



Medical

SZV
Social & Health Insurances
HAS THE ANSWERS!

Medical

All employees who are:

- registered at SZV;
- working for an employer and their wages do not exceed the wage limit;
- employed for 5 or 6 working days a week are insured for sickness insurance.

Unfit to work (AO Control)

You are entitled to sickness insurance benefits, if you comply with the rules & regulations and the Control Doctor of SZV has endorsed the period of unfitness to work, on the back of your yellow control card.

Please note, that:

- **NO** AO control is possible outside of the scheduled hours of **07:30 am - 10:00 am** daily, from Monday through Friday.
- In accordance to the law, if you do not visit the Control Doctor at SZV on the 3rd day of your illness (being unfit to work) your employer will not be able to claim loss of wages from SZV for the days that you were unfit to work.

Who

ZV Insured.

Procedure

1. Call your employer on the first (1st) day of illness to inform him that you are unfit to work.
2. On the first (1st) day of illness, please visit your general practitioner (GP) or medical specialist) with your Yellow control card. You do NOT visit SZV on the first (1st) day of illness.
3. If your GP (or medical specialist) confirms that you are ill, he/she will sign the Yellow Card. He/she should sign the Yellow Card with the date you visited his/her office
4. If you are still sick on the third (3rd) day, starting from the date of your GP visit, you are obligated to visit the Control Doctor at SZV. You do not need to make an appointment at SZV for this, but can report to the Medical Desk between 07:30 am - 10:00 am daily (Monday – Friday). If the 3rd day of sickness falls on a Saturday

- or Sunday, you must visit SZV on Monday.
5. If on the 3rd day you can work, you must return to work. You do not have to come to SZV.

Important:

6. When you visit the Control Doctor at SZV, please bring along your ZV insurance card and your signed Yellow Card (by your GP or or medical specialist). If your Yellow Card is not signed, you will not be able to visit the Control Doctor at SZV.
7. If you have a letter with medical results from your GP or specialist and a summary of your medication please bring it along.
8. If you do not feel fit for work on the date mentioned on your card by the SZV Control Doctor, you must show up for AO Control on that same day.

Please note:

- Government employed/other civil and public servants to whom the OZR rules are applicable (OZR): If you are employed by government, your department will determine the applicable procedure for you. Depending on your department rules you will need to visit the Control Doctor on the 1st or 4th day of being sick. You will receive a Blue Card from the SZV the first time that you visit for AO Control. There is no need to visit your GP prior to coming to the SZV. Persons who chose to not follow these rules can get first day control mandated by their HR department. Everyone else comes in on the 4th day.

What to bring

- Your ZV or OZR Insurance Card
- Your Yellow Card or
- Blue Card if you are a Government employee and already have one

Please note:

- That your Yellow Card is only valid when the Employer information section is completely filled in and signed by your employer. This is applicable for ZV insured - Non-Government.

We will accept the Yellow Card if it is not properly filled out but it has to be signed by the employer!

- That your Yellow Card must be signed by your GP or medical specialist, or you will not be able to see the Control Doctor. For patients who had been admitted to the hospital, we will also accept the admittance and discharge letter from the hospital. In cases where the employer only hands out the Yellow Card on the 3rd day, we can also accept an official 30 days declaration slip from the doctor.

FAQ's

What does NTB, AO, AG, UW, FW and C stand for on the medical report card?

NTB = Niet te betalen/Not to pay out
AO= Arbeids Ongeschikt/ UW: Unfit for work
AG= Arbeids Geschikt/ FW: Fit for work
C= Control/Follow up

Can I get my Yellow Card signed retroactively?

No. Only in rare cases exceptions can be made based on the discretion of the SZV Medical Advisor. It will be imperative that you have a letter from your GP/specialist explaining the **medical reason** for you not showing up on time if you want SZV to consider such a request.

What does the Control Doctor at SZV do?

The Control Doctor at SZV will evaluate your sickness on the 3rd day or recommend a follow-up appointment. He/she will also determine, based on your sickness and the type of work that you perform, when you should be able to return to work. This is stated as "AG" (Arbeitsgeschikt = fit for work) on the yellow/blue card. This information is important for your sick-pay which you will receive from your employer.



