



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!

What is a PEO? A Professional Employer Organization or "PEO" is a business that assumes a co-employment relationship with a client company, whereby we handle a variety of employee management and human resource-related services on their behalf.

What We Do: Key HR assists our clients as experts in human resources and benefits administration. We relieve them of the burdensome administrative responsibilities they don't want to do so that they can continue to grow their business and make money.

KEY CHANNEL PARTNER OF THE MONTH



This Provides you with: More Time, More Protection and a More Attractive Job. According to a recent survey by the Society for Human Resource Management (SHRM), nearly 9 in 10 PEO clients (89%) said that their PEOs significantly reduced their time demands. The smallest companies saved an average of 7 hours a week; those with 50-99 employees saved 23 hours.

Human Resource Key HR specializes in employee management. We assign a dedicated HR specialist to each client to help them identify, recruit, hire and develop the most talented candidates available. We also check in with you face-to-face to make sure your employees are acclimating seamlessly into your organization and that we've done our job to your satisfaction!

- Employee relations support
- Hiring
- Disciplinary action
- Drug testing
- Employee handbooks
- Talent recruitment
- Termination
- Training modules
- Background screening
- Conflict resolution



PAYROLL

Key HR Payroll Services

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.

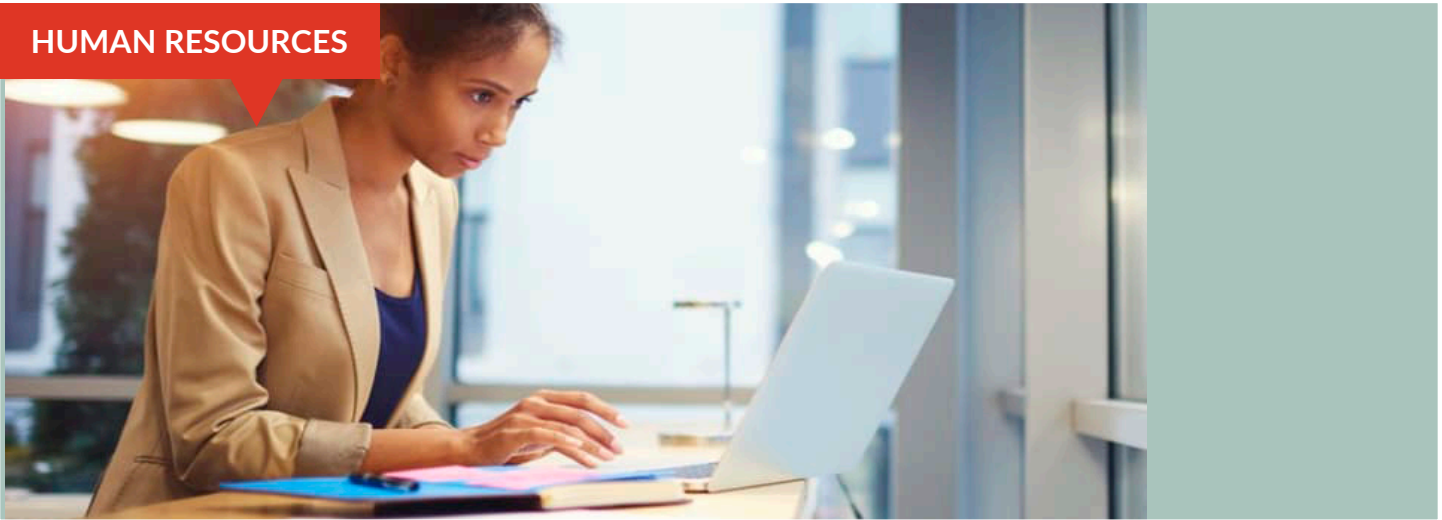
Add to this the risk of penalties related to tax filing omission, and you'll understand why 87% of successful business owners outsource their payroll. For a less expensive, simpler means of paying your employees and filing your taxes, let us help. KeyHR will compete with any national or local vendor 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
- Earning Statements
- Time Off Accruals
- Year-to-Date Information
- W-2s
- Garnishment Withholding & Remittance
- 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)

To get more information on payroll click here: <http://keyhro.com/payroll>

HUMAN RESOURCES



It's Getting Time to Prepare Your Affordable Care Act Reports in 2019

The IRS has published final forms and instructions to help employers prepare for next year's reporting on the health coverage they offered employees in 2018.

Employers subject to the Affordable Care Act (ACA) must distribute reporting forms to employees and file with the IRS early in 2019.

"The release of these documents is another clear message from the IRS that it's continuing to enforce the reporting requirements," said benefits attorney Arthur Tacchino, a principal with compliance firm SyncStream Solutions.

Below are links to the final forms and instructions on the IRS website:

- Form 1095-B, Health Coverage.
- Transmittal Form 1094-B to accompany Form 1095-B.
- Instructions for Forms 1094-B and 1095-B.

