Key HR

UNLOCKED

We ARE The Key to Your Success!

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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 out 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!

IRS Encourages a Payroll and Paycheck Checkup

In recognition of National Payroll Week, the IRS is reminding both employees and employers to take a closer look at their payroll and tax responsibilities. The agency highlighted the important role payroll professionals play in ensuring employees are paid accurately and on time while helping businesses remain compliant with federal tax requirements.

For employees, the IRS recommends reviewing federal tax withholding, particularly after major life or income changes such as starting a new job, getting married or divorced, having a child, working multiple jobs, or experiencing a significant change in income. The IRS Tax Withholding Estimator can help employees determine whether they are withholding the appropriate amount and whether a new Form W-4 may be needed.

Employers and payroll teams should also use National Payroll Week as an opportunity to review their processes. The IRS emphasizes accurate withholding of federal income, Social Security and Medicare taxes; timely electronic tax deposits; on-time filing of employment tax returns; and maintaining payroll records for at least four years. Businesses should also take steps to protect sensitive payroll information by verifying changes to employee or direct-deposit information, limiting system access, using multifactor authentication, and staying alert to phishing and credential-theft attempts.

Source: *irs.gov*, "IRS reminder: National Payroll Week is time for a paycheck checkup"
https://www.irs.gov/newsroom/irs-reminder-national-payroll-week-is-time-for-a-paycheck-checkup

Could Payroll Be Your Most Underutilized Retention Tool?

Payroll is often viewed as a routine administrative function, but according to HRMorning, it can also be an important tool for employee retention. Because employees interact with payroll every pay period, it provides businesses with a consistent opportunity to build trust, communicate value and strengthen the overall employee experience.

The article highlights the growing role of benefits and total compensation in keeping employees engaged. In fact, 58% of employees say they are staying with their current employer specifically because of their benefits. Yet employees may not always understand the full value of what their employer provides. Health insurance, retirement contributions, flexible spending accounts and other benefits can represent a significant portion of an employee's overall compensation.

Employers can use payroll and compensation communications to make that value more visible. Helping employees understand their complete compensation package—not just their take-home pay—can reinforce the investment a company is making in its workforce and give employees another reason to stay.

The article also points to the importance of integrating payroll and benefits systems. When these functions rely on disconnected or manual processes, employee changes and benefit elections can be more difficult to manage and may increase the risk of errors. Connecting these systems can improve accuracy, reduce administrative work and give HR professionals more time to focus on strategic initiatives.

Payroll can also contribute to employee financial wellness. With 64% of employers acknowledging that they could do more to support their employees financially, providing greater transparency around pay, deductions, benefits and available resources can help employees feel more informed and supported.

Ultimately, payroll has an opportunity to become part of a company's broader employee-retention strategy. Accurate pay, clear communication, reliable technology and responsive support can all contribute to a workplace where employees feel valued and confident in their employer.

Key HR can help you make payroll more than just payday. Our payroll solutions combine technology with responsive, knowledgeable support to help businesses improve accuracy, streamline administration and create a better payroll experience for employers and employees. Let Key HR take care of the complexities of payroll while you focus on your people and growing your business.

Source: *HR Morning*, "Could Payroll Be Your Most Underutilized Retention Tool? 3 Keys to Unlock Its Strategic Value" https://www.hrmorning.com/articles/payroll-as-a-retention-tool/

Employers Brace for Another Year of Rising Health Benefit Costs

Employers are once again facing difficult decisions as the cost of providing health benefits continues to rise. According to a recent report from Employee Benefit News, health benefit costs are projected to increase by 8.2% in 2027, creating additional financial pressure for organizations already navigating higher operating costs and a competitive labor market.

For many businesses, healthcare is one of the largest expenses associated with their workforce. As premiums and other healthcare costs continue to increase, employers are looking for ways to manage their budgets while still providing benefits that employees value. The challenge is finding the right balance between controlling costs and maintaining a benefits package that can attract and retain talented employees.

The survey found that 59% of employers are planning to make cost-cutting changes to their health benefit programs. These changes could include modifying plan designs, increasing deductibles, adjusting employee contributions or exploring other strategies to reduce overall healthcare spending. While these approaches may help employers manage rising expenses, they can also increase the financial burden on employees and affect how employees view the value of their benefits.