What to do when I get a follow-up control?

Based on your sickness, the Control Doctor at SZV may also recommend a follow-up control. This is a second appointment with the Control Doctor at SZV. In this case, no AG date is registered as yet. Your follow-up will be registered on the yellow/blue card. This will be noted as "C/" or "Co" on the card. Documents to bring to your follow-up appointment: your SZV insurance card and your Yellow /Blue card.

What will happen if I do not show up for my follow-up control?

If you fail to report for the follow up appointment with the Control Doctor of SZV on the date written on your card, you will lose the right to sick- pay. If you come after the date written on your Yellow Card, you will get a NTB ("niet te betalen"- not to be paid) notation on your card. This means that you may not qualify for sick pay from your employer for the period that you did not show up for follow-up onwards. Please bring along any letters or medical results received from your GP/specialist.

I do not agree that I am fit for work. What can I do?

If the Control Doctor of SZV finds you are fit for work, you are not eligible for sick leave. If you still feel that you are unfit for work you must discuss alternative leave options with your employer. Other options may include: unpaid leave or use of vacation days. *We can recommend that they at least try to go back to work and in case this doesn't work out then come back with a letter from their GP/medical specialist stating why they need additional days.*

Are employers required to pay the insured during the first 2 days of sickness?

Yes, employers are required to pay the employee after he/she presents the signed Yellow Card to the employer. Remember that you must be declared AO by your GP or treating specialist on the first day of your sickness. If your sick-leave started before you consulted with your GP or treating specialist, your employer might only pay from the day you saw your doctor.

If I'm on sick-leave, can I let someone else come to SZV for me to get my Yellow/Blue Card signed?

No, only if you have a letter from a specialist stating a valid medical reason you cannot come in personally. For example: broken leg, cases of bedrest

If I already have my operation date scheduled, can I come in to SZV to get my Yellow/Blue Card signed ahead of time?

No, unfortunately not. You need to come in after you have been discharged from the hospital.

Accident on the job (“Bedrijfsongeval”)

In the Accident Insurance Act is stated that employees have a right to compensation in connection with an accident that he/she has met with in connection with his/her employment.

An accident is considered “bedrijfsongeval” when:

- An employee has a sudden accident while performing work which results in him/her being unfit for work, or for which medical treatment is required. Disability (causing the employee to be unfit for work) occurs in the following cases:
 - a. In the event that the employee is not able to work during 24 hours or longer as a consequence of an accident.
 - b. If the employee is not allowed to work temporarily in connection with a medical examination or in connection with the fact, that by working, his recovery is obstructed.
 - c. If the employee may not work in connection with the risk of infection for others.
- An employee has an accident on their way to and from work provided they have taken the **shortest route** either to or from work.

Who

All employees are covered for Accident Insurance regardless of their salary.

Exempted employees are:

- Employees who are self-employed and considered employers by the SZV
- Parents and children living in the family home of the employer unless they have a regular employment relationship with the employer and are paid according to industry standards
- Domestic staff
- At-home workers
- Captain or crewmembers of a Sint Maarten flagged ship

- Civil Servants
- Owner of a sole proprietorship and spouse of a sole proprietor

Procedure

1. Request a “bedrijfsongeval” /accident on the job claim form from your employer and make sure that he/she fills out the employer part of the form completely and dates and signs it. This is called the “white card”.
2. Take this form to the doctor who gave you the first treatment and have him/her complete it
3. Personally, hand the form, completed by your doctor, to the SZV Control Doctor on the 3rd day.

Please note:

- If SZV's physician does not confirm the illness of an employee due to an accident on the job on the 3rd day of the accident, the employer will not receive a loss of wages compensation. In other words, only if the period of unfitness for work is longer than 2 days, the employer will receive the loss of wages compensation from the 1st day. If the period of unfitness for work is only 1 day, the employer has no right to receive a loss of wages compensation.

