

# Welcome FSA/HRA Participant!

## Welcome!

As part of your employer's FSA/HRA program, you have access to your account...24 hours a day, 7 days a week. You can access your account online at [www.ebsrmsco.com](http://www.ebsrmsco.com). Select "Flexible Spending Accounts" or "Health Reimbursement Accounts" from the drop down menu in the upper right corner, and click Go.



Login

Login to your account

Username:

Password:

[Forgot Password?](#)

Navigate through the next screens, noticing any important messages or tutorials, until you see the login boxes. Your initial username will be your Social Security number (or whatever identifier your employer provides to EBS-RMSCO), and your password will be the first letter of your first name (lower case) followed by your 5 digit zip code. For example, employee John Smith, SSN# 123-44-6789, will login with a username of 123446789 and a password of j14450 (the lower case "j" is from his first name and 14450 is his zip code). If you are a dependent of the employee, you must use the employee's information to log in. Upon your first entry to the site, you will be required to change your password. You'll also be asked to set up security questions.

From the site, you will be able to:

- File claims online (with an option to scan and attach your receipts, or fax/mail them)
- Update your email address, username, and password
- Manage notification letters from EBS-RMSCO
- View your account summary, and track account contributions and payments
- Review claim history
- Complete Plan related forms directly online, then print and submit for processing
- Access links to related websites
- View a participant website tutorial (<http://ebsrmsco.com/FSAAccount/ConsumerPortal/default.html>)



**Direct Deposit:** Avoid a trip to the bank and sign up for direct deposit. Simply enter your banking information in the Bank Accounts section of the Profile tab.

**Email Address:** It is essential that you maintain an updated email address at all times. Your email address will be used strictly at EBS-RMSCO for the purpose of communicating important Plan information.



**Questions** can be directed to our Customer Service Department by phone at (800) 327-7130 or by email at [ebs.customerservice@ebsrmsco.com](mailto:ebs.customerservice@ebsrmsco.com). Phone hours are Monday, Tuesday, Thursday, Friday from 8am to 5pm, and Wednesday from 9am to 5pm EST.

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