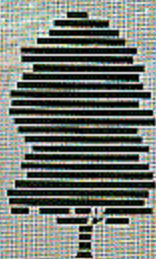


# Are You Covered?

If you need to be transported in a medical emergency:

- Most medical policies do not cover emergency medical expenses.
- Ambulance service can cost over **\$1,500**.
- LifeFlight can cost over **\$12,000**.
- Oxygen and other medical services while in transit in an ambulance or helicopter can also cost thousands.

**FIRSTrate** covers all this...  
and more!



*with special rates offered to the members of*

**OLD HICKORY  
CREDIT UNION**

## YES, I WANT **FIRSTrate** PROTECTION!

Name: \_\_\_\_\_ SS#: \_\_\_\_\_

Address: \_\_\_\_\_

Phone No. # Work: \_\_\_\_\_ Home: \_\_\_\_\_

Family  Individual

I would like to have an automatic deduction from my:

Savings Account  Checking Account  Account # \_\_\_\_\_

Signature of Acceptance: \_\_\_\_\_ Date: \_\_\_\_\_

Mail To: Old Hickory Credit Union • P.O. Box 431 • Old Hickory, TN 37138-0431 • Attn: Glenda

Introducing...

# FIRSTrate

The first and only program designed to cover 100% of Emergency Life Flight and Ground Ambulance Transportation expenses.

The need is obvious. Most medical policies offer too little or no coverage at all for even the average expenses. The solution is a **FIRSTrate** program that covers 100% of the costs billed by the emergency service provider including but not limited to:

- EMERGENCY LIFE FLIGHT SERVICES
- LIFT-OFF FEES
- GROUND AMBULANCE SERVICES
- MEDICAL SERVICES DURING TRANSPORT
- MILEAGE
- OXYGEN
- ALL OTHER ANCILLARY ITEMS RELATING TO THE SERVICE

**FIRSTrate** FILLS THE GAPS AND PAYS 100%  
OF THE BALANCE UP TO THE POLICY

**FIRSTrate** PAYS 100% FROM DOLLAR ONE  
UP TO THE POLICY LIMIT

*Our coverage:*  
GROUND AMBULANCE SERVICES  
UP TO \$1,500.<sup>00</sup>  
LIFE FLIGHT SERVICES  
UP TO \$12,000.<sup>00</sup>

And there are:

- NO** applications to fill out  
(your enrollment form starts coverage immediately)
- NO** claim forms to fill out  
(just mail us the invoice. We pay the provider and send you a file copy)
- NO** deductibles
- NO** co-insurance payments
- NO** geographic limits  
(at home, at work, on vacation - anywhere)
- NO** service provider restrictions  
(any properly licensed ground ambulance or lifeflight provider is acceptable)
- NO** restrictions on where you can be taken  
(you or the medical personnel determine what's best for you, not what's closest!)
- NO** mileage restrictions
- NO** monthly payments to mail  
(automatic withdrawal through your credit union account)
- NO** terms like, "reasonable and customary"  
(if it's billed, we pay it 100%)
- NO** need for any other payments

The rate for singles is just 16 cents per day

**\$4.<sup>95</sup> per month**

That means that an average ambulance bill of \$612.<sup>25</sup> would be equal to almost eleven(11) years worth of monthly payments.

The rate for the entire family\* is just 22 cents per day.

**\$6.<sup>95</sup> per month**

That means that an average Life Flight bill of \$6,811.<sup>25</sup> would be equal to almost eighty-two (82) years worth of monthly payments! That's **FIRSTrate** coverage

(\*Family includes: Full-time students away from home and elderly parents that live with you or anyone you claim as a dependent.)

**DON'T DELAY! DETACH AND MAIL YOUR ENROLLMENT FORM TO ENJOY FIRSTrate PEACE OF MIND TODAY!**