

ACA SOLUTIONS

Payroll Tax Relief Experts

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01

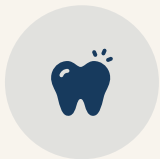
Your Benefits Guide to a
Healthier You!

Your Benefits



WoW Health Dashboard (WHD)

Easily access all of your wellness content in one place, including exclusive discounts directly through your WHD.



Dental Services

Smile and save big with our amazing dental services. Save up to 60% on dental procedures and access a vast network of trusted professionals near you.



Pharmacy Benefits

Get generic medications for free and save up to 80% on all others, including brand-name drugs. Search your medication and view all available options.



Telemedicine

Get 24/7 access to virtual urgent care, primary care, and counselling from the comfort of your home.



Wellness Support Groups

Get unlimited support through a variety of educational, experiential, and therapeutic groups to help you through life's changing needs.



Access Your WHD



Access your
Dashboard

Plan Requirement - Read Carefully

Activate your account and complete the Health Risk Assessment.

You will receive personalized educational material monthly for your health via text and email.

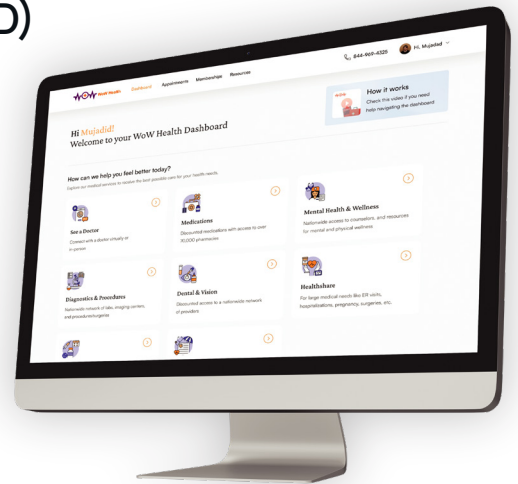
If you miss a monthly activity, we'll either provide qualifying health information or give you a chance to make it up the following month. A list of Qualifying Wellness Activities can be found on your WoW Health Dashboard™.

Activate Your WoW Health Dashboard (WHD)

Log on to: www.mywowhealth.com/acawellness

- Select **"First time login"**
- Enter your registered email address.
- Create a password.
- Remember for future logins!
- Select **Login** and **enter your password**.
- Congratulations! Your **WHD** account is created.

Follow steps to add your family information.



Complete the Health Risk Assessment (HRA)

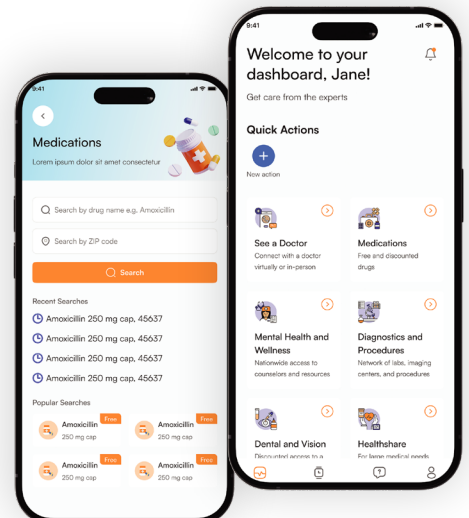
This dynamic assessment has the ability to forecast future health concerns based on your current and past medical history and lifestyle.

It is recommended to complete the online Health Risk Assessment next. The assessment will count as a qualifying monthly activity, and it takes less than five minutes. This assessment will help us to tailor wellness activities that suit you best.

Mobile App

After you have created your WHD account, you can download WoW Health mobile app from iOS and Android.

Download
your App now



Simple Solution for Your Dental Care

Say goodbye to expensive dental bills. ACA makes great smiles affordable again.

Why Choose Our Dental Services?



Save Up to 60% on Dental Procedures

Enjoy significant discounts on cleanings, X-rays, crowns, root canals, veneers, and more!



No Insurance

The direct-pay model means no copays, no deductibles, and no surprise bills.



263,000+ Dentists Nationwide

Access a vast network of trusted professionals near your home or office.



Freedom

Choose any dentist from the nationwide network. Each family member can pick their own provider, even at different locations.



Quality You can Trust

Every dentist is credentialed so you get peace of mind with professional, reliable care.



Convenient Access

ACA Solutions focuses on adding dentists where YOU live and work. Find a provider near you without the long wait times.



