

SOCIAL & HEALTH SUPPLEMENT



A year of action



It is with great enthusiasm that the staff and management team of SZV comes together to reflect on the year 2016 and set the milestones for this year, 2017. Last year was a year of focus and strategy for SZV. With our strategic plan as guidelines, the organization looks back proudly at visible changes and critically at customer reviews and experiences.

What are the visible changes? We find it important to share with you that we take our service to you seriously. Here are a few of the developments of 2016 that we are proud of;

- Our staff has been engaged in several trainings that will equip them with the knowledge and tools to better perform and develop in our dynamic organization.
- We have improved our collaboration and communication with stakeholders such as employers, government, health care providers and associations. Communication and engagement has been the leading success factors for us in this area.
- Through various new and improved communication tools we have been able to implement our communication strategies and educate our customers of our policies, their rights and obligations. Our website and this supplement are examples of this.
- Reducing customer hassle through automation; we continue to work with technology and not against it in order to simplify the services and contact with our customers. There are two new ways you can get in contact with SZV; via our website and our Facebook page.
- Quality healthcare for St. Maarten; not all health care needs can be met on the island and for this we are required to send patients abroad. We have established several international care contracts, with focus on quality care for our customers. This also means more options for health care on the French side of the island as well.

The list goes on, but we hope that these highlights will assure you that we are working on your needs. The year 2017 is a year of ACTION! We will continue to make the much-needed changes set out in our strategic plan, yet remain flexible to ensure that our customers' needs are met within the laws of which we are bound to execute.

Mr. Elton Felisie, Chief Financial Officer

YOUR EMPLOYMENT AND SZV MEDICAL INSURANCE

CAN I REMAIN INSURED IF I BECOME UNEMPLOYED?

You can qualify to remain insured if you were insured for Sickness Insurance deriving from your last employer and

- can no longer be regarded as a worker/employee and
- are a resident and
- are not entitled to medical treatment and nursing care due to illness deriving from the Sickness Insurance Ordinance and
- have not reached the age of 60 and have no income other than benefits at the expense of Financial Assistance from Social Services of the Government St. Maarten.

DO I NEED TO RETURN MY CARD IF I NO LONGER WORK FOR A COMPANY OR CHANGED JOBS?

It depends on your residency status at the time you stop working.

In all cases make sure your employer updates your mutation form with the relevant information. For more information and FAQ's visit our website www.szv.sx.

Customer complaint: Only 1 day daily allowance for a 6 day referral?

Persons who are referred abroad for medical treatment receive compensation that covers transportation to and from airports and appointments. The compensation is generally referred to as, daily allowance. Daily allowance is meant to be supplemental for meals, and lodging. Not covered are: personal items such as toiletries, clothing, non-medical travel and personal purchases such as telephone calls, mini-bar and room service.

One of the complaints that SZV received was of a customer who travelled abroad for medical treatment for 1 week and did not receive their daily allowance. This of course is not the service we intend to provide at SZV, but unfortunately, this happened. The result was that the customer had to pay for their costs out of their own pocket and upon return request a reimbursement from SZV for the costs made. Not only did SZV receive the reimbursement request for daily allowance for the entire stay of the medical trip, but also a formal complaint.

Formal complaints received are processed as soon as possible and we aim to keep the customer informed of the status via phone and/or e-mail. The result of the investigation of the complaint was; there was an error in the administration of SZV that resulted in the lack of a timely transfer of the daily allowance amount to the customer; the customer was admitted for medical treatment on the same day of arrival and remained admitted for 6 days and spent 1 night in the hotel, as scheduled. This means that the customer was entitled to 1 day of daily allowance. Why? Daily allowance is NOT provided to customers/ patients, while they are admitted to the hospital for medical treatment.

For more information about daily allowance and medical referral abroad visit our website www.szv.sx or ask our customer service representatives.

WEBSITE TIP: SEARCH OPTION

What are you looking for?

accident insuran

Use the SEARCH option on our website and find the information you are looking for with little to no hassle. Type in the key words of the information you are looking for and the click 'search'. You will then see a list of all the website content that gives information about the key word you typed in. www.szv.sx has the answers!



Leaving the island temporarily?

Your SZV insurance card is only valid on Sint Maarten.

