

5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

RESERVED FOR FUTURE USE

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements

2. Home Advantage Services

A. Description

Home Advantage Services offer outbound, direct dial long distance service for residential customers. Home Advantage is a flat-rated service offering peak and off-peak rates. Domestic, International and Calling Card Services are available with Home Advantage.

.1 Home Advantage Organizational Program

The Home Advantage program is a benefit package offered in conjunction with Home Advantage Service, which allows the individual users who are members or employees of the participating organizations to receive additional product discounts, if program parameters are met. Members who elect to participate in the Home Advantage Organizational Program will receive Home Advantage products and the TalkAround Calling Card.

Group members will receive a five percent (5%) discount off Home Advantage tariffed rates listed in Section 5.4.2.B.1 (following). The rates for the TalkAround Calling Card service can be found in Section 5.3.4.B of this tariff.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

2. Home Advantage Services (Cont'd)

A. Description (Cont'd)

.1 Home Advantage Organizational Program (Cont'd)

To qualify for the Home Advantage Organizational Program an organization generally must be a: (1) Trade Association representing businesses or individuals in an industry, profession or business classification; (2) Business with franchises, agents, distributors, or multiple representatives; (3) Non-profit organization; or, (4) Corporations. The qualifying organization agrees to meet the following set of criteria:

- (a) Trade Associations must have 5,000 members or more and allow us to telemarket or direct mail their membership roster for promotional reasons.
- (b) Business with franchises, agents, distributors, or multiple representatives, Non-profit organizations and Corporations must have a minimum of 1,000 employees or members and allow us to direct mail their employees/members for promotional reasons.

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5.4 Other Service Arrangements (Cont'd)

2. Home Advantage Services (Cont'd)

A. Description (Cont'd)

.2 Home Advantage Easy Plan

Home Advantage Easy Plan is a flat-rated service offering customers one simple rate for intrastate calls.

B. Usage Charges

1. Home Advantage Service

(a) Rate Periods

Peak - All calls that occur between 8 A.M. and 4:59 P.M. Monday through Friday.

Off Peak - All calls that occur between 5 P.M. and 7:59 A.M. Monday through Thursday, and all calls between 5 P.M. Friday and 7:59 A.M. Monday.

(b) Billing Increments

Home Advantage Service is billed in sixty (60) second increments.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

2. Home Advantage Services (Cont'd)

B. Usage Charges

1. Home Advantage Service (Cont'd)

(c) Per Minute Rate Schedule

<u>Peak</u>	<u>Off-Peak</u>
\$0.2500	\$0.1300

(d) Monthly Recurring Charges (MRC)

MRC: \$3.50

**Note: The MRC will be waived for each month in which Home Advantage Peak, Off-Peak, and International monthly usage exceeds \$9.00. Also, the MRC can be waived by Affinity Groups and Alumni programs.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

2. Home Advantage Services (Cont'd)

B. Usage Charges (Cont.)

1. Home Advantage Service (Cont'd)

(e) Per Minute Surcharge**

Surcharge: \$0.02

**Note: The Per minute surcharge applies only when Home Advantage monthly usage meets or exceeds \$500.00.

(f) Home Advantage Calling Card Service

OnLine Residential Calling Card Rates and Per Call Surcharge will apply as filed in Section 5.3.3.B.1 of this tariff.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

2. Home Advantage Services (Cont'd)

B. Usage Charges

1. Home Advantage Easy Plan

(a) Rate Periods

All calls are billed at the same rate regardless of which rate period the call is completed.

(b) Billing Increments

Home Advantage Easy Plan rates are billed in sixty (60) second initial increments and rounded to the next higher six (6) second increment. All fractional per call charges will be rounded to the nearest whole cent.

(c) Per Minute Rate*

\$0.1390 - All time periods

There is no monthly recurring charge.

(d) Calling Card Service

The TalkAround Calling Card rates will apply as filed in Section 5.3.4.B of this tariff.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

3. "The Answer" Family of Services

A. Description

"The Answer" is a family of service offerings that offers a unified service for single or multi-location customers using switched, dedicated, and OnLINE card origination and switched or dedicated toll-free (in WATS) termination. "The Answer" package includes the availability of switched and dedicated access termination with peak and off peak rates, volume discounts, accounting codes, call detail, and a consolidated invoice for all locations. All fractional per call charges will be rounded to the nearest whole cent.

