Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2014

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES 401(K) RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1992

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)
CROSS COUNTRY HOME SERVICES, INC.

1625 NW 136TH AVENUE SUITE 200
FT. LAUDERDALE, FL 33323

2b Employer Identification Number (EIN)
65-0033743

2c Plan Sponsor's telephone number
800-778-8000

2d Business code (see instructions)
551112

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2015	STACY-ANN FRANCIS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)

Preparer's telephone number (optional)

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4c**	PN

5	Total number of participants at the beginning of the plan year	**5**	630
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	530
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	508
b	Retired or separated participants receiving benefits	**6b**	3
c	Other retired or separated participants entitled to future benefits	**6c**	189
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	700
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	2
f	Total. Add lines **6d** and **6e**.	**6f**	702
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	676
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	51
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2G 2J 2K 2T 3D 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1) [X] **R** (Retirement Plan Information)

(2) [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary

(3) [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1) [X] **H** (Financial Information)

(2) [ ] **I** (Financial Information – Small Plan)

(3) [ ] ___ **A** (Insurance Information)

(4) [X] **C** (Service Provider Information)

(5) [ ] **D** (DFE/Participating Plan Information)

(6) [ ] **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) .....…… ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ……..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2014** **This Form is Open to Public Inspection.**

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan
CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES 401(K) RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CROSS COUNTRY HOME SERVICES, INC.

D Employer Identification Number (EIN)
65-0033743

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	32945	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ALZGI NFJ INTL VAL A - BOSTON FINA 330 W. 9TH STREET KANSAS CITY, MO 66160	0.50%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
BARON SMALL CAP - DST SYSTEMS, INC 43-1581814	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COLUMBIA DIV INC A - COLUMBIA MGT 04-3156901	0.50%

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
EV INC FUND BOSTON A - BNY MELLON P.O. BOX 9793 PROVIDENCE, RI 02940	0.50%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
INVS DIVRS DIVD R5 - INVESCO INVES 11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
NORTHERN SM CAP VAL - THE NORTHERN 36-1561860	0.40%

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

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Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan
CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES 401(K) RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CROSS COUNTRY HOME SERVICES, INC.

D Employer Identification Number (EIN)
65-0033743

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1078491	1149154
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	530889	557140
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	13850772	15806872
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)	0	0
	(2) Employer real property	1d(2)	0	0
e	Buildings and other property used in plan operation	1e	0	0
f	Total assets (add all amounts in lines 1a through 1e)	1f	15460152	17513166
	Liabilities			
g	Benefit claims payable	1g	0	0
h	Operating payables	1h	0	0
i	Acquisition indebtedness	1i	0	0
j	Other liabilities	1j	0	0
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	15460152	17513166

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	941701	
	(B) Participants	2a(1)(B)	1570808	
	(C) Others (including rollovers)	2a(1)(C)	103193	
	(2) Noncash contributions	2a(2)	0	
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2615702
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	109	
	(B) U.S. Government securities	2b(1)(B)	0	
	(C) Corporate debt instruments	2b(1)(C)	0	
	(D) Loans (other than to participants)	2b(1)(D)	0	
	(E) Participant loans	2b(1)(E)	24184	
	(F) Other	2b(1)(F)	0	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		24293
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
	(B) Common stock	2b(2)(B)	0	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	874731	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		874731
	(3) Rents	2b(3)		0
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
	(B) Other	2b(5)(B)	0	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		233948
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		3748674
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1661946	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1661946
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	653	
(4) Other	2i(4)	33061	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		33714
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1695660
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2053014
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified **(2)** ☐ Qualified **(3)** ☒ Disclaimer **(4)** ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: GRAU & ASSOCIATES **(2)** EIN: 20-2067322

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. **(2)** ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		1000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
If "Yes," enter the amount of any plan assets that reverted to the employer this year..... ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ..... ☐ Yes ☐ No ☐ Not determined

Part V Trust Information (optional)

6a Name of trust	**6b** Trust's EIN

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan
CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES 401(K) RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CROSS COUNTRY HOME SERVICES, INC.

D Employer Identification Number (EIN)
65-0033743

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1**

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 04-6568107

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES
401(k) RETIREMENT PLAN

FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULE

DECEMBER 31, 2014 AND 2013

CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES
401(k) RETIREMENT PLAN

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CERTIFIED PUBLIC ACCOUNTANTS

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of the
Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014 and 2013, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 6, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedule of assets held at year end is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule referred to above.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

October 13, 2015

CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES 401 (k) RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2014 AND 2013

	December 31,	
	2014	**2013**
Assets:		
Investments at fair value (see notes 4, 5, and 6)	$ 16,956,026	$ 14,929,263
Receivables:		
Notes receivable from participants	557,140	530,889
Total receivables	557,140	530,889
Total assets	17,513,166	15,460,152
Net assets available for benefits	$ 17,513,166	$ 15,460,152

The accompanying notes are an integral part of the financial statements.

CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES 401(k) RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2014 AND 2013

	December 31,	
	2014	**2013**
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments (see note 4)	$ 233,948	$ 2,125,097
Interest	24,293	22,707
Dividends	874,731	603,235
	1,132,972	2,751,039
Contributions:		
Participants	1,570,808	1,462,191
Participant rollover	103,193	92,200
Employer	941,701	790,327
	2,615,702	2,344,718
Total additions	3,748,674	5,095,757
Deductions:		
Benefits paid to participants	1,661,946	1,237,322
Administrative expenses	33,714	40,462
Deemed distributions of participant loans	-	626
Total deductions	1,695,660	1,278,410
Net increase	2,053,014	3,817,347
Net assets available for benefits, beginning of year	15,460,152	11,642,805
Net assets available for benefits, end of year	$ 17,513,166	$ 15,460,152

The accompanying notes are an integral part of the financial statements.

NOTE 1 – PLAN DESCRIPTION

The Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan (the "Plan") was adopted on January 1, 1992. The Plan was restated in April 1993 and amended effective January 1, 1996. The name of the Plan was changed from Homeowners Group, Inc. 401(k) Retirement Plan in December 2001. The Plan was amended in September 2002, December 2007, January 2009, and September 2013 to comply with new legislation. In February 2013, the Plan was amended to include select predecessor employers for purposes of eligibility. In December 2013, the Plan was amended to change the match contribution period from per payroll period to each plan year. In August 2014, the Plan was amended with regard to age 59 ½ withdrawals for participants that make in-service withdrawals prior to termination of employment. In November 2014, the Plan was amended to provide for an annual match true-up calculation of employer contributions.

The following brief description of the Plan is provided for general information purposes only. More complete information regarding items such as vesting, benefit provisions and plan termination may be found in the Plan document, which is available to all participants upon request.

General
The Plan is a defined contribution plan covering substantially all employees of Cross Country Home Services, Inc. (the "Company") and Affiliates. Employees must have attained age eighteen and six months of employment for eligibility. The Plan has discretionary contributions made by participating employees and matching contributions by the employer. Unless an eligible employee elects otherwise, employees are automatically enrolled in the Plan once eligible with a deferral rate of 3% of compensation. Deferral contributions for each active participant having automatic enrollment contributions are increased annually by 1%, up to 6% of compensation. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions
Each Plan participant may elect to defer an amount not to exceed 60% of their pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers thirty four separate funds. The contributions are credited to their individual 401(k) account based on an allocation determined by the participant. Employer matching contributions are 100% of the first 2% of the active participant's compensation contributed to the Plan and 50% of the next 4% of the active participant's compensation contributed to the plan. Deferral contribution in excess of 6% of the participant's compensation for the period shall not be considered for non-discretionary matching employer contributions. The Employer may at plan year end make an additional matching employer contribution equal to a percentage declared by the Employer, through a Board of Directors' Resolution, of the Deferral Contributions made by each participant during the plan year. The Board of Directors' Resolution may limit the Deferral Contributions matched to a specified percentage of compensation or limit the amount of the match to a specified dollar amount.

Participant Accounts
Each participant's account is credited with the participant's contribution and allocations of the Company's contribution and Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting
Participants are immediately vested in their contributions and related earnings thereon. Vesting in the portion of their accounts related to the Company's contribution, plus related earnings, is based on years of credited service. On or after January 1, 2009, each new hire shall be fully vested in non-elective employer contributions and matching employer contributions after two years. Employees hired prior to January 1, 2009, shall immediately be fully vested.

NOTE 1 – PLAN DESCRIPTION (Continued)

Notes Receivable from Participants
Participants may borrow from their fund accounts up to a maximum of 50% of their vested account balance, a minimum of $1,000 up to a maximum of $50,000. The loans are secured by the balance in the participant's account and bear interest at rates ranging from 4.25% to 7.00%, which are commensurate with local prevailing rates as determined quarterly by the Plan Administrator. Principal and interest is paid ratably through monthly payroll deductions.

Hardship Withdrawals
Upon meeting certain hardship qualifications, a participant may be approved to draw upon his/her vested contributions.

Payment of Benefits
Upon termination of service due to retirement, death or disability, participants may elect to receive their account balance as a lump-sum distribution equal to the value of the participant's vested interest in his or her account, or receive installment payments on a monthly, quarterly, semi-annual, or annual basis. A participant may also have their account balance transferred to an individual retirement account or other qualified plan.

Forfeited Accounts
At December 31, 2014 and 2013, forfeited nonvested accounts totaled $34,400 and $17,279, respectively. Forfeitures of the non-vested portion of participants' accounts related to the Company's contribution are completed at the Plan's year-end. Forfeitures are first used to pay administrative expenses and any remaining amounts will be used to reduce future employer contributions payable under the Plan, in accordance with the Plan document provisions.

