

HOW ALEX® WORKS

What is ALEX?

ALEX® is an interactive decision support tool that will help you select the best coverage for you and your family. When you talk to ALEX, he'll ask you a few questions about your health care needs, crunch some numbers and point out what makes the most sense for you.

How long will this take?

Most users spend about 10 minutes with ALEX, but it depends on how much guidance you need. You can try multiple scenarios and visit as often as you like during your enrollment period.

How should I prepare?

ALEX will ask you to estimate what type of medical care you might need (doctor visits, surgeries, ER visits, prescriptions, etc.), so you may want to tally those up and talk to your family about their needs, but ALEX can also help you come up with some estimates.

How does ALEX know what coverage options will work for me?

ALEX takes the amount each coverage option would cost you (your contribution rate) and adds that to the amount it would cost for the services you might use. Then he'll recommend the least expensive coverage option for your needs.

Why does ALEX ask about my tax filing status?

When you talk to ALEX about your health care needs, he'll also ask about your annual income and tax filing status. This is so he can help recommend a tax savings option, such as a Health Savings Account (HSA) or Health Care Flexible Spending Account (FSA), that will work with your medical coverage.

Alex will then suggest an annual contribution amount based on your anticipated out-of-pocket health care expenses, and calculate how much you can expect to save in taxes by contributing to an HSA or FSA.

How do I use ALEX?

You can access ALEX in online benefits enrollment on portal.insperity.com using any computer, tablet or smartphone with a current operating system and web browser. Speakers or headphones are recommended for the full conversation; however, you can select closed captioning if needed.



Meet ALEX online in
Benefits Enrollment at
portal.insperity.com.