



COBRA Online User Guide

Interactive Medical Systems (IMS) is pleased to offer online account services for your COBRA plan.

Logging in for the First Time

To log in for the first time, you need the Temporary Login ID and Employer Code that are included in the COBRA Election Letter IMS mailed to you.

Go to www.imscoobra.com and choose “Login” which directs you to the account login page at myRSC.com.

Choose “First Time Logging In” and then “Registration”

Choose “myRSC Temporary Login ID and Employer Code”

Follow the steps to finalize your log in.

Electing COBRA Coverage

To elect COBRA continuation coverage, complete the COBRA Election Form and mail it to IMS no later than the end of the 60-day election period. You may also elect COBRA continuation coverage online.

Login to the portal and click the **COBRA** Tab at the top of the page.

Next choose “Elect Coverage Continuation”

Next you will have the opportunity to agree to the terms of the consent information by clicking the box for “I Agree” and then “continue”.

Next, your benefits will be listed. Use the checkboxes to select the benefits and tiers that you are electing. *(Please note that the Covered Members will only show the primary account holders name, dependents are considered to be covered based off of your tier selections)*

The next page shows your elections and asks you to confirm they are correct. If correct, click the “Submit” button to submit the election to IMS.

You will be able to choose “Print Receipt” at the next screen.

Click “Finished”

Enrollment will be received but not complete until an initial payment is received. If you elect COBRA, you must pay the applicable premium by the due dates described in your notice.



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Making Payments

You may make a payment by mailing a check. You may also pay online by Bank Account Draft or Credit/Debit Card.

Credit/Debit Card Payments

Click the “COBRA” Tab at the top of the page

Click on “Pay Premium”

Choose “By Credit/Debit Card:

Choose your payment amount and notice and agree to the service fees.

Click “Next”

Complete your Credit/Debit card information and follow the steps to finalize payment.

This is a one-time payment.

Bank Account Payment

To make a one-time payment


Click “Pay Premium”

Choose “By Bank Account Draft”

First time users must set up the checking/savings account that you will use for payments

Click “Pay Premium” and then “Manage Payment Accounts”

Enter your account information

Then click  to save, click “Return to Pay Premium”

Choose your payment amount.

Click “Next”

Agree to the service fees.

Verify the payment information is correct and click “Submit”

You will be able to print your receipt from the next screen.

To make ongoing automatic monthly draft payments

Click “Pay Premium”

Click “Manage Payment Accounts “

Click to check the Auto Draft Usage Box.

Once the box is checked Then click  to save, click “Return to Pay Premium”

Your selected account will now be automatically drafted each month on approximately the 5th of the month.

Once a payment has been processed, you can view it under “Transactions”

If you have questions or if you cannot locate the letter with your Temporary Login ID and Employer Code, please contact our customer service department at **800-426-8739** extension 5054 or by email at cobrdept@ims-tpa.com.