



# Substantiation Guide

## Understanding and Managing Your OCA Benefits Card Transactions

### What Is Substantiation?

Substantiation is the process of confirming that an expense made with your OCA benefits card was eligible. Sometimes the IRS needs extra documentation (like an itemized invoice or EOB) to verify the purchase and keep your account on track.

### Reading Your Transactions Page

1. Log in to your OCA Member Portal
2. From your home page, select “see all” under the *My Recent Activity* tab
3. On this page, you’ll see a list of all monetary actions taken on your account, this includes: **Transactions, Claims, Payments, Reimbursements, Pending Items**, and more.

Amount	Date	Description	Status	Claim Type	Effective Date
\$75.00	Oct 22, 2025	Health Reimbursement Arrangement (UHC) PPO	Approved	Manual Claim	Oct 22, 2025
\$75.00	Oct 22, 2025	Health Reimbursement Arrangement (UHC) PPO	Approved	Manual Claim	Oct 22, 2025
\$25.00	Oct 22, 2025	Health Reimbursement Arrangement (UHC) PPO	Approved	Manual Claim	Oct 22, 2025
\$75.00	Sep 26, 2025		Denied	Manual Claim	Sep 26, 2025

Account Activity is a list of all monetary actions taken on your account, this includes: Transactions, Claims, Payments, Reimbursements, Pending Items, and more.

**+ ADD NEW**

Year: 2025 | Status: | Action: | Type: | Date: | Claim Amount: | Provider: | Plan: | Claim Number: | Clear

Status	Action	Type	Transaction Date	Amount	Provider/Service Date/Account
Approved	Paid	Manual Claim	Oct 22, 2025	\$75.00	Step 15, 2025 Health Reimbursement Arrangement (UHC) PPO
Approved	Paid	Manual Claim	Oct 22, 2025	\$75.00	Aug 18, 2025 Health Reimbursement Arrangement (UHC) PPO
Approved	Paid	Manual Claim	Oct 22, 2025	\$25.00	Step 23, 2025 Health Reimbursement Arrangement (UHC) PPO

### Filtering Your Transactions

At the top of your *Account Activity* page, you’ll find filter buttons that let you narrow down your view by year, claim status, type, date range, and more. Adjust these filters to easily locate specific transactions.

**Need to submit a brand new claim?** You can do that directly from this page by selecting “+ Add New”.

### Uploading Documentation

If a claim requires documentation, you will see “**Document Submission Required**” and a button to “Add Receipt”. This is where you will upload your documentation and submit it to OCA.