Contact us! Call: +1721-546 6782

E-mail: info@szv.sx | www.szv.sx





2017 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, 2017.

| 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. Because of a number of reasons, which includes the planned implementation of and work on National Health Insurance Ordinance, an indexation of the wage limits for the year 2017 will not be initiated.

| 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.

Cessantia payment fls. 40,00 per employee per year

| Article AOV-ordinance | AOV 2017 (NAf) |
|---|--------------------|
| Pensioner – 62 (still in effect for age 60 years) (Article 7, paragraph 1) | 1.065 |
| Spouse of pensioner - < 62 years (Article 7a, paragraph 1) | 729 |
| Wage maximum limit (Article 26, paragraph 3) | 100.500,00 |
| Wage minimum limit (Article 26, paragraph 4) | 8.268,56 |
| Gliding scales (Article 26, paragraph 5) | 8.268,56/67.120,15 |

| | AWW 2017(NAf) |
|---|-----------------------------------|
| Widows | |
| Younger than 42 years: | 490 |
| From 42 to 50 years: | 645 (also for 41 age-group) |
| From 51 to 59 years: | 807 (also for 50 age-group) |
| From 60 to 62 years: | 1065 (also for the 59 age- group) |
| Disabled person: | 1065 |
| With one or more orphan(s): | 1065 |
| Orphans | |
| 1 parent deceased: | |
| 0 to 9 years: | 357 |
| 10 to 14 years: | 389 |
| 15 to 24 years if schoolgoing or disabled | 427 |
| Both parents deceased: | |
| 0 to 9 years: | 389 |
| 10 to 14 years: | 427 |
| 15 to 24 years if schoolgoing or disabled | 489 |
| Wage maximum limit (Article 29, paragraph 3) | 100.500,00 |
| Wage minimum limit (Article 29, paragraph 4) | 8.268,56 |
| Gliding scales (Article 29, paragraph 5) | 8.268,56/67.120,15 |

The Director,
G.A. Carty

Helping your company improve on compliance

Have you met representatives of the Audit Team Sint Maarten (ATS) as yet? Established in January 2016 by SZV, the main objective of the Audit Team Sint Maarten (ATS) is to increase compliance in and to promote the regular payment of the legally indebted social security premiums ensuring in this way that all Companies pay their fair share in accordance to the Social Security Ordinances.

The collaboration between the Audit Team Sint Maarten (ATS) and the Companies has been very good so far, many companies are now more up to date with their Social laws administration and in complete compliance with their social premium payments. The Audit Team Sint Maarten (ATS) has visited over 5000 companies in 2016 and about 500 companies in the current records of the SZV still have company mutations to submit in order to be fully up to date in the administration of the SZV.

In 2016 ATS has helped SZV collect 28 million NAf extra in social premiums for the different Social Security Funds managed by the SZV. The goal of ATS is not only to increase the collection of premium amounts but also to increase awareness in complying with all the stipulations of the Social Security Ordinances and to offer all companies support with administrative overviews of the different premium payments and with correct and complete registration of the Company. This support service of the Audit Team Sint Maarten (ATS) entails detailed reporting and correct processing of the administrative mutations both at the SZV and at the Companies.

It is important for companies to provide up to date company mutations to SZV. This collaboration will ensure correct processing by all parties of the calculations and payment of social premiums and will as such increase compliance. Companies who would like to submit a Company mutation, such as a change of address or their contact information, can do so by contacting SZV directly via info@szv.sx or by calling +1 721 546 6782.

EMPLOYERS – IMPORTANT INFORMATION

COMPANY REGISTRATION

All employers are required by law (per the Sickness and Accident Insurance Ordinance) to register at SZV. You qualify as an employer if you employ one or more people, meaning they work for you against payment. There are two possibilities for employing people:

- You are established in Sint Maarten and your employees work for you in Sint Maarten;
- You are established in Sint Maarten and your employees work for you outside of Sint Maarten.

An employer can be a natural person (individual), or a legal entity (corporation, e.g. N.V.)

COMPANY DEACTIVATION

When your company ceases operations or is made inactive, you must inform SZV so we can deactivate your company in our system thereby eliminating the possibility that you will continue to be charged premiums.

EMPLOYEE MUTATIONS

You must inform SZV of the following changes regarding your employees:

- Changes in salary
- Changes in number of working hours p/day
- Changes in number of working days p/week
- Changes in contract duration
- New contract information
- Terminations

Failure to do so:

- Makes you liable for a penalty fee for late submission
- Means that your employees will not be assisted prior to an updated form being submitted
- In case of termination, also makes you liable for premiums for registered employees (during their registered open contract period) even if they are no longer working for you



Employed and not yet insured?