Plan Administration
The Plan is administered by the Company. The Plan's assets are maintained by Fidelity Management Trust Company as trustee.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting
The Plan prepares its financial statements on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America.

Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent notes receivable from participants are reclassified as distributions based on the terms of the Plan document.

Investment Valuation and Income Recognition
Investments are reported at fair value as determined by the trustee. Quoted market prices are used to value investments. Shares of mutual funds are valued at the net asset value of shares held by the Plan at year-end.

The Plan presents in the statements of changes in net assets available for benefits the net appreciation (depreciation) in the fair value of investments, which consist of the realized gains or losses and the unrealized appreciation (depreciation) on those investments. All investment transactions are recorded by the Plan as of the trade date. Gains or losses on sale of investments are determined by the specific identification method. Interest income is recorded as earned on an accrual basis.

The carrying value of accounts receivable and accounts payable approximates fair value due to their short-term nature.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Administrative Expenses
The Company has agreed and is responsible for all audit expenses and investment expenses of the Plan. For the years ended December 31, 2014 and 2013, expenses of $21,018 and $36,413, respectively, were paid by the Company through the use of forfeitures. An additional $13,553 of administrative expenses was paid directly by the Company for the year ended December 31, 2014.

Payment of Benefits
Benefits are recorded when paid. Benefits paid to participants were $1,661,946 for the plan year ended December 31, 2014.

NOTE 3 – DATE OF MANAGEMENT'S REVIEW

In preparing the financial statements, the Plan has evaluated events and transactions for potential recognition or disclosure through October 13, 2015, the date that the financial statements were available to be issued.

NOTE 4 – INVESTMENTS

The following presents investments that represent five percent or more of the Plan's net assets. All of the investments are participant directed.

	December 31, 2014	December 31, 2013
Fidelity Blue Chip Growth Fund	$ 1,530,334	$ 1,161,946
Fidelity Diversified International Fund	964,506	898,059
Fidelity Freedom 2025 Fund	981,959	939,418
Fidelity Freedom 2035 Fund	861,556	773,869
Fidelity Government Retirement Money Market Portfolio	1,149,154	1,078,491
Fidelity Growth & Income Fund	943,019	782,286
Fidelity Growth Company Fund	1,600,496	1,445,982
Fidelity Investment Grade Bond Fund	*	645,001
Fidelity Low-Priced Stock Fund	*	694,383
Fidelity Mid-Cap Stock Fund	1,208,535	1,422,016
Fidelity Puritan Fund	790,988	844,583

* not a 5% investment

During 2014, the Plan's mutual fund investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $233,948.

NOTE 5 – INFORMATION CERTIFIED BY CUSTODIAN

The Plan's investments are held by Fidelity Management Trust Company, the trustee of the Plan. The following information was obtained from information that has been prepared and certified as complete and accurate by the trustee, and is included in the accompanying financial statements and supplemental schedule.

NOTE 5 – INFORMATION CERTIFIED BY CUSTODIAN (Continued)

	December 31, 2014	December 31, 2013
Investments in mutual funds, at fair value:		
Northern Small Cap Value Fund	$ 199,356	$ 51,036
Columbia Dividend Income Fund Class A	26,917	6,046
Invesco Diversified Dividend Fund R5	137,259	67,652
Allianzgi NFJ Intl Value Fund Class A	43,685	38,561
Eaton Vance Income Fund of Boston Class A	63,254	37,863
Baron Small Cap Fund	278,957	351,149
Fidelity Puritan Fund	790,988	844,583
Fidelity Equity-Income Fund	541,680	508,798
Fidelity Growth Company Fund	1,600,496	1,445,982
Fidelity Investment Grade Bond Fund	762,770	645,001
Fidelity Growth & Income Fund	943,019	782,286
Fidelity Value Fund	270,363	192,418
Fidelity Blue Chip Growth Fund	1,530,334	1,161,946
Fidelity Low-Priced Stock Fund	715,841	694,383
Fidelity Diversified International Fund	964,506	898,059
Fidelity Mid-Cap Stock Fund	1,208,535	1,422,016
Fidelity Freedom Income Fund	121,827	20,287
Fidelity Freedom 2000 Fund	-	88,180
Fidelity Freedom 2010 Fund	40,430	38,208
Fidelity Freedom 2020 Fund	442,409	372,700
Fidelity Freedom 2030 Fund	705,205	565,865
Fidelity Retirement Government Money Market Portfolio	1,149,154	1,078,491
Fidelity Freedom 2040 Fund	567,525	404,386
Fidelity Freedom 2005 Fund	18,198	18,845
Fidelity Freedom 2015 Fund	221,144	208,870
Fidelity Freedom 2025 Fund	981,959	939,418
Fidelity Freedom 2035 Fund	861,556	773,869
Spartan Extended Market Index Fund	126,897	81,936
Spartan 500 Index Adv Fund	503,820	355,384
Spartan International Index Adv Fund	42,472	31
Fidelity Freedom 2045 Fund	633,513	521,360
Fidelity Freedom 2050 Fund	296,858	253,467
Fidelity Freedom 2055 Fund	96,892	60,187
Spartan Global ex US Index Adv Fund	68,207	-
Investments certified by custodian	$ 16,956,026	$ 14,929,263

