

GOOD GAS NEWS



December 2015

PGW Bill Analyzer helps you understand and manage home energy usage

Make sense of your energy usage, identify ways to use natural gas more efficiently and save money on your bill.

When you manage your PGW account online through **My Account**, our **Bill Analyzer** helps you identify trends in your energy usage and determine the impact that weather, average daily temperature, peak energy use and more have on your bills. **Bill Analyzer** puts you in control, giving you access to valuable information about your natural gas account without having to speak to a representative. You can also view, save and print your account history and access current and past bills to compare charges month-to-month.

Together, **Bill Analyzer** and **My Account** give you the convenience and flexibility to answer common questions, change account options and pay your bill at any time, night or day, on your schedule.



Weather Normalization Adjustment

From October through May, utilities all across the country use Weather Normalization Adjustments (WNAs), which help make customer heating bills more predictable and stable. The WNA adjusts monthly bills when the weather is colder or warmer than normal.

Depending upon the weather, the WNA applies either a credit or a debit to your bill. During a colder than normal month, customers see a WNA credit on their bill, which helps to offset the cost of increased heating. In the same way, during a warmer than normal month, the WNA results in a debit on customer bills. This allows utilities to cover the costs of maintaining their systems even when gas use is lower than expected and helps delay base rate increases.



Affordable Coverage for You and Your Family

If you don't have health insurance through your employer, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or another source that provides qualifying coverage, the Health Insurance Marketplace at HealthCare.gov can help you get covered. You may also be eligible for a subsidy to help cover some of the cost of your insurance.



The open enrollment period for the health insurance coverage runs now through January 31, 2016. After January 31, 2016, you can't buy a health insurance plan for the rest of 2016 unless you have a life change — like having a baby, getting married, or losing other health coverage — that qualifies you for a Special Enrollment Period. For coverage to begin on January 1, the deadline for enrollment is December 15, 2015.

During this time you can

- Enroll in a health plan for 2016. You can add dental to a health plan, but you don't have to. You can't buy a dental plan unless you enroll in a health plan.
- Change your current coverage.
- Update any changes in your income or household. Learn about financial help to lower your health insurance costs.

The plans are offered by private insurance companies with a range of prices and features.

All plans cover

- Essential health benefits
- Pre-existing conditions, including pregnancy
- Preventive care

If you don't have coverage in 2016, you'll pay a penalty of either 2.5% of your income, or \$695 per adult (\$347.50 per child) — whichever is higher.

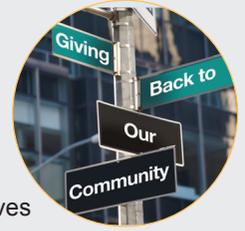
You can apply for health insurance

- Online
- By phone

You can also schedule an in-person appointment with a free, impartial, enrollment assister in your community to walk you through the process by visiting GCACconnector.org or by calling the Pennsylvania Health Access Network at 877-570-3642.



Giving Back to Our Community



Throughout the year PGW gives back to our local community through different drives, events, tours, fundraisers and more. Supporting the city we serve is an important part of who we are.

In November we hosted events like *Fill Up Your CNG Think Tank*, which educated customers on the Compressed Natural Gas market in Philadelphia, gave a tour of our fleet operations to Temple University students in the new Supply Chain Management Major, and hosted a supply chain diversity training and information session.

We also strive to be available to the community by attending outreach events like the *First-Time Home Buyers Workshop*, where we outlined ways LIHEAP can help pay home heating bills this winter for those who qualify. All year round, we make ourselves available to neighborhood groups. If you want PGW to attend your next event, contact the Community Partnerships Hotline at 215-684-6901.

PGW + UNITED WAY = IMPACT



At PGW we know that together, we can change lives and strengthen our community—one child, one adult and one family at a time.

Philadelphia and the people who make up this great city deserve access to resources that can help them through hard times and unexpected circumstances. They deserve access to the resources and programs United Way supports. PGW's partnership with United Way has lasted more than 90 years, and this year our employees pledged over \$80,000 during our fall campaign.

All donations benefit those in the community who needed support in terms of basic needs, education, health or financial stability. Through this annual campaign, and many others throughout the year, PGW's culture of giving back continues to grow as we continue to work for Philadelphia.