

CONSUMER
REFERENCE GUIDE
2020–2021

BGE.COM



residential



An Exelon Company



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CUSTOMER SERVICE

As an energy delivery company, BGE wants to provide its customers with helpful information on services and programs. This guide has been prepared in compliance with the Code of Maryland Regulations (COMAR) 20.30.04, and all programs and charges listed are in effect at the time of printing. For updates, please visit BGE.COM.

Hours of Operation

BGE's Customer Contact Center hours are Monday through Friday from 7:00 a.m. to 7:00 p.m. During this time, customers should call 800.685.0123 for all business matters.

How to Contact Us

Phone: 800.685.0123. Additional important phone numbers are listed on the back cover.

Email: myhomerep@bge.com

Online: BGE.COM

Mail: P.O. Box 1475, Baltimore, MD 21203-1475

Emergencies

If a customer smells natural gas, they should leave the area immediately and then call BGE at 877.778.7798. If a customer sees

downed power lines, they should leave the area immediately and then call BGE at 800.685.0123. Emergency service is available 24 hours a day, every day of the year.

Customers should report power outages immediately one of four ways:

- BGE app
- Text “OUT” to MYBGE (69243)
- Report an outage on BGE.COM
- Call 877.778.2222: BGE has an exclusive toll-free number for reporting electric outages. The number connects customers to an automated phone system that helps BGE pinpoint their location by matching it with their phone number.

Holiday Schedule

BGE business offices will be closed for the following 2020/2021 holidays:

- November 26, 2020, November 27, 2020, December 24, 2020 and December 25, 2020
- January 1, 2021, January 18, 2021, May 31, 2021, July 5, 2021, September 6, 2021, November 25, 2021, November 26, 2021 and December 24, 2021

If a customer experiences a gas or electric emergency on these days, call the emergency numbers listed above.

Foreign-Language Customer Relations

Foreign-language interpreters are available to assist customers. Please call one of the phone numbers listed on the back cover. Hay intérpretes en idiomas extranjeros disponibles para atender a clientes. Por favor llame a uno de los números telefónicos que se encuentran al dorso.

BGE.COM

Many of BGE’s account services, as well as an outage map and helpful information and tips are available on the mobile-enabled BGE.COM or BGE app.

Customer Newsletter

Throughout the year BGE will provide customers with more information on services and programs through *Smart Energy News*, the customer newsletter, and through other informative inserts included with the bill.

ACCOUNT INFORMATION

Starting or Stopping Gas and Electric Service

To Start or Stop Utility Service – Visit BGE.com/startstop at least three business days prior to the move date. BGE currently offers two residential electric rate schedules (including a “time of use” schedule) and one residential gas rate schedule.

To Transfer or Discontinue Service – Remember, customers are responsible and will be billed for all service used at the present address until BGE is notified to transfer or discontinue utility service. To ensure billing is stopped at the appropriate time, please visit BGE.com/startstop at least three business days prior to the move. Customers may need to provide BGE access to the meters on the premises.

Submitting Requests – BGE will accept either a written or verbal request to start, stop, or transfer gas and/or electric service. Service requests are accepted via phone, mail or through BGE.COM. See back cover for contact information.

Master-Metered Buildings

If you are the owner or landlord of a master-metered building (i.e., a building with four or more dwelling units) in Maryland where you buy electricity or natural gas from BGE and provide it to occupants in the building as part of a rental agreement or lease, condominium fee or other charge, you must notify BGE for its records at 800.265.6177 between 7:30 a.m. and 5:30 p.m.

Security Deposit

In some cases, BGE requires a security deposit to open or maintain an account. Residential deposits are based on 16.67 percent of the estimated annual charges for service and are held for a minimum of one year from the date paid in full. The deposit, plus earned interest, is refunded after this one-year period providing the account(s) is current at the time of review, bills have been paid on time for 10 out of the past 12 months, service has not been terminated for non-payment during the past 12 months, and the basis on which service was established has not changed. If the deposit is not refunded after one year, it is reviewed for refund every 12 months thereafter. Deposits on accounts that close are applied first against any balances due on that account, then against any delinquent or final charges outstanding for any other account under the same name, with any excess monies then refunded. BGE will refund the deposit within a reasonable time frame. Deposits earn simple interest from the date paid in full, the rate of which is determined by the average of the one year Treasury bills for September, October, and November of the previous year. This rate is adjusted January 1 of each year. BGE never requires a deposit based on a customer's neighborhood, race, gender, creed, age, or national origin.