What to bring

- Your SVZ Insurance Card
- The “bedrijfsongeval”/accident on the job claim form filled out and signed by your employer and completed by the doctor who provided the first treatment

FAQ's

What happens if after one year I am still unable to work?

- If you remain 100% disabled, you will start receiving 80% of the daily pay after the first year.
- In the event of partial or permanent disability, you will receive an accident pay in accordance with the occupational disability percentage.

Please note:

- For the employer to be entitled to loss of wages compensation, the SZV control doctor must confirm the disability of an employee by means of signing off the Accident on the Job claim form.
- The employer will lose his right to collect loss of wages, if he has not submitted a written request for loss of wages to which he is entitled within two years of his right to the loss of wages becoming payable.

The duration of the loss of wages compensation under the Accident Insurance

Ordinance is dependent on the report of the SZV control doctor and will be paid in the following manner:

- a. 100% of the insured daily wages during the first (1st) year.
- b. 80% of the insured daily wages during the subsequent years, if the employee remains 100% unable to perform his/her duties due to the accident.
- c. In the event that the employee remains partially or completely permanent disabled, the employee will receive an accident insurance benefit in accordance with the occupational disability percentage.

This accident insurance benefit will be paid up to the maximum of the wage limit of the Sickness Insurance Ordinance. If an employee earns more than the maximum wage mentioned in the Sickness Insurance Ordinance, the insurance benefit is capped at this wage limit.



Maternity Leave

Insured employees are entitled to a total of 12 weeks of maternity leave. You can choose between 4 or 6 weeks before estimated due date and the remainder after birth. You will receive control by the Control Doctor of SZV for 5 or 7 weeks after birth.

Who

ZV and OZR Insured.

Procedure

One (1) to two (2) weeks before the planned start of your maternity leave, you have to visit the SZV control doctor to sign-off for your maternity leave on your Yellow card of Blue card (in case you are an Government employee).

What to bring

- Your valid SZV Insurance card.
- If applicable, your Yellow card, if you are ZV insured.

- If applicable, your Blue card, if you are a Government employee and already have one.
- The signed letter from your gynecologist or midwife, indicating your due date.

Please note:

- That your Yellow card is only valid when the Employer Information section is completely filled out and signed by your employer. This is only applicable for ZV insured.
- That your Yellow card must be signed by your gynecologist or midwife, or you will not be able to see the control doctor of SZV.

FAQ's

What to do if I am on sick leave before maternity leave?

You follow the regular AO-Control procedure.



Authorizations (“Machtigingen”)

A “machtiging” is an authorization letter issued by the SZV confirming that we will cover certain costs made by a ZV or OZR insured, person receiving AVBZ-care at a specialist. You can obtain a “machtiging” for:

- Paramedical care (speech therapist, dietician, psychologist, physical and occupational therapist)
- Prescriptions
- Regular use of medical aids (“hulpmiddelen”)
- Regular use of prosthetics (“kunstmid-delen”)
- Regular use of district nursing (“wijk-verpleging”) AVBZ
- Regular use of hearing aids AVBZ

Who

ZV and OZR Insured, persons receiving AVBZ-care

Procedure

- Physical and occupational therapist:
The authorizations for physical and occupational therapists are handled through your family doctor and therapist directly with SZV (through the web portal).
- Medical aids:
The authorization for (regular use) medical aids must be obtained through SZV. You have to come to the medical desks with your authorization request to have it processed.
- Prosthetics:
If a specialist has prescribed your (regular use) prosthetics you can go directly to the distributor. The distributor will communicate with SZV directly to arrange for payment.
- District nursing:
For district nursing assistance based on a request from your family doctor, you can go directly to the district nursing facility. They will do an assessment and communicate with SZV directly what your needs are.

- Hearing aids:
For (regular use) hearing aids authorization you must present yourself at SZV with an audiogram. Your request will be processed within 2 weeks after which we will call and let you know the outcome. If approved, you can go directly to the vendor.

