

OVERVIEW

What is Pay As You Go?

Pay As You Go is different from traditional pay (also referred to as postpaid) accounts that bill once every 30 days *after* electricity is already consumed and are due in 20 days. Instead, it is a program that allows you to purchase electricity *in advance* of when you use it. It's similar to filling your car with gas. You monitor your gas gauge as you drive your car and when the gas tank gets low, you choose how much gas you want to add.

The "fuel in your gas tank" equates to a credit balance in your Pay As You Go account. The amount of electricity used throughout the day will be calculated the following morning, a bill will generate for the day's usage, and the bill amount will be deducted from your credit balance. The daily billing details can be viewed in SmartHub.

How does Pay As You Go work?

Each morning, your meter will be read and a daily bill will be calculated. This amount will then be deducted from the Pay As You Go credit balance. Once the credit balance falls below \$25, you will receive an email notification (text optional) every morning until payment is made and the credit balance is greater than \$25. You can modify your notification threshold to an amount greater than \$25 if you would like to receive the notification sooner. The notification cannot be set lower than \$25.

A credit balance must be maintained on the Pay As You Go account or electric service will be disconnected. You will receive an email notification in the morning after the bill has been calculated if your credit balance has been depleted and service is at risk of disconnect. If an email is received stating the credit balance has been depleted, it is important to make a payment immediately. If a payment is not received within a couple of hours, electric service will be disconnected.

To reconnect service, a sufficient payment is required to establish a credit balance of at least \$10. As soon as sufficient payment is received, the meter will automatically reconnect.

What are some of the benefits of Pay As You Go?

- Customers can avoid paying a deposit when signing up for service
- No late fees, no disconnect fees, and no reconnect fees will be assessed
- Existing deposits can be applied to pay off a previous balance or to establish the prepaid credit
- A Prepaid Arrangement can be utilized to pay an existing balance over time
- Electronic notifications provide important account balance information
- Customers can easily monitor electric usage, payment history and balances on SmartHub
- Customers enrolled in prepaid programs have been shown to conserve energy and decrease their bills due to increased awareness of their overall usage patterns

Will I save money on Pay As You Go?

Since there are no late fees, disconnect or reconnect fees, many customers will see immediate benefit upon enrollment. Also, Pay As You Go may save you money if you want to take control of your electric costs. Studies indicate prepaid programs help customers lower their electric consumption just by being more aware of energy usage.



ENROLLMENT

Who can enroll in Pay As You Go?

New and existing residential and small general service customers with a remote disconnect meter installed at their service location can enroll. Enrollment in SmartHub is also required.

Why is enrollment in SmartHub a requirement?

Account balances and usage information are available on SmartHub (both computer and mobile device). Email notifications will be sent when the credit balance reaches \$25, when the credit has been depleted, or when electric service has been disconnected/reconnected. SmartHub also allows customers to sign up for text messages and customize balance notification thresholds.

How do I enroll in SmartHub?

It's easy! Go to <u>www.bentonpud.org</u> and follow the prompts. To download the SmartHub App, go to the App Store for IOS devices or Google Play for Android devices.

How do I know if I have a remote disconnect meter?

You can contact Customer Service by phone at 509.582.2175 or by email at payasyougo@bentonpud.org. The majority of Benton PUD's residential meters are equipped with the remote disconnect/reconnect feature.

How much will it cost to enroll in Pay As You Go?

There are no fees to enroll, however a minimum \$50 credit must be established during enrollment.

Will there be any change to my electric rate?

No, Pay As You Go customers are billed the daily system and kWh charges just like all customers on their rate schedule, and city tax (if applicable). And, just like all customers, Pay As You Go customers will be subject to rate changes over time, as approved by the Benton PUD Commission.

Is Pay As You Go available anywhere in Benton PUD's service territory?

Yes, as long as the residence is equipped with a remote disconnect meter.

Will I be charged a new service fee or disconnect/reconnect fee?

No, one of the many benefits of Pay As You Go is that you do not pay any fees for startup, disconnection or reconnection.

Are all residential customers eligible to enroll in Pay As You Go?

The majority of residential customers are eligible. However, customers enrolled in the following programs or with the following account designations *are not eligible* to participate:

- Medical need or life support designation
- Electricity Intensive Load
- Net Metering or Community Solar program
- Winter Weather Moratorium

How do I enroll in Pay As You Go?

