



UNLOCKED

WE ARE THE KEY TO YOUR SUCCESS!



How successful could you be if you could focus on what you do best?

It's a question worth asking.

And we not only HAVE the answer... We ARE the Key!

Key HR has aligned with preferred partner companies to offer new and innovative ways to meet our clients' payroll, employee leasing, benefits and insurance needs. Our relationship with these companies helps business owners reduce costs, save time, optimize their workforce, increase revenue and minimize risk.

KEY CHANNEL PARTNER OF THE MONTH



If you need help managing increasingly complex employee related matters such as health benefits, workers' compensation claims, payroll, payroll tax compliance, and unemployment insurance claims, employee leasing through a Professional Employer Organization (PEO) may be the solution.

With an employee leasing agreement, the PEO assumes these responsibilities and allows you to concentrate on the operational and revenue-producing side of your business.

A Return to Quality Service Delivering

Our veteran sales team is highly skilled and trained to identify the Key HR products and services that will meet the distinct HR needs of prospective clients of all sizes, across all industries.

Our experienced service delivery managers take the time to listen and learn about each individual client -- not only about their people and HR compliance needs, but also about their industry and what the client expects to achieve from its relationship with Key HR.



PAYROLL

Payroll Services... Without the Headaches

According to government records, one out of every three employers has been charged for a payroll mistake, with total penalties reaching into the billions of dollars. With the ever-changing nature of tax laws, even the most experienced professionals make mistakes.

Add to this the risk of penalties related to tax filing omission, and you'll understand why 87% of successful business owners outsource their payroll. For a less expensive,

simpler means of paying your employees and filing your taxes, let us help. KeyHR will compete with any national or local vendor on service and price.

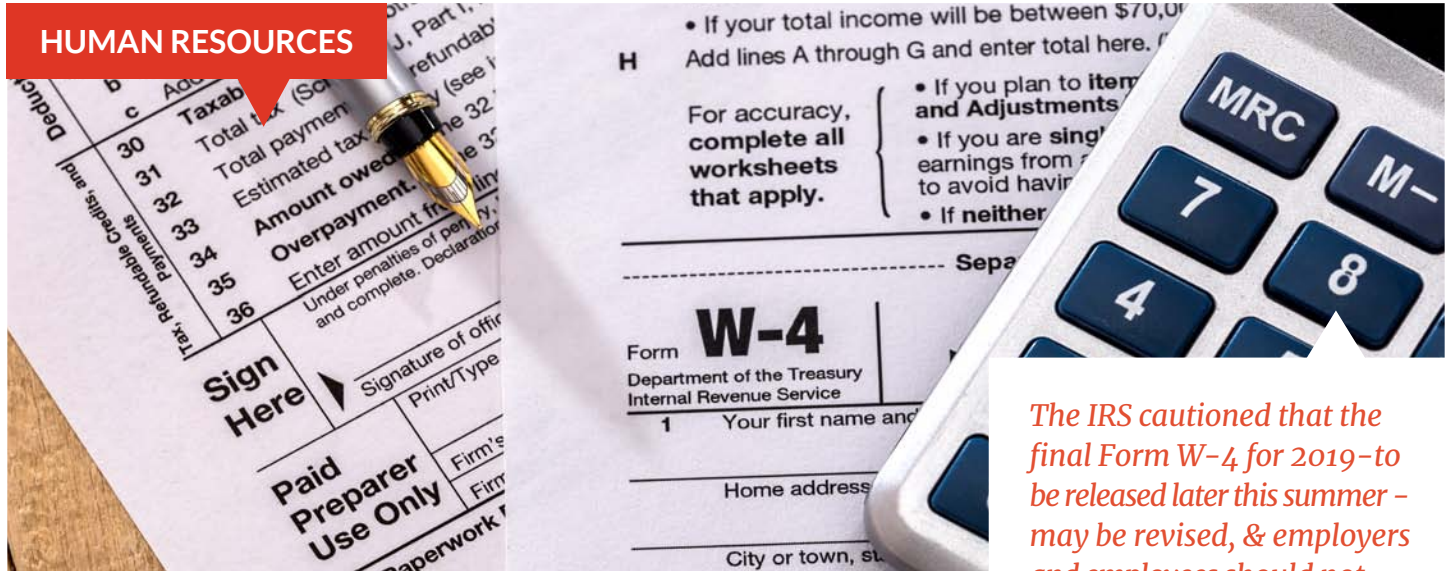
You report the hours and changes and we will handle...

- Payroll Checks
- Taxes Deposits & Filings
- Direct Deposit
- Check Signing & Insertion
- Employee Portal Web Access to Employee
- Year-to-Date Information
- Time Off Accruals
- W-2s
- Earning Statements

- Child Support Withholding & Remittance
- New Hire Reporting
- Payment of Social Security & Medicare (FICA) Taxes
- Federal Withholding & Federal Unemployment Tax (FUTA)
- Payment of State Withholding Tax, State Unemployment
- Tax (SUTA), Disability & Local Taxes (if applicable)

No matter what size your company, Key HR can save you 20 to 40% in expenses and improve your bottom line. Call us today, 800.922.4133.

HUMAN RESOURCES



The IRS cautioned that the final Form W-4 for 2019—to be released later this summer—may be revised, & employers and employees should not rely on the draft version.