"The Answer" I is available as an outgoing switched product with origination via FGD, equal access lines. "The Answer" II is available as an outgoing dedicated product via customer-provided dedicated access line (DAL) or T-1 access. "The Answer" III is a toll-free product via regular business lines. "The Answer" IV is a toll-free product via customer-provided dedicated access line (DAL) or T-1 service. "The Answer" V OnLine World Calling Card is available as a calling card service.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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5.4 Other Service Arrangements (Cont'd)

3. "The Answer" Family of Services (Cont.)

B. Rate Periods

1. Peak - All calls that occur from 7AM to 7PM Monday through Friday, except on Company-recognized holidays.
2. Off Peak - All calls that occur between 7PM and 6:59 AM Monday through Thursday, and all calls between 7PM Friday and 6:59 AM Monday and Company-recognized holidays.
3. "The Answer" products are billed in six (6) second initial increments and are rounded to the next higher six (6) second increment (except International which is billed in thirty (30) second initial increments and are rounded to the next higher six (6) second increment). "The Answer" V Online Calling Card usage is billed at an initial sixty (60) second increment and rounded to the next higher six (6) second increment thereafter.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

3. "The Answer" Family of Services (Cont'd)

C. Rate Schedule - "The Answer" I, II, & III

D

Rates apply as shown below. In addition, a volume discount will apply to each month's total Peak usage as specified in Section 5.4.3.G.1 following.

<u>"The Answer" I</u>		<u>"The Answer" III</u>	
<u>Peak</u>	<u>Off Peak</u>	<u>Peak</u>	<u>Off Peak</u>
\$.2048	\$.1638	\$.2155	\$.1724

"The Answer" II

D

<u>Peak</u>	<u>Off Peak</u>
\$.1508	\$.1207

D

D

D. "The Answer" Service for intrastate use are sold as an add-on service to the Company's interstate Answer Services. Accordingly, non-recurring and monthly recurring charges are found in the Company's interstate tariff, FCC No. 2, Section 6.3.1.

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5.4 Other Service Arrangements (Cont'd)

3. "The Answer" Family of Services (Cont'd)

E. "The Answer" Extended Service Plan ("ESP")

"The Answer" services are available to customers through an Extended Service Plan ("ESP") option if the customer agrees to commit to such service for a term of twelve (12), twenty-four (24), or thirty-six (36) months and to generate a minimum monthly gross usage as outlined in Section 5.4.3.E.6. Customers who elect the Answer ESP option are subject to the following:

1. Customers must indicate what Answer service or services are to be included in the ESP. The discounts provided under this option become effective with the first full month's usage.
2. Customers must reach the minimum usage requirement associated with each Answer ESP option by the fourth invoice period and monthly thereafter.
3. Customers who do not generate the monthly minimum required in a given month will be billed the monthly minimum in lieu of the actual usage for that month. No discounts will be applied if usage does not reach required ESP option monthly minimum.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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5.4 Other Service Arrangements (Cont'd)

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3. "The Answer" Family of Services (Cont'd)

E. "The Answer" Extended Service Plan ("ESP") (Cont'd)

4. Customers who terminate service prior to the end of the term of commitment will be billed the minimum usage requirement times the number of full or partial months remaining in the term in one lump sum. This charge will not apply to Company Answer customers who convert from an Answer service to another Company service with equal or greater term and minimum requirement commitments.

5. All customer requests to commence or terminate an Answer ESP must be made in writing to the Company and received no later than the last day of the month preceding the month in which the desired action is to take effect. The customer must provide written notification to cancel the ESP which must be received by the Company not less than 30 days prior to the expiration of the term commitment. If such notification is not received by the Company within this timeframe, the Answer ESP agreement will be automatically renewed for a new term of commitment.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

3. "The Answer" Family of Services (Cont'd)

