



ZV INSURED

RIGHTS & OBLIGATIONS

Lion Rudy Hoeve Health & Wellness Fair
Saturday March 25th, 2017
Festival Village

Welcome

Host:

Mrs. Parveen Boertje – Chief Customer Officer

Speakers:

Mr. Reginald Willemsberg – Corporate Strategist

General information

- Social & Health Insurances (SZV)
- The Sickness Insurance Ordinance (ZV)
- Medical services covered
- Rights & Obligations:
 - Sickness Insurance
 - Doctor control
- Customer service

Mr. Reginald Willemsberg

Corporate Strategist

Social & Health Insurances SZV

- Executing agency with an;
 - Administrative function
 - Advisory function
- Medical insurance & benefits for country St. Maarten

The role of SZV and the ZV

- ✓ SZV entity with the task of implementing the Social Insurance Legislation.
- ✓ Social Insurance: measures to protect the employees, ex- employees and family members with provisions against risk for the insured.
- ✓ Sociale Insurances are based on the solidarity principle.

Rights & Obligations **of insured**

Rights & Obligations

- ZV was established in 1966.
- ZV is for employees (ex-employees) in the private sector and their spouse and/or child(ren).

• Maximum wages ZV and OV	2017 (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 2017 are the same as year 2016.

Rights & Obligations

Contribution:

- 8.3% of the daily wages (for employers)
- 4.2% of the daily wages (for employees)
- 4.2% Government for ex-employees

Rights & Obligations

Insured persons are:

- Employees < maximum wage limit.
- Dependents of the employee:
 - Spouse < 60 years and
 - Children <17 years (18 < 25 years attending school)
- Ex-employees younger than 60 years.
- Dependents of ex-employees.
- 60-plus voluntary.

Rights & Obligations

NOT insured persons are:

- Co-habiting partner
- Non-resident dependents
- Children not attending school older than 17
- Children attending school older than 25
- Spouse older than 60
- Employee wages higher than the maximum wage limit
- Persons insured somewhere else (government, self insured)
- Owners of sole proprietorship and their spouse

Medical services covered **Healthcare package**

The overview of services covered is available on www.szv.sx

Medical services covered

What is covered:

- Visits to the family doctor
- Treatment by specialists
- Treatment by allied health professionals
- Admission and nursing care in the hospital (3rd class)
- Delivery and prenatal care
- District nursing
- Emergency room care
- Prescribed medications

Medical services covered

What is **NOT** covered:

- Preventive medicine
- Over the counter medicines
- Artificial devices and alternative/homeopathic remedies
- Certain prostheses
- Cosmetic surgery
- Cosmetic dental treatments



Your Healthcare Package

The Sickness Insurance Ordinance



The medical services that are covered in the Sickness Insurance Ordinance is based on the regulations established by the law in the Sickness Insurance ordinance (ZV, AB 2013 GT no. 802).

SERVICES	Services paid by the Sickness Insurance ordinance
1) General practitioner	ZV
a) Consultations or visits to the general practitioner outlined on your insurance card	✓
b) Small procedures; office procedures	✓
c) Laboratory tests	✓
d) X-rays, MRI, CAT scan, ultrasonography, echo (medically indicated)	✓
e) Prescribed medication	Generic or equivalent according to SZV-approved list
f) Wound dressings (bandages)	✓
g) Alternative medicine	✗
h) Medically indicated nutritional support (Glucerna/Ensure)	✓
2) Hospitalization	ZV
a) Cost of hospitalization in the class insured	✓
b) Emergency treatment in hospital	✓
c) Additional costs when hospitalized (laboratory tests, x-rays, blood transfusion, anesthesia, etc.)	✓
d) Daycare in hospital (outpatient treatment)	✓
e) Radiation therapy	✓
f) Chemo therapy	✓
3) Specialist	ZV
a) Dermatologist, ENT specialist, general surgeon, gynecologist, pediatrician, internist, cardiologist, gastroenterologist, psychiatrist (available at SMMC)	✓
b) Dialysis	✓
c) Psychiatric hospitalization (inpatient treatment)	✓
d) Psychiatric treatment (outpatient)	✓
e) Psychiatric supervised living	✓
f) Psychiatric daycare	✓
g) Purchase or replacement of covered medical equipment (standard models, medically indicated)	✓
4) Allied Health Services	ZV
a) Physical therapy, speech therapy per person, psychologist, dietician, speech therapist	Subject to prior approval
b) Rehabilitation	✓
c) Dermatological outpatient procedures	✓
d) Medically-required transportation by ambulance	✓
5) Maternity	ZV
a) Delivery in hospital and prenatal care	✓
b) Consultation during pregnancy by specialist, general practitioner or midwife	✓
c) Maternity care at home, following a stay of up to 4 days in hospital/maternity (postnatal) care, max. 10 sessions (subject to prior approval from SZV medical advisor)	✗
d) Sterilization	✗
e) Oral contraceptives	✗
f) Fertility treatment/artificial insemination	✗
g) Therapeutic Abortion 1)	✓

6) Dental	ZV
a) Dental care ⁴⁾	Only if due to mouth disease not as a result of caries
b) Orthodontics	x
c) Maxillofacial surgeon	✓
7) Glasses	ZV
a) Glasses and contact lenses ⁴⁾	x
8) Medical referral abroad ^{2,3)}	ZV
a) Medical costs	✓
b) Travel expenses (airline ticket/air ambulance/ground ambulance, appointments transfers)	✓
c) Daily allowance ^{2,4)}	✓
d) Accommodation expenses ^{2,4)}	✓
9) AVBZ	ZV
a) Nursing home	✓
b) Home care (district nursing)	Subject to prior approval
c) Psychiatric care (specified section 3)	✓
d) Home Care-Allied Health Services (specified section 4)	✓
10) Various	ZV
a) Traveler's vaccination and prophylactic care	x

