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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!

- Expect to work only part of the year
- Have dividend or capital gain income or are subject to additional taxes, such as the net investment income tax
- Have self-employment income
- Prefer the most accurate withholding for multiple job situations
- Prefer to limit information provided in Steps 2 through 4 but do not want to sacrifice accuracy

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KEY CHANNEL PARTNER OF THE MONTH



DANE INSURANCE GROUP
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PAYROLL

IRS Releases New Draft of the 2020 Form W-4

The IRS has released a second draft of the 2020 Form W-4, dated August 8, 2019. The IRS said one of the primary reasons that it is releasing the draft is so that it can be used to program payroll systems now. The title of Form W-4 has been changed to Employee's Withholding Certificate, which removes "allowance" from the name. This change underscores that the Form W-4 no longer uses allowances to calculate withholding.

In this second early release draft, the IRS did not change how to calculate withholding from the first early release draft in May, although it did make several changes.

The Next Publication 15-T

The IRS scheduled the next early release of Publication 15-T, Federal Income Tax Withholding Methods, for mid-August. The next Publication 15-T "will expand on the first draft including separate computations for figuring withholding for employees who file a 2020 Form W-4 in 2020 and for a 2019 or earlier Form W-4."

While the IRS will not post the final Form W-4 "for a few months," the IRS said "there will be no further substantive changes."

Tax Withholding Estimator

Earlier this week, the IRS launched its new Tax Withholding Estimator, an expanded, mobile-friendly online tool designed to make it easier for employees to have the right amount of tax withheld during the year. The Tax Withholding Estimator replaces the Withholding Calculator.

In the draft 2020 Form W-4's General Instructions, the IRS suggests that certain employees consider using the estimator, including those who:

To Avoid EEOC Actions, Create Policies, Train in Advance

As topics like #MeToo and workplace bias receive continued attention, the importance of understanding how the Equal Employment Opportunity Commission (EEOC) works will only grow. For one thing, experts say, the EEOC's procedures are complicated and evolving. For another, many companies work under misconceptions that could complicate an already messy situation should they ever be the target of a complaint.

The EEOC is the federal agency charged with enforcing laws that prohibit discrimination in the workplace. While the actions it takes are civil rather than criminal, employers shouldn't underestimate the impact its investigations can have on their business.

Traps and Strategies - In fiscal year 2018, the EEOC received more than 76,000 charges. Typically, complaints come from employees who've gone directly to the commission without the aid of an attorney. That's another important dynamic that many employers don't recognize, said Shelton Blease, director of HR operations for the Atlanta-based recruiting firm Lucas Group. When the EEOC finds evidence of discrimination, the agency can bring a lawsuit on the employee's behalf. "So the employee doesn't even need to have legal counsel to go through this process," he said.

Employers aren't necessarily out of the woods when the EEOC finds no merit in a complaint or a lawsuit is dismissed. If the agency issues a Dismissal and Notice of Rights, which means it couldn't find evidence of discrimination, employees can proceed with their own federal lawsuit within 90 days. That's why, Vogel said, "it's critical to be strategic" when the complaint is working its way through the EEOC's process: The information employers provide during the agency's investigation could be used by the complainant and his or her counsel.

And employers must provide a significant amount of information. Typically, Vogel said, the EEOC will ask an employer to submit a position statement that includes its response to the allegation. However, the agency may request additional information on company policies, personnel and other material it deems to be relevant.

Because of all this, employers should be cautious as they draft and submit material in response to the EEOC's requests. The information employers provide "could impact their defense in an eventual lawsuit," Vogel said. She suggests that companies remain mindful of what they say during the investigation, "because facts that emerge later in litigation could undermine statements made at the EEOC stage and create potential credibility issues."

In addition, an employer should move quickly when it receives a complaint and inform the worker involved that it's doing so.

HUMAN RESOURCES



"This helps employees understand that they've been heard, that the issue is being addressed and that retaliation will not be tolerated," she explained.

Having a process in place to address concerns demonstrates to employees that EEOC issues—and maintaining a respectful workplace—are important to the organization.

