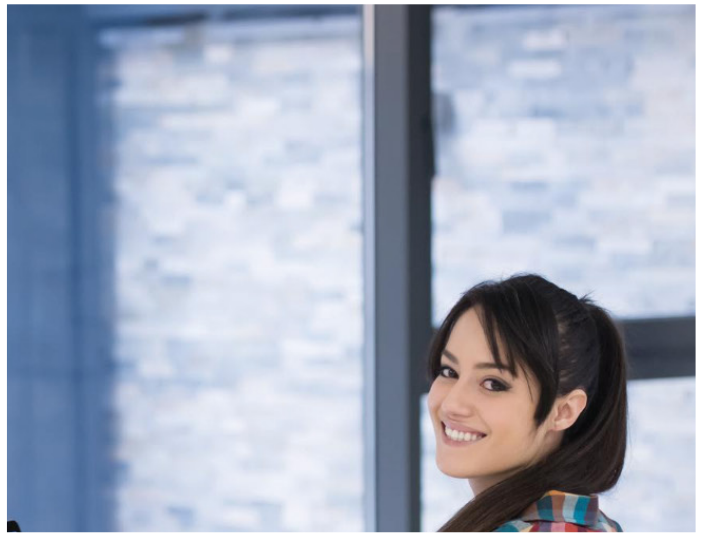
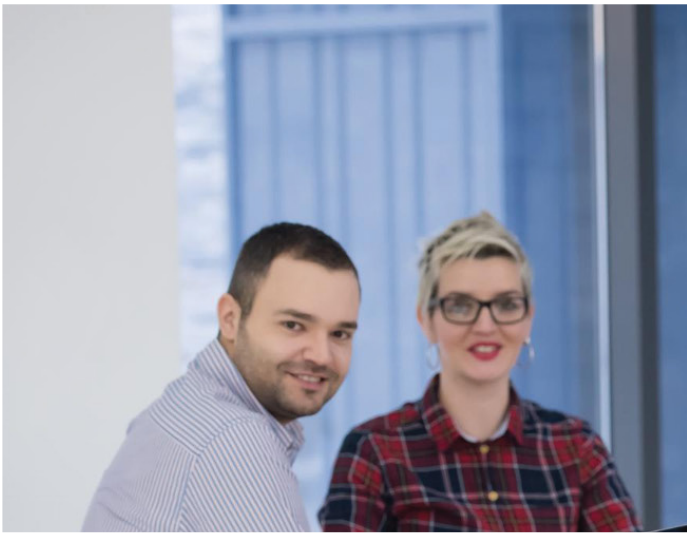


Your Benefits Guide To a **Healthier, Wealthier You!**

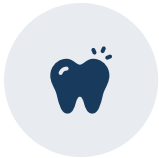


Your Benefits



WoW Health Dashboard (WHD)

Easily access all your wellness content in one place. Enjoy every service, 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 acute medications for free and save up to 80% on all others, including brand-name drugs. Search your medication and view all available options to decide the best way to obtain them.



Telemedicine

Get access to 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

Complete one wellness activity each month. In the first month of the plan, activate your account and complete the Health Risk Assessment.

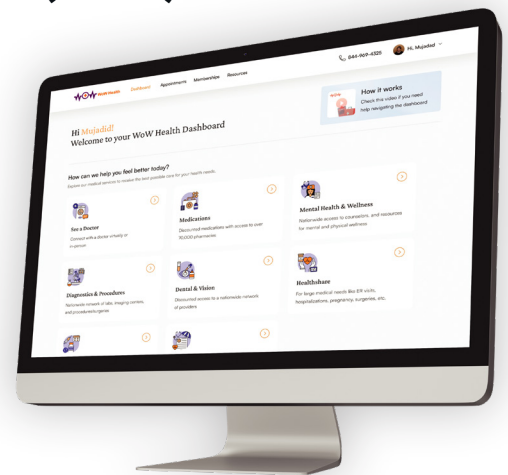
If you miss a monthly activity, we'll either provide qualifying health information or give you a chance to make it up the following month. A list of Qualifying Wellness Activities can be found on the Home Page of your WoW Health Dashboard™.

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)

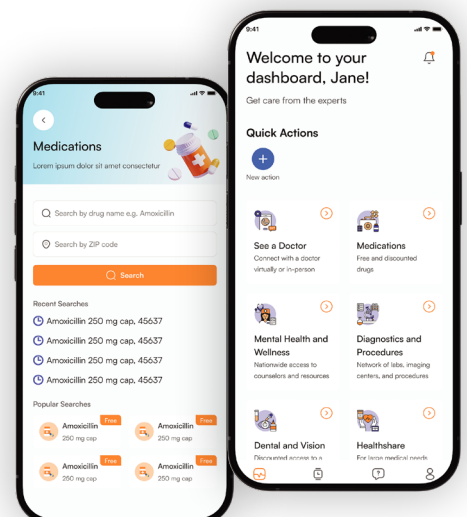
This dynamic assessment has the ability to forecast future health concerns based on your current and past medical history and lifestyle.

