SCALING & STAYING COMPLIANT

DURING PEAK SEASON

Holiday Bright Lights Roadshow | July 2026

▶ **Partner with Key HR Today**

Presented by

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Human Capital & Employee Benefits Advisor

- Florida Employment Laws
- Proactive Hiring
- Employee Experience
- Minimum Wage Update
- Benefits & MEC Coverage

THE OPENING SCENARIO

You've got 12 new hires.

3 just quit.

📋 Verbal agreements. Cash rates discussed. Handshakes.

📬 Two weeks later — a letter from the Florida DEO arrives.

📱 One texts. One ghosts. One says: "You never paid me right."

⚠️ You have 10 days to respond. You have no documentation.

Compliance isn't a burden, it's your competitive edge.

01
This wasn't bad luck.

The problem started the moment they walked in — not when they walked out.

02
The DEO calls you first.

Even a 3-day worker can trigger a reemployment claim if you were their last employer on record.

03
Documentation is your defense.

No written pay agreement = no defense. Every fix today costs less than one claim later.

SECTION 2

Florida Employment Laws

What's already in effect — and what trips up fast-hiring contractors

⚖️ Worker Classification

Florida follows the federal economic reality test — the IRS 20-factor analysis. (States Vary)

Key question: Does your worker set their own schedule, use their own tools, and work for others? If not — they're likely an employee.

Rule of thumb: When in doubt, W-2 it out.

Penalties: Back taxes + interest + potential criminal referral. Florida DEO can independently flag for UI tax fraud.

If misclassified: Back taxes + interest + penalties

🔍 E-Verify

Current Florida law (Jan 1, 2024):
Required for employers with 25+ employees.

E-Verify is FREE through USCIS.

Why use it even under 25 employees?
Federal mandates are expanding. Several states have moved to universal E-Verify.

*As of 2026 states requiring E-Verify for all private employers regardless of size: Alabama, Arizona, Mississippi, and South Carolina

If E-Verify skipped: Federal contractor penalties + audit exposure when mandates expand

FLORIDA EMPLOYMENT LAWS — Reporting & Workers' Comp

📋 New Hire Reporting

- All new hires must be reported to the Florida New Hire Reporting Center within 20 days of hire. (timelines vary by state)
- Required info: Employee name, address, SSN, date of hire, employer FEIN.
- Fast-hiring reality: You may onboard 10 people in a weekend. Build this into your process before peak — not during it.
- Report at: newhire.fl.gov (3 minutes per employee)

🦺 Workers' Comp Coverage

- Florida requires workers' comp for any business with 4+ employees (1+ in construction).
- Seasonal headcount spikes = your highest-risk window.
- Notify your carrier of seasonal increases in advance. Gaps during peak season can be catastrophic.
- Key HR PEO tip: Coverage scales automatically with your headcount — no manual notifications needed.

☐ New hire reporting built into onboarding

☐ I-9 completed on or before Day 1

WORKPLACE SAFETY DOCUMENTATION — What Every Employer Must Have

What You Must Document

Day 1 Safety Briefing

Signed acknowledgment on file before first shift

Toolbox Talks

Weekly — dated and signed by all crew present

Incident & Near-Miss Log

Documented within 24 hrs of any on-site event

OSHA 300 Log

Required nationally for 10+ employee operations

What Happens Without It

Workers' Comp Claim Denied

Carrier disputes liability — you absorb the cost

OSHA Citation: $16,131/violation

Per incident — missing logs, late reporting

No Defense in a Civil Lawsuit

A signed briefing is your only due diligence

Willful Violation: $161,323

OSHA decides you knew — no state exemption

SECTION 3

Hiring Proactively

Stop reacting. Start recruiting. And do it by the book.

PROACTIVE HIRING — Build Your Pipeline & Hire Right

90

DAYS AHEAD
Start recruiting before the rush

Best Sources

- Previous seasonal employees
- Trade school partnerships
- Florida veteran programs
- Employee referral bonuses

1 Structured Interviews

Consistent questions for all candidates. Protects you legally and improves quality. Never ask about age, origin, religion, or disability.

2 FCRA-Compliant Background Checks

Written authorization before running checks. MVR (driving record) checks for all vehicle operators. Florida ban-the-box considerations apply.

3 Day 1 Documentation

I-9 on or before first day. W-4 + withholding. Written pay rate acknowledgment — the most important doc you're probably not using.

SECTION 4

Minimum Wage + Employee Experience

Pay them right. Treat them well. And never fumble the exit.

MINIMUM WAGE + WAGE & HOUR COMPLIANCE

⚠️ **BUDGET ALERT**

$14.00

Before Sept 30, 2026

$15.00

After Sept 30, 2026

If you bid Q4 jobs using $14.00/hr math — you're already short.

Overtime

1.5x for all hours over 40/week. Seasonal status is NOT an exemption.

Off-the-Clock Exposure

Pre-shift truck loading, post-shift cleanup, responding to texts — may all be compensable time.

Pay Stubs Required

Florida requires itemized stubs: gross wages, all deductions, net pay — every pay period.

Payroll Frequency

Florida employers should pay at minimum semi-monthly (twice per month).

