

FAQs

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Meet alex® - *our Online Benefits Tool*

Before you begin, there are a few things we would like you to keep in mind:

- When using ALEX, make sure your internet connection is stable – if it cuts out, ALEX could too! Use Google Chrome or Firefox when possible. Internet Explorer sometimes will process robust tools like ALEX slower than other browsers. Clear your browser's cache or use an incognito/private window.
- It's still 2019, but the health plan premium rates that ALEX provides are for 2020. See our website at lacers.org under the Retiree Publications tab for the 2019 rates.
- When ALEX displays the rates you would pay for a health plan, it has already applied your medical plan subsidy based on the information you provided. When comparing plans, the annual cost page will reflect the yearly cost, but other pages will show the monthly plan costs.
- If you're investigating a plan with at least one person enrolled in Medicare Parts A and B and one person not enrolled in Medicare (what we call "dual-care"), ALEX will only display the benefit summary of the plan assigned to the Retired Member. For example, if the Retired Member is considering enrolling in the Anthem Medicare Supplement plan, the non-Medicare dependent would be enrolled in the Anthem PPO plan. However, ALEX will show the benefit summary for just the Anthem Medicare Supplement plan.
 - Deductible amounts for "dual care" arrangements are:
 - If enrolled in Medicare Part B or Parts A and B: \$185/person
 - If not enrolled in Medicare: \$750 for one person; \$1,500 for two or more people.

Once done using ALEX, it will ask you for feedback...there are just a couple of questions. Please take the time to complete them. ALEX is still new and if there is information that may not be clear or if you have questions, we would like to know. We will try to address them in our FAQs and consider them for future improvements to the system. Questions can also be emailed to us at LACERS.health@lacers.org.

Click [here](#) to get started.

Frequently Asked Questions:

- **How does ALEX work?**
Click [here](#) to learn more about ALEX.
- **How secure is ALEX?**
The only personal identifying information ALEX will ask for is your email address (which you can skip). If you do enter your email address, ALEX will send you a link that allows you to return to ALEX and explore your options further without having to re-enter the preliminary information. Once the link is sent, your email address is removed from the system.
- **How can I check if my doctor is in a plan's network?**
ALEX provides a link to each of the health plan carriers to help you identify doctors in your area. When ALEX prompts if you'd like to hear more about a certain provider, answer "Yes, I would" and you'll be led to a "Which providers can I see?" button. Click that and ALEX will give you the link. To assist you in searching for providers, direct links to the carrier websites and instructions to start your search are provided below.
 - **Kaiser Permanente:** <https://my.kp.org/lacers>
Click on "Doctors and Locations" at the top of the page
 - **Anthem Blue Cross:** <https://www.anthem.com/ca>
Click on "Providers" at the top of the page and then click on "Find a Doctor" under Provider Resources. Scroll down to log in and search as a Member or scroll down further to search as a Guest.
 - **UnitedHealthcare:** <https://www.uhcretiree.com/>
In the "Find a Provider" box at the bottom left of the page, click on "Look up a provider now"
 - **SCAN:** <https://www.scanhealthplan.com/lacers>
Click on "Find Providers and Drugs" at the top of the page and then click on "Provider"
- **How do I find more information about subsidy and deduction amounts for LACERS Retired Members who retired after July 11, 2011, and did not make additional contributions toward their retirement benefits (Capped Members)?**
There is a small population of these "Capped" Members, whose maximum medical subsidy does not change over the years. ALEX doesn't know if you are one of these retirees and provides subsidy information based on the great majority of retirees, whose subsidy can change year to year. Capped Members should see the LACERS 2020 Health Benefits Guide Supplement at www.LACERS.org/retired for subsidy and deduction information.

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