



Investor Presentation

March 2026

Forward Looking Statements

This presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, Section 21E of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), and the Private Securities Litigation Reform Act, and are subject to the "safe harbor" created by those sections. Statements that are predictive in nature, that depend upon or refer to future events or conditions or that include words such as "expects", "anticipates", "intends", "plans", "believes", "estimates", "appears", "seeks", "will" and variations of such words and similar expressions are intended to identify forward-looking statements.

These statements involve known and unknown risks, uncertainties and other factors that may cause our actual results and performance to be materially different from any future results or performance expressed or implied by these forward-looking statements. Factors that might cause such differences include, but are not limited to, those discussed in the Risk Factors section of our Annual Report on Form 10-K for the year ended December 31, 2025, and in our other Securities and Exchange Commission filings made prior to the date hereof.

Although we believe that these statements are based upon reasonable assumptions, we cannot guarantee future results and readers are cautioned not to place undue reliance on these forward-looking statements, which reflect management's opinions only as of the date of this filing. There can be no assurance that (i) we have correctly measured or identified all of the factors affecting our business or the extent of these factors' likely impact, (ii) the available information with respect to these factors on which such analysis is based is complete or accurate, (iii) such analysis is correct or (iv) our strategy, which is based in part on this analysis, will be successful. Except as may be required by law, the Company undertakes no obligation to update or revise forward-looking statements.

WHO WE ARE

A healthcare workforce solutions company delivering an AI-powered digital platform and advisory services to help health systems optimize and sustain their entire labor ecosystem

Enablers for Success

MISSION

We help health systems, community care organizations and schools build and sustain the workforce they need – so *clinical excellence and exceptional patient care* always come first.

VALUES

We are Cross Country... Guided by our core values, how we conduct our business, how we treat our employees and how we serve our customers is what defines us!

We Are Connected

Providing an effortless experience with simplicity and ease-of-use.

We Are Accountable

Operating with the highest level of integrity and respect.

We Are Compassionate

Nurturing relationships with those we serve.

