

77
Percentage of people who blame OBAMACARE for changes in their insurance

2014



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BENEFITS

Regal Service is very happy and fortunate to be in the position to continue providing an excellent benefit package retaining both Health America and Blue Cross / Blue Shield as our primary medical insurers.

While it certainly is no secret the cost to maintain these benefits continues to increase, Regal management ALSO maintains the importance of keeping these coverage's in place to serve our employees and their families.

Important to note, Regal employee contributions **will remain the same for the 2014 plan year.** Our NY renewal is now January 1st along with our Health America

renewal. There are few changes to the **Health America** plan, we now have a \$2500/\$5000 in network deductible but our HRA will remain in place with employees being responsible for the first \$500/\$1000 and Regal paying the remainder. Health America is able to administer this entire deductible for us so you will no longer have to remit EOB's to Benefit Administrators for reimbursement.

Our 2014 **Blue Cross of Western NY** has very similar benefits as the 2013 plan and you will notice that some doctor, specialist and diagnostic testing co pays are less than they were for 2013. Our annual

deductible is now \$1500/\$3000 vs. the current \$2000/\$4000. One slight change is the prescription program, generic co pays are still \$10, brand \$30 but the non formulary is changing from \$50 to 50% but we are told by Blue Cross of Western NY that 94% of their 3rd tier drugs are \$125 or less.

Please don't forget **January 1 is open enrollment for Health America, BC of Western NY and BAI Dental.** Please contact Jackie Bernatowicz at Hubbard-Bert/ Benefit Administrators 800-777-2524 for enrollment concerns and also on any issues that may arise throughout the year on your medical and dental programs.



ESOP and 401k

- Here are a few interesting facts about the 401k & ESOP Plans:
- Over the last 18 months, 25 new employees that have enrolled in 401k Plan
 - Currently there are over 65 employees participating in the 401k
 - The average account balance is \$83,772
 - The average stock fund return for 2013 was over 25%
 - There are 29 different investment options in your plan

There were 5 ESOP meetings this year to discuss "Diversification" options
Over 25 people attended the ESOP meetings

- What were the three most common questions I was asked this past year?
- How do you take your money out of the 401k or ESOP Plan when you retire?
 - What does "Diversification" mean?
 - What is an "IRA"?

To find out the answers to these common questions, or to enroll in the 401k Plan, call Patrick Barron, at HBKW, Inc.. His number is 814 453 3633.

INVEST WISELY



2014 Weekly Participating Regal Employee Medical & Dental Payroll Deduction

	2013	2014	2013	2014	2014
	Health America	Health America	BCBS OF WNY	BCBS OF WNY	Dental
SINGLE	\$ 28.00	\$ 28.00	\$ 28.00	\$ 28.00	\$ 5.00
Parent & Child	\$ 74.00	\$ 74.00	N/A	N/A	N/A
Husband & Wife	\$ 81.00	\$ 74.00	N/A	N/A	N/A
2 Person	N/A	N/A	\$ 74.00	\$ 74.00	
Family	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 11.00

REGAL



TIMES

WINTER 2014

2013 REGAL DRIVING FORCE WINNERS
Mike Davis & Terry Nickerson



Mike began his Regal career in 1994 as an over-the-road driver and in February transitioned his leadership and skills to JAWs. He hasn't missed a beat.

Take a look at Allen's article about OTRs on page 2. Then try to understand the skill needed to achieve what Mike has over the years.

- 2 million mile safe driving certification
 - From 1997 thru 2013, 14 SAFE DRIVING AWARD Certifications
- And while that's a remarkable feat, his full-time transition into the warehouse is equally amazing. Picking up the systems work, training the new warehouseman with kindness, patience and respect. A TRUE PROFESSIONAL

FROM REGAL MANAGEMENT

While 2013 provided an interesting mix of ongoing challenges and not without heartache, it certainly was also filled with many positive developments we can all celebrate.

Many of those specific points were forwarded to all employees in a letter prior to Thanksgiving. But this is about appreciation in the form of this year's Regal Driving Force Award. With the expansion of Regal's Baltimore terminal and Jackson Avenue Warehouse (JAWs), it's not too difficult for those of us who've been with the company long to appreciate the careful, ongoing growth. A major part of the reason for the success that has followed is pretty simple. It's all of you combined with the management skills Regal is very fortunate to recruit and sustain.

Congratulations to Mike and Terry on the "Regal Driving Force" recognition.

EARNED....NOT GIVEN



Terry joined Regal Service as an over-the-road driver in 1995 and has been one of the "ORIGINAL 5" beginning in June 2011 as a multipurpose "do it all" talent.

Terry's OTR at Regal earned a 600,000 mile safe driver certification including multiple Safe Driving awards.

