PSE&G

Working for *you*

Your Source For Energy Services and Information — August 2026

Understanding Your PSE&G Bill

For Residential Customers

This is a summary of the charges that may apply to you as a customer of PSE&G. It does not replace the PSE&G Tariffs for Electric Service and/or Gas Service that are on file with the New Jersey Board of Public Utilities (BPU). More detailed information, including historical charges, can be found at pseg.com/Tariffs. Please keep this insert for future reference.

Electric Service

Details of your electric charges

Your rate: Residential Service (RS)

Meter # 1000000	Usage		
	Actual reading June 30, 2026	26872	
Less	Actual reading June 1, 2026	26116	
	Total electric you used in 29 days	**756**	**kWh**

Delivery charges

Monthly service charge ❶		$6.00
Charges for delivering electric to you: ❷		
kWh charges		
For the first	600 kWh x $0.090117	$54.07
For the next	156 kWh x $0.094167	$14.69
Total electric delivery charges		**$74.76**

Supply charges ❸

Cost of electric:		
Charges		
For the first	600 kWh x $0.190750	$114.45
For the next	156 kWh x $0.200192	$31.23
Total electric supply charges		**$145.68**
Total electric charges		**$220.44**

Explaining electric charges

We charge for the electricity you use in kilowatt-hour (kWh). 1 kilowatt is equal to 1,000 watts.

If you use a standard LCD TV which uses ~150 watts while operating, it would take 7 hours of use to equal 1 kWh.

Price to compare ❹

If you want to consider getting your electric supply from another supplier, you can compare their price with ours. This month, your cost for energy supply is $145.68 (or an average of $0.192699 per kWh). This price to compare varies from month to month, depending on your usage.

Your PoD ID is: PE00000000000000000 – Your PoD ID is your Point of Delivery identification within PSE&G's system. You will need this number if you are considering enrolling with another supplier.

Electric Explanation of Charges

The basic billing unit for electricity is a kilowatt-hour (kWh). The charge for each kWh used is determined by the rate schedule.

1. **Monthly Service Charge:** This is a fixed monthly charge that includes the cost to maintain an account for a customer, including metering, billing and Infrastructure Improvement Program (IIP) charges.
2. **Charges for Delivering Electricity to You:** These are charges to deliver electricity to customers' homes. These include costs for government-mandated programs designed to achieve public policy goals, such as energy efficiency. It also includes other program charges such as the Infrastructure Improvement Program (IIP).
3. **Supply Charges:** These are the charges for electric generation, including the cost of the transmission from generation facilities to the local distribution system. Refer to our website for current charges.
4. **Price to Compare (PTC):** Customers may choose to receive electric supply from Basic Generation Service (BGS) or a third party supplier. This number can help when comparing offers between third party suppliers; it is calculated using a customer's electric usage and the cost per kWh for that electricity. Visit our website https://nj.pseg.com/aboutpseg/regulatorypage/pricetocompare for the current PTC.

   For customers who choose to switch to a third party supplier, PSE&G still remains responsible for delivering electricity and resolving delivery service issues.

RATE SCHEDULES AND DESCRIPTIONS

Residential Service (RS): This is delivery service for residential purposes.
Residential Time of Use Three Period[4] (RS-TOU 3P): This is a delivery service that has a variable charge depending upon the time service is used: on-peak, mid-peak, and off-peak periods that varies by season.
Residential Heating Service (RHS): This rate schedule is closed and in the process of elimination. RHS delivery service is limited to residential purposes where electricity is the sole source of space heating for customers.
Residential Load Management Service (RLM): This rate is also known as "Time-of-Day" residential delivery service. The distribution rate varies between "on-peak" and "off-peak" hours, and by season.
Water Heating Service (WH): This rate schedule is closed and is in the process of elimination. WH delivery service is for controlled water heating.
Water Heating Storage Service (WHS): This is delivery service for controlled water heating storage.