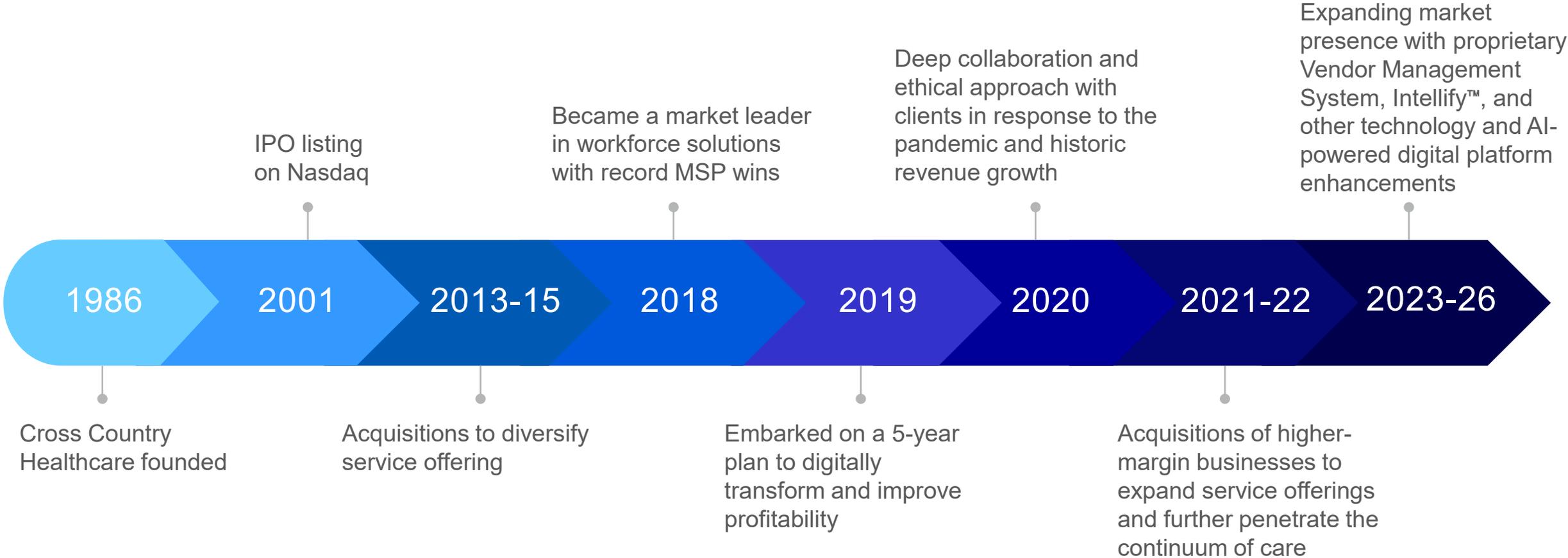
We Are Driven

Delivering proven quality service and excellence.

We Are Entrepreneurial

Fostering creativity that encourages innovation and fun.

40 Years: Proud Legacy



A Forward-Thinking Leadership Team

Seasoned, progressive and innovative management with proven ability to navigate and succeed in a highly competitive, rapidly changing and growing market



Kevin C. Clark
Co-Founder, Chairman
& CEO



William J. Burns
EVP & CFO



Susan E. Ball
EVP, General Counsel
& Chief Admin Officer



Colin McDonald
SVP, CHRO



Linda Murphy
Group President



Marc Krug
Group President



Amiee Hawkins
Chief Solutions Officer



Gerald Purgay
Chief Marketing Officer

Diversified, Experienced Board Composition



W. Larry Cash
Retired President, Financial
Services and Chief Financial
Officer, Community Health
Systems



Kevin C. Clark
Co-Founder, Chairman and
Chief Executive Officer



Gale Fitzgerald
Retired Former Principal
of Transpend, Inc.



Dwayne Allen
Chief Technology Officer
of Unisys Corporation



Janice E. Nevin, M.D., MPH
President and Chief Executive
Officer, ChristianaCare



Venkat Bhamidipati
Former Chief Financial Officer
of McAfee

OUR CLIENTS

The Trusted Partner to Health Systems and School Districts Across the Nation



Operational Vision



Exceptional candidate and client experience



Consultative and insights driven sales approach



Innovative integrated IT platform



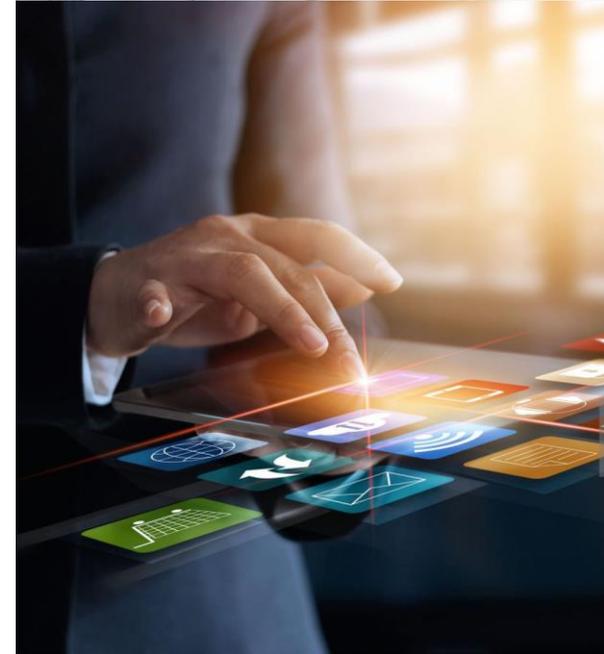
High productivity and speed to market



Sophisticated leading edge digital marketing



Efficient tech-enabled shared services



Comprehensive Capability Portfolio



Staffing Solutions

- Nurse and Allied
- Locums
- Advanced Practitioners
- Home-Based Care
- Educators
- Non-clinical



