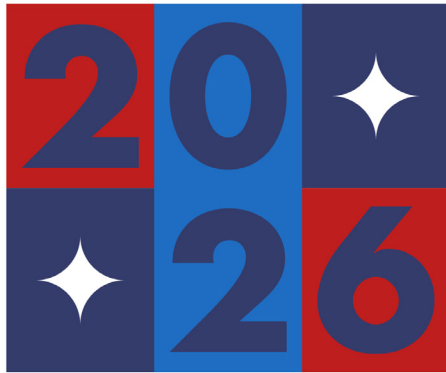




UNLOCKED

WE ARE THE KEY TO YOUR SUCCESS!



TAX DAY

from your friends @



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

Payroll Leakage: The Hidden Cost Impacting Your Bottom Line

Payroll is one of the largest—and most important—expenses for any organization. Yet, many businesses are losing money without even realizing it. According to HR Dive, payroll leakage—often caused by inefficiencies, outdated systems, and manual errors—can account for up to 4% of total labor spend, resulting in millions of dollars in preventable losses each year.

While these errors may seem minor on the surface, they compound over time. Common causes of payroll leakage include inaccurate time tracking, overtime miscalculations, duplicate payments, incorrect tax filings, and compliance gaps. Without the right systems and oversight in place, these issues can go unnoticed—quietly draining resources and impacting overall financial performance.

Beyond the financial implications, payroll inaccuracies can have a ripple effect across your organization. Employees rely on accurate and timely pay, and even small mistakes can lead to frustration, reduced morale, and a loss of trust. On top of that, compliance errors can expose your business to audits, penalties, and reputational risk.

The good news is that payroll leakage is not inevitable—it's preventable.

By implementing more efficient processes, leveraging modern payroll technology, and increasing visibility into payroll operations, businesses can identify gaps, reduce errors, and regain control over their labor spend. Organizations that take a proactive approach not only protect their bottom line but also create a more reliable and positive experience for their employees.

That's where Key HR makes a difference.

At Key HR, we partner with businesses to streamline payroll operations, ensure compliance, and eliminate costly inefficiencies. Our comprehensive solutions combine expert support with advanced technology to improve accuracy, enhance reporting, and provide real-time insights into your workforce costs. We help you

move from reactive payroll management to a more strategic, proactive approach.

When payroll is accurate and efficient, it does more than just pay your employees—it strengthens your organization, supports better decision-making, and fuels long-term growth.

Don't let hidden payroll issues continue to impact your business.

Partner with Key HR and take control of your payroll—because when payroll works smarter, your business performs better.

Source: HR Dive, "Week in review: 'Payroll leakage' is prompting millions in losses."

<https://www.hrdiver.com/news/week-in-review-payroll-leakage-is-prompting-millions-in-losses/817304/>

New ICE Policy Raises the Stakes for I-9 Compliance



Recent changes from U.S. Immigration and Customs Enforcement (ICE) are reshaping how employers must approach Form I-9 compliance—and the impact could be significant. According to SHRM, ICE has updated its enforcement guidance to redefine what qualifies as a “substantive” I-9 violation, dramatically increasing the risk of penalties for common administrative errors.

A Major Shift in Compliance Expectations

Historically, I-9 violations were divided into two categories:

- **Technical or procedural errors**, which could be corrected within a 10-day window
- **Substantive violations**, which carried immediate penalties

However, under the new ICE policy, that distinction has narrowed. Several errors that were once considered minor—and easily fixable—are now classified as substantive violations, meaning employers may face **immediate fines with no opportunity to correct mistakes**.

What’s Changed?

The updated guidance reclassifies a number of common issues as substantive violations, including:

- Missing key dates like date of birth or date of hire
- Failure to properly complete or sign required sections
- Errors related to preparers or translators
- Missing employer or representative information
- Mistakes tied to remote verification procedures

Even errors within electronic I-9 systems or audit trails can now be treated as violations if they don’t meet strict compliance standards.

Why This Matters for Employers

This policy change significantly raises the stakes for HR teams and business leaders. What were once considered small administrative oversights can now result in **immediate financial penalties and increased audit exposure**.

Additionally, the margin for error has narrowed. Employers can no longer rely on post-audit corrections or supporting documentation to resolve mistakes. Accuracy at the time of completion is now critical, and even minor inconsistencies can lead to costly consequences.

