

## Benefits Frequently Asked Questions (FAQs)

### General Questions:

**Q: Where can I learn more about CCM's benefits?**

A: For a comprehensive overview of CCM's benefits, please visit [mycrosscountrybenefits.com](http://mycrosscountrybenefits.com).

**Q: When am I eligible for benefits?**

A: As a new hire, you are eligible for benefits the first of the month following your hire date. If you are hired on the first day of the month, your benefits will go into effect that day.

**Q: How do I elect my benefits?**

A: Your benefits enrollment is available online via Workday.

**Q: How many days do I have to enroll?**

A: You have 30 days from your date of hire to enroll in benefits. If your Enrollment is not completed, you will need to wait for the next Open Enrollment period or a qualifying life event to add or update coverage. Coverage(s) will go into effect the first of the month following your hire date. Open Enrollment generally takes place in November of each year, and any changes made during this time would go into effect on January 1st of the following year.

**Q: When will I get my cards?**

A: You can expect to receive your ID cards in the mail 10 - 14 days after completing your enrollment.

**Q: What if I need my cards sooner?**

A: The provider can take up to a week to receive your enrollment and update information. For urgent matters, please contact the Human Resources Team, and someone will follow up on your inquiry within 24-48 hours.

### 401(k) Questions:

**Q: How do I enroll in the 401k plan?**

A: Enrollment in the CrossCountry Mortgage 401(k) savings plan is done directly with the carrier via their participant site, [www.principal.com](http://www.principal.com), or phone at 800-986-3343.

**Q: When can I enroll?**

A: You can enroll as a new hire once the provider has received your information. However, you can't contribute until the first of the month following your hire date.

**Q: When will my contributions begin?**

A: You can contribute to your 401(k) on the first of the month following your hire date. Changes to your 401(k) deferrals can be made anytime throughout the year. Please allow up to two pay periods for your election to reflect in your pay.

**Q: Can I take a loan out on my 401(k)?**

A: Yes, our plan allows you to borrow against your 401(k). Loans can be processed directly with the carrier via their participant site, [www.principal.com](http://www.principal.com), or by phone at 800-986-3343.

**Q: Can I rollover a loan into the CCM 401(k) plan?**

A: Our plan does not allow the rollover of loans.

**Q: Does CCM offer an employer match to the 401(k) plan?**

A: CCM offers a discretionary match to the 401(k) plan. CCM's employer match is calculated on a per-pay basis and deposited one time annually to your 401(k) account at Principal.

**Health Savings Account (HSA Plan):****Q: How much does CrossCountry Mortgage contribute to my HSA?**

A: CCM will contribute up to \$1,000 annually to any employee enrolled in the Bronze plan. CCM will also match dollar for dollar, up to an additional \$1,000, of any contribution an employee makes on their own.

**Q: If I enroll in the Platinum, Gold, or Silver plan, can I participate in the HSA Plan?**

A: No, you must be enrolled in the Bronze Medical Plan to participate in the HSA plan.

**Q: Where can I access my account and process reimbursements for HSA-eligible items?**

A: Our third-party administrator for the HSA is PNC Bank. To access your information and process a reimbursement, please visit [www.participant.pncbenefitplus.com](http://www.participant.pncbenefitplus.com) or call (844) 356-9993.

**Q: When do I receive the CCM contribution to my HSA?**

A: CCM deposits the employer contribution and match on a per pay-period basis following the bi-weekly payroll calendar.

**Q: Do I have to contribute to the HSA to receive the CCM contribution?**

A: You must only be enrolled in the Bronze medical plan and open an HSA to receive the contribution.

**Q: Will the money be forfeited if I do not use it?**

A: Unused funds in your HSA can be carried over year-to-year.

**Flexible Spending Accounts (FSA):****Q: What if I am not enrolled in a CCM medical plan? Can I still participate in a CCM FSA?**

A: Yes. Any full-time employee can participate in an FSA plan unless enrolled in the Bronze Plan.

**Q: Can I use my FSA monies on my dependent(s) I did not enroll in my CCM medical plan?**

A: Yes, if the dependent is being claimed on your taxes for that year.

**Q: What is the difference between a Medical FSA and a Limited Purpose FSA?**

A: Limited Purpose FSA is an additional way to set aside pre-tax dollars for participants in the Bronze Plan and can only be used for dental and vision expenses. A traditional Medical FSA plan is for those in the Silver, Gold, or Platinum plan to pay medical, pharmacy, dental, and vision expenses.

**Q: What if I don't use all the money in my spending account?**

A: Participants can carry up to \$640 in unused funds from one calendar year to the next. Any unused funds over \$640 will be forfeited. Rollover funds will be available until March 31<sup>st</sup> of the following year to be used for qualified expenses.

**Q: Where can I find a list of eligible expenses covered by spending accounts?**

A: You can always find a list of qualified expenses on IRS.gov. Our vendor, PNC, also lists eligible expenses on their site, [www.participant.pncbenefitplus.com](http://www.participant.pncbenefitplus.com), which is listed under Tools & Support.

**Q: Where can I access my account and process reimbursements for FSA-eligible items?**

A: Our third-party administrator for the FSA is PNC Bank. To access your information and process a reimbursement, please visit [www.participant.pncbenefitplus.com](http://www.participant.pncbenefitplus.com) or call (844) 356-9993.

**Dependent Care FSA:****Q: Is a “Nanny” considered a qualified daycare option?**

A: Yes, if they are being claimed on your taxes for that year.

**Q: Where can I access my account and process reimbursements for Dependent Care FSA-eligible items?**

A: Our third-party administrator for the Dependent Care FSA is PNC Bank. To access your information and process a reimbursement, please visit [www.participant.pncbenefitplus.com](http://www.participant.pncbenefitplus.com) or call (844) 356-9993.

**Voluntary Insurance:****Q: When am I eligible for benefits?**

A: As a new hire, you are eligible for benefits the first of the month following your hire date. If you are hired on the first day of the month, your benefits will go into effect that day.

**Q: Where do I sign up for the Unum insurance?**

A: You can access the enrollment system for the Unum voluntary coverage directly at [www.EnrollVB.com/CrossCountryMortgage](http://www.EnrollVB.com/CrossCountryMortgage).

**Q: When can I sign up? A: You can enroll as soon as the provider has your information. It generally takes about a week after your hire date. Q: Where can I see how much it will cost?**

A: You can learn more about CCM’s voluntary benefit options, including cost and eligibility, through Unum by visiting the enrollment page at [www.EnrollVB.com/CrossCountryMortgage](http://www.EnrollVB.com/CrossCountryMortgage).

**Please contact your “Friendly People Department” with questions at [HumanResourcesTeam@ccm.com](mailto:HumanResourcesTeam@ccm.com).**