

# HR Trends in 2025

Moving From New to Norm in the Workplace

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## Introduction

It's been almost five years since the COVID-19 pandemic forced the world into lockdown and upended the workplace as we knew it. Today, business owners have the data and insights necessary to evaluate the staying power of workplace changes that were enacted during that historic time.

Many temporary solutions businesses put in place to navigate the challenges in 2020 are now woven into the fabric of their workplaces – such as employee benefits packages that feature enhanced physical, mental, and financial wellness options. Other practices, such as remote work, are now being reconsidered as many companies have brought back (or are looking to bring back) employees to the office several days a week. Somewhere in the middle are pillar laws, regulations, and requirements that businesses must follow to maintain compliance; laws that continue to evolve and change with time and the actions imposed by new administrations.

"In 2025, workplace leaders will be expected to embrace big changes while ensuring their employees are well-supported and able to adapt to tomorrow's shifting economic and political landscape," according to Workplace Intelligence's "Workplace Trends for 2025." "The choices they make in the year ahead are likely to shape the workplace for years to come."

To prepare for expected human resources (HR) trends in 2025, our experts offer strategies to help your company navigate them successfully in a rapidly changing world. As employers confront challenges that accompany transformation, HR will be called upon to assist with the following:

- ▶ Employee Benefits: Ancillary benefits and perks are being elevated to "core" benefits
- **Workplace Compliance:** Managing the rapid pace of changing laws and requirements
- Remote Work: Hybrid options could replace fully remote or in-person work models

#### Trend 1

#### **Employee Benefits**

## Ancillary Benefits and Perks are Being Elevated to "Core" Benefits

Business owners were quick to respond to the negative impacts their employees experienced due to pandemic-related stressors, including health concerns, increased stress and anxiety, social isolation, burnout, and work-life balance challenges.

In the ensuing years, awareness and demand for benefits that address overall well-being have grown. Many employee benefits options adopted to combat these issues and promote physical, mental, and financial wellness are now the standard in employee benefits packages.

"Mental health was a big push after COVID, and now it's the norm," said Jennifer Albright, G&A Partners' director of G&A Beneficial. "It's now expected to be covered in an employee benefits package and included as part of medical benefits and telemedicine."

In 2025, employees will likely continue prioritizing benefits supporting their well-being, flexibility, and personal growth. Robert Half's "Benefits and Perks: 2025 Salary Guide" notes that benefits and perks play a powerful role in the workplace, and offering a range of preferred benefits beyond salary can boost recruitment – and retention – programs.



## According to the guide, the benefits currently offered by employers that closely align with employees' preferences include:

- Health insurance 99% (of companies surveyed offer this benefit to employees)
- Paid time off (PTO) 96%
- Retirement savings plan 95%
- Life insurance and AD&D 94%

## The "perks" offered by employers today that closely align with employees' preferences include:

- Remote work options 92% (of companies surveyed offer this benefit to employees)
- Flexible schedules 91%
- Remote work business allowances 83%
- Wellness perks 81%
- Employee discounts 80%
- PTO for volunteering 78%

In the past, ancillary – or voluntary – benefits and perks were often considered secondary to medical insurance. That sentiment has changed in recent years, with 86 percent of employers viewing ancillary benefits as "crucial to their overall well-being strategy," according to a <u>survey by Buck</u>, a Gallagher Company.

Overall well-being includes financial wellness, and many employers are now realizing the advantages of offering benefits that promote investment education and debt management techniques.

"When you teach people how to manage debt, it's like giving employees a raise," said Brett Brown, G&A Partners' director of benefits administration. "It also helps with stress management."

Offering a competitive employee benefits package with medical insurance, ancillary benefits, and perks may seem like a substantial investment. Still, the positive, long-term results can be significant for companies of all sizes. When evaluating employment opportunities, employees and job candidates rank a competitive employee benefits package as a leading consideration (second only to salary).

**LEARN MORE** about the top 10 employee benefits small business owners can offer.

#### The Impact on Business Owners

A full-stack employee benefits package helps business owners remain competitive and retain and recruit quality employees. However, prioritizing – and providing – more and better employee benefits carries a cost. It can be challenging for small or mid-sized businesses to afford an employee benefits package with top-tier offerings.

# Several factors impact the cost of employee benefits for your business, including:

- How you acquire your employee benefits (for example, through a broker, professional employer organization [PEO], or self-sponsored plans)
- Type of plan designs you offer
- Your choice of benefits offerings and perks in your benefits package
- How much your company contributes toward insurance premiums
- Your location, company size, and industry

Ultimately, the most significant factor is budget. While your goal may be to provide everything your employees need, the reality is that you must balance that desire with how much your business can afford.

