EVERSOURCE

Avangrid
A member of the Iberdrola Group

ENERGY AFFORDABILITY

Customer Communications Working Group

Q4 Meeting

November 10, 2026

Agenda

- **Welcome**

1. **Avangrid and Eversource**
    - Department of Social Services signage update
    - Shut off journey (follow up from Q3 meeting)
2. **Avangrid –**
    - Customer survey results
    - Fall 2026 assistance communications
3. **Eversource –**
    - LIDR gas communications
        - Timeline update
        - Overview of materials: fact sheet, website and bill insert

Eversource - Internal Use

Department of Social Services Signage Update

Department of Social Services Update

Digital signage displayed at DSS Opportunity and Resource Centers

EVERSOURCE

Avangrid
A member of the Iberdrola Group

- Shared messaging and resources through DSS Opportunity and Resource Centers, to reach customers where services are most accessible.
- Companies partnered to create evergreen messaging for digital signage boards.
- Sent to DSS on September 18.



Avangrid
A member of the Iberdrola Group

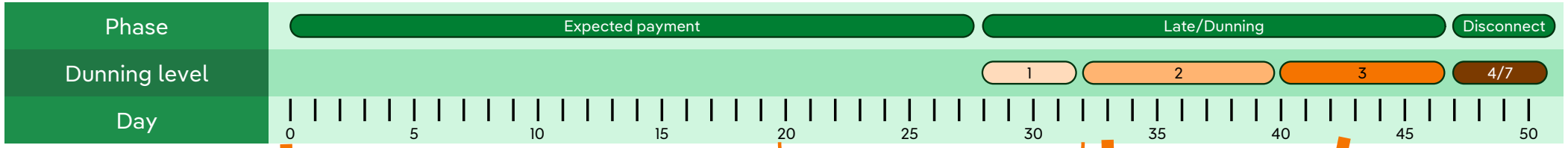
CNG · SCG · UI
Part of the Avangrid family

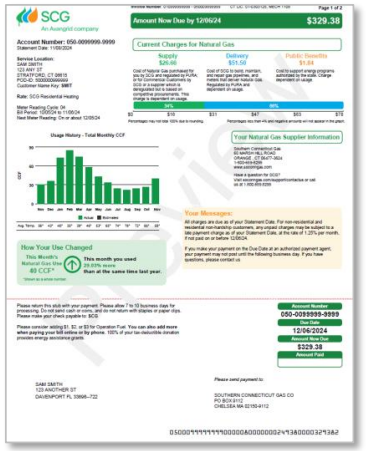
Shutoff Journey

Payment Communication Timeline

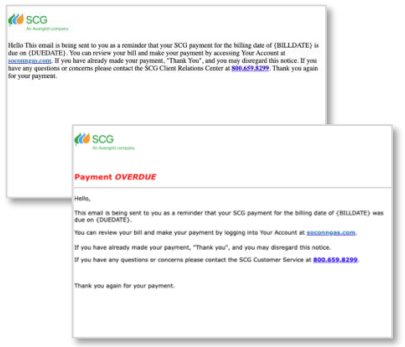
Avangrid
A member of the Iberdrola Group

Through the process, we're sending customers messages with escalating urgency.





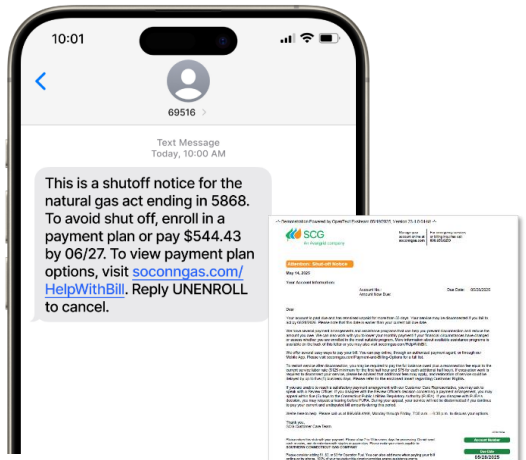
Original bill



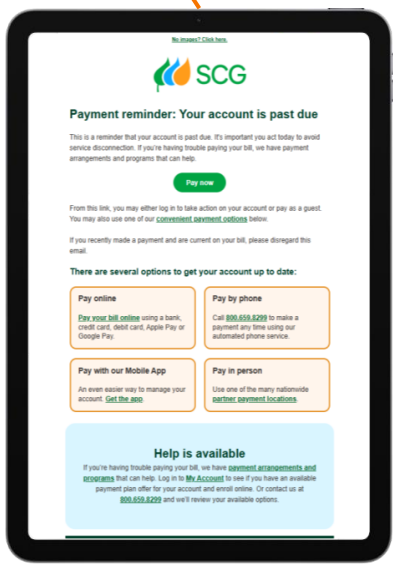
Payment alerts (timing varies as it is selected by the customer)



Redesign in development



Shutoff letter and text alert*

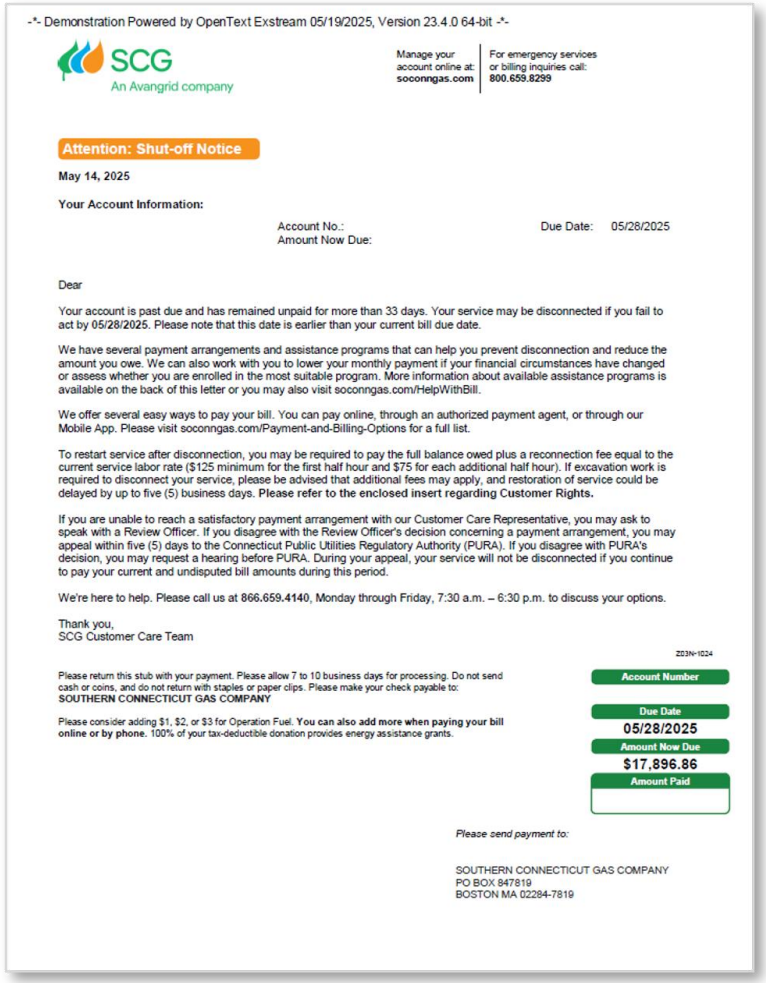


Urgent payment reminder email

* Text alert sent if mobile number available

Current shutoff letter

- Informs customer that their bill is not paid.
- “Shut-off Notice” prominently displayed
- Provides online resources and payment options and well as phone and physical mail options.



-*- Demonstration Powered by OpenText Exstream 05/19/2025, Version 23.4.0 64-bit -*-

SCG
An Avangrid company

Manage your account online at: **soconngas.com**

For emergency services or billing inquiries call: **800.659.8299**

Attention: Shut-off Notice

May 14, 2025

Your Account Information:

Account No.:
Amount Now Due:

Due Date: 05/28/2025

Dear

Your account is past due and has remained unpaid for more than 33 days. Your service may be disconnected if you fail to act by **05/28/2025**. Please note that this date is earlier than your current bill due date.

We have several payment arrangements and assistance programs that can help you prevent disconnection and reduce the amount you owe. We can also work with you to lower your monthly payment if your financial circumstances have changed or assess whether you are enrolled in the most suitable program. More information about available assistance programs is available on the back of this letter or you may also visit soconngas.com/HelpWithBill.

We offer several easy ways to pay your bill. You can pay online, through an authorized payment agent, or through our Mobile App. Please visit soconngas.com/Payment-and-Billing-Options for a full list.

To restart service after disconnection, you may be required to pay the full balance owed plus a reconnection fee equal to the current service labor rate ($125 minimum for the first half hour and $75 for each additional half hour). If excavation work is required to disconnect your service, please be advised that additional fees may apply, and restoration of service could be delayed by up to five (5) business days. **Please refer to the enclosed insert regarding Customer Rights.**

If you are unable to reach a satisfactory payment arrangement with our Customer Care Representative, you may ask to speak with a Review Officer. If you disagree with the Review Officer's decision concerning a payment arrangement, you may appeal within five (5) days to the Connecticut Public Utilities Regulatory Authority (PURA). If you disagree with PURA's decision, you may request a hearing before PURA. During your appeal, your service will not be disconnected if you continue to pay your current and undisputed bill amounts during this period.

We're here to help. Please call us at **866.659.4140**, Monday through Friday, 7:30 a.m. – 6:30 p.m. to discuss your options.

Thank you,
SCG Customer Care Team

Z03N-1024

Please return this stub with your payment. Please allow 7 to 10 business days for processing. Do not send cash or coins, and do not return with staples or paper clips. Please make your check payable to:
SOUTHERN CONNECTICUT GAS COMPANY

Please consider adding $1, $2, or $3 for Operation Fuel. **You can also add more when paying your bill online or by phone.** 100% of your tax-deductible donation provides energy assistance grants.

Account Number

Due Date
05/28/2025

Amount Now Due
$17,896.86

Amount Paid

Please send payment to:

SOUTHERN CONNECTICUT GAS COMPANY
PO BOX 847819
BOSTON MA 02284-7819



-*- Demonstration Powered by OpenText Exstream 05/19/2025, Version 23.4.0 64-bit -*-

AVISO DE CORTE

Estimado/a

Su cuenta está vencida y lleva más de 33 días sin pagar. Es posible que se desconecte su servicio si no actúa antes del **05/28/2025**. Tenga en cuenta que esta fecha es anterior a la fecha de vencimiento de su factura actual.

Contamos con varios acuerdos de pago y programas de asistencia que pueden ayudarlo a evitar la desconexión y reducir el monto que debe. También podemos trabajar con usted para reducir su pago mensual si sus circunstancias financieras han cambiado o para evaluar si está inscrito en el programa más adecuado. Puede encontrar más información sobre los programas de asistencia disponibles al dorso de esta carta o también puede visitar soconngas.com/HelpWithBill.

Ofrecemos varias formas sencillas para que pueda pagar su factura. Puede pagar en línea, a través de un agente de pago autorizado o mediante nuestra aplicación móvil. Visite soconngas.com/Payment-and-Billing" Options para obtener una lista completa.

Para restablecer el servicio después de la desconexión, es posible que deba pagar el saldo total adeudado más una tarifa de reconexión equivalente a la tarifa de mano de obra actual del servicio (mínimo de $125 por la primera media hora y $75 por cada media hora adicional). Si se requieren trabajos de excavación para desconectar su servicio, tenga en cuenta que se pueden aplicar cargos adicionales y el restablecimiento del servicio podría retrasarse hasta cinco (5) días hábiles. **Consulte el folleto adjunto sobre los Derechos del cliente.**

Si no logra llegar a un acuerdo de pago satisfactorio con nuestro Representante de atención al cliente, puede pedir hablar con un Oficial de revisión. Si no está de acuerdo con la decisión del Oficial de revisión sobre el acuerdo de pago, puede apelar dentro de los cinco (5) días al Ente Regulatorio de Servicios Públicos (Public Utilities Regulatory Authority, PURA) de Connecticut. Si no está de acuerdo con la decisión de PURA, puede solicitar una audiencia ante PURA. Durante la apelación, su servicio no se desconectará, siempre y cuando usted siga pagando los montos actuales de su factura que no estén en disputa durante este plazo.

Estamos aquí para ayudarlo. Llámenos al **866.659.4140**, de lunes a viernes, de 7:30 a.m. a 6:30 p. m. para debatir sus opciones.

Gracias.
Equipo de atención al cliente de SCG

Need to start, stop, or transfer services?
Visit ***soconngas.com/Moving*** to quickly and securely manage service.

Need to manage your account or change your mailing address?
Login to ***soconngas.com/MyAccount*** to get started.

Don't have an online account yet?
Visit ***soconngas.com/Registration*** to get started.

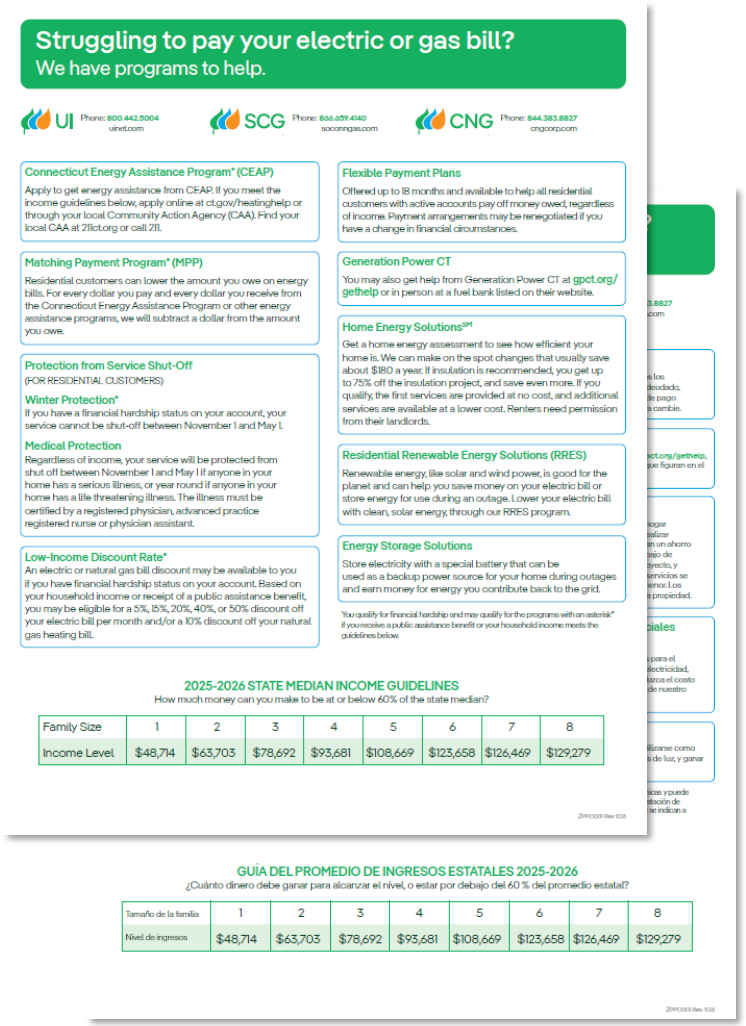
You may also contact us at **800.659.8299** Monday through Friday 7 a.m - 7 p.m

Z03N-1024

Current shutoff letter onserts

Avangrid
A member of the Iberdrola Group

- Onserts are printed in-line with the customer bill and appear for both printed and digital bills.
- First onsert outlines available assistance programs.
- Second onsert provides customer rights and responsibilities.



Struggling to pay your electric or gas bill?
We have programs to help.

