



# INSURANCE

Integrity. Community. Experience. Dedication.

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# Getting Ready for the New Year!

## Compliance & Trends 2025

- Handbook/Policy Review
- Benefits Compliance & Communications
- OSHA 300 Logs
- I-9 Auditing / Work Authorization Compliance
- Training & Development
- Highlighted Trends for 2025



# Handbook & Policy Review

- Conduct Annually
- Nevada
  - No updates for 2025
  - Previous changes include:
    - Domestic Violence / Sexual Assault
    - Pregnant Workers
    - PTO
- California
  - Victim Protection
  - Paid Sick Leave Uses
  - Paid Family Leave / PTO Interaction
  - Antidiscrimination



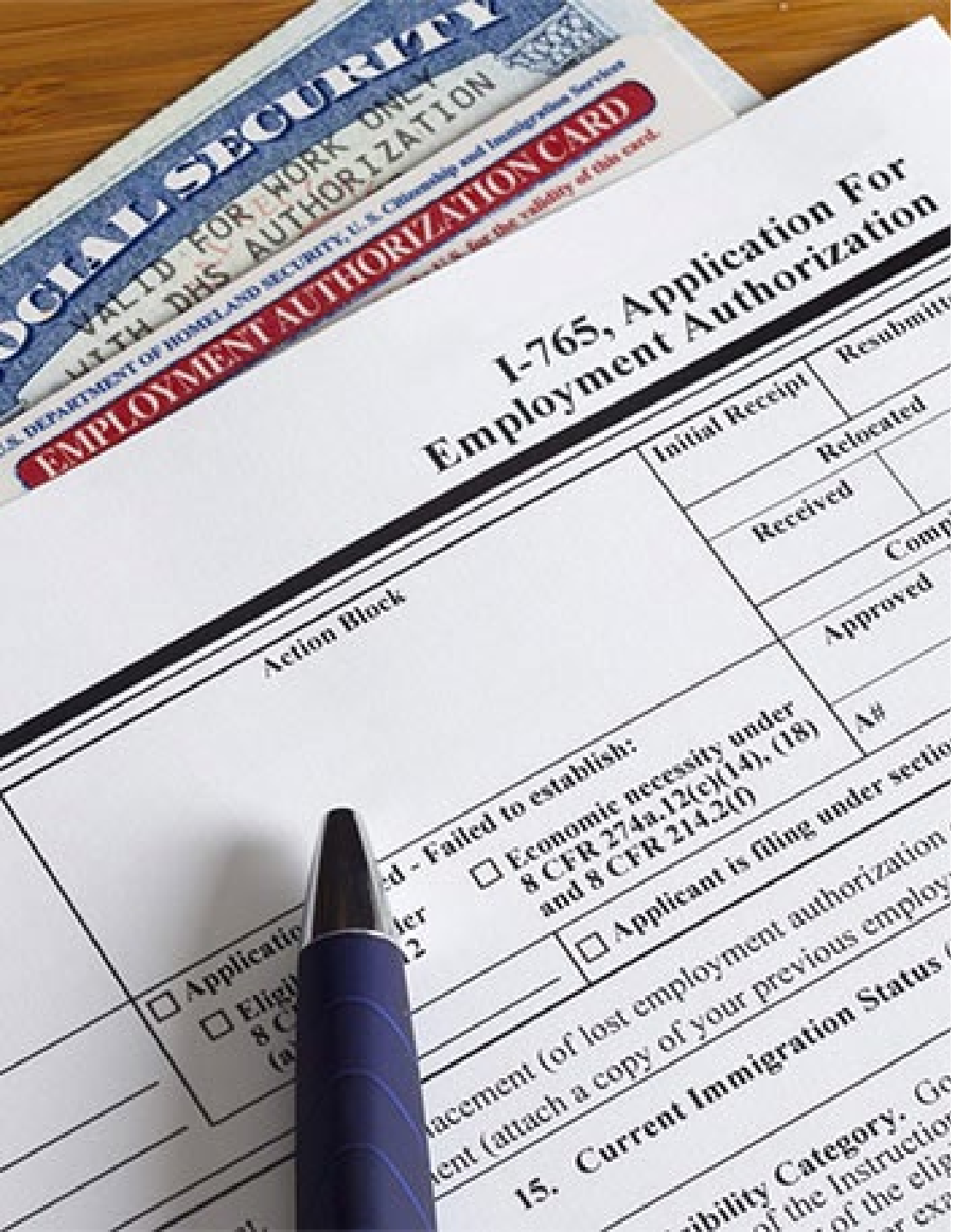
# Benefits Compliance & Communications

- 401(k) Contribution Rates
  - \$23,500 (+\$500)
  - \$7,500 Catch Up for 50+ (no change)
  - **NEW!** \$11,250 Catch Up for 60-63
- HSA Contributions
  - \$4,300 Individual (+\$150)
  - \$8,550 Family (+\$250)
- SS Wage Base
  - \$176,100 (+\$7,500)
- 1095-C Deadlines:
  - Issued to Employees by March 3
  - Electronic Filing to IRS March 31



# OSHA 300 Logs

- 2024 300A Must be Posted from Feb – April, 2025
- Templates available at:  
[www.osha.gov/recordkeeping/forms](https://www.osha.gov/recordkeeping/forms)
- Applies to employers with 10+ Employees
- Review & Implement Changes to Safety Program



# I-9 Auditing & Work Authorization

- Increased scrutiny expected in 2025
- Ensure employees are trained
- Ensure systems in place to update expiring docs
  - Temporary Work Visas
  - Remind Employees BEFORE Expiration



# Training & Development

- Identify Weaknesses & Opportunities
- Select Topics
  - Industry requirements
- Schedule & Remind
- Tactics
  - One-on-One
  - Group/Cohort
  - All staff
  - Virtual vs. In-Person



# Trends for 2025

- Labor market continues to be strong
  - Nearly 260,000 jobs added in Dec 2024
- Wage growth down, but remains above average
  - 3.9-4% Q4 24 vs high of 5.9% Q1 22
- Industries leading job growth
  - Healthcare
  - Retail
  - Hospitality/food service
  - Government



# Thank You

We work hard to make meaningful connections. Serving in the best way we know how by helping protect the dreams of our clients, our team and our communities.

Questions, comments, concerns?

More details available at:

[www.lpins.net](http://www.lpins.net)



We are LP Insurance, and  
*we thank you for your time.*