



NORTH RISK PARTNERS™

Form W-4 Changes & How to Conduct an HR Audit

January 2020

Presented by:



SYNERGY
HUMAN RESOURCES

Mike Bourgon



NORTH RISK PARTNERS™

PART I

Form W-4 for 2020 Employee Withholding



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Introduction

The new form allows for more accurate withholding and greater privacy for employees.



Introduction

On December 5, 2019, the IRS released the long-awaited final version of the 2020 Form W-4, retitled Employee's Withholding Certificate, with major revisions designed to make accurate income-tax withholding easier for employees starting January 1, 2020.



Introduction

These are the key points employers should note, the IRS said when the final version of the 2020 Form W-4 was released:

- All new employees hired as of Jan. 1, 2020, must complete the new form.
- Current employees are not required to complete a new form but can choose to adjust their withholding based on the new form.



Introduction

This publication supplements Pub. 15, Employer's Tax Guide, and Pub. 51, Agricultural Employer's Tax Guide. It describes how to figure withholding using the Wage Bracket Method or Percentage Method, describes the alternative methods for figuring withholding, and provides the Tables for Withholding on Distributions of Indian Gaming Profits to Tribal Members. You may also use the Income Tax Withholding Assistant for Employers at [IRS.gov/ITWA](https://www.irs.gov/ITWA) to help you figure federal income tax withholding.



Introduction

Although this publication may be used in certain situations to figure federal income tax withholding on supplemental wages, the methods of withholding described in this publication can't be used if the 37% mandatory flat rate withholding applies or if the 22% optional flat rate withholding is used to figure federal income tax withholding. For more information about withholding on supplemental wages, see section 7 of Pub. 15.



Introduction

Although this publication may be used to figure federal income tax withholding on periodic payments of pensions and annuities, the methods of withholding described in this publication can't be used to figure withholding on non-periodic payments or withholding on eligible rollover distributions.



Introduction

The 2020 Form W-4 has been redesigned to reduce the form's complexity and to increase transparency and accuracy in the withholding system. Beginning with the 2020 Form W-4, employees will no longer be able to request adjustments to their withholding using withholding allowances. Instead, using the new Form W-4, employees will provide employers with amounts to increase or decrease the amount of taxes withheld and amounts to increase or decrease the amount of wage income subject to income tax withholding.



Introduction

The 2020 Form W-4 contains 5 steps. Every 2020 Form W-4 employers receive from an employee should show a completed Step 1 (name, address, social security number, and filing status) and a dated signature on Step 5. Employees will complete Steps 2, 3, and/or 4 only if relevant to their personal situations. Steps 2, 3, and 4 show adjustments that will affect withholding calculations.



Introduction

For employees who don't complete any steps other than Step 1 and Step 5, employers will withhold the amount based on the filing status, wage amounts, and payroll period.



Introduction

"Employers can ask employees hired before 2020 to use the new form, but [employees] are not required to do so," said Jon Barber, senior vice president of tax policy and research at Ayco, a financial counseling and investment management firm. Employers should, however, "explain that withholding will continue based on the form they previously submitted and may not be as accurate as using the new W-4."



Introduction

Alice Jacobsohn, senior manager of government relations for the American Payroll Association (APA), a payroll industry trade group, noted that:

- If a newly hired employee in 2020 does not complete a 2020 Form W-4, the employer instructions state that employers should treat them as a single filer with no other adjustments.
- If an employee only completes step 1 and 5, the employer is instructed to withhold based on the identified withholding status with no other adjustments.



Introduction

As before, employees' tax liability is based on combined income from all sources, including second jobs, investment income and a spouse's earnings. "Additional tax may be due at the time of filing if withholding is not sufficient to meet tax obligations," Barber explained. So employees may want to make adjustments to reflect these additional incomes, deductions and credits.



What's Changed

The 2020 Form W-4 is presented on a single, full page, followed by instructions, worksheets and tables. In place of withholding allowances, the new W-4 includes a process with five possible steps for declaring additional income, so employees can adjust their withholding with varying levels of accuracy, privacy and ease of use.



What's Changed

The five steps are:

Step 1. Enter personal information.

Step 2. Indicate multiple jobs or if spouse works.

Step 3. Claim dependents.