Visit the Kennewick or Prosser Office to talk to a Customer Service Representative (CSR) or call 509-582-2175 or email payasyougo@bentonpud.org for additional information.



DEPOSIT REQUIREMENTS

As a new customer am I required to pay a deposit if I enroll in Pay As You Go?

A deposit is not required for new customers enrolling in Pay As You Go. This is a benefit of the program.

What happens if I am an existing customer on traditional pay (postpaid 30-day billing) who already paid a deposit?

Your existing deposit will be applied to your existing account balance. Any residual credit will be applied to your \$50 Pay As You Go starting credit balance.

PREPAID ARRANGEMENT

What is a prepaid arrangement?

A prepaid arrangement allows you to pay a past due balance over time. For example, if you are a traditional pay customer with a past due balance and you decide to enroll in Pay As You Go, you can pay the balance in full or enter into a prepaid arrangement to pay the balance back over time. Each time a payment is made on your Pay As You Go account, 25% of the payment will be applied towards the prepaid arrangement, and 75% will be applied to your prepaid credit balance.

Can the percentage of each payment applied to the prepaid arrangement be changed?

At your request, the portion of each payment going towards your prepaid arrangement can be increased to a percentage greater than 25%, but 25% is the minimum. For example, if you want to pay off your prepaid arrangement sooner, you can have each payment be applied equally to your prepaid arrangement and your prepaid credit balance, or a 50%/50% split. The percentage split can be changed at any time during the life of the prepaid arrangement.

At any time, you can also make an additional payment and have it be applied just towards your prepaid arrangement balance if you want to pay it off sooner. You will need to let Customer Service know that you are making a payment for your arrangement, and they will make sure it is applied correctly.

What if I have an existing deposit and it is not enough to pay off the balance on my traditional account?

You can enter into a Prepaid Arrangement to pay an existing balance over time.

If I have an unpaid debt from a previous closed account can it be included in a Prepaid Arrangement? Yes, as long as the debt is less than 45 days old. Any debt older than 45 days must be paid in full prior to enrolling in Pay As You Go.

PAYMENTS AND ACCOUNT BALANCE

How do I make payments?

Making payments is quick and easy, even on holidays and weekends, through one of the following payment options:

Self-Service – Available any time of day and posts to the account in real-time

- SmartHub website at www.bentonpud.org
- SmartHub App Available in the App Store or Google Play
- Pay Now One-time payment at <u>www.bentonpud.org</u>
- Pay by Phone via the secure automated phone system 844-255-3675 (toll free)
- o Payment kiosks located at the Kennewick and Prosser offices



How often do I need to make a payment?

Payments can be made daily, weekly or monthly – as often as necessary to maintain a credit balance.

Is there a minimum payment amount?

Yes. The minimum cash payment is \$1, and the minimum credit/debit card payment is \$5.

How will I know how much I should pay to maintain a credit balance?

Your average daily usage is displayed in SmartHub. By monitoring your usage, or by using the payment amount "slider" feature in both the SmartHub web and app, you can determine how much you need to pay for a day, a week, or a month's worth of electric usage. It is up to you to monitor how much electricity you are using and to determine how much and how often payments are required to maintain a credit balance.

What will happen if my credit balance runs low?

You will receive a low balance email every day your account balance is less than \$25, letting you know it is time to make a payment. If your credit balance is depleted your electricity will be disconnected.

Can I make payment arrangements if I can't make a payment?

Payment arrangements are not available to stop disconnection of service, only a payment will stop disconnection. If your electricity is disconnected, making a sufficient payment will automatically restore your electric service immediately.

What if I don't have access to my email or text messages to monitor my balance?

Pay As You Go customers can check their balance online by logging into SmartHub, calling Pay by Phone via the secure automated phone system at 844-255-3675, at the self-service payment kiosks located at the Kennewick and Prosser offices, or by contacting Customer Service at 509-582-2175.

Can I establish a credit balance to cover usage for more than a month (i.e. seasonal workers, snow birds)?

Yes. Pay As You Go allows for planning ahead and building up a credit balance. For instance, if you expect to be away from home for an extended period, or rely on seasonal employment income, a Customer Service Representative can help review your usage and estimate payments to build up a credit.

Can I be enrolled in the Budget Payment Plan or use Autopay when enrolled in Pay As You Go? The Budget Plan and Autopay are not available to Pay As You Go customers.

DISCONNECT AND RECONNECT OF ELECTRIC SERVICE

Will I receive a Disconnect Notice in the mail before my electricity is turned off?