ACA Pharmacy

Makes Medications Easy

Skip the stress of high pharmacy costs. ACA Solutions gives you access to generic meds for free and deep discounts on the rest.

Benefits You Get With ACA Pharmacy



Free Generic Medications

Get essential drugs for diabetes, high blood pressure, birth control, pain relievers, antibiotics, etc. at zero cost from your local pharmacy.



Discounts on Brand-Name Meds

Access big savings on expensive brand-name drugs through safe, international sourcing.



Huge Discounts on the Rest

Save up to 80% on thousands of prescriptions. No insurance required, just real, upfront savings.



Local Pickup

Pick up from over 70,000 pharmacies nationwide including large retailers like CVS, Walmart, etc.



Transparent Pricing

Know what you'll pay before you pay. No hidden fees, no fine print.



Knowledge....Simplified

Search your medication and view all available options to decide the best way to obtain them.



ACA Telemedicine Services

Whether you're facing a mental health crisis, need care for sudden symptoms, or want ongoing support from a primary doctor, ACA Telehealth Services have you covered. Get 24/7 access to virtual urgent care, primary care, and counseling from the comfort of home.

What Sets ACA Telemedicine Apart



24/7 Urgent Care Access

See a doctor anytime, day or night, no waiting rooms & no stress.



Unlimited Use

Unlimited free virtual consultations with doctors, available 24/7.



Ongoing Virtual Primary Care

Build a relationship with a dedicated doctor for chronic care, check-ups, and wellness.



Convenient & Private

Discuss sensitive issues without the fear of being seen at the therapist's office.



Licensed Mental Health Counselors

Get confidential counseling support for emotional, personal, or financial struggles.



HIPAA-Compliant & Confidential

Your personal health information is always safe, secure, and protected.



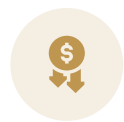
No Appointments Needed

Connect within minutes, perfect for life's unexpected health moments.



Integrated Care in One Place

All your records, consults, and follow-ups are easily accessible from one platform.



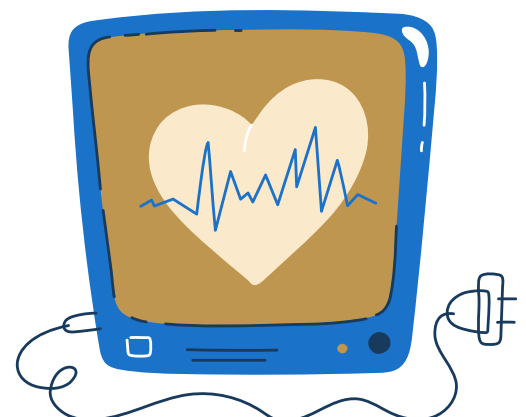
Affordable with \$0 Cost

No hidden fees.



Round-the-Clock Support.

Our Concierge team is available 24/7.



Wellness

Group Sessions

There is no doubt that life can be challenging at times. We all deserve to feel connected and have support, through both good times and difficult times. ACA offers a diverse range of educational, experiential, and therapeutic groups to support you, adapting to the changing needs of life.



Yoga

Stretch, breathe, and move gently. Experience one hour of calming yoga and relaxation.



Dealing with Grief/Loss

Pain is part of life, but healing is possible. Find tools and support to navigate through grief.



Building Emotional Resilience

Learn how to manage your emotions better. Connect deeply through shared stories and healing tools.



Whole Body Health & Wellness Coaching

Improve your sleep, focus, and daily habits. Get coaching that nurtures both mind and body.



Managing Chronic Pain & Illness

You're not alone in your journey. Join a supportive space to share and cope together.



Crush the GRIP of Nicotine

Break free from smoking addiction. Get tools, support, and encouragement that work.



Sleep Coaching Support Group

Say goodbye to restless nights. Learn simple, science-backed tips for better sleep.



Men's Support Group

Real talk for real life. A safe place for men to share and grow together.



Healing Through Therapeutic Art

Express yourself through creativity. Use art to explore feelings and connect inwardly.



Parenting Support for Moms

Because motherhood is tough, but you're not alone. Join other moms for support, expert tips, and meaningful connections.