Step 4. Make other adjustments including for:

- Step 4(a): Investment and retirement income.
- Step 4(b): Deductions other than the standard deduction.
- Step 4(c): Any extra tax withholding per pay period.

Step 5. Sign the form.



What's Changed

The IRS explained that:

- The only two steps required for employees submitting a new form are Step 1, where they enter personal information such as their name and filing status, and Step 5, where they sign the form.
- If Steps 2, 3 or 4 apply to employees and they choose to provide that information, their withholding will more accurately match their tax liability if they complete them. Employees, however, can adjust their withholding in Step 4(c) without sharing additional information.



What's Changed

"If an employee uses the IRS Tax Estimator or the Multiple Jobs Worksheet to calculate income from another job, the amount is placed in step 4(c)," Jacobsohn said. "Employees who just want additional withholding should also use 4(c)."



What's Changed

The space below step 4(c) is used for employees to identify that they are nonresident aliens or are exempt from paying taxes. "If you use an electronic form, developers are instructed to provide a place to enter the information, such as a check box," Jacobsohn said.



What's Changed

An important consideration for HR and payroll departments, said Jamal Ayyad, a small business tax advocate at online payroll firm SurePayroll, is that "they may want to let new employees take the form home rather than complete it on their first day as is customary, because tax information is required that the employee might not have readily available."



Easier for Employees

"Generally, the new Form W-4 is an improvement for employees," said Pete Isberg, vice president of government relations at payroll and HR services firm ADP. "For example, previously, employees would complete a difficult worksheet to convert expected deductions to a number of withholding allowances. With the new form, they'll just enter their full-year expected deductions over the standard deduction amount."



Easier for Employees

Not requiring employees to submit the new W-4 will ease HR's burden, but it also means that "employers will need to program their payroll system to accommodate the existing withholding calculation, as well as the new method," Barber said. However, "companies' payroll software will not necessarily require two different systems for the two different forms, since the same set of withholding tables will be used for both," he explained.



Addressing Privacy Concerns

With the new version of the form, taxpayers can "indicate their desire to have more tax withheld without having to share details with their employer," said Mike Trabold, director of compliance at Paychex, an HR technology services and payroll firm. Although this may lead to too much withholding for some taxpayers, "it will help address concerns of those who prefer to get a refund check every year or who may have had to unexpectedly pay tax when filing this year."



Addressing Privacy Concerns

A worksheet to help taxpayers with the new form "will not be provided to the employer, further assuring privacy," Trabold noted.



An Updated IRS Tax Estimator

Employees can use the IRS Tax Withholding Estimator to help them complete the new Form W-4. The calculator, updated in August with several new functions, is designed to help employees estimate any additional withholding. By using this tool, which the IRS says is mobile-friendly and uses plain language, employees "can more easily account for higher marginal tax brackets where both spouses work, additional income, and credits and deductions, and predict a tax refund or amount owed, as well as align their withholding as closely as possible to their actual tax obligation," Barber noted.



An Updated IRS Tax Estimator

It's especially important to use the estimator, the IRS advised, if an employee:

- Faced an unexpected tax bill or a penalty after filing a tax return last year.
- Has or will experience a change in marital status, dependents, income or jobs this year.

Said the American Payroll Association's Alice Jacobsohn, "For employees starting a new job in 2020 or whose tax situation has changed, using the IRS's Tax Withholding Estimator is a smart way to figure out their taxes and complete the form."



Title

A W-4 form remains in effect until an employee submits a new one except when an employee claims to be exempt from income tax withholding, (not to be confused with the Fair Labor Standards Act's use of the term "exempt" for overtime purposes).



Title

Employers should ensure they have new W-4s for:

- **New employees.** Employers should keep copies of the most current W-4s on hand. If the employee needs to change the information later, the employee must fill out a new form, according to the Internal Revenue Service (IRS).
- **Employees who had a change in withholding events during the year.** Events during the year may change an employee's exemptions, adjustments, deductions or credits he or she may expect to claim when filing a tax return. When this happens, the employee will need to give the employer a new W-4 to adjust his or her withholding. The most recent version of Form W-4 should be used in these circumstances.



Title

- **Employees claiming exemption from withholding.** To continue to be exempt from withholding in the next year, employees must give employers a new W-4 claiming exempt status by Feb. 15 of that year. If an employee doesn't give you a new Form W-4, employers must withhold tax based on the last valid Form W-4 for the employee that doesn't claim exemption from withholding or, if one doesn't exist, as if he or she is single with zero withholding allowances.



