

# **The Complete Guide to Payroll, HR & Benefits**

includes

**2020 Compliance Changes &  
Strategic Benefit Solutions**



The Payroll Gal

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# About the Guide



## Payroll, Employee Compliance and Benefits

With laws and regulations changing every year, keeping up is a full time job. Add harassment or employee issues and you have a recipe for disaster.

**The Complete Guide to Payroll, HR & Benefits** is designed to provide you everything needed to run a good clean organization.

Highlighting what's new, what's important and where you should put your focus.

Including helpful checklists, critical tests, and links so you can get ahead in 2020... with the least amount of time and effort.





# Top Issues for 2020

## **2020 Form W-4:**

The IRS overhauled the W-4. Get the facts and a new form [here](#).

## **FLSA:**

New overtime law effective 1/1/20. Get the facts [here](#).

**1099 vs Employee:** It continues to plague employers. Make sure you understand the differences. Check out the [rules here](#).

## **Discrimination:**

Pay Equality  
Age Discrimination  
Gender discrimination

**Harassment Avoidance:** Training of current and new hires annually.

**Medical Coverage Options:** Level Funded Options combat high renewals for many clients.

**401k Benchmarking:** participation levels, education and strategy are required for owners to maximize contributions.

**Social Security Wage Base Limit:** \$137,700

**Labor Law Posters:** Must be updated upon government changes. Order yours [here](#).

# 12 Point Vendor Checklist



## Do You Have the Right Services?

Complacency here means you could have gaps in your service, technology or worse you could be over-paying for standard services.

Perform a gap analysis to see where your vendor ranks...

1. **Payroll Administration:** Phone, email, online. Is it on time and correct?
2. **Electronic Tax Filing:** Automated filing. Timely deposits and returns?
3. **Direct Deposit & Paycards:** Automatic deposit. Options for the unbanked.
4. **Check Signing & Insertion:** Authorized signatures. Secure envelopes.
5. **Employee Portal:** 24/7 online access to pay stubs, W-2's and more.
6. **Applicant Tracking & Employee Onboarding :** recruit applicants and seamlessly hire them.
7. **Time & Attendance:** Automate hours worked.
8. **PTO Tracking & Reporting:** Online tracking with employee self-serve.
9. **Workers Compensation:** Pay as you go based on true wages paid.
10. **ACA Management:** Tracks, reports and files necessary documents.
11. **HCM Solutions:** Integrates your payroll and employee information and reports.
12. **Benefits Administration:** Manage enrollment online.

*Exploring HR options is always a smart business strategy. Keeping HR exposure low is integral to healthy company growth.*

### **Determine if you need help...**

Do you wish you had an employment law attorney when you have a significant employee issue?

Is your handbook over 2 years old?

Do you have a qualified, trusted, guaranteed “go to” resource that can help you with the 1900 employment codes every owner must comply?

Do you have a service that stands in for you during unemployment and Department of Labor issues?

Do you have a service that reduces your turn over on average 15 to 20%?

Do you have a service that provides you and your managers professional mentoring and training on timely topics?

Do you have an employee hotline that allows your employees to vent and resolve issues before they escalate to problems you and your managers have to resolve?







# Harassment in the Workplace

## Protect You *and* Your Employees

The #METOO movement has made harassment front page news for over two years. It's not going away and if you haven't stepped up and taken notice, now's the time.

Labor laws are demanding. Familiarize yourself with state rules and how they affect you. Minimal guidelines include:

**Policies and procedures should be clearly documented.**

**Employees should know how to report an incident.**

**Employees should have OSHA, harassment avoidance and discrimination training's.**

**Management should keep attendance records and report as required.**

**If a claim arises investigate all parties immediately and seek outside help if warranted.**



# Automate Recruiting & Onboarding

*Electronic on boarding of new hires cuts HR costs, improves efficiency and ensures compliance.*

Start your candidate search with **online applications**. Have multiple managers interview, rank and evaluate recruits, and **seamlessly onboard new hires within the same system**.

Hiring becomes a breeze by eliminating those manual new hire packets which are outdated, cumbersome and time-consuming.

Plus, **you're ensured all employee compliance documents are error free**.

Get all 5 legal documents, plus direct deposit forms, handbooks and job descriptions signed before they report for their first day of work.





# TAKE ADVANTAGE OF FEDERAL PROGRAMS

**The government has a bucket of money waiting for the right hire.**

**Work Opportunity Tax Credit** is a federally funded program that incentivizes employers to hire veterans, give second chances to the imprisoned, or anyone who may be on federal assisted programs.

For every qualified new hire tracked and properly documented, organizations will realize a tax credit on their annual tax return.

Designed to create jobs for those who may be struggling, Work Opportunity Tax Credits can be upwards of \$9,600 per employee with the correct documentation.

Discover how hiring an individual from a targeted group that faces barriers to employment [helps you and the community.](#)

## ***Time/attendance and PTO***

*automation eliminates human error and streamlines processes...ultimately decreasing labor costs making payroll & HR more efficient.*

Technology today allows any employer the ability to automate hours worked.

Choices include time clocks, web clocks, POS systems, even mobile phone apps with GPS trackers.

Explore solutions that talk to payroll.

**Paying for the convenience outweighs the frustration of keying errors, wage and hour issues, and disgruntled employees.**

Most importantly, integrate PTO requests. Review accrued balances online and immediately approve or deny requests.