UI Phone: 800.442.5004 uinet.com
SCG Phone: 866.659.4140 soconngas.com
CNG Phone: 844.383.8827 cngcorp.com

Connecticut Energy Assistance Program* (CEAP)
Apply to get energy assistance from CEAP. If you meet the income guidelines below, apply online at ctgov/heatinghelp or through your local Community Action Agency (CAA). Find your local CAA at 211ct.org or call 211.

Matching Payment Program* (MPP)
Residential customers can lower the amount you owe on energy bills. For every dollar you pay and every dollar you receive from the Connecticut Energy Assistance Program or other energy assistance programs, we will subtract a dollar from the amount you owe.

Protection from Service Shut-Off
(FOR RESIDENTIAL CUSTOMERS)

Winter Protection*
If you have a financial hardship status on your account, your service cannot be shut-off between November 1 and May 1.

Medical Protection
Regardless of income, your service will be protected from shut off between November 1 and May 1 if anyone in your home has a serious illness, or year round if anyone in your home has a life threatening illness. The illness must be certified by a registered physician, advanced practice registered nurse or physician assistant.

Low-Income Discount Rate*
An electric or natural gas bill discount may be available to you if you have financial hardship status on your account. Based on your household income or receipt of a public assistance benefit, you may be eligible for a 5%, 15%, 20%, 40%, or 50% discount off your electric bill per month and/or a 10% discount off your natural gas heating bill.

Flexible Payment Plans
Offered up to 18 months and available to help all residential customers with active accounts pay off money owed, regardless of income. Payment arrangements may be renegotiated if you have a change in financial circumstances.

Generation Power CT
You may also get help from Generation Power CT at gpct.org/gethelp or in person at a fuel bank listed on their website.

Home Energy Solutions℠
Get a home energy assessment to see how efficient your home is. We can make on the spot changes that usually save about $180 a year. If insulation is recommended, you get up to 75% off the insulation project, and save even more. If you qualify, the first services are provided at no cost, and additional services are available at a lower cost. Renters need permission from their landlords.

Residential Renewable Energy Solutions (RRES)
Renewable energy, like solar and wind power, is good for the planet and can help you save money on your electric bill or store energy for use during an outage. Lower your electric bill with clean, solar energy, through our RRES program.

Energy Storage Solutions
Store electricity with a special battery that can be used as a backup power source for your home during outages and earn money for energy you contribute back to the grid.

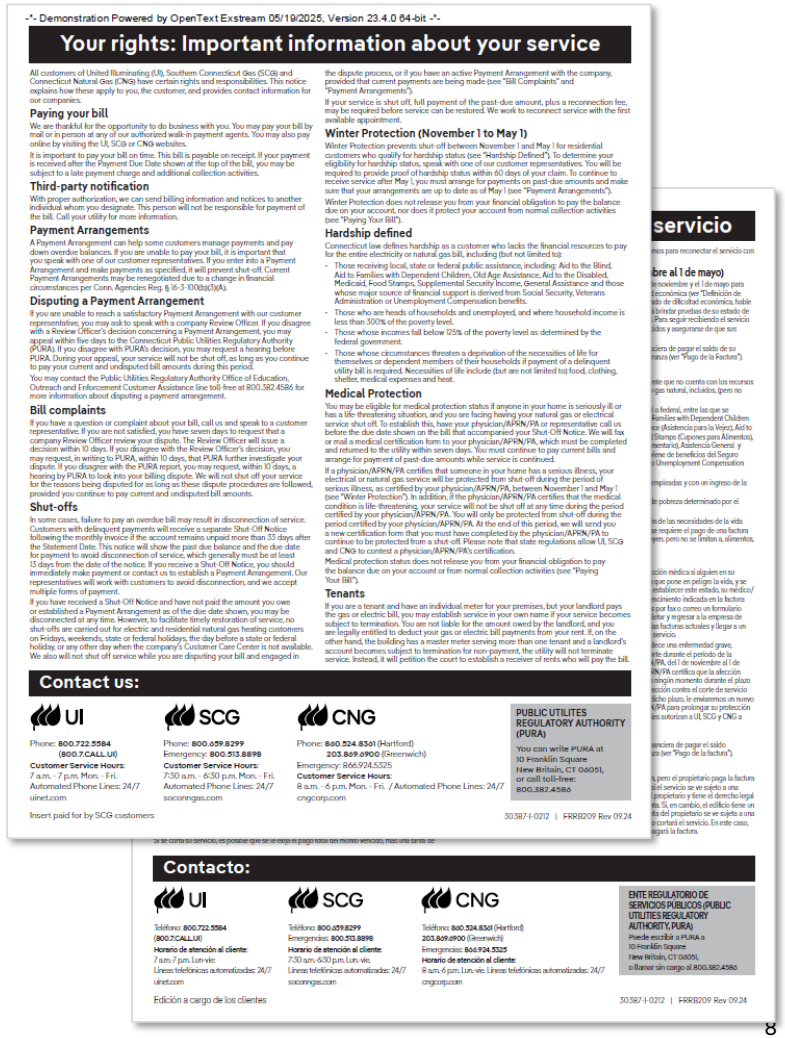
You qualify for financial hardship and may qualify for the programs with an asterisk* if you receive a public assistance benefit or your household income meets the guidelines below.

2025-2026 STATE MEDIAN INCOME GUIDELINES
How much money can you make to be at or below 60% of the state median?

Family Size	1	2	3	4	5	6	7	8
Income Level	$48,714	$63,703	$78,692	$93,681	$108,669	$123,658	$126,469	$129,279

GUÍA DEL PROMEDIO DE INGRESOS ESTATALES 2025-2026
¿Cuánto dinero debe ganar para alcanzar el nivel, o estar por debajo del 60 % del promedio estatal?

Tamaño de la familia	1	2	3	4	5	6	7	8
Nivel de ingresos	$48,714	$63,703	$78,692	$93,681	$108,669	$123,658	$126,469	$129,279



-*- Demonstration Powered by OpenText Exstream 05/19/2025, Version 23.4.0 64-bit -*-

Your rights: Important information about your service

All customers of United Illuminating (UI), Southern Connecticut Gas (SCG) and Connecticut Natural Gas (CNG) have certain rights and responsibilities. This notice explains how these apply to you, the customer, and provides contact information for our companies.

Paying your bill
We are thankful for the opportunity to do business with you. You may pay your bill by mail or in person at any of our authorized walk-in payment agents. You may also pay online by visiting the UI, SCG or CNG websites.
It is important to pay your bill on time. This bill is payable on receipt. If your payment is received after the Payment Due Date shown at the top of the bill, you may be subject to a late payment charge and additional collection activities.

Third-party notification
With proper authorization, we can send billing information and notices to another individual whom you designate. This person will not be responsible for payment of the bill. Call your utility for more information.

Payment Arrangements
A Payment Arrangement can help some customers manage payments and pay down overdue balances. If you are unable to pay your bill, it is important that you speak with one of our customer representatives. If you enter into a Payment Arrangement and make payments as specified, it will prevent shut-off. Current Payment Arrangements may be renegotiated due to a change in financial circumstances per Conn. Agencies Reg. § 16-5-100(a)(5)(A).

Disputing a Payment Arrangement
If you are unable to reach a satisfactory Payment Arrangement with our customer representative, you may ask to speak with a company Review Officer. If you disagree with a Review Officer's decision concerning a Payment Arrangement, you may appeal within five days to the Connecticut Public Utilities Regulatory Authority (PURA). If you disagree with PURA's decision, you may request a hearing before PURA. During your appeal, your service will not be shut off, as long as you continue to pay your current and undisputed bill amounts during this period.
You may contact the Public Utilities Regulatory Authority Office of Education, Outreach and Enforcement Customer Assistance line toll-free at 800.382.4586 for more information about disputing a payment arrangement.

Bill complaints
If you have a question or complaint about your bill, call us and speak to a customer representative. If you are not satisfied, you have seven days to request that a company Review Officer review your dispute. The Review Officer will issue a decision within 10 days. If you disagree with the Review Officer's decision, you may request, in writing to PURA, within 10 days, that PURA further investigate your dispute. If you disagree with the PURA report, you may request, within 10 days, a hearing by PURA to look into your billing dispute. We will not shut off your service for the reasons being disputed for as long as these dispute procedures are followed, provided you continue to pay current and undisputed bill amounts.

Shut-offs
In some cases, failure to pay an overdue bill may result in disconnection of service. Customers with delinquent payments will receive a separate Shut-Off Notice following the monthly invoice if the account remains unpaid more than 33 days after the Statement Date. This notice will show the past due balance and the due date for payment to avoid disconnection of service, which generally must be at least 15 days from the date of the notice. If you receive a Shut-Off Notice, you should immediately make payment or contact us to establish a Payment Arrangement. Our representatives will work with customers to avoid disconnection, and we accept multiple forms of payment.
If you have received a Shut-Off Notice and have not paid the amount you owe or established a Payment Arrangement as of the due date shown, you may be disconnected at any time. However, to facilitate timely restoration of service, no shut-offs are carried out for electric and residential natural gas heating customers on Fridays, weekends, state or federal holidays, the day before a state or federal holiday, or any other day when the company's Customer Care Center is not available. We also will not shut off service while you are disputing your bill and engaged in the dispute process, or if you have an active Payment Arrangement with the company, provided that current payments are being made (see "Bill Complaints" and "Payment Arrangements").
If your service is shut off, full payment of the past-due amount, plus a reconnection fee, may be required before service can be restored. We work to reconnect service with the first available appointment.

Winter Protection (November 1 to May 1)
Winter Protection prevents shut-off between November 1 and May 1 for residential customers who qualify for hardship status (see "Hardship Defined"). To determine your eligibility for hardship status, speak with one of our customer representatives. You will be required to provide proof of hardship status within 60 days of your claim. To continue to receive service after May 1, you must arrange for payments on past-due amounts and make sure that your arrangements are up to date as of May 1 (see "Payment Arrangements").
Winter Protection does not release you from your financial obligation to pay the balance due on your account, nor does it protect your account from normal collection activities (see "Paying Your Bill").

Hardship defined
Connecticut law defines hardship as a customer who lacks the financial resources to pay for the entire electricity or natural gas bill, including (but not limited to):

- Those receiving local, state or federal public assistance, including: Aid to the Blind, Aid to Families with Dependent Children, Old Age Assistance, Aid to the Disabled, Medicaid, Food Stamps, Supplemental Security Income, General Assistance and those whose major source of financial support is derived from Social Security, Veterans Administration or Unemployment Compensation benefits.
- Those who are heads of households and unemployed, and where household income is less than 300% of the poverty level.
- Those whose incomes fall below 175% of the poverty level as determined by the federal government.
- Those whose circumstances threaten a deprivation of the necessities of life for themselves or dependent members of their households if payment of a delinquent utility bill is required. Necessities of life include (but are not limited to) food, clothing, shelter, medical expenses and heat.

Medical Protection
You may be eligible for medical protection status if anyone in your home is seriously ill or has a life-threatening situation, and you are facing having your natural gas or electrical service shut off. To establish this, have your physician/APRN/PA or representative call us before the due date shown on the bill that accompanied your Shut-Off Notice. We will fax or mail a medical certification form to your physician/APRN/PA, which must be completed and returned to the utility within seven days. You must continue to pay current bills and arrange for payment of past-due amounts while service is continued.
If a physician/APRN/PA certifies that someone in your home has a serious illness, your electrical or natural gas service will be protected from shut-off during the period of serious illness, as certified by your physician/APRN/PA, between November 1 and May 1 (see "Winter Protection"). In addition, if the physician/APRN/PA certifies that the medical condition is life-threatening, your service will not be shut off at any time during the period certified by your physician/APRN/PA. You will only be protected from shut-off during the period certified by your physician/APRN/PA. At the end of this period, we will send you a new certification form that you must have completed by the physician/APRN/PA to continue to be protected from a shut-off. Please note that state regulations allow UI, SCG and CNG to contest a physician/APRN/PA's certification.
Medical protection status does not release you from your financial obligation to pay the balance due on your account or from normal collection activities (see "Paying Your Bill").

Tenants
If you are a tenant and have an individual meter for your premises, but your landlord pays the gas or electric bill, you may establish service in your own name if your service becomes subject to termination. You are not liable for the amount owed by the landlord, and you are legally entitled to deduct your gas or electric bill payments from your rent. If, on the other hand, the building has a master meter serving more than one tenant and a landlord's account becomes subject to termination for non-payment, the utility will not terminate service. Instead, it will petition the court to establish a receiver of rents who will pay the bill.

Contact us:

UI
Phone: 800.722.5584 (800.7.CALL.UI)
Customer Service Hours: 7 a.m. - 7 p.m. Mon. - Fri.
Automated Phone Lines: 24/7
uinet.com

SCG
Phone: 800.659.8299
Emergency: 800.513.8898
Customer Service Hours: 7:30 a.m. - 6:30 p.m. Mon. - Fri.
Automated Phone Lines: 24/7
soconngas.com

CNG
Phone: 860.524.8361 (Hartford) 203.869.6900 (Greenwich)
Emergency: 866.924.5525
Customer Service Hours: 8 a.m. - 6 p.m. Mon. - Fri. / Automated Phone Lines: 24/7
cngcorp.com

PUBLIC UTILITIES REGULATORY AUTHORITY (PURA)
You can write PURA at 10 Franklin Square New Britain, CT 06051, or call toll-free: 800.382.4586

Insert paid for by SCG customers

30387-I-0212 | FRRB209 Rev 09.24

servicio

Contacto:

UI
Teléfono: 800.722.5584 (800.7.CALL.UI)
Horario de atención al cliente: 7 a.m./7 p.m. Lun-vie.
Líneas telefónicas automatizadas: 24/7
uinet.com

SCG
Teléfono: 800.659.8299
Emergencias: 800.513.8898
Horario de atención al cliente: 7:30 a.m.-6:30 p.m. Lun.-vie.
Líneas telefónicas automatizadas: 24/7
soconngas.com

CNG
Teléfono: 860.524.8361 (Hartford) 203.869.6900 (Greenwich)
Emergencias: 866.924.5525
Horario de atención al cliente: 8 a.m.-6 p.m. Lun.-vie. Líneas telefónicas automatizadas: 24/7
cngcorp.com

ENTE REGULATORIO DE SERVICIOS PÚBLICOS (PUBLIC UTILITIES REGULATORY AUTHORITY, PURA)
Puede escribir a PURA a 10 Franklin Square New Britain, CT 06051, o llamar sin cargo al 800.382.4586

Edición a cargo de los clientes

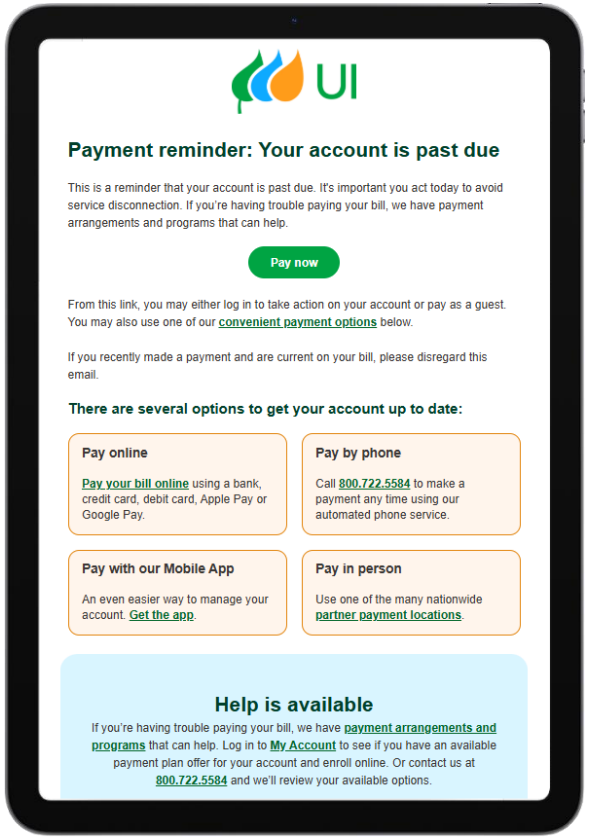
30387-I-0212 | FRRB209 Rev 09.24

Payment reminder email

Avangrid
A member of the Iberdrola Group

- Sent to customers with an email on file as they enter the final dunning stages.
- Provides multiple payment options, as well as information about available assistance.

