

This Member Guide is published for members of Choptank Electric Cooperative

**Toll Free:**  
1-877-892-0001

**Outage Reporting:**  
1-800-410-4790  
Toll free, 24 hours/day,  
7 days/week

**Automated Member Service Number:**  
1-866-999-4574

**Website:**  
[www.choptankelectric.coop](http://www.choptankelectric.coop)

**President and CEO**  
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*Vice Chairman, Cecil Co.*

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*Ocean Pines District*

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*General Counsel*

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Thomas Tyndall III  
*V.P., Member Services*

### IMPORTANT NEWS & CHANGES FOR YOUR CO-OP

#### SCAMS

Choptank Electric Cooperative continues to remind its members to be aware and vigilant in protecting themselves from potential scam artists. Scams may be carried out via phone, e-mail and personal contact. Choptank Electric will never call to request any personal information.

All Choptank Electric employees carry ID, and all vehicles are clearly marked with our logo. When in doubt, call the Member Service Center at 1-877-892-0001.

If you believe you have been a victim of a scam or any other type of fraudulent scheme, contact your local police department, your state attorney general's office, or Choptank Electric Cooperative directly.

#### UPDATE YOUR CONTACT INFO

The Co-op encourages you to keep phone numbers and e-mail addresses on file updated. There may be times during power outages when a landline or cordless phone may not work, so provide additional contact numbers like a cellphone, to ensure your outage status can be confirmed in our system.

#### ABOUT CHOPTANK ELECTRIC

Choptank Electric Cooperative serves more than 46,000 members and over 55,000 meters in Caroline, Cecil, Dorchester, Kent, Queen Anne's, Somerset, Talbot, Wicomico, and Worcester counties on Maryland's Eastern Shore. The Cooperative was incorporated on Sept. 15, 1938.

Choptank Electric, a not-for-profit organization, exists to provide reliable and cost-effective electricity that improves the quality of life for our member-owners. We are committed to service-excellence guided by the Seven Cooperative Principles.

Since the Cooperative is owned by its membership, members have a vote in choosing who will serve on the Board of Directors. A Director must be a Co-op member to serve on the board. This democratic accountability measure ensures the responsible management of the Co-op, including keeping rates affordable and the efficient use of resources.

For more information on Board of Director qualifications, visit [choptankelectric.coop/annual-meeting-0](http://choptankelectric.coop/annual-meeting-0).

#### THE 7 COOPERATIVE PRINCIPLES

1. Voluntary and Open Membership
2. Democratic Member Control
3. Members' Economic Participation
4. Autonomy and Independence
5. Education, Training, and Information
6. Cooperation Among Cooperatives
7. Concern for Community

#### MEMBERSHIP

Any person, firm, association, corporation or body politic, or subdivision thereof, will become a member of Choptank Electric Cooperative, Inc., upon receipt of distribution service and/or electric energy from the Cooperative, provided that the person has at the time of requesting service, made appropriate bill payment arrangements and provided such other information as the Cooperative may reasonably request or require in that regard.

In becoming a member, a person or entity agrees to comply with and be bound by the articles of incorporation, bylaws of the Cooperative, tariffs, terms and conditions, and any policies, rules, and regulations adopted by the Board of Directors. All of these documents can be found at <https://choptankelectric.coop/governance>.

#### VOTE FOR YOUR BOARD OF DIRECTORS

Ballots are sent by mail or by e-mail to members of the Cooperative prior to the annual meeting to elect members to the Board of Directors and for changes to Cooperative bylaws. Each member may vote by mail, by electronic ballot via e-mail, or at the annual meeting. Additional information regarding the election of directors may be found at [www.choptankelectric.coop](http://www.choptankelectric.coop).

#### ANNUAL MEETING

The Cooperative's 2022 annual meeting will be held on Thursday, April 28, 2022 at the Wicomico Youth and Civic Center, located at 500 Glen Avenue, Salisbury, MD, with doors opening at 4:30 p.m. A member of the Co-op who is a resident of one of the following Director Districts will be elected to the Board of Directors: Caroline, Wicomico, and Worcester.

#### CAPITAL CREDITS

Members share in any Co-op operating margins or profit. The member's

share is called a "capital credit."