NOTE 6 – FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described below:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Inputs to the valuation methodology include:

- Quoted prices for identical assets or liabilities in active markets;

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2014 and 2013.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The method described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation method is appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014:

	Assets at Fair Value as of December 31, 2014			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 16,956,026	$ -	$ -	$ 16,956,026
Total assets at fair value	$ 16,956,026	$ -	$ -	$ 16,956,026

NOTE 6 – FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2013:

	Assets at Fair Value as of December 31, 2013			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 14,929,263	$ -	$ -	$ 14,929,263
Total assets at fair value	$ 14,929,263	$ -	$ -	$ 14,929,263

NOTE 7– PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by Fidelity Management Trust Company, the trustee as defined by the Plan, and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services are paid by the Company.

NOTE 8 – PLAN TERMINATION

While the Company has not expressed any intent to terminate the Plan, it reserves the right at any time to amend, modify or terminate the Plan without the consent of any participant or beneficiary. In the event of such termination, the Plan provides that the participants shall immediately become 100% vested in their accounts, including all employer contributions.

NOTE 9 – TAX STATUS

The Plan Administrator and the Plan's tax counsel believe that the Plan is designed, and currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believe that the Plan is qualified, and the related trust is tax exempt. While no determination letter has been sought from the Internal Revenue Service, the Plan is based upon a qualified prototype. The Plan Administrator is aware that the Plan has been amended from its original form; however, it does not believe the amendment would affect the Plan's tax status.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

NOTE 10 – RISKS AND UNCERTAINTIES

The Plan provides for various investment options. Investment securities are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near future and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

NOTE 11 – TERMINATED PARTICIPANTS

Account balances for participants who had terminated their employment with the Company aggregated $2,837,714 and $2,262,670 at the end of December 31, 2014 and 2013, respectively, and are included in net assets available for benefits.

Deferred vested benefits for terminated participants are $896,357 and $455,634 for Plan year 2014 and Plan year 2013, respectively.

SUPPLEMENTAL SCHEDULE

CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES 401(k) RETIREMENT PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES
AS OF DECEMBER 31, 2014

Plan Sponsor EIN # 65-0033743
Plan Number 001
Schedule H, Line 4i - Schedule of Assets Held for Investment Purposes at End of Year

Column (a)	Column (b)	Column (c)	Column (d)	Column (e)
	Identity of issuer, borrower, lessor, or similar party	**Description of Investment including maturity date, rate of interest, collateral, par or maturity value**	**Cost**	**Current Value**
*	Fidelity			
		Investments in mutual funds, at fair value:		
		Northern Small Cap Value Fund	$ 192,266	$ 199,356
		Columbia Dividend Income Fund Class A	26,302	26,917
		Invesco Diversified Dividend Fund R5	127,056	137,259
		Allianzgi NFJ Intl Value Fund Class A	44,154	43,685
		Eaton Vance Income Fund of Boston Class A	65,529	63,254
		Baron Small Cap Fund	234,272	278,957
		Fidelity Puritan Fund	234,272	790,988
		Fidelity Equity-Income Fund	458,351	541,680
		Fidelity Growth Company Fund	1,076,724	1,600,496
		Fidelity Investment Grade Bond Fund	733,822	762,770
		Fidelity Growth & Income Fund	809,426	943,019
		Fidelity Value Fund	233,382	270,363
		Fidelity Blue Chip Growth Fund	1,146,008	1,530,334
		Fidelity Low-Priced Stock Fund	615,278	715,841
		Fidelity Diversified International Fund	876,748	964,506
		Fidelity Mid-Cap Stock Fund	906,194	1,208,535
		Fidelity Freedom Income Fund	122,826	121,827
		Fidelity Freedom 2010 Fund	37,151	40,430
		Fidelity Freedom 2020 Fund	422,773	442,409
		Fidelity Freedom 2030 Fund	669,574	705,205
		Fidelity Retirement Government Money Market Portfolio	1,149,154	1,149,154
		Fidelity Freedom 2040 Fund	559,714	567,525
		Fidelity Freedom 2005 Fund	17,477	18,198
		Fidelity Freedom 2015 Fund	216,482	221,144
		Fidelity Freedom 2025 Fund	929,144	981,959
		Fidelity Freedom 2035 Fund	830,231	861,556
		Spartan Extended Market Index Fund	111,807	126,897
		Spartan 500 Index Adv Fund	424,897	503,820
		Spartan International Index Adv Fund	42,083	42,472
		Fidelity Freedom 2045 Fund	605,848	633,513
		Fidelity Freedom 2050 Fund	28,832	296,858
		Fidelity Freedom 2055 Fund	95,501	96,892
		Spartan Global ex US Index Adv Fund	73,579	68,207
	Participant loans	Interest rates 4.25% - 7.00%	-	557,140
		Total	$ 14,116,857	$ 17,513,166

