

# SOCIAL & HEALTH SUPPLEMENT



## Customer Focused Mindset



We, at SZV, are working towards improved services that we believe will provide you, the customers, the best possible experience. This new mindset is what we call 'Customer Focused'. Doing so means that we are committed to improving our services to you. We are dedicated to simplifying the way we handle your service requests. Next to that, our goal is to provide you information on how we function as an executing agency and how SZV manages the funds under our portfolio.

With the introduction of this supplement, we welcome you to join the conversation as we expand our communication channels with our valued customers and the general public. One of the many ways to continuously be informed and updated is via our website, [www.szv.sx](http://www.szv.sx), and our Facebook page. Via these channels, we continuously inform and update you pertaining to our services, your rights obligations, and local industry developments.

However, communication is not one-way; we welcome feedback from you as well. You can do so through various tools, at our offices via our Feedback Kiosk, on our website, via Facebook, via e-mail, by phone and of course directly to our staff. Our annual Customer Satisfaction Survey is another great way to participate in giving us the information we need to better serve you.

What have we done so far as it relates to being 'Customer Focused'? We've shifted to electronic information exchange with your general practitioners, making information sharing faster and reducing errors. For you, this directly means, reducing the waiting time for your specialist's care and ensuring that information is correct. This is just one example. In this, and future editions of our supplement we look forward to share with you our developments as we transition to a more 'Customer Focused' organization.

On behalf of our management and staff, I wish you pleasant reading.  
**Mrs. Parveen Boertje, Chief Customer Officer**

## THINGS OUR BRAIN DOES WHILE WE ARE ASLEEP

### • Makes decisions:

Hence the saying: "Sleep on it!". While asleep our brains subconsciously processes decisions that may be difficult for us to make while awake.

### • Creates and consolidates memories:

Sleeping helps us to retain the information we have just learned are experiences we have throughout the day while we are awake.

### • Clear out toxins:

Sleeping helps your brain clear out the toxins that were built up while you were awake. All the more reason that we should get enough sleep! So make it a point to get your needed shuteye.

## WHAT ARE WAGES?

One of the qualifying factors for sickness insurance from SZV is based on the annual wage limit. As an employee, your gross salary is taken into consideration during your application process. But what are considered wages? According to the law, wages include basic salary, commissions, vacation pay, Christmas and other bonuses. All of these amounts, paid by the employer to the worker, can

have health and accident insurance and pension premiums withheld. Even tips can be considered as wages, your employer is responsible to include these calculations in your salary. Certain compensation don't count as a salary and would not have premiums withheld. Those amounts include overtime pay, sick day allowance, money awarded for "extraordinary achievement" and payments for temporary work done.

## APPROACHING THE AGE OF 60?

For many approaching the pensionable age, which is currently 60 years, it is not the intention to immediately stop working. But it is important however to ensure that you request information pertaining to the application process and requirements to claim Old-age pension benefits, on time. What is on time? We recommend contacting SZV up to six months in advance, so six months before you reach the pensionable age. Should you qualify for Old-age benefits, note that the amount you receive will be based on various factors and the amount of years you've worked does not directly influence the amounts you will receive.

On Thursday December 8th, SZV will be hosting a public information session themed: SZV and Your Pension benefits. The session will be hosted at the University of St. Maarten and will start at 6:30 p.m. The session will address the following topics and concerns pertaining to pension benefits;

- Your rights to Old-Age, Widow(ers) & Orphan pension
- Requirements and calculations of Pension benefits
- Application procedures
- Your administrative obligations
- Myths vs. Facts of pension benefits
- Right to receive pension benefits when abroad
- SZV investment policy
- Funeral grant
- 60+ Medical insurance

If you are approaching the pensionable age or would like to pro-actively get informed. We encourage you to attend the information session on Thursday December 8th.

## WHAT AM I COVERED FOR REALLY?

What does the sickness insurance of SZV cover? This is a question we often get at SZV, below you will find an outline of what is covered and what is not covered under your sickness insurance.