Legend

- 1) Therapeutic abortion induced when pregnancy constitutes a threat to the physical or mental health of the mother or baby
- 2) Prior approval of SZV's medical advisor is needed before travelling abroad for medical care that will be covered according to the SZV allowance sheet.
If client travels without prior approval all medical costs abroad need to be paid by the client in advance and can be submitted by SZV through the reimbursement form. The medical bills need to be paid in full prior to submission. Costs will not be fully reimbursed, but only according to SZV tariffs and after SZV's medical advisor establishes that the medical care abroad was necessary.
- 3) All clients that are not referred abroad by SZV are advised to take out a travel health insurance when travelling abroad (anywhere outside of Sint Maarten). All health care plans only cover medical costs made in Sint Maarten, or made abroad with prior approval by SZV's medical advisor.
- 4) In case of an occupational accident, coverage will be according SZV policy.

Disclaimer : No rights can be derived from this sheet. This sheet is subject to change without notice.

Personal Responsibility : It is the personal responsibility of the insured party to pursue a healthy lifestyle and make conscious pro-health choices.

Doctor Control – Sick leave – Maternity leave

What to do?

Doctor control – Sick leave

When unfit for work employee must report to your family doctor

- On the 3rd day you must come to SZV for control
- The Control Doctor of SZV is the only one to declare the person unfit for work (UW) due to illness.
- **NO** AO control is possible outside of **07:30 am - 10:00 am** daily, Monday through Friday.
- You always have to show up for the AO control on the date mentioned on your card by the Control Doctor of SZV.

Doctor control – Sick leave

For the employee who's been declared unfit for work the Sickness Ordinance pays:

- ✓ 80% of the daily wages to **employer**.
- ✓ Employer must pay employee while unfit for work.
- ✓ Sickness benefit maximum 2 years.
- ✓ The Yellow Card must be submitted to SZV when you come for control.
- ✓ Copy of Yellow Card card must be submitted to employer.

Maternity leave

Max 12 weeks (1614ca Civil Code)

- 4, 5 or 6 weeks before estimated date of delivery
- 6, 7 or 8 weeks after delivery
- Control 5 weeks after delivery
- Delivery before due date = extended maternity leave
- Delivery after due date = reduced maternity leave

Sickness benefit

When are you entitled to sickness benefit?

- ✓ If unfit for work period is longer than 3 days = SZV pays employer 80% for the whole period. Employer pays employee 100% of daily wages.
- ✓ If unfit for work period is shorter than 4 days = Payment of daily wages is for the account of the employer.

Sickness benefit

What must the **employer pay to employee** on sick leave?

- ✓ Conform art. 1614 c of the Civil Code the employer must pay wages if employee is unfit for work due to illness for a relative short period
- ✓ Maternity leave max. 12 weeks (1614ca) full wages

Objection procedure

All decisions of the SZV can be appealed.

Option 1

By virtue of the Federal Ordinance Administrative Jurisprudence you have the following possibilities if you are in disagreement with the SZV-decision. You can **submit a written protest** to the Director of the Social and Health Insurances, Sparrow Road #4, Philipsburg, St. Maarten **within six weeks after the date that this decision has been issued or remitted**. In your letter of protest clear mention must be made of the **reasons** of your disagreement and also of **the decision which according to you the SZV should take**. Be sure to **date** your letter and please state your **identification number**. Please put on the envelope "letter of protest" and be sure to **sign your letter**.

Free of charge.

Option 2

You can also file a **written appeal** with the **Court Recorder of St. Maarten**. This appeal must be submitted six weeks after the date that this decision has been issued or remitted. In your appeal, that has to be submitted in duplicate, clear mention must be made of the reasons of your disagreement and also of the decision which according to you the SZV should take.

As a matter of principle a **court fee** will be charged when submitting an appeal by the Court Recorder.

Mrs. Parveen Boertje

Chief Customer Officer

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- Hassle free service
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- Educate our customers
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 Harbour View Building,
Sparrow Road 4,
Philipsburg, St. Maarten

 Call us: +1(721)546-6782

 E-mail us: info@szv.sx

 SZV Social & Health insurances  www.szv.sx



HAS THE ANSWERS!



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Harbour View Building,
Sparrow Road 4,
Philipsburg, St. Maarten

SZV Social & Health nsurances

Call us: +1(721)546-6782

E-mail us: info@szv.sx

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HAS THE ANSWERS!



IMPORTANT!

- ✓ Be sure to have valid insurance card
- ✓ Be sure to have valid identification (St. Maarten ID, Driver's Licence or Passport)
- ✓ Be sure to have valid travel documents (Passport/Visas)
- ✓ Be sure to give SZV updated employment & contact information
- ✓ Your insurance is not valid abroad – Only on St. Maarten
- ✓ Purchase Medical travel insurance when travelling abroad
- ✓ Medical services covered only for SZV registered medical professionals and service providers

CONTACTING SZV

WWW.SZV.SX

 Call us: +1721 546 6782

 E-mail us: info@szv.sx

Visit us and mail us:

Harbour View Building, Sparrow Road 4,
Philipsburg, St. Maarten

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Questions & Answers

Thank you



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