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WE ARE THE KEY TO YOUR SUCCESS!



Key HR 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!

Key HR 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!

buyers hard. There are parallels to more recent history that Winston is watching closely. Is it another housing bubble? It's hard even for the experts to suss that out. Contradictions abound in the housing data and in other economic indicators. There are roughly the same number of jobs available as there are job seekers, but unemployment remains well above pre-pandemic levels. Making sense of all the inputs and when "typical" cycles might resume is anyone's guess.

principal.com

KEY CHANNEL PARTNER
OF THE MONTH



PAYROLL

July Economic Outlook: What the Housing Market Can Tell Us

Quick Takeaways

- The hot housing market may seem unusual, but it's happened before—often. History can give us some lessons about what to expect in the near term.
- If you want to buy, you may be paying more than you would have when demand wasn't so high. The housing supply remains tight, and that will take a while to fix.
- Delaying a decision with outsize financial impact, even for a few months, may offer benefits. If you can wait, the demand-supply equation may balance out.

A housing history lesson

Low interest rates, strong demand, widely available credit: We've seen the headlines on today's real estate market before. Every couple of decades, stretching back into the 1800s and through today, there have been peaks and valleys that led to speculation and higher price tags.¹ What's unique now, of course, is COVID-19. Think of the recent shift in saving and spending patterns, Winston says. Many of us adjusted our priorities over the last 15 months. We invested in our homes and saved in our entertainment and travel budgets. Even as that trend shifts, it may exert pressure on the housing and supply markets for some time to come: People remain eager to find or improve housing. The takeaway? Expect continued unpredictability in all things related to housing, from the foam supply for the new couch you've been eyeing to the wire needed for an electrical upgrade.

Your wallet: There are lots of debates about whether inflation, including in housing, is transitory or here to stay for a while. Whatever happens, one way to inflation-proof your budget is to pay off any debt with an adjustable interest rate. Doing so helps lessen the negative impact on your finances if the United States Federal Reserve increases rates to help manage inflation.

Housing winners and losers

Economic cycles bring welcome news for some—and less-welcome news for others. The same is true with housing, and that duality is hitting potential

Viewpoint: Consider Pros & Cons Before Requiring Pronouns in Signature Blocks

In certain social, professional and academic circles, it is becoming commonplace for individuals to specify which pronouns they prefer others use when referencing them. I, for example, identify as a man, so my signature block could say: Hugh F. Murray III, He/Him. Some organizations have instituted, or are contemplating instituting, uniform standards for such specifications. There are advantages and disadvantages to requiring employees to specify in their signature blocks which pronouns they prefer, and organizations should carefully consider the issues before making a decision.

Advantages to Gender Identification

In a diverse and globalized world, there are advantages to this system of gender identification. The first advantage is practical and based on increasing cultural diversity in the workplace. People of different cultures and backgrounds are interacting with each other more often. Within cultures and subcultures, individuals can generally discern gender identity from an individual's name. In the largely suburban Boston community in which I grew up, Michelle, Sarah, Maria, Laura and Mary were all women's names, while James, Michael, Frank, Joe and Peter were all men's names. Someone raised in India might easily distinguish the gender of Aarav, Reyansh, Aditya, Brinda, Chhaya and Dhriti, but a decade ago I could not, and I still would have difficulty.

In a world where individuals from different cultures increasingly interact, people will be communicating with others whose gender is not immediately and universally discernable by their name. An explicit gender identifier can avoid the mistake of addressing a woman as "Mr. Jones" or a man as "Ms. Patel." The second advantage concerns creating an open and accepting workplace for individuals who do not fit traditional notions of gender. Two million people in the United States identify as transgender or nonbinary, according to Gallup. Putting forward a pronoun preference in a biography or signature block can let people know how the individual identifies and avoid confusion.

For cisgender individuals—those whose perception of their gender aligns with their birth sex—putting a pronoun preference can occasionally avoid awkward mistakes as well as create a sense of solidarity with individuals who are not cisgender.

Drawbacks

There are some drawbacks to the uniform use of pronoun identifiers in signature blocks and biographies. Some individuals may not feel comfortable publicly identifying their gender. In addition, the use of pronoun identifiers perpetuates the idea that, in a professional setting, one's gender is one of the most important things to know about an individual. Finally, the practice has become somewhat political



Different Responses

Organizations that examine this issue will determine whether, as an organization, employees will:

- Be required to specify pronoun preferences.
- Be allowed the option of specifying pronoun preferences.
- Be prohibited from identifying pronoun preferences.