### What is covered:

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

### What is not covered:

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

Of course, there are exceptional situations or situations where you may be insured. But we hope that this information will give you a better indication of your insurance package. In the first quarter of 2017 we aim to make a full coverage sheet available, which includes the various health insurance packages of SZV.

# What happens to your feedback?



**Francine Arrindell – Customer Care representative**

SZV encourages its customers and stakeholders to continuously give feedback. This input is directive to the way we serve and develop as an organization. At SZV we welcome and embrace your input. Here are some of the direct changes that have been

implemented over the year based on your input from our 2015 Customer Satisfaction Survey;

- New website
- Answers to your Frequently Asked Questions via our website
- New online appointment option via our website

- New Walk-in Wednesday service for applications and renewals
- New Medical referral drop off service
- Improved waiting time
- Improved feedback and complaint procedures
- Social media information sharing
- Speed-lane for Employer services
- Training sessions for Health care providers
- Electronic information exchange with General Practitioners

We are continuously improving and for this we continue to ask for your support and collaboration during our transition phases. Our goal is to be more and more Customer Focused and we cannot achieve this without you. How can you give feedback? There are many ways: Fill in our online Customer Satisfaction survey via [www.szv.sx/info/survey/](http://www.szv.sx/info/survey/), use our Feedback stations at our offices, contact us via our website [www.szv.sx](http://www.szv.sx), message us via Facebook/SZV.org, e-mail us [info@szv.sx](mailto:info@szv.sx), call us 546-6782 or contact an SZV representative.



## Going on vacation abroad? Leaving the island temporarily?

We strongly advise our customers to purchase medical travel insurance.

Your SZV insurance card is only valid on Sint Maarten. Purchase medical travel insurance locally at one of the many insurance companies on island or via your travel agent.

For more information call us at +1721-546 6782 or e-mail [info@szv.sx](mailto:info@szv.sx)

For general information visit our website [www.szv.sx](http://www.szv.sx)



# Keeping up with technology for the advancement of healthcare services



The most recent developments of automatization within the health care landscape of St. Maarten are soon to be visible through improved efficiency of information exchange, service quality and data collection. Over the past year, Social & Health Insurances SZV has fully committed itself to executing its advisory role; accelerating the automatization of key operational and administrative processes within the entire healthcare chain on St. Maarten, catalyzing healthcare on the island. Long-term beneficiaries of these projects include; all who are in need of health care services, before and in their moment of need, health care providers, pensioners, Government and administrative bodies such as SZV itself.

With access to the current technology, it is inevitable, if not, long overdue that the health care landscape of St. Maarten makes use of the opportunities presented. Automation of processes goes hand in hand with the current and future needs of the community. The automation process sparks a change in the way operations is managed and executed within SZV, together with its stakeholders. For example; many pharmacies, physical therapists and general practitioners are already making use of digital portals for online declarations and referral requests, these portals extend to customer service tools as well. The portals, welcome users to a 'self-service' environment for service providers offering online information exchange, communication takes places in real-time, requests are submitted and processed online, and insurance status of persons can be verified as part of customer support from SZV and much more.

"The acceleration of the automation process is in collaboration with SZV's stakeholders. The tools developed are ultimately for the entire health care chain; general practitioners, pharmacists, specialists, pharmacies, medical center etc. The collaboration with the health care chain and implementation, facilitated in-part with VSA allows SZV to better execute its

administrative task. The administrative role of SZV in the case of health insurance, is not only the management of the funds but on an operational level; processing of requests and execution of administrative tasks based on the communication and information exchange initiated by health care providers, customers and patients. It is very important to understand that SZV is not a healthcare provider, but plays an administrative role in the entire health care landscape of St. Maarten. Leading are our health care providers and our customers and patients whom we gladly serve, within our capacity and in accordance to the law."

The automatization process creates a paperless environment, reducing error in submissions, increasing the speed in which requests are processed and accuracy of data collection and information exchange. Stakeholders have direct access to their files and can manage those of their customers and patients in a transparent, efficient manner with the required security.