Terry is a current member of the ESOP, Accident Review Board, onsite JAWs Safety Administrator and participates on Regal's "Helping Hands" Committee.

DRIVING FORCE AWARD HALL OF FAME

"In recognition of outstanding, dedicated service...relentless effort and extraordinary commitment"

- 1999 Allen Matters
- 2000 Lloyd "Stub" Skinner
- 2001 Galen Malcarne
- 2002 Sandie Carlson
- 2003 John Olson
- 2004 Donna Sweet
- 2005 Micky Reagan + SkiBall
- 2006 John Niggel + Christy Best
- 2007 Scott Carlson
- 2008 Russ LeFever
- 2009 Cyn & Lynn Bloomfield
- 2010 Bill Gutz + Jody Martin
- 2011 Gene Hubbard
- 2012 Scott McFeely
- 2013 Mike Davis + Terry Nickerson



GALEN

GALEN MALCARNE 9/8/52-12/9/13 61 years old

In his 17 years @ Regal, confident those that knew and worked with Galen would agree he was one of Regal's best local drivers in the company's 48 year history. He was one of the first DRIVING FORCE award recipients. His calm, reassuring, kind and gentle way made it a pleasure anytime you saw him.

TOM KORCYL 4/11/59-11/1/13 54 years old

While Tom Korcyl's Regal JAWs activity did not last as long as ANY of us wanted, his impact was real. Smart, humble, helping, multi-talented, positive and energetic. Liked working at Regal JAWs so much he was in the process of selling his landscaping company so he could move to full-time. Unfortunately, Tom passed away early November after a battle with cancer.

Galen and Tom had the ability to make us better people by knowing them



TOM

2013 Safety Awards

"Simply amazing people....."
 A worthwhile reprint "scribed" by Regal's FIRST Hall of Fame DRIVING FORCE inductee...
Allen Matters

When most people think of driving they relate to the 12,000 to 15,000 miles a year that the average person experiences. The truth is that the average OTR driver at Regal runs the equivalent of 8 to 10 years of driving each year. When that driver gets cut off or tailgated once or twice a month it's a big deal. The facts are that the truck driver will deal with all types of aggressiveness, daily. To be able to deal with bad drivers, stalled traffic, terrible weather, tight schedules and less than user friendly delivery and pick up locations night and day five to six days a week takes a special person in itself. But to do all of that and still continue to be "Accident Free" year after year is a monumental accomplishment.....And they do this all in a 70 foot long, 80,000 lb vehicle with limited rear vision and tight spacing. Few people will ever really appreciate what it takes to do this for even one year, let alone the driver it takes to do that for 10, 15, 20 plus years..Simply Amazing People!

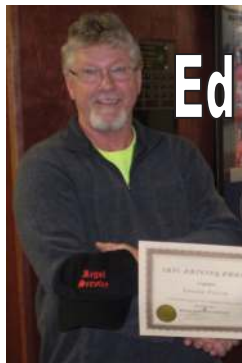


23 years

Lynn Bloomfield & Gene Hubbard



Cynthia Bloomfield



Ed Potter & Bill Toteben



Chas Caldwell



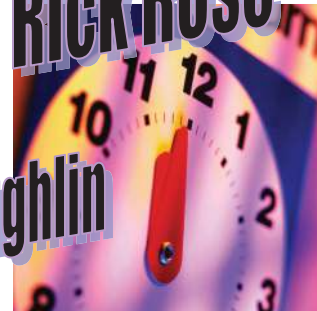
Rochelle Spencer



Micky Reagan

Rick Rose

Dan Laughlin



Regal Service
 300 Daily Fuel Update
2 3 4 HOTLINE
WEDNESDAY'S

* Independent Contractors



Scott Carlson - 10 YEARS

tim caldwell*



Eric Barton



Shane Stenger*



Congratulations to the fleet drivers and independent contractors



VII

ron snyder*



JOHN

Zogrephos



Guy Burdick
 Jim Tolbert
 Chris Cosme
 Keith Davis



- 5 YEARS ROGER WRIGHT
- 4 YEARS LOU BOOKBINDER
 TOM PHANCO
- 3 YEARS BUTCH COLE STEVE WALK
 BILL GUTZ KEVIN POLOWY
- 2 YEARS BRIAN DAVIS
 ROB LEE
- PABLO GONZALES
 BURT OSTERSTUCK
 RAY KUPNIEWSKI
- 1 YEAR BOB BENEDICT* 1 YEAR TONY TONKIN
 JERRY BUSH JOHN BURICK
 JOHN KYSOR CHUCK GLOVER
 KEITH ZOOK JON WILSON
 LOU BROWN JOHN DELAHOY