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 05 minutes. This assessment will help us to tailor wellness activities that suit you best.

Mobile App

After you have created your WHD account with Step 1 above, you can download WoW Health mobile app. Complete your health optimization activities right on **WoW Health Dashboard**.

Download your App now





Find a Simple Solution For All Your **Dental** Problems With Us

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 thoroughly credentialed and re-credentialed. 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 Medication Easy & Hassle-Free

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

Benefits You Get With ACA Pharmacy



Free Acute Medications

Get essential short-term meds like antibiotics and pain relievers at no cost right when you need them most.



Discounts on Brand-Name Meds

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



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.



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 & Transparent Pricing

No hidden fees. Know your cost upfront.



Round-the-Clock Support.

Our Concierge team is available to you 24/7.



Wellness Support Group

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 and the populations you serve, 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 Avaialble 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	\$55.76

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

This is for illustrations purposes only. ACA Solutions Hub 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 Hub 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 Hub 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 Hub 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.



www.acasolutionshub.com

For more information or to opt out of this benefit, you must call 800-306-3112 within 30 days of your benefits' effective date.



URGENT CARE @ RETAIL FORMULARY

THE MOST COMMON URGENT CARE / ACCUTE MEDICATIONS, AVAILABLE AT OVER 70,000 PHARMACIES

FREE

\$0 PRESCRIPTIONS FOR THE MOST COMMON URGENT CARE CONDITIONS:

- * Upper Respiratory Infections (URI)
- * Urinary Tract Infections (UTI)
- * Asthma / Allergic Reactions
- * Ear & Eye Infections
- * Skin Infections
- * Fungal Infections
- * Pain & Injuries
- * Migraines
- * Stomach Viruses

ANTIBIOTIC

AMOXICILLIN, 250 MG CAP, Max Qty: 60 (Amoxil)
AMOXICILLIN, 500 MG CAP, Max Qty: 30 (Amoxil)
AMOXICILLIN, 875 MG TAB, Max Qty: 28 (Amoxil)
AMOXICILLIN, 250 MG/5ML SUSP, Max Qty: 200 (Amoxil)
AMOXICILLIN, 400 MG/5ML SUSP, Max Qty: 200 (Amoxil)
AMOXICILLIN/CLAVULANIC ACID, 500-125 MG TAB, Max Qty: 28 (Augmentin)
AMOXICILLIN/CLAVULANIC ACID, 875-125 MG TAB, Max Qty: 28 (Augmentin)
AMOXICILLIN/CLAVULANIC ACID, 400-57 MG/5ML SUSP, Max Qty: 200 (Augmentin)
AMOXICILLIN/CLAVULANIC ACID, 600-42.9 MG/5ML SUSP, Max Qty: 200 (Augmentin)
AZITHROMYCIN, 250 MG TAB, Max Qty: 6 (Zithromax)
AZITHROMYCIN, 500 MG TAB, Max Qty: 3 (Zithromax)
AZITHROMYCIN, 100 MG/5ML SUSP, Max Qty: 15 (Zithromax)
AZITHROMYCIN, 200 MG/5ML SUSP, Max Qty: 30 (Zithromax)
CEFDINIR, 300 MG CAP, Max Qty: 14 (Omnicef)
CEPHALEXIN, 250 MG CAP, Max Qty: 56 (Keflex)
CEPHALEXIN, 500 MG CAP, Max Qty: 40 (Keflex)
CEPHALEXIN, 250 MG/5ML SUSP, Max Qty: 200 (Keflex)
CIPROFLOXACIN, 250 MG TAB, Max Qty: 28 (Cipro)
CIPROFLOXACIN, 500 MG TAB, Max Qty: 28 (Cipro)
CLINDAMYCIN, 150 MG CAP, Max Qty: 28 (Cleocin)
CLINDAMYCIN, 300MG CAP, Max Qty: 28 (Cleocin)
DOXYCYCLINE HYCLATE, 100 MG TAB, Max Qty: 28 (Vibramycin)
LEVOFLOXACIN, 250 MG TAB, Max Qty: 21 (Levaquin)

LEVOFLOXACIN, 500 MG TAB, Max Qty: 21 (Levaquin)
METRONIDAZOLE, 500 MG TAB, Max Qty: 28 (Flagyl)
NITROFURANTOIN, 100 MG CAP, Max Qty: 28 (Macrobid)
PENICILLIN VK, 500MG TAB, Max Qty: 28 (Veetids)
PENICILLIN VK, 250 MG/5ML SUSP, Max Qty: 200 (Veetids)
SMZ/TMP DS, 800-160 MG TAB, Max Qty: 28 (Bactrim)
SMZ/TMP, 200-40 MG/5ML SUSP, Max Qty: 120 (Bactrim)

