

THE CROSS COUNTRY TRAVCORPS BENEFITS PROGRAM



We are pleased to offer you the Cross Country TravCorps new and improved Benefits Program. This exciting program was created with input from you, our healthcare professionals, based on what you feel is important. We've made many upgrades, including the expanded coverage of our comprehensive health and dental insurance, and incorporated additional preventative care coverage. We're always looking for new ways to make things better for our travelers. We hope you like the changes we've made.

Free Private Housing

Enjoy your privacy no matter where you take an assignment. Cross Country TravCorps offers free, private housing to all of our travelers. Travelers who request 2-bedroom private apartments will pay the difference in costs. Check with your Recruiter for availability. You could also choose to live with friends or family and earn a housing allowance.

Competitive Salaries and Bonuses

Cross Country TravCorps offers the industry's most competitive salaries. Individual salary rates will vary based on your clinical specialty and assignment location. We also offer completion bonuses at the end of many assignments, making your total compensation package a very generous one!

The Tax Advantage Plan

The Cross Country TravCorps Tax Advantage Plan can have you earning up to 15% more in each paycheck. This benefit allows us to make a daily payment for meals and incidentals to full-time traveling healthcare professionals who take staffing assignments that are at least 50 miles away from home. When you receive your bi-weekly paycheck, we'll include the total amount of extra money that you've earned that pay period.

Referral Bonuses

Your referrals are the reason Cross Country TravCorps represents so many top-quality healthcare professionals. Those eligible for a special referral bonus include all healthcare professionals who have a qualified application on file who refer nursing and allied professionals. Cross Country TravCorps will send you a check once your referral completes their first travel assignment or accepts a permanent position! Just call your Recruiter or fill out our online form with your referrals today, it's that easy. It's just another way for us to show you our appreciation.

401K Plan

Planning for a sound future is something on everyone's mind no matter where you are in your professional career. That's why Cross Country TravCorps offers our travelers the opportunity to enroll in our 401k program after only 90 days of continuous employment. We offer you a broad variety of investment options and you may defer up to 50% of your annual wages, tax-free. Ask your Recruiter for details.

Guaranteed Pay

With Cross Country TravCorps' Guaranteed Pay benefit, you will be paid your regular time rate for any low census shifts in excess of 24 hours during an assignment of 8 weeks or greater at select facilities. Low census hours will be credited towards the minimum contracted hours for each assignment. This benefit will be paid after the successful completion of your assignment. Ask your Recruiter about assignments to which this applies.

Health, Life & Dental Insurance With Prescription Coverage

Cross Country TravCorps offers you comprehensive group health with major medical, preventive diagnostic and basic dental coverage, and life insurance on all 8-week or greater staffing assignments. This guarantees that while you're employed by Cross Country TravCorps, you'll be insured by the best group insurance available. It's portable so you can take your insurance with you if you decide to leave.

Dependent Health, Life & Dental Insurance

Dependent health, life & dental insurances are available to qualified dependents at an additional fee. All dependent coverage charges are deducted monthly from your paycheck, on a pre-tax basis.

Free Professional Liability Insurance

Cross Country TravCorps provides the highest professional liability insurance to employees working on staffing assignments with us. You can rest assured that while you are employed by Cross Country TravCorps, you will be provided with this important benefit at no cost to you. For additional coverage, we recommend that each employee carry individual professional liability insurance.

Travel Reimbursement

Whether you're on a Staffing or Mobile Assignment with Cross Country TravCorps, you are eligible to receive travel reimbursement. Based on the address of your current and future assignments, or your permanent home address, we will determine the distance in miles using state-of-the-art computer mapping software, and calculate your reimbursement. Ask your placement consultant for details.

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Shift Differentials

RNs, LPNs and STs will receive an average increase of \$2 per hour, but differentials can be as high as \$6 per hour, at select facilities for evening, night, weekend evening/night and rotating shifts. Cross Country TravCorps recognizes and appreciates you choosing those assignments that have the most difficult shifts to fill. Now it's our turn to reward you for your flexibility.

Accidental Death & Dismemberment

If you are on Cross Country TravCorps' insurance plan, then you are also eligible to receive Accidental Death & Dismemberment benefits. This important benefit will provide you and your family with financial security should an accident occur.

Supplemental Coverage

As a Cross Country TravCorps traveler, you have the option to purchase a Short-Term Disability plan which provides income if you are unable to work as a result of a non-work related injury or illness. You are also eligible for Personal Cancer Protection, which provides you with cash payments should you be diagnosed with and treated for cancer. Travel expenses, bone marrow transplants and many other benefits are also included. Critical Illness coverage provides a large sum benefit (chosen by you) for many different illnesses, including heart attack, stroke, Alzheimer's disease and many more. You may enroll at the beginning of each assignment or during the annual open enrollment period. This benefit is available through a convenient payroll deduction on a pre-tax basis. A special \$75 Annual Wellness benefit is included. Cash benefits are paid directly to you. Please contact The Elan Group for full details at (800) 476-3801.

Clinical Support Resources

Our Clinical Liaisons are Registered Nurses who are highly experienced in a variety of practice settings, and they possess a wealth of healthcare knowledge. They are dedicated to supporting you with any clinical issues or concerns that may arise while you are on assignment, whether Staffing or Mobile. We want to ensure that your travel experience with us is successful and rewarding. Your support is just a phone call away.

Emergency 24-Hour On-Call Support

For all healthcare professionals on both Staffing and Mobile assignments, a member of our team is available on-call through our 24-hour service, so we're never out of touch. It's all part of our commitment to providing the best service to you.

Direct Deposit/Free Checking

Don't worry about lost or delayed checks anymore. Whether you're on a Staffing or Mobile assignment, we'll make banking easier than ever with direct deposit so you can access your money immediately, wherever you are, by using your Automatic Teller Machine (ATM) card. When you sign up for this option, your funds will be automatically deposited into your account on the Friday of your payroll week, and you'll receive a stub to verify your wages. Enroll today. You can establish a Cross Country TravCorps no-fee checking account through Bank of America. Your special Bank of America account will include a Visa branded debit card giving you immediate access to your payroll check from over 16,000 ATMs worldwide.

Continuing Education Opportunities

Cross Country University provides you with the resources you need to meet your ongoing educational needs through our Continuing Education Resource Center.

Staffing vs. Mobile Assignments

Travelers on a Staffing assignment are considered employees of Cross Country TravCorps. They are paid by Cross Country TravCorps. Travelers on a Mobile assignment are considered employees of the facility where they are working. They are paid by the facility, not by Cross Country TravCorps and for that reason, are not eligible for some of Cross Country TravCorps' benefits.