Title

According to IRS Publication 15, employers are to remind employees before December 1 each year to submit a new W-4 form if their withholding allowances have changed or will change for the next year. If the employee does not give the employer a valid W-4 as required, withhold tax as if he or she were single with no other adjustments, advises the IRS.



Sample Notice to Employees

Date: [insert date]
To: All employees
From: Human resources
Re: New form W-4

The IRS has issued a new form W-4, Employee's Withholding Certificate, to be used beginning Jan. 1, 2020. This change stems from the Tax Cuts and Jobs Act, which went into effect in 2018 and eliminated personal exemptions and doubled the standard deduction when filing personal taxes. This new form and accompanying Tax Withholding Estimator are meant to ensure you have the proper amount of federal tax withheld from your paycheck.



Sample Notice to Employees

Current employees with a valid form W-4 on file with human resources are not required to complete a new form; however, you may do so if you choose. If you do not submit a new form, withholding will continue based on your previously submitted form, which may not be as accurate as using the new form.



Sample Notice to Employees

You may want to consider completing a new form W-4 if you want to more accurately account for your annual income. A new form W-4 is encouraged, for example, if you work more than one job, if your spouse also works and you file your taxes jointly, if you claim the child tax credit or other tax credit, or if you have high incomes and more complex tax returns.



Sample Notice to Employees

When completing a new form W-4, you must complete steps 1 and 5. Steps 2, 3 and 4 are optional, but can be helpful in ensuring your tax withholding more closely matches your tax obligations. In addition, the IRS provides a Tax Withholding Estimator to help ensure maximum accuracy. To use the IRS Tax Withholding Estimator, you will need to have your latest pay statement handy, as you will be asked to enter the federal income tax withheld from your last paycheck and the total federal income tax withheld to date.



Sample Notice to Employees

The IRS provides the following questions and answers regarding the new W-4 that you may find helpful:

Q. Why redesign Form W-4?

A. The new design reduces the form's complexity and increases the transparency and accuracy of the withholding system. While it uses the same underlying information as the old design, it replaces complicated worksheets with more straightforward questions that make accurate withholding easier for employees.



Sample Notice to Employees

Q. What happened to withholding allowances?

A. Allowances are no longer used for the redesigned Form W-4. This change is meant to increase transparency, simplicity, and accuracy of the form. In the past, the value of a withholding allowance was tied to the amount of the personal exemption. Due to changes in law, currently you cannot claim personal exemptions or dependency exemptions.



Sample Notice to Employees

Q. Are all employees required to furnish a new Form W-4?

A. No. Employees who have furnished Form W-4 in any year before 2020 are not required to furnish a new form merely because of the redesign. Employers will continue to compute withholding based on the information from the employee's most recently furnished Form W-4.



Sample Notice to Employees

Q. What happens if I only fill out Step 1 and then sign the form?

A. Your withholding will be computed based on your filing status's standard deduction and tax rates, with no other adjustments.



Sample Notice to Employees

Q. When should I increase my withholding?

- A. You should generally increase your withholding if:
- you hold more than one job at a time or you and your spouse both have jobs (Step 2) or
 - you have income from sources other than jobs or self-employment that is not subject to withholding (Step 4(a)).

If you do not make adjustments to your withholding for these situations, you will very likely owe additional tax when filing your tax return, and you may owe penalties. For income from sources other than jobs, you can pay estimated tax instead of having extra withholding.



Sample Notice to Employees

Q. When should I decrease my withholding?

- A. You should generally decrease your withholding if:
- you are eligible for income tax credits such as the child tax credit or credit for other dependents (Step 3), and/or
 - you are eligible for deductions other than the basic standard deduction, such as itemized deductions, the deduction for IRA contributions, or the deduction for student loan interest (Step 4(b)).



Sample Notice to Employees

Q. Why do I need to account for multiple jobs (Step 2)? I have never done that before.

A. Tax rates increase as income rises, and only one standard deduction can be claimed on each tax return, regardless of the number of jobs. Therefore, if you have more than one job at a time or are married filing jointly and both you and your spouse work, more money should usually be withheld from the combined pay for all the jobs than would be withheld if each job was considered by itself. Adjustments to your withholding must be made to avoid owing additional tax, and potentially penalties, when you file your tax return. All of this has been true for many years; it did not change with the recent tax law changes. The old Form W-4 accounted for multiple jobs using detailed instructions and worksheets that many employees may have overlooked. Step 2 of the redesigned Form W-4 lists three different options you should choose from to make the necessary withholding adjustments. Note that, to be accurate, you should furnish a 2020 Form W-4 for all of these jobs.



