



# Benefits & Services Guide

Puerto Rico Chamber of Commerce

July 2010



*All members benefit from the services and activities of the Puerto Rico Chamber of Commerce. The following is a list of the main services:*

## CREDICámara

- VISA credit card
- Financed by the Puerto Rico Economic Development Bank (PREDB)
- Fixed rate of 9%
- Maximum credit amount: \$25,000
- Alliance with the PREDB for financing up to \$5,000,000 in loans (certain restrictions apply)

## PUBLICATIONS

- Government's Guide (subscription every four years)
- Cámara en Acción (bimonthly)
- Comercio & Producción (bimonthly)
- Annual Membership Directory
- The Business Register (Puerto Rico Entrepreneurial/Industrial Directory)
- Economist Association Newsletter
- Annual Report
- Holiday Calendar
- Web Page: [www.camarapr.org](http://www.camarapr.org)
- "Tu Cámara Informa" (weekly electronic newsletter)
- "Presidente Informa"

## NETWORKING

Members will have access to the most important and varied commercial relationships networks in Puerto Rico.

## MAILING LIST

Members may purchase a "membership mailing list" in order to send their products and services promotions, by means of written request to our administration.

## WORKING COMMITTEES

The daily work of the Puerto Rico Chamber of Commerce is carried out through its Working Committees. As part of their task, they are in charge of studying situations and problems that directly or indirectly affect the development of private enterprises and in turn, offer solutions or alternatives for meeting the needs of the different sectors.

## SURVEYS

Our Institution prepares and promotes periodic surveys on topics of special interest to entrepreneurs.

## COUNSELING AND LIMITED ADVICE

(free of charge for members)

- Commerce Promotion
- CET Pymes (Express Permit Center)
- Fire Department
- ARPE (State Rules and Permits Administration)
- Health
- Marketing
- Public Relations
- Business Plan Preparation
- Legal Affairs related to Human Resources Administration and Local Laws

## ACTIVITY ROOM

Members may rent this room for business meetings or commercial activities. (100 people maximum seated as in a theatre.) We have a terrace with an exhilarating view of San Juan Bay, available for rent with a 100 person capacity.

## IMPORT & EXPORT PROMOTION

- Participation in commercial missions to foreign markets.
- Certificates of Origin for shipping by exporters.
- Price lists certification.
- Integration with Chambers of Commerce in the United States, Latin America and other countries.
- Promotion of local and international manufacturing.
- Hosting of international commercial missions.

## COMMERCIAL REFERRALS

As a member of the Puerto Rico Chamber of Commerce you become a potential provider or supplier of your products or services when other members call our offices to request lists of merchants associated with our organization. You will have the opportunity to be referred several times a year, given that we receive calls and requests from companies outside of and within Puerto Rico that are interested in obtaining information about our business and professional members.

## Oportunidades de Promoción y Mercadeo

### Sponsorship of Activities

The Puerto Rico Chamber of Commerce offers you the opportunity to promote your company's image by becoming a sponsor of our activities. Our sponsorship proposals are reasonable and flexible.

### ADVERTISE IN "CÁMARA EN ACCIÓN"

The Puerto Rico Chamber of Commerce offers the opportunity to promote your business to our members, other private organizations and government agencies in a digital publication of excellent quality and presentation that reaches, bimonthly, over 3,000 members and entrepreneurs.

### MEMBERSHIP PRODUCTS & SERVICES PROMOTIONS

Members have the opportunity to promote their products or services throughout our database for a reasonable price. Members may also benefit by ordering their flyer reproduction and graphic design from us (at an additional cost).

### E-MARKETING/E-COMMERCE

When you carry out your promotion by E-Marketing, all PRCC members receive it, which implies direct, efficient access to more than 2,000 e-mail addresses of companies and professionals in different commercial sectors. Our membership is one of the most powerful (in terms of purchasing power and decision-making) groups on the island. Requirements:

- Membership must be up to date, since this is an exclusive service for members.
- A letter to the Sales and Marketing Director of the Chamber indicating your desire to send promotional material regarding your product or service.
- Provide a sample of the promotion.
- Designated personnel will call you if your promotion has been approved for transmittal. You will also be informed about the required format and resolution for sending the promotion.
- Basic fee for this service is \$325.00 per dispatch.