E. "The Answer" Extended Service Plan ("ESP") (Cont'd)

6. Customers who elect ESP for "The Answer" I or III must meet the minimum usage requirement of \$250 per month per account for each service. Customers who elect ESP for "The Answer" II or IV must meet the minimum usage requirement of \$1,000 per month per account for each service. A minimum commitment does not apply to the "The Answer" V OnLine World calling card service.
7. Customers who subscribe to "The Answer" through an ESP option will receive the discounts listed in Section 5.4.3.G.2 in lieu of those described above.
8. This additional discount is applied to all usage and is given only to customers who have met the monthly minimum usage requirement.
9. Total intrastate, interstate and international usage contributes to discount level, including OnLine "Answer" card usage. Directory Assistance calls are not added to the total of monthly usage to determine the appropriate discount nor are they discounted.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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5.4 Other Service Arrangements (Cont'd)

3. "The Answer" Family of Services (Cont'd)

F. "The Answer" V - OnLine Calling Card Service

1. Direct Dial Rate Schedule

(a) Per Minute Rates (\$)

<u>Time of Day</u>	<u>Initial Rate Per Minute</u>	<u>Add'l per 6 second</u>
Peak	\$0.3400	\$0.0300
Off-Peak	\$0.3400	\$0.0300

(b) Billing Increments

Usage is billed at an initial sixty (60) second increment and rounded to the next higher six (6) second increment thereafter.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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5.4 Other Service Arrangements (Cont'd)

3. "The Answer" Family of Services (Cont'd)

F. "The Answer" V - OnLine Calling Card Service

1. Direct Dial Rate Schedule (Cont.)

(c) Per Call Surcharge

(1) The following surcharge will apply in addition to the per minute rates found in (a) above.

Per Call Surcharge \$0.50

(2) The following surcharge is in addition to the per minute rates found in (a) above and will apply to calls which default to a live operator.

Per call Surcharge \$0.50

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

3. "The Answer" Family of Services (Cont'd)

F. "The Answer" V - OnLine Calling Card Service

2. "The Answer" V - OnLine Operator Assisted Rate Schedule

If a customer chooses to access an Operator to place a call, the call will be billed at per minute rates (Dial USA) as provided in Section 5.1.2(c).

(a) Billing Increments

All "The Answer" V OnLine World calling card calls placed with the assistance of an operator will be billed in one (1) minute increments.

(b) Per Call Surcharges

The following surcharge will apply in addition to per minute rates.

	<u>Per Call Charge</u>
Station-to-Station	\$1.50
Person-to-Person	\$3.00

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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5.4 Other Service Arrangements (Cont'd)

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3. "The Answer" Family of Services (Cont'd)

G. Volume Discount

A volume discount will apply to each month's total domestic (Peak) usage as specified below and is calculated on a retroactive amount basis. Total intrastate, interstate and international usage for all Answer products of the same term length may be combined to reach the appropriate discount level. "The Answer" V OnLine World Calling Card calls are added to the total of monthly usage to determine the appropriate discount. Off peak usage International contributes to volume discount but are not eligible for discount.

1. Volume Discount

— % Discount —	
Answer I, II, III or IV	
<u>and/or "The Answer" V Online World Calling Card Usage Level \$)</u>	
\$ 0 - \$249.99	0%
\$250 - \$999.99	5%
\$1000 - \$2499.99	7%
\$2500 - \$4999.99	9%
\$5000 - \$7499.99	11%
\$7500 - \$9999.99	13%
\$10000 - \$24999.99	15%
\$25000 - \$49999.99	17%
\$50000 plus	19%

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5.4 Other Service Arrangements (Cont'd)

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3. "The Answer" Family of Services (Cont'd)

G. Volume Discount (Cont'd)

2. ESP Volume Discounts

The method of calculation to determine the ESP discount is explained in Section 5.4.3.H following.