Sample Notice to Employees

Q. What if I have side work where I'm not treated as an employee?

A. If you have income from self-employment (including as an independent contractor), you will generally owe both income tax and self-employment tax. Form W-4 is primarily intended to be used by employees who are not subject to self-employment tax. Thus, like the old Form W-4, the redesigned Form W-4 does not compute self-employment tax. If you would like to use Form W-4 to make an adjustment to your withholding to account for self-employment income that you will receive from another source, use the Tax Withholding Estimator at www.irs.gov/W4app or refer to IRS Publication 505.



PART II

Conducting HR Audits



Introduction

Human resource audits involve an organization's strategic actions to take an intensely objective look at its HR policies, procedures and practices. This type of comprehensive review of the company's current state can help identify whether specific practice areas or processes are adequate, legal and effective. The results obtained from this review can help identify gaps in HR practices, and HR can then prioritize these gaps in an effort to minimize lawsuits and regulatory violations, as well as to achieve and maintain world-class competitiveness in key HR practice areas.



Introduction

Human resource audits are a vital means of avoiding legal and regulatory liability that may arise from an organization's HR policies and practices. In addition to identifying areas of legal risk, audits are often designed to provide a company with information about the competitiveness of its HR strategies by looking at the best practices of other employers in its industry. In essence, an HR audit involves identifying issues and finding solutions to problems before they become unmanageable. It is an opportunity to assess what an organization is doing right, as well as how things might be done differently, more efficiently or at a reduced cost.



Introduction

In today's competitive climate, organizations operate within the confines of a heavily regulated employee environment. This challenge includes dealing with myriad complex laws and regulations. The scope of the HR function includes establishing and administering a host of policies and practices—many of which involve compliance implications—that significantly influence the productivity and profitability of the enterprise.



Introduction

Given that many HR departments are both understaffed and overworked, only in retrospect do many organizations become aware of the monetary costs of ignoring HR-related legal hot buttons. Noncompliance with applicable laws and regulations involves significant financial risk. To minimize the risk, many organizations purchase employment practices liability insurance. Though this is a sound strategy, organizations can take other proactive measures. Chief among these is a voluntary HR compliance audit.



HR Audit Defined

An HR audit involves devoting time and resources to taking an intensely objective look at the organization's HR policies, practices, procedures and strategies to protect the organization, establish best practices and identify opportunities for improvement. An objective review of the employer's current state can help HR evaluate whether specific practice areas are adequate, legal and effective. The results can provide decision-makers with the information necessary to decide which areas need improvement.



HR Audit Defined

An HR compliance audit generally consists of two main parts:

- An evaluation of the organization's operational HR policies, practices and processes with a focus on key HR department delivery areas (e.g., recruiting—both internal and external, employee retention, compensation, employee benefits, performance management, employee relations, training and development).
- A review of current HR indicators (e.g., number of unfilled positions, the time it takes to fill a new position, turnover, employee satisfaction, internal grievances filed, number of legal complaints, absenteeism rates).



HR Audit Defined

HR usually conducts an audit by using a questionnaire that asks for the evaluation of specific practice areas. This document helps guide the audit team in scrutinizing all critical areas of an organization's HR practices. The audit may also include interviewing or using questionnaires to solicit feedback from selected HR employees and other department managers to learn whether certain policies and procedures are understood, practiced and accepted.



Rationale for Conducting an HR Audit

The changing nature of HR management demands that HR professionals participate and contribute fully to their organizations as true strategic business partners.



Rationale for Conducting an HR Audit

An audit helps an organization understand whether its HR practices help, hinder or have little impact on its business goals. The audit also helps quantify the results of the department's initiatives and provides a road map for necessary changes. Audits can also help the organization achieve and maintain world-class HR practices.



Types of Audits

An HR audit can be structured to be either comprehensive or specifically focused, within the constraints of time, budgets and staff. There are several types of audits, and each is designed to accomplish different objectives.