Workforce Solutions

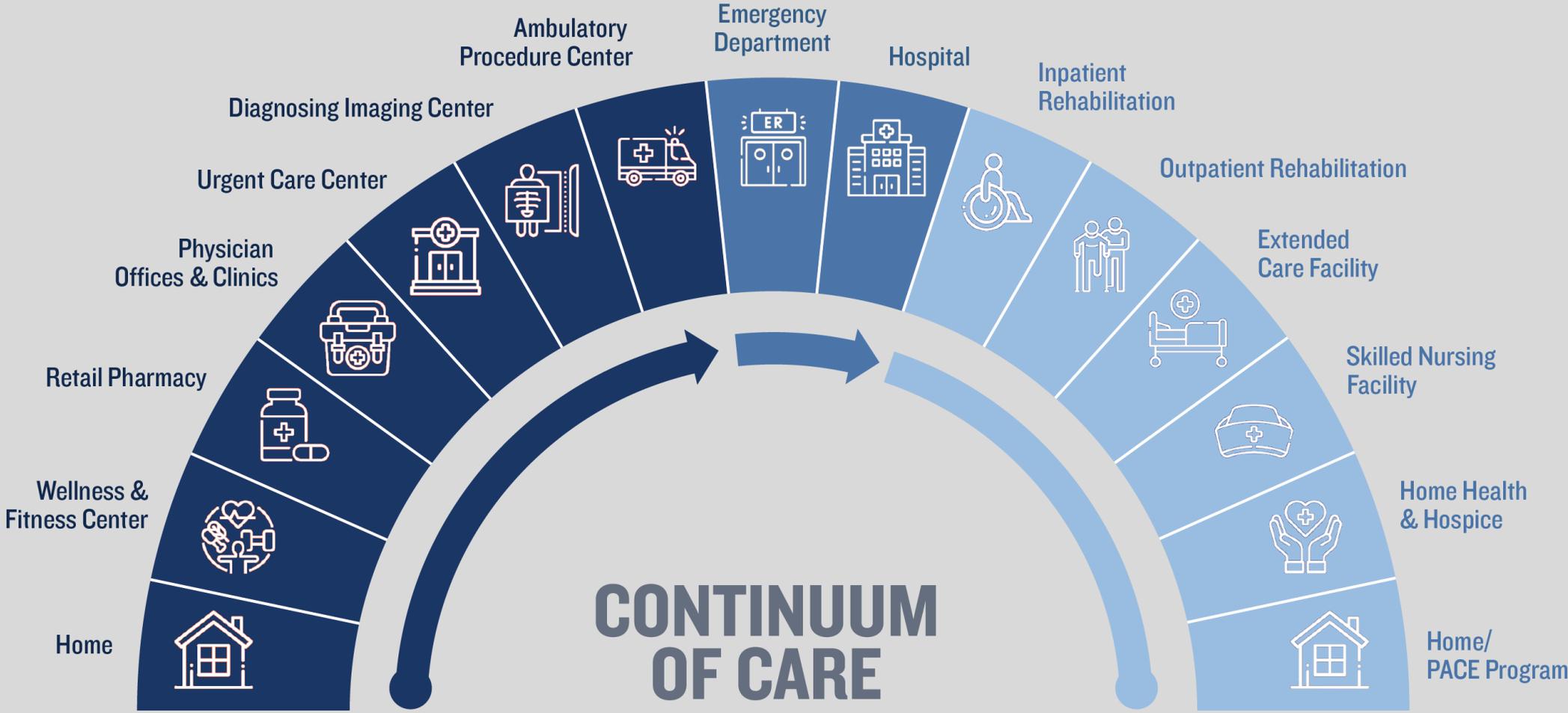
- Managed Service Programs
- Channel Partnerships
- Labor Disruption
- Rapid Response
- Vendor Neutral Programs