Looking forward to 2025, employers are searching for ways to add benefits options that meet their employees' needs while managing the increasing costs of health insurance, which is a core benefit.

Mercer's "Survey on Health & Benefit Strategies for 2025" examined strategies business owners can use to address health insurance affordability and offer a well-rounded employee benefits package focused on employees' well-being. Recommendations include:

- Explore healthcare insurance options that can help increase affordability, such as lowering the cost of coverage to help employees keep more of their paychecks or offering free employeeonly coverage in at least one medical plan.
- Offer telemedicine services to employees who are not eligible for the medical plan, typically part-time employees.
- Survey employees to find out what benefits matter most to them, rather than offering benefits that may not appeal to your employees.
- Provide financial wellness benefits to help manage work and living expenses.
- Find ways to add value to existing benefits options. For example, because many employers prioritize robust mental health support for employees, they are enhancing services provided by employee assistance programs (EAPs), which provide free or low-cost support for personal or work-related issues.

## HR's Role in Elevating Your Benefits Package Without Breaking the Budget

Business owners seeking to elevate their benefits packages affordably have options. By combining a good mix of traditional benefits (such as health, life, disability, dental, and retirement plans) with non-traditional ancillary options that may carry a lower cost or no cost (such as paid time off, EAPs, financial education, and flexible spending accounts), you'll be able to craft a <u>competitive employee benefits package</u> within your budget.

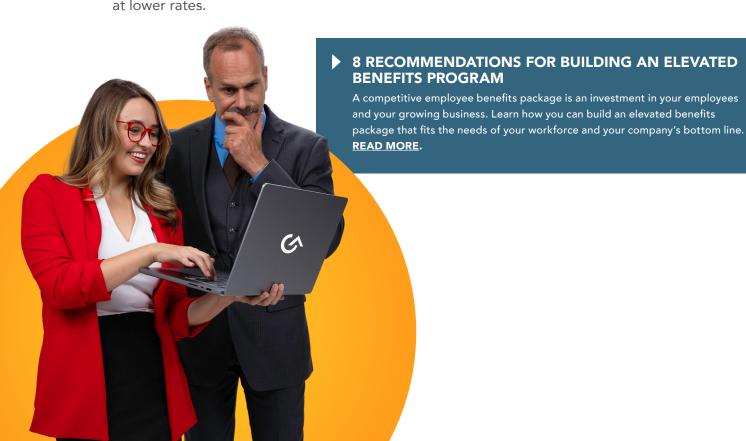
#### Here are several ways an HR professional can help you elevate your benefits offerings and build a robust benefits administration system:



- ▶ Create your benefits package. When building your benefits package, HR professionals initially focus on core benefits such as healthcare insurance and a retirement plan. Next, they evaluate ancillary benefits such as life, voluntary disability, accident and critical illness insurance plans, and quality-of-life benefits, such as an EAP.
- Manage your benefits process. One of the most important roles an HR professional fulfills is implementing your business's benefits administration process, which covers everything from onboarding to offboarding (and beyond). With a PEO, you also gain access to integrated HR technology that alleviates the need for manual entry between payroll and benefits systems, reducing errors and saving time.
- Maintain benefits compliance. It's crucial to track ever-changing employment laws and regulations that pertain to benefits requirements and responsibilities. An HR professional stays on top of local, state, and federal laws and legislation and helps you comply with applicable requirements.
- **Elevate your open enrollment program.** During benefits open enrollment, your employees make decisions about health, dental, life insurance, and ancillary benefits. Your HR professional plans and develops a comprehensive open enrollment process and provides education and resources to help your employees choose the right plans and utilize their benefits.

# These HR options are available to help business owners maximize and manage their employee benefits programs and meet all requirements:

- An **in-house employee benefits administrator**, typically part of an internal HR team, manages the day-to-day operations of the benefits program.
- A **benefits broker/advisor/consultant** provides products (broker), advice (advisor), and services (consultant) to employers. The range of benefits can vary by broker, with some specializing in medical benefits, with others offering additional services, such as workers' compensation or ancillary benefits.
- An administrative services organization (ASO) contracts with employers to provide administrative and human resources services. Employers choose the HR solutions they need from the ASO to best fit their needs.
- ▶ A **PEO** is an HR outsourcing provider that handles all HR-related functions, such as HR management, payroll, benefits administration, compliance guidance, and more. With a PEO, your business enters into a co-employment relationship, and the PEO becomes the employer of record for your employees. PEOs pool employees from their entire client base giving them the ability to negotiate health insurance plans and ancillary benefits at lower rates.



