



**CROSSCOUNTRY  
MORTGAGE™**



2022

# BENEFITS GUIDE

## **Important Benefit Information**

Use this guide to help you make informed decisions for you and your family.

Visit [www.mycrosscountrybenefits.com](http://www.mycrosscountrybenefits.com) to view all information on your CrossCountry Mortgage Benefits



## CROSSCOUNTRY MORTGAGE EMPLOYEES,

CrossCountry Mortgage is committed to sponsoring a comprehensive benefits program for all eligible employees, in addition to offering other benefits that will enhance your job satisfaction. Our benefits program is a solid investment in you, our valued employees, and we are certain you will agree.

CrossCountry Mortgage annually reviews the benefits program and strives to make modifications that will reflect the changing needs of our employees while maintaining affordability. We hope that all employees will take advantage of our benefit program and voluntary offerings.

Thank you for being part of the CrossCountry Mortgage team.

Sincerely,

Ron Leonhardt CEO & President

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## Eligibility for You and Your Dependents

### ELIGIBILITY FOR YOU

Full time employees working 30 hours or more per week are eligible for medical, dental, vision coverage, and full-time employees working 40 hours or more are eligible for voluntary benefits. The Affordable Care Act (ACA) requires employers to offer health insurance to employees working at least 30 hours per week, therefore, employees working less than 30 hours are not benefit eligible. All employees are eligible to participate in the CrossCountry Mortgage, 401(k) plan, in accordance with the Plan Document eligibility requirements.

New hires are given 30 days from their date of hire to enroll in benefits. The effective date for new hire benefits is the 1st of the month following your date of hire. This will apply to medical, dental, vision, FSA, and HSA benefits.

## Eligibility Guidelines

### FOR YOUR DEPENDENTS

An eligible dependent may be:

- Your legal spouse
- Your domestic partner
- Your unmarried dependent children under the age of 26
  - » Includes biological children, stepchildren, legally adopted children, children of domestic partners, a child placed for adoption, or any child for whom you have been court appointed as legal guardian or legal custodian
- Your unmarried dependent children 26 years or older who are incapable of self-sustaining employment by reason of mental illness or physical handicap

## Qualifying Life Event Changes During the Plan Year

### Making Enrollment Changes during the Year

Upon making benefit elections, they remain in effect until the next open enrollment period. The Annual Benefit plan year is January 1 through December 31.

IRS regulations allow changes to benefits outside of the open enrollment period in the event of a qualified life event. Qualified life events include:

### Qualifying Life Event

Birth, Adoption

Marriage, Divorce

Death of spouse, domestic partner, or other dependent

Spouse's or domestic partner's employment begins or ends

Loss or gain of coverage

Change in your dependent child's status

Loss of other health coverage

Child medical support orders

If you experience a qualified life event, you MUST notify Human Resources within 30 days of the event in order to make changes to your plan. Failure to make timely notice would require you to wait until the next open enrollment.

# alex - Online Benefits Tool



## HOW ALEX WORKS

ALEX is an online tool that will help you select the best benefits for you and your family. When you talk to ALEX he'll ask you a few questions about your health care needs, crunch some numbers, and point out what makes the most sense for you. And anything you tell ALEX remains anonymous.

## HOW LONG WILL THIS TAKE?

Most users spend about 7 minutes with ALEX, but it really just depends how much guidance you'd like. And Alex can save your place.

## CAN I USE ALEX ON MY PHONE?

Yes, ALEX is optimized for any device you use.

## CAN I TRUST ALEX WITH MY PERSONAL INFORMATION?

Yes! Your ALEX experience is totally private. He doesn't maintain personal info or submit it back to CrossCountry (or anyone else) so it's complete anonymous.

## HOW SHOULD I PREPARE?

You don't need to do much of anything. ALEX will ask you to estimate what type of medical care you might need this year (doctor visits, surgeries, ER visits, prescriptions, etc.), so you may want to tally those up and talk to your family about their needs, but ALEX can also help you come up with some estimates.

## HOW DOES ALEX KNOW WHAT PLAN IS BEST FOR ME?

ALEX takes the amount each plan would cost you out of your paycheck (your premium) and adds that to the amount it would cost for the services you said you might use. Then he'll recommend the least expensive plan for your needs.



Visit, [www.myalex.com/crosscountrymortgage/home](http://www.myalex.com/crosscountrymortgage/home), to check out ALEX for yourself.