Workforce Advisory

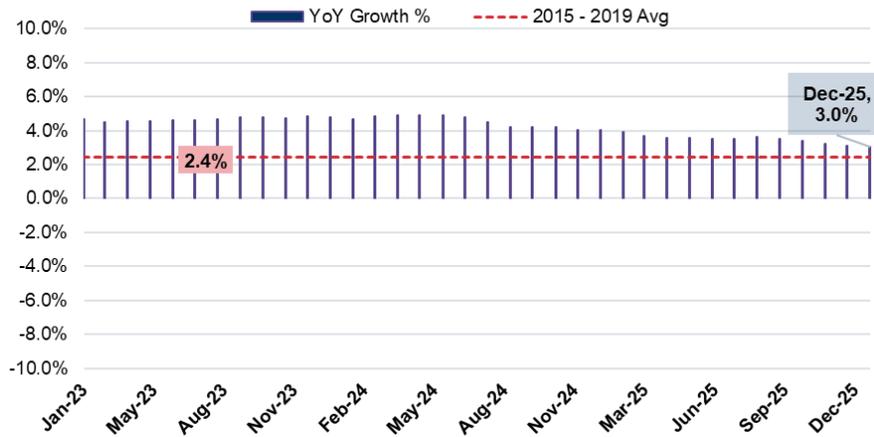
- Recruitment Process Outsourcing
- Permanent Placements
- Project Management
- Resource Pool Management
- Interim Leadership
- Market Insights

