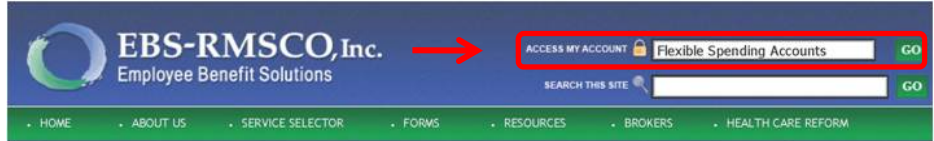


Important FSA/HRA Information

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. Select "Flexible Spending Accounts" or "Health Reimbursement Accounts" from the drop down menu in the upper right corner, and click the "Go" button on the right.



Click on the second green button labeled "Participant Website Login Now". (Please note, before you click on the green button you can read through the helpful information, a website tutorial and updates on this page).

Your initial username will be your Social Security number (or whatever identifier your employer provides to EBSRMSCO). **Your password will be the first letter of your first name** (lower case) **followed by your 5-digit zip code**. If you are a dependent of the employee, you must use the employee's information to log in.

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 this is your first entry to the site, you will be required to change your password. You will also be asked to set up security questions.

From this 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
- ❖ 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 at EBS-RMSCO strictly for the purpose of communicating important Plan information.



Questions regarding the conversion can be directed to our Customer Service Department by phone at (800) 327-7130 or by email at ebs.customerservice@ebsrmsco.com.