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COMMUNICATION OF SIGNIFICANT DEFICIENCIES

To the Plan Administrator of the
Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan:

Except as discussed in the following paragraph, in planning and performing our audit of the financial statements of Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan (the "Plan") as of and for the year ended December 31, 2014, in accordance with auditing standards generally accepted in the United States of America, we considered the Plan's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of issuing our report on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control.

We were engaged to perform a DOL limited-scope audit of those financial statements as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Our audit did not include all of the procedures required by auditing standards generally accepted in the United States of America and did not include a consideration of internal control relating to the information summarized in Note 6 to those financial statements. Because of the significance of the information that we did not audit, we were unable to, and did not, express an opinion on those financial statements.

Our consideration of internal control was for the limited purpose described in the preceding paragraphs and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be a significant deficiency.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the plan's financial statements will not be prevented, or detected and corrected, on a timely basis. We did not identify any deficiencies in internal control that we consider to be material weaknesses.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance. We consider the following deficiency in the Plan's internal control to be a significant deficiency:

1) During contributions testing, it was noted that two of the twenty-eight participants selected for testing were auto enrolled before they were eligible (i.e. worked six months for the Company). Both participants were enrolled approximately one week earlier than they should have been.

   Management Response: Based on Ultimate Software, our system is not setup to prorate the deduction. The deduction code is setup to calculate based on the eligible compensation during the pay period in which the effective date is in. Based on the plan document we are required to prorate per our plan administrator.

This communication is intended solely for the information and use of Plan management, Department of Labor, and Internal Revenue Service and is not intended to be and should not be used by anyone other than these specified parties.

Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan's management response's (as noted above) to the significant deficiencies and other matter identified in our audit has not been subjected to the audit procedures applied in the audit of the financial statements and, accordingly, we express no opinion on them.

October 13, 2015

CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES
401(k) RETIREMENT PLAN

FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULE

DECEMBER 31, 2014 AND 2013

CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES
401(k) RETIREMENT PLAN

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of the
Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014 and 2013, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 6, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedule of assets held at year end is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule referred to above.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

October 13, 2015

CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES 401 (k) RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2014 AND 2013

	December 31,	
	2014	**2013**
Assets:		
Investments at fair value (see notes 4, 5, and 6)	$ 16,956,026	$ 14,929,263
Receivables:		
Notes receivable from participants	557,140	530,889
Total receivables	557,140	530,889
Total assets	17,513,166	15,460,152
Net assets available for benefits	$ 17,513,166	$ 15,460,152

The accompanying notes are an integral part of the financial statements.

CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES 401(k) RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2014 AND 2013

	December 31,	
	2014	**2013**
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments (see note 4)	$ 233,948	$ 2,125,097
Interest	24,293	22,707
Dividends	874,731	603,235
	1,132,972	2,751,039
Contributions:		
Participants	1,570,808	1,462,191
Participant rollover	103,193	92,200
Employer	941,701	790,327
	2,615,702	2,344,718
Total additions	3,748,674	5,095,757
Deductions:		
Benefits paid to participants	1,661,946	1,237,322
Administrative expenses	33,714	40,462
Deemed distributions of participant loans	-	626
Total deductions	1,695,660	1,278,410
Net increase	2,053,014	3,817,347
Net assets available for benefits, beginning of year	15,460,152	11,642,805
Net assets available for benefits, end of year	$ 17,513,166	$ 15,460,152

The accompanying notes are an integral part of the financial statements.

NOTE 1 – PLAN DESCRIPTION

The Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan (the "Plan") was adopted on January 1, 1992. The Plan was restated in April 1993 and amended effective January 1, 1996. The name of the Plan was changed from Homeowners Group, Inc. 401(k) Retirement Plan in December 2001. The Plan was amended in September 2002, December 2007, January 2009, and September 2013 to comply with new legislation. In February 2013, the Plan was amended to include select predecessor employers for purposes of eligibility. In December 2013, the Plan was amended to change the match contribution period from per payroll period to each plan year. In August 2014, the Plan was amended with regard to age 59 ½ withdrawals for participants that make in-service withdrawals prior to termination of employment. In November 2014, the Plan was amended to provide for an annual match true-up calculation of employer contributions.

The following brief description of the Plan is provided for general information purposes only. More complete information regarding items such as vesting, benefit provisions and plan termination may be found in the Plan document, which is available to all participants upon request.