Spanning the Continuum of Care



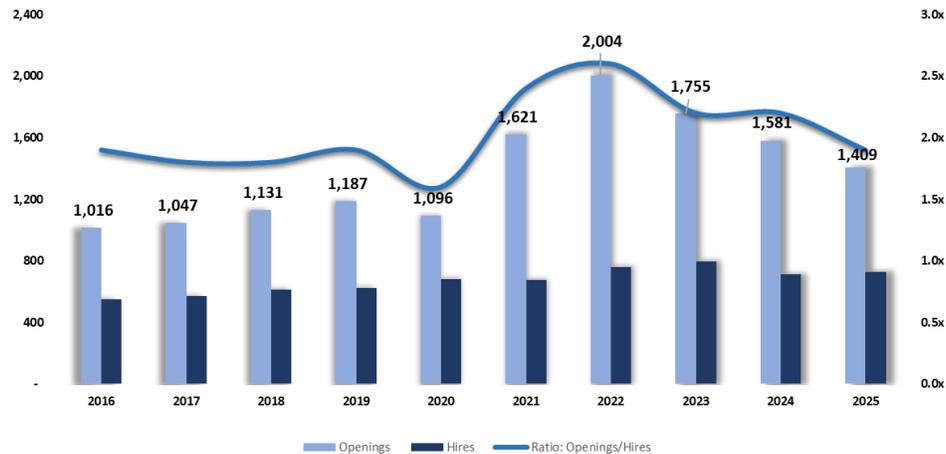
Healthcare Market Trends

Healthcare Employment Trends¹



Source: U.S. Bureau of Labor Statistics & Department of Labor

Job Openings vs Hires

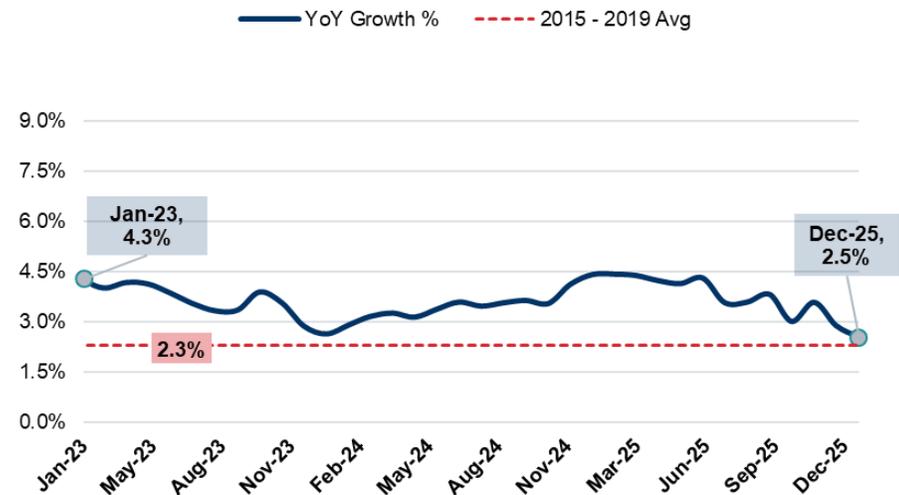


1: Based on the Bureau of Labor Statistics - Employment, Hours, and Earnings from the Current Employment Statistics Survey (National)

Economic Update

- Healthcare wages increased from \$38.31 in Dec '24 to \$39.27 in Dec '25, an increase of 2.5%