Taking a Proactive Approach

With stricter enforcement and increased scrutiny, organizations must rethink their approach to I-9 compliance. Best practices now include:

- Conducting regular internal I-9 audits
- Ensuring consistent and accurate completion processes
- Training HR teams on updated compliance requirements
- Evaluating electronic systems for full regulatory alignment
- Reviewing remote verification procedures

How Key HR Can Help

Navigating evolving compliance requirements can be complex—but you don’t have to do it alone.

At Key HR, we help businesses stay ahead of regulatory changes with proactive compliance strategies, streamlined HR processes, and expert guidance. From I-9 management to full-service HR support, we ensure your organization reduces risk, avoids costly penalties, and operates with confidence.

In today’s environment, compliance isn’t just about checking boxes—it’s about protecting your business.

Partner with Key HR and stay one step ahead of changing regulations—because when compliance is done right, your business is set up for success.

Source: SHRM, “ICE Redefines ‘Substantive’ I-9 Violations”
<https://www.shrm.org/topics-tools/news/new-ice-policy-redefines-substantive-i9-violations>

Benefits Think: Brokers Poised to End the Healthcare Heist

Healthcare costs have long been a growing frustration for employers and employees alike. For years, many organizations have operated under the assumption that rising costs are unavoidable. However, new insights from *Employee Benefit News* suggest that mindset is beginning to shift—and brokers are playing a key role in leading the change.

According to the article, “*Brokers Poised to End the Healthcare Heist*,” a new wave of benefits advisors is challenging the traditional healthcare model by exposing hidden costs and misaligned incentives that have driven expenses higher for decades.

Moving from Passive to Proactive

Historically, healthcare has been treated as a fixed expense—something employers simply renew each year with minimal changes. But today’s leading brokers are taking a more strategic approach.

Rather than accepting rising premiums, they are:

- Encouraging transparency in pricing and claims
- Educating employers and employees on smarter healthcare decisions
- Designing high-performance health plans that prioritize value over volume
- Helping organizations take a more active role in managing their healthcare spend

These strategies are shifting healthcare from a passive cost center to a controllable business function.

Why This Shift Matters

The traditional healthcare system often rewards higher spending rather than better outcomes. As a result, employers may be overpaying for services without realizing it.

The article highlights that high-performing plans “feel different” because they:

- Reveal hidden inefficiencies
- Challenge outdated structures
- Require greater engagement from both employers and employees

EMPLOYEE BENEFITS



While this approach demands more involvement, it ultimately leads to **better outcomes and more sustainable cost control.**

The Opportunity for Employers

For organizations willing to rethink their approach, this shift presents a major opportunity. By partnering with knowledgeable advisors and embracing transparency, businesses can:

- Reduce unnecessary healthcare spending
- Improve employee satisfaction and benefits value
- Gain better insight into where their healthcare dollars are going
- Build a more sustainable long-term benefits strategy

The key is moving away from the idea that healthcare costs are uncontrollable—and toward a model that prioritizes strategy, accountability, and data-driven decisions.

How Key HR Can Help

At Key HR, we believe healthcare benefits should work for your business—not against it.

Our team helps organizations take a smarter, more strategic approach to benefits by:

- Identifying cost-saving opportunities within your current plans
- Improving transparency and understanding of healthcare spend
- Designing benefits strategies that align with your business goals
- Supporting compliance and administrative efficiency

We don’t just manage benefits—we help you transform them into a competitive advantage.

Source: *Benefit News*, “Benefits Think Brokers poised to end the healthcare heist”
<https://www.benefitnews.com/advisers/opinion/brokers-poised-to-end-the-healthcare-heist>

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...



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 Key HR 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

Let Key HR handle the complexities of tax season—so you don't have to.



Tax Season is Here... Are You Prepared?

Managing payroll taxes, staying compliant, and meeting deadlines can quickly become overwhelming—and even small errors can lead to costly penalties and unnecessary stress.

That's where Key HR come in. By partnering with a Professional Employer Organization (PEO), businesses can streamline payroll, ensure tax compliance, and reduce risk—all while saving time and money.

Instead of getting buried in paperwork, you can focus on what matters most: growing your business.

Let Key HR handle the complexities of tax season—so you don't have to.