General
The Plan is a defined contribution plan covering substantially all employees of Cross Country Home Services, Inc. (the "Company") and Affiliates. Employees must have attained age eighteen and six months of employment for eligibility. The Plan has discretionary contributions made by participating employees and matching contributions by the employer. Unless an eligible employee elects otherwise, employees are automatically enrolled in the Plan once eligible with a deferral rate of 3% of compensation. Deferral contributions for each active participant having automatic enrollment contributions are increased annually by 1%, up to 6% of compensation. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions
Each Plan participant may elect to defer an amount not to exceed 60% of their pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers thirty four separate funds. The contributions are credited to their individual 401(k) account based on an allocation determined by the participant. Employer matching contributions are 100% of the first 2% of the active participant's compensation contributed to the Plan and 50% of the next 4% of the active participant's compensation contributed to the plan. Deferral contribution in excess of 6% of the participant's compensation for the period shall not be considered for non-discretionary matching employer contributions. The Employer may at plan year end make an additional matching employer contribution equal to a percentage declared by the Employer, through a Board of Directors' Resolution, of the Deferral Contributions made by each participant during the plan year. The Board of Directors' Resolution may limit the Deferral Contributions matched to a specified percentage of compensation or limit the amount of the match to a specified dollar amount.

Participant Accounts
Each participant's account is credited with the participant's contribution and allocations of the Company's contribution and Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting
Participants are immediately vested in their contributions and related earnings thereon. Vesting in the portion of their accounts related to the Company's contribution, plus related earnings, is based on years of credited service. On or after January 1, 2009, each new hire shall be fully vested in non-elective employer contributions and matching employer contributions after two years. Employees hired prior to January 1, 2009, shall immediately be fully vested.

NOTE 1 – PLAN DESCRIPTION (Continued)

Notes Receivable from Participants
Participants may borrow from their fund accounts up to a maximum of 50% of their vested account balance, a minimum of $1,000 up to a maximum of $50,000. The loans are secured by the balance in the participant's account and bear interest at rates ranging from 4.25% to 7.00%, which are commensurate with local prevailing rates as determined quarterly by the Plan Administrator. Principal and interest is paid ratably through monthly payroll deductions.

Hardship Withdrawals
Upon meeting certain hardship qualifications, a participant may be approved to draw upon his/her vested contributions.

Payment of Benefits
Upon termination of service due to retirement, death or disability, participants may elect to receive their account balance as a lump-sum distribution equal to the value of the participant's vested interest in his or her account, or receive installment payments on a monthly, quarterly, semi-annual, or annual basis. A participant may also have their account balance transferred to an individual retirement account or other qualified plan.

Forfeited Accounts
At December 31, 2014 and 2013, forfeited nonvested accounts totaled $34,400 and $17,279, respectively. Forfeitures of the non-vested portion of participants' accounts related to the Company's contribution are completed at the Plan's year-end. Forfeitures are first used to pay administrative expenses and any remaining amounts will be used to reduce future employer contributions payable under the Plan, in accordance with the Plan document provisions.

Plan Administration
The Plan is administered by the Company. The Plan's assets are maintained by Fidelity Management Trust Company as trustee.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting
The Plan prepares its financial statements on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America.

Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent notes receivable from participants are reclassified as distributions based on the terms of the Plan document.

Investment Valuation and Income Recognition
Investments are reported at fair value as determined by the trustee. Quoted market prices are used to value investments. Shares of mutual funds are valued at the net asset value of shares held by the Plan at year-end.

The Plan presents in the statements of changes in net assets available for benefits the net appreciation (depreciation) in the fair value of investments, which consist of the realized gains or losses and the unrealized appreciation (depreciation) on those investments. All investment transactions are recorded by the Plan as of the trade date. Gains or losses on sale of investments are determined by the specific identification method. Interest income is recorded as earned on an accrual basis.

The carrying value of accounts receivable and accounts payable approximates fair value due to their short-term nature.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Administrative Expenses
The Company has agreed and is responsible for all audit expenses and investment expenses of the Plan. For the years ended December 31, 2014 and 2013, expenses of $21,018 and $36,413, respectively, were paid by the Company through the use of forfeitures. An additional $13,553 of administrative expenses was paid directly by the Company for the year ended December 31, 2014.

Payment of Benefits
Benefits are recorded when paid. Benefits paid to participants were $1,661,946 for the plan year ended December 31, 2014.

NOTE 3 – DATE OF MANAGEMENT'S REVIEW

In preparing the financial statements, the Plan has evaluated events and transactions for potential recognition or disclosure through October 13, 2015, the date that the financial statements were available to be issued.

NOTE 4 – INVESTMENTS

The following presents investments that represent five percent or more of the Plan's net assets. All of the investments are participant directed.