If there is a change in marital status from the time to which service and credit were originally established, BGE may require the establishment of a new deposit or payment of any deposit deficiency.

If service was denied for non-payment during the last 12 months that service was provided, payment of a security deposit will be required in order to re-establish service. If the quoted deposit

is \$50 or less, that amount must be paid at the time service is started. If the deposit exceeds \$50, the greater of \$50 or one-third of the deposit must be paid by the date your service is started. Customers can request up to eight weeks to pay a deposit between \$50 and \$150 or up to 12 weeks for deposits over \$150. Account payments are first applied against application and deposit charges, then to service and/or other amounts owed.

Service Application Charge

A service application charge is a non-refundable fee that covers initial administrative start-up costs and is assessed when service is started or transferred for each account. Customers are charged \$20 if meters are already on the premises, and \$40 if a gas or electric meter has to be installed. If both gas and electric meters need to be installed, the charge is \$45.

BILLING

Understanding the Bill

The BGE bill provides detailed information to help customers understand how they are billed for the energy used to power their home. On the front of the bill, colorful graphics provide a quick overview of energy charges and usage. On the back of the bill, energy details (an explanation of the charges) are listed. The bill also provides *BGE Supply Price Comparison Information* to use when shopping for energy suppliers.

The Electric portion of the BGE bill consists of three parts:

1. Electric Supply – “supply” is the actual electric commodity that is consumed. *Note: This is the deregulated part of the electric service that is open to competition. See Customer Choice on page 10 for details.*
2. Electric Delivery – “delivery,” also called distribution, is the process of delivering electricity along a network of power lines called the “local distribution system.” In addition, there are fixed monthly customer charge fees which include metering, billing and other services.
3. Taxes and Government Charges.

The Gas portion (if applicable) of the BGE bill consists of three parts:

1. Gas Supply – “supply” is the actual gas commodity consumed. *Note: This is the deregulated part of the gas service that is open to competition. See Customer Choice on page 10 for details.*
2. Gas Delivery – “delivery,” also called distribution, represents BGE’s costs to deliver the gas to the home in addition to fixed monthly customer charge fees.
3. Taxes and Government Charges.

Seasonal Rate Difference

BGE's residential electric supply rates change twice each year on June 1 and October 1. BGE's gas supply rates change monthly. BGE does not charge seasonal rates for the delivery of energy.

Questions About Your Bill

If a customer has questions or concerns about their bill (accuracy, billing dates, etc.) please call 800.685.0123. To view a sample bill and video on how to read your bill, as well as information on how to save energy, visit BGE.COM/Billing.

METER READING AND BILLING ACCURACY

BGE gas and electric meters are precision instruments that measure how much energy is used. Each year BGE inspects a random sample of each of the types of meters used on the system to ensure that the meters are registering accurately. BGE also tests meters upon customer request. For more information on how to read your bill, visit BGE.COM/Billing. *Note: Bills are occasionally based on estimated meter reads when BGE is unable to obtain an actual meter reading.*

PAYING THE BILL

Payment Due Date

Payments are due by the date shown on the bill. Payments postmarked on the due date, but received at the payment center after the due date, will be assessed a late charge.

Late Payment

Late payment charges apply to bills not paid by the current due date. The total late payment charges do not exceed five percent of the original unpaid amount.

Returned Check Fee

BGE charges a \$15 fee for a returned check. A cash payment, certified check, or money order for the amount of the returned check is required.

Disconnection of Service

Service may be disconnected for a number of reasons, such as non-payment of utility bills or security deposit; failure to allow BGE access to its equipment; safety issues and violation of the Code of Maryland Regulations or BGE Electric or Gas Service Tariff Provisions. The amount of advance notice also varies based on the reason for disconnection.

Customers disconnected for non-payment of utility bills will receive a turn-off notice that will include the customer's name, account number, and address where service is to be terminated; the amount due, the date the termination will occur; the charges for

reconnection of service; and a statement of the customer's rights, remedies, and customer notification responsibilities to the utility.

