
Summary Annual Report
for
Issues Management, Inc. DBA Five Star Call Centers
Dated: November 20, 2025

Summary Annual Report

This is a summary of the annual report of the Issues Management, Inc. DBA Five Star Call Centers, EIN 460398668, Plan ISSUES MANAGEMENT DBA FIVE STAR CALL CENTERS HEALTH AND WELFARE BENEFIT PLAN, Plan No. 501, a welfare benefit plan, for period August 01, 2024 through July 31, 2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

All components of the plan other than the Health FSA component are provided through insurance contract(s).

Insurance Information

The plan has contracts with WELLMARK BLUE CROSS AND BLUE SHIELD OF SOUTH DAKOTA, DELTA DENTAL OF SOUTH DAKOTA, VISION SERVICE PLAN, THE LINCOLN NATIONAL LIFE INSURANCE COMPANY and AMERICAN HERITAGE LIFE INSURANCE COMPANY to pay Life Insurance, Death Benefits (ACCIDENTAL DEATH & DISMEMBERMENT), Health, Vision, Other (CRITICAL ILLNESS, ACCIDENT, DISABILITY), Long-term Disability, Prescription drug, Dental incurred under the terms of the plan. The total premiums paid for the plan year ending July 31, 2025 were \$1,812,170.00.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Issues Management, Inc. DBA Five Star Call Centers, who is the Plan Administrator, at 6009 S Sharon Ave, Suite 105, Sioux Falls, SD, 57108, or by telephone at +1 (605) 275-5452. You have the right to receive from the plan administrator, on request and at no charge.

You also have the legally protected right to examine the annual report at the main office of the plan 6009 S Sharon Ave, Suite 105, Sioux Falls, SD, 57108 and at the U.S. Department of Labor in Washington, D.C. or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200

Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)