#### Trend 2

#### Workplace Compliance

# Managing the Rapid Pace of Changing Laws and Requirements

The U.S. regulatory landscape is constantly changing, and navigating America's complex employment law landscape takes a steady hand and a solid commitment to compliance. Add to the mix fluid political and economic conditions, and organizations of all sizes – and in various regions – could find it intimidating to keep compliant in 2025.

However, compliance plays a significant role in creating a healthy, thriving work environment for your employees. And noncompliance can have serious consequences, including damage to your company's reputation, falling employee recruitment and retention rates, reduced productivity, and, potentially, penalties, fines, and legal costs associated with attorney's fees and lawsuits.

In 2025, business owners and HR teams should keep a close eye on legislation, laws, and changing requirements related to:

- Retirement plans
- Anti-discrimination and anti-harassment
- Worker classification (W-2 and 1099)
- Paid leave
- Pay transparency and pay equity



#### The Impact on Business Owners

New laws are passed (or amended) at the federal, state, and local levels on a routine basis, making it challenging to maintain compliance while running a business and taking care of your employees. But you could face serious consequences if you don't comply with labor laws — or inadvertently adopt noncompliant practices.

As a rule of thumb, federal employment laws set the minimum requirements. But when state or local laws set higher standards, those standards supersede the federal requirements. State, county, or city laws may also require something different than federal laws address.

# Following are key employment law changes that could impact your business in 2025:

#### 1. State-Mandated Retirement Plans

While the Employee Retirement Income Security Act of 1974 (ERISA) sets minimum standards for retirement plans in private industry, it does not require employers to establish a retirement plan.

However, the state – or states – that your business operates in may require you to do so. As of mid-2024, 20 states had enacted legislation creating a retirement savings program mandated for private-sector employees who do not have access to an employer-sponsored retirement plan.

#### These include:

- California
- Colorado
- Connecticut
- Delaware
- Illinois

- Hawaii
- Maine
- Maryland
- Massachusetts (for non-profits)
- Minnesota

- Missouri
- Nevada
- New Jersey
- New Mexico
- New York
- Oregon
- Rhode Island
- Vermont
- Virginia
- Washington

As states continue to implement programs and introduce new legislation, it's important to consult your HR professional or HR provider for the latest requirements in the state or states where you have employees. Also, in these states, employers can adopt a qualified retirement plan, like a 401(k), that exempts them from participating in the state program.

#### 2. Updated Guidance from EEOC

U.S. anti-discrimination and anti-harassment laws are enforced by the <u>Equal Employment</u> <u>Opportunity Commission</u> (EEOC) and the states. These laws protect people from unfair treatment at work, including discrimination and retaliation; however, federal law only covers employers with at least 15 employees (20 employees in age-discrimination cases).

In April 2024, the EEOC issued its "Enforcement Guidance on Harassment in the Workplace," which describes its position on what qualifies as a protected characteristic and identifies workplace behaviors that qualify as harassment under the law. The guidance provides direction regarding virtual or online harassment, as well as harassment related to sexual orientation, gender identity, and pregnancy.

According to Justia, all 50 states have some measure of anti-discrimination/anti-harassment protection in the workplace, and many state laws provide more robust protections than federal laws, such as extending the law's coverage to smaller employers and defining a broader range of protected traits. Many states also protect sexual orientation, gender identity and expression, and marital or familial status. State statutes are subject to revision, so employers should remain vigilant about laws that apply to various operational locations.



# 3. Revised Independent Contractor Versus Employee Analysis

The U.S. Department of Labor (DOL) published a <u>final rule</u> (effective March 2024) that revised guidance on how to analyze who an employee or independent contractor is under the Fair Labor Standards Act (FLSA). It replaces the "independent contractor status" with an updated analysis for determining whether a worker should be classified as an employee or independent contractor.

# The final rule uses six factors to analyze employee or independent contractor status under the FLSA, including:

- 1. Opportunity for profit or loss depending on managerial skill
- 2. Investments by the worker and the potential employer
- 3. Degree of permanence of the working relationship
- 4. Nature and degree of control
- **5.** Extent to which the work performed is an integral part of the potential employer's business
- 6. Skill and initiative

"The misclassification of employees as independent contractors may deny workers minimum wage, overtime pay, and other protections," states the DOL's final rule. "This final rule will reduce the risk that employees are misclassified as independent contractors while providing a consistent approach for businesses that engage with individuals who are in business for themselves."

