

# Your Energy Service Guide

For Residential, Non-Residential and Small Business Customers



## Contact Us:

[ConsumersEnergy.com](http://ConsumersEnergy.com) • 800-477-5050 (se habla español)

## Business Customer Center:

Phone: 800-805-0490 • Fax: 877-232-4745

## Natural Gas Leak and Downed Wire Emergencies:

Call 9-1-1 first. Then call us: 800-477-5050.

## Michigan Telecommunications Relay Services: 7-1-1

### General Mail:

Consumers Energy  
Customer Service  
2400 Weiss St.  
Saginaw, MI 48602

### Payment Center:

Consumers Energy  
PO Box 740309  
Cincinnati, OH 45274-0390

## Hello Neighbor!

SINCE 1886, we've been providing energy (utility) services to Michigan. Our team is always working as quickly and safely as possible to keep your electricity and/or natural gas service reliable. Years of planning, with incremental and flexible transitions, serve you today and prepare us for Michigan's growth for decades to come. We work closely with key stakeholders to retire equipment responsibly, repurpose where we can, and protect the environment.

Our people are passionate about helping neighbors learn how to save energy and money, find financial assistance for energy bills, and on more than one occasion - save lives. We're grateful to the team members and their loved ones for responding with a moment's notice at all hours. We're grateful for the outages we never see. We're grateful for you and the around-the-clock community effort to manage energy responsibly.

We've been providing service and adapting to changes in the world for over 130 years. Whether we're in the air, on the water, traveling the land above or underground, know that you can count on us - the people of Consumers Energy.



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**For Electric or Natural Gas Emergencies:  
Call 9-1-1 first, then call us at 800-477-5050.  
We have emergency response  
at all hours, every day.**

## For Your Safety

### Be Aware of Electric Lines

Call 9-1-1 immediately and then us (800-477-5050) if you see:

- A downed electric line.
- An entire tree or branch on an electric line causing pressure on a wire. Don't touch the branch, tree, wire or anything they may be touching.
- An electric line on fire, arcing or sparking.
- An electric line could be touched by a vehicle or person.

Always assume a downed power line is energized even if it's not sparking. Stay 25 feet away from it and anything it's touching and ensure no person or animal enters the area. We'll respond as soon as possible.

Don't cut trees or branches near overhead power lines yourself - always use a qualified contractor if trimming is needed. Stay at least 10 feet away from overhead lines when using a ladder, long-handled tools or any other equipment. Don't climb trees or fly kites near overhead lines.

Especially if your power is out, don't begin clean-up of a property after storm immediately, electric lines could be hidden in debris. To prioritize service restoration after storms, we may return to a location and an outage may be required to complete forestry work safely.

### Trees, Vegetation and Your Service

Existing trees and vegetation must meet clearing standards set by safety and industry regulations. Clearance distance and maintenance schedule vary depending on electric line voltage or size of the natural gas pipeline and tree type. For property not owned by us, easements legally tied to land titles allow us to install, maintain, and expand overhead and underground lines. Tree and vegetation trimming or cutting for maintenance and restoration are covered under your service rate. Some new construction with extensive tree work or trimming to support a request for relocation of wires may be an additional cost. In some instances, debris clean-up after our clearing is the property owner's responsibility and we're required to leave it behind. The trees may be considered your valuable property or outside of our right-of-way.

We don't clear for telephone, cable TV or fiber optic lines attached to our poles, except to obtain clearance requirements on nearby work. Please contact the service provider if you have concerns about their wires. For streetlight sensors or illumination, it's generally a municipality's responsibility to trim trees. Trees outside of our right-of-way are the responsibility of the landowner. Outside of emergencies, broken or fallen trees near service lines (pole to building) are the property owner's responsibility but may require a call to us to temporarily disconnect service. For more details or to report a tree issue that is not an emergency, call us or visit: [ConsumersEnergy.com/Forestry](https://ConsumersEnergy.com/Forestry)

### Dig Safely

It's the law to call 8-1-1 for MISS DIG or fill out the online form at [MISSDIG811.org](https://MISSDIG811.org) at least three working days before any digging project. They'll mark underground electric and natural gas lines with stakes, flags or paint at no cost to you. Be sure to only hand dig within four inches of the markings to avoid damaging lines or injuring yourself.

