



# UNLOCKED

WE ARE THE KEY TO YOUR SUCCESS!



## KeyHR is 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!

KeyHR is aligned with preferred provider 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. If your company needs to save money, address compliance issues, improve efficiencies and increase productivity, we have the solutions.

If your company needs to save money, address compliance issues, improve efficiencies and increase productivity, we have the solutions and the key to your success.

Trust Key HR to provide you with...

- Access to more service providers than any other business of our kind
- Specialists in every area of Human Resources
- Solutions for companies at all stages of development – from startups to fully mature
- A firm commitment to stay current on the laws that affect your industry and business
- Savings from 20 to 40 percent off your bottom line

It could be one of the smartest business decisions you ever make!

### KEY CHANNEL PARTNER OF THE MONTH



### PAYROLL

## Economic update: 'The long-term trend has been upward'

Public health and financial security continue to dominate the news during the coronavirus

pandemic, with market volatility and sweeping shutdowns now part of everyday life.

But here's a little good news: When saving toward retirement, you can lean on reassuring lessons from decades of market history. Each downturn teaches us that "there was a lot of opportunity at the bottom of those cycles," says Seema Shah, chief strategist, Principal Global Investors. In other words, withdrawing savings at the bottom of the market means you may miss its eventual recovery and growth.

"The long-term trend has been upward," Shah says. "You may see volatility and dips here and there, but the trend has been upward." There's no doubt this month's volatility has been extreme. United States stocks on Friday, March 13, saw their largest daily gains since 2008—a day after the Dow and S&P 500 Index suffered their worst plunge since October 1987. On Sunday, The Federal Reserve made an emergency interest-rate cut to zero. And Monday marked the third time within a week the stock-market "circuit-breaker" paused trading for 15 minutes to calm investors—on the way to the Dow Jones Industrial Average's worst daily point drop in history, nearly 3,000 points.

The market decline from peak to bottom a dozen years ago during the global financial crisis took more than a year (354 business days), Shah says. The current slide has been a whirlwind of just 24 working days. Remember, your investment decisions don't need to match the dizzying pace of this volatile market.

### IN A SEESAWING STOCK MARKET, TIP TOWARD OPTIMISM

All this financial noise, with images of stores cleared of every scrap of toilet paper, is unsettling. This has become a historic moment when people who typically don't pay attention to financial news now can't help but hear headlines of every move made on Wall Street. But both Shah and Bob Baur, Ph.D., chief global economist for Principal®, say strong underlying economic fundamentals, combined with comprehensive government remedies, can likely guide us toward recovery later in 2020.

This sharp shock of extreme coronavirus containment measures worldwide—with schools canceled for weeks and entire offices emptied to allow employees to work

from home—can be taken as a good sign. The jolt should help provide a faster recovery both for public health and financial markets.

Major retailers such as Apple have been closing stores in the U.S. as part of the "social distancing" used to help slow the spread of coronavirus. But, we can also already see the pattern of recovery as Apple stores in China reopened last week after a month long shutdown.

Think of this occasional and inevitable volatility that courses through markets as part of the "equity risk premium" that can make investing in stocks more lucrative over the long term.

*principal.com*

## HUMAN RESOURCES

# Digital Footprint: What It Is and How You Can Manage Your Online Presence

It's the footprint you leave without taking a single step. It's called the digital footprint, and every time you like or share a post via social media, click on a website or make a purchase online, you are leaving a trail of information about you. The information gained from your digital footprint can be purchased by a number of organizations and entities for a host of reasons, as the College of William & Mary points out. Some of this information may be used to provide targeted marketing and advertising information based on your recent searches and the specific websites you have accessed. You may also want to think about how your digital footprint may look to a potential employer and if you're inadvertently giving the wrong impression. Lastly, if you're not vigilant in monitoring and securing your digital footprint you may potentially put yourself at risk of identity theft. What information is out there about you, and who can access it? These steps may help you get started.

## DISCOVER THE INFORMATION THAT IS ONLINE ABOUT YOU

The first step to managing your digital footprint is discovering what is posted about you online. As noted in Real Simple, you should make it a habit to periodically look up your name via a search engine to see what is included among the results, then take steps to manage what is posted about you online. For example, you should delete any of your tweets that you may now regret, or delete your old blog that is not representative of your current interests. Keep in mind, if you can find what is posted about you — and what you have previously posted — then so can your friends, acquaintances and potential employers. Monitoring what has been posted about you online can help you quickly address any unfavorable content.

## KEEP YOUR ONLINE TRANSACTIONS SECURE

Online banking and shopping can make it easier to check account balances and to purchase a new pair of shoes in hardly any time. However, online transactions may also make you vulnerable to someone trying to defraud you or steal your identity. There are a few steps you can take to help keep your online transactions secure and your identity safe.

The Federal Trade Commission (FTC) recommends installing anti-spyware software and to avoid providing personal information — including your Social Security number — to any individual or organization without asking why it is needed in the first place, how it will be used, how the recipient



will protect it and what would happen should you decide against providing it. When it comes to selecting a password, the National Cyber Security Alliance (NCSA) advises using an entire sentence for a password, and to use a new password for each of your online accounts. The organization also suggests to avoid using public Wi-Fi accounts for conducting online banking or even checking your email. You never know who might also be on the network and what they might do. Finally, be aware of where you are shopping. Before making a purchase online via a website that is new to you, the NCSA suggests looking online for any consumer complaints against the company.

