

SOCIAL & HEALTH SUPPLEMENT



ACTIVELY SHARING INFORMATION



The promise to improve has been made. It is no longer a vision or desire of SZV to do better, we are acting on delivering this promise. We have launched a wide spread information campaign where myself and my colleagues are actively sharing information to the public of St. Maarten. Our most recent television interview was on Prime Time with Beverly which can be viewed on YouTube if you missed this on Cable TV. Together with the media as our stakeholder, we are on a mission to share and exchange information to better improve the relationships we have with our customers.

On Thursday the 23rd of February SZV hosted its first public information session for the year 2017. The topic discussed was the Sickness Insurance Ordinance. The largest group of our customers are employees and their dependents who are insured for medical services under this ordinance.

It is common for most working persons to hear from their HR department or manager that they are covered for medical insurance, receive a yellow card when they are sick and see premiums deducted from their salary without knowing what this actually means for them. Employees and insured are often unaware of their rights and obligations as insured. The information session addressed these issues and that same information is being repeated through the various communication tools, such as this supplement, to ensure that we spread the knowledge as far as possible.

We at SZV are taking the shared responsibility to inform and educate our customers on the matters most important to them at SZV. The information session is part of a series of events that SZV will be hosting throughout the year to empower and expand the knowledge of our customers. In the case of the Sickness Insurance, we want to ensure that all who qualify, receive their benefits and practice pro-healthy choices to improve their quality of life. By providing multiple information sources such as our website, Facebook page and brochures, we hope to be the support that HR managers and employers are seeking and employees are in need of.

There is more to come, as we are continuously improving. Please stay tuned.

Mrs. Parveen Boertje, Chief Customer Officer at SZV

Your Healthcare Package The Sickness Insurance Ordinance



Download the ZV insurance medical coverage overview on our website www.szv.sx. Inside you will find the list of medical services that are covered as part of your Sickness Insurance coverage.

IMPORTANT AT ALL TIMES:

- 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
- Medical services covered only for SZV registered medical professionals and service providers

CONTACT SZV ONLINE

We've expanded the options to contact us. If you are online, so is SZV! We welcome you to contact us via e-mail, our website or Facebook. You can count on us to give you a response within a maximum of 3 working days based on your inquiry.

Here is how we recommend contacting us using our online options;

- General inquiries:
 - o Visit our website: browse or use the search option
 - o Message us via Facebook
- For inquiries pertaining to registration process:
 - o Visit our website: browse or use the search option
 - o Message us via Facebook
 - o E-mail us
- For appointment requests:
 - o Visit our website
- For inquiries based on a pending case:
 - o E-mail us
- To submit digital documents:
 - o E-mail us

When contacting us please take note of the following;

- Please provide your full name, date of birth or insurance number so we can assist you better.
- If you are contacting on behalf of someone else, we will need to verify if you are authorized to receive the information requested.
- We may request your phone number or e-mail address to give you a follow-up on your request.



Request Doctor Change

You can submit your request in the months of September & March.

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



THE RIGHT TO APPEAL



There is always the opportunity to formally object to an official SZV decision and submit an appeal by written protest. By virtue of the Federal Ordinance Administrative Jurisprudence (article 15 & 56) you have the following possibilities if you are in disagreement with a decision;

Option 1:

Submit letter of appeal to SZV: You can submit a written appeal to the Director of the 'Uitvoeringsorgaan Sociale & Ziektekosten Verzekeringen' (the Executing Body Social and Health Insurance, SZV), Harbor View, Sparrow Road # 4, and Philipsburg, St. Maarten within six (6) weeks after the date that this decision was issued or remitted. There are no costs involved with this appeal procedure. If you do not agree with the outcome of the appeal procedure with SZV, you may file a written letter of appeal with the Court of First Instance.

Option 2:

(Directly) submit a letter of appeal to the Court of First Instance: This appeal must be submitted within six (6) weeks after the date that this decision has been issued or remitted, or in cases where can be proven that this decision was received on a later date, within six (6) weeks of said date. Your letter of appeal must be submitted in duplicate. A court fee will be charged when submitting an appeal to the Court of First Instance.

In both these letters of appeal clearly mention and include;

- The reasons of your disagreement with the decision
- The actions which according to you SZV should take or the actions the Court should order SZV to take - Be sure to date your letter
- State your identification number
- Please put on the envelope "letter of protest" or write above your appeal at the Court "Appeal against an SZV decision"
- And be sure to sign your letters
- If possible, include a copy of the decision made that you are appealing

EMPLOYERS: BE COMPLAINT!

If you are an employer, then you are obliged to register your company and employees with SZV. The registration process is very simple and our staff is always willing to assist where possible with information. If you would like to register your company or employees, please start by requesting an appointment via our website www.szv.sx. Here is a list of the basic documents you should have prepared for your registration appointment with SZV;

Cooperation or Limited Liability Company:

- Excerpt Chamber of Commerce (not older than 6 months)
- Articles of Incorporation
- Statement of Inspectorate of Taxes including your company name, address and crib number
- Copy of the director(s) valid form of Identification
- Mutation list with your first list of employees

Sole proprietor company:

- Excerpt Chamber of Commerce (not older than 6 months)
- Statement of Inspectorate of Taxes including your company name, address and crib number
- Copy of the director(s) valid form of Identification
- Mutation list with your first list of employees

When submitting employee mutations, please take notice of the following;

- When you are submitting mutations for your employees this must be done within two (2) working days after the change occurred. This could be a commencement or termination.
- Changes in employee salary, occupation, working days, working hour, and contract date should be submitted before the 15th of the following month that the change occurred.