It is the customer's responsibility to notify BGE if they are unable to pay for service in accordance with the requirements of BGE's billing practices. Alternate payment plans may be available. For information on available energy assistance programs including the Utility Service Protection Program, see Energy Assistance on page 8.

The customer may designate a third party to receive turn-off notices. It is the responsibility of the customer to notify BGE if any occupant of the residence is elderly, disabled, seriously ill or dependent on electric-powered medical equipment for which a termination of service would be a threat to life, health or safety. See Customers with Special Needs on page 9.

If a customer is a tenant that resides at a property — where utility service is delivered through a single meter to a single residence, the utility account is in the landlord's name, and the utility service is subject to termination — the tenant may apply for a new utility service account in the tenant's name without incurring responsibility for charges due on the landlord's account. If a customer is an account holder with two addresses on their account — one of which is a service address where utility service is delivered through a single meter to a single residence and the other is the address where the utility bills are sent — and the service address is subject to termination, BGE will send termination notices to both the billing and service address for the same utility service account.

Winter Restrictions

From November 1 through March 31, BGE will not terminate residential utility service for nonpayment unless it is first certified to the Maryland Public Service Commission that the customer has been notified of the pending termination. In addition, BGE will not terminate residential utility service for nonpayment if the forecasted high temperature is 32 degrees or below in the designated weather station area within a 72-hour period.

Summer Restrictions

BGE will not terminate residential utility service for nonpayment if the forecasted high temperature is 95 degrees or above in the designated weather station area within a 72-hour period.

Reconnection of Service

To have service reconnected, customers must pay the amount of the current and past-due bills in full. Applicable reconnection fees and any required deposit will be billed on the following statement. If a check used for payment of a turn-off notice or for service restoration is returned by the bank, the service is subject to denial without further notification.

Right to Appeal/Resolving Complaints

Customers have the right to appeal a proposed utility service disconnection and other issues. BGE will review each case, make a decision and inform customers promptly of the findings. If a question or problem has not been resolved satisfactorily, call 800.685.0123 and ask to speak with a BGE supervisor. For additional BGE contact information, please see page 1. If the concern persists, contact the Maryland Public Service Commission (Monday through Friday, 8:00 a.m. to 5:00 p.m., except holidays) with questions or to file an appeal:

Maryland Public Service Commission: Office of Consumer Affairs
6 St. Paul Street, Baltimore, MD 21202
410.767.8028 or 800.492.0474 toll free
Fax: 410.333.6844
psc.state.md.us

PAYMENT OPTIONS

Partial bill payments are applied to deposits and gas and electric services first, and then to any other services or purchases.

Online

- **ePay** – Pay BGE bills through a BGE.COM online account quickly and securely. Visit BGE.COM/ePay to sign up.
- **Check Free** – Pay BGE bills and many other bills at mycheckfree.com.
- **Bank** – Many banks offer bill payment service where bills can be viewed and paid online.

Phone

Call Paymentus at 833.209.5245 to pay BGE bills from checking accounts, debit cards, American Express, Discover, MasterCard or Visa credit cards. A convenience fee will be charged for this service.

Mail

Mail the bottom portion of the bill and a check or money order (DO NOT SEND CASH) in the self-addressed envelope included with each month's bill. Send payments to: BGE, P.O. Box 13070, Philadelphia, PA 19101-3070. Please do not include other correspondence with payments.

Alternate Payment Centers

Payments are accepted on all BGE bills including turn-off notices. Payments can be made with or without bills if the account number is provided. Same-day restoration service is available if a payment is made at an authorized payment location prior to 3:00 p.m. (Extended daily and weekend service hours may be available.)

Visit BGE.COM and select "Pay My Bill" for a list of authorized America's Cash Express and Western Union payment locations.

Budget Billing

Budget Billing smoothes utility payments by spreading them evenly throughout the year, so customers will know what to expect each month. Under this payment plan, BGE calculates the budget bill amount by averaging your 12 most recent gas and electric bills plus any accumulated imbalance amount. BGE will still continue to read customers' meter each month and bills will always show details of the actual charges and consumption for the billing period, as well as the account balance.

To prevent any large deficits or overpayments, BGE will review customer accounts throughout the year. If the Budget Billing amount needs to be adjusted higher or lower than current monthly payments to reflect actual usage, BGE will notify customers one month prior to the change with the new Budget Billing payment amount.