# Medical & Pharmacy

CrossCountry Mortgage currently offers four different options company-wide for medical coverage which includes a Qualified High Deductible Health Plan (Bronze Plan) through Anthem BlueCross BlueShield. Listed below are the different options and the costs associated with each option. Cost is listed as the employee cost per bi-weekly pay.





MEDICAL PLANS				
Plan Name	Bronze	Silver	Gold	Platinum
Calendar Year Deductible	\$5,000/\$10,000	\$3,000/\$6,000	\$1,500/\$3,000	\$500/\$1,000
Coinsurance	25%	20%	20%	10%
Maximum Out of Pocket Limit: Single/Family (Includes the deductible)	\$6,000/\$12,000	\$6,250/\$12,500	\$5,000/\$10,000	\$3,000/\$6,000
Preventative Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Office Visit/Specialist Visit	25% after Deductible	\$35/\$70 Copay	\$25/\$50 Copay	\$20/\$40 Copay
Live Health Online	\$59 Copay	\$10 Copay	\$10 Copay	\$10 Copay
X-rays and Lab	25% after Deductible	20% after Deductible	20% after Deductible	10% after Deductible
Urgent Care Center	25% after Deductible	\$100 Copay	\$75 Copay	\$75 Copay
Emergency Medical Care	25% after Deductible	\$250 Copay	\$250 Copay	\$250 Copay
In-Patient Hospital Services	25% after Deductible	20% after Deductible	20% after Deductible	10% after Deductible
Out-Patient Hospital Services	25% after Deductible	20% after Deductible	20% after Deductible	10% after Deductible
Prescription				
Retail (30 day supply)	Rx copays after Deductible \$10/\$35/\$60/25% up to \$250	\$10/\$35/\$70/25% up to \$250	\$10/\$35/\$60/25% up to \$250	\$10/\$35/\$60/25% up to \$250
Mail Order (90 day supply)	50% after deductible	\$25/\$87/\$175	\$25/\$87/\$175	\$25/\$87/\$175
Medical Bi-Weekly Employee Contributions				
Employee Only	\$40	\$78	\$108	\$138
Employee + Spouse	\$125	\$180	\$235	\$292
Employee + Child(ren)	\$95	\$140	\$185	\$228
Family	\$175	\$255	\$335	\$410

\*Employees residing in Puerto Rico are eligible for the Anthem medical plans. Anthem utilizes the Triple S network.

# Medical & Pharmacy

CrossCountry Mortgage offers a Kaiser Permanente option for employees residing in California, and a Hawaii Medical Service Association (HMSA) option for employees residing in Hawaii. Listed below are the different options and the costs associated with each option. Cost is listed as the employee cost per bi-weekly pay.

MEDICAL PLANS		
		
Plan Name	HMSA (HI)	Kaiser (CA)
Calendar Year Deductible	\$0/\$0	\$500/\$1,000
Coinsurance	20%	10%
Medical Maximum Out of Pocket Limit: Single/Family	\$2,500/\$7,500	\$3,000/\$6,000
Maximum Pharmacy Out of Pocket Limit: Single/Family	\$3,600/\$4,200	Included in medical
Preventative Care	Covered at 100%	Covered at 100%
Office Visit/Specialist Visit	\$14 Copay	\$20 Copay
Urgent Care Center	\$14 Copay	\$20 Copay
Emergency Medical Care	20% Coinsurance	10% Coinsurance
In-Patient Hospital Services	20% Coinsurance	10% Coinsurance
Out-Patient Hospital Services	20% Coinsurance	10% Coinsurance
Prescription		
Retail (30 day supply)	Rx copays after Deductible \$7/\$30/\$30/\$100/\$200	\$10/\$30/\$30/20% up to \$200
Mail Order (90 day supply)	\$11/\$65/\$65	\$20/\$60/\$60

MEDICAL BI-WEEKLY EMPLOYEE CONTRIBUTIONS				
	HMSA (HI)		Kaiser (CA)	
Employee Only	\$138		Employee Only	\$138
Employee + 1	\$292		Employee + Spouse	\$292
Employee + 2 or more	\$410		Employee + Child(ren) Family	\$228 \$410

*This is an illustration of In-Network benefits only. Please refer to the Certificate for details on Non-Network coverage for final confirmation of coverage.*



## Dental and Vision Insurance



CrossCountry Mortgage offers Dental and Vision coverage through Anthem BlueCross BlueShield. Listed below are the different options. Cost is listed as the employee cost per pay.