Subject line:
Don't lose service - Pay your bill today



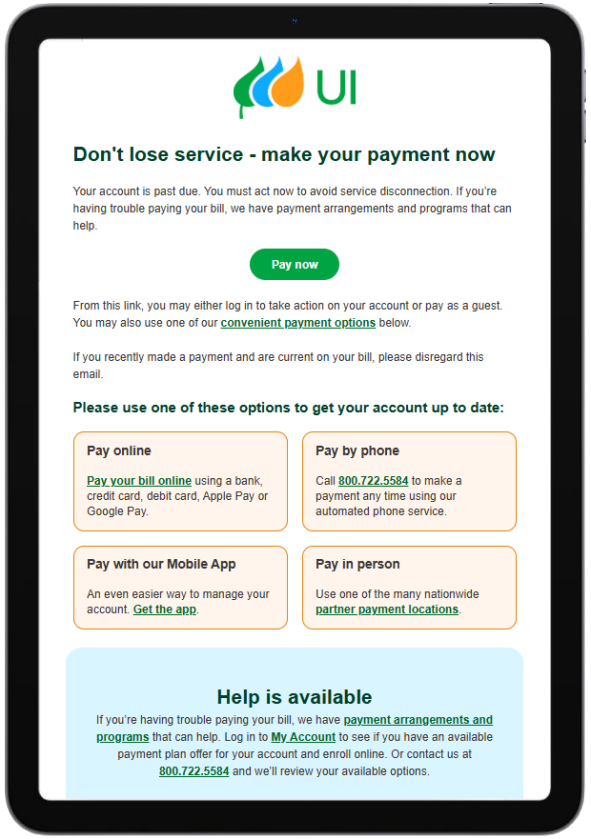
Primary call to action – links to online payment

Available payment options

Additional assistance available

Current reminder email

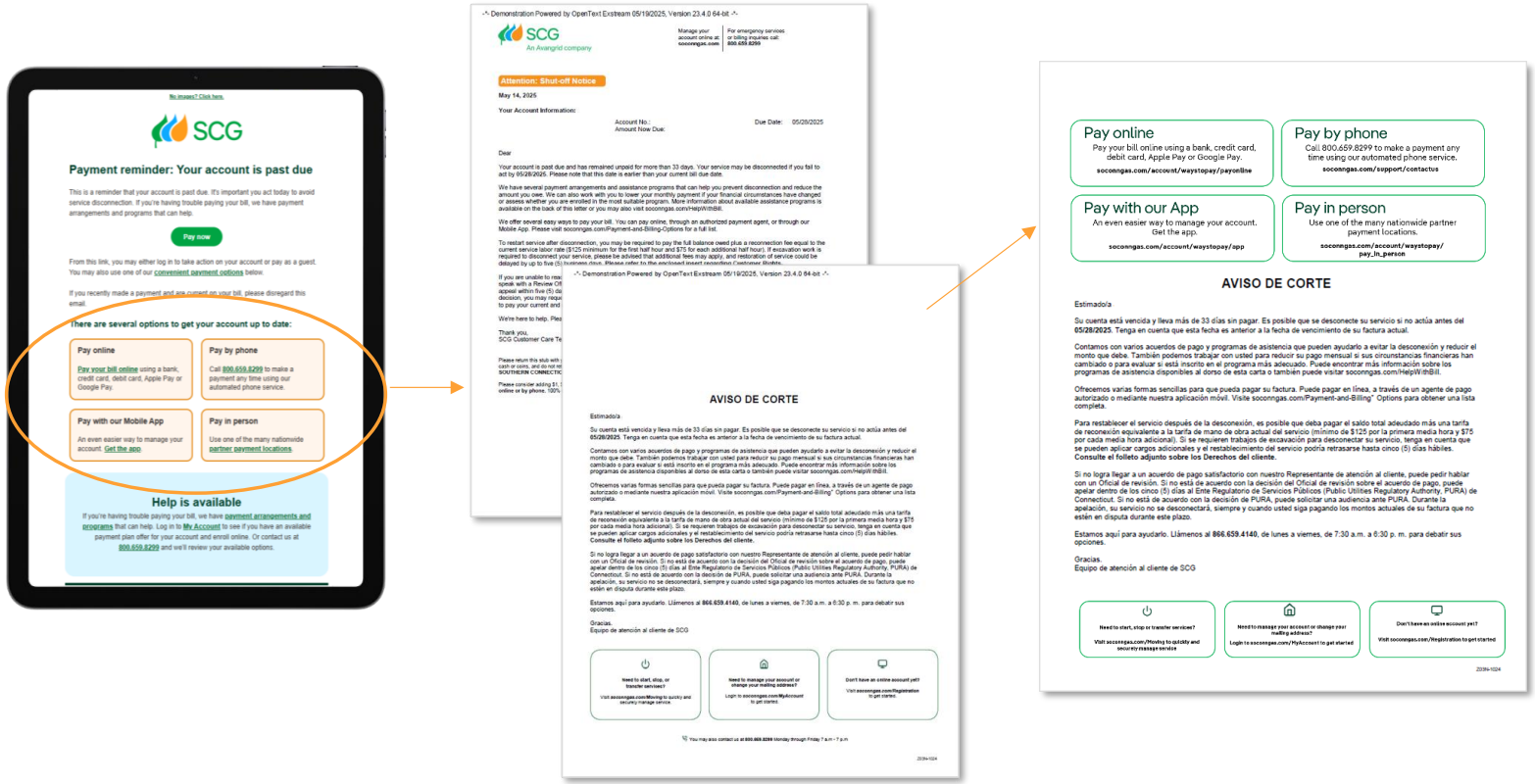
Subject line:
Don't risk losing service - Make your payment now



Proposed alternate option for A-B test

Proposed shutoff letter update

- Provide larger callout for payment options within the letter.
- Utilize open space on Page 2.
- Leverage the verbiage from the reminder email.



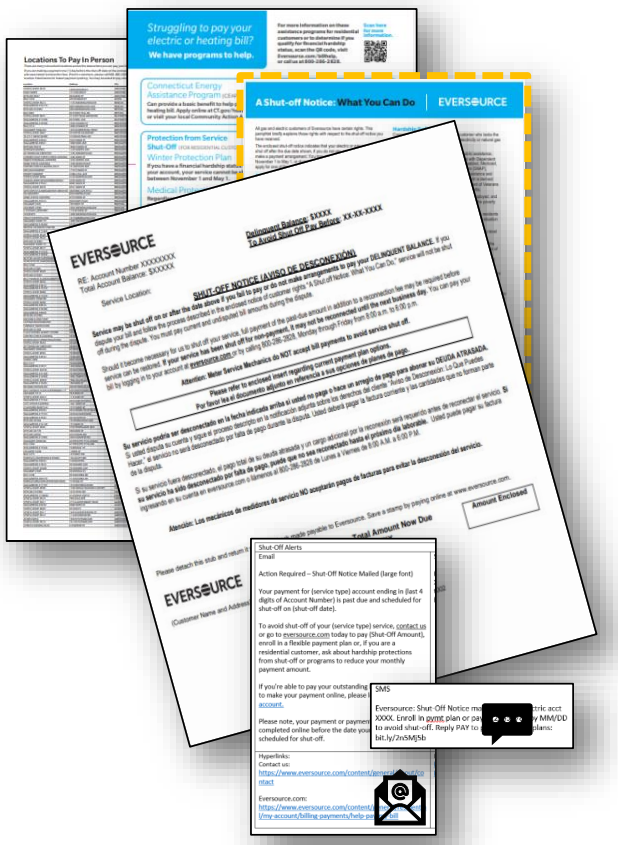
EVERSOURCE

Shut off Journey

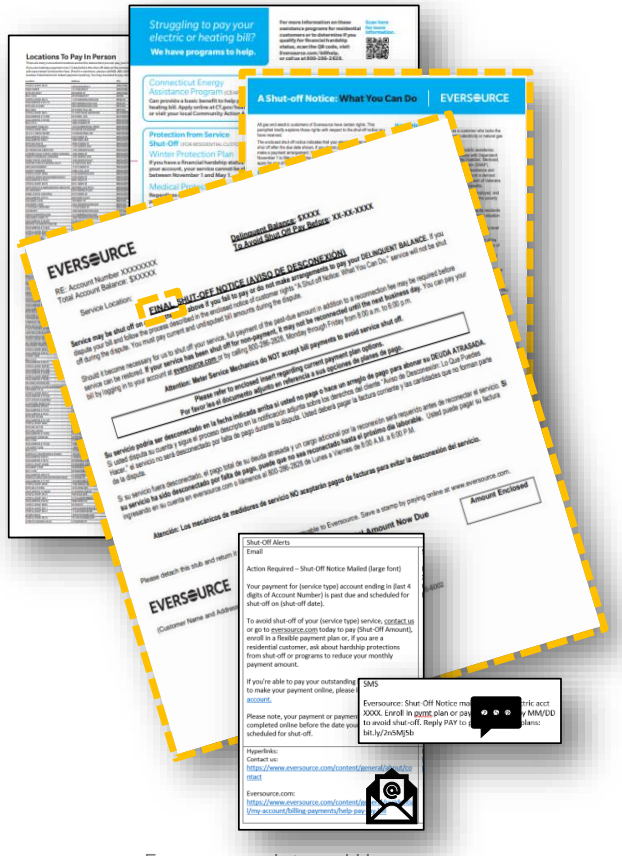
Shut off Journey

Materials all customers receive

Initial Shut-off Notifications



Final Shut-off Notifications



- Two shut off notices sent
- Three inserts included in each notice
- Digital alerts sent

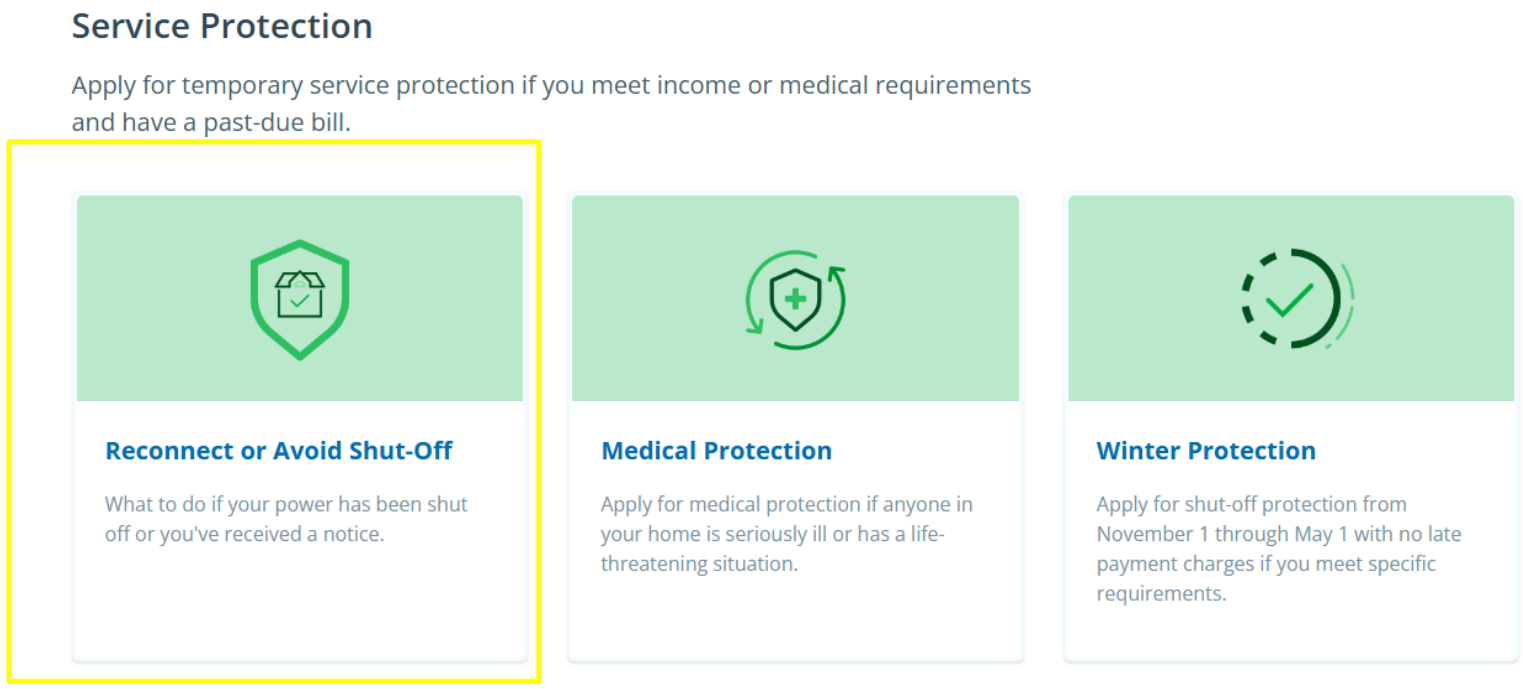
Shut off Journey Updates

Website

EVERSOURCE

Eversource.com/billhelp:

- August 2026 Reconnect or Avoid Shut-Off added as a card on the assistance page. Customers are directed to the web from shut off letters and digital alerts.
- Web card directs customers to information about next steps after receiving a shutoff notice or disconnection, with a Spanish-language web page option available.

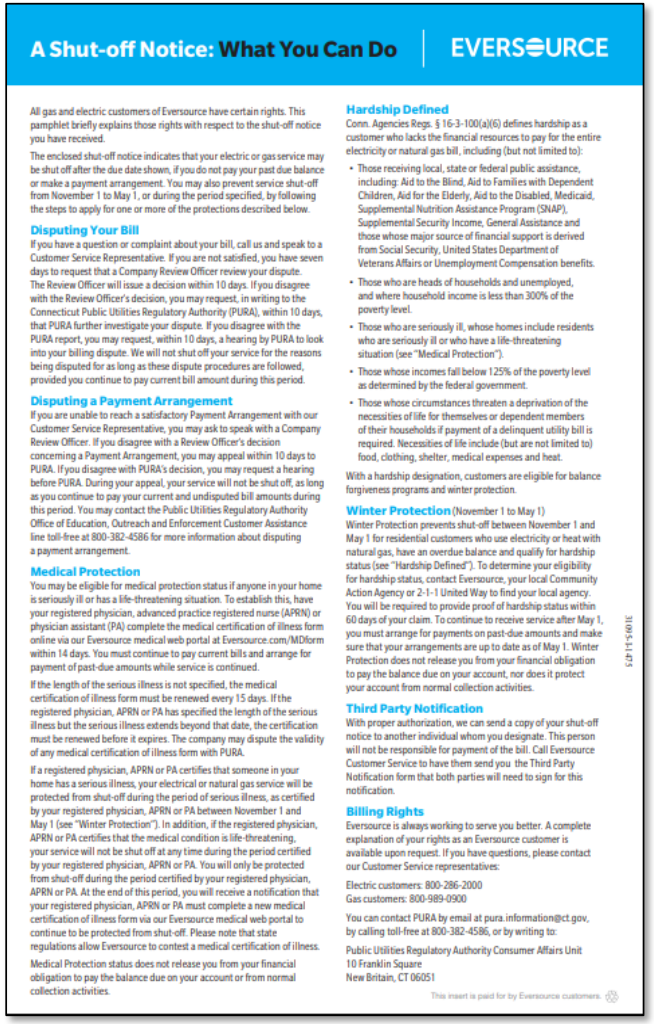


Eversource - Internal Use

Shut off Journey

A Shut-off Notice: What You Can Do

EVERSOURCE



A Shut-off Notice: What You Can Do

EVERSOURCE

All gas and electric customers of Eversource have certain rights. This pamphlet briefly explains those rights with respect to the shut-off notice you have received.