Interest at the rate of one half of one percent per month is applied to any credit balance in customer Budget Billing accounts. Interest will be credited annually to all customers in the month of June.

If a customer has selected an alternate gas or electric supplier, BGE will still deliver the energy. However, the customers' Budget Billing amount will only include the gas and/or electric delivery service charges from BGE. The charges from the supplier will be listed as a separate item on the bill. To enroll in Budget Billing, call 800.685.0123.

ENERGY ASSISTANCE

With one easy application, customers can apply for energy grants from the Office of Home Energy Programs (OHEP). These grants don't have to be repaid and can help offset the costs of home heating and cooling. The amount of the credit is based upon income and energy usage.

- **Electric Universal Service Program (EUSP)**
EUSP is a state program designed to help limited-income customers pay the electric portion of their bills. The program provides bill payment assistance and arrearage assistance.
- **Maryland Energy Assistance Program (MEAP)**
MEAP provides a grant for qualifying customers and is available once each heating season. However, customers may apply any time during the year.
- **Weatherization Assistance Program (WAP)**
Those who qualify for MEAP may also be eligible to receive weatherization services through the WAP. Ask about weatherization when applying for an energy assistance grant or for more information, call 855.583.8976.

- **Utility Service Protection Program (USPP)**

In order to qualify for USPP, customers must be eligible for MEAP. USPP provides a means for limited-income customers, who qualify and comply with the payment terms of the USPP agreement, to protect their utility service.

For more information, call Maryland OHEP at 800.332.6347 or visit dhr.maryland.gov/office-of-home-energy-programs.

Limited income customers who are still unable to pay the charges for service should contact BGE about the availability of an alternate payment plan to avoid termination of service.

SPECIAL PROGRAMS

Customers with Special Needs

For customers with special needs, including the elderly, disabled, infants or those dependent on electric-powered medical equipment in their homes, BGE offers a Special Needs Program. This program will attempt to notify enrolled customers of an upcoming planned outage or the possibility of an impending severe storm so they can implement their personal contingency plan. However, it is the customer's responsibility to develop this plan – including making arrangements for a portable generator, battery back-up and identify places for shelter or care in extreme emergencies. Please note, because customers with special needs are located throughout the BGE service area, it is not possible to provide restoration priority to individual customers when there are extensive power outages.

In order to participate, customers who are seriously ill or dependent on electric-powered equipment in their homes, must have a certified physician or a certified nurse practitioner submit the required certification forms. Disabled customers must submit a copy of their state certification of disability and elderly customers must submit proof of age and address. Please fax required forms to 443.213.3302 or mail to: Special Needs Room 720, P.O. Box 1475, Baltimore, MD 21298-9979.

Additionally, BGE will take extra steps to avoid or delay service termination for special needs customers. Upon enrollment in the Special Needs Program, Maryland regulations require program participants to enter into an agreement for the payment of unpaid bills and current amounts. If a Special Needs Program customer fails to pay their bills and termination of the account becomes necessary, BGE will make two attempts to contact them prior to termination. For more information on how to enroll in the Special Needs Program, please call 800.685.0123.

Hospital Program

If a customer is in the hospital and concerned about not paying their BGE bill on time, contact a hospital social worker. The social worker will call BGE to delay collection.

Third-Party Notification

If a customer is ill, away from home for a long time, or unable to handle their own affairs, they may designate a third party to receive a copy of the final turn-off notice. A third party can arrange payment or investigate on the customer's behalf without becoming responsible for the bill. If a customer is away from home for an extended period, arrangements can also be made to have the BGE bills forwarded to a new address. Call BGE at 800.685.0123 to enroll in the program.

CUSTOMER CHOICE

Customer Choice allows customers to decide which energy supplier best fits their needs. Choose to purchase gas and/or electricity from any energy supplier that is licensed by the Maryland PSC and registered with BGE.