DENTAL PLAN	
Preferred In-Network	
Calendar Year Deductible: Single/Family	\$50/\$150
Deductible Waived for	Preventive
Annual Maximum	\$2,000
Preventive/Basic/Major/Ortho	0%/20%/50%/50%
Orthodontia Lifetime Max	\$1,000
Dental Bi-Weekly Contributions	
Employee Only	\$9.43
Employee + Spouse	\$19.24
Employee + Child(ren)	\$24.87
Family	\$36.72

VISION PLAN	
In-Network	
Exam <i>Every Calendar Year</i>	\$10
Lenses (Single/Bifocal/Trifocal) <i>Every Calendar Year</i>	\$20
Contact Lenses Medically Necessary <i>Every Calendar Year</i>	\$20
Contact Lenses Elective <i>Every Calendar Year</i>	\$125 allowance, 15% off any balance
Frames <i>Every Calendar Year</i>	\$150 allowance, 20% off any balance
Dental Bi-Weekly Contributions	
Employee Only	\$2.93
Employee + Spouse	\$5.13
Employee + Child(ren)	\$5.57
Family	\$8.50



## Health Savings Account (HSA)

Health Savings Accounts are a great way to set aside pre-tax dollars to pay for medical, dental, and vision expenses. In addition to receiving the employer contribution to an HSA, employees may contribute additional pre-tax monies, and in turn will receive an employer match to their HSA account up to \$1,000.

The 2022 IRS annual limits for HSA contributions are \$3,650 for single coverage and \$7,300 for family coverage. Because the IRS annual limits include both employee and employer contributions, CrossCountry's employee contribution limits are:

- Employee Only: \$1,650
- Family: \$5,300
- Catch-Up (for those over age 55 and not entitled to Medicare): \$1,000



## Flexible Spending Account (FSA)

CrossCountry Mortgage's employee benefit package allows employees to participate in a Flexible Spending Account (FSA). The FSA is administered by PNC Bank. An FSA is a pretax benefit allowable under Internal Revenue Code (IRC) Section 125. The plan allows eligible employees to set aside a specific pretax dollar amount for the medical, dental, vision, orthodontia and dependent care expenses. If you have predictable out-of-pocket expenses, you may want to consider opening an FSA. Employees are eligible to participate in an FSA on the 1st of the month following 30 days from their date of hire.

### TYPES OF FSA'S:

- **Medical FSA's** can be elected if you are NOT participating in a High deductible plan and can be used for eligible medical, dental, vision and orthodontia expenses. Examples include:
  - Office visit Co-pays
  - Deductibles
  - Prescription eyeglasses or contact lenses Dental Cleanings
- **Limited Purpose FSA** can be elected if you ARE participating in a high deductible plan, such as the Bronze medical plan, and be used for eligible dental, orthodontia, and vision expenses.
- **Dependent Care Account** can be used for childcare expenses for a claimed dependent. Examples include:
  - Day care center or babysitter

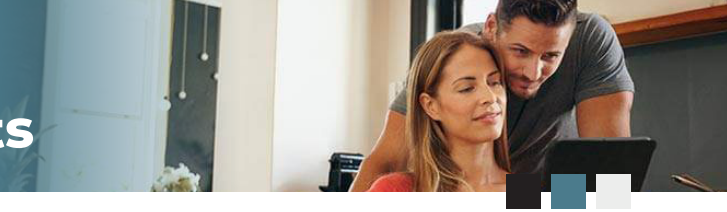
The IRS Annual Contribution Limits for the 2022 plan year are:

- Medical: \$2,850
- Limited Purpose: \$2,850
- Dependent Care: \$5,000





# Company Sponsored Benefits



## Basic Life and AD&D

CrossCountry Mortgage provides Basic Life and AD&D Insurance to eligible employees at no cost. The benefit amount is \$10,000 for Life and an additional \$10,000 for Accidental Death and Dismemberment.

## Short-Term Disability Insurance

CrossCountry Mortgage provides all full-time employees Short-Term Disability, through UNUM at no cost. The benefit elimination period is 14 days and is equal to 60% of your weekly salary with a maximum of \$2,000 per week.