Each year the applicable portion of the margins earned is credited to a special account for each member. For example, if margins are 4 percent of total revenue, each member-owner is allocated \$4 for every \$100 paid for electric service. The money is held for a period of time as part of the Cooperative's equity and is utilized to help build and improve the Cooperative's system.

The Board of Directors determine annually whether capital credits will be retired and refunds paid out. This decision is based on the financial performance of the Cooperative and the requirements of the mortgages held by the National Rural Utilities Cooperative Finance Corporation. Current and former members have no absolute right to the dollars allocated to their capital credit account until an authorization for payment is made. The Board will determine the amount and method of capital credits payments.

The Board of Directors has made it a policy to early retire capital credits to the estates of deceased members on a discounted basis and to make a general payment if the Cooperative's financial position allows.

#### OPERATION ROUND UP®

The Operation Round Up® program enables our members to raise money for local charities, needy families, and service organizations. Members are automatically enrolled in this program when they sign up for service, which "rounds up" their bill to the nearest dollar. All funds go to the Choptank Electric Trust, a non-profit corporation. Over \$4 million has been awarded to date. Any member who does not wish to participate or chooses to discontinue contributions should contact the Member Service Center at 1-877-892-0001.

Donations are tax deductible and members receive a summary of contributions in their January and February bills. All monies collected are given to approved, worthy projects located in the nine counties of Maryland's Eastern Shore. Applications are available by calling the Co-op or can be downloaded at [www.choptankelectric.coop](http://www.choptankelectric.coop).

#### REPORTING AN OUTAGE

There are three ways to report an outage:

1. The automated outage report-



Your online bill payment system

- ing system number, 1-800-410-4790,
2. On SmartHub Web or App,
  3. Our Outage Communication Service, by texting the word "CHOPTANK" to 1-800-410-4790.

Reporting your outage by using any of these options allow the Co-op to diagnose outage problems for a faster dispatch of service personnel and faster repair.

If you report your outage by phone, a recorded message will give a menu of options and you will be asked to press the corresponding number on your phone to describe your problem. Please give the telephone or account number of the outage location. Make sure correct phone numbers are on file for all accounts.

If you report your outage using SmartHub, please click on the "Report an Outage" button in the app's dashboard. Reporting your outage helps to locate you more efficiently in the event of trouble. If you experience an outage, please check fuses or circuit breakers before calling.

To learn more about using our Outage Communications Service, please visit <https://choptankelectric.coop/storm-center>.

### SERVICE RELIABILITY

Choptank Electric keeps detailed information on the reliability of its system, much of which is available on the Co-op's website. These figures include planned construction outages as well as outages caused by transmission power supply loss. If you would like additional information and statistics about our service reliability, please call the Member Service Center at 1-877-892-0001. These facts can be found at <https://choptankelectric.coop/financial-information>.

### CALL BEFORE YOU DIG – IT'S THE LAW!

The Co-op is a member of Miss UTILITY; an organization that works to ensure underground cables can be located prior to any excavation work. This service is provided FREE to all members. Members must call 811 or MISS UTILITY of Delmarva at 1-800-441-8355 to begin the process of locating any underground lines. All calls must be placed 48 to 72 hours in advance of any excavation activities – even if your electrical service is overhead as these regulations also apply to all other utilities such as phone, cable tv, etc. If you fail to call before you dig and damages do occur, then you will be held responsible for the cost all repairs.

### START OR STOP SERVICE

If you are looking to apply for a new service, transfer service, or disconnect a service, please call our Member Service Center at 1-877-892-0001 to initiate your application process.

- If you are the property owner you will need to provide proof of ownership.
- If you are renting/leasing the property you will need to provide a copy of the rental/lease agreement.
- If you are establishing an account in a business name, you will need to provide the Federal Identification Number for the business as well as proof of ownership or a rental/lease agreement.

When you call, please be ready to provide:

- a. Social Security Number

- b. Birth Date
- c. Driver's license number
- d. Service location
- e. If it's new construction or preexisting structure
- f. Meter Number (if you are transferring service)

\*The information required above applies to establishing electric service for Residential and Business accounts.

### BILLING

Your actual billing date is determined by your service location. You will be billed on or about the same date monthly. This may vary due to holidays, weekends, or due to postal service delays.