Benefits remain an important part of the employee experience, making these decisions particularly significant. Employees increasingly consider healthcare coverage, affordability and other benefits when deciding whether to join or remain with an organization. Employers should therefore consider not only potential savings, but also the impact benefit changes could have on employee satisfaction, retention and recruiting. Clear communication is equally important, helping employees understand what is changing, why changes are being made and how those changes may affect them and their families.

As healthcare costs continue to rise, employers may benefit from taking a more strategic approach to benefits administration. Reviewing plan performance, evaluating available options and identifying opportunities to improve efficiency can help organizations get greater value from their benefits investment without simply passing higher costs on to employees. The goal is not simply to find the cheapest benefits option, but to develop a sustainable strategy that supports both the organization and its workforce.

Key HR can help. Navigating rising healthcare costs and changing benefit options can be complicated. Key HR works with businesses to provide benefits administration and benefit solutions while helping employers manage the many moving pieces that come with offering competitive employee benefits. With the right strategy and support, businesses can work toward managing costs while continuing to provide benefits that help their employees and organization thrive.

Source: *Benefit News*, "Employers brace for another year of rising health benefit costs" https://www.benefitnews.com/news/employers-brace-for-another-year-of-rising-health-benefit-costs

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.

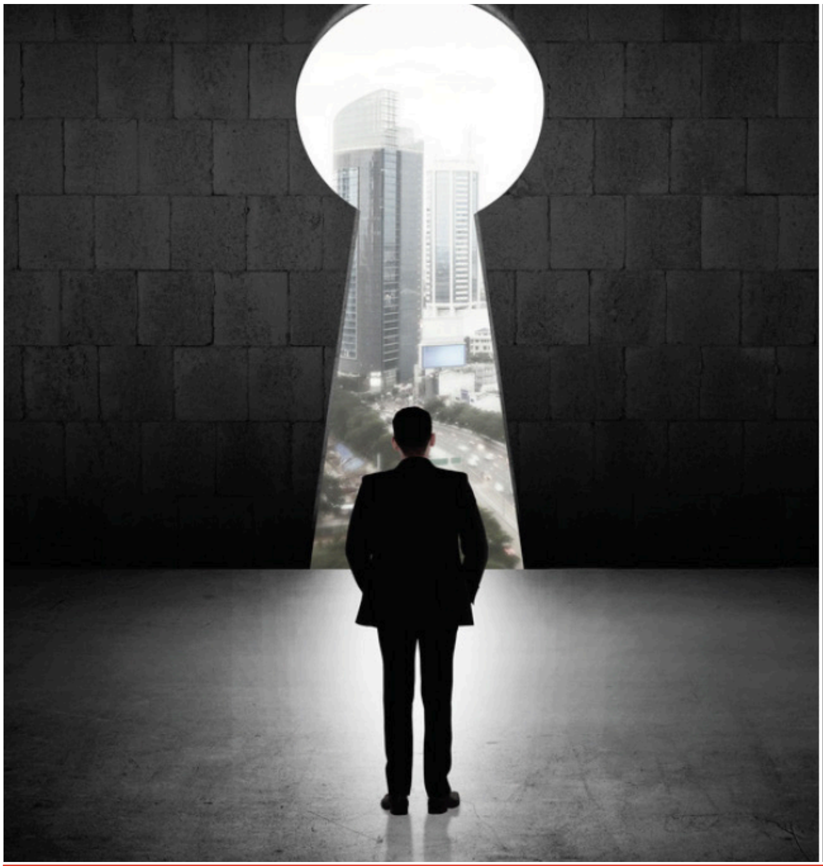
Key HR will work on your behalf in dealing with premiums, claims, regulators and injured workers to ensure the best possible outcomes for your business, your employees, and your bottom line.

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



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

Contact us today!

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IFA World Franchise Show: Just 1 Week to Go!

The countdown is officially on! Key HR is headed to the IFA World Franchise Show in Fort Lauderdale, and we're excited to connect with franchise owners, operators, and industry leaders.

Come meet the Key HR team and discover how we can help simplify payroll, HR, benefits, compliance, and workforce management—so you can spend more time focusing on your franchise growth.

One week. One great event. One opportunity to connect!

IFA World Franchise Show | Fort Lauderdale, FL
Sept. 25–26, 2026 • Booth #999

See you next week in Fort Lauderdale!