### Business Center (Annual Convention)

The Puerto Rico Chamber of Commerce offers its members the opportunity to present their business proposals to a group of executives and officials from different companies. The Business Center is one of the most important activity of our Annual Convention, where a variety of benefits and services are offered. Among these are:

- Business Center services free of charge for our members.
- A maximum of five (5) business appointments with possible buyers.
- Match making of sales and purchases.
- Seminars and workshops for preparing effective business proposals.
- Orientation with participating government agencies.
- Networking and marketing during the closing activity.

## Institute of Corporate Competitiveness



*The Institute of Corporate Competitiveness is the Chamber's division responsible for planning and implementing formative activities for the development of members and their businesses. It has been developed by the Chamber for the purpose of centralizing these functions so that its members have access to training resources that respond to their needs. To meet this goal we have networks of researchers, professionals and professors who serve as educational resources.*

### Private Enterprise Workshop Forum with the Government

The entrepreneurial sector has the opportunity to exchange ideas related to economic development and general welfare of the Island with government officers, and government agencies' directors of the Puerto Rico Commonwealth.

### Institutional Activities

(providing exposure to our members)

- Initiation of New Members
- Know your candidates for the Board of Directors Luncheon
- Cultural Activities
- Business After 6 • Members Luncheons
- Federal Funding Workshop
- Golf Tournament

### Educational Curriculum

Workshops and conferences covering current topics in the following areas:

- Health • Energy • Economic Perspectives
- Publicity • Labor • Administration
- Technology • Environment

### Annual Convention

Event where members and potential candidates for leadership position within the chamber meet in order to network and participate in an array of social and educational events.

- Members Assembly
- Business Center
- Exhibitions of products and services
- Guest speakers
- Awards to selected members for their outstanding business and social performance

### Free Activities and Educational Seminars for Members

These activities respond to the efforts of our institution to provide member services that increase the membership quality. Year after year we strive to find alternatives that offer added value to the membership.

- Business After Six: Networking development activities.
- Institute of Corporate Competitiveness: workshops related to the business world and effective management of the internal and external company environment
- Convention Seminars and Forums
- Domino and billiard recreational tournaments

## Lobbying and Legislative Action

### Lobbying

The Puerto Rico Chamber of Commerce is the premiere private sector organization in Puerto Rico that has the most presence in the Puerto Rico Legislative Assembly and the United States Congress, given that it represents all business sectors in the island. Its leadership in the entrepreneurial community is upheld by the value to its members of the lobbying activities as a basic service for protecting and defending the interests of all sectors, not only in Puerto Rico but in the U.S. Congress as well. It is also the private sector organization most consulted by legislative committees with regard to measures submitted for their consideration.

As a general standard the Puerto Rico Chamber of Commerce assumes its position regarding a legislative bill after evaluating its impact on the economy and commerce, without overlooking the social and cultural impact on the Puerto Rican community. This is done while maintaining itself apart from partisan-politics. Our achievements demonstrate that the Puerto Rico Cham-

ber of Commerce has been highly effective in identifying legislation that would be damaging to the entrepreneurial community prior to becoming law, by means of careful evaluation, submission of analyses to the legislative bodies and, finally, lobbying against approval. In addition, by means of the Working Committees the Puerto Rico Chamber of Commerce offers its members the opportunity to express their ideas on legislative measures that are needed to promote the socioeconomic welfare of our country.

The dissemination of information to the membership regarding the progress of legislation pending consideration by the legislative bodies is made possible by means of our institutional-publication, "Cámara en Acción" ("Chamber in Action"). You may have access to them in our web site: [www.camarapr.org/ponencias](http://www.camarapr.org/ponencias).



For more information please call the Technical and Legislative Services Department 787-721-6060, Ext. 2202 or access our website: [www.camarapr.org](http://www.camarapr.org)



### Legislative Action

- Negotiate legislation favorable to business.
- Stop legislation not favorable to business.
- Prepare and present testimony before legislative committees.
- Appear at legislative and government agency public hearings in order to set forth the Chamber's position.
- Report on legislation in progress.
- Report new laws that impact the business sector.

## Web Page

We are debuting a redesigned website which, besides being informative and a promotional tool, it is your best business ally.

