

## 2019 Wage Limits & Premiums

The Director of the Social & Health Insurances St. Maarten (SZV) would like to inform the general public of the premium percentages and the new maximum wage limits. These new amounts will be effective as of January 1st, 2019.

Premium Percentages	Premiums (In percentages of income)
AOV 13%	Employer's contribution 7.00 % Employee's contribution 6.00 %
AWW 1%	Employer's contribution 0.50 % Employee's contribution 0.50 %
OV 0,5 – 5 %	The premium depends on the risk class your company is categorized in, and must be paid by the employer.
ZV 12,5 %	Employer contribution 8.3 % Employee contribution 4.2 %

Both the ZV (Sickness Insurance Ordinance) and the OV (Accident Insurance Ordinance) allow for yearly adjustment of the daily wage limits based on the consumer price index by means of a decree, containing general measures. Based on several factors, an indexation of the wage limits for the year 2019 will not be done.

Maximum wages ZV and OV	2019 (NAf)
Per day (6-day workweek)	217.36
Per day (5-day workweek)	260.83
Per week	1,304.16
Per month	5,651.36
Per year	67,816.32

**The ZV and OV wage limits and premiums for the year 2019 are the same as year 2018.**

**Cessantia payment fls. 40,00 per employee per year**

There will be no adjustment to the AOV/AWW amounts for 2019, due to the fact that the Department of Statistics (STAT) will not be publishing the consumer indexes (CPI) in 2018. The law mandates that the CPI of August be used in calculating and indexing the AOV/AWW amounts. As this calculation is not being performed, the amounts for AOV/AWW for 2019 will be the same as the amounts in 2018.

Article AOV-ordinance	AOV 2019 (NAf)
Pensioner (Article 7, paragraph 1)	1.086
Spouse of pensioner - < 62 years (Article 7a, paragraph 1)	744
Wage maximum limit (Article 26, paragraph 3)	102.510,00
Wage minimum limit (Article 26, paragraph 4)	8.433,93
Gliding scales (Article 26, paragraph 5)	8.433,93/68.462,55

**AWW 2019(NAf)****Widows**

Younger than 42 years:	500
From 42 to 50 years:	658
From 51 to 59 years:	823
From 60 and 61 years:	1086
Disabled person:	1086
With one or more orphan(s):	1086

**Orphans***1 parent deceased:*

0 to 9 years:	364
10 to 14 years:	397
15 to 24 years if schoolgoing or disabled	499

*Both parents deceased:*

0 to 9 years:	397
10 to 14 years:	436
15 to 24 years if schoolgoing or disabled	499

Wage maximum limit (Article 29, paragraph 3)	102.510,00
Wage minimum limit (Article 29, paragraph 4)	8.433,93
Gliding scales (Article 29, paragraph 5)	8.433,93/68.462,55

**The Director,  
Glen A. Carty**