Payments may be made by mail, phone, online through SmartHub Web, SmartHub App, the "Pay Now" option found on our website, bank draft, recurring credit card, drop boxes and/or at our walk-in district offices at Denton and Salisbury. Payments are also accepted at all MoneyGram locations. A drive-up window is available at the Denton district office. If paying by mail, do not send cash. Please send a check or money order. Write your account number on the check or money order to ensure your account will be correctly and promptly credited, and enclose the payment stub from the bottom portion of your bill.

Whenever a new account is established at the request of the member, a service application charge of \$25 will be imposed. This charge covers associated administrative, billing, and meter reading expenses. The service application charge shall be imposed each time a new account rotation is established, unless the new rotation is established due to the death of joint account member.

### ESTIMATED BILLS

There are times when it might be necessary for the Cooperative to send an estimated bill. This may occur when a meter is not communicating a reading, or if a meter is inaccessible.

### CALCULATING YOUR BILL

It may be helpful to understand the manner in which your bill is calculated to verify billing accuracy.

As an example, rates in effect August 1st, 2021, the calculation for a residential member who uses 1,000 kilowatt-hours of electricity in any given month would be as follows:

#### 1. Determine Delivery Service Charges

Consumer Charge	\$ 11.75
Delivery 1,000 Kwh @ \$0.05375	\$ 53.75
Apply taxes and surcharges	
MD Franchise Tax	
1,000 Kwh @ \$0.00062	\$ 0.62
Environmental Surcharge	
1,000 Kwh @ \$0.000152	\$ 0.15
Universal Service	\$ 0.32
Subtotal Delivery Service Charges	\$ 66.59

#### 2. Determine Standard Offer Service (SOS Charges)

Generation Charge

1,000 Kwh @ \$0.05918	\$ 59.18
Power Cost Adjustment	
1,000 Kwh @ -\$0.00072	<b>-\$ 0.72*</b>
Transmission Charge	
1,000 Kwh @ \$0.01530	\$ 15.30
Subtotal SOS Charges	\$ 73.76
Total Amount Due	<u>\$140.35</u>

\*Please note the Power Cost Adjustment line is a credit and should be subtracted.

### POWER COST ADJUSTMENT

The Power Cost Adjustment (PCA) is a separate line item on each Choptank Electric bill which reflects the increases or decreases in the Co-op's cost of wholesale power purchased from Old Dominion Electric Cooperative (ODEC). Any fluctuation in the PCA is mainly caused by changes in the cost of purchased power.

### LEVEL BILLING PAYMENT PLAN

Under this plan, the Co-op will recalculate your billing amount every four months.

This Level Billing procedure should simplify your personal budget requirements. For more information about this plan, please call the Member Service Center at 1-877-892-0001.

### BANK DRAFT AUTHORIZATION

Bank Draft Authorization (BDA) is an electric bill payment program that permits Choptank Electric to deduct money from your bank, savings and loan, or credit union banking account to pay your monthly electric bill.

Payment by bank draft authorization becomes effective with the next electric bill showing the notation "Payment by Bank Draft" next to amount due. It will also show the date that the bank draft will occur.

Co-op members with accounts in good standing are eligible for BDA, as well as those on the Level Billing Payment Plan. Forms are available by mail, at Co-op offices, or on Choptank Electric's website at [www.choptankelectric.coop](http://www.choptankelectric.coop).

### RECURRING CREDIT CARD AUTHORIZATION

Credit card authorization is an electric bill payment program that permits Choptank Electric to charge your credit card to pay your electric bill.

Payment by credit card authorization becomes effective with the next electric bill showing the notation "Payment by Credit Card" next to amount due. It will also show the date your credit card will be charged.

To sign up, go to our website at [www.choptankelectric.coop](http://www.choptankelectric.coop) and fill out the form and mail or go to 'Auto Pay Program' on your SmartHub account. You may discontinue this payment type any time with written notification or by contacting the Member Service Center at 1-877-892-0001. There is a \$25 charge if a credit card is declined for the second time in a 12-month period.

### BILL EXTENDER PLAN

Some members may have difficulty meeting bill due dates, particularly those receiving Social Security, Supplemental Security Income, disability, or other financial aid as their main source of income. To be eligible for the Bill Extender Plan,

the financial aid the member receives must constitute their main source of income.

The Bill extender plan allows the Co-op to extend the date when a bill becomes past due. A member wishing to enroll should provide proof of eligibility to the Co-op.