"The Answer" I, II, III, IV
or "The Answer" V OnLine Calling Card

----- % Discount -----

<u>Monthly Usage (\$)</u>	<u>12 Month ESP</u>		<u>24 Month ESP</u>		<u>36 Month ESP</u>	
	<u>Peak</u>	<u>Off Peak</u>	<u>Peak</u>	<u>Off Peak</u>	<u>Peak</u>	<u>Off Peak</u>
\$ 0 - \$249.99	0%	0%	0%	0%	0%	0%
\$ 250 - \$999.99	12%	7%	15%	10%	12%	10%
\$1,000- \$2499.99	14%	7%	17%	10%	12%	10%
\$2,500- \$4999.99	16%	7%	19%	10%	12%	10%
\$5,000- \$7499.99	18%	7%	21%	10%	12%	10%
\$7,500- \$9999.99	20%	7%	23%	10%	12%	10%
\$10,000-\$24999.99	22%	7%	25%	10%	12%	10%
\$25,000-\$49999.99	24%	7%	27%	10%	12%	10%
\$50,000 plus	26%	7%	29%	10%	12%	10%

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5.4 Other Service Arrangements (Cont'd)

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3. "The Answer" Family of Services (Cont'd)

H. Method of Calculation for ESP Discount

Determine the total monthly usage (all domestic, international and Answer OnLine usage combined). Refer to the appropriate term period. The discount percentage will apply to all domestic Peak usage, including "The Answer" V Online Calling Card usage.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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5.4 Other Service Arrangements (Cont'd)

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5. EasyAnswer Services

A. Description

The Basic EasyAnswer Service offers a unified service for single or multi-location customers using switched, dedicated, and OnLine calling card origination and switched or dedicated toll-free (in Wats) termination. The Basic EasyAnswer package includes the availability of outbound, inbound (toll-free) and calling card services, and offering a discount on outbound and toll-free service for customers willing to sign a term commitment and/or a willingness to commit to a specific dollar volume of monthly minimum usage.

There are three (3) Options of Basic EasyAnswer available to customers, each of which are described below:

- Option 1 - Requires no monthly minimum billing commitment.
- Option 2 - Requires a monthly minimum billing commitment of \$1,000; if the minimum is not reached, the customer is charged for the difference.
- Option 3 - Requires a monthly minimum billing commitment of \$5,000; if the minimum is not reached, the customer is charged for the difference.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

5. EasyAnswer Services

A. Description

Multiple services and/or multiple locations using Basic EasyAnswer's services can contribute to the overall monthly minimum commitment; however, the customer must allocate the minimum by service and location. Domestic toll-free, Domestic and International outbound calls contribute to determining monthly minimum usage. Easy OnLine Calling Card, Easy Online Calling Card Option A, Operator Services and Directory Assistance usage is not included in determining monthly minimum usage.

Customers must reach the minimum monthly usage requirement associated with their selected EasyAnswer Option by the fourth invoice period and monthly thereafter.

B. Rate Periods

Peak - All calls that occur from 7AM to 7PM Monday through Friday, except on Company-recognized holidays.

Off Peak - All calls that occur between 7PM through 6:59 AM Monday through Thursday, and all calls between 7PM Friday and 6:59 AM Monday and Company-recognized holidays.

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5.4 Other Service Arrangements (Cont'd)

5. EasyAnswer Services (Cont'd)

C. Billing Increments

Basic EasyAnswer Services are billed in six (6) second initial increments and are rounded to the next higher six (6) second increment (except International, which is billed in thirty (30) second initial increments and is rounded to the next higher six (6) second increment). Easy OnLine Calling Card is billed at an initial sixty (60) second increment and rounded to the next higher six (6) second increment thereafter. Easy Call Card Option A is billed at an initial sixty (60) second increment and rounded to the next higher sixty (60) second increment thereafter.

D. Per Minute Rate Schedule - Basic EasyAnswer Services

(1) Per minute intrastate base rates for Basic EasyAnswer Services are the same for all Options (1, 2 & 3) and apply as shown below:

(a) Switched Per Minute Rates

	<u>Peak/Off-Peak</u>
Outbound	\$.1865
Inbound	\$.1985

(b) Dedicated Per Minute Rates

	<u>Peak/Off-Peak</u>
Outbound	\$.1324
Inbound	\$.1443

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5.4 Other Service Arrangements (Cont'd)

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5. EasyAnswer Services (Cont'd)

E. Easy OnLine Calling Card Service

(1) Direct Dial Rate Schedule

(a) Per Minute Rates applying to all time periods:

\$.3400

(b) Billing Increments - Usage is billed at an initial sixty (60) second increment and rounded to the next higher six (6) second increment thereafter.

