



UNLOCKED

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!

Payroll Benefits: A Win-Win for Employers and Employees

Payroll benefits are various forms of compensation and perks provided to employees in addition to their regular salary or hourly wages. These benefits can significantly impact job satisfaction, retention, and overall organizational success.

BENEFITS FOR EMPLOYEES

Improved Financial Well-Being: Benefits like health insurance, retirement plans (e.g., 401(k)s), and life insurance provide crucial financial security and planning tools for employees and their families.

Enhanced Health and Well-Being: Health insurance, wellness programs, and access to mental health support promote employees' physical and mental health.

Work-Life Balance: Paid time off, flexible work arrangements, and parental leave offer valuable support for personal commitments and work-life balance.

Professional and Personal Growth: Benefits like tuition reimbursement and professional development opportunities encourage skill development and career advancement.

Increased Job Satisfaction and Loyalty: When employees feel valued and supported through comprehensive benefits, they are more likely to be satisfied with their jobs, engaged in their work, and loyal to the company.

BENEFITS FOR EMPLOYERS

Attracting and Retaining Top Talent: Offering a robust benefits package makes a company more competitive in the job market, helping to attract skilled professionals.

Boosting Employee Morale and Productivity: Employees who feel cared for and supported by their employer tend to be more motivated, productive, and less likely to experience burnout or absenteeism.

Improving Company Culture and Reputation:

A comprehensive benefits package signals to employees and the wider community that a company values its workforce and is committed to their well-being.

Ensuring Compliance: Payroll services can assist businesses in adhering to regulations related to benefits administration, reducing the risk of penalties and legal issues.

Did you now you can offer competitive employee benefits with low to no cost to your company? At Key HR, we make it easier (and more affordable) than ever to support your team with Employee benefits. Let's benchmark your current benefits (it's FREE) Schedule your analysis with one of our benefits experts now 800.922.4133.

Human Resources Offer Benefits

Human Resources (HR) departments play a key role in offering employee benefits, which are an essential part of an organization's compensation and overall employee experience. These benefits aim to attract, retain, and motivate a talented workforce. HR is responsible for managing and administering a wide range of benefits, including health insurance, retirement plans, paid time off, and other perks.

HR's Role in Providing and Managing Benefits

Designing and implementing benefit programs: HR assesses employee needs, researches market trends, and consults with benefits advisors to design a comprehensive and competitive benefits package.

Benefits administration: HR manages the administrative tasks associated with benefits, such as processing enrollments, handling compliance documentation, tracking deadlines and eligibility, and managing ongoing data entry and updates. In smaller businesses, HR professionals may directly manage these tasks, while larger organizations might utilize dedicated benefits administrators, in-house teams, or third-party administration services.

Compliance with laws and regulations: HR ensures that the organization's benefit programs comply with all relevant federal, state, and local laws, such as ERISA (Employee Retirement Income Security Act) and the Affordable Care Act (ACA).

Communicating and educating employees: HR effectively communicates benefit offerings to employees, both during onboarding and throughout the year, using various channels like websites, newsletters, and presentations. According to United Concordia Dental, less than a third of employees fully understand their benefits, highlighting the importance of HR's communication efforts.

Evaluating and optimizing benefit programs: HR regularly evaluates the effectiveness of benefit programs through feedback surveys, utilization rates, and benchmarking data, making adjustments to meet the evolving needs of the workforce and optimize cost and value.

Types of Benefits Offered by HR

Benefits can be broadly categorized into legally required and voluntary options.

Legally required benefits include Social Security and Medicare, Unemployment Insurance, Workers' Compensation, and leave mandated by the Family and Medical Leave Act (FMLA). Large employers are also required by the ACA to offer health insurance.

Common voluntary benefits span several areas, including health and wellness (like medical, dental, and vision insurance, mental health support, and wellness programs), financial and insurance benefits (such as retirement plans, life/disability insurance, and FSAs/HSAs), time off and leave (paid vacation, sick leave, parental leave), work-life balance (remote work, flexible scheduling), and professional development (tuition reimbursement, mentorship programs).

Impact of benefits

Offering a robust benefits package is essential for attracting and retaining top talent, boosting employee morale and satisfaction, supporting employee



well-being, and ultimately fostering a positive work culture and improving organizational performance.

Importance of HR in Benefits:

Attracting and Retaining Talent:

Competitive benefits packages are crucial for attracting top talent and retaining existing employees.