Plant away from overhead and underground lines to ensure your trees and vegetation reach their full potential, without risking interruptions to your service. Plant as many feet from the line as the expected mature height and width of the plant.

## Know the Signs of Natural Gas Leaks

- 1 - RECOGNIZE:** Signs of natural gas leak (a rotten egg odor, hissing sounds, dead or dying plants).
- 2 - REACT:** Immediately leave and go to a safe location away from the potential leak. Don't use cell phones or any other electronics until you have cleared the area.
- 3 - REPORT:** Call 9-1-1 first and then call us after you're in a safe place.

## Natural Gas Excess Flow Valves

An excess flow valve (EFV) is a safety device installed on a natural gas service line. The EFV will automatically shut off or significantly reduce the flow of natural gas if there is damage to a meter or service line. If you would like to have an EFV installed, the average cost of installation is \$655 and specific installation requirements must be met. For more information, visit [ConsumersEnergy.com/EFV](https://ConsumersEnergy.com/EFV)

## Prevent Carbon Monoxide Poisoning

Carbon monoxide (CO) is an odorless, colorless, tasteless and deadly gas. Install a carbon monoxide detector on every floor of your home or business and throughout large indoor areas. Remember to check or change batteries regularly. If an alarm goes off, immediately leave the building and call 9-1-1. Don't go back inside until you're told it's safe.

CO poisoning symptoms can easily be mistaken for the flu. Seek prompt medical attention if you think you may have been exposed and feel dizzy, light-headed, nauseous or have a headache.

**Never use a generator or other gasoline, kerosene, propane, charcoal-burning or other fuel-sourced device inside** your home, basement, garage or near a window, door or vent. They all can create CO poisoning or cause a fire.

## Avoid Scams

If an employee or someone working for us comes to your home or business, please ask to see a company ID. You can also call us to validate their identity. If you have concerns about your safety, call the police.

We'll never contact you in-person, by phone or online to demand immediate payment to avoid shut off or ask you pay via a gift card or wire transfer. Always pay through one of our approved ways to pay shown on page nine. Visit: [ConsumersEnergy.com/Scams](https://ConsumersEnergy.com/Scams)

## Your Energy Service

### Energy Service Providers

Some customers may be able to buy energy from another supplier. We still operate and maintain the natural gas and electric delivery systems to ensure your energy is safe and reliable.

All customers can compare natural gas provider prices at: [Michigan.gov/CompareMIGas](https://Michigan.gov/CompareMIGas)

**Residential customers** have the option to buy natural gas from another supplier. Visit [ConsumersEnergy.com/Gas-Rates](https://ConsumersEnergy.com/Gas-Rates) or call 800-418-2263.

**Non-residential customers** have natural gas and electric choice programs. For natural gas: [ConsumersEnergy.com/Bus-GasChoice](https://ConsumersEnergy.com/Bus-GasChoice) or 800-418-2263. For electric: [ConsumersEnergy.com/Bus-ElectricChoice](https://ConsumersEnergy.com/Bus-ElectricChoice) or 800-477-5050.

## Start or Transfer Service

When you start a new service or transfer an account, you may be asked to provide proof of identification and/or ownership or lease paperwork. Businesses must also provide certified proof of their tax ID number. Accepted forms of ID include a Social Security card, driver's license or state ID, U.S. military card, military dependent's ID card, Native American tribal document or a passport. This process complies with the federal Fair and Accurate Credit Transaction Act (FACTA) and helps strengthen the protections that keep our customers' information safe.

If you had energy services with us in the past, any balances may require payment before new services can begin. A deposit may also be required.

