



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



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



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



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.



As a young entrepreneur at the helm of Redwood Assisted Living in Bakersfield, CA, I manage over 100 employees and oversee a 125-bed facility. My journey to ACA Solutions came through a recommendation from another skilled nursing facility. In an era where operating costs, massive overheads, and expensive staff insurance are the norm, discovering this program was indeed a breath of fresh air.

I took the initiative to have my CPA and compliance attorney thoroughly examine ACA Solutions. Upon receiving their seal of approval, I wasted no time enrolling my enterprise and all its employees into the program. This decision has not only injected enthusiasm among my team but has significantly enhanced our operations.

My experience with ACA Solutions has been so positive that I've proudly become a referral partner. Within just the first month, I recommended their services to five other businesses and plan to continue spreading the word as widely as possible.

Virginia and her team exemplify professionalism and are an absolute pleasure to collaborate with. I cannot recommend enough that business owners enroll their companies in this transformative plan.

Anthony Barbados
Owner Redwood Assisted Living
Bakersfield,CA

Golden Living

Point Loma



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.

Owner/lawyer-Dan Salceda



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



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