The Best Protections: Policies and Training - most experts say there are two keys to minimizing employer exposure to EEOC actions: Have clear policies in place, and train managers and employees on how to understand and follow them. Policies should include procedures describing how employees can raise concerns about discrimination and what the employer will do to address them. In addition, employers should make clear that retaliation is prohibited—no one can try to make an employee "pay" for filing a complaint with the EEOC or bringing an issue to the employer's attention.

It's not enough to create policies. Both employees and managers should receive regular training on harassment and discrimination. This includes education about reporting concerns and how to identify and escalate concerns. When organizations investigate issues and take appropriate action in a timely manner, Vogel said, employees are less inclined to file a charge. Enacting policies and training "won't alleviate the risk," she said, "but it certainly helps minimize it because of the employer's responsiveness."

The importance to avoiding issues during the hiring process calls for training, as well. "You have to train the people who are doing the hiring," Calli said. Hiring people whose values are in tune with the company's requires making sure managers understand how to interview effectively and probe for the characteristics that will help candidates align with the way the business operates.

shrm.org

10 Most Stressed Cities In The US

Workplace stress can have a big impact on employees, often leading to higher rates of illness, absenteeism and turnover. In a new study from WalletHub that compares stress among some of the country's largest cities. The financial website compared 182 cities across four key dimensions using 39 different metrics: work-related stress, financial-related stress, family-related stress and health and safety-related stress. According to WalletHub, these 10 cities are most feeling the pressure.



6. St. Louis, Missouri

Work stress: 30 Financial stress: 2
 Health and safety stress: 13
 Family stress: 52 Overall score: 56.78



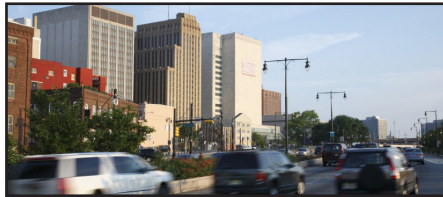
5. Philadelphia, Pennsylvania

Work stress: 2 Financial stress: 14
 Health and safety stress: 24
 Family stress: 60 Overall score: 57.08



4. Baltimore, Maryland

Work stress: 3 Financial stress: 8
 Health and safety stress: 73
 Family stress: 4 Overall score: 58.54



3. Newark, New Jersey

Work stress: 6 Financial stress: 4
 Health and safety stress: 70
 Family stress: 3 Overall score: 59.14



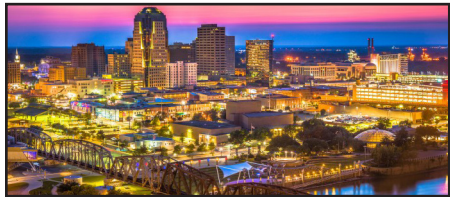
2. Cleveland, Ohio

Work stress: 21 Financial stress: 1
 Health and safety stress: 15
 Family stress: 11 Overall score: 61.13



1. Detroit, Michigan

Work stress: 24 Financial stress: 3
 Health and safety stress: 2
 Family stress: 2 Overall score: 62.72



10. Shreveport, Louisiana

Work stress: 34 Family stress: 26
 Health and safety stress: 31
 Financial stress: 15 Overall score: 55.04



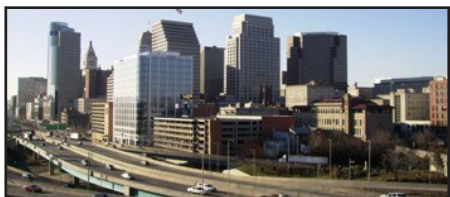
9. Wilmington, Delaware

Work stress: 27 Financial stress: 31
 Health and safety stress: 36
 Family stress: 5 Overall score: 55.19



8. Birmingham, Alabama

Work stress: 95 Financial stress: 7
 Health and safety stress: 18
 Family stress: 8 Overall score: 55.91



7. Cincinnati, Ohio

Work stress: 18 Financial stress: 23
 Health and safety stress: 4
 Family stress: 40 Overall score: 56.21



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>



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

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

Contact us today!



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