## Employee-Assistance Program (EAP)

The Employee Assistance Program through UNUM is available to all employees and family members in their households. This program can help you find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being.

- Problems with a manager or coworker
- Coping with stress, anxiety, and depression
- Organization tips and prioritization ideas
- Caring for an elderly relative or finding senior assistance
- Dealing with a family member who has an addiction
- Improving your health or controlling a chronic condition
- Getting out of debt and managing your finances
- Relationship issues, legal issues and much more



### **Help is easy to access and is only a call or click away!**

- Telephone consultations: Speak confidentially with a master's level consultant to clarify your need, evaluate options and create an action plan.
- Face-to-face meeting: Meet with a local consultant up to three times per issue for short-term problem resolution.
- Educational materials: Receive information through our online library of downloadable materials and interactive tools.
- Online website: Use the website at [www.lifebalance.net](http://www.lifebalance.net) (user id and password: lifebalance) to email a consultant, locate area resources or download helpful information.

# Voluntary Benefits

All full-time employees, and variable employees working 30 hours or more per week, are eligible to participate in Term Life & AD&D, Whole Life, Hospital Indemnity, Accident Insurance, Critical Illness, and Long-Term Disability coverage through Unum. All of these benefits are voluntary and paid for 100% by you, the employee.

## Term Life/AD&D Insurance

Term life with accidental death and dismemberment (AD&D) insurance can provide financial protection for your loved ones if you die. This plan also includes “living benefits.” That means you can receive money if you survive an accident but have certain serious injuries or if you face a terminal illness someday.

Term Life Bi-Weekly Rate for Employee Per \$10,000 of Coverage			Spouse Bi-Weekly Rate Per \$5,000 of Coverage	Child Bi-Weekly Rate
Age	Tobacco	Non-Tobacco	Cost	\$0.358 per \$2,000 of Coverage
15-24	\$0.392	\$0.263	\$0.713	
25-29	\$0.448	\$0.305	\$0.198	
30-34	\$0.554	\$0.374	\$0.252	
35-39	\$0.826	\$0.512	\$0.365	
40-44	\$1.246	\$0.632	\$0.524	
45-49	\$1.975	\$1.131	\$0.817	
50-54	\$3.332	\$1.546	\$1.274	
55-59	\$4.694	\$2.825	\$1.955	
60-64	\$7.025	\$4.514	\$3.342	
65-69	\$11.742	\$7.920	\$5.712	
70-74	\$20.635	\$14.285	\$10.172	
75+	\$37.325	\$28.925	\$20.377	

## Whole Life Insurance

Whole life insurance can provide benefits to your loved ones if you die prematurely and it provides coverage into your retirement years. You can keep Whole Life Insurance as long as you want. Once you’ve bought coverage, your cost won’t increase as you age. The benefit amount stays the same, too. It doesn’t decrease as you get older.

Term Life Bi-Weekly Rate for Employee		
Issue Age	Bi-Weekly Cost	Guaranteed Cash Value at 65
25	\$6.79	\$7,872
35	\$10.49	\$7,080
45	\$17.56	\$5,712

\*\* Sample Amounts shown are for non-tobacco users and includes the LTC rider premium (but not the additional LTC Restoration Rider premium)

# Voluntary Benefits



## Hospital Indemnity Insurance

Medical insurance covers many of the costs associated with a hospital stay and outpatient surgery, but you could still be left with out-of-pocket expenses. The UNUM hospital indemnity plan provides a \$1,000 benefit for a hospital admission once per calendar year plus a \$100 daily benefit up to a maximum of 60 days per calendar year. An annual \$50 wellness benefit is also available for completing a covered health screening test.

Hospital Insurance Bi-Weekly rates				
Age	Employee	Employee and Spouse	Employee and Child	Employee, Spouse and Child
17-49	\$7.55	\$15.16	\$10.82	\$18.43
50-59	\$9.71	\$20.01	\$12.98	\$23.28
60-64	\$13.36	\$27.61	\$16.63	\$30.89
65+	\$19.82	\$41.13	\$23.09	\$44.40

## Accident Insurance

Accident insurance can pay a benefit directly to you if you suffer a covered injury and need treatment. It can offset the high cost of copays, deductibles, and other expenses your medical insurance doesn't cover.