Learn more at: [ConsumersEnergy.com/Move](https://www.consumersenergy.com/move)



## Security Deposits

Before providing, restoring, or continuing energy service, we may ask for a security deposit if you have:

### All Customers:

- Used energy illegally in the last six years.
- An unpaid, undisputed past-due energy bill from any energy provider in the last six years.
- Had a service disconnected due to unpaid undisputed energy charges.

### Residential:

- Not had energy service from us or another energy provider within the past six years.
- Unsatisfactory payment history.
- Requested service at a residence where you don't live.
- Misrepresented your credit standing or identity, or don't provide identification when applying for service.
- Any payment returned for insufficient funds within the past 12 months.
- Received any form of relief under the federal bankruptcy laws within the past six years.
- Have lived in a shared residence with a person who accrued unpaid energy charges within the last 3 years.

### Non-Residential:

- Plan to be a customer for less than 12 months.
- Received a shut-off notice within the first six months of starting energy service, or two or more shut-off notices on your account in the last 12 months.
- An unfavorable credit rating.
- Received any form of relief under the federal bankruptcy laws within the past two years.

**Exceptions** – Security Deposits are not required if you:

**Residential:**

- Have energy payments posted, or promised, by the Michigan Department of Health and Human Services or other assistance agencies.
- Are 65 or older and have notified us.

**Non-Residential:**

- Use less than 30,000 kWh during the heating season (November 1 to March 31) or 300 Mcf per year AND have not been shut off for nonpayment in the last 12 months.
- If you get an irrevocable financial institution letter of credit, a surety bond or other corporate guarantee.

**Amount Determination** - Security deposits are based on energy use history at the premise over the last 12 months. Any existing unpaid energy charges must be paid along with the deposit to start service.

**Earned Interest and Refunds** - Interest earned on your security deposit will be credited semi-annually to your account or upon return of the deposit – whichever comes first. Your deposit will be returned after 12 months of satisfactory bill payment. Deposits required due to unauthorized energy use may be held for up to 36 months and refunded only after satisfactory payments without a shut-off notice.

## Account Management

Securely view and pay your bill, see your energy use, sign up for paperless billing, report an outage, set custom notifications and check out energy savings programs at: [ConsumersEnergy.com](https://ConsumersEnergy.com)

If you have between 1-10 accounts, you can also download the Consumers Energy app through the App Store or Google Play.

Account holders can create an online profile to access customer data. To get started, login to your account, select Account Details and click Personal Information. For security reasons, some information can't be updated online. If this happens, we're happy to help - just give us a call.

You can complete a consent form to allow a trusted person to discuss or make changes to your account. Your authorized person is not responsible for payments. To add, change or revoke consent, please call us. You can read more about customer privacy at: [ConsumersEnergy.com/Privacy](https://ConsumersEnergy.com/Privacy)

**Stay on-top of your energy service with email and text outage, billing and account alerts. Select your preferences at:** [ConsumersEnergy.com/Alerts](https://ConsumersEnergy.com/Alerts)

## Monitor Your Use

For electric communicating meters, your online account has an energy dashboard that lets you see your historical energy use. By seeing when you're using the most energy and how it impacts what you pay, you can more easily determine ways to save. Find the best savings solutions:

**For your home:** [ConsumersEnergy.com/Save](https://ConsumersEnergy.com/Save)

**For your business:** [ConsumersEnergy.com/StartSaving](https://ConsumersEnergy.com/StartSaving)

## Outage Support

We do our best, but some outages are unavoidable. If you lose electricity, visit [ConsumersEnergy.com/Outage](https://www.consumersenergy.com/Outage) or our App to report the outage and check restoration progress. You can also report streetlight outages on the website.

If someone in your residence uses medical equipment that requires electricity, visit [ConsumersEnergy.com/LifeSupport](https://www.consumersenergy.com/LifeSupport) or call 800-477-5050 to learn more about the American Red Cross ID Program.

## Save Energy and Money



Count on us for ways to help you save energy and money while you manage your energy use.

**Home Solutions:** Want to make your home more comfortable and energy efficient? The Home Solutions family of rebates can help reduce the costs of upgrading your home's heating, cooling, windows, and insulation.