This allows the customers and patients, in turn, to be able to engage in proactive management of their healthcare administration, with the comfort that the most relevant information is in harmony with the institutions who serve them. Customers may not often recognize immediate change in service at SZV as much of it is administrative between SZV and healthcare providers. What SZV hopes is that customers do see the improvement in transparency and accessibility to information through collaboration of all parties. Automation will allow customers the benefit of executing a pro-active role in the management of their personal social and health care administration. The new processes will enable all stakeholders to create a central channel of communication,

documentation and data collection. The goal here is that all stakeholders are empowered and have access to the information required to perform the necessary tasks, as all are dependent on each other. The success for SZV here will be that SZV is better capable of improving customer service experience. In the coming months, customers and patients will be able to see visible results of automation process. At present, Medical referral requests from general practitioners are, for the most, submitted and processed digitally. The customer will see this automation effect through the newly launched Medical Referral Service desk of SZV. The Medical Referral Service desk will be a new addition to the service offering of SZV where the focus lies in proactive and continuous communication with patients. Before year-end, customers, patients and employers are set to see an improvement in the administrative processing of doctor controls as well. In the year 2017, SZV together with its stakeholders will also initiate a new Pension system, General Practitioners Information system and Pharmacy Information system. SZV is proud to be able to share with the public the results and plans for catalyzing health care on St. Maarten. The developments that SZV and stakeholders are currently embarking will allow service providers to effectively and transparently; monitor costs, improve quality of care by healthcare providers, improve execution of consults and medication control processes, simplify administrative requirements for customers and patients and much more. SZV would like to ask the public to continue to give constructive feedback and be inclusive as well as pro-active in the developments of the health care landscape of St. Maarten.

# IMPORTANT INFORMATION

## YOUR INSURANCE CARD

Always carry your insurance card and a valid form of identification with you. It is your responsibility to always have a valid insurance card when you visit SZV, your doctor, hospital, pharmacist or other health care providers. Remember to show your SZV card so they know how to bill for the services they are providing you.

## ONLY VALID ON ST. MAARTEN

Your insurance card is only valid on St. Maarten. Before traveling abroad, a medical travel insurance should be purchased at one of the local insurance companies.

## LOST OR STOLEN CARD

If your valid insurance card is lost or stolen, visit us immediately. You do not need an appointment to request a new card but there is a replacement fee of 10 NAF. that must be paid.

## LEAVING THE ISLAND

You are obligated to inform us if you are moving to another island or country. You can do so by emailing info@szv.sx.

## IF YOU NEED MEDICAL CARE

If you need medical care, always contact or visit your house doctor first. If you need urgent care, or in case of a medical emergency, visit the hospital or call 912 for ambulance services. The medical center can be reached at +1721- 543 1111.

## HOUSE DOCTOR CHANGE

Depending on your insurance coverage policy; you are permitted to request for a change of your registered house doctor in the months of March or September.

## WALK-IN WEDNESDAY

Every Wednesday from 7:30 a.m. – 3:00 p.m. apply for Sickness & Accident insurance, re-new your insurance card or register your co-dependent(s) without an appointment.

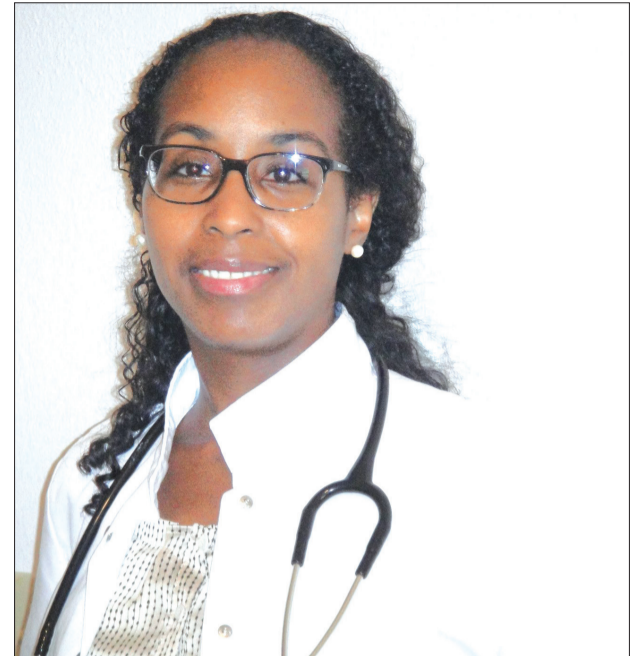
## REQUEST AN APPOINTMENT ONLINE

For many of our services you can request an appointment online via our website www.szv.sx.

