PTO Benefits

2027 Holiday Schedule

Holiday	Date
New Year's Day	Fri, Jan 1, 2027
Memorial Day	Mon, May 31, 2027
Independence Day	Mon, Jul 5, 2027
Labor Day	Mon, Sep 6, 2027
Thanksgiving	Thu, Nov 25, 2027
Day After Thanksgiving	Fri, Nov 26, 2027
Christmas Eve	Thu, Dec 23, 2027
Christmas	Fri, Dec 24, 2027
New Year's Day	Fri, Dec 31, 2027

Paid Time Off

New Employees: After 90 days of employment, PTO and/or PSL will be made available to eligible full time employees.

Existing Employees: After the employee's first year of employment 17 PTO days will be made available on either a frontload or accrual basis.

Greater lengths of service gives eligible employees the option for more PTO days per calendar year, which will be made available to eligible employees as an inducement for future service. After receiving 17 PTO days for four years consecutively, an increased PTO amount of 22 days will be made available.

Eligible employees may accrue PSL according to state/local requirements.

Wellness Benefits

CrossCountry Mortgage is dedicated to promoting employee health and wellbeing through our dynamic wellness program that encourages growth, engagement, and empowerment.

Employees can take advantage of year-round opportunities to expand their knowledge, stay active, and connect with colleagues while earning incentives and recognition for their participation.

Our **Wellness Program** includes:

- Wellness Challenges
- Wellness Workshops
- Wellness Resources
- Giveaways & Raffles
- Monthly Newsletters

Contact WellnessTeam@ccm.com to learn more about the program.

CROSSCOUNTRY MORTGAGE®

BENEFITS OVERVIEW

Health Benefits
Medical. HSA. Dental. Vision.

Financial Benefits
FSA. 401(k) Savings Plan.

Other Benefits
Company Provided. Voluntary Products.

PTO Benefits
Holidays. Vacation. Personal.

Wellness Benefits
Challenges. Workshops. Resources.

MyCrossCountryBenefits.com

EQUAL HOUSING OPPORTUNITY
NMLS3029 (www.nmlsconsumeraccess.org)

Health Benefits

CrossCountry Mortgage employees working 30 hours or more per week are eligible to enroll in medical, dental, vision, FSA, and HSA plans the first of the month following their hire date.

Our medical plans are available to you through Anthem BlueCross BlueShield, Kaiser Permanente (California), and HMSA (Hawaii)

Medical Insurance

In-network preventative care for all plans is paid at 100%.

- **Platinum Plan (Anthem):** $750/$1,500 deductible; 20% co-insurance
- **Gold Plan (Anthem):** $2,000/$4,000 deductible; 30% co-insurance
- **Silver Plan (Anthem):** $3,500/$7,000 deductible; 30% co-insurance
- **Bronze HSA Plan (Anthem):** $5,000/$10,000 all services to the deductible

If you choose the Bronze plan, you may choose to make an HSA contribution up to the IRS limitations. CrossCountry Mortgage will contribute up to $1,000 per year to the HSA and match any employee contribution up to $1,000 per year.

Dental & Vision Insurance

Dental - Anthem

- $50/150 deductible; $2,000 per person annual limit

Vision - Anthem

- $10 exam; $20 lenses, contact lenses, and frames

Financial Benefits

FSA (Flexible Spending Account)

This pre-tax benefit allows eligible employees to set aside specific funds for unreimbursed expenses. If you have predictable out-of-pocket expenses, you may want to consider opening an FSA.

- **Medical FSA:** Can be elected if you are NOT participating in a high deductible plan and can be used for eligible medical, dental, Rx, vision, and orthodontia expenses.
- **Limited Medical FSA:** Can be elected if you ARE participating in a high deductible plan, such as the Bronze plan, and can be used for eligible dental, orthodontia, and vision expenses.

401(K) Savings Plan

- **Eligibility:** Employees are eligible to participate in the plan the 1st of the month following hire date. Auto enrollment applies. Eligibility to receive the annual employer matching contribution requires the employee to be active on the last day of the plan year.
- **Company Match:** Your employer may make contributions that are based on the amount of employee eligible pre-tax contributions that you elect to contribute. These matching contributions will be a discretionary amount calculated annually on plan year compensation to be determined by the Employer each plan year.
- **Free Financial Advisors:** 800.547.7754

We encourage all employees to take advantage of this financial benefit provided by Principal Financial.

Other Benefits

Basic Life Insurance and Accidental Death and Dismemberment (AD&D)

- **Eligibility:** Available to all employees working 30 hours per week. Eligible employees are automatically enrolled in these coverages.
- $10,000 in Basic Life AD&D Insurance is provided by CrossCountry Mortgage.

Short-Term Disability

- **Eligibility:** Available to all employees working 30 hours per week.
- **Elimination Period:** Benefit elimination period is 14 days, and then is equal to 60% of your weekly salary up to $2,000/per week.

Voluntary Products

Employees working 30 hours or more per week can elect to purchase the following benefits during their new hire enrollment period:

- Life Insurance
- Critical Illness
- Accident
- Long-Term Disability
- Whole Life
- Hospital Indemnity
- Pet Insurance