Pay Check Example

Premium
Payment

Telemedicine
Preventative Health
Care Programs

	Without ACA Solutions	With ACA Solutions	Difference
Monthly Gross Income	\$2600.00	\$2600.00	\$0.00
Pre-tax Premium	\$0.00	\$1200.00	\$1200.00
Taxable Income	\$2600.00	\$1400.00	\$1200.00
Tax Withholding	\$427.72	\$155.76	\$271.96
Post-tax Reward	\$0.00	\$1000.00	\$1,000.00
Dollars Available to Spend at your Discretion	\$0.00	\$71.96	\$3,531
Net take Home Pay	\$2172.28	\$2244.24	\$71.96

	Tax Withholding Without ACA Solutions	Tax Withholding With ACA Solutions
Federal Tax	\$142.13	\$15.00
Social Security	\$161.20	\$86.80
Medicare	\$37.70	\$20.30
State Tax	\$86.69	\$33.66
Total tax Withholding	\$427.72	\$155.76

The above is an example using \$31,200.00 per year salary. ACA Solutions cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing.

\$ 71.96
Per Month Increase

\$ 863.52
Per Year Increase

Disclaimer

Nothing in the foregoing is intended to provide legal, financial, accounting, tax, or health advice. ACA Solutions and the insurance carriers expressly disclaim, and you are hereby instructed not to rely on statements made in the foregoing materials for such advice. ACA Solutions and the insurance carriers are not in the business of providing legal, financial, accounting, tax, and health advice. Before considering or purchasing the Plan, you should consult with and rely on your own legal, financial, accounting, tax, and/or healthcare professional(s). ACA Solutions and the insurance carriers do not guarantee, and expressly disclaim guaranteeing, any and all employee health or wellness benefits or tax savings, and any employer cost savings or tax savings statement made in the foregoing materials is subject to these disclaimers and any non-reliance provisions.

For more information or to opt out of this benefit, you must call 844-455-7366 within 30 days of your benefits' effective date.





02

Your Pharmacy Benefits

Pharmacy Benefits

91% of Prescriptions are Generic for Common Conditions like Diabetes, High Blood Pressure, Birth Control, Pain Relievers, Antibiotics, etc. Available at Over 70,000 Retail Pharmacies like CVS, Walmart, etc. at Zero Cost.

 Search Your Medications



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03

Dental Benefits

Smile Big Save Big

Say goodbye to expensive dental bills. ACA Solutions makes great smiles affordable again.

Why Choose ACA Dental?



Save Up to 60% on Dental Procedures

Enjoy significant discounts on cleanings, X-rays, crowns, root canals, veneers, and more!



No Insurance

Direct-pay model means no copays, no deductibles, and no surprise bills.



263,000+ Dentists Nationwide

Access a vast network of trusted professionals near your home or office.



What Makes It Different?



FREEDOM

Choose any dentist from our nationwide network. Each family member can pick their own provider, even at different locations.



QUALITY YOU CAN TRUST

Every dentist is thoroughly credentialed and vetted. You get peace of mind with professional, reliable care.



CONVENIENT ACCESS

ACA Solutions focuses on having dentists where you live and work. Find a provider near you without the long wait times.

Smile brighter, pay smarter.

With ACA Solutions, Dental Quality Care is always within reach.



Access your
account now



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04

ACA Wellness Plan

Your Health, Your Peace
of Mind

Wellness

That Cares for You

Brought to you by **ACA Wellness Plan**

Powered by Wow Health



Yoga

Stretch, breathe, and move gently. Experience one hour of calming yoga and relaxation.



Building Emotional Resilience

Learn how to manage your emotions better. Connect deeply through shared stories and healing tools.



Managing Chronic Pain & Illness

You're not alone in your journey. Join a supportive space to share and cope together.



Sleep Coaching Support Group

Say goodbye to restless nights. Learn simple, science-backed tips for better sleep.



Healing Through Therapeutic Art

Express yourself through creativity. Use art to explore feelings and connect inwardly.



Dealing with Grief/Loss

Pain is part of life, but healing is possible. Find tools and support to navigate through grief.



Whole Body Health & Wellness Coaching

Improve your sleep, focus, and daily habits. Get coaching that nurtures both mind and body.



Crush the GRIP of Nicotine

Break free from smoking addiction. Get tools, support, and encouragement that work.



Men's Support Group

Real talk for real life. A safe place for men to share and grow together.



Parenting Support for Moms

Because motherhood is tough, but you're not alone. Join other moms for support, expert tips, and meaningful connections.