# CHALLENGE YOURSELF

Being overweight is a major risk factor for developing lots of diseases and health problems including Diabetes Type 2. Especially fat in the belly area is associated with an even higher risk of developing Diabetes Type 2.

Measuring your waist circumference is one of the ways to determine if you have a higher risk of getting Diabetes Type 2. You can do this yourself at home. If your waist is larger than 80 cm for women, 94 cm for men, then you have that higher risk! If your waist is even larger than this, above 88 cm for women, 102 cm for men, that means an even higher risk yet.



Dr. T. Bell

## How to measure your waist:

1. Find the top of your hip bone and the bottom of your ribs.
2. Place the tape measure midway between these points and wrap it around your waist. Make sure it remains level horizontally.
3. Breathe out normally.
4. Check your measurement.

**Note:** your pants-waist size or where you wear your pants waist below the belly is NOT where your waist is measured! Measure your waist today to see if you have this increased risk for developing Diabetes Type 2. If you do, consult your doctor to check for Diabetes and for how to lower this risk. Consult your doctor for more information on other

risk factors for developing Diabetes Type 2 and how to prevent them.

This message was brought to you by Dr. T. Bell & Soualiga Medical Practice. Diamond Drive #1, Union Rd., Cole Bay. Telephone: 544-4515.

For more information see Facebook page "Dr. T Bell MD & Soualiga Medical Practice".

## TIPS FROM OUR CUSTOMER CARE OFFICER



- Always keep a record of important dates. Examples: medical procedures, visits to health care and service providers, submitted requests.

- Always make note of contact persons. Examples: customer service representatives.

- Always make copies of submitted documents/requests for your own records. Include the date submitted and the person or department it was submitted to.

- If you receive documentation and do not understand the content, feel free to ask for clarity and assistance.

These tips were brought to you by Morenika-Charles Arrindell, Customer Care & Communications officer at SZV.



## MEDICAL REFERRALS TO OPHTHALMOLOGY CENTER

The medical referral procedure to the Ophthalmology Center (Dr. Cals) is as follows:

- Your house doctor will send SZV your medical referral directly.
- SZV will provide the Ophthalmology Center with your medical referral & guarantee letter.
- SZV will make your appointment for the Ophthalmology Center and inform you.



- Follow-up appointments will be made by the Ophthalmology Center and given to you directly.

## MEDICAL REFERRAL DOCUMENTS DROP-OFF

### WINDOW 2

Monday – Thursday: 10:30 a.m. - 15:30 p.m.

Friday: 10:30 a.m. - 15:00 p.m.

### DOCUMENTS:

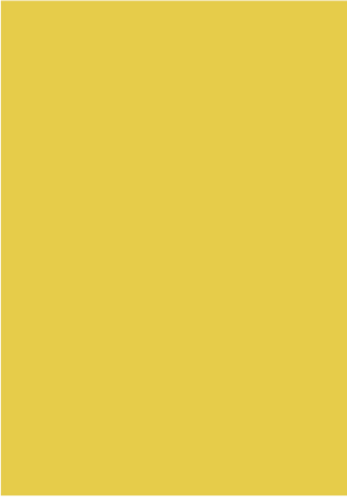
- Medical referral request
- Passport copy
- Bank account information
- Medical reports/results
- Supplement documentation

### IMPORTANT:

This is NOT a consultation window, only a DROP-OFF window.



# WWW.SZV.SX HAS THE ANSWERS!



**ANSWERS TO YOUR F.A.Q.'S**



**MAKE APPOINTMENTS ONLINE**

**DOWNLOAD FORMS AND REQUIREMENTS**

**OVERVIEW OF APPLICABLE LAWS**

**IMPORTANT NEWS & UPDATES**

