

SOCIAL & HEALTH SUPPLEMENT



Building relationships



"I'm here to build and maintain relationships with our customers." One of the most important aspects of improving service within any organization is establishing clear communication lines, and this is no different at SZV. However, this is work in progress for us and very important for the relationships we aim to build and maintain with our customers.

Over the past year, we at SZV have truly invested in creating new avenues for us to communicate with our customers, but also to engage with them. A small, but important milestone for us has been the dialogue created between key associations that represent our most vulnerable customers. For example; as liaison and contact person for the St. Maarten Seniors and Pensioners Association, I can confess that we have been able to not only build bridges to overcome hurdles, but also successfully engage other relevant parties to walk alongside us. We have established long-term commitments to communicate and engage with each other, cornerstones for every relationship.

Our latest commitment towards relationship building is towards our valued employers. We recognize that our employers play a key role in our business. They are very much our ambassadors as they are recipients of our services. Our focus is to address their concerns pro-actively and facilitate the necessary tools and resources for them to be able to effectively fulfill their duties towards their employees, our insured, and as compliant corporate citizens.

Mr Gregory Begina, Customer Experience Officer

ONLINE HEALTH CARE ALMANAC

SZV covers your medical care and assistance from health care providers that are registered and contracted with us. The general coverage of the sickness insurance of SZV covers; visits to the family doctor, treatment by specialists, allied health professionals, admission and nursing care in the hospital, delivery and

prenatal care, district nursing, emergency room care and prescribed medications. On our website www.szv.sx, you will find an overview of all the health care providers on St. Maarten that are registered with us on the HEALTH CARE ALMANAC page. The almanac is segmented per category and includes relevant contact information.

TIPS FROM OUR MEDICAL OFFICER – DOCTOR CONTROL

- Always walk with your yellow card and your SZV insurance card.
- Be sure that your house doctor has signed off your yellow card on the date that you visited him for your illness.
- Make sure you visit the SZV medical officer on the third day after being ill. If you do not you may not receive sick-leave pay from your employer.

- Always give your employer a copy of your yellow card after visiting the SZV medical officer.

Frequently asked questions about Doctor control are available on the Medical page on our website www.szv.sx. These tips were brought to you by the Medical officers at SZV.

SZV AND YOUR PENSION BENEFITS

CHECKLIST

- Apply for Old-age pension benefits 6 months before you reach your pension age
- Always inform SZV of;
 - o Change of name(s)
 - o Change of marital status
 - o Change of address
 - o Change of bank account number
 - o Change of telephone number
 - o Change of authorized representative
 - o Moving to another island or country
 - o Vacation: longer than 3 weeks
- Submit your documents on time;
 - o Life certificate
 - o School declarations
 - o Application forms
- Always make your own copies of documents for your administration

5 REASONS TO REQUEST YOUR APPOINTMENT ONLINE

Self-service is a great way to be in control of your service needs at SZV. The online appointment request option on our website is popular by many customers and here are 5 reasons why;

- Free and available 24/7.
 - You do not have to use your phone credit to contact us. Send us the request online and we will call you back within 2 working days.
 - No more waiting in long queues at our office.
 - You will have preference on the first available appointments.
 - Quick response time with e-mail or phone confirmation.
- Go now to www.szv.sx and request your appointment, online!

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

Follow us on Social Media

f SZV Social & Health Insurances
Daily updates, announcements and organization highlights

t Bite-sized news

in Organization highlights and news

WHAT'S ON WWW.SZV.SX

The new website of SZV features key information about our organization and our services. The content provided is continuously updated based on customer needs and industry developments. Most recent on our website you will find;

- The performance contract of our Director
- Our annual reports
- Banking information for employers
- Pension administration check-list
- Health care almanac

How Important is Your Independence?



with everyone throughout their lifespan; from newborns to the elderly. OT ultimately promotes health and wellbeing and improves quality of life.