### **SMARTHUB: VIEW BILL & PAY ONLINE**

SmartHub is Choptank Electric's secure, online bill payment system where members can pay bills with a credit card or electronic check, view bills, get billing notifications, report outages, schedule a payment, and much more all from a tablet, smartphone or PC. Members can view energy usage on a monthly, daily or hourly interval, compare electric usage, charges and weather temperature variation of any two months, which may help members understand seasonal or behavioral changes to energy usage.

To pay by electronic check you will need your bank's routing number and your checking account number. Log into SmartHub at [www.choptankelectric.coop](http://www.choptankelectric.coop). You can view the image of the current bill, as well as detailed payment and billing history on the Account List page for all active accounts.

You can also pay your bill using the "Pay Now" option on our website which you can use to [just pay your bill, no login required](#). You may also access your SmartHub account using the SmartHub App.

### **AUTOMATED MEMBER SERVICE NUMBER**

This secure payment service has the following member information available: total of last bill; total of all payments received since last bill; payment amount now due.

You may pay your bill by credit card or check, and update your current phone number, 24 hours a day/7 days a week. When using the system:

- Have your Co-op account number ready.
- Dial 1-866-999-4574.
- Follow voice prompts that instruct you to push the # key on your phone at certain times. (The system may be unavailable at times due to maintenance.)

### **IF YOU CANNOT PAY YOUR BILL**

If you are unable to pay a bill when it's due, please call the Member Service Center at 1-877-892-0001. It may be possible to work out a payment plan or installment agreement.

For an installment agreement, payments will be based on the amount of the unpaid balance, the ability of the member to pay, the member's past payment record and the length of time the bill has been outstanding. Failure to keep the agreement may result in termination of service.

The Cooperative is not obligated to renew or make a second agreement with a member on the same debt. The Cooperative is not required to enter into a second agreement with the same member for a separate but similar circumstance.

### **THE LATE PAYMENT CHARGE**

Members who do not pay their bills by the due date will have a late payment charge added to their bill the following month as a prior period adjustment.

A late payment charge of 1.5 percent of the outstanding balance will be added to the account after the first billing period. An additional 1.5 percent of the outstanding balance will be added at the end of the second billing period showing the outstanding amount. The late charge will at no time exceed a total of 5 percent.

Upon request, a member may receive a waiver to the late payment charge twice in a 12-month period. A written request must be received by the Cooperative within 45 days of the billing date in question.

### **RETURNED PAYMENTS**

A charge of \$25 will be added to the account balance if there is a returned payment. The returned payment charge will be waived provided no such waiver has been made in the preceding 11 months. If the member has two returned payments in any 12 consecutive months, business will be conducted on a cash or credit card-only basis. The \$25 fee is not waived if the returned payment is paying a delinquent amount.

### **COLLECTION FEES**

If a member fails to pay their bill by the termination date, an attempt will be made to collect the delinquent amount and a \$10 collection fee will be applied to the next regular billing.

### **TERMINATION OF SERVICE**

Bills are considered delinquent if not paid by the billing due date. If payment is not received by that date, a delinquent notice is sent by First Class Mail giving the member 14 days to make the payment. If payment is not received by that date, electric service is subject to termination. Members are subject to denial of service (after receiving 14 days via written notice) for:

- a. Nonpayment of a bill
- b. Nonpayment of a deposit
- c. Failure to provide access to the Cooperative's meter and equipment
- d. Violation of or non-compliance with applicable law or the Cooperative's tariff or terms and conditions.

The Cooperative may terminate service without notice if:

- a. Using service without having contacted the Cooperative to do so
- b. Making an application in a fictitious name
- c. Making an application for the purpose of assisting another occupant of a dwelling unit to avoid payment of that occupant's prior outstanding bill

The Cooperative may deny service without notice if:

- a. Conditions on the member's premises are determined by the Cooperative to be hazardous
- b. There has been tampering with the Cooperative's equipment and/or property
- c. There has been unauthorized use of service by any method, including diversion of electricity around the meter
- d. Equipment is used by the member that will adversely affect the Cooperative's equipment or service to other members

The Cooperative's policy on Terminations of Service is available on our website, [\[electric.coop/governance\]\(http://www.choptankelectric.coop/governance\).](http://www.choptan-</a></p></div><div data-bbox=)

### **THIRD PARTY NOTIFICATION**

A member may designate a third party to receive their bill or termination notices. The Cooperative will send the third party a copy of any bill or termination notice that the member might receive.