A Disconnect Notice will not be sent in the mail prior to disconnection. Instead, an email notification is sent when the credit balance has been depleted. If you receive an email stating your credit balance has been depleted, it is important to make a payment immediately. If payment is not received, the electric service is disconnected within a couple of hours.

Are Pay As You Go Accounts disconnected on weekends if the credit balance runs out?

Yes, accounts are disconnected seven days a week.



How do I get reconnected if my electricity is turned off?

Payment in an amount sufficient to establish a credit balance of at least \$10, including paying off the debit amount on the account, is required to reconnect service. Once sufficient payment is received the service will be reconnected.

IMPORTANT: As soon as sufficient payment is received; the meter will automatically reconnect.

Reconnection of service occurs remotely using the functionality of the meter. By making a payment in the amount required to reconnect service, the customer acknowledges that the electric service will be immediately reconnected. The customer further acknowledges that the location where service is being reconnected is in safe condition, authorizes the immediate reconnect, and releases Benton PUD from liability relating to the reconnect.

How will I know how much to pay to get reconnected?

The notification email includes a minimum reconnect amount, which is the debit amount owed plus establishing a \$10 credit balance. You can also obtain the reconnect amount by logging in to SmartHub. The information is available by logging in to SmartHub at www.bentonpud.org or on the SmartHub app. For example, if your meter was read this morning and your credit balance was depleted and you now owe \$5.10, a payment of \$15.10 would be required to reconnect service (\$5.10 owed + \$10 credit = \$15.10 payment). If you have a Prepaid Arrangement, 25% of the payment goes towards the arrangement and the other 75% toward the Prepaid Balance, so \$20.14 would need to be paid to establish a \$10 credit (\$20.14 x 75% = \$15.10). Don't worry, you wouldn't need to do the math! Remember the notification email and SmartHub will provide it to you.

If my meter is disconnected, do I need to call Customer Service?

No, you can simply make a payment through SmartHub or one of the self-service options listed above. If the meter does not automatically reconnect within 15 minutes of making sufficient payment, then you may need to call Customer Service so we can resolve any issue.

BILLING

When will my meter be read?

Your electric meter will be read daily using the automated meter installed at your residence. Occasionally, a read may not be available and will be estimated until an actual read can be obtained.

Will I still receive a paper bill in the mail or a notification by email saying my bill is ready to view? Pay As You Go participants will not receive a paper or electronic bill. Email notifications are sent out when your credit balance is below \$25. You can also opt in to text notifications. Account balance and usage information is available to view by logging into SmartHub on your computer or electronic device.

Do I have the option to return to traditional billing?

Yes, Pay As You Go customers may return to traditional postpaid billing at any time. If you elect to switch to traditional postpaid billing, Benton PUD may require full payment of any balance owed and a deposit as a condition of continued service. A credit check may be performed to determine the customer's credit worthiness at the time of transition to postpaid billing.



LOW INCOME DISCOUNT, HELPING HANDS PROGRAM, AND ENERGY ASSISTANCE

Can I donate to Helping Hands if I am enrolled in Pay As You Go?

Yes, Pay As You Go customers are able to donate to the District's Helping Hands program on a one-time or recurring basis. Recurring donations will be prorated and included in the daily billing calculation.

Am I able to receive a low income discount?

Yes, Pay As You Go customers who qualify for one of Benton PUD's low income discounts will receive a discount based on their income level and eligibility. A Low Income Discount Application must be completed for new customers and returned to Benton PUD to determine eligibility. Existing customers already receiving a discount will be converted to the applicable Pay As You Go low income discount, which will expire on the same date that was noted at the time of original application. Customers on Pay As You Go will receive a discount based on the percentage they are eligible for and will not receive a minimum discount of waiver of the daily system charge.

Can I receive Energy Assistance from CAC or other agencies?

Yes - Pay As You Go customers may receive assistance from outside agencies. As soon as the agency notifies Benton PUD of the amount of the assistance, it will be applied to the Pay As You Go account. For customers who have a Prepaid Arrangement, 50% of the assistance will be applied to the arrangement balance and 50% will be applied to the Pay As You Go credit balance.

What if an agency requires a copy of my billing statement prior to providing assistance?

Customers can show their Pay As You Go notifications to CAC and other agencies. Customer Service can also provide historical monthly usage reports, or a traditional bill copy upon request.