[ConsumersEnergy.com/HomeSolutions](https://www.consumersenergy.com/HomeSolutions)

**Smart Thermostat Program:** Looking for an effortless way to earn money? Get a sign-up bonus when you enroll your eligible smart thermostat in the Smart Thermostat Program. It will make a small temperature adjustment on select summer days to reduce energy when it matters most. Plus, you'll get an annual incentive each summer you participate. [ConsumersEnergy.com/tstat](https://www.consumersenergy.com/tstat)

**PowerMIDrive:** Drive an electric vehicle (EV) or thinking about making the switch? Our EV Specialists can simplify the experience and save you money. Learn how you can earn rebates and incentives that make overnight home charging easy and affordable. For businesses, we offer rebates that can offset the upfront cost of adding EV charging.

**Residential:** [ConsumersEnergy.com/PowerMIDrive](https://www.consumersenergy.com/PowerMIDrive)

**Business:** [ConsumersEnergy.com/BusinessEVs](https://www.consumersenergy.com/BusinessEVs)

**Renewable Energy Solutions:** Learn how you can support a cleaner Michigan using renewable energy to power your home or business. We offer simple solutions to fit any budget, so you can help preserve and protect our natural resources and make a positive impact for generations to come.

**Residential:** [ConsumersEnergy.com/ResRenewables](https://www.consumersenergy.com/ResRenewables)

**Business:** [ConsumersEnergy.com/SustainableBusiness](https://www.consumersenergy.com/SustainableBusiness)

# Understanding Your Bill

## Key Points About Your Bill

**Your Data:** The energy you used during this bill cycle, past use comparison and average daily cost of service.

**Rate Information:** The rate type you're on, which is determined by the energy savings programs you join, the way you use energy, how much energy you use and when. You may be eligible for another rate. Complete rate schedules are available online or upon request. If you need assistance in deciding the best rate for you, we can help.

**Residential Customers:** [ConsumersEnergy.com/RatesRes](https://www.consumersenergy.com/RatesRes)

**Non-Residential Customers:** [ConsumersEnergy.com/RatesBiz](https://www.consumersenergy.com/RatesBiz)

**Meter Information:** An overview of the meter type, the dates it was read, the data we read and how much total energy you used in the billing cycle.

**Monthly Details:** An itemized breakdown of what you pay for your service, including flat fees, taxes, what we paid for what you used and any adjustments from previous bills.

**Electric Charges:** Power Supply Cost Recovery (PSCR) reflects what we pay for fuel to generate electricity and electric supply from the energy market.

**Natural Gas Charges:** Gas Cost Recovery (GCR) covers the cost of the natural gas you use each billing cycle. The amount is equal to what we pay per thousand cubic feet (Mcf).

**Variable Costs:** You pay only what we pay for the energy you use. These per-unit prices can vary due to supply and demand. When you use less energy, you help keep demand and the price for supply lower. This may include rate prices that change based on the month and time of day.

**Electric Outage Credits:** Customers who have an outage situation that meets any of the criteria below will automatically receive an outage credit within 90 days of the qualifying event. For **residential customers**, the base credit amount is equal to \$38. For **non-residential customers**, the base credit amount is equal to one day's work of your monthly minimum bill amount. Additional credits are given for every continuous 24 hours that the outage continues beyond the initial qualifying base period (details below). Credits are issued if service is interrupted:

- More than 96 hours (4 days) following a catastrophic event (10+% of customers are affected).
- More than 48 hours following a non-catastrophic event (when at least 1% and less than 10% of customers are affected).
- More than 16 hours for localized events (less than 1% of customers are affected).
- Six or more times within 12-months that last more than 5 minutes.