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5.4 Other Service Arrangements (Cont'd)

5. EasyAnswer Services (Cont'd)

E. Easy OnLine Calling Card Service (Cont'd)

(1) Direct Dial Rate Schedule (Cont'd)

(c) Per Call Surcharge

- (1) There is a \$0.65 Per Call Surcharge on domestic direct dial calls.
- (2) The following rates and surcharge will apply to calls which default to a live operator.

Rate Per Minute:

Peak	\$0.23
Off-Peak	\$0.16
Per call Surcharge	\$0.65

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

Missouri Public
Service Commission

REC'D SEP 09 1999

5.4 Other Service Arrangements (Cont'd)

5. EasyAnswer Services (Cont'd)

E. Easy OnLine Calling Card Service (Cont'd)

(2) Easy OnLine Calling Card Service - Online Operator Assisted Rate Schedule

If a customer chooses to access an Operator to place a call, the call will be billed at per minute rates (Dial USA) as provided in Section 5.1.2.C.

(a) Billing Increments - All Easy OnLine Calling Card calls placed with the assistance of an operator will be billed in one (1) minute increments.

(b) Per Call Surcharges - The following surcharge will apply in addition to per minute rates.

	<u>Per Call Charge</u>
Station-to-Station	\$1.50
Person-to-Person	\$3.00

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

5. EasyAnswer Services (Cont'd)

F. Easy Calling Card Option A Service

(1) Per Minute Rates applying to all time periods:

\$.2500

(2) Billing Increments

Usage is billed at an initial sixty (60) second increment and rounded to the next higher sixty (60) second increment thereafter.

(3) The per call surcharges apply as in 5.4.5.E(1)(c).

G. Basic EasyAnswer Service for intrastate use are sold as an add-on service to the Company's interstate EasyAnswer Services. Accordingly, non-recurring and monthly recurring charges are found in the Company's interstate tariff, FCC No. 2, Section 6.3.1.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

Missouri Public
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5.4 Other Service Arrangements (Cont'd)

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5. EasyAnswer Services (Cont'd)

H. Basic EasyAnswer Term Plan

Basic EasyAnswer Services are available to customers through a Term Plan option if the customer agrees to commit to such service for a term of twelve (12) or twenty-four (24) or thirty-six (36) months. Customers who elect the Term Plan option will receive a discount off their selected Option's domestic interstate, and intrastate outbound and toll-free rates. This discount will apply to Basic EasyAnswer's peak interstate rates and all time periods for intrastate rates. Customers who elect the Basic EasyAnswer Service Term Plan option are subject to the following:

- (1) Customers must indicate what Basic EasyAnswer service or services are to be included in the term plan. The discounts provided under this option become effective with the first full month's usage.
- (2) Customers who terminate service prior to the end of the term of commitment in any manner other than stated in (3) following, will be liable for a cancellation penalty equal to the number of months remaining in the term then in effect multiplied by: (a) \$200 per month for switched services; or, (b) \$500 per month for dedicated services; (per service type). The foregoing cancellation penalty will apply unless the Customer immediately converts to another Company service with equal or greater term and minimum usage requirement commitments, and Customer continues to use such Company Service for a period of months equal to or greater than the number of months remaining in the term during which the conversion takes place.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

Missouri Public
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5.4 Other Service Arrangements (Cont'd)

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5. EasyAnswer Services (Cont'd)

H. Basic EasyAnswer Term Plan (Cont'd)

- (3) All customer requests to commence or terminate a Basic EasyAnswer Term Plan must be made in writing, either by certified or registered mail (return receipt requested), to Company and received no later than thirty (30) days prior to the then existing term expiration date. If such notification is not received by the Company within this timeframe, the EasyAnswer Term Plan agreement will be automatically renewed for a new term of commitment. The customer has ninety (90) days from the date service is made available in which to notify the Company in writing, either by certified or registered mail (return receipt requested), of the customer's desire to cancel this agreement without further obligation.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

Missouri Public
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5.4 Other Service Arrangements (Cont'd)

REC'D SEP 09 1999

5. EasyAnswer Services (Cont'd)

H. Basic EasyAnswer Term Plan (Cont'd)

(4) Easy OnLine Calling Card and Easy Calling Card Option A usage is excluded from the Basic EasyAnswer Term Plan discounts.