What to bring

- Your Insurance Card
- The original referral letter of your family doctor
- The original prescription by your family doctor or specialist (if applicable)
- An audiogram (if applicable)



Medical Expenses

You are entitled to receive a reimbursement for the cost of medical treatment, medication, or medical aid, depending on your health insurance, insurance status, or other conditions that may apply. All medical reimbursement requests are subject to approval or denial by the SZV's control doctor.

Who

ZV, FZOG, OZR insured.

Procedure

1. You pay 100% of the invoice for a medical treatment, medication, or medical aid.
2. You submit a request for medical reimbursement at SZV by filling out the medical reimbursement form.
3. Your request is processed for approval or denial by the SZV physicians.
4. The reimbursement process and payment can take up to six weeks.
5. The calculated and approved funds of your reimbursement request are paid to you via a bank transfer and you will receive a decision from SZV indicating what amount has been reimbursed and why

Please note:

- The amount you will be reimbursed depends on your health insurance coverage and the by law established medical tariffs.
- Retired Government workers (FZOG) and civil servants receive 90% or 100% of the approved tariffs and amount.
- Most reimbursements payments will not cover 100% of your costs.

What to bring

- cZV, FZOG and/or OZR Insurance Card
- If applicable: insurance Letter (can be obtained at the Employee's Desk)
- Original and detailed receipts/bills related to the medical expenses made
Please make sure that:
 - a) The bills are completely paid

- b) That proof of payment of the bill is present/visible
- c) That the patient's name is mentioned on the receipt/bills
- d) ZV insured can submit receipts/bills not older than 6 months
- e) OZR and FZOG insured can submit receipts/bills not older than 1 year and 3 months

- A valid medical referral (not older than 6 months)

Please make sure that:

- a) The referral is from a GP to a specialist or from a specialist to a specialist
- b) Laboratory and radiology treatments/visits have referrals
- c) That the referral that is prior (up to 6 months) or equal to the treatment date

- Detailed medical report

The medical report needs to mention:

- a) Who underwent the procedure
- b) What was done (in detail)
- c) When it was done
- d) How it was done

- The medical reimbursement form, properly filled out and signed

Please make sure that:

- a) An email address has been provided
- b) That the form is signed and dated
- c) Each adult and each child is filled out on a separate form
Keep in mind that the more information the patient provides the better for the evaluation process.

FAQ's

How will I know what I was reimbursed?

You are required to fill in your email address on the medical reimbursement request form. SZV will use this to email you the official decision which will have a detailed specification of what has been reimbursed. I don't agree with the reimbursement. If you do not agree with what has been

reimbursed, you have six weeks (after receipt of the original decision with the specification) to write an appeal letter, addressed to the Director of SZV, explaining why you are not in agreement with your reimbursement payment.

Can someone else request my reimbursement?

Yes, they can, however, they must have in their possession a power of attorney (authorization letter) to receive any funds on your behalf.

How do I get my prescription glasses covered?

FZOG insured, PP-card holders and OZR insured qualify for coverage of their prescription eyeglasses.

- FZOG insured can submit their eyeglasses prescription to SZV, where they will receive a blank check with the calculated amount (based on the by law established tariffs) that is in accordance with the strength of their lens. They can also pay for the glasses first and then submit a claim through a medical reimbursement request.
- PP-card holders and OZR insured can submit their eyeglasses prescription (or contact lenses prescription if you are OZR insured) for a stamped approval before collecting their eyeglasses. They can also pay for the glasses first and then submit a claim through a medical reimbursement request.

How do I get my dental treatments covered?

FZOG insured, PP-card holders and OZR insured qualify to receive dental treatment coverage. All amounts will be paid and/or reimbursed based on the by law established tariffs. They can:

- Pay for their dental treatments and then submit a request for a medical reimbursement.
- Or submit a pro-forma invoice of the total cost and a check will be issued in the name of the dentist.

How do I get my orthodontic treatments covered?

OZR insured qualify to receive orthodontic treatment coverage. All amounts will be paid and/or reimbursed based on the by law established tariffs. They can:

- Pay for their dental treatments and then submit a request for a medical reimbursement.
- Or submit a pro-forma invoice of the total cost and a check will be issued in the name of the dentist.