The enclosed shut-off notice indicates that your electric or gas service may be shut off after the due date shown, if you do not pay your past due balance or make a payment arrangement. You may also prevent service shut-off from November 1 to May 1, or during the period specified, by following the steps to apply for one or more of the protections described below.

Disputing Your Bill

If you have a question or complaint about your bill, call us and speak to a Customer Service Representative. If you are not satisfied, you have seven days to request that a Company Review Officer review your dispute. The Review Officer will issue a decision within 10 days. If you disagree with the Review Officer's decision, you may request, in writing to the Connecticut Public Utilities Regulatory Authority (PURA), within 10 days, that PURA further investigate your dispute. If you disagree with the PURA report, you may request, within 10 days, a hearing by PURA to look into your billing dispute. We will not shut off your service for the reasons being disputed for as long as these dispute procedures are followed, provided you continue to pay current bill amount during this period.

Disputing a Payment Arrangement

If you are unable to reach a satisfactory Payment Arrangement with our Customer Service Representative, you may ask to speak with a Company Review Officer. If you disagree with a Review Officer's decision concerning a Payment Arrangement, you may appeal within 10 days to PURA. If you disagree with PURA's decision, you may request a hearing before PURA. During your appeal, your service will not be shut off, as long as you continue to pay your current and undisputed bill amounts during this period. You may contact the Public Utilities Regulatory Authority Office of Education, Outreach and Enforcement Customer Assistance line toll-free at 800-382-4586 for more information about disputing a payment arrangement.

Medical Protection

You may be eligible for medical protection status if anyone in your home is seriously ill or has a life-threatening situation. To establish this, have your registered physician, advanced practice registered nurse (APRN) or physician assistant (PA) complete the medical certification of illness form online via our Eversource medical web portal at Eversource.com/MDform within 14 days. You must continue to pay current bills and arrange for payment of past-due amounts while service is continued.

If the length of the serious illness is not specified, the medical certification of illness form must be renewed every 15 days. If the registered physician, APRN or PA has specified the length of the serious illness but the serious illness extends beyond that date, the certification must be renewed before it expires. The company may dispute the validity of any medical certification of illness form with PURA.

If a registered physician, APRN or PA certifies that someone in your home has a serious illness, your electrical or natural gas service will be protected from shut-off during the period of serious illness, as certified by your registered physician, APRN or PA between November 1 and May 1 (see "Winter Protection"). In addition, if the registered physician, APRN or PA certifies that the medical condition is life-threatening, your service will not be shut off at any time during the period certified by your registered physician, APRN or PA. You will only be protected from shut-off during the period certified by your registered physician, APRN or PA. At the end of this period, you will receive a notification that your registered physician, APRN or PA must complete a new medical certification of illness form via our Eversource medical web portal to continue to be protected from shut-off. Please note that state regulations allow Eversource to contest a medical certification of illness.

Medical Protection status does not release you from your financial obligation to pay the balance due on your account or from normal collection activities.

Hardship Defined

Conn. Agencies Regs. § 16-3-100(a)(6) defines hardship as a customer who lacks the financial resources to pay for the entire electricity or natural gas bill, including (but not limited to):

- Those receiving local, state or federal public assistance, including: Aid to the Blind, Aid to Families with Dependent Children, Aid for the Elderly, Aid to the Disabled, Medicaid, Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income, General Assistance and those whose major source of financial support is derived from Social Security, United States Department of Veterans Affairs or Unemployment Compensation benefits.
- Those who are heads of households and unemployed, and where household income is less than 300% of the poverty level.
- Those who are seriously ill, whose homes include residents who are seriously ill or who have a life-threatening situation (see "Medical Protection").
- Those whose incomes fall below 125% of the poverty level as determined by the federal government.
- Those whose circumstances threaten a deprivation of the necessities of life for themselves or dependent members of their households if payment of a delinquent utility bill is required. Necessities of life include (but are not limited to) food, clothing, shelter, medical expenses and heat.

With a hardship designation, customers are eligible for balance forgiveness programs and winter protection.

Winter Protection (November 1 to May 1)

Winter Protection prevents shut-off between November 1 and May 1 for residential customers who use electricity or heat with natural gas, have an overdue balance and qualify for hardship status (see "Hardship Defined"). To determine your eligibility for hardship status, contact Eversource, your local Community Action Agency or 2-1-1 United Way to find your local agency. You will be required to provide proof of hardship status within 60 days of your claim. To continue to receive service after May 1, you must arrange for payments on past-due amounts and make sure that your arrangements are up to date as of May 1. Winter Protection does not release you from your financial obligation to pay the balance due on your account, nor does it protect your account from normal collection activities.

Third Party Notification

With proper authorization, we can send a copy of your shut-off notice to another individual whom you designate. This person will not be responsible for payment of the bill. Call Eversource Customer Service to have them send you the Third Party Notification form that both parties will need to sign for this notification.

Billing Rights

Eversource is always working to serve you better. A complete explanation of your rights as an Eversource customer is available upon request. If you have questions, please contact our Customer Service representatives:

Electric customers: 800-286-2000
Gas customers: 800-989-0900

You can contact PURA by email at pura.information@ct.gov, by calling toll-free at 800-382-4586, or by writing to:

Public Utilities Regulatory Authority Consumer Affairs Unit
10 Franklin Square
New Britain, CT 06051

3106-5-11-475

This insert is paid for by Eversource customers.

Eversource - Internal Use

Shut off Journey

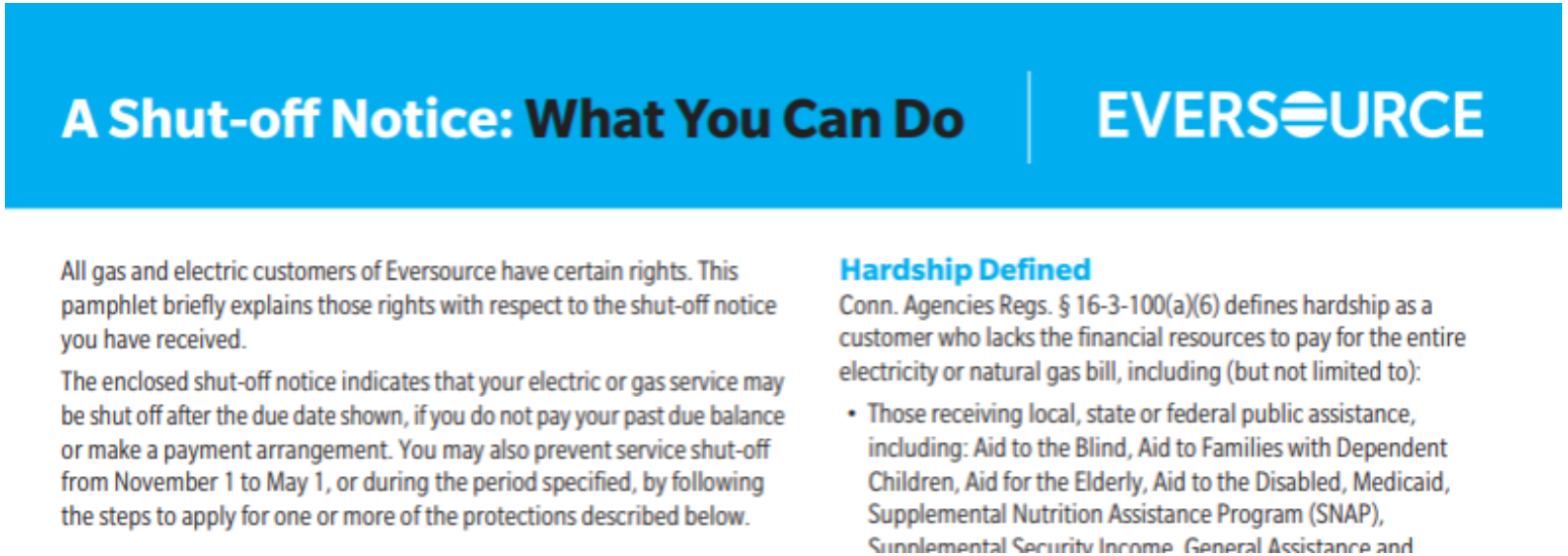
A Shut-off Notice: What You Can Do

EVERSOURCE

Proposed updates:

- Tighten up language throughout the insert.
- Make the call to action more prominent to direct customers to bill help website.
- Test any proposed changes with the Online Community before implementation.

Add new language here to highlight the next steps customers can take if they receive a notice



A Shut-off Notice: What You Can Do | EVERSOURCE

All gas and electric customers of Eversource have certain rights. This pamphlet briefly explains those rights with respect to the shut-off notice you have received.

The enclosed shut-off notice indicates that your electric or gas service may be shut off after the due date shown, if you do not pay your past due balance or make a payment arrangement. You may also prevent service shut-off from November 1 to May 1, or during the period specified, by following the steps to apply for one or more of the protections described below.

Hardship Defined

Conn. Agencies Regs. § 16-3-100(a)(6) defines hardship as a customer who lacks the financial resources to pay for the entire electricity or natural gas bill, including (but not limited to):

- Those receiving local, state or federal public assistance, including: Aid to the Blind, Aid to Families with Dependent Children, Aid for the Elderly, Aid to the Disabled, Medicaid, Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income, General Assistance and

Eversource - Internal Use

Avangrid
A member of the Iberdrola Group

CNG · SCG · UI
Part of the Avangrid family

Customer Survey Results

Executive Summary

- Survey conducted in **October 2026** to understand how customers are familiar with various financial resources, assess awareness of the shutoff process, and measure the desire for additional shutoff resources

- Customers were asked if they had been contacted about ways to mitigate their bill, if they wanted additional information, what channels worked for contacting them, their channel preferences, their understanding of the shutoff process, and how a shutoff resource may serve them.

- We found that customers are familiar with bill resources, but are not necessarily familiar with payment assistance programs

- Customers have a broad understanding of what would happen if they didn't pay their bill, with hardship customers having a higher understanding

- Most customers understand that if they receive a disconnect notice they can call UI or look up information the UI website

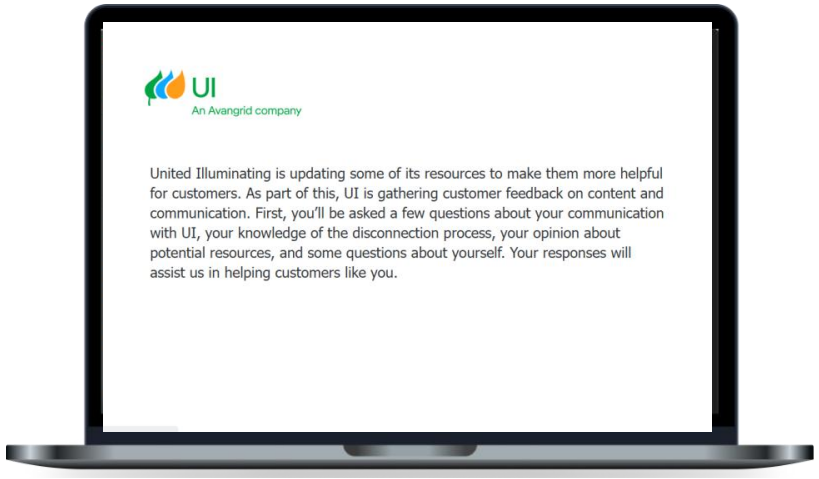
- A disconnection specific resource would be appreciated, especially by hardship customers, via email or via physical mail

Methodology

Avangrid
A member of the Iberdrola Group

Our objectives

- Understand if customers are aware of bill-help resources
- Assess customer understanding of the disconnection process
- Evaluate the need for an additional disconnection resource



Who	188 UI Customers, 62% of them hardship customers
What	Survey asked about resource awareness, familiarity with disconnection, and perceived value of additional resources
When	October 2026
How	Participants recruited via Email

Survey Flow

We built a survey designed to help us understand how our customers understand current financial resources, their familiarity with disconnection, and how we could provide additional resources to help them

- Introduction to the survey
- Receipt of additional information about energy assistance
- Options for learning more information about Energy Assistance programs
- Channel in which customers received information
- Preferences for additional assistance program information
- Understanding of disconnection process and available resources
- Preferences for additional disconnection resources

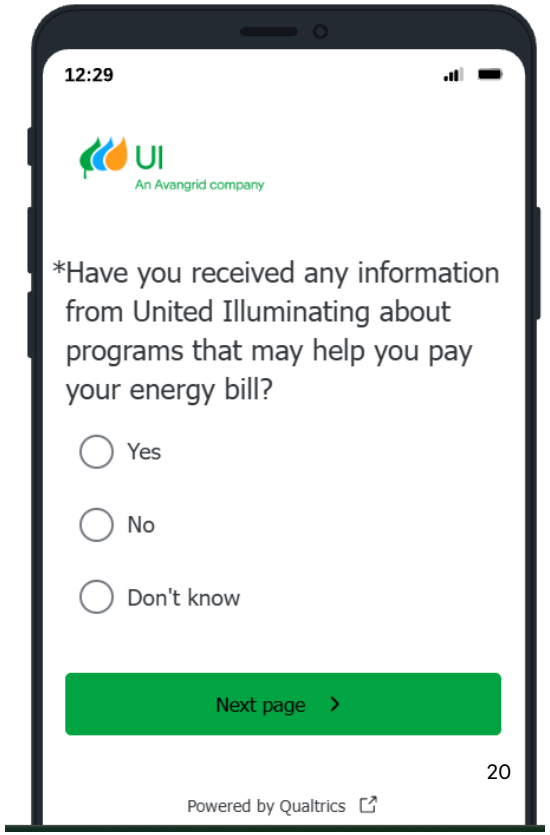
Customers recall receiving information from UI about bill help

The majority of customers recall receiving information about how to help with their bill, with **hardship customers reporting a higher rate of receipt**. For customers who did not recall information, 31 opted to provide their email to receive additional information – which was **evenly split amongst hardship and non-hardship customers**

76% of customers recall **receiving information** from UI about programs to help pay their energy bill

84% **of hardship customers** have received information (compared to **60%** of non-hardship)

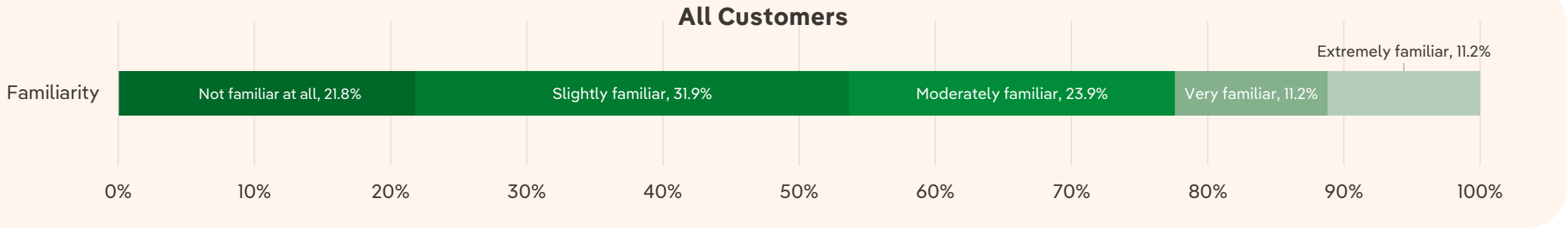
31 **customers** who didn't recall receiving information provided their email to **receive additional resources** to help them with their energy bill

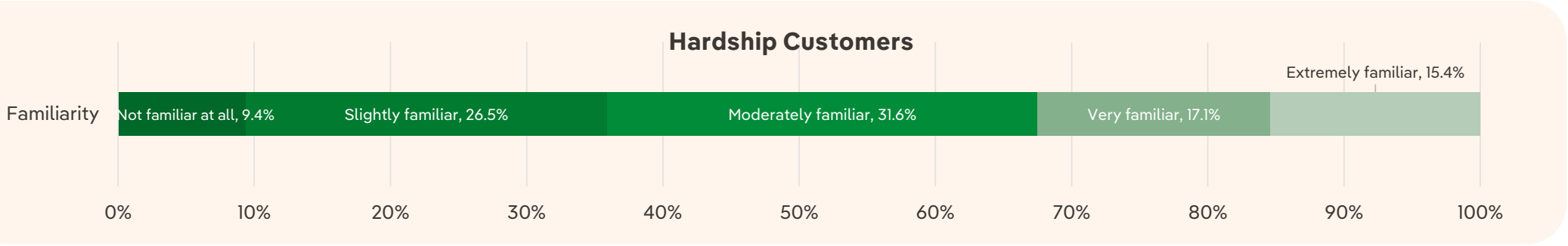


But there's opportunity to familiarize them with payment assistance

Despite most customers receiving information–only **46%** have moderate or more familiarity with UI's assistance programs – although that increases to **64%** of hardship customers. Still, **almost 10% of hardship customers recall no familiarity with payment assistance**

Prior to being contacted for the survey today, how familiar were you with UI's payment assistance programs?