You may qualify for Sickness & Accident insurance.

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



HOT TOPIC: MEDICAL EXPENSES

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

Who
All SZV insured customers.

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.
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.

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.

ADD LIFE TO YEARS!



As people grow older, it can get harder to move and so quality of life decreases. Physical therapists, the experts in exercise, movement and function, can help maintain mobility and independence. Through advice and exercise programs, physical therapists work with people to prevent long-term conditions and help overcome physical limitations. We help people manage pain so that they can be more mobile. By keeping people active and independent as long as possible, physical therapy can also reduce the cost of care. Physical therapy adds life to years!

According to the World Health Organization there is a 50% reduction in the risk of movement limitations in people who are physically active and more than a third of people over 70 fail to meet basic guidelines for physical activity. Physical therapists are experts in helping people who have problems exercising – for example, because of illness or age – become more active. They work with people to maximize movement. After injury or illness, rehabilitation services provided by physical therapists help people achieve their goals.

Physical therapists can help people with a range of conditions such as muscle- and joint pain, arthritis heart disease and stroke, amputations, nervous system diseases such as Parkinson's, diabetes and lung disease just to name a few.

According to studies, approximately 30% of people over the age of 70 fall each year. 10-25% of fallers will sustain a serious injury. Physical therapy-led individual exercise programs can reduce falls by 30%.

Every year five million people worldwide are left disabled by stroke. Moderate physical activity may reduce the risk by 11-15% according to studies. Physical therapy helps people reach their full physical potential and reduces remission and care costs.

Physical inactivity may account for 20% of the risk of dementia, millions cases of dementia worldwide might be avoided each year if older adults exercised regularly. Physical therapists can help promote mobility, independence and quality of life. Talk to your physician or contact a physical therapist near you to start working on your goals! This article was brought to you by Mr. Michael Benjamin - Physical Therapist of Integrated Health & Rehab. Location: A. Th. Illidge road #24, Phillipsburg E-mail: soualiga-therapy@gmail.com Telephone: +1-721-5420117

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
- 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.

BREAST ENGORGEMENT

Engorgement means your breasts are overfilled with milk and tissue fluid. Engorgement most commonly occurs during the first week after birth, but can also occur at a later stage (when a feed is missed or when weaning occurs too quickly). Engorgement Symptoms:

- Breast are painfully full
- Feel warm
- Feel hard
- Swollen
- Have diffuse red areas

Tips To Help Prevent Engorgement:

- **Breastfeed Often, Breastfeeding your baby often** (whenever she shows feeding cues) prevents your breasts becoming overly full, which reduces the risk of engorgement. After a baby's first breastfeed (which ideally occurs within the first hour after being born), she will typically have a long stretch of sleep. After that, she might want to feed often. In the early days, a baby's stomach is only about the size of a marble. It makes sense that she would want to feed to get small volumes of colostrum.

- **Good Positioning and Attachment** If your baby is well positioned and attached to your breasts, she will be more likely to breastfeed effectively, which helps prevent engorgement. A baby is positioned and attached well if:

- She is close to you with her chest touching yours She has a good amount of your breast in her mouth Her lips are turned out (not sucked in)
- Her chin is touching your breast
- Her nose is free (or just touching your breast)
- She is covering most of your areola

Treatment For Engorgement

If your breasts become engorged, it is a good idea to seek advice from a health care professional like your OBGYN nurse, midwife, baby clinic nurse or nurse that would visit you at home. Apart from that when your breasts are engorged, the milk does not flow easily. This can make it harder for your baby to get milk. A few minutes of gentle massage to your breasts, just prior to your baby's feed, will help your milk flow better.