Learn more at: [ConsumersEnergy.com/OutageCredit](https://www.consumersenergy.com/OutageCredit)

## Meter Reads and Bill Estimates

Most meter readings are sent remotely using smart meters and cellular networks. If the meter at your service address is not communicating and we're unable to read the meter in person, your bill will indicate the energy use was estimated. If you receive an estimated bill and the meter is showing a digital read, you can email a photo of the natural gas (Mcf) or electric (kWh) reading to us at [ReportMyRead@cmsenergy.com](mailto:ReportMyRead@cmsenergy.com) and we'll update your account.



If you receive back-to-back bill estimates and what you used is more than what we billed you for, you will have the same number of months to pay the difference and we'll update your information.

We need meter access to maintain, upgrade, manually read, and respond to emergencies. Our terms of service require unrestricted access to our meters and that you maintain access to the meter. Please keep the meter clear of debris, vegetation and insect nests. Please ensure animal enclosures do not include the meter. If the meter is behind a locked enclosure, please contact us as soon as possible so that we can coordinate key or code access to the meter. If you have anything else near or covering over the meter, please make sure there is complete access into the socket. In the event of an emergency or after multiple attempts to contact you, if the meter is inaccessible, your service may be shut off. Learn more at: [ConsumersEnergy.com/ReadMeter](https://ConsumersEnergy.com/ReadMeter)

## Ways to Pay Your Energy Bill



### HOW TO PAY

- Checking or savings account
- Credit or debit card
- Cash
- Check
- Money Order



### WHERE TO PAY

- Mobile App
- [ConsumersEnergy.com](https://ConsumersEnergy.com)
- Phone
- Mail
- Authorized in-person payment location

### Save time with automatic bill payments!

#### Never use an unauthorized payment location!

*Payment method accepted and transaction fee may vary.*

#### For more information:

**Residential Customers:** [ConsumersEnergy.com/WaysToPay](https://ConsumersEnergy.com/WaysToPay)

**Non-Residential Customers:** [ConsumersEnergy.com/BizPay](https://ConsumersEnergy.com/BizPay)

**Missed Payments:** If you're unable to make your payment on time, call us before your due date to discuss your options. If no payment is made before the due date, a 2% late payment charge will be added. If we don't hear from you, we may attempt to contact you, but we will not demand immediate payment. Please see how to avoid scams on page three.

**Residential Customers:** If you need assistance, refer to the Payment Assistance Guide or visit: [ConsumersEnergy.com/Assistance](https://ConsumersEnergy.com/Assistance)

## Service Shut Off

### Ending Your Service With Us

If you're moving or stopping service with us, let us know at least 10 days in advance. We'll complete a meter read for your final bill and turn off or transfer the service. It may take up to 40 days for the final bill to process and will display "Final Bill" for your records. Learn more at: [ConsumersEnergy.com/Move](https://ConsumersEnergy.com/Move)

## Our Policies for Service Shut Off

Your energy service may be shut off or denied if you:

- Ask for your service to be stopped.
- Don't register your service account in your name or with the associated business or authorized representative.
- Don't provide ID and lease/ownership paperwork or business and property documentation, such as a tax ID or lease paperwork.
- Misrepresented your identity when applying for or changing service.
- Can't provide a security deposit or guarantor if requested.
- Don't meet terms of a payment plan.
- Have an unpaid past-due energy bill that accrued in the past six years.
- Have been a household member when another current household member incurred an undisputed past due bill that remains unpaid.
- Accrue a past-due energy bill, including on another account that you have a legal obligation to.
- Don't make our equipment on your property accessible when requested.
- Misuse energy or our equipment, including tampering with a meter and endangering the safety of persons or our system.
- Fail to fulfill contractual obligations for services or facilities that are subject to state or federal regulations.
- Violate tariff rules.

*\*If your service is shut off for non-payment, you may be asked to pay a reconnection fee and security deposit before your service can be reconnected.*

Your service cannot be shut off if you:

- Are a guarantor of a customer who does not pay their bill.
- Have an unresolved dispute about an unpaid bill.
- Have unpaid bill for existing service at another location, including a different class of service (residential and nonresidential).
- Have unpaid balances for merchandise, appliances or other optional services unrelated to your energy service.
- Meeting the agreed terms of a shut-off protection plan\*.