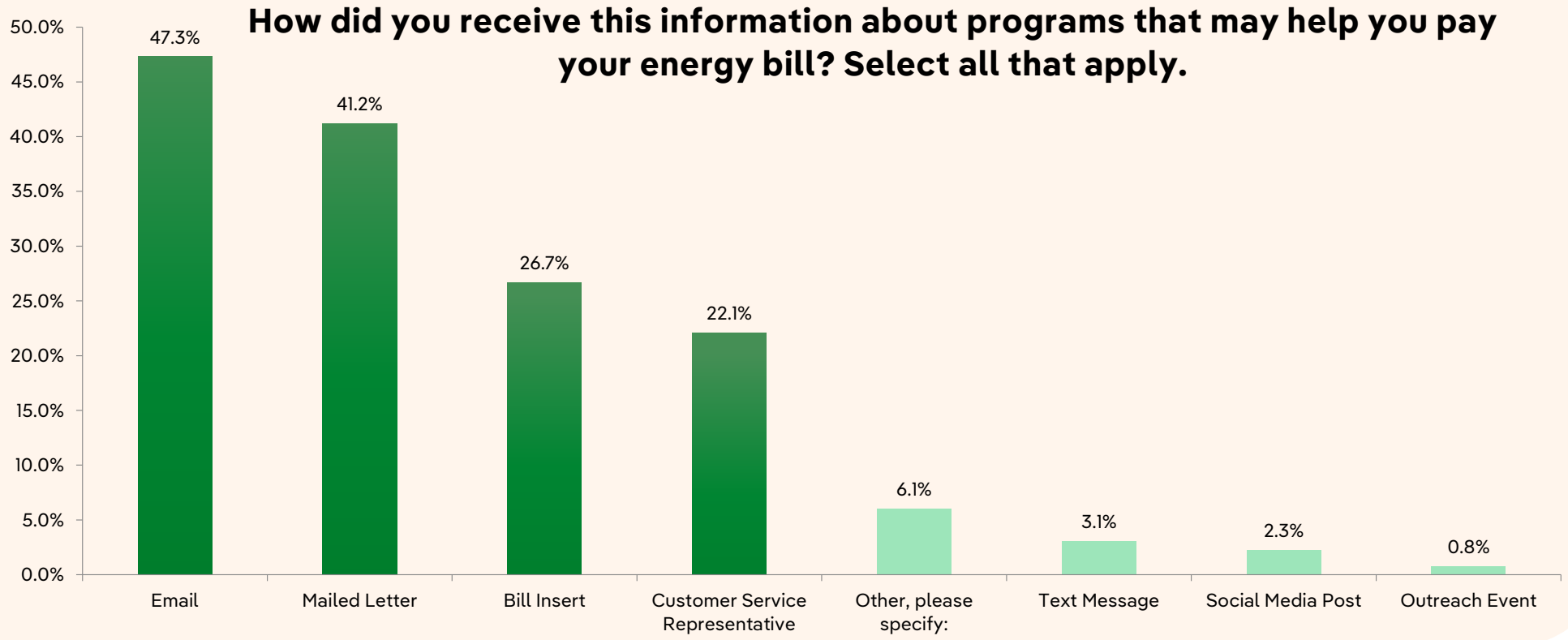




Customers said they received information from four main sources

Avangrid
A member of the Iberdrola Group

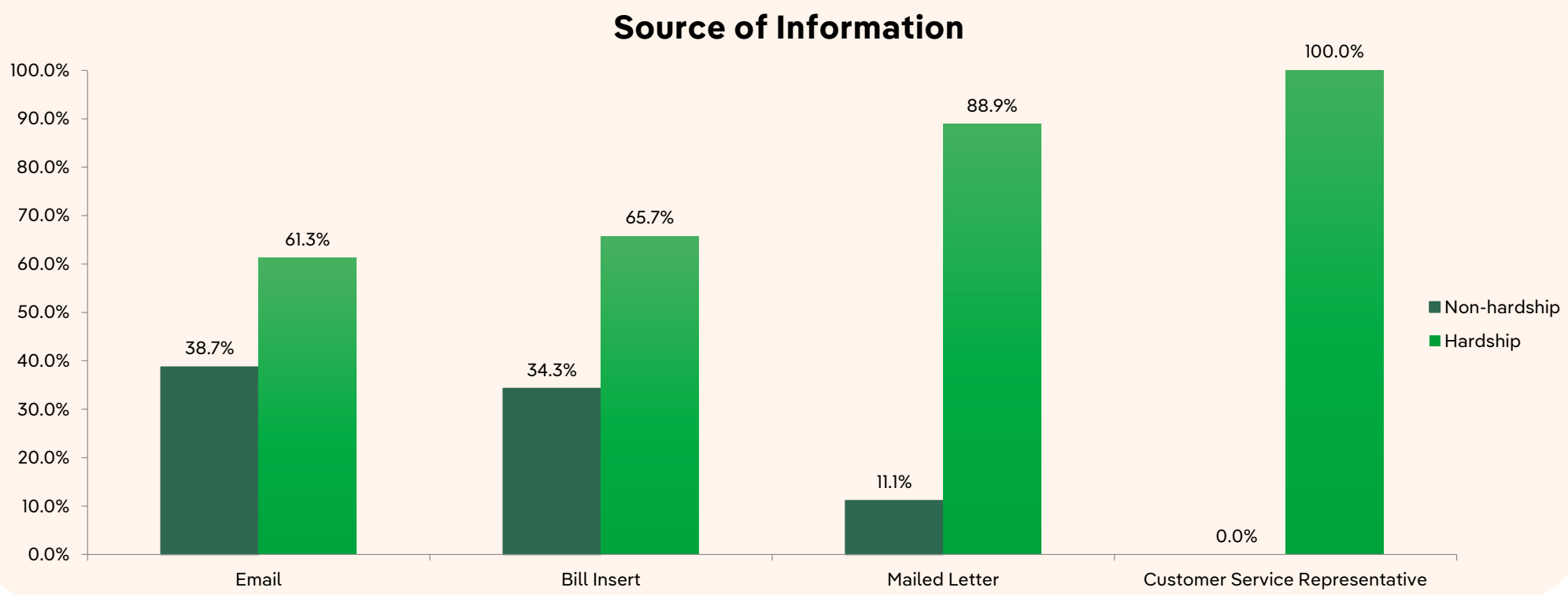
Of the 76% of customers who recalled receiving information about how to pay their bill, **most recalled receiving it via email or mailed letter,** although bill insert or customer service rep were also common sources of information



Hardship customers are uniquely served by mailed letters and customer reps

Avangrid
A member of the Iberdrola Group

Hardship customers received information from UI at higher rates than non-hardship customer (86% vs 60%), and **service reps and mailed letters serve as the most unique source** of information for hardship customers

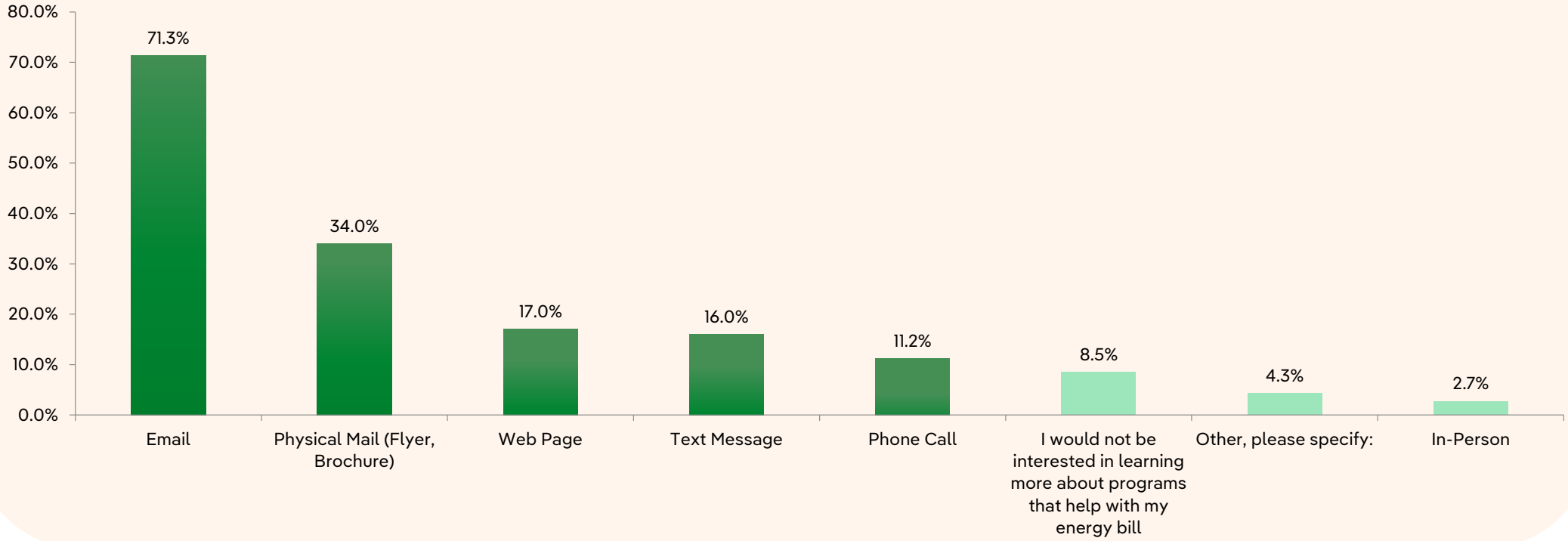


Analysis Restricted to Top 4 Response Options

For future information, customers would prefer email

Generally, customers vastly **prefer email** for learning about assistance offerings compared to other sources, although there is **interest in physical mail**

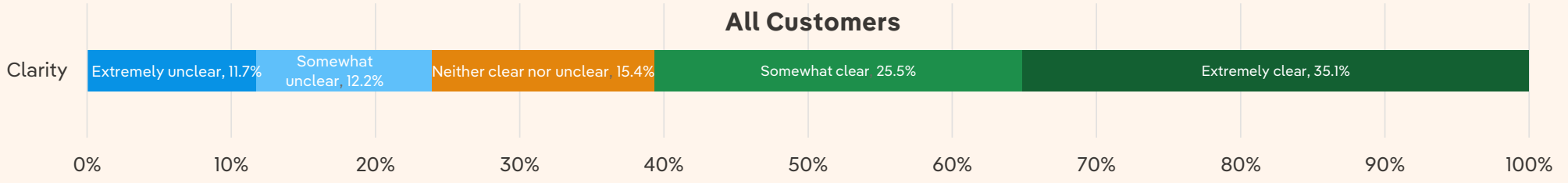
What would be your preferred way to learn about programs that help you with your energy bill in the future? Please select as many as you see fit.

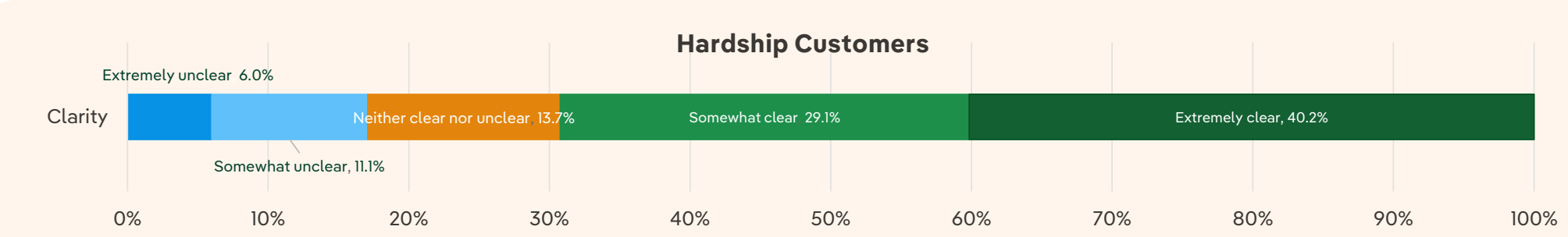


Customers broadly understand what happens if they don't pay their bill

60% of customers report having clarity on what happens if they don't pay their bill – and among hardship customers that percentage increases to **69%,** indicating **hardship customers are more aware** than non-hardship customers about the consequences of not paying their bill

How clear is your understanding of what happens if a customer does not pay their energy bill?



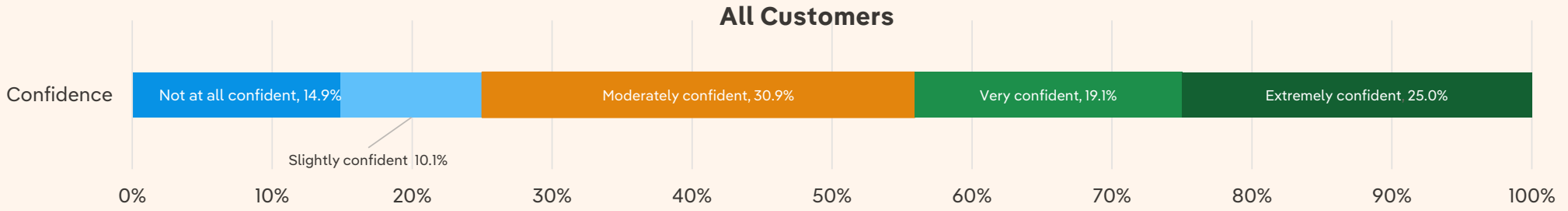


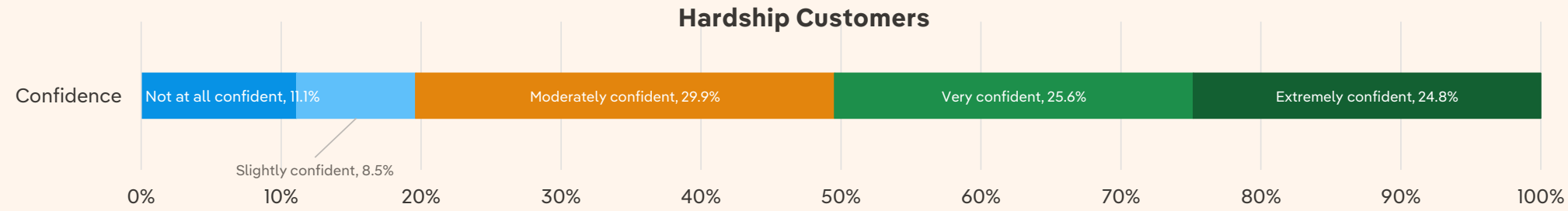
Hardship customers understand what to do if they receive a disconnect notice

87% of customers responded that they were aware that not paying their bill could lead to a disruption in their service; **84% of hardship customers** indicated they were aware compared to **92% of non-hardship** customers

Despite this, **a higher percentage of hardship customers** indicated moderate or more confidence in what they'd do if they received a disconnect notice

How confident are you that you would know what steps to take if you received a disconnection notice?