Types of Audits

Some of the more common types are:

- **Compliance.** Focuses on how well the organization is complying with current federal, state, and local laws and regulations.
- **Best practices.** Helps the organization maintain or improve a competitive advantage by comparing its practices with those of companies identified as having exceptional HR practices.



Types of Audits

- **Strategic.** Focuses on strengths and weaknesses of systems and processes to determine whether they align with the HR department's and the organization's strategic plan.
- **Function-specific.** Focuses on a specific area in the HR function (e.g., payroll, performance management, records retention).



What to Audit

Deciding what to audit depends largely on the perceived weaknesses in the organization's HR environment, the type of audit decided on and the available resources. Keeping a log of issues that have arisen but are not covered in the organization's procedures or policies helps identify areas of potential exposure that HR can address during the annual review process (if they do not need to be addressed immediately).



What to Audit

However, organizations are particularly vulnerable in certain areas. Most lawsuits can be traced to issues related to hiring, performance management, discipline or termination.

Some additional risk areas that employers should carefully review in an audit include:



What to Audit

- **Misclassification of exempt and nonexempt jobs.** Almost every organization has job positions that have been misclassified as exempt from overtime eligibility. The complexity of wage and hour laws and regulations makes it easy to err in classifying a job as exempt, thereby exposing the employer to liability for past overtime.



What to Audit

- **Inadequate personnel files.** A review of sample personnel files often reveals inadequate documentation of performance—for example, informal, vague or inconsistent disciplinary warnings. Performance evaluations may be ambiguous, inaccurate or outdated. Personal health information is often found in personnel files, despite medical privacy laws requiring such data to be kept separate. Accurate and detailed records are essential for employers to defend any type of employee claim, particularly unemployment compensation or wrongful termination claims.



What to Audit

- **Prohibited attendance policies.** Controlling excessive absenteeism is a big concern for most employers. However, the complexity of family and medical leave laws, with sometimes conflicting state and federal protections, has made many formerly acceptable absence control policies unacceptable. Absences affect workers' compensation, family and medical leave, disability accommodations, and pregnancy laws. Organizations often have attendance policies that do not comply with relevant laws and regulations or that grant employees more protections than required.



What to Audit

- **Inaccurate time records.** Employers typically require nonexempt employees to punch a time clock or complete time sheets reflecting their time worked each week. The records generated by these systems typically are the employer's primary means of defense against wage and hour claims, so time-keeping policies and practices must be clearly communicated and consistently administered.



What to Audit

- **Form I-9 errors.** Reviews of employer hiring practices often uncover inadequate documentation, such as missing or incomplete Forms I-9. Employers can be fined between \$100 and \$1,000 for each failure to accurately complete a Form I-9. Fines for these violations can easily add up, with reported cases of repayment totaling over \$100,000.



When to Audit

Given the resources required for a full-scale audit, most organizations will not want to go through this process more than once a year; however, mini-audits that allow for some course correction can be accomplished without too much departmental pain approximately every six months. Scheduling annual checkups to maintain the discipline of a regular review is preferable to only occasional or panic audits (e.g., those that take place only when a potential problem is brewing). Another strategy is to conduct an audit following any significant event (e.g., new plans, management changes).



What to Expect

A comprehensive audit is a time-consuming and intensely focused project that may require the review of numerous documents and policies, as well as soliciting feedback from HR staff, selected employees and managers from other departments. The amount of time involved and the effort required depend on the size and type of organization, the type of information the organization hopes to glean, the scope of the audit and the number of people on the audit team.



What to Expect

A full-scale legal compliance audit in particular covers a great deal of territory and takes longer to complete as compared with a best-practices audit, which benchmarks one specific practice against another employer's approach, or a function-specific audit, which reviews only one key area of the employer's HR practices.



Costs of an Audit

The actual cost of an HR audit depends on the scope of the review, the number of people interviewed and the size of the audit team. Consequently, the expense varies greatly from one situation to another. Suffice it to say, though, that the cost of conducting any full-scale HR compliance audit will be far less than defending (let alone losing) even one lawsuit. Some insurance carriers even provide audits as a part of their compliance programs, so the audit could actually be free.



