

# Employee Benefits Consultant

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Keeping staff happy and maintaining a content work force is important for businesses of all sizes. Business owners who have employee happiness high on their priority list often put together a package of employee benefits. For a business owner this can be a difficult task - the company budget has to be balanced with what employees want and more importantly, need. An employee benefits consultant is a mobile work at home business person and consults with business owners on all matters related to their benefits package. If you are looking for a work at home job with the potential to earn upwards of \$30,000 a year this is the consulting job for you.

## Before The Start-Up, Let's Not Get Ahead Of Ourselves

There aren't any specific qualifications required to work in the field of employee benefits, to be successful you'll need a mix of experience. All benefits packages usually involve various forms of insurance so significant experience in insurance sales is necessary. You'll also need great communication skills for consultations and final presentations. Finally although this is a work at home job consultations are usually held at your clients place of work, be prepared to spend some of your day travelling.

## The Start-Up

The upside of not meeting clients at your home is that your office doesn't have to be fancy, just functional. To get started you'll need a work space, desk, computer, fax, copier, printer and scanner. As you will be mobile a cell phone and reliable car is essential, consider getting a laptop instead of a desktop computer, a Power Point presentation will be a nice addition to your final presentation (You'll need to purchase a projector if you plan of giving presentation to more than two or three people at a time). Finally don't forget to purchase [business stationary](#) including business cards, a letterhead and envelopes. Elance.com has very well priced packages which are perfect for starting a business.

Your job entails working with employees as well as employers. To design the best possible benefits package for a company you'll need to consult with both parties. Design standard questionnaires, one for employees and one for employers. This will make your job much easier, use the experience you build as a consultant to tweak your questionnaires until they are near perfect.

## Making It Work

The key to success is to design benefits packages that suit the needs of your clients, you'll need to carefully balance employee satisfaction with a tight budget, maximising both will always be challenging. Focus your approach on customer service. Consultants earn a percentage of their income from insurance policies they sell, separate yourself from the rest and put your clients interests above your own commission interests.

## Marketing

Most consulting jobs have fierce competition and the employee benefits industry is no exception. Advertise your services using traditional mediums such as direct mail, membership to local business

organizations, networking and a website. If you don't have much online capital to begin with get a simple one page website build and expand when you can afford more.

Networking and word of mouth will probably be your greatest marketing tools. Initially you'll have to do a lot of cold calling and personal visits to get your name out in the local business community.

## **Don't Forget**

If you work in America you might need to take out errors and omissions insurance, this is a hidden cost so don't forget to account for it.