



# A Guide to Your Phone Bill

Telephone bills can be difficult to read and understand. This guide explains the services, charges, fees and taxes you may see on your landline telephone bill.

## Account Summary

This section should include:

- The amount you owe;
- the payment due date; and
- who is billing you.

Some phone companies include charges for services provided by other companies.

## Local Phone Bill Section

This section contains the charges for local phone services.

- **Monthly Service Charge:** This charge covers your local monthly phone service.
- **Optional Service Charges:** These charges cover services with monthly fees such as voice messaging, caller ID and per-use services such as call trace and directory assistance.

## Federal Charges

### Federal Access Charge:

The Federal Communications Commission (FCC) allows local phone companies to charge their customers to help cover the cost of providing local phone service. The money goes to your local phone company.

### Federal Universal Service Charge:

The FCC allows local phone companies to add a universal service charge. This federal program provides financial assistance to low-income customers; customers who live in high-cost areas; and schools, libraries and rural health care providers who receive internet and other advanced services. The amount of the charge may vary between companies.

## Federal Charges (cont.)

### Local Number Portability:

The FCC allows local phone companies to recover certain costs for providing telephone number portability to its customers. Local number portability (LNP) allows residential and business customers to retain, at the same location, their existing local telephone numbers when switching from one local telephone service provider to another. The LNP Charge is a fixed, monthly charge. Local telephone companies may continue to assess this charge on their customers' telephone bills for five years from the date the local telephone company first began itemizing the charge on the bill.

## Taxes

- **The Enhanced 911 (E-911):** Every county must be able to identify the location of a caller when they dial 911. The costs for this service are covered through separate state and county taxes. The state tax is 25 cents per month. County taxes vary.
- **Other Taxes:** Phone companies also collect federal, state and municipal utility and sales taxes.

For a complete list of taxes visit the [Telecommunication Taxes and Funds](#) web page.

## Other Charges Section

Your telephone company may list charges for services provided by other companies, such as: calls to "900" numbers, internet services, website services, and line maintenance services. Listed by or near the charge should be the name and toll-free number of the company responsible.

## How to Dispute a Charge on your Phone Bill

If you believe you have been charged incorrectly for a service, contact the company responsible for the charge and your local phone company to dispute the charge. You also can ask your local phone company to reverse the disputed charges back to the billing company. That company may still attempt to collect payment for the service in some other way.

## Long Distance Charges

While the long distance portion of your phone bill may vary, here are some basics:

- **Call Detail:** This section lists all your long distance calls. It shows the time of day, length of call, the charge, and the phone number and city called.
- **Monthly Plan Fee:** Many long distance companies offer lower per-minute rates but include a monthly plan fee.
- **Minimum Monthly Charge:** Some long distance companies require customers to pay a minimum monthly amount regardless of the amount of long distance use.
- **Federal Universal Service Charge:** Similar to the charge for your local service, this charge is also applied to your long distance service.

# Guarding Against Unwanted Charges

To protect you from unnecessary or unwanted charges:

- Review your bill every month. Look for unfamiliar company names and for calls and services that should not be there.
- Keep a record of the phone services you have authorized and used. Ask questions about anything you do not understand.
- Protect the use of your telephone. You are responsible for charges made from your phone, even if the calls were made by someone outside your household.
- Consider putting "blocks" on your phone use. You can ask your telephone company to block long distance phone calls and/or 900 number calls.
- Read all forms and promotional materials carefully before signing up for telephone services.
- Act quickly on any matters that you dispute or question.

## Questions? Contact us at:

**Call:** 1-888-333-9882

**Email:** [consumer@utc.wa.gov](mailto:consumer@utc.wa.gov)

**Chat:** [www.utc.wa.gov](http://www.utc.wa.gov)

## File a complaint:

- **Submit** an [Online Complaint Form](#);
- **E-mail** [consumer@utc.wa.gov](mailto:consumer@utc.wa.gov);
- **Call** toll-free 1-888-333-WUTC (9882); or
- **Mail to:**  
Utilities and Transportation Commission  
P.O. Box 47250, Olympia, WA 98504