	December 31, 2014	December 31, 2013
Fidelity Blue Chip Growth Fund	$ 1,530,334	$ 1,161,946
Fidelity Diversified International Fund	964,506	898,059
Fidelity Freedom 2025 Fund	981,959	939,418
Fidelity Freedom 2035 Fund	861,556	773,869
Fidelity Government Retirement Money Market Portfolio	1,149,154	1,078,491
Fidelity Growth & Income Fund	943,019	782,286
Fidelity Growth Company Fund	1,600,496	1,445,982
Fidelity Investment Grade Bond Fund	*	645,001
Fidelity Low-Priced Stock Fund	*	694,383
Fidelity Mid-Cap Stock Fund	1,208,535	1,422,016
Fidelity Puritan Fund	790,988	844,583

* not a 5% investment

During 2014, the Plan's mutual fund investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $233,948.

NOTE 5 – INFORMATION CERTIFIED BY CUSTODIAN

The Plan's investments are held by Fidelity Management Trust Company, the trustee of the Plan. The following information was obtained from information that has been prepared and certified as complete and accurate by the trustee, and is included in the accompanying financial statements and supplemental schedule.

NOTE 5 – INFORMATION CERTIFIED BY CUSTODIAN (Continued)

	December 31, 2014	December 31, 2013
Investments in mutual funds, at fair value:		
Northern Small Cap Value Fund	$ 199,356	$ 51,036
Columbia Dividend Income Fund Class A	26,917	6,046
Invesco Diversified Dividend Fund R5	137,259	67,652
Allianzgi NFJ Intl Value Fund Class A	43,685	38,561
Eaton Vance Income Fund of Boston Class A	63,254	37,863
Baron Small Cap Fund	278,957	351,149
Fidelity Puritan Fund	790,988	844,583
Fidelity Equity-Income Fund	541,680	508,798
Fidelity Growth Company Fund	1,600,496	1,445,982
Fidelity Investment Grade Bond Fund	762,770	645,001
Fidelity Growth & Income Fund	943,019	782,286
Fidelity Value Fund	270,363	192,418
Fidelity Blue Chip Growth Fund	1,530,334	1,161,946
Fidelity Low-Priced Stock Fund	715,841	694,383
Fidelity Diversified International Fund	964,506	898,059
Fidelity Mid-Cap Stock Fund	1,208,535	1,422,016
Fidelity Freedom Income Fund	121,827	20,287
Fidelity Freedom 2000 Fund	-	88,180
Fidelity Freedom 2010 Fund	40,430	38,208
Fidelity Freedom 2020 Fund	442,409	372,700
Fidelity Freedom 2030 Fund	705,205	565,865
Fidelity Retirement Government Money Market Portfolio	1,149,154	1,078,491
Fidelity Freedom 2040 Fund	567,525	404,386
Fidelity Freedom 2005 Fund	18,198	18,845
Fidelity Freedom 2015 Fund	221,144	208,870
Fidelity Freedom 2025 Fund	981,959	939,418
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Spartan Global ex US Index Adv Fund	68,207	-
Investments certified by custodian	$ 16,956,026	$ 14,929,263

NOTE 6 – FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described below:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Inputs to the valuation methodology include:

- Quoted prices for identical assets or liabilities in active markets;

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2014 and 2013.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The method described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation method is appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014:

	Assets at Fair Value as of December 31, 2014			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 16,956,026	$ -	$ -	$ 16,956,026
Total assets at fair value	$ 16,956,026	$ -	$ -	$ 16,956,026

NOTE 6 – FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2013:

	Assets at Fair Value as of December 31, 2013			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 14,929,263	$ -	$ -	$ 14,929,263
Total assets at fair value	$ 14,929,263	$ -	$ -	$ 14,929,263

NOTE 7– PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by Fidelity Management Trust Company, the trustee as defined by the Plan, and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services are paid by the Company.

NOTE 8 – PLAN TERMINATION

While the Company has not expressed any intent to terminate the Plan, it reserves the right at any time to amend, modify or terminate the Plan without the consent of any participant or beneficiary. In the event of such termination, the Plan provides that the participants shall immediately become 100% vested in their accounts, including all employer contributions.

NOTE 9 – TAX STATUS

The Plan Administrator and the Plan's tax counsel believe that the Plan is designed, and currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believe that the Plan is qualified, and the related trust is tax exempt. While no determination letter has been sought from the Internal Revenue Service, the Plan is based upon a qualified prototype. The Plan Administrator is aware that the Plan has been amended from its original form; however, it does not believe the amendment would affect the Plan's tax status.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

NOTE 10 – RISKS AND UNCERTAINTIES

The Plan provides for various investment options. Investment securities are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near future and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

NOTE 11 – TERMINATED PARTICIPANTS

Account balances for participants who had terminated their employment with the Company aggregated $2,837,714 and $2,262,670 at the end of December 31, 2014 and 2013, respectively, and are included in net assets available for benefits.

Deferred vested benefits for terminated participants are $896,357 and $455,634 for Plan year 2014 and Plan year 2013, respectively.