MINIMUM WAGE — Where Florida Stands vs. The Nation

Florida hits $15.00 on September 30, 2026 — putting it ahead of the federal floor and in line with where the country is heading.

Federal Floor

$7.25

Unchanged since 2009

20 states still use this rate as their floor

→

FLORIDA ★ Sept 30, 2026

$15.00

107% above the federal floor

Joins 19 states + D.C. at $15.00 or more

34 states + D.C. already set wages above the federal floor. Florida at $15.00 is not the outlier — it's the direction the whole country is moving.

National Snapshot (2026)

Washington D.C.	**$17.95**
Washington State	**$17.13**
New York (NYC)	**$17.00**
Connecticut	**$16.94**
California	**$16.90**

Key HR monitors wage changes automatically — your payroll updates when the law does.

Federal Floor	$7.25

"People don't quit companies. They quit chaos."

🤝 Onboarding Sets the Tone

30-min structured Day 1 orientation — introduce, show equipment, set expectations.

Assign a crew lead who chose the role — not one who was voluntold.

🏆 Recognition Costs Almost Nothing

Weekly crew shoutouts — specific, public, personal.

📝 Clear Expectations = Fewer HR Problems

Documented expectations protect you in unemployment claims. Workers need to know schedule, evaluation, and what earns return offers.

🚪 The Exit IS Part of the Experience

Final paycheck on time, every time. Documented offboarding. A respectful exit means no claims — and workers who come back next season.

BUILDING YOUR RETURN SEASON STRATEGY

"The fastest hire is the one you already made last season."

📋 Document Before They Leave

Written return offer at separation for every top performer. Rate, start date, role — signed before their last day. **Costs nothing. Protects you. Locks in your best people.**

📱 Stay Warm in the Off-Season

Two touches is all it takes — one in winter, one in summer. **We're ramping up — are you in this season?**

⭐ Build Your Ranked Bench

Rate every worker at season end: A (call first), B (invite back), C (do not rehire). Document the reason. **August recruiting starts with the A list — not a job posting.**

🔑 Familiarity with Company Culture

Returning workers already know the crew dynamics, quality standards and equipment. **Companies that foster loyalty often offer incentives for returns.**

SECTION 5

Employee Benefits Through Key HR

MEC, ancillary coverage, and more — built for businesses like yours.

EMPLOYEE BENEFITS — What Key HR Provides for Your Team

As a PEO, Key HR gives your employees access to **Fortune 500-level benefits** — the kind small and seasonal businesses can't access on their own.

🏥 MEC — Minimum Essential Coverage

The ACA-compliant foundation every employer needs.

What it covers:

Preventive care, wellness visits, immunizations — at no cost to the employee.

Why it matters:

Satisfies the ACA employer mandate for ALEs (50+ FTE). Protects you from penalty exposure.

Why it works for seasonal employers:

Low-cost per employee. Easy to offer during active employment periods. No complex group plan management.

Key HR advantage:

Bundled into the PEO relationship — no separate carrier to manage.

➕ Ancillary Benefits

Affordable add-ons that make your offer stand out.

🦷 Dental

Preventive, basic, and major services. One of the most-requested benefits by workers at any wage level.

👁 Vision

Eye exams, frames, contacts. Low cost to the employer, high perceived value to employees.

🛡 Disability

Short-term disability income protection. Especially meaningful for workers doing physical, high-risk work.

❤️ Life Insurance

Basic term life. Signals to your team that you see them as people, not just seasonal labor.

YOUR PEAK SEASON COMPLIANCE CHECKLIST

⚖️ Laws & Classification

- ☐ Worker classification reviewed — no misclassified 1099s
- ☐ E-Verify set up before hitting 25 employees
- ☐ New hire reporting within 20 days of every hire
- ☐ Workers' comp carrier notified of headcount increase
- ☐ I-9, W-4 + written pay rate acknowledgment on Day 1
- ☐ Signed safety policy + job description in every file
- ☐ Structured interviews — consistent questions for all

💰 Wages & Experience

- ☐ Final paycheck on next regular payday — no exceptions
- ☐ Separation record for every departing employee
- ☐ DEO response process ready — 10-day window
- ☐ All bids updated to $15.00/hr effective Sept 30, 2026
- ☐ Overtime policy communicated to all crew leads
- ☐ Itemized pay stubs issued every pay period
- ☐ OSHA 300 log if 10+ employees (non-exempt)

🏥 Benefits

- ☐ FTE count completed — ACA mandate determination
- ☐ Benefits strategy confirmed — MEC, ancillary, or ICHRA through Key HR
- ☐ Section 125 plan document in place if pre-tax deductions
- ☐ SPD distributed to benefit-eligible employees
- ☐ COBRA process confirmed if 20+ with group health
- ☐ ACA 1094/1095 filing confirmed with PEO or payroll

Let's make your peak season your best season.

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Broker Partner with Key HR

Questions?

Nothing is off the table.

🤝 Find me after the session — Let’s talk!

📋 Pick up your compliance checklist on the way out

🔗 Connect on LinkedIn: Courtney Sustr

Let's Connect

Scan to book a free 15-minute assessment

No pressure. Just a conversation.

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calendly.com/courtney-sustr/assessment

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