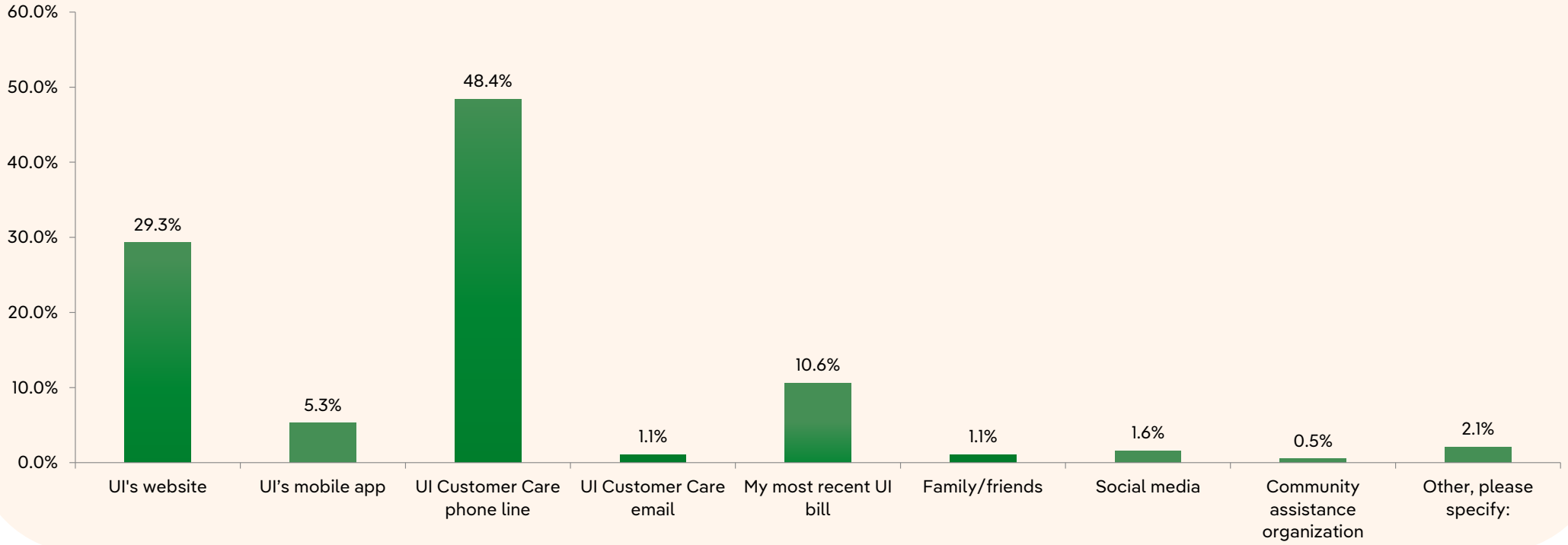


Customers consider Customer Care and the website as top resources related to disconnection

Avangrid
A member of the Iberdrola Group

For hardship customers, **54%** would first call UI's phone line to resolve a disconnect notice; for non-hardship customers, the most selected option was UI's website **(45.1%)**

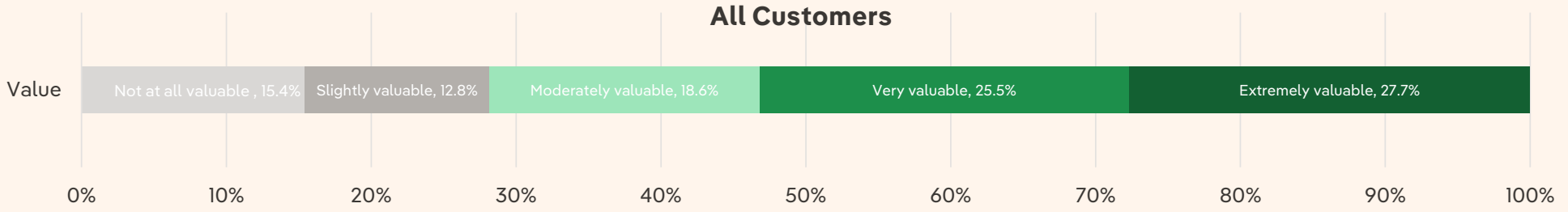
Where would you first look for information about avoiding or resolving a service disconnection?

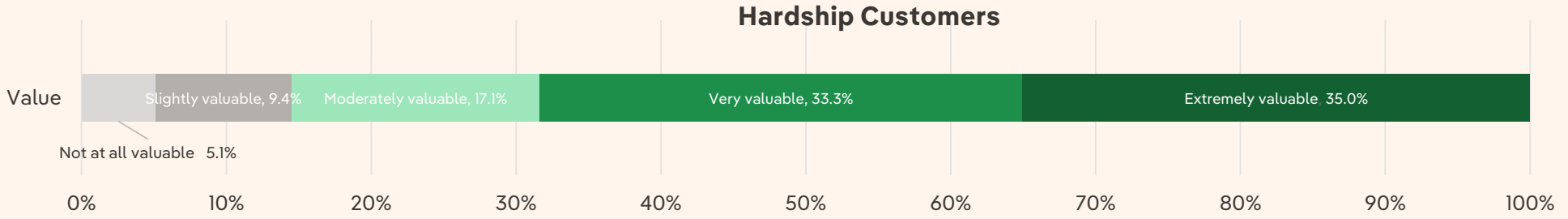


Most customers see value in a disconnection resource

72% of customers indicated that they saw at least moderate value in a resource dedicated to avoiding or restoring service disconnection. For hardship customers, that percentage increases to **86%**, indicating that the resource is thought to be more valuable by hardship customers

How valuable would a dedicated "Avoiding or Restoring Service Disconnection" resource be to you?

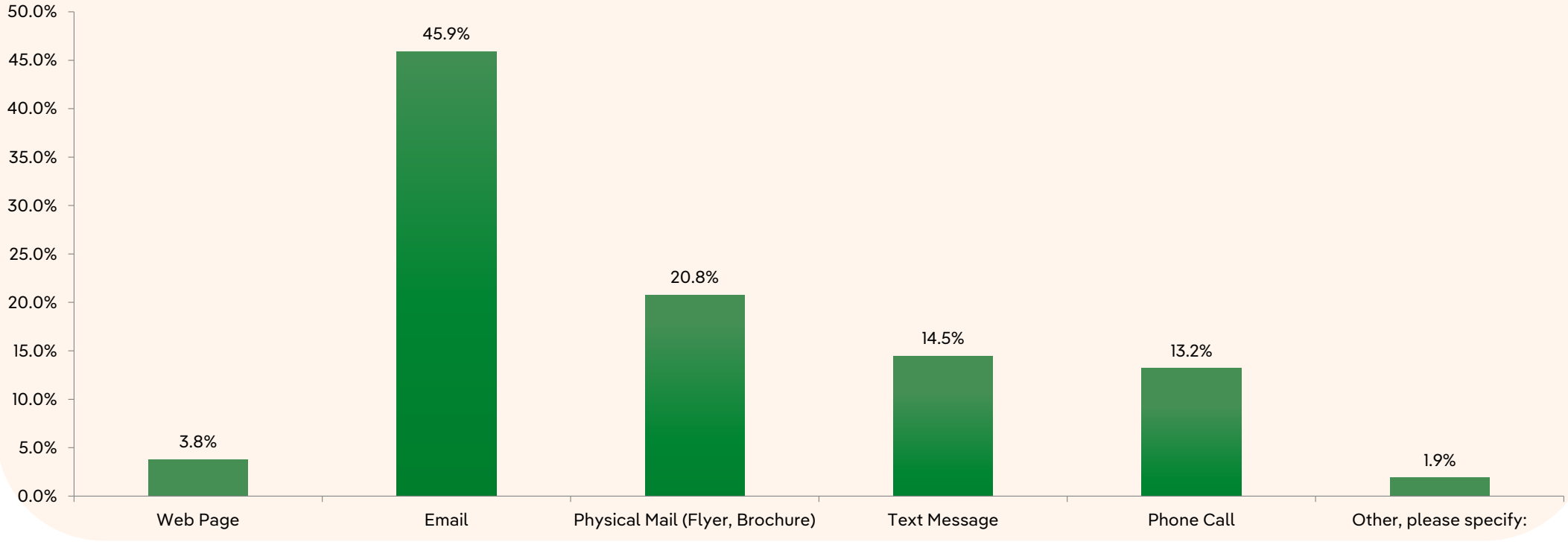




Customers prefer email as the channel for the resource

Email (46%) represents the most chosen response option amongst customers for a disconnection resource, but a considerable portion (21%) indicate the **desire for the resource to come via physical mail**

How would you want to receive a dedicated "Avoiding or Restoring Service Disconnection" resource? Select your most preferred option.



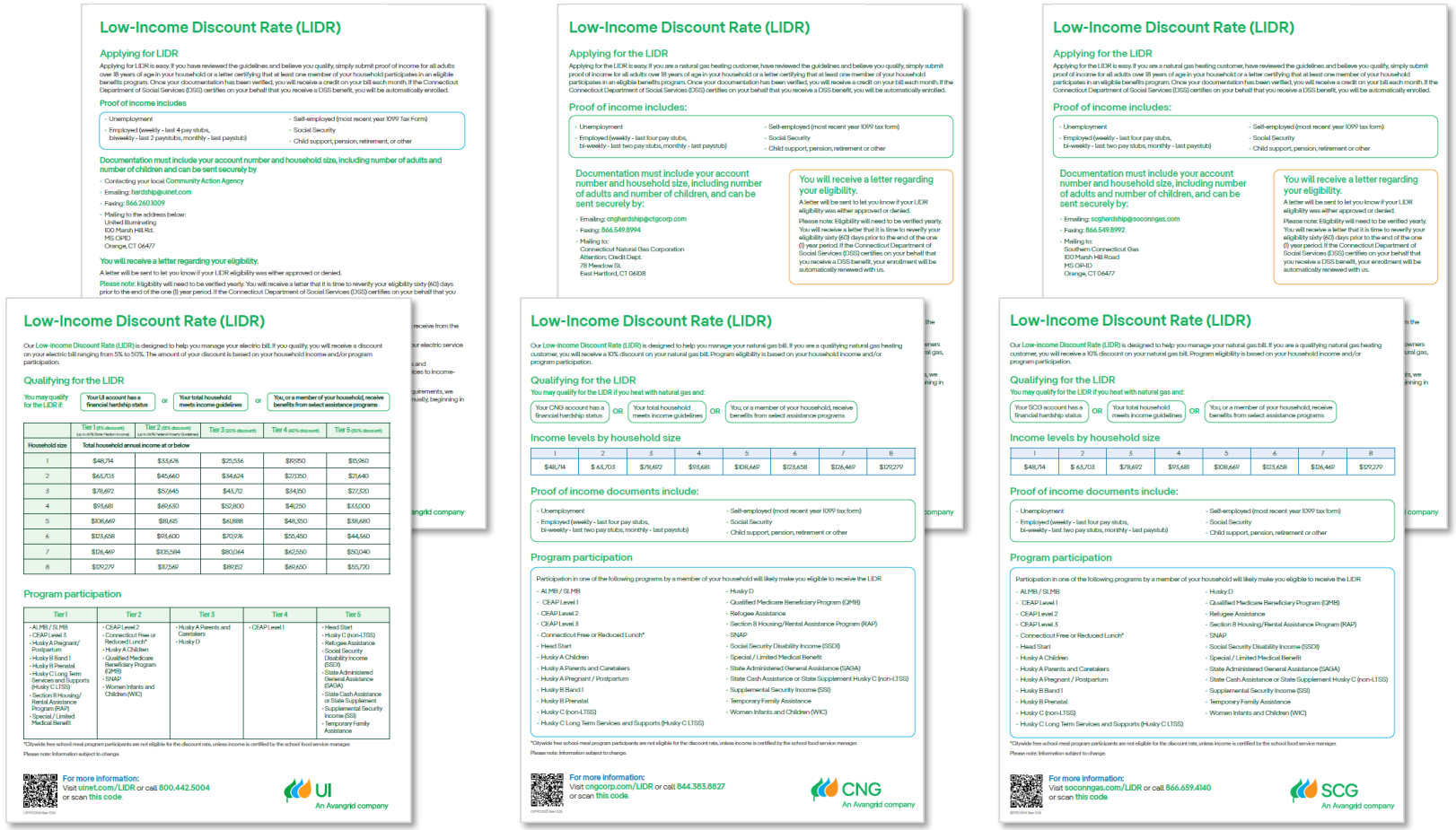
Avangrid
A member of the Iberdrola Group

CNG · SCG · UI
Part of the Avangrid family

Fall 2026 Assistance Communications

LIDR onserts

- Included with all October residential bills.
- Mirror the content of the LIDR fact sheets.
- Colors updated to ensure legibility.



Low-Income Discount Rate (LIDR)

Applying for LIDR

Applying for LIDR is easy. If you have reviewed the guidelines and believe you qualify, simply submit proof of income for all adults over 18 years of age in your household or a letter certifying that at least one member of your household participates in an eligible benefits program. Once your documentation has been verified, you will receive a credit on your bill each month. If the Connecticut Department of Social Services (DSS) certifies on your behalf that you receive a DSS benefit, you will be automatically enrolled.

Proof of income includes

- Unemployment
- Employed (weekly - last 4 pay stubs, biweekly - last 2 paystubs, monthly - last paystub)
- Self-employed (most recent year 1099 Tax Form)
- Social Security
- Child support, pension, retirement, or other

Documentation must include your account number and household size, including number of adults and number of children and can be sent securely by

- Contacting your local Community Action Agency
- Emailing: hardship@uinet.com
- Faxing: 866.260.1009
- Mailing to the address below:
  United Illuminating
  100 Marsh Hill Rd.
  MS OPID
  Orange, CT 06477

You will receive a letter regarding your eligibility.

A letter will be sent to let you know if your LIDR eligibility was either approved or denied.

Please note: Eligibility will need to be verified yearly. You will receive a letter that it is time to reverify your eligibility sixty (60) days prior to the end of the one (1) year period. If the Connecticut Department of Social Services (DSS) certifies on your behalf that you

Low-Income Discount Rate (LIDR)

Our Low-Income Discount Rate (LIDR) is designed to help you manage your electric bill. If you qualify, you will receive a discount on your electric bill ranging from 5% to 50%. The amount of your discount is based on your household income and/or program participation.