- Form 1095-C, Employer-Provided Health Insurance Offer and Coverage.
- Transmittal Form 1094-C to accompany Form 1095-C.
- Instructions for Forms 1094-C and 1095-C.

"The good news for employers is that there are no substantive changes to the forms from the prior year," Tacchino said. But given the complexity of Form 1095-C reporting, "employers should be ensuring they are on top of their data as the 2018 calendar year comes to a close."

"The focus for most employers should continue to be on accurate, timely gathering of the required data for reporting," said Kim Buckley, vice president of client services at DirectPath, a benefits education, enrollment and health care transparency firm.

Filing Deadlines

The critical 2019 filing deadlines regarding 2018 coverage are as follows:

ACA Requirement	Deadline
• 1095 forms delivered to employees	Jan 31
• Paper filing with IRS	Feb 28
• Electronic filing with IRS	Apr 1

Employers that file 250 or more information returns with the IRS must file the returns electronically.

It's unlikely that the IRS will provide an extension to the deadlines, Buckley said. "Employers can save themselves time, money and effort by carefully reviewing the data before year-end to ensure that full-time employees are correctly identified, and that the company is designing its programs to offer affordable coverage to all full-time employees."

Such preparation will reduce the risk of receiving penalty letters and paying assessments.

www.shrm.org

KEY EMPLOYEE



Shana Simpson - Implementation & Client Care Specialist

Over the course of her professional career, Shana Simpson has acquired over 10 years of experience in Client Relations and Retention, making her an excellent fit as part of the Implementation and Client Services department at Key HR. Her passion for customer satisfaction can be attributed to being raised in a country where tourism and hospitality are at the forefront when it comes to

economic impact, as well as her choice to pursue her bachelor's degree from the University of South Florida in Hospitality Management and International Business. Shana takes pride in consistently overdelivering and genuinely enjoys creating an exceptional experience for all her clients. Outside of her professional

career, Shana is a lover of travel, and all the indulgences that go along with it, and, like a true islander, in her mind every day is a good beach day. In addition to being a passionate philanthropist and an animal lover, Shana also places significant emphasis on maintaining her strong support system built by close friends and family.

EMPLOYEE BENEFITS

**GIVE THANKS:
12 Benefit Trends to be Thankful For**

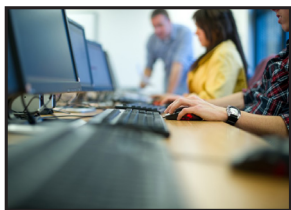
In the spirit of Thanksgiving, let's consider the positive aspects of employee benefits. From perks that help employees get better medical care and help them pay off student loans to rising balances in health savings accounts, here are 12 benefit trends to be grateful for.



1. Empathetic & hard-working corporate employee benefit professionals who never tire of explaining to

employees the differences between various medical plan offerings.

2. Health savings accounts with their triple tax benefit: Contributions are either pretax or tax-deductible, typically grow tax-free and can be withdrawn without incurring taxes when used toward qualified medical expenses.



3. Employee assistance programs that help employees through hard times — and help hard-

working benefit professionals recover from open enrollment season.

4. Online enrollment systems that provide ease of enrollment, data transmittal and records for all employee choices.



5. The arrival of medical & dental insurance cards that reassure all employees that they really are enrolled in the plans.

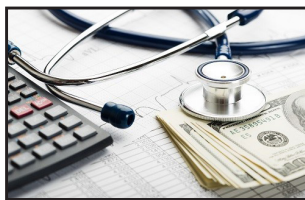
6. Seeing rising balances in health savings accounts. According to research this month from the Employee Benefit Research Institute, 95% of HSAs with individual or employer contributions in 2017 ended the year with funds to roll over for future expenses. The average balance at the end of 2017 was \$2,764, up from \$1,873 at the beginning of the year.



7. Caring medical providers & pharmacists who remind participants that they must use the

current insurance cards to access their benefits.

8. The increase in 401(k) maximum contributions for 2019: The IRS said it is increasing the pre-tax contribution limits for employees who participate in a 401(k), 403(b) and most 457 plans to \$19,000 from \$18,500.



9. The increase in the maximum contribution amounts permitted to go into a health savings

account. The 2019 annual HSA contribution limit for individuals with single medical coverage is \$3,500, an increase of \$50 from 2018. For HSAs linked to family coverage, the 2019 contribution limit will rise by \$100, to \$7,000, above the family cap set for 2018.

10. The creation of products that address the varied needs of employees — from medical plans to student loan repayment programs to pet insurance.

11. Wellness champions who encourage their colleagues to join the wellness program.



12. More employees requesting HDHP/HSA plans. Health savings

accounts are rising in popularity as more employers turn to high-deductible health plans as a means of saving themselves and their employees' money on healthcare.

www.benefitnews.com

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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Holiday Hours

We will be closed on
Christmas Day,
Dec. 25, 2018
&
New Year's Day
Jan. 1, 2019