

Summary of Material Modifications to the Bridge Investment Group Holdings LLC., a Delaware LLC Group Health Benefit Plan

This Summary of Material Modifications (SMM) updates the Summary Plan Description (SPD) for the Bridge Investment Group Holdings, LLC. Health and Welfare Plan (Plan) and provides an overview of some changes to the Plan as of January 1, 2024. Please retain this SMM as part of the SPD until an updated SPD is distributed to you.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

If you would like a copy of the Summary Plan Description or have any questions, email the Bridge Benefits team at benefits@bridgeig.com or log onto the Bridge Benefits site at www.myworkday.com/bridgeigp/login.html.

Medical Plan Changes

BENEFIT	CHANGE
Morbid Obesity Treatment	<p>Effective January 1, 2024, the following will be <i>excluded</i> from the Plan: Treatments determined to be Medically Necessary and be appropriate for an individual's Morbid Obesity condition. Refer to the Glossary of Terms for a definition of Morbid Obesity.</p> <ul style="list-style-type: none">• Bariatric surgery, including, but not limited to<ul style="list-style-type: none">○ Gastric or intestinal bypasses (Roux-en-Y, biliopancreatic bypass, and biliopancreatic diversion with duodenal switch).○ Stomach stapling (vertical banded gastroplasty, gastric banding, and gastric stapling).○ Lap band (laparoscopic adjustable gastric banding).○ Gastric sleeve procedure (laparoscopic vertical gastrectomy and laparoscopic sleeve gastrectomy).• Prescription medication needed for weight loss.• Nutritional counseling by registered dietitians or other Qualified Providers.
\$3,000 High Deductible Health Plan (HDHP)	<p>Effective January 1, 2024, the in-network deductible will increase to \$3,200 per individual up to \$6,400 per family to comply with IRS HDHP guidelines. The out-of-network deductible will increase to \$6,400 per individual up to \$12,800 per family.</p>