Qualifying for the LIDR

You may qualify for the LIDR if:

Your UI account has a financial hardship status | or | Your total household meets income guidelines | or | You, or a member of your household, receive benefits from select assistance programs

	Tier 1 (5% discount) (up to 60% State Median Income)	Tier 2 (20% discount) (up to 60% Federal Poverty Guidelines)	Tier 3 (30% discount)	Tier 4 (40% discount)	Tier 5 (50% discount)
Household size	Total household annual income at or below				
1	$48,714	$33,676	$25,536	$19,950	$15,960
2	$63,703	$45,660	$34,624	$27,050	$21,640
3	$78,692	$57,645	$43,712	$34,150	$27,320
4	$93,681	$69,630	$52,800	$41,250	$33,000
5	$108,669	$81,615	$61,888	$48,350	$38,680
6	$123,658	$93,600	$70,976	$55,450	$44,360
7	$126,469	$105,584	$80,064	$62,550	$50,040
8	$129,279	$117,569	$89,152	$69,650	$55,720

Program participation

Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
• ALMB / SLMB • CEAP Level 3 • Husky A Pregnant/ Postpartum • Husky B Band 1 • Husky B Prenatal • Husky C Long Term Services and Supports (Husky C LTSS) • Section 8 Housing/ Rental Assistance Program (RAP) • Special / Limited Medical Benefit	• CEAP Level 2 • Connecticut Free or Reduced Lunch* • Husky A Children • Qualified Medicare Beneficiary Program (QMB) • SNAP • Women Infants and Children (WIC)	• Husky A Parents and Caretakers • Husky D	• CEAP Level 1	• Head Start • Husky C (non-LTSS) • Refugee Assistance • Social Security Disability Income (SSDI) • State Administered General Assistance (SAGA) • State Cash Assistance or State Supplement • Supplemental Security Income (SSI) • Temporary Family Assistance

*Citywide free school meal program participants are not eligible for the discount rate, unless income is certified by the school food service manager.

Please note: Information subject to change.

For more information:
Visit uinet.com/LIDR or call 800.442.5004
or scan this code.

UI
An Avangrid company

Low-Income Discount Rate (LIDR)

Applying for the LIDR

Applying for the LIDR is easy. If you are a natural gas heating customer, have reviewed the guidelines and believe you qualify, simply submit proof of income for all adults over 18 years of age in your household or a letter certifying that at least one member of your household participates in an eligible benefits program. Once your documentation has been verified, you will receive a credit on your bill each month. If the Connecticut Department of Social Services (DSS) certifies on your behalf that you receive a DSS benefit, you will be automatically enrolled.

Proof of income includes:

- Unemployment
- Employed (weekly - last four pay stubs, bi-weekly - last two pay stubs, monthly - last paystub)
- Self-employed (most recent year 1099 tax form)
- Social Security
- Child support, pension, retirement or other

Documentation must include your account number and household size, including number of adults and number of children, and can be sent securely by:

- Emailing: cnghardship@ctgcorp.com
- Faxing: 866.549.8994
- Mailing to:
  Connecticut Natural Gas Corporation
  Attention: Credit Dept.
  78 Meadow St.
  East Hartford, CT 06108

You will receive a letter regarding your eligibility.

A letter will be sent to let you know if your LIDR eligibility was either approved or denied.

Please note: Eligibility will need to be verified yearly. You will receive a letter that it is time to reverify your eligibility sixty (60) days prior to the end of the one (1) year period. If the Connecticut Department of Social Services (DSS) certifies on your behalf that you receive a DSS benefit, your enrollment will be automatically renewed with us.

Low-Income Discount Rate (LIDR)

Our Low-Income Discount Rate (LIDR) is designed to help you manage your natural gas bill. If you are a qualifying natural gas heating customer, you will receive a 10% discount on your natural gas bill. Program eligibility is based on your household income and/or program participation.

Qualifying for the LIDR

You may qualify for the LIDR if you heat with natural gas and:

Your CNG account has a financial hardship status | OR | Your total household meets income guidelines | OR | You, or a member of your household, receive benefits from select assistance programs

Income levels by household size

1	2	3	4	5	6	7	8
$48,714	$ 63,703	$78,692	$93,681	$108,669	$123,658	$126,469	$129,279

Proof of income documents include:

- Unemployment
- Employed (weekly - last four pay stubs, bi-weekly - last two pay stubs, monthly - last paystub)
- Self-employed (most recent year 1099 tax form)
- Social Security
- Child support, pension, retirement or other

Program participation

Participation in one of the following programs by a member of your household will likely make you eligible to receive the LIDR

- ALMB / SLMB
- CEAP Level 1
- CEAP Level 2
- CEAP Level 3
- Connecticut Free or Reduced Lunch*
- Head Start
- Husky A Children
- Husky A Parents and Caretakers
- Husky A Pregnant / Postpartum
- Husky B Band 1
- Husky B Prenatal
- Husky C (non-LTSS)
- Husky C Long Term Services and Supports (Husky C LTSS)
- Husky D
- Qualified Medicare Beneficiary Program (QMB)
- Refugee Assistance
- Section 8 Housing/Rental Assistance Program (RAP)
- SNAP
- Social Security Disability Income (SSDI)
- Special / Limited Medical Benefit
- State Administered General Assistance (SAGA)
- State Cash Assistance or State Supplement Husky C (non-LTSS)
- Supplemental Security Income (SSI)
- Temporary Family Assistance
- Women Infants and Children (WIC)

*Citywide free school meal program participants are not eligible for the discount rate, unless income is certified by the school food service manager.

Please note: Information subject to change.

For more information:
Visit cngcorp.com/LIDR or call 844.383.8827
or scan this code.

CNG
An Avangrid company

Low-Income Discount Rate (LIDR)

Applying for the LIDR

Applying for the LIDR is easy. If you are a natural gas heating customer, have reviewed the guidelines and believe you qualify, simply submit proof of income for all adults over 18 years of age in your household or a letter certifying that at least one member of your household participates in an eligible benefits program. Once your documentation has been verified, you will receive a credit on your bill each month. If the Connecticut Department of Social Services (DSS) certifies on your behalf that you receive a DSS benefit, you will be automatically enrolled.

Proof of income includes:

- Unemployment
- Employed (weekly - last four pay stubs, bi-weekly - last two pay stubs, monthly - last paystub)
- Self-employed (most recent year 1099 tax form)
- Social Security
- Child support, pension, retirement or other

Documentation must include your account number and household size, including number of adults and number of children, and can be sent securely by:

- Emailing: scghardship@soconngas.com
- Faxing: 866.549.8992
- Mailing to:
  Southern Connecticut Gas
  100 Marsh Hill Road
  MS OP-HD
  Orange, CT 06477

You will receive a letter regarding your eligibility.

A letter will be sent to let you know if your LIDR eligibility was either approved or denied.

Please note: Eligibility will need to be verified yearly. You will receive a letter that it is time to reverify your eligibility sixty (60) days prior to the end of the one (1) year period. If the Connecticut Department of Social Services (DSS) certifies on your behalf that you receive a DSS benefit, your enrollment will be automatically renewed with us.

Low-Income Discount Rate (LIDR)

Our Low-Income Discount Rate (LIDR) is designed to help you manage your natural gas bill. If you are a qualifying natural gas heating customer, you will receive a 10% discount on your natural gas bill. Program eligibility is based on your household income and/or program participation.

Qualifying for the LIDR

You may qualify for the LIDR if you heat with natural gas and:

Your SCG account has a financial hardship status | OR | Your total household meets income guidelines | OR | You, or a member of your household, receive benefits from select assistance programs

Income levels by household size

1	2	3	4	5	6	7	8
$48,714	$ 63,703	$78,692	$93,681	$108,669	$123,658	$126,469	$129,279

Proof of income documents include:

- Unemployment
- Employed (weekly - last four pay stubs, bi-weekly - last two pay stubs, monthly - last paystub)
- Self-employed (most recent year 1099 tax form)
- Social Security
- Child support, pension, retirement or other

Program participation

Participation in one of the following programs by a member of your household will likely make you eligible to receive the LIDR

- ALMB / SLMB
- CEAP Level 1
- CEAP Level 2
- CEAP Level 3
- Connecticut Free or Reduced Lunch*
- Head Start
- Husky A Children
- Husky A Parents and Caretakers
- Husky A Pregnant / Postpartum
- Husky B Band 1
- Husky B Prenatal
- Husky C (non-LTSS)
- Husky C Long Term Services and Supports (Husky C LTSS)
- Husky D
- Qualified Medicare Beneficiary Program (QMB)
- Refugee Assistance
- Section 8 Housing/Rental Assistance Program (RAP)
- SNAP
- Social Security Disability Income (SSDI)
- Special / Limited Medical Benefit
- State Administered General Assistance (SAGA)
- State Cash Assistance or State Supplement Husky C (non-LTSS)
- Supplemental Security Income (SSI)
- Temporary Family Assistance
- Women Infants and Children (WIC)

*Citywide free school meal program participants are not eligible for the discount rate, unless income is certified by the school food service manager.

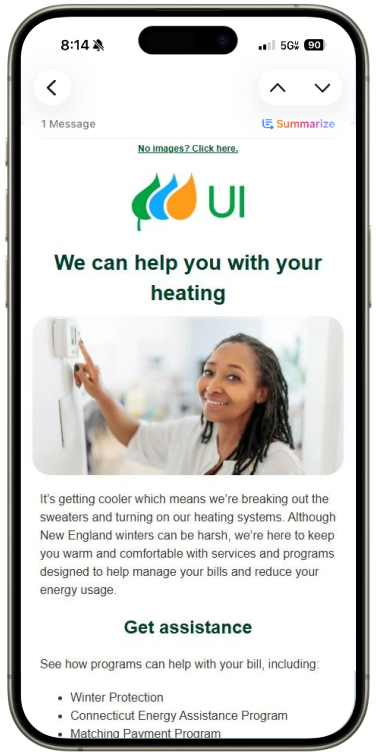
Please note: Information subject to change.

For more information:
Visit soconngas.com/LIDR or call 866.659.4140
or scan this code.

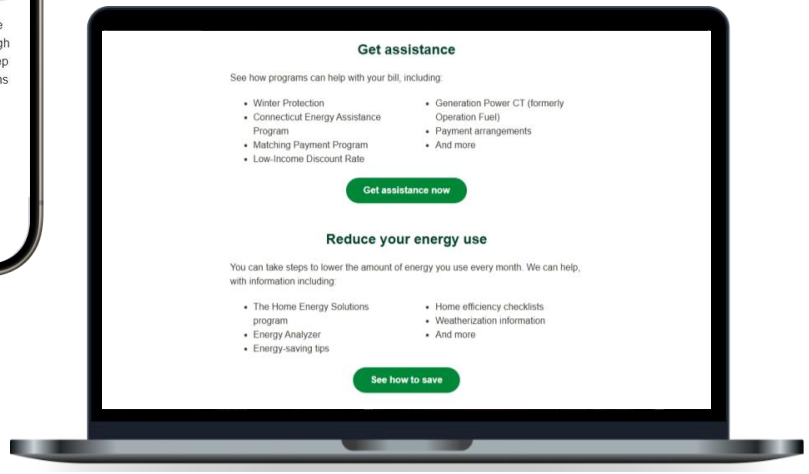
SCG
An Avangrid company

Energy assistance and event emails

- Sent to residential customers in October and November.
- Assistance and energy use messaging.
- Direct customers to website for information and to take action.
- Separate emails for enrollment event promotion, encouraging customers to attend.

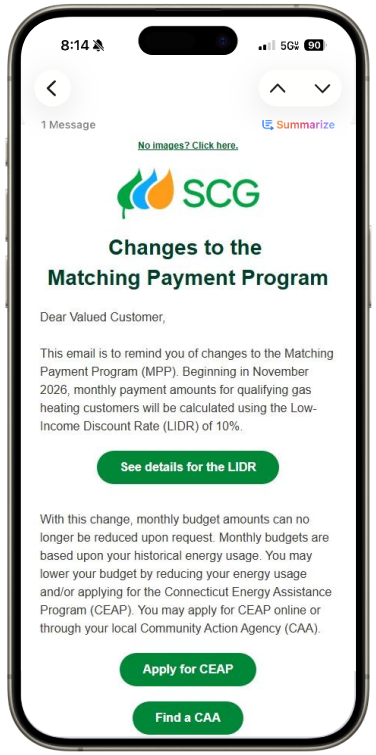




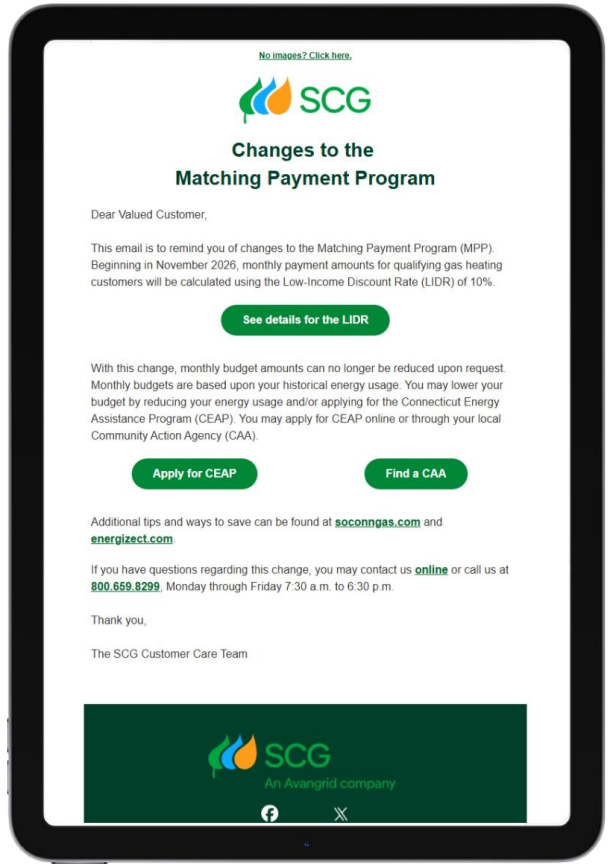


MPP email for CNG and SCG

- Sent to residential customers in November.
- Reminds them that the monthly payment amounts for qualifying gas heating customers will be calculated using the Low-Income Discount Rate of 10%.
- Provides links to LIDR, CEAP and CAAs



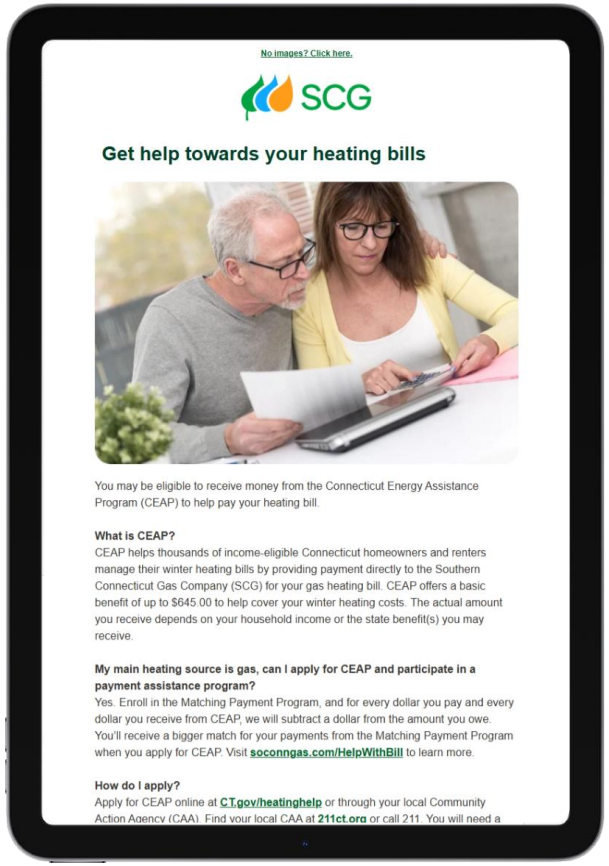
Draft content

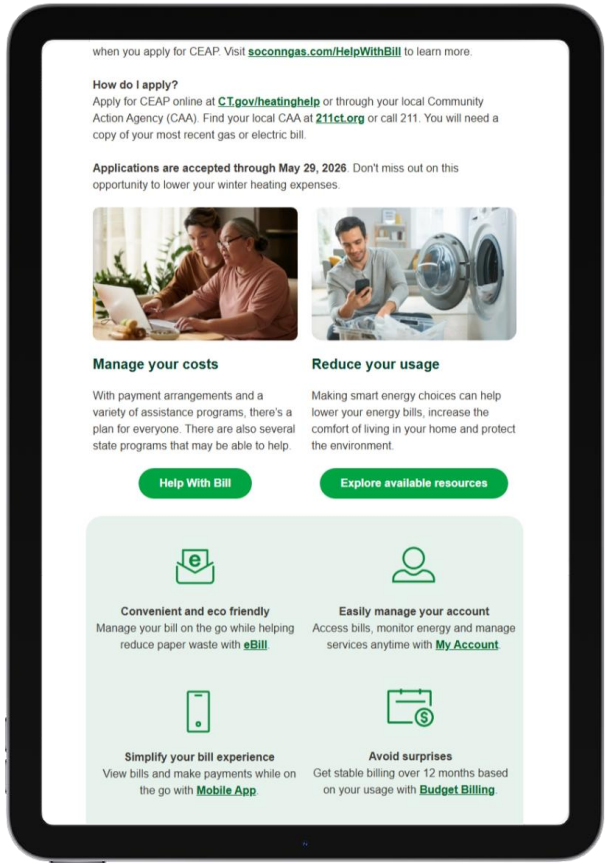


Draft content

CEAP promotion

- Sent to residential customers in November and December.
- Sent again prior to the end of the program year.
- Provides customers with information about CEAP as well as enrollment instructions.
- Secondary messaging about payment arrangements, assistance programs, and usage reduction.