- Physician wages increased from \$49.02 in Dec '24 to \$50.54 in Dec '25, an increase of 3.1%
- Hospital wages increased from \$43.30 in Dec '24 to \$44.21 in Dec '25, an increase of 2.1%
- Dec '25 YTD open to hire ratio is 1.9x

Healthcare Wage Trends



Source: U.S. Bureau of Labor Statistics

Our Markets

Total Addressable Market



The Healthcare Staffing Market



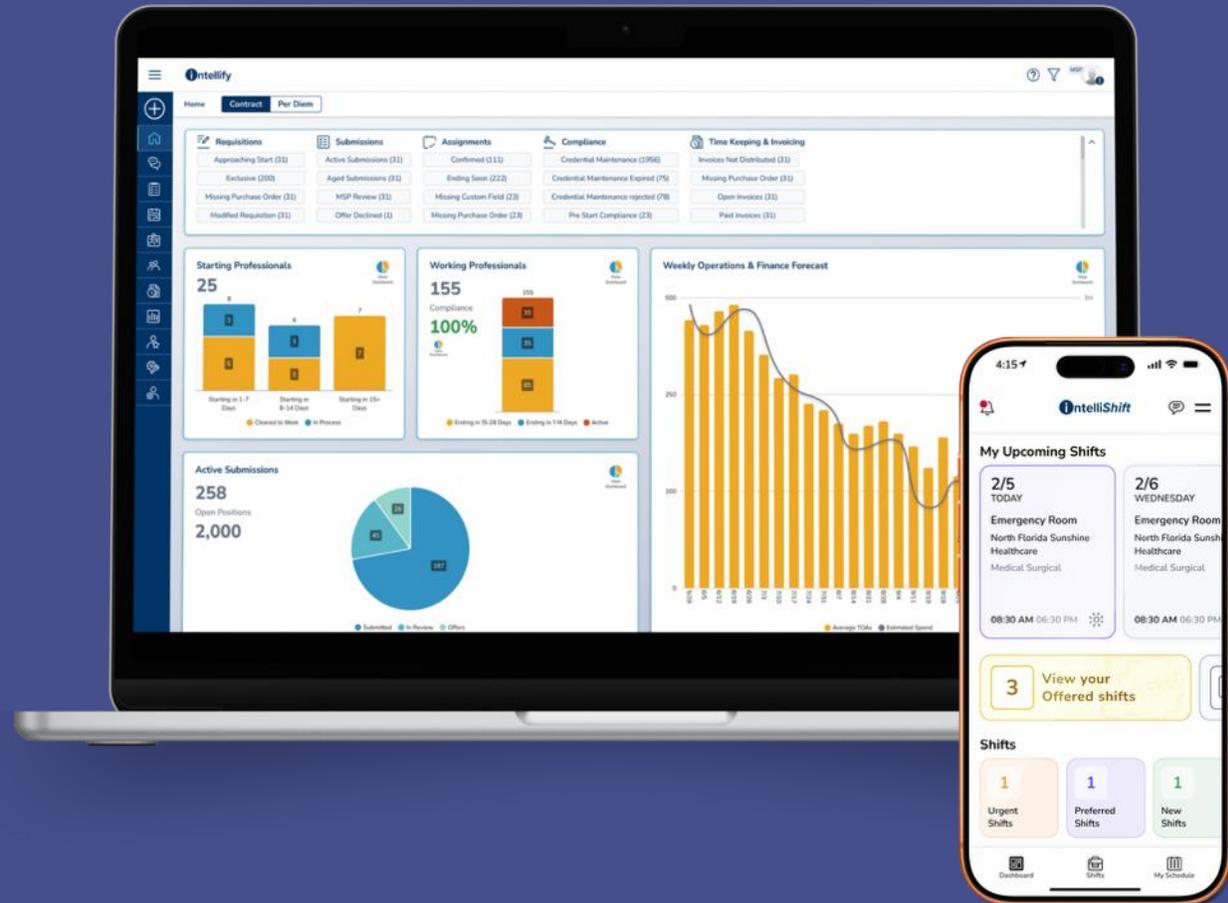
*Per SIA, US Staffing Industry Forecast, Sep 2025 Update, 2026 estimate.
 ** Based on CCH 2025 revenue and estimated market size for 2025 per SIA.