- For electricity supply, use the *BGE Electric Supply Comparison Information*, which appears on the BGE bill, to compare BGE to other suppliers' offers. BGE's historic gas prices and BGE's electric supply price information can be found at BGE.COM/CustomerChoice.
- For a list of suppliers and contact information, visit BGE.COM/CustomerChoice or visit psc.state.md.us.
- Customers who decide to select a supplier, should contact them directly. Suppliers will request the Choice ID number when customers sign up for or change their electric or gas plan. Refer to the Electric and Gas Choice ID numbers on the front of the BGE bill. After the supplier is authorized to enroll the customer, they will contact BGE.

Choosing an energy supplier is not required. If a customer decides to stay with or return to BGE's gas and/or electricity supply, they will be charged the same price as those in their rate class who are purchasing supply from BGE. Even when customers choose other energy suppliers, BGE will deliver their gas and electricity, maintain pipes and wires, restore power after an outage and provide emergency service.

SAVING ENERGY

The BGE Smart Energy Savers Program®

This program offers a variety of options for customers to save energy, money and help the environment. Plus, these programs support the EmPOWER Maryland Energy Efficiency Act. For more energy and money saving tips, tools and programs visit BGESmartEnergy.com.

Smart Meters

Please note, BGE customers may opt out of having a smart meter for an initial cost of \$75, billed in three monthly installments of \$25, and an additional monthly recurring fee of \$5.50.

My Account

My Account gives customers access to energy savings tips and tools specific to their home size to help make managing energy use easy. Visit BGE.COM/MyAccount to sign in and begin saving.

BGE Energy Savings Days

With smart meters, residential customers can earn bill credits and save on energy costs by participating in Energy Savings Days. For more information, visit BGE.COM/SmartEnergyRewards.

To learn more about programs that help customers save energy and money, visit BGE.COM/Save.

ENERGY SAFETY

BGE Warns About Utility Imposters

Customers should protect themselves against utility imposters by asking to see identification before allowing a stranger into their home or sharing personal information over the phone. If a customer has any doubts about someone who claims to be a BGE representative, write down the employee number from their identification badge and contact BGE for verification. If a customer is concerned about their safety at any time, please contact the police immediately.

Electric Safety

Fallen Wires – During storms, wind and trees can damage utility equipment. If a customer sees downed electrical wires, stay away and warn others. Immediately call BGE, and we will send a crew to fix the problem. If a wire falls across a car while occupied, do not get out of the car until emergency help arrives and it is safe to exit.

Overhead Lines – When working outside stay at least 10 feet away from overhead power lines. If a customer needs to work within the 10 foot safety zone, call BGE first and we will work with the customers to make the area safe. Also, use a professional to trim trees near overhead power lines.

Natural Gas Safety

BGE strives to provide all customers with safe, reliable natural gas service while ensuring that gas piping owned by the company is properly maintained to avoid the potentially damaging effects of leaks and corrosion.

Detecting Gas Leaks

For our customers' protection, we add mercaptan, a safety additive that gives gas a "rotten egg odor" so customers will be able to smell leaks. Some leaks are also detectable by sight or sound. Outside, look for dirt being blown into the air, dead vegetation in an otherwise green area, or a dry spot in an otherwise moist area. Customers may also see fire coming from the ground. In waterways, look for water bubbling or being blown into the air. Listen for roaring, blowing or hissing sounds.

If a customer detects a gas leak indoors or outdoors:

- Leave the premises immediately and go to a safe place and call BGE at 877.778.7798 or 800.685.0123.
- Extinguish all open flames. Do not use matches or lighters and do not attempt to light an appliance.
- Do not use any phones, electric switches, thermostats or appliance controls. All of these devices, including battery operated equipment, can cause sparks and ignite natural gas.
- Do not start or turn off any motorized equipment. Abandon any motorized equipment you may be operating.
- Do not attempt to find the source of the leak or to repair a leak.

When a call is received, BGE will respond promptly to survey the area, perform safety measures, and repair BGE's equipment. There is no charge to investigate a gas leak. For more information, visit BGE.COM/GasSafety.

Carbon Monoxide Safety

Carbon monoxide poisoning is usually caused by incomplete combustion and inadequate ventilation. Signs of buildup of this colorless, odorless gas include:

- Stuffy, stale or smelly air
- High humidity
- Soot from fireplaces or furnaces

The best treatment for overexposure is to get lots of fresh air and immediate medical attention. To reduce risk of carbon monoxide poisoning, gas and oil appliance manufacturers recommend a yearly safety check-up. A qualified heating contractor can perform this service.