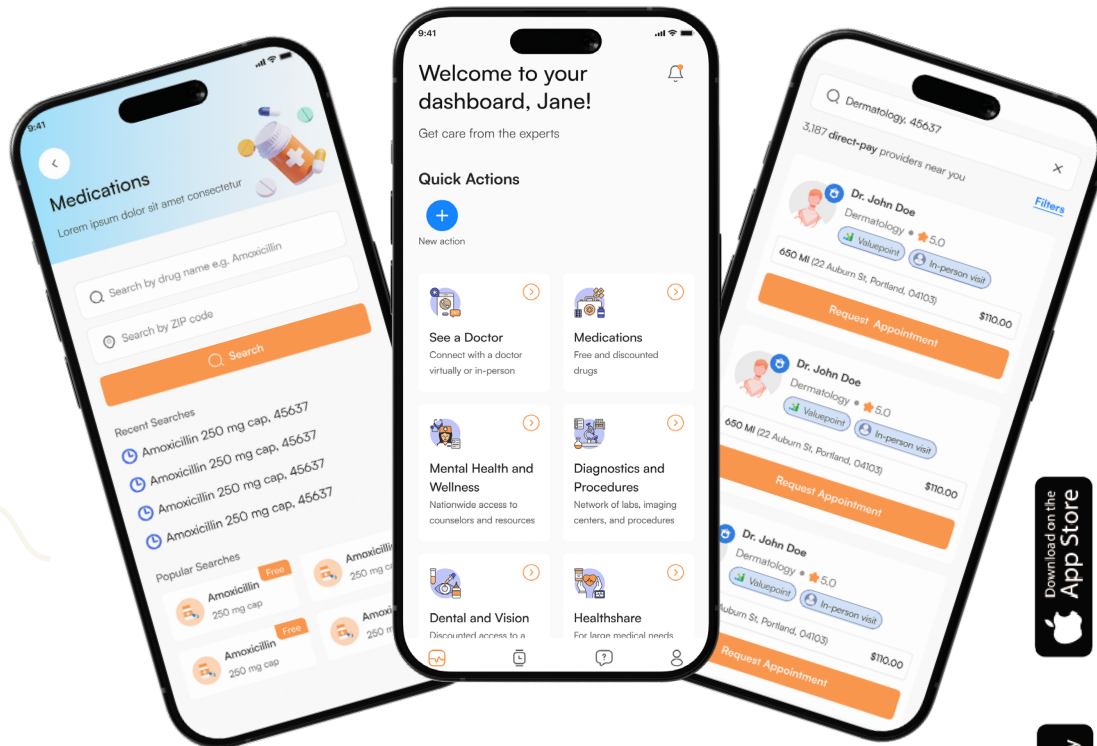
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05

Personalized App

Take Control of Your Healthcare Costs With **ACA Wellness Plan**

Managing insurance can be frustrating. The WoW Health App offers affordable, transparent care without the insurance hassle. Get doctor visits, discounted labs, and free meds all in one easy app. Simple, upfront, and designed for you.



The WoW App Advantage



Easy access to monthly health activities

Get guided support to improve your health and achieve a better quality of life at every step.



Virtual Care, Anytime, Anywhere

On-demand virtual care right when you need it. Consult with a provider 24/7 for FREE.



WoW Pharmacy Plan

Get generic medications for free and big savings on the rest all through the app.



Mental Health Support and Therapy

AI powered chat, peer-to-peer support, and virtual therapists for \$0 Copay.

- Nationwide access to quality healthcare providers.
- Generic meds free + big discounts on others
- No copays, no deductibles, no insurance needed.
- Simple, user-friendly healthcare platform.

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06

Legal Counsel Profile



Darcy L. Hitesman

Darcy Hitesman is the founder of HitesmanLaw, P.A., located in Minneapolis, Minnesota. She has more than 35 years of experience as an Employee Benefits attorney. Throughout her career, she has been committed to counseling and educating clients in the area of employee benefit plan compliance with applicable law including the Internal Revenue Code, ERISA, HIPAA, ACA, MHPAEA, ADA, ADEA, Medicare, FMLA, COBRA and state insurance laws.

■ Plan Requirement - Read Carefully

Ms. Hitesman works with a variety of clients, including private and public sector employers; single employer plans and multiple employer plans, including welfare arrangements (MEWAs); third party service providers (including self-insured claims administrators, COBRA administrators, EAP vendors, reporting vendors, nondiscrimination testing vendors, trust vendors); and insurance carriers, consultants, and brokers.