Cross Country Healthcare: Technology-Enabled Evolution

Intellify: A Comprehensive Tech-Enabled Workforce Platform

Intellify™ is our proprietary Vendor Management System (VMS) that automates the process of finding, scheduling and managing staff via one centralized platform

- ✓ Modern API-first Architecture
- ✓ Unified Workforce Platform
- ✓ Internal Resource Pool & Native Mobile
- ✓ Dynamic Compliance Engine
- ✓ Tiering-based Routing & Automated Scheduling Across All Labor Types
- ✓ Vendor-Neutral & MSP Flexibility



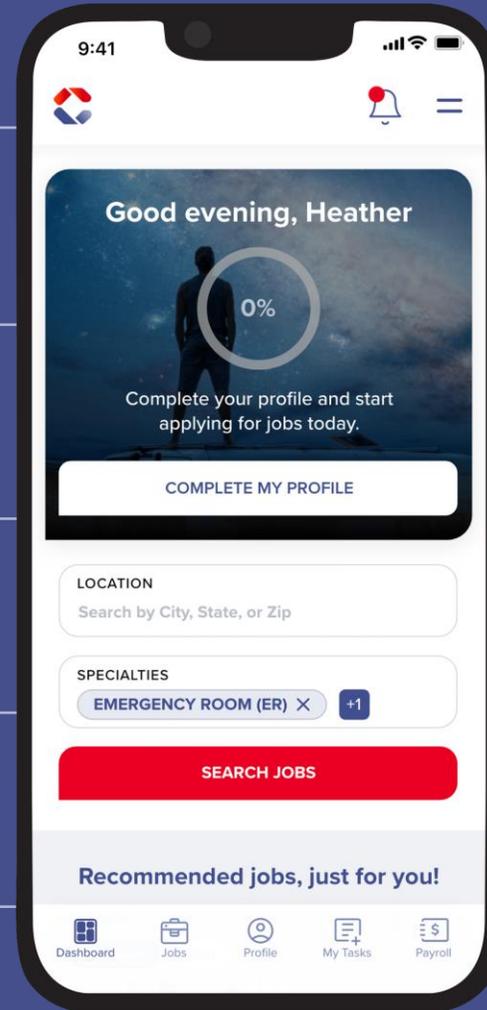
OUR INTELLIFY CLIENT PORTAL

Client Needs

Integration and
Partnership

Machine Learning/
Artificial Intelligence

Time to Market



Customer Data

Smart Schedule

Vendor Neutral

Talent Forecasting

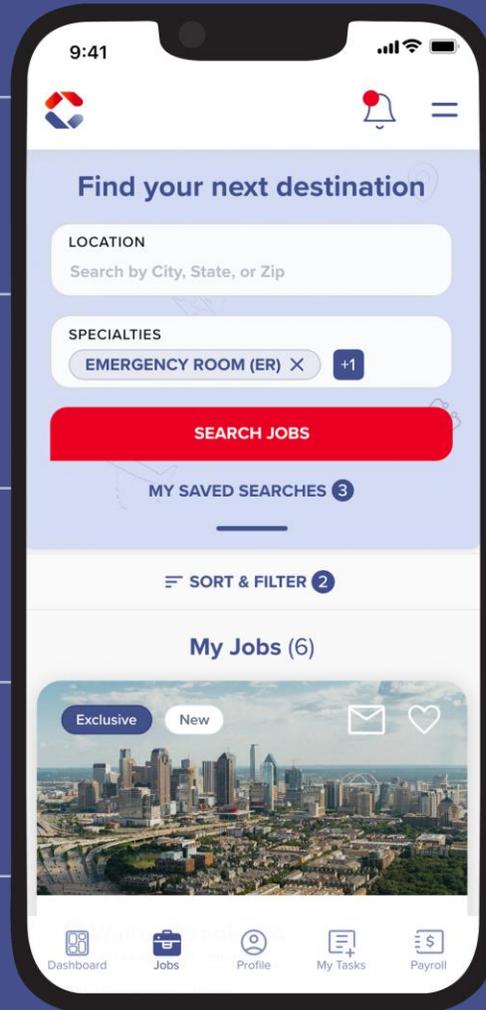
XPERIENCE CANDIDATE PORTAL

Digital Credentialing
Wallet

Candidate
Loyalty

Machine Learning/
Artificial Intelligence

Real Time
Notifications



Instant Interviews

Quick Extensions

Job Offers

Pay Package Quotes

Investment Highlights & Financial Overview

Key Investment Rationale

DIGITAL INNOVATION

Modernizing and integrating our technology ecosystem and digitally transforming our enterprise to improve speed to market, cost efficiencies and productivity

COMPREHENSIVE SUITE OF SERVICES

Temporary and permanent staffing solutions (clinical and non-clinical), workforce solutions, workforce advisory services

FAVORABLE MARKET DYNAMICS

Aging demographics, job openings and turnover coupled with supply and demand imbalance. Projected growth in general healthcare and large and growing healthcare staffing market

SCALABLE BUSINESS MODEL

Ability to anticipate and respond to changing market dynamics to maximize operating leverage

FINANCIAL STRENGTH

Strong cash flow generation, debt-free balance sheet, opportunity for margin accretion and M&A activity

Selected Financial Metrics

	Q4 2025
Revenue	\$236.8
Gross Margin %	20.3%
Adj EBITDA \$	\$4.1
Adj EBITDA %	1.7%

Dollars in millions.

Q1'26 GUIDANCE

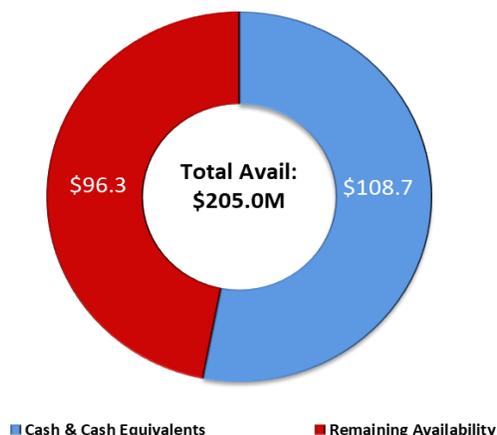
- Revenue.....\$235M–\$240M
- Adj EBITDA.....\$4M–\$5M

