

CUB's Real Deal Guide to Long Distance

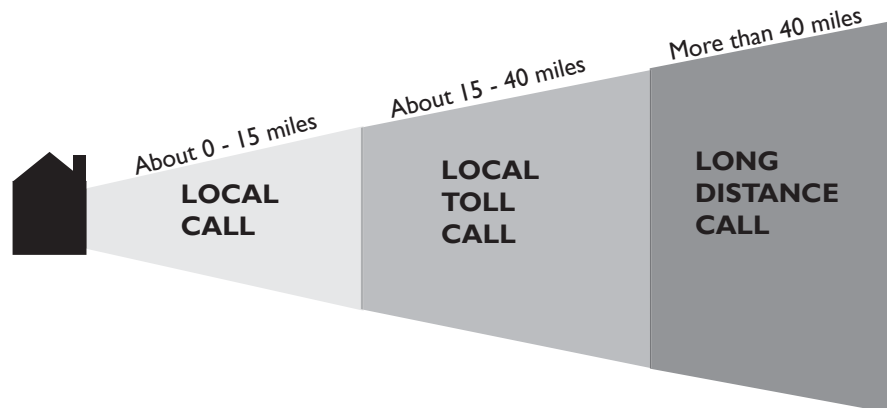
Long-distance Calls Defined

There are three types of calls: local, local toll (a.k.a. local long distance) and long distance. A local call is to any place about 0-15 miles from your home. Local toll calls are roughly 16-40 miles away, or more. Any call beyond local toll—to another region of Illinois or to another state—is considered long distance.

Call CUB if you're not sure whether a certain call is local, local toll or long distance. This guide covers calls beyond the 15-mile local region, which can be pricey if you are not on a specific plan.

Name That Call

Actual distances for local, local toll and long-distance calls may vary depending on the area of Illinois, but the chart to the right gives estimates. Other phone companies define calls similar to AT&T, the largest phone company in the state.



What Are Your Options?

Your local phone company

PRO: Convenient.

CON: Expensive. Unlimited plans are often not worth the price for typical consumers, who only make a few hundred minutes of long-distance calls per month. Other long-distance plans can cost 10 cents a minute or more—plus a monthly fee.

A third-party long-distance carrier

PRO: Inexpensive. Same call quality as a local phone.

CON: Separate bill. Monthly fees tend to inflate price.

Prepaid Calling Card

PRO: Low prices.

CON: Hidden fees. Inconvenience of dialing extra numbers.

Cellphone

PRO: Potentially free. Most consumers have plenty of extra cellphone minutes left over each month (if not unlimited minutes).

CON: Poorer call quality. Traditional cellphone plans can be pricey.

VoIP (Vonage, Ooma, MagicJack, etc)

PRO: Inexpensive (if you make a lot of long-distance calls).

CON: Call quality can suffer. Must have high-speed Internet. May not work during a power outage.

Internet Phone (Skype, Google Voice)

PRO: Free (or very cheap). Video calling capabilities.

CON: Must have high-speed Internet. May not work during a power outage.

Finding the Right Plan

When searching for the right long-distance deal, there are a few questions you need to ask your provider. Make sure you are aware of the rates and any monthly fees or per-call surcharges, whether the company requires online signup or billing, whether the plan covers local toll calls (if that's something you use often), whether there is a higher rate for in-state long-distance calls, and if the company will pick up any switching charges you have to pay to your previous carrier.

For prepaid calling cards, find out if there are any restrictions, such as an expiration date or no in-state calls; if there is a way to recharge the card (and if so, a fee to do so); and whether the card charges a lower rate if you use a "local access number" compared with using a toll-free access number.

Below are examples of long-distance options:

Company	Service	Rates/Notes*	To Sign Up
AT&T One Rate Nationwide Advantage	Traditional long-distance	\$5.99 per month with AT&T local only, 7¢ per minute for domestic direct-dialed long-distance.	1-800-288-2020 att.com/home-phone/landline/long-distance.html
ECG	Traditional long-distance	2.5-3.5¢/minute, \$1.99/month fee, \$2.99/month regulatory fee. Online billing only. "Easy25"	888-869-1141 www.ecg1.com
Pioneer Telephone	Traditional long-distance	For AT&T local "Rate Buster" customers: 3.3-3.8¢/minute, \$2.49/month regulatory fee. (subject to quarterly changes). \$1.99/month fee if you choose paper billing AND make less than \$20 of calls (fee waived if you choose online billing). Customers of other local phone companies may pay more. [Note: Automatic credit card payments for all NEW customers. After 6 months, customers can opt out and pay by check or automatic deductions through their checking account.]	1-800-808-9000 Note: Unless you have "slamming protection," don't call your local and/or long-distance company to switch. Call Pioneer and it will do the switch for you. Questions? Call CUB, at 1-800-669-5556.
AT&T Card (Sold by members-only Sam's Club)	Prepaid calling	Price varies. 1500 minute card - \$49.98	Sold at Sam's Club www.samsclub.com
MagicJack Go	VoIP	\$35 One-time fee plus HSI and land-line costs.	www.magicjack.com
Google Voice	Internet phone	Must have Internet. One-time \$20 fee to port your number.	www.google.com/voice

*Rates change often, so verify them with the company. Traditional long distance rates may vary outside of AT&T's local phone territory. For more info, see the long-distance and international calculators on the Telecom page at www.CitizensUtilityBoard.org.