RATES FOR ELECTRIC SERVICE EFFECTIVE JUNE 1,2026						
	Residential Service (RS)	**Residential Service (RS-TOU 3P)**	**Residential Heating Service (RHS) (Closed)**	**Residential Load Mgmt. Service (RLM) (Closed)**	**Water Heating Service (WH) (Closed)**	**Water Heating Service (WHS) (Closed)**
Delivery Charges (7)						
Service Charge (1):	$6.00	$6.00	$6.00	$13.94	--	$1.03
Distribution Charges: $/kWh						
0-600 Summer (1&2)	$0.082602	--	$0.092864	--	--	--
0-600 Winter (1&2)	$0.047989	--	$0.047487	--	--	--
Over 600 Summer (1&2)	$0.086677	--	$0.098089	--	--	--
Over 600 Winter (1&2)	$0.047989	--	$0.028721	--	--	--
Summer On-Peak (1,2,3&4)	--	$0.211624	--	$0.112261	--	--
Summer Off-Peak (1,2,3&4)	--	$0.021189	--	$0.019817	--	--
Summer Mid-Peak (1,2&4)	--	$0.042377	--	--	--	--
Winter On-Peak (1,2,3&4)	--	$0.155209	--	$0.019817	--	--
Winter Off-Peak (1,2,3&4)	--	$0.021189	--	$0.019817	--	--
Winter Mid-Peak (1,2&4)	--	$0.042377	--	--	--	--
Common Use (1)	--	--	$0.098089	--	--	--
All Use (1)	--	--	--	--	$0.069457	$0.002330
Conservation Incentive Program (7&6)	($0.000229)	($0.000229)	($0.000229)	$0.007313	--	--
Societal Benefits Charge (7)	$0.011365	$0.011365	$0.011365	$0.011365	$0.011365	$0.011365
Non-utility Generation Charge (7)	($0.000065)	($0.000065)	($0.000065)	($0.000065)	($0.000065)	($0.000065)
Solar Pilot Recovery Chg. (7)	$0.000000	$0.000000	$0.000000	$0.000000	$0.000000	$0.000000
Green Programs Recovery Charge (7)	$0.008049	$0.008049	$0.008049	$0.008049	$0.008049	$0.008049
Zero Emission Certificate Recovery Charge	($0.004265)	($0.004265)	($0.004265)	($0.004265)	($0.004265)	($0.004265)
Tax Adjustment Credit	($0.007763)	($0.007763)	($0.011074)	($0.007108)	$0.000000	$0.000000
COVID-19 Cost Recovery Charge (7)	$0.000429	$0.000429	$0.000429	$0.000429	$0.000429	$0.000429
Electric Supply Charges						
Basic Generation Service Charge: $/kWh (5)						
0-600 Summer (2&7)	$0.126743	--	$0.105035	--	--	--
0-600 Winter (2&7)	$0.129120	--	$0.111836	--	--	--
Over 600 Summer (2&7)	$0.136239	--	$0.117734	--	--	--
Over 600 Winter (2&7)	$0.129120	--	$0.111836	--	--	--
Summer On-Peak (2,3,4&7)	--	$0.226880	--	$0.215562	--	--
Summer Off-Peak (2,3,4&7)	--	$0.066905	--	$0.071413	--	--
Mid-Peak Summer (2,4&7)	--	$0.137905	--	--	--	--
Winter On-Peak (2,3,4&7)	--	$0.140941	--	$0.201693	--	--
Winter Off-Peak (2,3,4&7)	--	$0.073783	--	$0.082417	--	--
Winter Mid-Peak (2,4&7)	--	$0.131749	--	--	--	--
Summer Use (2&7)	--	--	--	--	$0.083295	$0.077054
Winter Use (2&7)	--	--	--	--	$0.086079	$0.086538
Transmission Charge: $/kWh (5)						
All Use (7)	$0.063992	--	$0.032978	--	$0.000000	$0.000000
On-Peak Summer (2,3,4&7)	--	$0.145870	--	$0.158708	--	--
Off-Peak Summer (2,3,4&7)	--	$0.000000	--	$0.000000	--	--
Mid-Peak Summer (2,4&7)	--	$0.072936	--	--	--	--
On-Peak Winter (2,3,4&7)	--	$0.072936	--	$0.158708	--	--
Off-Peak Winter (2,3,4&7)	--	$0.000000	--	$0.000000	--	--
Mid-Peak Winter (2,4&7)	--	$0.072936	--	--	--	--
Reconciliation Charge (8)	Varies	Varies	Varies	Varies	Varies	Varies

Notes:
All charges are on a monthly basis, include all applicable taxes; and are applied on a per customer, per kilowatt (kW), or per kilowatt-hour (kWh) basis, as applicable. See Tariff for all Rate Schedules pseg.com/tariffs.
(1) Service charges and Distribution charges include Infrastructure Improvement Program (IIP) Charges.
(2) Summer is defined as the months of June through September. Winter is all other months.
(3) RLM: On-Peak (EST) – 7 A.M. - 9 P.M. Mon.-Fri., On-Peak (E-DST) – 8 A.M – 10 P.M. Mon.-Fri. Off-Peak Hours – All other times
(4) RS Time of Use 3 Periods (RS TOU 3P): On-Peak – 4 P.M. - 9 P.M. (weekdays), Off-Peak – Midnight - 6 A.M., Mid-Peak - All other times. Weekdays exclude PJM holidays.
(5) Basic Generation Service (BGS) Supply Charges, associated with Residential Small Commercial Pricing (RSCP) customers, are shown in their component charges (but are combined on customer bills): the BGS-Energy & Capacity Charge and the BGS-Transmission Charge.
(6) The Conservation Incentive Program charge is applicable to RS, RHS and RLM customers.
(7) Charge may change periodically.
(8) The Reconciliation Charge changes over time.