(5) Basic EasyAnswer Term Plan Discounts

<u>Term</u>	<u>Outbound Discount</u>	<u>Toll-Free Discount</u>
12 Months	\$.0050	\$.0150
24 & 36 Months	\$.0100	\$.0200

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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5.4 Other Service Arrangements (Cont'd)

5. EasyAnswer Services (Cont'd)

I. EasyAnswer Association

The EasyAnswer Association program is a benefit package which allows the individual users who are members or employees of the participating organization to receive additional product discounts. Members who elect to participate in the EasyAnswer Association program will receive Basic EasyAnswer products and Easy OnLine Calling Card Service.

To qualify for EasyAnswer Association an organization generally must be a: (1) Trade association representing businesses or individuals in an industry, profession or business classification; (2) Business with franchises, agents, distributors, or multiple representatives; (3) Non profit organization, or; (4) Buying group not organized merely to buy the Company's long distance for resale. The qualifying organization agrees to meet the following set of criteria within (6) months of undertaking to qualify and thereafter maintain them, and enters into a written agreement with the Company for the marketing of the Company's services. The group's members who have subscribed to the Company's services throughout the group must have aggregate billings, net of taxes; promotional credits and surcharges of at least \$5,000 per month.

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5 SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

5. EasyAnswer Services (Cont'd)

I. EasyAnswer Association (Cont'd)

The Company will render monthly statements to the individual members and the statement received will show all appropriate discounts. All sums due from members are the sole property of the Company, and the Company shall have the sole right to collect, enforce collection and settle such sums. The EasyAnswer Association member group shall receive a monthly report from the Company listing members of the group who subscribe to the Company's service under this program.

Unless otherwise specified in this tariff, member's usage of the Company's service under this plan cannot be used to qualify for any other benefits under this tariff or under other arrangements between the Company and third parties who undertake to market the Company's services. Association discounts for Basic EasyAnswer are listed below.

J. EasyAnswer Association Discount Schedule

EasyAnswer Association members will receive a 5% discount on interstate and intrastate usage, peak and off-peak time periods for monthly and one (1) year term plan customers. Association members who sign up for a two (2) year term plan will receive the same discounts as non-Association customers.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service

A. Description

WorldOne Service offers a unified service for single or multi-location customers using switched, dedicated, and OnLine calling card origination and switched or dedicated toll-free (in Wats) termination. The WorldOne package includes the availability of outbound, inbound (toll-free) and calling card services, and offering a discount on outbound and toll-free service for customers willing to sign a term commitment and/or a willingness to commit to a specific dollar volume of monthly minimum usage.

There are seven (7) options of WorldOne available to customers, each of which has a unique set of rates for outbound and toll-free service: Option A - Requires no monthly minimum billing commitment for month-to-month customers; \$250 monthly minimum billing commitment for ESP customers; Option B - Requires a monthly minimum billing commitment of \$1,000; Option C - Requires a monthly minimum billing commitment of \$5,000; Option D - Requires a monthly minimum billing commitment of \$7,500; Option E - Requires a monthly minimum billing commitment of \$15,000; Option F - Requires a monthly minimum billing commitment of \$25,000; Option G - Requires a monthly minimum billing commitment of \$50,000.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont.)

A. Description (Cont.)

Customers who do sign a minimum monthly billing commitment will receive discounted rates on their interstate usage. If the minimum monthly billing commitment is not reached for Option A ESP and Options B through G, the customer will be charged for the difference.

Multiple services and/or multiple locations using WorldOne service can contribute to the overall monthly minimum commitment; however, the customer must allocate the minimum by service and location. Domestic toll-free, Domestic and International outbound calls contribute to determining monthly minimum usage. OnLine World Calling Card, Operator Services and Directory Assistance usage is not included in determining monthly minimum usage.

