

## Our Services



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

### Virtual Network for Members

Our virtual network of partners aims to achieve integration among the members, provoke conversation and business linkages that result in productive business relationships and durable and thus to contribute to economic growth of Puerto Rico.

In this network, you can:

- find the Membership Directory
- participate in exchange forums,
- participate in the creation of forums and blogs news for the business community.

### 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)
- 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

### USE OF MEETING/ACTIVITY ROOM

Members may rent this room for business meetings or commercial activities. (100 people maximum seated as in a theatre.)

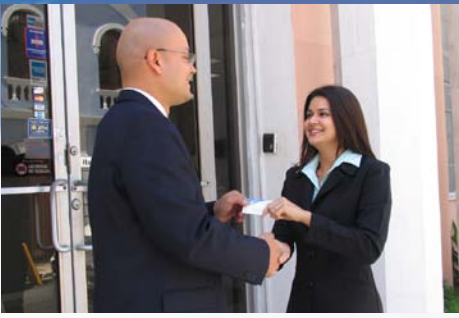
We have a terrace with an exhilarating view of San Juan Bay, available for rent with a 100 person capacity.

### 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.



## Opportunities for Promotion and Marketing



### **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, around 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 around 3,000 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.

## Members-Suppliers Accreditation Program

*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 Program 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.

### **Payroll Processing**

It includes: Establishment of a system to administer and compile hours worked data (work reporting system). Payroll processing and print employee paychecks. 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.

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.

 **Call 787-721-6060, Ext 2200**

 **Click [www.camarapr.org](http://www.camarapr.org) for a list of our member-suppliers**

### *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.

### *Eligible cases for mediation and arbitration*

1. Debt collection
2. Renting of personal and non personal property.
3. Insurance contracts.
4. Transportation contracts
5. Distribution contracts
6. Damages of commercial nature
7. Other controversies of commercial nature

 **Call 787-721-6082**  
Fax: 787-723-1891

 **Click [crc@camarapr.net](mailto:crc@camarapr.net)**



## 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.*

### **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

## **Institutional Development**

Our different departments are responsible for developing programs and activities directed towards strengthening the relationship with and between Chamber members. Our primary goal is to offer excellent service to our members and maintain a direct and effective communication flow. We work arduously when it comes to fundamental tasks such as: maintaining good relationships with government agencies, legislative bodies and other associations and institutions in an attempt to establish strategic alliances when needed.

We constantly have the responsibility of structuring personalized benefits and services for Chamber members. Our personnel meet the needs of members with sensitivity, diligence and promptness, because they are the foundation of our economy. Our diverse services go from the most basic, such as the orientation on permits and licenses needed to establish a business, to the most complex, such as promoting the participation and interaction of our members in Commercial Missions. This way, entrepreneurial ties at the local and international levels are strengthened.



**Llama al** 787-721-6060, Ext 2200



**Click** [servicios@camarapr.net](mailto:servicios@camarapr.net)

### 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 Chamber 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").



**Call** 787-721-6060, Ext 2202



**Click** [www.camarapr.org/alerta/ponencias.htm](http://www.camarapr.org/alerta/ponencias.htm)



### 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

*Our 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 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.*



## Health Insurance Plans



PUERTO RICO  
CHAMBER OF COMMERCE



July 1, 2013 - June 30, 2014

## Groups 2-50 Employees



As a member of the Puerto Rico Chamber of Commerce (PRCC) you will have access to different health coverage services that provide medical, hospital, dental, pharmacy, and life insurance coverage.

### Coverage for Businesses

There are three options provided exclusively for business. The options include: individual, couple, and family coverage. You can offer health plan alternatives to suit your employees needs.

If you have more than 50 employees, your benefits can be designed to address your specific needs.

Interested in health plan benefit:

### Requirements

1. There is a minimum percent of eligible employee participation:

Contracts	% Participation Required
2-9	100%
10-25	90%
26-50	75%

2. Mandatory documents for groups of 2-50 contracts (one of the three):

- a. Form 941 or 941-PR (IRS)
- b. Quarterly statement of unemployment insurance contributions or disability.
- c. Form 499 R-18 employer's quarterly income tax withheld, including list of employees.

For more information about this benefit, please call:

**Fulcro Insurance**

T. 787.725.5880

**Maribel Aponte**

maponte@fulcroinsurance.com

**Carlos Rivera**

crivera@fulcroinsurance.com

**PRCC - Membership Services  
Department**

T. 787.721.6060

servicios@camarapr.net

### Important:

**Do not forget to send your admission documents at least 10 days before the effective date.**



# Groups 2-50 Employees

July 1, 2013 - June 30, 2014



FULCRO  
INSURANCE

Triple-S Salud, Inc. Benefit	Comprehensive Corporate A (2-50 employees)	Comprehensive Corporate B (2-50 employees)	Comprehensive Corporate C (2-50 employees)
Individual	\$260.25	\$212.80	\$204.30
Couple	\$519.25	\$424.35	\$407.35
Family	\$640.90	\$515.05	\$515.25
<b>BASIC</b>	<b>Co-Pays / Deductibles</b>		
Generalist:	\$10.00	\$15.00	\$15.00
Specialist:	\$15.00	\$20.00	\$15.00
Sub-specialist:	\$18.00	\$20.00	\$20.00
Emergency Room:	\$75 / \$25 Pre-Cert Teleconsulta	\$75 / \$25 Pre-Cert Teleconsulta	\$75 / \$35 Pre-Cert Teleconsulta
Lithotripsy:	40%	40%	\$500
Laboratory - X-Rays – Diagnostic Tests	40%	40%	40%
Respiratory and Physical Therapy	\$10	\$10	\$15
Chiropractic Manipulation	\$10	\$10	\$10
Preventive Vaccines:	\$0	\$10 / 20% Synagis	\$10 / 25% Synagis
Other Vaccines:	\$10 / 20% Synagis		
Hospital:	\$200 Regular/ \$50 Partial	\$200 Regular/ \$50 Partial	\$150 Regular/ \$75 Partial
<b>PHARMACY</b>	<b>Generic as First Option and Step Therapy Program Included</b>		
Initial Deductible:	<b>Does not apply</b>	<b>Generic Medication</b>	<b>\$50</b>
Description:	25% Acute Medication (Generic or Brand)	\$10 Acute Medication	\$10 Generic Medication
	50% Maintenance Medication (Generic or Brand)	\$20 Maintenance Medication	Brand and New Medications: 40% minimum \$20/ Specialized Medications: \$200
	<b>90 Days Supply Programs (Maintenance Medications Only)</b> Apply to Corporate A and Corporate B Only		
	40% generic or brand	Excluded	Generic: \$20/ Brand: 30%, minimum \$40/ New Medications 40%, \$60 minimum
Maximum:	When \$5,000 is reached, the co-pays changes to 75% (maintenance) and 50% (acute)	N/A	When \$1,000 is reached, the co-pay will be 60% for all medications
<b>DENTAL</b>			
Preventive and Basic:	Covered 100%	Excluded	Covered 100%
Resins / Oral Surgery	30%	Excluded	30%
Fix Space Maintainers:	20%	Excluded	20%
<b>MAJOR MEDICAL</b>	Services in US will be covered by reimbursement according with the rates of PR, except emergencies. Pre-authorization required.		
Co-Pay	20%	Covered 100%	Excluded
Organs Transplant:	Covered 100%		Excluded
<b>LIFE INSURANCE</b>	<b>Accidental Death / Dismemberment</b>		
Maximum Benefit:	\$5,000	\$5,000	\$5,000
<b>Note: This is a summary of benefits, not a contract. In case of any discrepancy between this summary and the contract, the contract shall prevail. Please request a Certificate of Coverage for details.</b>			





PUERTO RICO  
CHAMBER OF COMMERCE



July 1, 2013 - June 30, 2014

## Individual Members



As a member of the Puerto Rico Chamber of Commerce (PRCC) you will have access to different health coverage services that provide medical, hospital, dental, pharmacy, and life insurance coverage.

### Individual Coverage

As an individual you may also benefit from a health plan coverage. You can choose between individual, couple, or family coverage.

### Interested in health plan benefit:

**What should I do if, as an individual, I did not complete the enrollment process within the enrollment period?**

If you want to be transferred from other individual health coverage or any health coverage sponsored by other association, college, or group plans you can be transferred during:

1. The CCPR renewal period.
2. The renewal period of your current health plan coverage.

TRIPLE-S SALUD BENEFIT	Individual Contract ("Pote")
Individual	\$668.40
Couple	\$1,335.55
Family	\$1,599.80
BASIC	Co-Pays / Deductibles
Generalist:	\$10.00
Specialist:	\$15.00
Sub-specialist:	\$18.00
Emergency Room:	\$75 / \$25 Pre-Cert Teleconsulta
Lithotripsy:	40%
Laboratory - X-Rays – Diagnostic Tests	40%
Respiratory and Physical Therapy	\$10
Chiropractic Manipulation	\$10
Preventive Vaccines:	\$0
Other Vaccines:	\$5 / 20% Synagis
Hospital:	\$200 Regular/ \$50 Partial
PHARMACY	Generic as First Option and Step Therapy Program Included
Initial Deductible:	\$100
Description:	25% Acute Medication (Generic or Brand) 50% Maintenance Medication (Generic or Brand) <b>90 Days Supply Programs (Maintenance Medications Only)</b> 40% generic or brand
Maximum:	When \$5,000 is reached, the co-pays change to 75% (maintenance) and 50% (acute)
DENTAL	
Preventive and Basic:	Covered 100%
Resins / Oral Surgery	30%
Fix Space Maintainers:	20%
MAJOR MEDICAL	Services in US covered by reimbursement with rates of PR, except emergencies. Pre-authorization required.
Co-Pay	20%
Organ Transplant:	Covered 100%
LIFE INSURANCE	Accidental Death / Dismemberment
Maximum Benefit:	\$5,000

For more information about this benefit, please call:

**Fulcro Insurance**  
T. 787.725.5880

**Maribel Aponte**  
maponte@fulcroinsurance.com

**Carlos Rivera**  
crivera@fulcroinsurance.com

**PRCC - Membership Services Department**  
T. 787.721.6060  
servicios@camarapr.net

### Important:

**Do not forget to send your admission documents at least 10 days before the effective date.**



Note: This is a summary of benefits, not a contract. In case of any discrepancy between this summary and the contract, the contract shall prevail. Please request a Certificate of Coverage for details.

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.

### *For more information:*



787-723-1950



[www.bonnetinsurance.com](http://www.bonnetinsurance.com)  
[vazqueze@microjuris.com](mailto:vazqueze@microjuris.com)

### *Office located at:*

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



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