Gas Service

JANE DOE
Your account number: 1234567890
Invoice number: 012345678901

Details of your gas charges

Your rate: Residential Service Gas-Heating - RSG (HTG)

		Usage	
Meter # 1000000			
	Actual reading Jan 31, 2026	2511	
Less	Actual reading Jan 2, 2026	2336	
	Difference	**175**	
Converted to CCF x 1.012		1.0120	
		177.1	
Converted to therms x 1.038		1.038	
Total gas you used in 29 days		**183.830**	**therms**

Delivery charges

Monthly service charge 1		$10.00
Charges for delivering gas to you: 2		
	183.830 therms x $0.688190	$126.51
Balancing Charge 3	168.200 therms x $0.097681	$16.43
Total gas delivery charges		**$152.94**

Supply charges 4

Cost of gas:		
	183.830 therms x $0.363434	$66.81
Total gas supply charges		**$66.81**
Total gas charges		**$219.75**

Explaining gas charges

We measure the volume of gas you use in cubic feet (CCF) and then convert it to therms.

If you used a standard gas clothes dryer, it would take about 6 hours to equal 1 therm of energy.

About the balancing charge

The balancing charge includes pipeline, storage and other costs associated with seasonal peaks in usage. It applies from October through May.

Price to compare 5

If you want to consider getting your gas supply from another supplier, you can compare their price with ours. This month, your cost for energy supply is $66.81 (or an average of $0.363434 per therm). This price to compare varies from month to month, depending on your usage.

Your PoD ID is: PG000000000000000000 – Your PoD ID is your Point of Delivery identification within PSE&G's system. You will need this number if you are considering enrolling with another supplier.

Gas Explanation of Charges

The basic billing unit for gas is a therm. The charge for each therm used is determined by the tariff.

1. **Monthly Service Charge:** This is a fixed monthly charge that includes the cost to maintain an account for a customer, including metering, billing and Infrastructure Improvement Program (IIP) charges.
2. **Charges for Delivering Gas to You:** These are charges to deliver gas to customers' homes. These include costs for government-mandated programs designed to achieve public policy goals, such as energy efficiency. It also includes net revenue credits and other program charges such as the Infrastructure Improvement Program (IIP).
3. **Balancing Charge:** This is a charge for using PSE&G's gas storage system and is applied October through May.
4. **Supply Charges:** These are charges associated with the cost of natural gas supply. Visit our website https://nj.pseg.com/aboutpseg/regulatorypage/gastariffs for current charges. If you obtain your gas supply from a third party supplier, this charge will not be included in your PSE&G bill. A similar charge will appear on the bill from your third party supplier.
5. **Price to Compare (PTC):** Customers may choose to receive gas supply from Basic Gas Supply Service (BGSS) or a third party supplier. This number can help when comparing offers between third party suppliers; it is calculated using a customer's natural gas usage and the cost per therm for that gas. Visit our website https://nj.pseg.com/aboutpseg/regulatorypage/pricetocompare for the current PTC.

   For customers who choose to switch to a third party supplier, PSE&G still remains responsible for delivering gas and resolving delivery service issues for customers.

Rate Schedules and Descriptions

Residential Service Gas (RSG):

This is delivery service for residential purposes.

Commodity Charge (BGSS-RSG):

This is default supply service (BGSS) provided by PSE&G for residential customers served under Rate Schedule RSG.

RATES FOR RESIDENTIAL GAS SERVICE (RSG) EFFECTIVE JUNE 1, 2026

Service Charge (1&4)	$10.00
Distribution Charge (1&4)	
All Use (1)	$0.614649
Off-Peak (1&3)	$0.307325
Balancing Charge (2)	$0.097699
Societal Benefits Charge (4)	$0.084189
Margin Adjustment Charge (4)	($0.008279)
Green Programs Recovery Charge (4)	$0.026046
Tax Adjustment Credit	($0.101904)
Conservation Incentive Program (4&6)	$0.063759
COVID-19 Cost Recovery Charge (4)	$0.009708
Commodity Charges	
Basic Gas Supply Service-RSG (4)	$0.363440
Basic Gas Supply Service-RSG Off-Peak (4&5)	$0.356005

Notes:
All charges are on a monthly basis and include all applicable taxes; and are applied on a per customer, per therm, or per balancing therm basis, as applicable. See Tariff pseg.com/tariffs for all Rate Schedules.