Appointing a third party does not relieve the member of the responsibility to pay the bill, nor does it prevent the service from being terminated if the bill is not paid.

This third party notification may be useful to members who may be out of town for extended periods, for those with physical disabilities, the elderly, or a member who might find language a barrier.

### **RIGHTS AND RESPONSIBILITIES**

It is the member's responsibility to promptly enter into an agreement with the Cooperative for the payment of past due as well as current amounts for electric service.

It is the member's right to dispute the termination for nonpayment or to reach an agreement with the Cooperative for payment of past due bills to avoid shut-off. If you dispute the amount of the bill, we will make a decision and inform you.

If you disagree with our decision, it is your right to file a complaint. The Cooperative's policy on Complaints is available on our website, [www.choptankelectric.coop](http://www.choptankelectric.coop). You may request a copy of the Complaints policy by calling the Member Service Center at 1-877-892-001.

### **RECONNECTION OF SERVICE**

When a service has been terminated for nonpayment, the service will be restored after the delinquent amount has been paid. Additional charges such as reconnection charge and/or deposit will be applied to the next regular billing. If the reconnection is made during regularly scheduled working days and between the hours of 8:00 A.M. and 4:00 P.M. Monday - Friday, the reconnection charge will be \$40.00. If the reconnect is made after 4:00 P.M. or any other time that would require overtime, the charge will be \$80.00. The Cooperative will not reconnect an account that was disconnected for nonpayment, that requires an employee to visit the property, after 7:00 P.M.

### **MEMBER DEPOSITS**

Choptank Electric may require a member or prospective member to pay a deposit. If a deposit is required for a residential account the deposit may be equal to 2/12 of the estimated bill for a year.

The applicant for residential service must demonstrate a stable income source by certifying continuous employment for three years with the current employer. In lieu of this criteria the applicant must:

- a. Provide proof of being a customer of an electric utility within the preceding two years, and
- b. Does not currently owe outstanding bills for utility service to a utility doing business in Maryland, and
- c. Did not have service disconnected for nonpayment during the last 12 months that

service was provided, and

- d. Did not fail on more than two occasions in the last 12 months of service to pay the utility bill when due.

If the applicant is unable to establish credit as above or does not furnish the information, a deposit may be required.

Each applicant will be advised if conditions of service or the basis on which credit was granted materially changes; they may be required to re-establish credit.

An individual 60 years of age or older is exempt from a deposit if they present proof of age, intent to occupy the dwelling and absence of any outstanding bill to a utility for service.

A member who fails to pay a bill by the expiration date on the termination notice may be required to re-establish credit by making a deposit in addition to paying all outstanding amounts due.

Any former member who owes an outstanding bill, or whose service was disconnected for nonpayment during the last 12 months of prior service, will be required to pay a deposit. A deposit may be required of those members who are habitually late in paying their bill.

For more information on deposits, or to establish a deposit payment plan, contact the Member Service Center.

A deposit payment plan is available. Details are available at your local office.

### **INTEREST ON DEPOSITS**

The Cooperative will pay interest on each deposit in accordance with applicable law or policy.

### **REFUNDING RESIDENTIAL DEPOSITS**

The member's account will be examined after each 12-month period. If service has not been disconnected for nonpayment during the period, or there was not more than two occasions when a bill was not paid within 20 days after presentation, and the member is not delinquent, the Cooperative will refund the deposit with interest to the electric account.

Upon discontinuing service, the deposit will automatically and promptly be refunded if there is any excess over the amount of any final unpaid bill.

### **CRITICAL MEDICAL NEEDS PROGRAM**

Some of our members use medical equipment that requires a reliable source of power. We offer these suggestions for the use of this equipment:

- Obtain a back-up source of power recommended by the manufacturer, such as a generator or battery back-up.
- Plan where the individual using this equipment will stay in the event of a major power outage.
- Call the Co-op to request a Certification form which must be completed by a licensed physician, a certified nurse, or physician assistant. Return this form and a note of the medical situation will

be placed on your account. This way, we will be aware of the situation when you report a power outage at your home.

This form must be submitted annually.