States may have different or more restrictive independent contractor classification rules than those created by federal agencies, so employers should consult individual state laws where workers are based to ensure full compliance.

#### 4. Expanded Paid Family and Medical Leave Benefits

In the absence of comprehensive federal paid sick leave law, many states and local jurisdictions have enacted paid sick leave regulations to fill the gap. These laws typically cover short-term illness, injury, and preventive healthcare for the employee and their dependents.

In addition, there's growing momentum for **paid family and medical leave (PFML)**. This type of leave allows employees to take extended time off for serious personal or family health issues, including childbirth or adoption. PFML programs are often funded through employee and/or employer contributions.

Currently, 13 states and the District of Columbia have enacted <u>mandatory PFML laws</u>. An additional nine states have voluntary systems in place that utilize private insurance for paid leave. Some states have also expanded job protections that are guaranteed under the <u>Family Medical Leave Act</u> (FMLA), which was signed into law in 1993. FMLA allows employees of covered employers up to 12 weeks of unpaid, job-protected leave for specified family and medical reasons and up to 26 weeks to care for a covered service member with a serious injury or illness. Employers must also continue paying the employer's share of workers' group health insurance premiums.

Employers bear the weight of responsibility when complying with paid leave laws or enacting their own paid leave policies and practices. Best practices related to paid leave compliance include:

- Identify every state and city where your company employs workers.
- Align applicable federal, state, and local leave laws with business operations in those locations.
- Regularly review company policies to ensure they at least meet all legal requirements.

#### 5. State-Driven Efforts for Pay Transparency

The <u>Equal Pay Act</u> makes it illegal for employers to pay women lower wages than men for equal work in jobs requiring the same skill, effort, and responsibility and allows employees to sue for damages directly.

This federal law applies to all businesses – and governmental entities – with more than one employee. In addition, other federal and state laws prohibit compensation discrimination based on race, color, religion, sex, national origin, age, disability, or genetic information, and mandate businesses to pay a minimum wage or a specified minimum for employees who receive tips and, if benefits are offered, to provide them equally to all employees.

As of 2024, all 50 states and the District of Columbia have some anti-discrimination laws prohibiting employers from paying women less than men for the same work. In addition, every state but Mississippi has passed specific laws regulating equal pay. Some states have exceptions for small businesses, typically exempting employers with a specified number of employees.

There is no federal pay transparency law. However, 11 states have current or pending pay transparency laws including:

- California
- Colorado
- Connecticut
- Hawaii
- Illinois
- Maryland
- Nevada
- New York
- Rhode Island
- Washington
- Washington, D.C.

Thirteen states have also <u>proposed legislation</u>. These laws, which vary by state and locality, require employers to disclose salary information publicly or upon request. Some require employers to disclose the wage scale or salary range and a general description of all benefits and other compensation offered for each job posting.

Though your business may be exempt from some federal and state regulations depending on the number of workers you employ, it's a good idea to be aware of all pay equity and transparency laws.

### HR's Role in Managing Compliance Amidst Changing Legislation

HR professionals stay on top of local, state, and federal laws and legislation and help you comply with regulations that apply to your company and employees. They can also:

- Provide expert guidance that enables you to protect your team and avoid unnecessary risks and expensive, time-consuming litigation
- Put regulatory compliance systems in place that help mitigate your company's risks and provide your employees with a safe, equitable, and nurturing work environment

These tasks are multiplied if your business operates in several locations or has one or more employees working remotely in another state. This can add complexity to your organization's regulatory framework through the introduction of multistate employment law compliance.

If you have one or more employees working in another state, you must comply with applicable employment laws and regulations for that location and federal employment laws. Given the complex and constantly evolving employment law landscape, this can be a difficult task.



A team of HR experts can implement best practices to help your business master compliance whether you operate in a single or multiple locations, including:

- Register with Local and State Agencies. HR professionals can help your company register with all local and state tax agencies in the states where you have employees and ensure you apply for and obtain all in-state licenses and certifications required by your business or remote worker's profession.
- Comply with Local Workplace Regulations. States have varying laws that govern workplaces in their jurisdiction. Your HR team makes sure your business complies with these regulations.
- Review Your Tax and Withholding Obligations. Your HR team will research and help you adhere to local employment tax laws in locations you operate. Likewise, they'll guide you on workers' compensation and unemployment insurance programs that are run by state agencies.
- **Document Your Policies and Procedures.** Your HR team can review current policies and procedures or establish new policies to ensure they reflect requirements related to applicable labor laws in any location you employ workers.



