

If you ever need us:

Your Emergency Ambulance and Life Flight Program administered through the FAMILY ADVANTAGE FEDERAL CREDIT UNION is the best and only one of its kind, period!

If an emergency transportation service is needed:

A. Submit just your Primary Care Insurance Card to the Hospital. (THIS WILL ALLOW THE SYSTEM TO PROCESS ALL THE MEDICAL SERVICES TOGETHER.)

B. Once you receive the invoice from the Ambulance or life Flight provider, send us a copy.

C. If your transport was due to a traffic accident, please let us know right away.

D. If you receive any additional information; i.e., Billings, the Explanation of Benefits (EOB) or other documentation, please send us a copy.

If you have any questions, call us.

That's it...we will take care of the rest.

Q&A *"I have Medicare as well, do I still need this program?"* YES! Medicare does not cover 100%. And...if they classify the service as "Non-emergency" or "Not Medically Necessary", **they will not pay anything.**

Q&A *What is the difference in "Covered Amount" and the "Total Billed"?*

"Covered Amount" is the amount your insurance is willing to pay. **"Total Billed"** is what the service provider actually bills you. **You are responsible for the difference!**

Q&A *What about "Deductibles", "Co-pays" and "out-of-pocket costs" etc.?*

There are **NONE**. If these are part of your program, **we pay those too!**

Q&A *"Do I have to use a specific Ambulance or Life Flight Company?"* **NO!**

This is very important and it is what makes your program different from any other. We approve **ANY** licensed service provider, no matter who, no matter where...in fact, anywhere in the Country.

Q&A *"What if I move or I am on vacation when an incident occurs?"* Your program goes with you no matter where you are. If you move, take the program with you.

That's **FIRSTrate** Coverage
That's **FIRSTrate** Service

That's your **FIRSTrate** Program



FamilyADVANTAGE

FEDERAL CREDIT UNION

An important update about the...

**(FIRSTrate)
Ambulance and
Life Flight Program**

Administered by your:

**Family Advantage
Federal Credit Union**

But If you should need us...

Your Emergency Ambulance and Life Flight Program, administered through the **Family Advantage Federal Credit Union** is still the **best and only one of its kind, period!**

Where and how your program began:

Since the fall of 1998 we have been known by several names; "The Life Flight Company", "The UAW Life Flight Program", and by our official name..."**FIRSTrate, Inc.**"

FIRSTrate, Inc. was originally developed exclusively for the Local 1853 Federal Credit Union members at the new Saturn Plant in Sping Hill, Tennessee.

The program was implemented through the Local 1853 Federal Credit Union and it was for Saturn employees and family members only.

Eventually, the Saturn plant became GM and the name of the Credit Union was changed to **The Family Advantage Federal Credit Union**. Opening the membership to everyone, not just GM workers and the administration of the program through **FAFCU** has been flawless.

Additional branches have been added and services expanded. Fortunately, the **FIRSTrate** program has grown as well without any reduction in services and/or coverages.

What has **NOT** changed:

A perfect record of service through your Family Advantage Federal Credit Union

Twenty years later and we are **still** the only Emergency Transportation Program that covers both Ground Ambulance and Life Flight services.

We are the **only** program that does not stipulate who's aircraft or ground ambulance provider you must use...
We cover them all!

We are the **only** program that covers you anywhere in the USA. Not matter where you live or travel, 24/7.

There are:

No Deductibles

No Co-pays

No Monthly Payments to mail

No Applications or renewal forms

No Sales calls to deal with.

Our contact information is still:

Phone: 931-682-0005 Option 2

Fax: 931-682-0055

Email: firstrateinc@bellsouth.net

What **HAS** changed:

1. Our Claims Office is located at:

FIRSTrate, Inc.

1339 Rippling Waters Circle

Sevierville, TN 37876

2. A Rate Increase for 2019

For only the second time in twenty years, we are having to increase rates. **Why?**

First: The average Ambulance charge when we started in 1998 was \$180.00. In 2018 the average was \$1,350.00 **That's a 750% increase!**

Second: The average Life Flight cost in 1998 was \$7,800.00. Today it has risen to over \$42,500.00. **That is a 596% increase!**

Third: Your monthly Program rate for a family in 1998 was \$5.40 and in 2019, (twenty years later) will increase to \$7.95 **which is only a 14.72% increase.** (The Single rate will be \$5.95)

Note: *If we wish to keep our program in tact and at these rates, we need our membership to grow. Please encourage your co-workers, friends and family members to join and support this valuable program.*