Bi-Weekly Premium	
You	\$7.52
You and your Spouse	\$12.16
You and your Child(ren)	\$14.04
You, your Spouse and Child(ren)	\$18.68

## Critical Illness Insurance

Critical Illness insurance can help by paying a lump sum payment directly to you at the first diagnosis of a covered condition. Choose from a benefit amount of \$5,000, \$10,000, \$15,000 or \$20,000. You can use this coverage more than once for different conditions, but each condition is payable once per lifetime. If you elect coverage you can also purchase coverage for your spouse. Coverage amounts available for spouses are \$5,000 or \$10,000. Dependent children are automatically covered at 25% of your benefit amount at no additional cost.





# Voluntary Benefits

## Long-Term Disability Insurance (LTD)

LTD can pay you a monthly benefit if you can't work for an extended period of time due to a covered injury or illness. The benefit offers eligibility for coverage for 60% of your monthly income, to a maximum payment of \$9,000. The monthly benefit may be reduced or offset by other sources of income.

Age	Rates
<25	\$0.070
25-29	\$0.110
30-34	\$0.210
35-39	\$0.330
40-44	\$0.520
45-49	\$0.710
50-54	\$0.900
55-59	\$1.050
60-64	\$1.080
65-69	\$0.810
70+	\$0.650

### DISABILITY WORKSHEET

**1** Enter your annual earnings and calculate your maximum monthly benefit available.

$$\text{\$} \underline{\hspace{2cm}} \div 12 = \text{\$} \underline{\hspace{2cm}} \times 60\% = \text{\$} \underline{\hspace{2cm}}$$

Your annual earnings      Your monthly earnings      (Max % of income covered)      Max monthly benefit available (if the amount exceeds the plan max of \$9,000)

**2** Calculate your cost per paycheck

$$\text{\$} \underline{\hspace{2cm}} \div 100 = \text{\$} \underline{\hspace{2cm}} \times \text{\$} \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}} \div \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

Your annual earnings      Rate for the option you choose      Number of paychecks per year      Total cost per paycheck



# Retirement Savings Plan

## 401(k) Highlights

CrossCountry Mortgage employees are eligible to enroll in the plan through our provider Principal after meeting the eligibility requirements listed below:

### Employee pre-tax and Roth Contributions

- Attained the age of 21

**Entry Dates** – Upon meeting the eligibility requirements, you may enroll in the Plan on the following dates:

For **Employee pre-tax and Roth Contributions** employees are eligible to enter the plan on the first day of the month after they have met the eligibility requirements for the plan.

### Your Contributions

Through payroll deductions, you can make pre-tax or Roth contributions up to a maximum election of 80% of your eligible pay. There is no minimum amount that you must elect to contribute. Participants may change deferral elections at the beginning of each payroll period.

**For 2022, the total employee contribution limit to all plans for those under 50 years of age will be going up from \$19,500 for 2021 to \$20,500 for 2022. The catch-up contribution limit will remain the same at \$6,500.**

Plan contribution share in investment earnings or losses. You don't pay taxes on any earnings until later – when you receive that money. If you choose Roth deferral contributions, earnings on such contributions will not be taxable if received in a qualified distribution.

Pre-tax and Roth contributions that are deferred from your compensation are subject to the dollar limit for the calendar year as provided by law. For 2022, the maximum dollar limit (of \$20,500) applies to the aggregate of all amounts that you contribute to this plan and all other 401(k), 403(b) and SEPs of this employer or any other employer during the calendar year.

If you reach age 50 sometime during the calendar year, you are also eligible to make catch-up contributions in addition to the normal maximum dollar limit. For 2022, the maximum catch-up contribution is \$6,500.

### Rollovers

The plan will allow rollover contributions from other eligible plans. You are eligible to rollover funds upon date of hire.

### Distributions

Money may be distributed from your Plan account in these events:

- Age 59 ½
- Death
- Disability
- Termination or Retirement



# Retirement Savings Plan

## Financial Hardship Withdrawals

Hardship withdrawals are permitted from this Plan. A hardship can include:

- Buying a house
- Paying for college tuition and expenses
- Paying certain medical expenses
- Preventing eviction from or foreclosure on your home
- Paying burial or funeral expenses
- Paying expenses to repair damage to your home

## Loans

The Plan allows loans up to \$50,000 of the employees vested amount, not to exceed 50% of their vested balance.

## Employer Contributions to the Plan

The Plan also provides for your employer to make contributions.