Improving Employee Morale:

Well-managed and comprehensive benefits can boost employee morale and job satisfaction.

Promoting a Positive Work Culture:

A strong benefits program contributes to a positive and supportive work environment.

Cost Management:

HR plays a role in managing the costs associated with employee benefits while ensuring they are competitive.

Ensuring Compliance:

HR ensures that benefit programs comply with all relevant laws and regulations.

In essence, HR acts as a crucial bridge between the employer and the employee, ensuring that the benefits program effectively supports the well-being and needs of the workforce.

At Key HR, we make it easier (and more affordable) than ever to support your team with:

- Custom Health Plans Tailored for Your Team
- Dental, Vision, Life
- Disability & Critical Illness
- Other Voluntary & Supplemental Benefits
- Key Select Care Wellness Program**
- 401(k) Retirement Plan**
- HSA / FSA Management
- COBRA Administration
- ACA Compliance & 1095 Reporting
- Dedicated Benefits Support Team
- Employee Self-Service Portal

***Included at no additional cost to they you!*



Despite HR Faith in Well-Being Programs, Companies Still Miss the Mark

While over 80% of decision-makers across the globe agree that well-being solutions improve employee health, retention, and absenteeism, a striking 51% say there's a disconnect between their companies' wellness offerings and how executives actually treat employees when it comes to well-being. This, according to a recent global survey of HR professionals, the Insurope Global Employee Benefits and Multinational Pooling Market Report. For instance, companies may encourage employees to get annual wellness checks but simultaneously cultivate an environment where taking time off for these checks is frowned upon. This creates a paradox where employees feel guilty or anxious about participating in the very wellness programs meant to benefit them. Similarly, while stress management is promoted, the workplace environment may be inherently stressful due to unrealistic deadlines, lack of support, or poor management practices.

This can be challenging, especially for the human resources teams. While HR is promoting well-being on one hand, if the executive team is not living and breathing the practices, the programs will not be fully maximized. That's not just a gap, it's a gaping credibility issue. In response, forward-thinking organizations are investing in more comprehensive wellness programs to support employees' mental, physical and financial health. But the real differentiator? Whether a company just offers well-being on paper or lives it in practice.

Why Well-Being Benefits go Unused

Well-being programs are everywhere, yet stress and mental health struggles persist. Why? Because culture often trumps policy. Companies must ask themselves:

- Do we encourage mindfulness in an environment that causes chronic stress?
- Are we offering flexibility while rewarding those who never take a break?

If the answer is yes to either, it may be time to consider how to better embed well-being into your culture. If companies want real impact, it's not enough to "have a program." They must build a culture where well-being is expected, respected and protected. Here's what that looks like in practice:

Leverage supportive policies: Make wellness benefits easy to access, without judgment or penalty. Many insurers in the Insurope Network report their well-being offerings are underutilized — not because they're ineffective, but because no one knows what's available or feels safe using them.

Champion work-life boundaries: Encourage disconnecting after hours, and mean it.

Communicate honestly and often: Create space for employees to speak up about how they're doing — and actually listen.

Invest in growth: Recognize and reward employees, and give them clear paths to advance.

Well-being is not a perk. It's essential for business.

According to the Insurope Survey, 65% of companies offer some type of wellness or mental health coverage (73% in the Americas, 56% in EMEA and 65% in APAC). And over 50% of HR professionals want to add more well-being programs. Why not make the best of them?

The cost of disengagement is too high emotionally, financially and culturally. In fact, the significant economic and emotional toll of low employee engagement highlights the urgent need for companies to align their well-being initiatives with their organizational culture. By doing so, they can create a more supportive and productive work environment, ultimately benefiting both employees and the company. True commitment to employee well-being is not just a corporate responsibility, but a critical driver of sustainable success.

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.

Key HR 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...



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

Contact us today!



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Holiday Payroll & Delivery Schedule*

Key HR will be **closed Monday Sept. 1st**, in observance of the Labor Day Holiday.

All Banks will also be closed in observance of the holiday.

- All paychecks normally dated for **Monday Sept. 1st**, will be dated **Friday Aug. 29th**, or **Tuesday Sept. 2nd**. **There will be NO deliveries Monday, Sept. 1st, 2025.**

To certify new hire information is completed in a timely manner, please submit all new hire information **48 hours prior** to submitting your payroll.

