

# How to Substantiate OCA Debit Card Transactions

When you use your OCA Debit Card, some transactions may require additional information. If substantiation is needed, you'll receive an email notification, followed by reminders until the claim is resolved.

## Best Ways to Substantiate

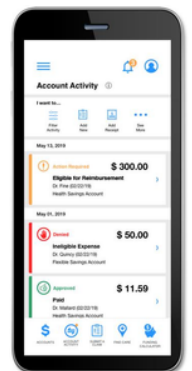
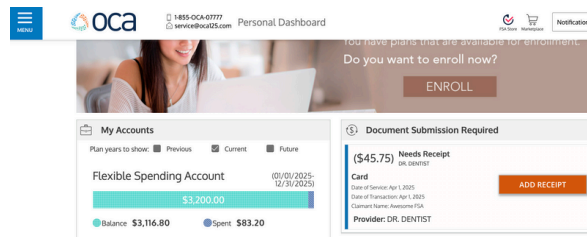
### Quickest Method - Reply to the Email

Simply respond to the notification email and attach the requested documentation.

- **For HRA:** Submit your Explanation of Benefits (EOB), which is required to complete the transaction.
- **For FSA:** You may submit either the EOB or the provider's bill. The bill must include:
  - Claimant's name
  - Date(s) of service
  - Amount paid
  - Type of service (e.g., prescribed glasses)
    - *Note: Credit card receipts cannot be accepted.*

### Online or Mobile App Submission

Log in to your OCA portal or mobile app and locate the transaction requiring documentation. Click on the transaction or select "Add Receipt", upload your documentation, and hit Submit.



### Manual Submission

Download and complete the HRA Claim Form or FSA Claim Form at [oca125.com/forms-guides](http://oca125.com/forms-guides), then submit it along with your EOB or provider's bill via one of the following methods:

✉ **Email:** [claims@oca125.com](mailto:claims@oca125.com)

✉ **Mail:** OCA, 3705 Quakerbridge Road, Suite 216, Mercerville, NJ 08619

☎ **Fax:** 609-514-0111 | 609-514-2778 (Alternate) | 609-570-8980 (Alternate)