow intrastate (in-state) calls or international calls.
- Is there a sign-up or activation fee?
- Is there a minimum call duration or a rounding off of usage time?
- How reputable is the company? Many companies have gone out of business, leaving customers with unused minutes and no reimbursement.

