### 2013 Medical Plan Options

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<td><strong>Calendar Year Deductible</strong></td>
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<td><strong>Out-of-Network</strong></td>
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<td><strong>Emergency Care</strong></td>
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<td>$100 co-pay</td>
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<td><strong>Diagnostic Services</strong></td>
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<tr>
<td><strong>Advanced Imaging (e.g., PET, MRI, CT)</strong></td>
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<td></td>
<td>$15 co-pay</td>
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<td>$15 co-pay</td>
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<td><strong>Other Imaging (e.g., X-ray, Sonogram)</strong></td>
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<td>$10 co-pay</td>
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<td><strong>Laboratory Tests</strong></td>
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<td></td>
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<td>$20 co-pay</td>
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<td>$80 co-pay</td>
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<td><strong>Office Visits</strong></td>
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<td><strong>Bariatric Centers</strong></td>
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<td><strong>MedStar Select or CareFirst medical plan for 2013.</strong></td>
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<td><strong>Finding the Right Plan for You and Your Family</strong></td>
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<td><strong>Benefits for Artificial Insemination (AI) and In Vitro Fertilization (IVF) are combined and limited to four attempts per year and six attempts per lifetime. Includes injectable drugs only.</strong></td>
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<td><strong>Lower Your Costs</strong></td>
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1. **No cost share after deductible.**
2. **Waived co-pays:**
   - Maternity care admission co-pay waived for participants in the maternity care program.
   - Emergency Room co-pay waived only if medically necessary.

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3. **Centers of Excellence:**
   - MedStar will cover the treatment for morbid obesity, including surgical treatments, at MedStar Centers of Excellence. Currently, theCenters of Excellence are MedStar Franklin Square Medical Center, 443.777.1158, and MedStar Washington Hospital Center, 202.877.7257.
   - Benefits for Artificial Insemination (AI) and In Vitro Fertilization (IVF) are combined and limited to four attempts per year and six attempts per lifetime. Includes injectable drugs only.

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4. **Preauthorization required.**