



HRA SET UP GUIDE

Dear Participant,

Follow these instructions to access your ESG Health Reimbursement Arrangement (HRA) account for 2024! Your account is available via **ESG's Online Consumer Portal and mobile app**.

My account:

ESG has already created a new account for you based on your health plan selection from open enrollment. The portal gives you 24/7 access to your Health Reimbursement Arrangement (HRA) in order to:

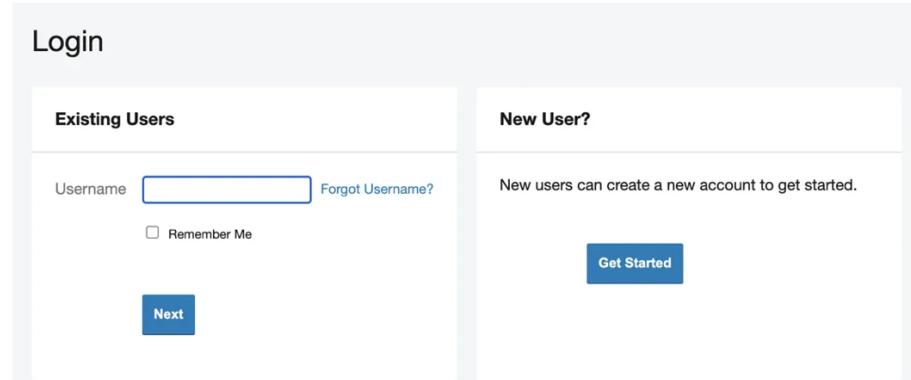
- View current account balance
- View/download plan documents
- View your account activity, claims history and payment/reimbursement status
- Update personal profile information (address, email, and phone # changes)
- Change your login ID and/or password

How do I log in to the Consumer Portal online?

1. Follow this link: <https://esgcorp.lh1ondemand.com> or download the mobile app 'Benefits by ESG' from your smartphone app store
2. Enter your login ID and password. **Initially both username and password are set to be your first initial, last name and last 4 digits of your social security number.**

Example: Jane Doe with SSN# 201-33-5555 would use jdoe5555

3. Click **Login**.
4. You will be prompted to change your password and setup three personal security questions.



How do I get my reimbursement money faster?

For non-debit card claims, the fastest way to get your money is to **sign up for direct deposit** to your personal checking account.

To sign up for direct deposit:

1. On the **Home Page**, under **Accounts**, select **Banking/Cards**
2. Select **Add Bank Account**.
3. Enter your bank account information and hit **Submit**.

You may be required to activate your account by watching for a micro deposit/withdrawal, an amount under \$1.00. Record the actual amount to activate your account. Note, this may take a few days since money moves into your account.

4. Update your bank account for reimbursements:
 1. Click on the **Tools & Support** tab at the top of the page.
 2. Click on **Change Payment Method** under the "How Do I?" section.
 3. Select **Update** for the Account, select **Direct Deposit** and then **Submit**.

Want to check your healthcare account balances? There's an app for that!

'**Benefits by ESG**', the mobile app, provides time-saving options for you to:

- Check current health care account balances
- View account activity and receive alerts via text message
- View transaction details

Get started with **Benefits by ESG** in minutes. After you've set up your online consumer portal with your selected password, you may simply download the **Benefits by ESG** App for your Android or iPhone and log in using the same ID and password you use to access the Consumer Portal. You will be asked to create a 4-digit passcode which you will use instead of the login/password for subsequent sessions.

We are here to help! Please contact us with any questions or visit us at:
<https://employeesolutionsgroup.com/hra>

ESG Customer Service



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