- Notifying the Co-op of the use of medical equipment does not guarantee uninterrupted electric service, nor immediate attention to an individual service if there is a power outage. It alerts us to the situation so when we begin to restore individual service these cases become priority.
- Life support status does not exempt service from termination due to nonpayment. Service will not be terminated for those with serious illness or needing life support equipment for an initial period of up to 30 days beyond the scheduled date of termination when it will aggravate an existing illness or prevent use of life-support equipment. A Certification form must be on file to grant this extension.

The Cooperative's policy on Terminations of Service contains more information about the Critical Medical Needs Program and is available on our website, [www.choptankelectric.coop/governance](http://www.choptankelectric.coop/governance).

### **UTILITY SERVICE PROTECTION PLAN**

Members eligible for energy assistance from the Maryland Energy Assistance Program (MEAP) may also be eligible for participation in Choptank Electric's Utility Service Protection Plan.

Those who qualify must enter into an equal monthly payment plan. Contact a local energy assistance office for information.

### **ELECTRIC UNIVERSAL SERVICE PROGRAM**

The Electric Universal Service Program is a state program to assist low-income electric consumers with paying their electric bills. The program runs July 1 to June 30, and may help eligible electric consumers in three ways:

- Pay Past Due Electric Bills — You may be eligible for help to pay past due bills whether you have active electric service now, or if you don't have service and want to have service connected.
- Pay Current Electric Bill — If you are eligible, assistance will be sent directly to your utility to help pay ongoing bills. This benefit will be deducted from an estimate of your total annual bills. You will pay the remaining estimated amount due in budgeted monthly installments.
- Weatherization Services — Some electric members may receive help to improve energy efficiency in their homes. Homeowners and renters may be eligible.
- Other Programs — If you receive help from the Maryland Energy Assistance Program, (MEAP) you should also apply for the Electric Universal Service Program. Eligible consumers may receive help from both. Only one application is needed.

The Electric Universal Service Program is available to all eligible Maryland electric consumers, including homeowners and renters. Electric service must be in the name of the person seeking assistance. You may be eligible if your income is at or below 175% of the federal poverty guidelines for households with no members 67 years of age or older at the time of application. For households with one or more members 67 years of age or older at the time of application up until June 30, 2023, the federal poverty guideline is 200%. Consumers who live in subsidized housing where heat is included in the rent may also be eligible. The program is administered by the Maryland Department of Human Services, Office of Home Energy Programs.

For information or an application, call toll free 1-800-332-6347 (TTY 1-800-735-2258) or visit [dhs.maryland.gov/energy](http://dhs.maryland.gov/energy). To download an application, visit <http://dhs.maryland.gov/office-of-home-energy-programs/how-do-you-apply/>, or you may apply online at <https://mydmthink.maryland.gov/home/#/>.

Call 1-800-332-6347 to report fraud.

Applications are available at these energy assistance offices: Caroline Dept. of Social Services, 300 Market St., Denton, 410-819-4500; Cecil DSS, 135 E. High St., Elkton, 410-996-0270; Dorchester DSS, 627 Race St., Cambridge, 410-901-4100; Kent DSS, 350 High St., Chestertown, 410-810-7600; Queen Anne's DSS, 125 Comet Dr., Centreville, 410-758-8000; Shore Up! Inc.: Worcester, 6352 Worcester Hwy., Newark, 410-632-2075, Somerset, 12409 Loretta Rd., Princess Anne, 410-651-1805, Wicomico, 520 Snow Hill Rd., Salisbury, 410-749-1142; Neighborhood Service Center, 126 Port St., Easton, 410-763-6745.

### **RATEMAKING**

Choptank Electric's members have the right to be provided notice of a proposed rate change, opportunity to comment, and opportunity to observe the portion of the meeting in which the Board votes on a proposed rate change. More information is available in the Cooperative's policy on Ratemaking, which is available on our website, [www.choptankelectric.coop](http://www.choptankelectric.coop). You may request a copy of the Ratemaking policy by calling the Member Service Center at 1-877-892-0001.

### **GOVERNANCE**

As a Member-Regulated Cooperative, Choptank Electric strives to provide additional transparency and information to its member-owners. Our website, [www.choptankelectric.coop](http://www.choptankelectric.coop), contains information on rates, finances, energy efficiency, reliability, bylaws, and other topics.

If you are not able to easily access the website, please call the Member Service Center at 1-877-892-0001 to request information on our policies.