■ Speaking Engagements

Ms. Hitesman is a frequent speaker to legal and non-legal audiences regarding various employee benefits topics. She has been and continues to be a speaker for the Employee Benefits Institute of America (EBIA) (now part of Thomson Reuters) since 1999, and speaks for the Employers Council on Flexible Compensation (ECFC) every year at its annual convention.

Ms. Hitesman's extensive speaking engagements include the Minnesota Association of School Business Officials, Association of Minnesota Counties, Minnesota Government Finance Officers Association, Minnesota Counties Insurance Trust, Minnesota Association of County Administrators, Minnesota Counties Human Resource Management Association, Minnesota Association of School Personnel Administrators, Minnesota State Negotiators, Minnesota Public Employer Labor Relations Association, Association of School Business Officials International, National School Boards Association, Illinois Association of School Business Officials, University of Minnesota Industrial Relations Board, Medica College Forum, BlueCross Blue Shield of Minnesota, OptumHealth Financial Services, HealthSmart, Twin Cities Chapter of the International Society of Certified Employee Benefit Specialists, Human Resources Professionals of Minnesota, National Association of Health Underwriters, and Northstar Chapter of the American Payroll Association (Kentucky). She also frequently presents for clients to their clients and prospective clients.

Professional Affiliations

- Employee Benefits Institute of America, Inc.
(EBIA) (now part of Thomson Reuters)
- Employers Council on Flexible Compensation
(ECFC); Technical Advisory Group (TAG)
- American Bar Association (ABA)
- Minnesota State Bar Association (MSBA)
- Hennepin County Bar Association (HCBA)
- Society for Human Resource Management (SHRM)

Community Service and Awards

Throughout her career, Ms. Hitesman has been active in her profession and in the community. She has been recognized for her outstanding legal work including being named a Super Lawyer every year since 2000 and repeatedly named a Top Woman Lawyer (Minnesota Journal of Law & Politics). She has maintained an AV rating (highest possible rating) in Martindale Hubbell since 1998. In addition to these and other legal profession recognitions, Ms. Hitesman has received awards for her service on the Metropolitan Airports Commission and the Minnesota Racing Commission. Ms. Hitesman was recognized as a 40 under 40 by the Minneapolis/St. Paul Business Journal, received the Twin West Chamber of Commerce Woman of Achievement Award, received a Minnesota Senate Proclamation for Community Service, and received the Rotary International District Governor's Award for Community Service and the President's Award for Exceptional Service Above Self.

Education

University of Minnesota Law School, Minneapolis, Minnesota

Juris Doctor, cum laude, 1987

Staff member, Journal of Law and Inequality

Internship, Hazardous Substance Injury Compensation Board (1986 through 1987)

Coe College, Cedar Rapids, Iowa

Bachelor of Arts, summa cum laude, 1984

C. Loyal M. Swanson Scientific Writing Award

Phi Beta Kappa

Phi Kappa Phi

Internship, Minnesota Pollution Control Agency (1983)

Legal Assurance by Hitesman Law



11238-86th Avenue North . Maple Grove, MN 55369

Office 763.503.6620 . Fax 763-503-6619

www.HitesmanLaw.com

May 5, 2025

ACA Solutions
26711 Aliso Creek Road, Ste 200E
Aliso Viejo, CA 92656

Re: ACA Solutions Preventive Care Program

To whom it may concern:

Wellness benefit programs, from simple to complex, are offered as benefits embedded into already existing programs (e.g., group health coverage, indemnity policy riders, life insurance and disability insurance riders, etc.), and some offered as stand-alone programs, an employer wanting to implement a wellness program has important decisions to make. One type of wellness program receiving increased attention is the "combination program" where multiple benefits, multiple providers, and multiple delivery methods are combined together to form an elite wellness program.

A combination program is defined by how it assembles the different parts (e.g., types of benefits, benefits subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), benefits not subject to ERISA, benefits that may be taxable, benefits that may not be taxable, etc.) and underlying principles together in an order to accomplish a particular benefit result. Great care must be taken when reviewing such combination programs. Each combination program is unique, and each must be reviewed accordingly. There are many laws, regulations, applications of laws and regulations, regulatory statements, and enforcement efforts that leave room for differing opinions regarding the advisability of a particular combination program with respect to a particular employer. The unique combination program and principles made available through this combination program assembled by ACA Solutions; the ACA Solutions Preventive Care Program is referred to herein as "the Program." This letter focuses on that Program.