2019 Brings New Withholding Changes

Earlier this year, IRS officials updated their withholding tables and issued a new Form W-4 for 2018 after passage of the Tax Cuts and Jobs Act last December. The act reduced employees' income tax rates, adjusted tax brackets and eliminated personal exemptions, among other changes.

The GAO report notes that recent simulations by the Treasury Department found that:

- Employers are withholding too little from about 21 percent of taxpayers' checks, meaning these workers will owe money to the IRS when filing their taxes next April.
- 73 percent of taxpayers have too much withheld from their checks and should receive an IRS refund

Don't put all the blame on the tax bill, however. When the simulation was run as if there had been no tax changes this year, it showed that 18 percent of taxpayers still would have had too little withheld, and 76 percent would have had too much withheld.

With the new W-4, brings a shorter more simpler form. On June 6, the IRS released a draft of the 2019 Form W-4, which employers use to set an employee's withholding. It changes from 4 pages to 2 simple pages. The draft form no longer has a line to report the number of allowances the taxpayer is claiming and instead would let employees specify the amount of deductions they plan to take or credits they plan to claim, as well as other income they expect to earn.

The IRS cautioned that the final Form W-4 for 2019—to be released later this summer—may be revised, and employers and employees should not rely on the draft version.

For its outreach to employees, employers and industry associations regarding proper withholding, the IRS plans to:

- Encourage taxpayers to check their withholding and direct them to the withholding calculator on its website.
- Provide employers with information they need to help employees.
- Educate taxpayers about what actions they need to take, if any, based on their personal situations, especially if they were likely to have had too little tax withheld and could potentially be subject to a penalty in 2019.

www.shrm.org

KEY EMPLOYEE



Jennifer Peebles - Payroll Specialist

Jennifer brings 19 years of payroll processing experience to Key HR from both the public and private sector. Her background includes not only processing as a client of PEOs, but now as a Payroll Specialist for a PEO.

This allows Jennifer to have unique insight to the challenges clients face. Her expert knowledge in the areas of client service, implementation, and logistics makes Jennifer one of our most senior processors.state.

EMPLOYEE BENEFITS

Healthcare under Trump: Where the ACA stands now



Although numerous repeal and replace efforts fell short, the ACA remains operational. But despite its survival, many notable changes to the ACA have been made.

We watched a political soap opera play out in 2017 as a Republican House and Senate ultimately failed to repeal the health law. Even though the repeal failed, many notable changes have still been made:

- Several executive orders have been signed that direct agencies to lighten the burden of the ACA on individuals
- Advertising and marketing budgets were cut to undermine efforts to solidify the health marketplaces created by the ACA
- Certain cost-sharing funds were cut for insurance carriers
- The individual mandate was repealed as part of the GOP tax reform bill
- New regulations were introduced for the expansion of association healthplans and health savings accounts

The ACA mandate still exists. It requires large companies to track their employees working hours to determine if they are considered full-time or part-time as defined by the regulations. Full-time employees, the employer is required to offer a minimum essential coverage that is affordable and the employer is to report the coverage offerings to the IRS through Forms 1094-C and 1095-C.

Over the past year, the IRS started enforcing the penalties associated with the employer mandate by using Letter 226-J to notify non-compliant employers and alert them to the estimated penalty they owe. Penalty letters associated with 2015 filings (the first year the provision went into effect) have been sent out and the IRS shows no signs of slowing down. They're now gearing up to start sending penalty letters associated with the 2016 compliance year and beyond.

The Trump administration and other ACA adversaries will likely continue efforts to dismantle the ACA. That said, looking back on President Trump's first year and a half in office, it's safe to say that the majority of the ACA remains intact, with just pieces and parts being siphoned off.

Since its inception, the ACA has been an evolving and transforming mass that has impacted every aspect of healthcare, including providers, hospitals, insurance carriers, brokers and agents, Medicare, Medicaid, employers and individuals.

www.benefitnews.com

800.922.4133

WORKERS' COMP



The Only Thing That Will Change is Your Bottom Line

Worker's Compensation is a critical business issue. If you haven't thought much about it, chances are it's costing you too much – and if an incident happens, it can cost you a lot more.

KeyHR will work on your behalf in dealing with premiums, claims, regulators and injured workers to ensure the best possible outcomes for your business, your employees, and your bottom line.

Let us help you eliminate surcharges, premium deposits, audits, modifiers and sometimes down payment & lower overall workers' compensation cost in all facets of coverage.

Our PEO Services offered include:

- Payroll
- Benefits
- Workers' Compensation
- Human Resources
- Risk Management

To get more information on a PEO click here: <http://keyhro.com/peo/>



Trust KeyHR to Provide You With...



Access to more service providers than any other business of our kind.



Specialists in every area of Human Resources



Savings from 20 to 40 percent off your bottom line



Solution for companies at all stages of development-from start ups to fully mature



A firm commitment to stay current on the laws that affect your industry and business

WE ARE THE KEY TO YOUR SUCCESS!

Want to learn more about what KeyHR can do for your business?

Contact us today!

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KeyHR's Golf Sponsor - BRETT DREWITT

Best 2018 Results		Career Victories		Career Records	
The Bahamas Great Exuma Classic at Sandals Emerald Bay	T3	Web.com Victories	0	Career High The 25 Rank	55
BMW Charity Pro-Am presented by SYNNEX Corporation	T6	International Victories	0	Career Low Round	62
The Bahamas Great Abaco Classic at The Abaco Club	T10	Additional Victories	1		

GOLF CORNER

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