



## Expert Guidance for Serious & Complex Health Conditions

# Support During Medical Leave

If you are taking a medical leave due to a serious and complex health condition, you may be facing important medical decisions, multiple specialists, or advanced treatment options. You do not have to navigate this alone.

Private Health Management (PHM) provides independent, expert medical guidance for individuals facing serious or high-impact conditions — from cancer and cardiac care to neurological, surgical, or rare diagnoses. **When care becomes complex, PHM brings clarity and coordination, helping you understand your options, align specialists, explore second opinions when appropriate, and make confident decisions.**

*While PHM does not manage disability claims or employer leave policies, we provide expert medical insight to support you and your care team at every stage.*

## How PHM Works Within Your Medical Plan

PHM works **alongside your health plan and physicians** — not in place of them.

We help you:

- Navigate care within your plan's network
- Identify in-network specialists and centers
- Determine when a second opinion may help
- Organize and share medical records efficiently
- Prepare for major procedures or treatment transitions
- Understand advanced or emerging treatment options

**If you're navigating a serious health condition during medical leave, PHM is here to support you and your family.** This benefit is available at no cost through your employer, CrossCountry Mortgage.

We're here when  
you need us

**Telephone:** 1.310.248.4050  
**E-Mail:** CCM@privatehealth.com  
**Website:** MyPHMCare.com/CCM

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**CROSSCOUNTRY  
MORTGAGE®**

**SUPPORT DURING MEDICAL LEAVE  
EXPERT GUIDANCE FOR SERIOUS  
& COMPLEX HEALTH ISSUES**

## Frequently Asked Questions

- 1. Is there a cost for PHM services, or are they included in our insurance?**

This benefit is a supplement to your current health plan available at no additional cost.
- 2. When should I engage PHM?**

If you're unsure about a diagnosis, overwhelmed by treatment options, need help navigating your care, or have questions about this service, contact PHM, we're here to support you.
- 3. Who is covered under this health benefit?**

This benefit covers you and your eligible dependents, including your spouse, registered domestic partner, and children under 26.
- 4. How does PHM work with my existing healthcare providers?**

You'll receive access to special clinical and research resources. We'll work alongside your current doctor or find you new specialists if needed.
- 5. Do you assist with organizing medical records?**

Yes, we can help you compile and manage your medical records, making it easier to share your health history with your providers.
- 6. Can you assist in finding specialists or getting second opinions?**

Absolutely. We can help you locate specialists and arrange second opinions to ensure you feel confident in your treatment decisions.
- 7. What if I'm confused about my diagnosis or overwhelmed by treatment options?**

PHM can help clarify your diagnosis or treatment options, provide additional information, and discuss the pros and cons of each option.
- 8. What if I completed my treatment plan and unsure what to do. How will PHM help me?**

We'll work closely with your doctors to monitor your progress and help you manage any ongoing care or side effects.
- 9. Can PHM help with managing side effects or lifestyle changes?**

Our team provides guidance on managing side effects and suggests lifestyle changes that can support your overall health during treatment.

## How We've Helped Others

### Triple-Negative Breast Cancer

A 33-year-old mother was distraught by an advanced triple-negative breast cancer diagnosis. PHM's Personal Care Team quickly arranged for molecular profiling, consulted with local experts, and developed a personalized treatment strategy. After initial success, PHM helped her enroll in a clinical trial, offering hope for extended disease control.

“*Thank you again. I really appreciate your balance between realistic expectations and optimism. In case you don't have enough patients tell you, all of you do a wonderful job.*”

### Metastatic Kidney Cancer

A 57-year-old father came to PHM after doctors found metastatic cancer in his neck. His first treatment was not effective, and the disease continued to progress. PHM reviewed his records and arranged advanced tumor testing, confirming the cancer began in his kidney. PHM connected him with a leading kidney cancer specialist to confirm the appropriate treatment plan. With a clear diagnosis, he was able to begin the right therapy and move forward with defined next steps.

“*We are in a much better place than we were a month ago, thanks to you. You've put us on a good path, we feel really good here.*”