**Best part? It sends the info to payroll so you don't have to.**



# Leverage Employee Portals



*Embrace communication, share company news, acknowledge superior work ethic or simply supply employee information...wherever they are.*

Employee portals decrease the amount of time HR spends answering employee and HR questions, updating employee data and deciphering PTO balances.

Online availability allows employees to view their pay stub and W-2's, PTO balances, and banking information 24/7.

It allows you to easily share company updates, improve communication and allow data intake.

This time saver is immediate gratification for everyone, including you.





# **Healthcare Strategies**

*Level Funded Insurance plans provide a new twist to rising premiums and decreasing benefits.*


Sky rocketing premiums have companies scrambling to offer competitive benefits at affordable rates.

Traditionally organizations have either offered fully insured plans or self funded plans depending on their size.

Leaving very little room for a true strategy to decreasing premiums.

However, level funded plans are options that most clients have yet to discover. Created to be a hybrid of both the fully and self insured plans, level funded plans blend the economic advantages of self-funding with the financial predictability of fully funded plans.

As with any plan, thorough understanding of the plan design is essential. A trusted broker should walk you through the benefits and how the solution may help you and your employees save money.



# Annual 401k Census

## Reporting Form 5500

ERISA and the Internal Revenue Code require many employers and plan administrators to submit reports to government agencies and furnish certain plan information to participants. Most 401(k) plan sponsors are required to file an annual Form 5500

Mistakes here will cost you...The IRS [penalty for late filing](#) of a 5500-series return is \$25 per day, up to a maximum of \$15,000. The DOL penalty for late filing can run up to \$1,100 per day, with no maximum.

Use your resources by taking advantage of your payroll provider or HCM could save you time by providing the form for you. If it's not readily available, ask them to create one for you. It will be money well spent.

They already have the information in their payroll system and should be able to provide the report at the beginning of January.



***Simplify your benefits enrollment.** A smarter way to manage benefits is to invest in an online solution. It eliminates missing paperwork, incomplete documents, and hours of your time.*

**Online enrollment** enables employees to self-enroll in benefit programs, review their benefits data and report life event changes. Employees can choose plans based on eligibility criteria and can compare costs and coverage of previous elections against new offerings.

ACA reporting will get streamlined, ultimately increasing HR efficiency for mandatory government filings.

Let technology transform your open enrollment and provide employees with a single sign on to manage their benefits.

# Online Benefits Enrollment





# Providers & Websites



## Deciding between vendors...

Acentis: [www.acentis.com](http://www.acentis.com)

ADP: [www.adp.com](http://www.adp.com)

Atlanta Payroll Services:

[www.atlantapayrollservices.com](http://www.atlantapayrollservices.com)

American Payroll Svcs.:

[www.americanpayrollservicesinc.com](http://www.americanpayrollservicesinc.com)

Asure Software: [www.asuresoftware.com](http://www.asuresoftware.com)

BambooHR: [www.bamboohr.com](http://www.bamboohr.com)

Certipay: [www.certipay.com](http://www.certipay.com)

Corporate Payroll: [www.corpay.com](http://www.corpay.com)

ConnectPay: [www.connectpayusa.com](http://www.connectpayusa.com)

EC3: [www.ec3usa.com](http://www.ec3usa.com)

Gusto: [www.gusto.com](http://www.gusto.com)

Heartland: [www.heartland.com](http://www.heartland.com)

Intuit:

[www.intuitfullservicepayroll.com](http://www.intuitfullservicepayroll.com)

Inova Payroll:

[www.inovapayroll.com](http://www.inovapayroll.com)

Namely: [www.namely.com](http://www.namely.com)

Paychex: [www.paychex.com](http://www.paychex.com)

Paycom: [www.paycom.com](http://www.paycom.com)

Paycor: [www.paycor.com](http://www.paycor.com)

Paylocity: [www.paylocity.com](http://www.paylocity.com)

PayPro HCS: [www.payprohcs.com](http://www.payprohcs.com)

Payroll Center: [www.payrollcenter.com](http://www.payrollcenter.com)

Payroll 1: [www.payroll1.com](http://www.payroll1.com)

PrimePay: [www.primepay.com](http://www.primepay.com)

Proliant: [www.proliant.com](http://www.proliant.com)

Protegrity Solutions:

[www.protegritysolutions.com](http://www.protegritysolutions.com)

Resolute Payroll Services:

[www.resolutepayroll.com](http://www.resolutepayroll.com)

Smart Payroll Solutions:

[www.smartpayrollsolutions.com](http://www.smartpayrollsolutions.com)

Square: [www.squareup.com](http://www.squareup.com)

SurePay: [www.surepayroll.com](http://www.surepayroll.com)

Thread: [www.threadhcm.com](http://www.threadhcm.com)

Zenefits: [www.zenefits.com](http://www.zenefits.com)



***Bottom Line** your customized solution should streamline processes, decrease operating expenses and increase employee compliance.*

Tackling the evaluation can be time consuming and confusing.

That's why The Payroll Gal leverages insider know-how to help clients get the best deal for their company. Taking the guess work out of service levels, pricing, and compliance.

At The Payroll Gal, I offer services from all the best providers and deliver candid advice without the sales pitch. It's service the way it should be.

Let me know how I can help...

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*Let's Connect*