EVERSOURCE

LIDR Gas Communications:

Update on Timeline and Materials

LIDR Gas Communications

Timeline

EVERSOURCE

Orders and updates:

- The company outlines its plan to phase out the $50 BBP for gas customers when the Low-Income Discount Rate (LIDR) is implemented, noting that the **timeline for LIDR implementation has shifted to the earliest of mid-January 2027.**

- Approximately 45 days prior to Gas LIDR implementation, the Company will send customers a notification via email and letter of BBP cessation (customers include MPP, BPP heating customers AND MPP heating customers- as well as Non-heating MPP, BPP customers).

- Docket 24-12-01 p. 205 states "Regarding communication and outreach, the Company shall utilize the communications materials and plans already developed for the electric LIDR offering to develop a comprehensive communications and outreach plan for the gas LIDR implementation. Such materials shall include, but not be limited to, notifications to inform customers of the upcoming offering at least 30 days prior to the Company's LIDR implementation, . . . "

Eversource - Internal Use

LIDR Gas Communications

Update on latest timeline

EVERSOURCE

Example of a timeline for a mid-January launch:

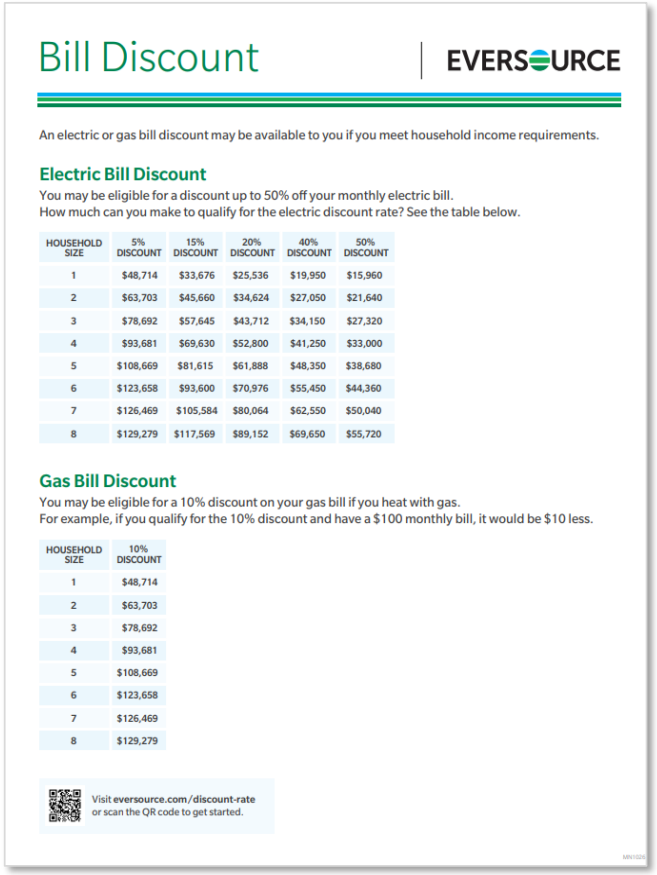
Key Date	Communication	Customer Audience
December 4	Cease BBP original filed letter and email	MPP, BPP heating customers AND MPP heating customers
December 4	Cease BBP letter and email (revised communication without discount rate information)	Non-heating MPP, BPP customers
December 14	Gas discount is coming letter and email	All gas hardship, non MPP heating customers
February 2027	Bill insert announcing gas discount	All gas customers

Eversource - Internal Use

LIDR Gas Communications

Fact sheet and bill insert

EVERSOURCE



Bill Discount | EVERSOURCE

An electric or gas bill discount may be available to you if you meet household income requirements.

Electric Bill Discount

You may be eligible for a discount up to 50% off your monthly electric bill.
How much can you make to qualify for the electric discount rate? See the table below.

HOUSEHOLD SIZE	5% DISCOUNT	15% DISCOUNT	20% DISCOUNT	40% DISCOUNT	50% DISCOUNT
1	$48,714	$33,676	$25,536	$19,950	$15,960
2	$63,703	$45,660	$34,624	$27,050	$21,640
3	$78,692	$57,645	$43,712	$34,150	$27,320
4	$93,681	$69,630	$52,800	$41,250	$33,000
5	$108,669	$81,615	$61,888	$48,350	$38,680
6	$123,658	$93,600	$70,976	$55,450	$44,360
7	$126,469	$105,584	$80,064	$62,550	$50,040
8	$129,279	$117,569	$89,152	$69,650	$55,720

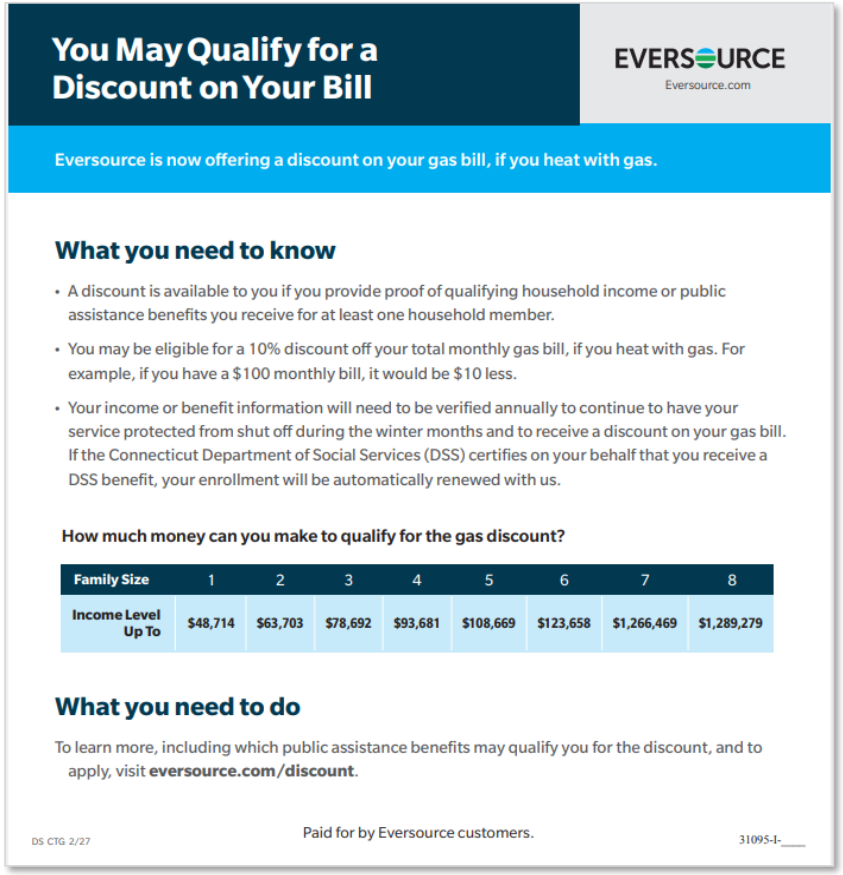
Gas Bill Discount

You may be eligible for a 10% discount on your gas bill if you heat with gas.
For example, if you qualify for the 10% discount and have a $100 monthly bill, it would be $10 less.

HOUSEHOLD SIZE	10% DISCOUNT
1	$48,714
2	$63,703
3	$78,692
4	$93,681
5	$108,669
6	$123,658
7	$126,469
8	$129,279

Visit **eversource.com/discount-rate** or scan the QR code to get started.

Fact sheet for electric and gas customers



You May Qualify for a Discount on Your Bill

EVERSOURCE
Eversource.com

Eversource is now offering a discount on your gas bill, if you heat with gas.

What you need to know

- A discount is available to you if you provide proof of qualifying household income or public assistance benefits you receive for at least one household member.
- You may be eligible for a 10% discount off your total monthly gas bill, if you heat with gas. For example, if you have a $100 monthly bill, it would be $10 less.
- Your income or benefit information will need to be verified annually to continue to have your service protected from shut off during the winter months and to receive a discount on your gas bill. If the Connecticut Department of Social Services (DSS) certifies on your behalf that you receive a DSS benefit, your enrollment will be automatically renewed with us.

How much money can you make to qualify for the gas discount?

Family Size	1	2	3	4	5	6	7	8
Income Level Up To	$48,714	$63,703	$78,692	$93,681	$108,669	$123,658	$1,266,469	$1,289,279

What you need to do

To learn more, including which public assistance benefits may qualify you for the discount, and to apply, visit **eversource.com/discount**.

DS CTG 2/27

Paid for by Eversource customers.

3109S-I-____

Feb. gas customer bill insert

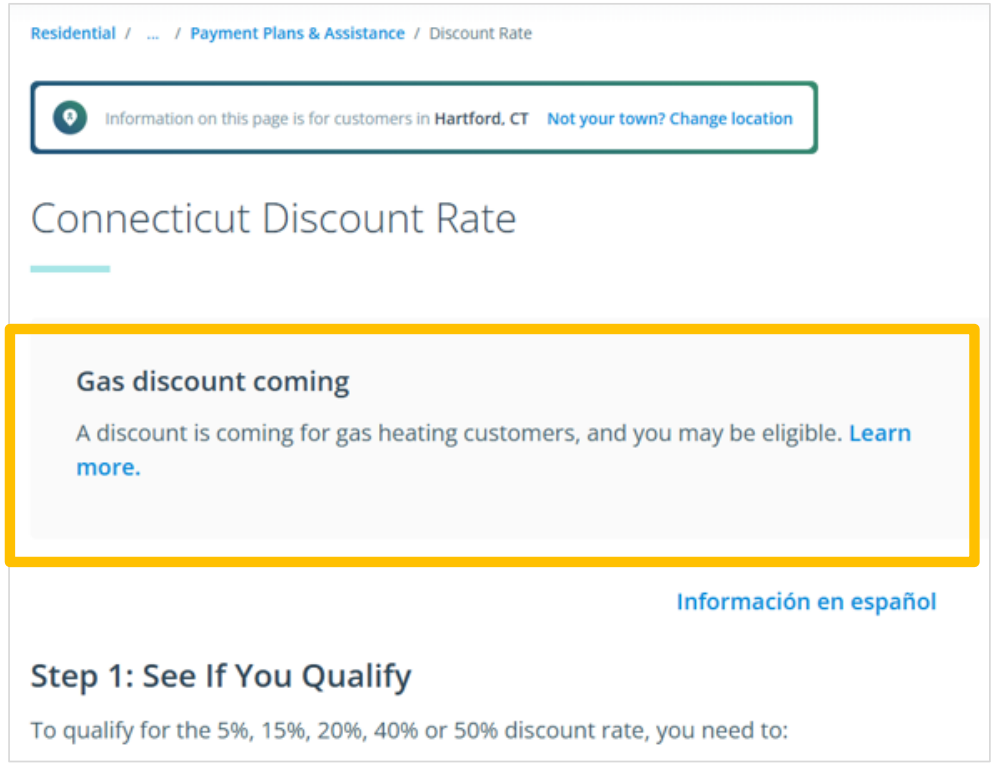
Eversource - Internal Use

LIDR Gas Communications

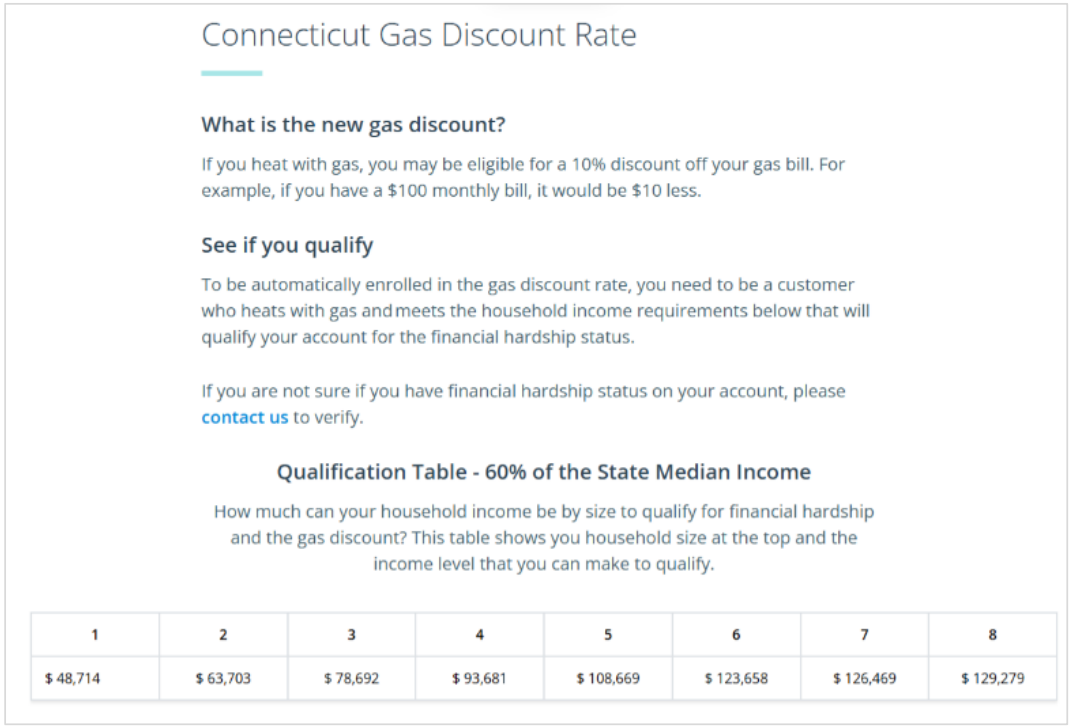
Eversource.com (not live)

EVERSOURCE

"Discount is coming" box on discount rate page



New gas discount web page



Eversource - Internal Use

Questions, Comments or Feedback?

Eversource - Internal Use

Avangrid
A member of the Iberdrola Group

EVERSOURCE

Thank you