Don't forget: ALL employees need to be registered at SZV for accident insurance (OV).



ZV INSURANCE EXPLAINED DURING INFO SESSION

On Thursday February 23rd we hosted an information session explaining the Sickness Insurance Ordinance. In the presentation general information was highlighted; which included the procedures of control with the SZV doctor when unfit for work, maternity leave, the right to sick-leave pay via employer, the right and procedures to appeal official SZV decisions and important administrative obligations such as maintaining valid identification and employment records at SZV.

Many of these topics have been covered in previous SZV supplements and some are featured in this edition. We continuously urge our customers to be aware of their rights and obligations and we will continue to share this information with you via all available channels. On March 25th we will host another informative session during the annual Lion Rudy Hoeve Health & Wellness Fair. Stay tuned for details on the time and location of this event. The full presentation of the information session of Thursday February 23rd can be downloaded via our website www.szv.sx.



**2017 IS THE YEAR TO LISTEN TO
YOUR BODY, TAKE CARE OF YOU!**



"A man in his mid-thirties came to see me with low back and knee pain, overall low energy, as well as digestive problems. At the age of 13 he had an appendectomy. Scar tissue had formed that decreased mobility of his large intestine. Scar tissue also pulled down on his right kidney. Since the kidney, which has a strong effect on energy and metabolism, was not moving and working properly, he felt tired. The restriction of the kidney also caused the muscles and fascia around the kidney to be tight, which caused low back pain and misalignment of the right leg. Because of his misalignment and the compression of the nerves behind the kidney that go to the knee, he was also experiencing right knee pain. These symptoms of right knee pain, right lower back pain, low energy and digestive problems were all linked to the scar tissue from the appendectomy at the age of 13. By releasing the scar tissue and enabling the intestines and kidney to move properly, his symptoms abated."



The treatment that was provided to the young man mentioned above is a technique only offered at Be Well Be Fit | SXM Physical Therapy by Dr. Angeli Balani, a Doctor of Physical Therapy, who is certified and trained in this technique. She dedicates her professional expertise to getting to the SOURCE of YOUR symptoms.

In this day and age we tend to only seek help or treatment when our mobility or our ability to carry out our daily routine is impeded. The current approach that many take of waiting-till-we-can-no-longer-function makes the issue at hand worse, only disrupting our ability to live happy, healthy, and pain-free lives.

Physical therapy is not a bike, hot pack, massage session, and/or TENS unit, it is one-on-one care between the client and therapist to create an individualized treatment plan that best suits the needs of you, the client. Physical therapy is a comprehensive approach to help alleviate your aches and pains. Physical therapists listen to where your pain is; however, the source of the pain may vary based on trauma, surgery, and overall development that have occurred since your birth. Therefore, if the entire picture is not looked at in-depth by your therapist there is the possibility that you may not reach complete recovery.



**The ONLY
Doctor of Physical Therapy
on St. Maarten**

Tel: +1 (721) 587-1232

When it comes to preventing small problems from turning into lasting injuries, there are symptoms and signals that act as the first line of defense. Take note of your warning signs and seek help. You can contact Be Well Be Fit | SXM Physical Therapy. We take insurance and are located in Three Palms Plaza, Cole Bay. Call us today for a consult at +1 (721) 587-1232.



**SAVE THE
DATE:
DOCTOR
CHANGE**

In the month of March is the next opportunity to change the general practitioner (GP) that is mentioned on your ZV insurance card. This is a change that is allowed at SZV twice (2) a year in the months of March and September. Only in exceptional cases, you can change your GP outside of the abovementioned time period. You can request a doctor change at SZV as of March 1st, 2017 until March 31st, 2017. This information will be available via our website www.szv.sx as of March 1st.

If you are interested in making use of this opportunity, please take notice of the following documents you will need to bring with you;

- A valid insurance card.
 - A valid identification document.
- This can be: a valid Sint Maarten ID, a valid driver's license or, a valid passport.
- If applicable: a valid residency permit.



Can I be registered at more than one (1) general practitioner's (GP) office?
No, this is not possible.

Can I visit another GP beside the GP listed on my insurance card?
No, that's not possible.

QUICK FACTS ABOUT THE SZV INSURANCE

- The overview of medical services covered under the ZV insurance is available on our website www.szv.sx
- The sickness insurance ensures that employees with an income under the maximum wage limit are insured for the costs of medical care and loss of wages as a consequence of being unfit for work due to an illness.
- All employed persons on St. Maarten contribute to the Sickness insurance fund.
- The employee contribution to the sickness insurance fund is currently 4.2 % of the daily gross wages for the year 2017.
- The insured, which can be employee or ex-employee, can register their spouse and/or child(ren) the Sickness Insurance. These persons must be legal resident(s) of St. Maarten. For both situations, conditions may apply.
- Your family doctor/physician must be registered with SZV.
- Your ZV insurance is only valid on St. Maarten.

• What is covered:

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

• What is not covered:

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



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