- Employer Matching Contributions – Your employer may make contributions that are based on the amount of employee pre-tax and Roth contributions that you elect to contribute. These matching contributions will be a discretionary amount to be determined by the Employer each plan year.
- CrossCountry Mortgage will match 50% up to 6% of eligible compensation.
- Employer Non-Elective Contributions – The employer may make a discretionary contribution in an amount to be determined each plan year.

Employer Matching Contributions	
Employee Contribution	Employer Match
1%	0.50%
2%	1%
3%	1.50%
4%	2%
5%	2.50%
6%	3%





# Retirement Savings Plan



## Vesting

Vesting refers to your “ownership” of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate. Employer contributions are vested as follows:

Vesting Schedule	
Years of Service	Vesting Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5	100%

## Account Information

You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.

You will also have access to an automated voice response system designed to your current information about your Plan account. You can get up-to-date information about your account balance, contributions, investment choices and other Plan data.

<b>Participant Website</b>	www.principal.com
<b>Participant Service Center</b>	800-986-3343
<b>Free Financial Advisors</b>	833-224-5660

**The information in this benefit guide serves as a high-level overview of benefits. In the case of any discrepancies between this overview and the plan documents, the plan documents will prevail.**

# Definition of Medical Terms

**Learn Health Plan Lingo. When you get to know the basics of how health plans work, you'll be better prepared to manage your health care and your costs. Let's get started with a few of the most important terms to know.**

## **Premium**

The premiums for health plan coverage are paid bi-weekly. If you have a health plan through work, the premium may be shared by you and your employer. If your employer funds its employee health benefit, your portion of the plan cost may be called the "plan contribution."

## **Copay or Copayment**

A fixed dollar amount you may pay each time you visit the doctor's office, urgent care clinic, ER for pharmacy. Usually, you pay the copay when you receive the service. The amount can vary by plan.

## **Coinsurance**

A set percentage of costs you pay for covered health services after you meet the deductible. You may get a bill for your share of the costs after your visit. The plan pays the rest of covered charges. Coinsurance does not include copayments.

## **Explanation of Benefits (EOB)**

After you visit the doctor, you'll get a statement from your health plan called an EOB either online or by mail. It outlines the services you received, and the cost paid by your plan. It also shows the amount you're responsible to pay. An EOB is not a bill, but the amounts shown should match up with the amounts on any bills from medical providers.

## **Brand Name Drugs**

Drugs that have trade names and are protected by patents. Brand name drugs are generally the costliest choice.



# Definition of Medical Terms



## Generic Drugs

Generic drugs are less expensive versions of brand name drugs that have the same intended use, dosage, effects, risks, safety, and strength. The strength and purity of generic medications are strictly regulated by the Federal Food and Drug Administration.

## Specialty Medications

All specialty medications are limited to a 30-day supply.

## In/Out of Network Coverage

Each medical plan features in-and out-of-network coverage; individuals and family deductibles; copays; coinsurance; and out-of-pocket maximums. Some offer a lower monthly premium, a high deductible, and lower coinsurance amounts, while others have higher premiums but offer a lower deductible and higher levels of coinsurance. You will always pay less if you see a doctor or receive services within the provider network because the plan pays more for “in-network services.”

## Deductible

You must meet an annual deductible before the medical plan begins to cover a portion of your costs. Once the deductible is met, the medical plan begins to pay for a percentage of covered expenses.

## Out-of-Pocket Maximums

Out-of-pocket maximums apply to all plans. This is the maximum amount you will pay for health care costs in a calendar year. Once you have reached the out-of-pocket maximum, the plan will fully cover eligible medical expenses for the rest of the benefit plan year (except for any copays).

## Telehealth

Telehealth services offered through our plans provide 24/7/365 access to board certified primary care doctors and pediatricians by phone or on-line video. This is a convenient way for you to access care for minor conditions such as a sore throat, cold and flu, allergies or pink eye and is a cost-effective alternative to using the Emergency Room or Urgent Care Center for minor illnesses and conditions.

## Preventive Care

On all CCM medical plans, in-network preventive care is covered at 100% with no cost to the member. Examples of preventive care include vaccinations, well women visits, and annual physicals.

**You decide which medical plan may work best for you and your family based on the monthly cost of coverage, the annual deductible, the out-of-pocket maximum, and the funding account that you will use.**



# Benefit Costs

CrossCountry Mortgage pays for some of your benefits, and you share the cost for others, as shown in the chart below.