## HOW YOUR ONLINE REPUTATION CAN IMPACT YOUR CAREER

Are you looking for the next move in your career? You may want to be careful regarding what you have shared, liked and commented on in the past. For better or worse, employers are increasingly taking a look at job candidates' online profiles to see if they will be a match for the role, and a good fit for the company's culture. As noted in Forbes, the content you share and create via LinkedIn, Facebook and other social media platforms may be looked at by potential employers. That doesn't mean you need to stay offline completely. Instead, use social media platforms and a blog to showcase your professional achievements and industry-related interests. Inc. notes you can even tweet about some of your interests outside of work as a way to give depth and additional perspective on your personal brand.

## MAKE YOUR ONLINE ACTIVITY PRIVATE

It's possible that you may think you don't have any information online that is particularly concerning, but consider this point: You may not want everyone to know that you spend countless hours planning vacations or searching for the latest gossip on some of your favorite celebrities. If you're concerned about your digital footprint and the information that is available about you, then taking steps to manage some of your online accounts is an option. Ranging from some serious actions, such as closing online accounts you don't use anymore, as noted by the NCSA, to being aware of the cookies placed on your online devices, there are steps you can take to limit the amount of information available about you. For starters, the NCSA advises making sure that your social media settings are set to "friends only," so that you are only sharing updates with people within your personal network. The organization also advises taking a look at the type of information that websites and your favorite apps access about you. If you want to limit or even block the amount of cookies that are placed on the websites you visit, the FTC advises looking at your browser's settings. Just keep in mind that doing so may ultimately impact your user experience.

## EMPLOYEE BENEFITS

## TELEHEALTH – A NEW NORMAL WE’RE GLAD TO HAVE

Americans are making many lifestyle adjustments during the COVID-19 emergency: working from home, restricted travel, wearing masks when in public and the increased use of telehealth or virtual care services to name a few. At least one of these adjustments – telehealth – may prove to be a new normal for the better, both in terms of convenience and quality of care. Telehealth is not new and surveys show that use was increasing even prior to the COVID-19 pandemic. But the pandemic has led to a rapid escalation in use of virtual care. That escalation may be driven by the concern for prevention; patients are avoiding public places, especially doctor’s offices for fear of contagion.

**THE BENEFITS OF TELEHEALTH** A recent US National Library of Medicine article provided a noteworthy report on the benefits and issues with telehealth. There are a number of obvious benefits of telehealth:

- It’s an effective way to provide care at home, especially for people who can’t easily get to their provider’s office.
- Patients can get care from a specialist who may not be close by or easily accessible.
- Patients can get care after office hours.
- Communication and coordination between healthcare providers is enhanced.
- Patients managing chronic health conditions such as diabetes can get more support, more conveniently.
- There is a potential for lower healthcare costs, as virtual visits can be less expensive than in-person visits.

**TELEHEALTH FOR MENTAL HEALTH CARE** Telehealth is not just for physical healthcare; it also can be applied quite well to the care of mental health.

To begin with, there is still a stigma associated with mental health. Although society is becoming more understanding and accepting when it comes to mental health, even those ready to get help encounter discouraging roadblocks: a lack of timely appointments because of a shortage of doctors and/or clinicians, the high cost of care, the lack of insurance coverage for mental health services and the challenging emotional burden of acting on the symptoms of depression.

Tele-mental or virtual health services are a convenient alternative. Easily accessible and much less expensive than in-person visits, telephonic or

online care enables patients to access the resources they need to get help and address their challenges. Tele-mental or virtual services also allow people to get help for their mental health concerns from the privacy of their own home. That often makes taking action easier and has been shown to help them be more open and honest about what they’re experiencing.

**THE ROLE OF TELE-MENTAL HEALTH SERVICES** Similar to the expansion of telehealth services for physical care, telephone or computer based offerings for mental healthcare are also expanding. Benefits of virtual mental healthcare include:

- **Increasing Access to Care** – Virtual care can be available 24/7, 365 days of the year. Patients don’t need to wait days or even weeks for a scheduled appointment any more.
- **Offering More Time and Attention** – Because providers’ schedules are frequently overbooked, patients only get their attention for only a few minutes, and can feel rushed to digest all the information they’re presented or be too intimidated to ask questions because they’re worried about inconveniencing the doctor. Online platforms enable patients to proceed at their own pace, giving them a chance to review information without being embarrassed about taking the physician’s time to ensure they fully understand.
- **Saving Time and Money** – Not only is virtual care more affordable, people don’t have to lose pay by having to take time off for in-person visits or travel a long way.
- **Insurance Coverage** – More payers are now reimbursing providers for virtual care.
- **Reducing Stigma and Emotional barriers** – Patients can seek care in the privacy of their own home without informing employers or family members. The comfortable environment often empowers them to share more information that can lead to a better diagnosis and faster time to treatment. It also enables them to become more engaged in their own care, seeking providers and solutions that best meet their individual needs.

### THE FUTURE FOR TELEHEALTH

We expect to see continued expansion in telehealth services. Furthermore, as depression, anxiety and other mental health issues impact an increasingly large segment of the population, we expect a growing role for tele-mental health services as an effective and convenient form of treatment and support.

## 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!



605 E. Robinson Street  
Suite 500, 5th Floor  
Orlando, FL 32801



800.922.4133



[info@keyhro.com](mailto:info@keyhro.com)