Summary Statement

The Program about which ACA Solutions has requested our legal opinion consists of various benefits made available together to form a very robust wellness plan, including a wellness education benefit, virtual primary care, virtual urgent care, virtual mental health care, discounted lab work, and a discounted prescription drug benefit. Based upon our review of documentation provided, our discussions, and review of IRS statutory and regulatory guidance, the Program provides benefits of real value and provides access to other benefits of real value. In this firm's opinion, the Program described below satisfies applicable IRS requirements.

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07

Accounting Counsel Profile



CBIZ, Inc.

About CBIZ

CBIZ, Inc. is one of the leading professional services providers in the United States. Headquartered in Cleveland, Ohio, the company specializes in serving middle-market businesses, nonprofit organizations, public sector clients, and individuals. With a workforce of thousands of employees across more than 100 offices nationwide, CBIZ merges the strength of national resources with the personal touch of local service.

Industry Expertise

CBIZ partners with clients across a variety of sectors, including construction, healthcare, technology, capital markets, alternative investments, and more. The company focuses on creating tailored plans that enhance results, minimize risks, and ensure compliance.

Celebrating Excellence

CBIZ is nationally recognized as a top employer and industry leader, consistently earning accolades for its workplace culture, growth, and excellence across multiple categories in 2025. Some of the company's honors include:

- Best Places to Work 2025
- Best and Brightest Companies to Work For in the Nation 2025
- Inside Public Accounting Top 100 Firms 2025
- Inside Public Accounting Fastest Growing Firms 2025
- Florida Trend Best Companies to Work For in Florida 2025
- USA Today Top Workplaces 2025

These awards underscore CBIZ's commitment to excellence and its reputation as a trusted partner and employer.

Impact

CBIZ leverages its scale, reach, and expertise to drive measurable impact across industries:

- Ranked as a Top 7 accounting provider and a Top 30 insurance broker in the U.S.
- Serving more than 135,000 clients across 22 key markets
- Employing over 10,000 dedicated team members nationwide

Strategic Outlook

CBIZ is dedicated to innovation, expanding its technology services, and providing high-impact, tailored solutions that help clients thrive in dynamic and evolving markets.

CPA Review Letter



CBIZ Advisors, LLC
6685 Beta Drive
Mayfield Village, OH 44143
P: (440) 459-5700

August 22, 2025

Virginia Fish, President
ACA Solutions
26711 Aliso Creek Road, Ste 200E
Aliso Viejo, CA 92656

Re: Preventive Care Program Review

Dear Ms. Fish:

The purpose of this letter is to provide our opinion as to whether the ACA Solutions ("Company") Preventive Care Program document attached as Exhibit A to this letter (the "Program") satisfies procedural requirements of Internal Revenue Code (the "Code")¹ Section 125, the Employee Retirement Income Security Act of 1974 ("ERISA"), the Affordable Care Act ("ACA"), and the Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA").

i. Executive Summary

Based on our review of the documentation provided, the Program meets the various Internal Revenue Service ("IRS") requirements under Code Section 125 in that it offers participants the choice between a taxable benefit and a qualified benefit under Code Sections 106 and 105(b). In addition, Company acknowledges that the Program is also subject to ERISA, the ACA, and COBRA requirements and provides for the intent to comply with such requirements. If Company operates the Program in accordance with its provisions, then the Program appears to satisfy the requirements of ERISA, the ACA, and COBRA as well.

II. Background

Company requested we review the Program that consists of: (1) a basic plan document and summary plan description; (2) ERISA statement of rights; (3) COBRA general notice; (4) Cafeteria Plan for the Program (the "Cafeteria Plan"); (5) Adoption Agreement; and (6) Menu of Monthly Activities and Other Activities. The documents listed above are included as attachments hereto as Exhibit A.

The Program is intended to provide employer-provided health coverage under Code Section 105 and 106 providing for wellness-type benefits to eligible employees. The benefits provided under the Program that constitute "medical care" within the meaning of Code Section 213 are intended to be eligible for exclusion from income under Code Section 105(b).

¹ "Code," "Section" or "Code Section" refer to the Internal Revenue Code of 1986, as amended.

CBIZ is a consulting, tax and financial services provider that works closely with CBIZ CPAs PC., an independent CPA firm that provides audit, review and other attest services.