Who Should Conduct an Audit

The organization's HR professionals can perform an audit in-house if they have the expertise, the time, a willingness to objectively acknowledge inadequacies in current procedures and, most importantly, the clout to make or influence the necessary organizational changes. However, if the audit is conducted with internal resources or even with an outside consultant who is not a lawyer, everything connected with the audit is subject to discovery in litigation relating to employment practices.



Who Should Conduct an Audit

If an organization has legitimate concerns about what its HR audit may reveal regarding the company's noncompliance with various employment laws and regulations, the organization should follow fairly strict audit procedures and protocols and consider hiring outside legal counsel to conduct the audit. In doing so, the employer may be able to safeguard the audit results through the application of at least one of the three legal privileges against disclosure.



The HR Audit Process: A Model

The general process of conducting an audit includes seven key steps:

- Determine the scope and type of audit.
- Develop the audit questionnaire.
- Collect the data.
- Benchmark the findings.
- Provide feedback about the results.
- Create action plans.
- Foster a climate of continuous improvement.



Provide Feedback about the Results

At the conclusion of the audit process, the audit team must summarize the data and provide feedback to the organization's HR professionals and senior management team in the form of findings and recommendations. Findings are typically reduced to a written report with recommendations prioritized based on the risk level assigned to each item (e.g., high, medium and low). From this final analysis, the audit team can develop a timeline for action that will help determine the order in which to address the issues raised. In addition to a formal report, the audit team should discuss the results of the audit with employees in the HR department, as well as with the senior management team, so that everyone is aware of necessary changes and that approvals can be obtained quickly.



Create Action Plans

It is critical that the organization actually do something with the information identified as a result of an audit. The organization must create action plans for implementing the changes suggested by the audit, with the findings separated by order of importance: high, medium and low. Conducting an audit and then failing to act on the results actually increases legal risk.



Foster a Climate of Continuous Improvement

At the conclusion of the audit, HR leaders must engage in constant observation and continuous improvement of the organization's policies, procedures and practices so that the organization never ceases to keep improving. This will ensure that the company achieves and retains its competitive advantage. One way to do this is to continuously monitor HR systems to ensure that they are up-to-date and to have follow-up mechanisms built into every one of them.



Foster a Climate of Continuous Improvement

One approach is to designate someone on staff (or an outside consultant) to monitor legal developments to ensure that HR policies and practices are kept current. Likewise, organizations should keep track of the audit findings and changes made, turnover, complaints filed, hotline issues, and employee survey results to identify trends in the organization's employment-related issues. Identifying problematic issues, growth areas or declining problem spots can help in the decision of where to allocate time, money and preventive training resources in the future.



Synergy HR Audit Checklist

- Employee census information (name, DOB, title/position, age, race, exempt/nonexempt classification, full-time/part-time)
- Contractor list and agreements (if applicable)
- Compensation report – salary/rate, date and amount of last increase
- Employee files including medical/HIPAA
- Contractor files
- Offer letter
- Employment application
- Employment Contracts including non-compete and non-solicitation



Synergy HR Audit Checklist

- Job descriptions
- Performance reviews
- Affirmative Action Plan (if applicable)
- I-9 forms
- OSHA records
- COBRA records
- Information tracked – turnover rate, complaints of any type (EEOC, MDHR, etc.), legal issues
- ADA compliance procedures
- FMLA compliance procedures



Synergy HR Audit Checklist

- Wage and Hour compliance procedures including exempt vs. non-exempt classifications
- Protocol of when legal counsel is utilized for employee problems
- Disciplinary process
- Review drug testing procedures for applicants and employees
- Are exit interviews conducted?
- Labor posters updated and displayed
- What is the current process for complaints, issues and problems outside of the chain of command – how do employees communicate and what is process for resolving issues



Synergy HR Audit Checklist

- Safety/Violence procedures
- Workers Compensation, return-to-work programs, outstanding claims
- Is there an HRIS system and, if so, what type of functionality does it have?
- Is e-verify being used consistently?
- New employee orientation/onboarding – what does that consist of? Who currently handles it?
- Is currently a COLA being offered or only merit increases? What salary surveys are being used as benchmarks?
- Details on current EAP plan





NEW!

**North Risk Partners
Value-Added Services Hotline
(888) 667-4135**

Call the hotline to get personalized advice from HR and safety professionals on a variety of topics, including state and federal compliance, employer best practices, workplace programs and more.

*You may also reach Synergy Human Resources by emailing hr@northriskpartners.com


