

2026 CoreCivic Benefit Plans **Plan Year April 1, 2026 - March 31, 2027** *(Community Locations)*

The following is an overview of the CoreCivic benefit plans offered at most of CoreCivic Community locations. This summary contains highlights only and is not a guarantee of eligibility for any specific benefit. Details on the plans are included in the Summary Plan Descriptions (SPDs) for those plans that require them or in CoreCivic policy where applicable. Certain benefits may be subject to waiting periods and may vary based on customer contractual or regulatory requirements.

Employee Benefits

CoreCivic provides benefits that are simple, affordable, and meaningful to employees and their families. CoreCivic contributions pay a significant portion, if not all, of the costs for certain benefit plans; other plans are offered at competitive group rates. Employee premiums for medical benefits are deducted on a pre-tax basis. Employee premiums for any Voluntary benefit plans offered are deducted on an after-tax basis. Waiting periods may apply for certain benefits.

CoreCivic offers eligible employees the opportunity to participate in a wide variety of benefit plans and programs, including the following:

Health Insurance

CoreCivic offers comprehensive medical insurance options to all eligible full-time employees. Both individual and family coverage options are offered to employees, with CoreCivic paying a substantial portion of the total plan cost.

Three major medical health plan options are offered, giving employees the flexibility to choose a medical plan that best fits their needs. Medical coverage - such as office visits, preventive care, and hospitalization - as well as prescription drug coverage, is included with the major medical plan offerings. Deductibles, co-insurance percentages, copays, (if applicable), and other plan features may vary between each plan option and coverage tier. The health plan features a large national network with competitive costs and plan features.

Dental Insurance

CoreCivic offers two dental plan options to all eligible full-time employees – a base or low plan option that provides coverage for basic dental procedures such as cleanings and fillings and a buy-up or high plan option that provides coverage for more advanced procedures such as crowns and orthodontics, in addition to the basic dental procedures.

Vision Insurance

CoreCivic offers a vision insurance plan to all eligible full-time employees - the plan covers vision exams, frames, and lenses with competitive co-pay rates. The plan also includes coverage for many popular lens options at fixed, significantly discounted prices.

Life and AD&D Insurance

CoreCivic provides a basic group term life insurance benefit to all eligible full-time employees at no cost. Accidental Death and Dismemberment (AD&D) coverage is also provided to eligible employees at no cost. Eligible employees also have the option to purchase additional life insurance coverage for themselves and their dependents.

Short-Term and Long-Term Disability Plans

Full time employees may participate in voluntary disability income programs that provide salary continuation in the event an employee is sick or hurt due to a non-work-related injury or illness and the employee is unable to work for an extended period. CoreCivic Community employees may elect to purchase Short Term Disability and/or Long Term Disability coverage at competitive group rates.

401(k) Retirement Plan

CoreCivic provides retirement benefits for its employees through a 401(k) Savings and Retirement Plan. Employees who have completed 6 consecutive months of service with CoreCivic are eligible to participate. The plan also allows for "catch up" contributions for eligible plan participants who are age 50 or older. Participants are always 100% vested in the fair market value of any employee contributions made to the plan.

CoreCivic's 401(k) plan offers a generous Employer matching contribution. Employer contributions may be subject to a vesting schedule, based on years of service with the company. Plan participant loans are available for those who meet the plan requirements. Rollover contributions from other qualified plans may also be accepted. All contributions into the plan are participant-directed and may be divided among various investment options with differing levels of risk.

Flexible Spending Accounts

CoreCivic offers employees the opportunity to participate in Flexible Spending Accounts (FSAs) for qualifying medical expenses (a health care FSA) and dependent care expenses (a dependent care FSA). An FSA is an employer-sponsored plan that permits employees to deduct dollars from their earnings and put them into a special account that is exempt from federal income taxes, Social Security (FICA) taxes and, in most cases, state income taxes. When employees use the money in their account to pay for out-of-pocket eligible family care expenses, they avoid paying taxes on those dollars.

Employee Assistance Program

Working in the corrections field is extremely rewarding but can also be both challenging and stressful. Personal problems may increase tension and can affect an employee's performance on the job. CoreCivic has partnered with a third-party professional organization to provide an Employee Assistance Program (EAP) to CoreCivic employees and their immediate family members, giving them an opportunity to access professional help and address personal issues in a safe, confidential, non-threatening environment. The EAP offers a broad array of additional services including assistance with financial or legal problems, elder/childcare referrals, grief, and parenting issues.

Voluntary Benefits

Eligible employees may elect to participate in Voluntary Benefits options, which current include supplemental employee and dependent life insurance options, a universal life plan, hospital indemnity insurance plan, and an accident insurance plan.

Employee Leave Benefits

CoreCivic offers generous Paid Time Off (PTO) benefits that can be used for any reasons that may require you to miss work. Other types of leave provided to full-time eligible employees include paid holidays, bereavement leave, and civil leave.