- Do you have difficulties using your hands to cook or write? Occupational therapy can help
 - Do you have difficulties walking and need a wheelchair or cane? Occupational therapy can help
 - Do you have difficulties sitting still in class and concentrating? Occupational therapy can help
 - Do you have a child with ADHD, Autism, Down Syndrome, etc.? Occupational therapy can help
 - Does your child have trouble playing with toys or with friends? Occupational therapy can help
 - Are you uncomfortable or in pain sitting at work? Occupational therapy can help
 - Is your toilet too low or do you have trouble standing in the shower with nowhere to hold onto? Occupational therapy can help
 - Do you have difficulties eating, dressing, brushing your teeth, etc.? Occupational therapy can help
 - Do you have difficulties remembering information? Occupational therapy can help
- Regardless of your condition or your age, occupational therapy can help you get back to do what you want to do and to be who you want to be! Covered by SZV!
- To see the occupational therapist at the Enable Holistic Occupational Therapy clinic, ask your doctor for a referral letter for D'Antoinette Sorton. Private referrals are also welcome. Please call 587-7980 to make an appointment. We're open Monday through Saturday

Occupational therapy (OT) is a holistic profession that is science-based, client-centered, and concerned with improving independence through occupation. Occupations are everyday activities (self-care, household tasks, leisure, and work); i.e. all that you do and the roles that drive the activities.

The primary goal of OT is to enable and empower you to participate in your meaningful activities of daily living, despite physical, developmental, and/or mental health conditions. Occupational therapists work

from 9 to 5. Located at #4 Orange Grove Shopping Center, Cole Bay (across from the Harley Davidson). You cannot come to us? No problem! We will come to you! We do

home, school and work visits!

Visit our website www.EnableNV.com for more information

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.



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

For general information visit our website

WWW.SZV.SX



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.

WHAT IS WALK-IN WEDNESDAY?

Did you know that every Wednesday at SZV is 'Walk-in Wednesday'? What's so special about 'Walk-in Wednesday'? Every Wednesday at SZV you can walk-in, without an appointment, between 7:30 am and 3:00 pm and receive the following services;

- Apply for sickness insurance
- Register your co-dependent (wife/husband/child(ren))
- Re-new your insurance card

We understand that it is not always possible to make the time for an appointment to come to SZV and this is why we offer this service.

Please call us before you come on Wednesday's so we can make sure to inform you of which documents you may need to bring with you for the service you desire.

It is important to know that the waiting time may be longer than usual, and depending on your situation, we may recommend that you book an appointment instead. Call us at 546-6782 to find out more.



GIVING BACK TO OUR COMMUNITY



Social & Health Insurances SZV prides itself in being a responsible corporate citizen and commends all within the community of St. Maarten who are doing great work towards the betterment of our society, our people and the environment. We regularly support various foundations, associations and organizations in the development and execution of various projects and events that have a positive influence on our society. We do this through sponsorship and our corporate citizenship programs. To find out more about our 2017 program, qualifications and events, e-mail to info@szv.sx.

HOT TOPIC: Medical Referral

What is the profile of a medical travel companion?

The qualifications of a companion that can be selected by the insured are:

- Age 21 years or older up until the age of 65
- Not currently receiving treatment for a physical or psychiatric illness+
- Not pregnant
- Not currently on sick-leave status from their employment
- Not currently addicted to or have a recent history (1 yr. or less) of alcohol, illegal or prescription drug use/abuse
- Not be under house arrest, have an ankle monitor, have a warrant out for their arrest, be currently under legal investigation or involved in legal

proceedings

- or prosecution at the time of travel abroad with the insured
- Be a citizen or legal resident of St. Maarten and have a current passport (valid for 6 months or more after travel date to the designated country) and visa (if indicated) for the designated country
- Should this be "Not currently unfit for work from their employment"

For more information on the medical referral process, visit our website or contact our customer service.

What happens to your feedback?

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/, use our Feedback stations at our offices, contact us via our website www.szv.sx, message us via Facebook/SZV.org, e-mail us info@szv.sx, call us 546-6782 or contact an SZV representative.



Approaching the age of 60?

Apply for your pension up to 6 months in advance.

Contact us! Call: +1721-546 6782
E-mail: info@szv.sx | www.szv.sx



*Happy
Holidays*



*Happy Holidays
and a
Healthy & Happy
2017!*

From the management and staff of SZV

WWW.SZV.SX