Benefit	Who Pays	Tax Treatment
Medical Coverage	CCM & You	Pre-tax
Dental Coverage	CCM & You	Pre-tax
Vision Coverage	You	Pre-tax
Flexible Spending Accounts	You	Pre-tax
Health Savings Accounts	CCM & You	Pre-tax
Group Life & Accidental Death & dismemberment (AD&D) Insurance	CCM	After-tax
Short-Term Disability (STD)	CCM	After-tax
401(k) Retirement Savings Plan	CCM & You	Pre-tax or After-tax
Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance	You	After-tax
Voluntary Critical Illness	You	After-tax
Voluntary Accident	You	After-tax
Voluntary Long-Term Disability (LTD)	You	After-tax
Voluntary Whole Life	You	After-tax
Voluntary Hospital Indemnity	You	After-tax
Travel Assistance	CCM	After-tax
Employee Assistance Program (EAP)	CCM	After-tax



# Reference Guide

<b>Benefits Website</b>	CrossCountry Mortgage Benefits Website	<a href="http://www.mycrosscountrybenefits.com">www.mycrosscountrybenefits.com</a>
<b>ALEX</b>	An interactive tool to help you and your family select the best benefits.	<a href="http://www.MyALEX.com/crosscountrymortgage/home">www.MyALEX.com/crosscountrymortgage/home</a>
<b>Anthem BlueCross BlueShield Medical</b>	Plan: Anthem Blue Access PPO Network: National PPO (Bluecard PPO) Group#: OH2141	<a href="http://anthem.com">anthem.com</a> For Members: (833) 639-1634
<b>Kaiser Permanente Medical &amp; Pharmacy</b>	Group #: South – 234793 North – 606645	<a href="http://kp.org">kp.org</a> Customer Service: (800) 464-4000
<b>HMSA Medical &amp; Pharmacy</b>	Group#: 33050-1	<a href="http://hmsa.com">hmsa.com</a> Customer Service: (800) 810-2583
<b>Pharmacy</b>	Anthem BlueCross BlueShield Policy Number: WL5A Rx Bin: 020099 Rx PCN: WG	<a href="http://anthem.com/pharmacyinformation">anthem.com/pharmacyinformation</a> For Members: (833) 267-2133
<b>Anthem BlueCross BlueShield Dental</b>	Anthem Dental Complete Group# OH2141	<a href="http://anthem.com/mydentalvision">anthem.com/mydentalvision</a> Customer Service: (844) 729-1565
<b>Anthem BlueCross BlueShield Vision</b>	Blue View Vision Group#: OH2141	<a href="http://anthem.com/mydentalvision">anthem.com/mydentalvision</a> Customer Service: (866) 723-0515
<b>Flexible Spending Account (FSA) Health Savings Account (HSA)</b>	PNC Bank	<a href="http://www.Participant.pncbenefitplus.com">www.Participant.pncbenefitplus.com</a> Customer Service: (844) 356-9993
<b>401(k)</b>	Principal Plan#: 721577	<a href="http://www.principal.com">www.principal.com</a> Customer Service: (800) 547-7754
<b>EnrollVB Voluntary Benefits Enrollment Center</b>	EnrollVB Connect	<a href="http://www.enrollvb.com/crosscountrymortgage">www.enrollvb.com/crosscountrymortgage</a> Customer Service: (877) 454-3001
<b>Short Term Disability (STD) Long Term Disability (LTD) Term Life &amp; Accidental Death and Dismemberment (AD&amp;D) Accident Insurance Critical Illness Group Hospital Indemnity Whole Life Insurance</b>	UNUM STD Policy #: 0607299 LTD Policy #: 0211278 Life & AD&D Policy #: 0211279 Group Hospital Indemnity and Whole Life #: R0452359	<a href="http://www.unumbenefits.com">www.unumbenefits.com</a> Customer Service: (800) 858-6843
<b>Work-Life Balance (EAP)</b>	Unum	<a href="http://www.lifebalance.net">www.lifebalance.net</a> user ID & password: lifebalance Toll-Free, 24-hour access (800) 854-1446
<b>Worldwide Emergency Travel</b>	Unum	<a href="http://www.unum.com/travelassistance">www.unum.com/travelassistance</a> Within the U.S.: (800) 872-1414 Outside the U.S.: +(U.S. access code) 609-986-1234 <a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a>



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