AVBZ

The AVBZ coverage is a national insurance implemented in 1997 to cover the care of persons suffering from a prolonged chronic illness, where they are dependent on others to care for them. It is an insurance based on the solidarity principle that covers the whole population.

Who

If you are suffering from a chronic illness/impairment that makes you incapable of caring for yourself or functioning optimally and/or are a person physically and/or mentally handicapped, or suffer from psychiatric disorders, you might be able to qualify and benefit from the care products AVBZ offers.

Procedure

You cannot independently apply for AVBZ insurance. Applications are processed through the treating physician via a request

form which includes supporting documents indicating that AVBZ care is necessary. The requesting physician will receive a confirmation if the request is approved or denied.

What to bring

Not applicable

FAQ's

Is the AVBZ insurance an insurance package I can purchase?

No, it is not an insurance which can be purchased. Everyone who is employed pays a monthly contribution towards the AVBZ fund along with your employer and the Government of Sint Maarten.

If I'm suffering from Diabetes for a long time, do I get AVBZ coverage?

Diabetes is not covered under the AVBZ insurance. AVBZ coverage is mainly for long-



term care in our assigned care products, institutions and to cover the costs of medical aids. Medication, doctors' visits, and certain medical aids are covered under your primary insurance (ZV, OZR, FZOG, PP).

Why do I have to pay premiums and not get AVBZ coverage?

Everyone who is employed pays a monthly contribution monthly towards the AVBZ fund along with your employer and the Government of Sint Maarten. This is to ensure that when the care, admission to an institution, medical aids or home adjustments are needed this can be provided to insured without requesting any additional payments of the insured.

I require changes in my home due to my illness, is this covered?

The AVBZ insurance covers changes inside your home to make it possible for you to be mobile within your home. For example; installing of grab bars, removal of the tub and adding a shower chair, raised toilet seats.

Widening of your inside doors to be able to access the bathroom. This is all done in agreement with your rehabilitation physician, occupational therapist, AVBZ officers, and an indication from the Indication Committee, approval from SZV and by an appointed SZV contractor.

What can AVBZ assist me or my family member with whom is diagnosed with Alzheimer's?

AVBZ insurance covers care offered by the White and Yellow Cross Foundation to patients with Alzheimer's for example: District nursing can assist with the personal care, we also offer a Psycho-geriatric daycare from the White and Yellow Cross Foundation on weekdays. If an insured becomes ill and is a danger to him/herself or others, he/she can, after going through the application process, be admitted to the nursing home where there is 24-hour nursing assistance and supervision."



How can I get my family member admitted to a home?

Admittance to a home must be done in consultation with the patient's GP. The GP's request including a report on the diagnosis and status of the patient goes to the White/Yellow Cross. They complete the request by having a social worker visit the patient at home for an evaluation. Once the request is complete (family doctor plus White/Yellow Cross evaluation, reports, and additional forms) it has to be send in to the AZVB department. The department will then conduct a house visit prior to sending the request in for evaluation with the Indication Committee. The final decision will be taken within 2 weeks and will be communicated to the White/Yellow Cross who will then update the patient. The patient can be proposed to be admitted immediately or the use of other products/services that can be of assistance to the family can be proposed. Please bear in mind that there are waiting lists and that it is not always possible to have your family member placed asap.


I had my leg amputated, what happens next?

The specialist or GP in charge will prescribe district nursing for you to take care of the wound, making sure it's healing correctly and no infection is contracted. You will also immediately start with physical therapy. Once the specialist or GP in charge deems you fit enough, he/she will refer you to the rehab physician for an assessment. Based on the advice of this rehab physician he/she will provide a referral for you to be measured for a prosthetic leg.



Disclaimer:

The information contained in these documents is for general information purposes only and has been prepared with the utmost care to ensure a high level of accuracy and completeness. As we continuously improve our services, the information and/or services of SZV presented in these documents may differ over time and SZV cannot be held liable for the information presented and possible changes.

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 SZV Social & Health insurances

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