Tampering

Theft of gas or electricity is dangerous and a crime. Tampering with utility lines, meters, or other BGE equipment or installing illegal connections creates dangerous conditions for building occupants and neighbors. Customers should call the BGE Energy Theft Hotline at 800.417.0294, if they suspect a gas or electric theft. Information can be given anonymously and will be kept confidential.

Damage Prevention

Always call 811 at least two full business days before you dig. By having utility lines marked and following Maryland's Miss Utility Law, customers can help prevent disruptions of critical services while avoiding penalties, repair costs, injuries or worse. For more information, visit BGE.COM/DigSmart.

Pipeline Locations

BGE marks underground pipelines with line markers. These indicate pipeline locations, particularly where they intersect streets, railroads and congested areas. Never rely on the presence or absence of pipeline markers to determine the existence or exact location of buried utilities. For more information on pipeline locations, visit the National Pipeline Mapping System at npms.phmsa.dot.gov.

Meter Safety

Please remember that customers are responsible for ensuring that meters can be accessed for meter readings and maintenance. A minimum of three feet of clear space must be maintained around each meter. While most meters can be read electronically, these also need to be kept free of obstructions, including landscaping and structures that may interfere with the electronic transmission and upkeep of the meter and its components.

BGE owns and maintains all natural gas piping up to and including the gas meter. Each gas customer is responsible for the maintenance and monitoring of all above-ground and buried pipes after the meter. If such piping is not maintained, it may corrode and leak. Customers should periodically inspect buried gas piping located after the meter for leaks and corrosion, and repair it if any unsafe condition is discovered. Plumbers who are state certified to work on gas piping can perform maintenance and repairs of gas fuel piping after the meter.

RELIABILITY

Power Outages

- Text "ADD OUTAGE" to MYBGE (69243), to enroll in two-way texting to report outages and check the status of outages.
- Customers should report power outages immediately one of four ways:
 - BGE app
 - Text "OUT" to MYBGE (69243)
 - Report an outage on BGE.COM

- Call 877.778.2222: BGE has an exclusive toll-free number for reporting electric outages. The number connects customers to an automated phone system that helps BGE pinpoint their location by matching it with their phone number.

Emergency Preparedness

Power outages can last from minutes to hours, even days, depending on the severity of the event. If a storm or other event causes widespread damage to our system, it can take days to assess the problem and additional time to restore power to all customers. Being prepared is a great way to weather outages. Visit BGE.COM/StormCenter for specific safety and emergency preparation tips.

Storm Restoration

BGE has a detailed and balanced plan for restoring electrical service after a power outage. Our first priority is the safety of personnel and the public. While the goal is to always restore power to the greatest number of customers in the shortest amount of time, medical and emergency services receive first priority. Then BGE repairs main power lines and equipment that will restore power to the largest number of customers at once, and finally, BGE restores individual transformers and smaller lines to individual homes and businesses. Check BGE's mobile-enabled outage map available at BGE.COM for restoration progress and updates.

Streetlight Repair

Streetlight out? Report it online at BGE.COM or call 800.685.0123.

Gas and Electric Investments

BGE monitors the performance of the gas and electric system in order to assure service reliability. Each year BGE must file a report with the Maryland Public Service Commission that includes certain measures of reliability based on the number of interruptions experienced by customers as well as the length of time that customers are interrupted. The report also describes what steps BGE is taking to improve reliability. If customers are interested in information about your electric service reliability, please contact BGE.

IMPORTANT PHONE NUMBERS

Gas Emergency Line877.778.7798

Electric Emergency Line800.685.0123

Emergency service is available 24/7. Emergency examples include gas odor inquiries or downed electric wires.

Report a Power Outage877.778.2222

Customers can also report a power outage by using BGE's app, texting "OUT" to MYBGE (69243) or reporting it on BGE.COM.

BGE General Questions800.685.0123

Hearing-Impaired Customers–

TTY/TDD (Maryland Relay Service)800.735.2258

Collection Questions800.685.2210

Energy Theft Hotline800.417.0294

MISS UTILITY811

Natural Gas Installation and Conversion800.685.0123



Printed on Recycled Paper
30% Post-Consumer Waste

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[THAT'S
SMART
ENERGY]SM