Customers must reach the minimum monthly usage requirement associated with their selected option by the fourth invoice period and monthly thereafter.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont'd)

B. WorldOne Extended Service Plan ("ESP")

WorldOne is available to customers through a ESP option if the customer agrees to commit to such service for a term of twelve (12) or twenty-four (24) months. Customers who elect the ESP will receive a discount off their selected option's domestic interstate, and intrastate outbound and toll-free rates. This discount will apply only to WorldOne's peak interstate rates and all time periods for intrastate rates. Customers who elect the ESP are subject to the following conditions:

- (1) Customers must indicate what WorldOne service or services are to be included in the ESP. The discounts provided under this option become effective with the first full month's usage.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont'd)

B. WorldOne Extended Service Plan ("ESP") (Cont.)

(2) Upon execution of the ESP agreement, the customer has ninety (90) days from the date service is made available in which to notify the Company in writing, either by certified or registered mail (return receipt requested), of the customer's desire to cancel the ESP agreement without penalty or further obligation, except for charges incurred up to the date of termination, in the event that quality deficiencies solely caused by Company in the provision of telecommunications service hereunder are demonstrated by Customer to affect adversely and materially Customer's telecommunications applications (such a termination under this clause constituting a Termination for Cause). A Termination for Cause shall not be effective unless Customer has reported trouble on an ANI or circuit-specific basis to (and received a corresponding trouble ticket from) the appropriate Company Support Center and a period of not less than thirty (30) days after receipt of Customer's written notice of termination has elapsed during which Company fails to correct such quality deficiencies. Provided, nothing contained herein shall impose any liability on Company and Customer's sole remedy shall be the termination of the affected service as described.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont'd)

B. WorldOne Extended Service Plan ("ESP") (Cont'd)

(3) Customers who terminate service prior to the end of the term of commitment in any manner other than stated in (4) following, will be liable for a cancellation penalty equal to the number of months remaining in the customer commitment period through the expiration of the first year. If applicable, twenty-five percent of the balance remaining (monthly minimum billing commitment times the number of remaining months in the contract beyond the first year) will also be included (per service type). If the termination becomes effective after the completion of the first year, then the charge shall be equal to twenty-five percent of the balance remaining (monthly minimum billing commitment times the number of months remaining in the contract). The foregoing cancellation penalty will apply unless the Customer immediately converts to another Company service with equal or greater term and minimum usage requirement commitments, and Customer continues to use such Company Service for a period of months equal to or greater than the number of months remaining in the term during which the conversion takes place.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont'd)

B. WorldOne Extended Service Plan ("ESP") (Cont'd)

- (4) All customer requests to commence or terminate a WorldOne ESP must be made in writing, either by certified or registered mail (return receipt requested), to the Company and received no later than thirty (30) days prior to the then existing term expiration date. If such notification is not received by the Company within this timeframe, the WorldOne ESP agreement will be automatically renewed for a new term of commitment.
- (5) A customer who cancels their agreement prior to the expiration of the term will be required to repay any promotional credits that were given in addition to other termination charges as noted above.
- (6) OnLine World Calling Card usage is excluded from the WorldOne ESP discounts.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont'd)

C. Rate Periods

Peak - All calls that occur from 7AM to 7PM Monday through Friday, except on Company-recognized holidays.

Off Peak - All calls that occur between 7PM through 6:59 AM Monday through Thursday, and all calls between 7PM Friday and 6:59 AM Monday and Company-recognized holidays.

D. Billing Increments

WorldOne Switched Access Service is billed in eighteen (18) second initial increments and are rounded to the next higher six (6) second increment. WorldOne Dedicated Access Service is billed in six (6) second initial increments and is rounded to the next higher six (6) second increment (except International, which is billed in thirty (30) second initial increments and is rounded to the next higher six (6) second increment). OnLine World Calling Card is billed at an initial sixty (60) second increment and rounded to the next higher six (6) second increment thereafter. All fractional per call charges will be rounded to the nearest whole cent.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont'd)

E. Per Minute Rate Schedule - WorldOne Services

(1) Per minute intrastate base rates for WorldOne Service is the same for Options A-G and apply as shown below:

(a) Switched Per Minute Rates

	<u>Monthly</u>	<u>1 Year ESP</u>	<u>2 Year ESP</u>
Outbound	\$.1721	\$.1667	\$.1611
Inbound	\$.1833	\$.1667	\$.1611

(b) Dedicated Per Minute Rates

	<u>Monthly</u>	<u>1 Year ESP</u>	<u>2 Year ESP</u>
Outbound	\$.1222	\$.1166	\$.1111
Inbound	\$.1333	\$.1166	\$.1111