# Five Tips for Managing Compliance in a Complex Regulatory Environment

Compliance management can be a complicated and involved process, especially for small and mid-sized businesses that lack resources and time. Consider working with a PEO, like G&A Partners, which has a team of HR professionals who understand the nuances of employment law compliance and can help you keep your organization compliant everywhere you have a work presence.

## Following are tips recommended by G&A experts to help keep your company's compliance efforts on track:

Conduct a Comprehensive Compliance Audit

Auditing your compliance with all relevant local, state, and federal regulations is key to ensuring you achieve and maintain compliance over time. The number of labor laws is daunting, so your HR team may consider auditing one or two areas at a time. Start with the areas where you face the most risk, then work on another the following year.

You may also hire an HR consultant to help with a full-scale audit, or for a more comprehensive HR solution, engage a PEO and gain access to a team of HR and compliance experts.

Pacilitate Workplace Harassment and Discrimination Protections

HR can facilitate anti-harassment and anti-discrimination protections in your

workplace by adopting and enforcing policies that provide specific examples of prohibited conduct and corrective actions. They can also roll out employee training – which is required for some anti-harassment laws – and track who's completed the training.

Make Sure You're Multistate Compliant

Workers who live and work remotely in another city or state can introduce new compliance complexities, especially if those workers are often on the move. HR can help employers manage a multistate workforce by developing a robust legislative and regulatory compliance structure that ensures you comply with all local workplace regulations. Your first step is to determine where your employees work and include a provision in your employee handbook that advises precisely when and how they must inform you of a location change.

4 Carefully Examine Workers' Classifications

Misclassifying independent contractors or exempt/nonexempt workers can put your company at risk of violating various state and federal employment laws. Your HR team can create guidelines to distinguish between an employee and an independent contractor, evaluate job descriptions and duties to determine whether an employee should be exempt or nonexempt, and help you avoid costly misclassification mistakes.

When you partner with G&A, our onboarding team will look for misclassifications and offer solutions to resolve any issues.

5 Update Your Employee Handbook

As laws and regulations change, you may need to update your policies and procedures to be compliant. Your HR team should review any policies outlined in the handbook and update as needed. The team should also distribute the revised handbook and, if necessary, collect employee acknowledgements.

#### **Trend 3**

#### Remote Work

### Hybrid Options Could Replace Fully Remote or In-Person Work Models

Remote work became (almost) the norm for many office workers in 2020 due to in-person health and safety work risks associated with the COVID-19 pandemic. Now, the state of remote work is a subject of spirited debate as many companies have chosen to bring back workers to the office three, four, or even five days a week. However, many workers want to maintain the flexible workplace options they've experienced.

According to a U.S. Bureau of Labor Statistics (BLS) report, before the pandemic, about 5.7 percent of all jobs were done primarily at home in 2019, including self-employed workers. In May 2020, close to 61.5 percent of paid full workdays were from home. This fell to 51 percent by July 2020, and then further to 28.1 percent by February 2024. The BLS report noted that "... employees' desires to work from home exceeded employers' plans for off-site work."

"Employees' desires to work from home exceeded employers' plans for off-site work."

U.S. Bureau of Labor Statistics



# A 2024 Resume Builder <u>survey</u> indicates that nine in 10 companies will bring remote workers back to the office by 2025. Key survey findings include:

- Eighty-seven percent (87%) of companies will return to office by 2025.
- Most companies (64%) currently require some or all employees to work from the office.
- Only 6% of companies have no plans to require any employees to return to office.
- Among companies that have returned to the office, most (34%) started requiring employees to return in 2022; 23% began requiring employees to return in 2021; and 16% started in 2024.
- Most companies operate with a hybrid model, while 30% require employees to be in the office full-time.
- Companies say RTO improves productivity, culture, revenue, and more.

In 2025, many companies that have had remote employees during and since the pandemic may grapple with the decision to bring fully remote employees back to the office. A hybrid work schedule – such as four days in office/one day at home or three office days/two days at home – seems to be a compromise between the two options.

"One-and-a-half to two years ago, when employers said we are coming back into the office, employees would say, 'No, I'm not going to.' They are not doing that so much anymore," said G&A Partners' Jennifer Albright, director of G&A Beneficial. "Companies are going the hybrid route and starting to bring their people back on a wide scale – at least on a hybrid schedule. Hybrid is the norm now."