*\*Some commercial accounts cannot participate in shut-off protection. Please call to determine eligibility or enroll.*

## Notification

If you're scheduled for service shut off, we'll send you a notice at least 10 days before the scheduled shut off date. All tenants in a single-metered building with a landlord responsible for paying energy bills will receive the following advanced notice of a scheduled shut off:

- 30 days in a building with 3 or more residential units
- 10 days in a building with 5 or more business entities

## Preventing Shut Off

**Shut Off Protection** - If you're eligible for a shut off protection plan, you must apply for the protection and be enrolled in a plan to prevent shut off.

**Payment Arrangements** - If you would like to make a payment or create a payment arrangement plan to prevent shut off, you must contact us before the date listed on a shut-off notice. You must pay at least the minimum amount due to prevent service shut off. Our field employees cannot accept your payment - please view the ways you can pay on page nine.

In most cases, you can make a down payment toward the amount you owe and set up a payment plan agreement for the balance, plus any new monthly bill amounts. You must continuously meet the agreement's terms to avoid shut off. If you have more than two existing payment plans or haven't met the terms of a past payment plan, you may not be eligible for a new plan. By signing a payment plan agreement, you waive your right to dispute the covered amount with a Hearing Officer.

## Dispute Resolution

We'll do our best to resolve any concerns you have about your bill or a service we provide. To resolve disputes, please follow these steps:

**Step 1 - Contact us:** If you have questions or concerns, please call us. Most issues can be resolved at this step. Note: For shut-off notices, you must register your complaint with us before the notice's expiration date.

**Step 2 - Customer care referral:** If our customer service team is unable to resolve your issue, they'll refer you to one of our Customer Care Specialists. Your specialist will investigate the situation and share their findings with you, including any options to resolve your issue.

**Step 3 - Impartial hearing:** If you aren't satisfied with the findings of our Customer Care Specialist, you may then ask us to bring in an unbiased, third-party impartial Hearing Officer to review and help resolve the dispute and/or file a complaint with the Michigan Public Service Commission (MPSC). If your hearing is related to your bill amount, you must still pay on-time any amount owed that isn't part of your dispute. If the amount can't be agreed on before the hearing, you'll be asked to pay one-half of the disputed amount but no more than \$100 per included billing period. Any amount found in your favor will be refunded with interest.

- Both parties may present evidence, question witnesses and give testimony.
- All hearing testimony is given under oath.
- Hearings normally are held during regular business hours at the Consumers Energy office nearest you.
- You may represent yourself or be represented by an attorney or other individual of your choice.
- You or your representative must appear, or you forfeit your right to a hearing.
- Your representatives and ours have the right to review each other's evidence at least two days before the hearing.
- Any actions taken by the Hearing Officer are subject to MPSC review.

After hearing testimony and reviewing evidence, the Hearing Officer will issue a written decision called a Complaint Determination. This decision is binding unless you file an informal appeal within 15 days with the MPSC. The appropriate division will review the appeal and provide a decision within 30 days, to which all parties will have 10 days to comply.

**Step 4 - Appeal hearing:** If either party still disagrees with the results of the findings, a formal hearing can be requested with the MPSC. Rulings at this step are final and cannot be appealed further.



Consumers Energy is regulated by the Michigan Public Service Commission (MPSC), the state's public utility regulatory agency. This guide includes a summary of your rights and responsibilities as a customer, more information about our services and is provided in accordance with the rules of the MPSC. The complete rules are on file at [ConsumersEnergy.com](https://ConsumersEnergy.com) and the MPSC:

Michigan Public Service Commission  
Executive Secretary Division,  
7109 W. Saginaw Hwy.  
Lansing, MI 48917  
517-284-8100 or 800-292-9555  
[Michigan.gov/MPSC](https://Michigan.gov/MPSC)

For additional information on safety and customer rights, visit:  
[ConsumersEnergy.com/CustomerGuides](https://ConsumersEnergy.com/CustomerGuides)