This page was designed in-house by our graphic designer, Jean-Marie Sanchez, with the technical support from Technet PR. Our new website is very practical and easy to navigate.

Advertise your business in our web page

Call 787-721-6060, Ext 2225 to promote your business or service on our site. You can place your banner or logo to allow access to your own website.

The screenshot displays the official website of the Cámara de Comercio de Puerto Rico. The header features the organization's logo and a prominent banner reading "¡Házte socio hoy!". Below the banner, a navigation menu includes links for "Hacer Socio", "Beneficios y Servicios", "Alerta Legislativa", "CCPR", "Publicaciones", "Centro de Resolución de Controversias", "Accreditación de Socios", "Empleos Privados", "Entadas de Interés", and "Pasados Presidentes". The main content area is divided into several sections: "Busca Contactos de Negocios en Puerto Rico" with a search bar; "Eventos y Publicaciones" listing various events; "Unete a... Empresarismo en ACCIÓN" promoting the 2010 convention; "PUERTO RICO CONFERENCE 2010" with a logo; "Nuevos Socios entran a formar parte de la Cámara de Comercio de Puerto Rico" featuring a news article about the inauguration of new members; and "Anunciate aquí" for advertising opportunities. The footer lists institutional sponsors such as Triple-S, Walmart, LG, ONELINK, Sprint, and Microsoft.



### What is the Conflict Resolution Center (CRC) of the Puerto Rico Chamber of Commerce?

The use of the mediation and arbitration are effective forms to alleviate the tight calendar of the courts in our country. The fast pace of today's business world deems it necessary to create expeditious formulas to solve conflicts that are generated in the relations of commercial interchange. For these reasons, in many jurisdictions businessmen have found in mediation and arbitration the most effective and efficient mechanisms to solve their conflicts. Hence, the Puerto Rico Chamber of Commerce has implemented mechanisms of mediation and arbitration through a forum (CRC), to help decide in a flexible, economic and fast way the commercial conflicts of its partners, including the ones from the general public before mediators or impartial referees.

### What is mediation?

Mediation is the process in which people can resolve their controversies. Through dialog and with the aid of an impartial mediator, each of the parties in a dispute have the opportunity to present and or display their opinion on the conflict and to participate voluntarily to obtain a mutually satisfactory agreement.

### What is arbitration?

Arbitration provides an equal opportunity to the parties involved to present and or display their positions, theories and evidence in a adjudicative procedure which is faster and more reliable than a judicial one. This procedure concludes with the emission of an award in which it resolves the totality of the controversies and issues presented to the referee. The parties have the option to decide whether or not to undergo this procedure which is undisputable.

### Some Advantages of Mediation and Arbitration:



**FAST:** Allows solutions in less time due to the speed of its process and development.



**IMPARTIALITY:** Both parties are guaranteed to be treated with impartiality by the excellent referees and mediators recruited by the Puerto Rico Chamber of Commerce, hence the ruling will be just. The parties involved may decide from a registry of mediators and referees to a neutral third option.



**LOW-COST:** Mediation and arbitrage are relatively less expensive than a judicial process.



**PRIVACY:** Maintains strict confidentiality of the conflict, avoiding to make it public which benefits both parties.

### Elegible cases for mediation and arbitration

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Debt collection

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Renting of personal and non personal property.

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Insurance contracts.

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Transportation contracts

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Distribution contracts

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Damages of commercial nature

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Other controversies of commercial nature

**Controversy Resolution Center (CRC)**

Telephone: 787-721-6082 | Fax: 787-723-1891

E-mail: [crc@camarapr.net](mailto:crc@camarapr.net)

*In search of a better way to expand its services to better satisfy member needs, the Puerto Rico Chamber of Commerce has created the Members-Suppliers Accreditation Program.*

### **What is the members-suppliers Accreditation program?**

This Programs emerges from our members need to obtain products or services from reliable suppliers. Also, the suppliers must be able to insure excellence and quality of service to their clients. The most needed areas of services identified by our members were: accounting services and systems, human resources and payroll processing.