SUPPLEMENTAL SCHEDULE

CROSS COUNTRY HOME SERVICES, INC. AND AFFILIATES 401(k) RETIREMENT PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES
AS OF DECEMBER 31, 2014

Plan Sponsor EIN # 65-0033743
Plan Number 001
Schedule H, Line 4i - Schedule of Assets Held for Investment Purposes at End of Year

Column (a)	Column (b)	Column (c)	Column (d)	Column (e)
	Identity of issuer, borrower, lessor, or similar party	**Description of Investment including maturity date, rate of interest, collateral, par or maturity value**	**Cost**	**Current Value**
*	Fidelity			
		Investments in mutual funds, at fair value:		
		Northern Small Cap Value Fund	$ 192,266	$ 199,356
		Columbia Dividend Income Fund Class A	26,302	26,917
		Invesco Diversified Dividend Fund R5	127,056	137,259
		Allianzgi NFJ Intl Value Fund Class A	44,154	43,685
		Eaton Vance Income Fund of Boston Class A	65,529	63,254
		Baron Small Cap Fund	234,272	278,957
		Fidelity Puritan Fund	234,272	790,988
		Fidelity Equity-Income Fund	458,351	541,680
		Fidelity Growth Company Fund	1,076,724	1,600,496
		Fidelity Investment Grade Bond Fund	733,822	762,770
		Fidelity Growth & Income Fund	809,426	943,019
		Fidelity Value Fund	233,382	270,363
		Fidelity Blue Chip Growth Fund	1,146,008	1,530,334
		Fidelity Low-Priced Stock Fund	615,278	715,841
		Fidelity Diversified International Fund	876,748	964,506
		Fidelity Mid-Cap Stock Fund	906,194	1,208,535
		Fidelity Freedom Income Fund	122,826	121,827
		Fidelity Freedom 2010 Fund	37,151	40,430
		Fidelity Freedom 2020 Fund	422,773	442,409
		Fidelity Freedom 2030 Fund	669,574	705,205
		Fidelity Retirement Government Money Market Portfolio	1,149,154	1,149,154
		Fidelity Freedom 2040 Fund	559,714	567,525
		Fidelity Freedom 2005 Fund	17,477	18,198
		Fidelity Freedom 2015 Fund	216,482	221,144
		Fidelity Freedom 2025 Fund	929,144	981,959
		Fidelity Freedom 2035 Fund	830,231	861,556
		Spartan Extended Market Index Fund	111,807	126,897
		Spartan 500 Index Adv Fund	424,897	503,820
		Spartan International Index Adv Fund	42,083	42,472
		Fidelity Freedom 2045 Fund	605,848	633,513
		Fidelity Freedom 2050 Fund	28,832	296,858
		Fidelity Freedom 2055 Fund	95,501	96,892
		Spartan Global ex US Index Adv Fund	73,579	68,207
	Participant loans	Interest rates 4.25% - 7.00%	-	557,140
		Total	$ 14,116,857	$ 17,513,166

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COMMUNICATION OF SIGNIFICANT DEFICIENCIES

To the Plan Administrator of the
Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan:

Except as discussed in the following paragraph, in planning and performing our audit of the financial statements of Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan (the "Plan") as of and for the year ended December 31, 2014, in accordance with auditing standards generally accepted in the United States of America, we considered the Plan's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of issuing our report on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control.

We were engaged to perform a DOL limited-scope audit of those financial statements as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Our audit did not include all of the procedures required by auditing standards generally accepted in the United States of America and did not include a consideration of internal control relating to the information summarized in Note 6 to those financial statements. Because of the significance of the information that we did not audit, we were unable to, and did not, express an opinion on those financial statements.

Our consideration of internal control was for the limited purpose described in the preceding paragraphs and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be a significant deficiency.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the plan's financial statements will not be prevented, or detected and corrected, on a timely basis. We did not identify any deficiencies in internal control that we consider to be material weaknesses.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance. We consider the following deficiency in the Plan's internal control to be a significant deficiency:

1) During contributions testing, it was noted that two of the twenty-eight participants selected for testing were auto enrolled before they were eligible (i.e. worked six months for the Company). Both participants were enrolled approximately one week earlier than they should have been.

   Management Response: Based on Ultimate Software, our system is not setup to prorate the deduction. The deduction code is setup to calculate based on the eligible compensation during the pay period in which the effective date is in. Based on the plan document we are required to prorate per our plan administrator.

This communication is intended solely for the information and use of Plan management, Department of Labor, and Internal Revenue Service and is not intended to be and should not be used by anyone other than these specified parties.

Cross Country Home Services, Inc. and Affiliates 401(k) Retirement Plan's management response's (as noted above) to the significant deficiencies and other matter identified in our audit has not been subjected to the audit procedures applied in the audit of the financial statements and, accordingly, we express no opinion on them.

October 13, 2015