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08

Testimonials

AFFINITY

“

My name is **Ariel Joudai**, and I serve as the Chief Financial Officer (CFO) and Certified Public Accountant (CPA) for Affinity Hospice, a nationwide organization operating in multiple states. Approximately six months ago, I was introduced to the ACA Wellness 125 Cafeteria Plan through Moshe Zarum. Prior to this, our company had considered a similar plan that did not meet compliance requirements.

Recognizing the importance of finding a viable solution, I conducted a thorough investigation into the ACA plan, attended a presentation delivered by Virginia to our team. I concluded that the ACA Wellness Plan was fundamentally different from the previous plan we had reviewed.

Following this evaluation, I presented the ACA Wellness Plan to our Chief Executive Officer (CEO), who instructed me to seek an independent assessment of the plan. At his direction, Affinity Hospice engaged CBIZ Advisors LLC, one of the most highly regarded accounting firms in the nation. CBIZ provided an expert opinion and conducted rigorous vetting of the ACA Wellness Plan. They subsequently issued an opinion letter endorsing the plan's compliance and feasibility and determined that the Plan being presented qualifies as a cafeteria plan that meets the requirements of IRC Section 125

Given the opinion letter obtained from CBIZ, we proceeded to implement the ACA Wellness Plan at Affinity Hospice. The plan is a transformative tool for our organization, presenting substantial financial benefits, including significant savings in FICA taxes and workers' compensation annually. Moreover, the telehealth benefits, which extend not only to employees but also to their families without requiring a co-pay, have positioned Affinity Hospice ahead of competitors in the marketplace. The enhanced net take-home pay for employees further underscores the plan's value, resulting in a mutually beneficial outcome for all parties involved.

I unequivocally recommend the ACA Wellness 125 Cafeteria Plan to business owners and organizations operating in the senior living sector. Implementing this plan represents an indispensable opportunity for companies aiming to maintain a competitive edge while simultaneously increasing operational efficiency and working capital.

Ariel Joudai

Ariel Joudai, CPA



MAACO

“

My name is **Ron Hashemi**, and I am the proud owner and operator of all Maaco locations in San Diego, California. Additionally, I own and manage an RV dealership.

I was introduced to ACA Solutions by Peter Capdevielle, another Maaco franchisee, who referred me to Virginia, the owner and CPA of ACA Solutions. Initially, I was skeptical; however, Virginia conducted payroll calculations and facilitated a discussion with my CPA, who confirmed the feasibility and benefits of the wellness plan.

Ultimately, I decided to implement ACA into my business operations. As a result, I now provide valuable benefits to my employees, have reduced my workers' compensation premiums by over 50%, and achieved substantial FICA savings.

During these challenging times, the additional savings of \$10,000 per month have enabled me to focus on expanding my business. I hold ACA Solutions in high regard and am proud to serve as a referral partner.

Ron Hashemi
Owner

“

My name is **Peter Capdevielle**, and I have been a Maaco franchisee for 20 years. I've also had the privilege of serving on the board of directors. As a multi-location owner and operator, I am always exploring opportunities to improve the efficiency and profitability of my business.

When I first heard about ACA Solutions and the Wellness 125 cafeteria plan, I was very skeptical. Having successfully participated in programs like PPP and ERTC, I decided to take a closer look and evaluate the potential of this program. After my presentation with Virginia, who is also a CPA, and reviewing the calculations on FICA and workers' compensation savings, I was thoroughly impressed.

This program is an absolute game-changer for any business owner in America. Since implementing it, I've referred 26 other Maaco owners to ACA Solutions and will continue to recommend it to my colleagues. I want to express my gratitude to Virginia for taking the time to educate both me and my employees on this plan—it has been an incredible benefit to my company.

Peter Capdevielle
Owner



MAACO

“

I am **Joe Taormina**, an entrepreneur and owner of 16 Maaco locations across California and Nevada. I first learned about ACA Solutions through a fellow Maaco owner with multiple locations.

About a year ago, I reviewed a similar wellness plan but chose not to move forward based on recommendations from my CPA and legal team, who flagged compliance concerns. Five months ago, however, Virginia presented the ACA Plan to my CFO and me, and her impressive knowledge, emphasis on compliance, and the plan's audit protection component immediately stood out.