Highlights

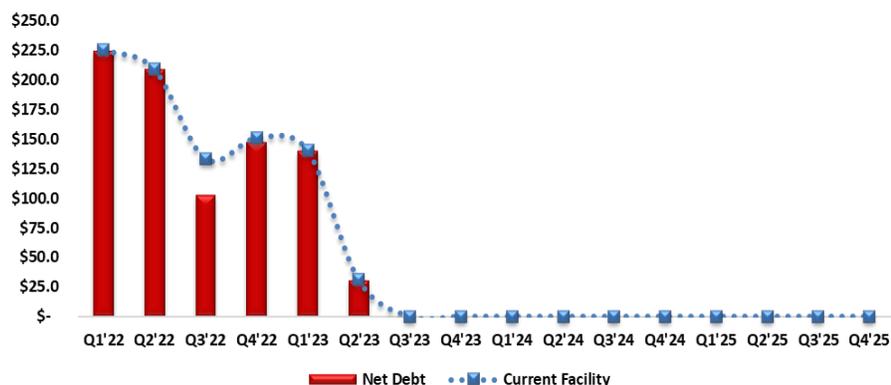
- Ended 2025 with \$109 million of cash on hand and no debt
- Goal to exit 2026 at an annual revenue run-rate above \$1 Billion and an AEBITDA margin of 4%-5%

Liquidity Profile

\$ (in millions)



Net Debt



Cash Flow From Operations (4Q'25)	\$18.2M
Current Facility	\$0M
Cash & Cash Equivalents	\$109M
Net Funded Debt (a)	\$0M
Total Net Leverage Ratio (b)	~0.0x
Fixed Charge Coverage Ratio (c)	~3.4x

CAPITAL ALLOCATION STRATEGY

- Targeted Investments in Technology and Key Personnel
- Strategic, Accretive, Acquisitions
- Share Repurchases - \$34 million remaining on the repurchase authorization exiting 2025

(a) Term loan & ABL balance \$0 at end of quarter

(b) Net Funded Debt at period end divided by Adj. EBITDA (on TTM basis)

(c) EBITDA less capital expenditures, taxes paid, and restricted payments divided by fixed charges (on TTM basis)

Investment Summary & Key Priorities

-  **Talent** Invest in revenue generating resources and add/top-grade key leadership roles
-  **Technology Enablement** Accelerate Digital Transformation
-  **Operational Effectiveness** Improve speed and overall candidate experience
-  **Capabilities** Broaden our suite of services
-  **M&A** Opportunistic and complementary to add scale or diversify offering

Non-GAAP Financial Measures

This presentation references non-GAAP (Generally Accepted Accounting Principles) financial measures. Such non-GAAP financial measures are provided as additional information and should not be considered substitutes for, or superior to, financial measures calculated in accordance with U.S. GAAP. Such non-GAAP financial measures are provided for consistency and comparability to prior year results; furthermore, management believes they are useful to investors when evaluating the Company's performance as they exclude certain items that management believes are not indicative of the Company's operating performance. Such non-GAAP financial measures may differ materially from the non-GAAP financial measures used by other companies. The financial statement tables that accompany our press releases include a reconciliation of each non-GAAP financial measure to the most directly comparable U.S. GAAP financial measure and a more detailed discussion of each financial measure; as such, the financial statement tables should be read in conjunction with the presentation of these non-GAAP financial measures.

This presentation also references pro-forma information which reflects the impact from acquisitions and divestitures as of the beginning of periods being presented or compared.

Adjusted EBITDA is defined as net income (loss) attributable to common stockholders before interest expense, income tax expense (benefit), depreciation and amortization, acquisition and integration-related costs, restructuring (benefits) costs, legal settlements and fees, impairment charges, gain or loss on derivative, loss on early extinguishment of debt, gain or loss on disposal of fixed assets, gain or loss on lease termination, gain or loss on sale of business, other expense (income), net, equity compensation, and applicant tracking system costs.

Adjusted Earnings Per Diluted Share (EPS) is defined as net income (loss) attributable to common stockholders per diluted share before the diluted EPS impact of acquisition and integration-related costs, restructuring (benefits) costs, legal settlements and fees, impairment charges, gain or loss on derivative, loss on early extinguishment of debt, gain or loss on sale of business, applicant tracking system costs, and nonrecurring income tax adjustments.

Free Cash Flow (FCF) is a non-GAAP financial measure and is defined as cash provided by or used in operations, less capital expenditures.