As part of your employer’s reimbursement account program, you have 24/7 access to your account through the LBS online portal. You can access your account through our website, lifetimebenefitsolutions.com.

You’ll be sent directly to the portal login page by clicking on the FSA/HRA/HSA Login button at the upper right hand corner of the screen.

If this is your first time logging in, LBS will have default credentials set up for you which you can later choose to change:

- **Username**
  
  Your initial username will be **the first letter of your first name, your last name, followed by the last four digits of your Social Security Number**.

- **Password**
  
  Your initial password will be **the first letter of your first name (lower case) followed by your five digit zip code**.

**EXAMPLE**

Employee: John Smith  
SSN: 123-44-6789  
Zip Code: 12345

Initial Username: jsmith6789  
Initial Password: j12345

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. Please note, if you are a dependent of an employee, you must use the employee’s information to log in.

Once you are logged in, 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, password
- View and manage notification letters from Lifetime Benefit Solutions
- View your account summary and track account contributions and payments
- Complete plan-related forms directly online, then print, and submit for processing

**Direct Deposit:** Avoid a trip to the bank and sign up for direct deposit. Simply enter your banking information into 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 Lifetime Benefit Solutions strictly for the purpose of communicating important plan information.

**Questions:** If you have any questions regarding your account, you can contact our Customer Service Department by phone at (800) 327-7130 or by email at lbscustomerservice@lifetimebenefitsolutions.com.