WRITTEN NOTICE OF RATE INCREASE
 AND ITS EFFECTIVE DATE FILED ON

12/30/99

(DATE)

PURSUANT TO SECTION 392.500 (2)
 RSMO SUPP. 1985

EFFECTIVE DATE OF RATE INCREASE

2/1/00

(DATE)

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont'd)

F. OnLine World Calling Card Service

(1) Direct Dial Rate Schedule

(a) Per Minute Rates applying to all time periods:

\$.3200

(b) Billing Increments - Usage is billed at an initial sixty (60) second increment and rounded to the next higher six (6) second increment thereafter.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont'd)

F. OnLine World Calling Card Service

(1) Direct Dial Rate Schedule

(c) Per Call Surcharge

- (i) There is a \$0.65 Per Call Surcharge on domestic direct dial calls.
- (ii) The following rates and surcharge will apply to calls which default to a live operator.

Rate Per Minute:

Peak	\$0.23
Off-Peak	\$0.16
Per call Surcharge	\$0.65

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont'd)

F. OnLine World Calling Card Service

(2) OnLine World Calling Card Service - Online Operator Assisted Rate Schedule

If a customer chooses to access an Operator to place a call, the call will be billed at per minute rates (Dial USA) as provided in Section 5.1.2(c).

(i) Billing Increments - All OnLine World Calling Card calls placed with the assistance of an operator will be billed in one (1) minute increments.

(ii) Per Call Surcharges - The following surcharge will apply in addition to per minute rates.

Per Call Charge

Station-to-Station	\$1.50
Person-to-Person	\$3.00

G. WorldOne Service for intrastate use is sold as an add-on service to the Company's interstate WorldOne Services. Accordingly, non-recurring and monthly recurring charges are found in the Company's interstate tariff, FCC No. 2, Section 6.3.1.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont'd)

H. WorldOne Association

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The WorldOne Association program is a benefit package offered in conjunction with Basic WorldOne Service, which allows the individual users who are members or employees of the participating organization to receive additional product discounts. Members who elect to participate in the WorldOne Association program will receive Basic WorldOne products and OnLine World Calling Card Service.

To qualify for WorldOne Association an organization generally must be a: (1) Trade association representing businesses or individuals in an industry, profession or business classification; (2) Business with franchises, agents distributors, or multiple representatives; (3) Non profit organization, or; (4) Buying group not organized merely to buy the Company's long distance for resale. The qualifying organization agrees to meet the following set of criteria within (6) months of undertaking to qualify and thereafter maintain them, and enters into a written agreement with the Company for the marketing of the Company's services. The group's members who have subscribed to the Company's services throughout the group must have aggregate billings, net of taxes; promotional credits and surcharges of at least \$5,000 per month.

The Company will render monthly statements to the individual members and the statement received will show all appropriate discounts. All sums due from members are the sole property of the Company, and the Company shall have the sole right to collect, enforce collection and settle such sums. The WorldOne Association member group shall receive a monthly report from the Company listing members of the group who subscribe to the Company service under this program.

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

5.4 Other Service Arrangements (Cont'd)

6. WorldOne Service (Cont'd)

H. WorldOne Association (Cont'd)

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Unless otherwise specified in this tariff, member's usage of Company service under this plan cannot be used to qualify for any other benefits under this tariff or under other arrangements between Company and third parties who undertake to market the Company's services. Association discounts for WorldOne Services are outlined below:

Month-to-Month association customers on WorldOne Service will receive the one (1) year term rates, no Extended Service Plan ("ESP") will be required; One (1) year term or two (2) year term association customers on WorldOne Service will receive the two (2) year term rates, ESP for Associations is required.

The conditions of the WorldOne Service Extended Service Plan ("ESP") as filed in Section 5.4.6.B will apply for WorldOne for Associations ESP agreements.

OnLine World Calling Card Service is not available for Association discounts.

	<u>Monthly</u>	<u>ESP</u>
Switched Outbound	.1500	.1450
Switched Toll-Free	.1500	.1450
Dedicated Outbound	.1050	.1000
Dedicated Toll-Free	.1050	.1000

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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5. SERVICE DESCRIPTIONS AND CHARGES (Cont'd)

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