### **Human Resources Administration**

It includes: Development and administration of an employees manual. This manual must include policies and procedures of disciplinary handling. This manual must be individually discussed by the service supplier and the employer with each employee. It must establish and also maintain an absenteeism registry, a system to administer employees benefits including vacations, sick days, workman's compensation and training. It should also include a section on performance evaluation. It is required that the supplier offer consultation services on labor subjects, with limitless access of personnel to verify the fulfillment of federal and local laws.

### **Accounting**

It includes: Establishment and revision of transactions registry, maintenance of major general, quarterly and annual income taxes, monthly financial statements and development of an accounting procedures manual.

### **Programming**

Programming services will be offered as hosting in the client's server. The purpose is that the tasks can be performed automatically.

*The Member-Supplier Accreditation Program is now open to all interested members The requirements to apply are posted on our web site: <http://www.camarapr.org/Acreditacion.html>. Be part of this select group of companies looking to develop their businesses through programs that encourage economy, social responsibility and business relations appropriate for the optimum growth of your business. Take advantage of this great benefit and increase your business opportunities.*

## **Insurance Plans**

The Puerto Rico Chamber of Commerce also enables its members to obtain a wide selection of insurance products for safeguarding the assets of their businesses and effectively securing possible risks. This service is coordinated through Bonnet Insurance Brokerage Corporation, an insurance brokerage firm that was established forty-five years ago, and is licensed by the Office of the Insurance Commissioner of Puerto Rico to sell all types of insurance and bonds. The corporation is also authorized to sell Excess Line Insurance which permits access to all the world insurance markets when there is no market in Puerto Rico for a particular risk. As the official broker of the Puerto Rico Chamber of Commerce, the corporation offers bona fide members of the Chamber free consulting service.

Bonnet Insurance Brokerage Corporation is also a one stop shop, where you may obtain all kinds of insurances alternatives that your organization may need, as well as personal and commercial insurance.

Bonnet Insurance Brokerage Corporation provides protection against catastrophes; thinking ahead of your future in a responsible way.

### **Bonnet Insurance Brokerage Corporation offers insurance alternatives that guarantee enterprise protection, such as:**

- Property and Casualty Insurance
- Auto Insurance
- General Liability
- Personal and Commercial Umbrella
- Builder's Risks
- Shore and Off-Shore Condominiums
- Errors and Omissions Policy
- Environmental Pollution
- Professional Malpractice
- Directors and Officers, Professional Liability
- Internet Liability
- Employment Practices Liability



### **Payroll Processing**

It includes: Establishment of a system to administer and compile hours worked data ( work reporting system). Payroll processing and print employee pay-checks . Preparation and eradication of periodic deposits (e.g. social, contributions, income tax, cooperative, etc). Preparation and eradication of quarterly and annual income tax. Preparation of accumulated benefits, vacation and sick day reports.

### **Benefits of Contracting the Services of an Accredited Member-Supplier:**

- ✓ Special discount price for members.
- ✓ A variety of suppliers from which you can choose the one with the best offer that better suits your needs.
- ✓ Quality of service.
- ✓ Service flexibility and adaptability according to the clients special requirements.
- ✓ Exclusivity and competitiveness.

We are certain that this new service will fulfill your company's needs. A member-supplier accredited by the Puerto Rico Chamber of Commerce assures that he will offer excellent service to all members and clients.

We want to hear from you. For more information about this service, please call: 787-721-6060. For a list of our member-suppliers: [www.camarapr.org](http://www.camarapr.org)



- Entertainment Risk Liability
- Bonds of all types
- Travel Accident/ADD
- Disability and Catastrophic Illnesses, among others
- Long Term Care, annuities, life

### **For more information:**

☎ 787-723-1950  
✉ [www.bonnetinsurance.com](http://www.bonnetinsurance.com)  
[vazquez@microjuris.com](mailto:vazquez@microjuris.com)

### **Office located at:**

Banco Popular de Puerto Rico Building,  
206 Tetuán Street, 9th. Floor, Old San Juan PR 00901



**Rates effective from 1 July 2010 to June 30, 2011**

For more information: Carlos Rivera, Senior Account Executive, Fulcro Insurance  
Telephone: (787) 725-5880 | Fax: (787) 721-0959 | E-mail:fulcro@fulcroinsurance.com

