



Brightside FAQ

What is Brightside?

Brightside is a new benefit that gives BJ Services employees access to Financial Assistants and Certified Financial Planners to help make financial decisions more manageable. A Brightside Financial Assistant can help you manage credit card balances, improve your credit score, manage student loans, build emergency savings, present options to help you meet your personal money goals, and find ways to take advantage of all the money-saving benefits BJ Services employees already have access to.

What services will Brightside provide?

Brightside acts as your Financial Assistant, helping you reduce costs and increase your take-home pay. They can give advice on stretching your paycheck, managing debt, building savings, or planning for a financial goal. Brightside can also offer you options for emergency cash and cash advances to address immediate money emergencies.

Why is BJ Services providing this benefit?

At BJ Services, we know that financial health is fundamental to everyone's overall health. We know how stressful managing finances can be, so we're adding the Brightside service to provide you with the guidance you need to help you achieve your financial goals. You now have access to a Brightside Financial Assistant for personalized help and money-related questions.

Is there a cost to use the service?

The Brightside service is provided to you as a part of our overall benefit program. BJ Services pays 100% of the cost and there is no cost to you.

Who will I be speaking with at Brightside?

Brightside's team of professional financial coaches includes both Brightside Certified Financial Planners (CFP®s) and Brightside Financial Assistants. Brightside's CFP®s earned their credentials by completing extensive training and meeting rigorous education standards. Your Brightside CFP® can help you with your financial future. The entire team of Financial Assistants are also trained in BJ Services' benefits, so they can give you personalized service. Brightside's assistants are focused on providing outstanding customer service. They understand money isn't always the most comfortable topic for people to discuss.

How often can I use Brightside?

You can work with a Brightside Financial Assistant as often as you'd like. In fact, one of the reasons we chose Brightside is because of their commitment to building long-term relationships. Their goal is to put people first, and because they don't have any conflicts of interest, they can help you with all your money needs, at no cost to you.

How does Brightside work with other BJ Services benefits like the 401(k) plan?

Your Brightside coach is knowledgeable on all BJ Services benefits, so they can point out opportunities to take advantage of benefits you may be leaving on the table. Brightside partners with all of BJ Services' benefit providers so if one of your questions is about a specific benefit, Brightside can help you get connected to the partner managing that benefit. You should consider



Brightside your first place to call on all money topics.

Can my family members also call Brightside?

Yes, your spouse or partner living in your household is also eligible to use the Brightside benefit. All you need to do is call Brightside or message them on the App to set up a household profile.

What happens to my Brightside benefit if I leave BJ Services?

Brightside is a benefit offered to you as an active employee of BJ Services. Once you leave BJ Services you will no longer be eligible to use the Brightside service. If you are currently working with Brightside, they will continue to work with you to close out the items you were addressing with them prior to leaving BJ Services. You will not be able to access Brightside for any new financial questions or issues.

How can I contact Brightside?

You can call (1-855-940-1507) to talk to a financial coach. Their team is available from 10 am - 7 pm Eastern Time, Monday - Friday. You can also download the 'Brightside Benefits' app on the App Store or Google Play. From the app, you can message with a Financial Assistant, call a Financial Assistant or schedule an appointment to speak with a Financial Assistant at a future date.

Does BJ Services share my personal data with Brightside?

Our goal is to make it as easy as possible for our employees to benefit from the new Brightside financial service. To make sure Brightside can best serve you when you call, BJ Services does send Brightside data on our workforce including standard employment information like date of birth, date of hire, gender and pay. We recognize not everyone wants their personal information to be shared, so Brightside does not have access to your data unless you give them your approval. If you want your Financial Assistant to see your personal information, they will be able to access it with your approval.

What information does Brightside share with BJ Services?

Brightside doesn't share any of your personal information with BJ Services. Everything you share with Brightside is 100% confidential.

Confidential, personalized service on a wide range of money related topics from Brightside.

Online: **BJServices.gobrightside.com**

App: **"Brightside Benefit"** on the App Store or Google Play

Call: **1-855-940-1507**