There may be good reasons, that differ across industries, for any of these three responses. From a legal point of view, there is little real risk in any of the three approaches. Many states prohibit discrimination on the basis of gender identity, and the U.S. Supreme Court held in 2020 in *Bostock v. Clayton County* that transgender discrimination was a form of sex discrimination prohibited by Title VII of the Civil Rights Act of 1964. Under the logic of that case, transgender harassment is likely also illegal as a form of sex discrimination.

While some individuals may feel that mandating, allowing or prohibiting pronoun designation is unfair or improper, it seems unlikely that any of these three approaches would give rise to legal consequences, particularly if the organization has a well-thought-out rationale for its approach and reasonably accommodates religious beliefs. An organization's interest in a uniform look and feel for its outward-facing communication style may justify either mandating or prohibiting pronoun designation. If employees feel strongly that they wish to include such a designation where it is prohibited or resist such a designation where it is mandated, an employer should discuss the issue with the individual and determine whether to make an exception to its policy.

Free Speech in Government Settings

That said—at least one federal appeals court has held that an employee may have a right to a religious accommodation in the refusal to recognize the pronoun and honorific preferences of another individual. In *Meriwether v. Hartop*, decided March 26, 2021, the 6th U.S. Circuit Court of Appeals agreed with a public university professor who stated that the university violated his First Amendment free speech rights by disciplining him when he refused, because of his Christian beliefs, to use the pronouns and honorifics preferred by one of his transgender students. The court cited the "cardinal constitutional command" that "the government may not compel affirmance of a belief with which the speaker disagrees."

It is unclear how this case may apply to nonpublic, nonuniversity settings. Nonetheless, employers should proceed with caution in balancing the desires of individuals to be addressed by the pronouns and honorifics that match their gender and the claims of those with whom they interact that their religion or other beliefs dictate otherwise.

EMPLOYEE BENEFITS

Why Empathy is Good Business

Beautiful examples of empathy, like Italians singing together from their terraces or New Yorkers cheering for medical workers during nightly shift changes, punctuated challenging days during the height of the COVID-19 pandemic.

The problem is, those displays of kindness and caring aren't the norm. Research tells us that people are far less empathetic than they were 30 years ago. Yet, while empathy has never been more lacking, it has also never been more important, according to one of the world's foremost empathy experts.

At Quantum Health, we know the power of empathy is extraordinary. In fact, we built our entire business model around the concept. We are an empathy-fueled organization that helps people navigate their healthcare journeys by providing benefits guidance and clinical support. And because we believe so strongly in the power of empathy, we're partnering with Zaki to further explore its dimensions and possibilities, both in the empathy we offer to the members we serve, and the empathy we show ourselves and each other in the important work we do.

Organizations win with empathy

Empathy, Zaki says, is not just identifying with what others feel; it's also caring about them enough to want to improve their experience and well-being. Why does it matter? The research is conclusive: Empathetic people are happier, attract friends more easily and excel at work. Patients of empathetic doctors experience less depression. Employees of empathetic bosses are less stressed. Stereotypes often suggest empathy is too soft for the business world. That's untrue, Zaki says. When leaders express empathy for their people, those people work more efficiently and more effectively. Proof is everywhere, Zaki notes, including around Silicon Valley. One Fortune 50 tech company, for example, was famous for a ruthless culture, he says. They then hired a new CEO who focused leaders on dealing with conflict compassionately. Growth skyrocketed.

How Quantum Health makes empathy pay off

People deserve an expert guide, a compassionate listener: someone on a mission to eliminate expense, complexity and worry along their way.



Quantum Health is that solution. Bolstered by innovative technology and powered by human caring, our service allows self-insured employers to invest in the kind of empathy they know their employees deserve.

We combine healthcare navigation with care coordination to champion our members through their healthcare journeys. We are the single point of contact for members' health benefits needs. Our Care Coordinators — who our members nicknamed Warriors™ — expertly address questions and confusion about benefits coverage; guide members to high-quality, in-network providers; and clear up nerve-racking billing errors, among other actions both highly empathetic and efficient. Our in-house nurses engage one-on-one with members to provide clinical expertise, emotional support and encouragement, whether those members are recovering from surgery or living with a chronic condition.

Uniquely integrated navigation and care coordination means that when Erika struggled to get the medication her son needed, for example, her Warrior worked until that medication was in Erika's hands. It means that when Joe lost work hours because of COVID-19, his Warrior negotiated the cost of his diabetes medication so that he didn't need to choose between health and food. It means that when Jane learned she was battling cancer, her Warrior navigated the journey alongside her until they celebrated her final chemo treatment together.

This investment in empathy is paying off with results for employers and their health plan members. Members' positive health outcomes are clear: They experience more regular preventive screenings, fewer hospital stays and readmissions, and better quality of life while managing chronic conditions. Plus, our clients realize sustained savings compared with their projected healthcare cost trend — an average of over 5% after one year and over 14% after five.

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>



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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

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