(1) Service charges and Distribution charges include Infrastructure Improvement Program (IIP) Charges.
(2) Applicable in the months of October through May.
(3) Limited to customers with gas central air-conditioning equipment; see Tariff for provisions. Applicable in the months of April through October at a rate of one-half the applicable Distribution Charge.
(4) Charges may change periodically.
(5) Applicable in the months of May through October.
(6) The Conservation Incentive Program charge is applicable to RSG customers.

General Information

- **To access information about past energy usage:** Previous billing history, which details your monthly energy use and payments, is available by logging into ***My Account*** at **pseg.com** and then "Billing and Payment History." You can also access PSE&G's Home Energy Assessment which helps you analyze your home energy use to receive customized energy tips. If you have a smart meter installed, you can also access the *MyMeter* portal to view electric use by time and date intervals, create energy-use thresholds, receive usage alerts and more.
- **Purchased Electric Power Payment Schedule (PEP):** Under certain conditions, PSE&G will purchase electric energy produced by small power producers. For additional information, write to: Manager Electric Supply Acquisition, PSE&G – T8, P.O. Box 570, Newark, NJ 07101.
- **Board of Public Utilities (BPU) Assistance:** PSE&G is subject to the jurisdiction of the New Jersey Board of Public Utilities, Division of Customer Assistance, 44 South Clinton Avenue, P.O. Box 350, Trenton, NJ 08625-0350. You may contact the BPU at (800) 624-0241 to request assistance in the resolution of a disputed bill.
- **Notice to Tenant Customers of PSE&G:** BPU regulations state that a tenant customer may not be billed or have their service disconnected for failure to pay for electric and/or gas service that was diverted outside their premises without their permission. If you are a renter and suspect that your meter is supplying service outside your premises, notify PSE&G immediately by calling 1-800-436-PSEG (7734).
- **Interest Paid on Residential Billing Error Overpayments:** As a residential customer, you are entitled to interest on any overpayment made due to a billing error. You must provide written notification to us of the alleged error. If an error is found, interest will apply to any overpayment that is not fully returned or credited to your account within two billing cycles (approximately 60 days) after written notification of the error to us. Interest will be paid or credited at the rate set by the BPU.
- **Tax-exempt Customers:** Bills for customers exempt from the New Jersey Sales and Use Tax and Corporation Business Tax will be adjusted in accordance with their tax-exempt status. See Tariff for more details.

Programs to help customers pay and manage their energy bill

Take a minute to see if you qualify for one of the energy assistance programs below.*

Programs for Low to Moderate Income Households

The Universal Service Fund (USF)
1-908-709-6868 • pseg.com/EnergyAssistance

USF helps make energy bills more affordable. Income-eligible customers can receive a monthly USF credit on their PSE&G bill. Customers who apply for USF will be screened for the Fresh Start Program (FSP) automatically if they have a balance of $60 or more. FSP offers forgiveness of past-due balances. To apply online, visit **pseg.com/EnergyAssistance** and select PSE&G as your agency, or apply in-person at a PSE&G customer service center. For help with your application, call 1-908-709-6868 (Mon. - Fri., 7:30 A.M. - 3:30 P.M.)

SHARES Utility Assistance Grants
1-866-657-4273 • sharesnation.org

Income-eligible customers with a past-due balance on their energy bill can apply for assistance through the following programs:

- Payment Assistance Gas and Electric (PAGE)
- SMART Utility Assistance
- SHARES Energy Assistance

To apply for **PAGE** and **SMART Utility**, you must first complete the application process for the Universal Service Fund (USF). If you do not qualify or have been denied from USF, you may be eligible for SHARES Energy Assistance. For **SHARES Energy Assistance,** a good faith payment of up to $100 is required within 90 days prior to applying. To apply online, visit sharesnation.org or call 1-866-657-4273 to find an agency near you.

Program for Seniors/Disabled Adults

NJ Lifeline • 1-800-792-9745 • aging.nj.gov

Lifeline helps senior customers who are at least 65 years old, or disabled customers who are at least 18 years old and receiving Social Security Title II Disability, with a $225 yearly credit. To apply online, visit aging.nj.gov or call 1-800-792-9745 for more information.

To apply for, or to get more information about, any of these programs:

- visit **pseg.com/Help**
- visit one of PSE&G's 16 walk-in customer service centers

Applications for these programs are available all year but must be accompanied by the required documentation.

***These programs are available to qualified customers and are not administered by PSE&G.**

PSE&G