#### The Impact on Business Owners

If you're a business owner pondering whether to require remote employees to return to the office, it may help to know that people are rethinking "all or nothing" workplace options. Many workers prefer the flexibility of remote work but also enjoy benefits associated with working in the office or "in-person" work, according to Microsoft's "Beyond the Binary: Solving the Hybrid Work Paradox."

Developing and implementing a hybrid workplace policy and strategy that allows employee flexibility (and choice) could be a consideration for employers who see the benefits that come with having workers in the office (at least some of the time) – including improved employee relationships, productivity, creativity, company culture, and retention. With time, these factors can wane with a fully remote workforce that communicates primarily through digital technologies.



# A Great Place To Work® <u>survey</u> of 4,400 employees, "Return-to-Office Mandates and the Future of Work" illustrates the negative results of issuing return-to-office mandates:

- Employees who can choose between remote, hybrid, and onsite work are three times more likely to want to stay at their company. If their team can set the policy, they are twice as likely to want to stay.
- When individual employees can choose between remote, hybrid, or onsite work, they are 14 times less likely to "quit and stay." The "quit and stay" risk refers to the likelihood that an employee will become disengaged.
- Employees reporting a mandate are less likely to say their manager understands them, management cares about them, and their manager creates a healthy work environment.
- Remote work positively impacts well-being, with remote workers being 27% more likely to look forward to coming to work than onsite colleagues, and 19% more likely to report a psychologically and emotionally healthy workplace.

"The solution for your company, whether fully remote, hybrid, or entirely in-person, will depend on your company's operational needs and culture," said Tracy Winn, senior client success manager for G&A Partners. "The key is to engage employees in the decision-making process and to communicate throughout the change process. Flexibility is the key so your business can adapt as needed."

# HR's Role in Developing and Implementing a Hybrid Workplace Strategy

There is no one-size-fits-all hybrid workplace model. HR professionals are strategically positioned to help identify and implement the workplace flexibility model that works best for an organization. They will work with leadership and employees to determine changes the organization should make to transition to a sustainable hybrid workplace model — one that accounts for employees' needs, their unique company culture, and the realities and goals of the business.

## An HR professional can guide your team's efforts to create a hybrid workplace strategy based on these best practices:

- If your company created a hybrid workplace policy during the pandemic, your HR team can review and modify it to reflect your long-term hybrid workplace strategy. They will ensure that it is all-inclusive and incorporates guidelines and procedures for employees working at the workplace and/or in remote locations.
- They can help determine which positions qualify for remote work and when and where it occurs. Your model should also detail work schedules for employees in the workplace and at home. For example, outline how many days per week employees are required to be in the office, your company's in-office and remote work office hours, and overtime and weekend schedule allowances and limitations.
- They will develop guidelines that provide long-term health and safety protections for employees at your physical workplace and will stay abreast of existing and new legislation that governs remote work and the hybrid workplace.
- HR professionals map out how to transition to a hybrid workplace and work with your team to proactively address challenges and adapt the company model as needed. They can pinpoint the training, equipment, and technology platforms employees need, along with cybersecurity measures required to support your digital workplace strategy and safeguard your workforce.
- Last, your team will ensure your hybrid workplace policy is reflected in your employee handbook.

Whether you prefer a hybrid model, a fully remote option, or another type of flexible scheduling, an HR professional can help you solidify that stance and put long-term policies, procedures, training, and technology infrastructure in place to support the new hybrid model successfully.

To increase the likelihood of a smooth transition, consider engaging a PEO like G&A Partners. Our HR experts will share best practices to help your company create a unique hybrid workplace model that benefits your employees and organization.

#### 8 WAYS TO MAXIMIZE YOUR HYBRID WORKPLACE MODEL

The secret to a successful hybrid workplace is that there is no universal hybrid workplace model that works for every business. Learn key recommendations to consider as you evaluate a permanent switch to a hybrid workplace model. **READ MORE.** 



# Embracing 2025's HR Trends with an HR Partner

As a small or mid-sized business owner, you're already juggling multiple responsibilities, and you may need help to fulfill the growing number of duties attributed to HR.

If your company is considering adding new options to your employee benefits package, experiencing challenges keeping up with compliance complexities, or transitioning to a hybrid work model, now may be the time to consider outsourcing HR responsibilities to a team of experts so you can focus on growing your business.

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