The ACA Plan is exceptional in its legal compliance and employer protection, and it has allowed me to save hundreds of thousands of dollars annually in FICA taxes and workers' compensation premiums. Additionally, it provides my employees access to comprehensive benefits that cover not just themselves but their households as well.

I strongly recommend ACA Solutions to colleagues and friends—it truly delivers a win-win solution.

Joe Taormina
President



SONIC

“

My name is **Gigi Garza**, and my family owns and operates Garza Management Company, headquartered in Houston, Texas. We manage 69 restaurants, including 22 Sonic locations, along with various other national brands. In December 2024, I was introduced to the ACA plan by a close friend who also serves as our insurance broker.

After thoroughly evaluating the program in collaboration with my legal team and securing approval from our CPA, we decided to implement the plan across all our restaurants. Initially, I had concerns about whether ACA could effectively manage such a large number of locations at once. However, my experience exceeded expectations, largely thanks to Virginia, the owner of ACA, and her dedicated team.

They organized Zoom meetings to educate our management staff, addressing all employee questions and concerns with exceptional support. I am immensely satisfied with ACA's services—they have enabled our organization to save hundreds of thousands of dollars annually while providing valuable benefits to our employees.

During these challenging times, as costs continue to rise, ACA has proven to be a vital resource for both myself and our company. I highly recommend that businesses nationwide take the time to review and implement the ACA plan.



BLACK TIGER

“

Black Tiger, a medical and ambulance transportation service based in Southern California, employs 66 individuals. My introduction to ACA was through my worker's compensation broker who highlighted the significant savings potential and mentioned his success in enrolling several of his existing clients in both Pulse 365 and ACA programs.

As the CEO & Certified Public Accountant (CPA), I conducted a thorough review of all pertinent IRS codes and compliance documentation. The findings were compelling, prompting a swift decision to enroll my company. Consequently, we are now realizing annual savings exceeding \$140,000. Furthermore, the program has been exceedingly well-received by my employees.

I can confidently assert that ACA stands as a premier provider in this domain. Based on my positive experience, I am actively recommending ACA to my professional contacts and family members who own businesses.

Brandon Zora
Owner and CEO



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At Golden Living, a family-owned and operated 113-bed assisted living facility located in the picturesque setting of San Diego, we pride ourselves on our commitment to enhancing the welfare of both our residents and staff. Our journey with ACA solutions commenced upon a recommendation from a CPA, initially greeting the proposition with skepticism due to its seemingly perfect advantages for employers and employees at no additional cost.

Being a lawyer myself, I implemented a rigorous evaluation, including review of tax codes, consultations with CPAs, and securing a robust legal opinion. We gained unanimous support from our team to implement the PHS program. This decision has since proven instrumental in advancing our operational efficiency and financial health.

We wholeheartedly encourage other business owners, especially those in labor-intensive industries, to consider the benefits of engaging with this program. ACA solutions facilitate a seamless process, managing all paperwork and compliance requirements, while your business reaps significant savings. In our case, with a dedicated team of 51 employees, we have realized annual savings exceeding \$120,000 in FICA taxes and workers' compensation expenses combined. This underscores the tangible impact such programs can have on enhancing business sustainability and employee satisfaction.

Dan Salceda
Owner/lawyer



At Avant-garde Tarzana and Avant-garde La Jolla, I had the opportunity to learn about the PHS program offered by ACA Solutions, which piqued my interest and prompted me to conduct my own research. Operating as an assisted living facility, skilled nursing facility, and insurance broker, I have encountered numerous opportunities to reduce costs. The team at ACA Solutions, particularly Virginia, provided a comprehensive explanation of the program, which led me to consult with my attorneys for their review. Following their approval, I eagerly proceeded to the next steps. ACA Solutions demonstrated remarkable efficiency in managing the complex process involving my sizable employee database.

We were presented with a proposal that outlined the savings for 132 employees. Our company achieved substantial annual savings, exceeding a quarter million dollars in both FICA and workers' compensation. Additionally, our employees enjoyed the added benefit of extra money in their pockets each month, which significantly boosted morale across the board.

I strongly endorse this program for senior living facilities looking to improve their profit margins and expand their services without being hindered by financial constraints. This program stands out nationally for its adherence to compliance standards, support from three reputable law firms, seamless platform integration, and the substantial savings it offers. Moreover, the entire process, from the initial proposal to the final implementation, incurred no costs, ensuring that we benefitted from savings right from the start.

Jason Adelman

AL/SNF Owner and Insurance Broker



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