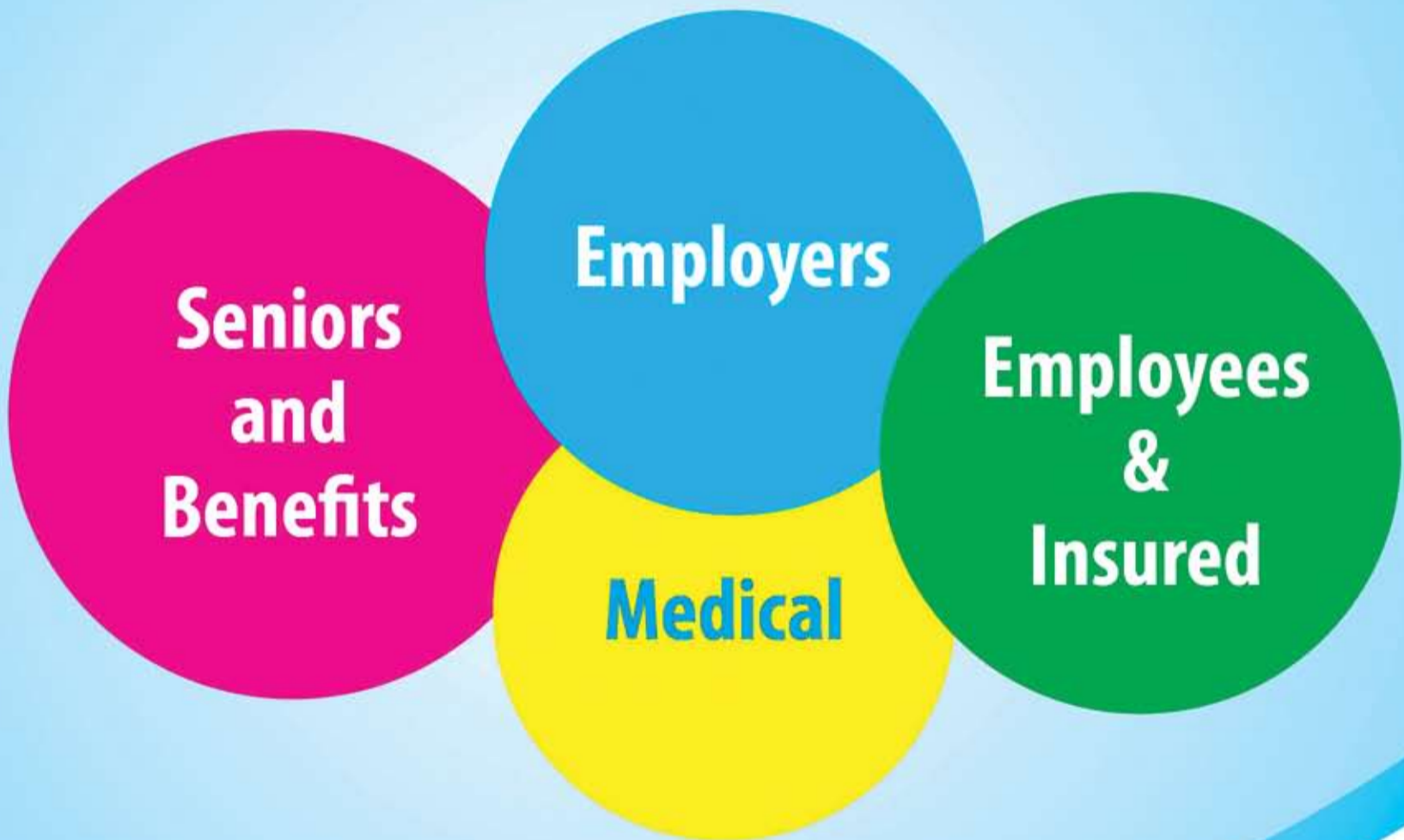
- Alternate the breast you use to begin feeds
- Avoid skipping breastfeeds or replacing them with other fluids (unless medically indicated)
- Gently massage your breast towards your nipple while feeding Use cold packs or cabbage leaves (cooked, and then chilled) after or in-between feeds, to relieve discomfort.
- Express just enough for comfort, after feeds Occasionally, for severe engorgement, a full drainage with a breast pump might be necessary.

EduCare offers prenatal information session throughout the year for parents and parents to be, this offers the parents the opportunity to get support for professionals and other parents. For postnatal assistance, we also offer support in the area of breastfeeding, baby-, and mother care at home. You can contact us by email: educarefoundationsxm@gmail.com, phone +1721 547-7707 or visit or Facebook page: EduCare Foundation SXM.




COMING SOON

SIMPLIFIED CUSTOMER EXPERIENCES



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

 Call us: +1(721)546-6782

 E-mail us: info@szv.sx

 www.szv.sx



HAS THE ANSWERS!