Benefit Triple S, Inc.	Individual Contract (Group)	Integral Health Business A (2 - 50 employees)	Integral Health Business B (2 - 50 employees)
Individual	\$275.75	\$224.30	\$179.15
Couple	\$550.25	\$447.35	\$357.05
Family	\$662.35	\$553.45	\$445.15

Co-Pays and Deductibles			
BASIC COVERAGE			Initial Deductible \$100 per insured person
Ambulatory Visit (generalist, specialist, sub-specialist)	<ul style="list-style-type: none"> <li>\$10 Generalist</li> <li>\$15 Specialist</li> <li>\$18 Sub-Specialist</li> </ul>	<ul style="list-style-type: none"> <li>\$10 Generalist</li> <li>\$15 Specialist</li> <li>\$18 Sub-Specialist</li> </ul>	<ul style="list-style-type: none"> <li>\$0 Generalists, Family Doctors e Internists for services within <i>Integrated Care Centers</i></li> <li>\$15 Generalists, Family Doctors, Internists, Gynecologist and Pediatrician for services out of network</li> <li>\$18 Specialists</li> <li>\$20 Sub-Specialists</li> </ul>
Emergency Room	\$75 / Pre-certified by Teleconsulta: \$25	\$75 / Pre-certified by Teleconsulta: \$25	\$75 / Pre-certified by Teleconsulta: \$50
Laboratories and X-Rays	40%	40%	30%
Physical and Respiratory Therapy, Chiropractic Adjustments	\$10 - Treatment	\$10 - Treatment	\$7 - Treatment and Vaccines
Ambulatory Surgery	\$75	\$75	\$75
Diagnostic Test <ul style="list-style-type: none"> <li>1 per anatomical region</li> <li>CT subject to pre-authorization</li> </ul> Ex. CT, MRI, Pet Scan and Pet	40%	40%	<ul style="list-style-type: none"> <li>40% Sonogram, Nuclear Medicine and Other Diagnostic Tests</li> <li>30% MRI, MRA &amp; CT within Preferred Imaging Centers</li> <li>40% in Participating Centers</li> <li>50% PET Scan y SPECT (in exclusive centers )</li> <li>10% during Hospitalization for some studies</li> </ul>
Hospital	\$50 Partial / \$200 Regular	\$50 Partial / \$200 Regular	<ul style="list-style-type: none"> <li>General Basic Hospitals \$50</li> <li>General Hospitals \$250</li> <li>Other Participant Hospitals \$500 / Partial \$75</li> </ul>

PHARMACY	Bioequivalent Medication is First Option in All Alternatives		
	Step Therapy \$100 Initial Deductible Maximum of \$5,000 per person	Step Therapy Maximum of \$5,000 per person	Step Therapy \$50 Initial Deductible per person Maximum of \$2,000 per person \$200 Specialized Medication
ACUTE <ul style="list-style-type: none"> <li>Brand or Bioequivalent</li> <li>15 Day Supply</li> </ul>	25%	25%	\$5.00 Bioequivalent 20% Brand and New Medication
MAINTENANCE <ul style="list-style-type: none"> <li>Brand or Bioequivalent</li> </ul>	50%	50%	\$5.00 Bioequivalent 20% Brand and New Medication
	90 Days Supply (Applies Only to Maintenance Medication)		
	40% Brand and Bioequivalent	40% Brand and Bioequivalent	\$10 Bioequivalente 15% Brand and New Medication

DENTAL			
Basic and Preventive Services	0%	0%	0%
Compose Resins and Oral Surgery	30%	30%	30%
Space Keepers	20%	20%	20%

MAJOR MEDICAL			
	20%, Maximum \$1,000,000 p/p	20%, Maximum \$1,000,000 p/p	20%, Maximum \$500,000 p/p
Organ Transplant	Included in <i>Major Medical</i> Maximum \$1,000,000	Included in <i>Major Medical</i> Maximum \$1,000,000	Included in <i>Major Medical</i> Maximum \$500,000
LIFE INSURANCE			
	\$5,000 Accidental Death and Dismemberment	\$5,000 Accidental Death and Dismemberment	\$5,000 Accidental Death and Dismemberment

Note: This is not a benefit contract. In case of discrepancies between this document and the contract , the information in the contract will prevail.