ANTIBIOTIC TOPICAL

ERYTHROMYCIN, 0.5% OPTH OINT, Max Qty: 3.5 (Illotycin)
MUPIROCIN, 2% OINT, Max Qty: 22 (Bactroban)
NEO/POLY/HC, OTIC SOLN, Max Qty: 10 (Cortisporin)
POLYMYXIN B/TRIMETH, OPTH SOLN, Max Qty: 10 (Polytrim)
SILVER SULFADIAZINE, 1% CREAM, Max Qty: 50 (Silvadene)
TOBRAMYCIN, 0.3% OPTH SOLN, Max Qty: 5 (Tobrex)

ANTIFUNGAL

FLUCONAZOLE, 150 MG TAB, Max Qty: 2 (Diflucan)
NYSTATIN, 100,000 USP CREAM, Max Qty: 30 (Mycostatin)
NYSTATIN, 100,000 USP OINT, Max Qty: 30 (Mycostatin)

ANTIHISTAMINE

CETIRIZINE, 10 MG TAB, Max Qty: 30 (Zyrtec)
HYDROXYZINE, 25 MG TAB, Max Qty: 30 (Atarax)



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- * Urinary Tract Infections (UTI)
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- * Ear & Eye Infections
- * Skin Infections
- * Fungal Infections

- * Pain & Injuries
- * Migraines
- * Stomach Viruses

CARDIOVASCULAR

NITROGLYCERIN, 0.4 MG SL TAB, Max Qty: 25 (Nitrostat)
PROPRANOLOL, 10 MG TAB, Max Qty: 15 (Inderal)

CORTICOSTEROID

METHYLPREDNISOLONE, 4 MG PACK, Max Qty: 21 (Medrol Dosepak)
PREDNISONE, 10 MG TAB, Max Qty: 20 (Deltasone)
PREDNISONE, 20 MG TAB, Max Qty: 20 (Deltasone)
PREDNISOLONE, 15 MG/5ML SOLN, Max Qty: 120 (Orapred)

CORTICOSTEROID TOPICAL

HYDROCORTISONE, 2.5% CREAM, Max Qty: 30 (Hytone)
PREDNISOLONE, 1% OPTH SUSP, Max Qty: 5 (Pred Forte)
TRIAMCINOLONE, 0.1% CREAM, Max Qty: 30 (Kenalog)
TRIAMCINOLONE, 0.1% OINT, Max Qty: 30 (Kenalog)

COUGH & COLD

BENZONATATE, 100 MG CAP, Max Qty: 30 (Tessalon Perles)
BENZONATATE, 200 MG CAP, Max Qty: 30 (Tessalon Perles)
BROMPH/PSE/DM SYR, 30 MG SOLN, Max Qty: 120 (Bromfed DM)

DIABETES

INSULIN LISPRO, 100U/ML INJ, Max Qty: 2 Vials / 90 Days (Humalog)*

GASTROINTESTINAL

DICYCLOMINE, 20 MG TAB, Max Qty: 60 (Bentyl)
DIPHENOX-ATROPINE, 2.5-0.025 MG TAB, Max Qty: 30 (Lomotil)

ONDANSETRON ODT, 4 MG TAB, Max Qty: 6 (Zofran ODT)
ONDANSETRON ODT, 8 MG TAB, Max Qty: 6 (Zofran ODT)
PANTOPROZOLE, 40 MG TAB, Max Qty: 21 (Protonix)
PROMETHAZINE, 25 MG TAB, Max Qty: 30 (Phenergan)

GOUT

ALLOPURINOL, 100 MG TAB, Max Qty: 21 (Zyloprim)
ALLOPURINOL, 300MG TAB, Max Qty: 21 (Zyloprim)

MIGRAINE

SUMATRIPTAN, 50 MG TAB, Max Qty: 9 (Imitrex)
SUMATRIPTAN, 100 MG TAB, Max Qty: 9 (Imitrex)

MUSCLE RELAXANT

CYCLOBENZAPRINE, 10 MG TAB, Max Qty: 30 (Flexeril)

PAIN MANAGEMENT

IBUPROFEN, 800 MG TAB, Max Qty: 60 (Motrin)
NAPROXEN, 500 MG TAB, Max Qty: 30 (Naprosyn)
PHENAZOPYRIDINE, 200 MG TAB, Max Qty: 10 (Pyridium)
TRAMADOL, 50 MG TAB, Max Qty: 30 (Ultram)

RESPIRATORY

ALBUTEROL MDI, 90 MCG INH, Max Qty: 1 (6.7g) / 1 Year (Proventil HFA)

* \$5 / vial