

~ EDITORIAL ~ HAVE YOU SEEN OUR VIDEO?



We have a new animated video! Have you seen it? Look out for the video on our website and Facebook page.

In an effort to expand the reach to our customers, we have launched our first-ever animated video! Why should you see this video? We hope that this video and those that will follow, aid in guiding our customers to better understand their rights & obligations, our procedures and improve their customer experience with SZV.

The first video highlights our multi-channel contact points for information based on our wide range of services. Our four new service desks, Medical, Seniors & Benefits, Employers and Employees & Insured are highlighted in the video as well. Our videos aim to have an instructional and informative nature. This general video is the first of a series.

We understand that we serve a multi-cultural society and that not everyone is

receptive to information in the same manner. Our newest communication tools offer the ease of online access, like our website and Facebook page, but yes, not everyone is online. At our offices you can find our service brochures and copies of this supplement, of which a majority of information is sourced from what is available on our website. Let us not forget that our staff is always available to assist you.

We encourage our customers and you the reader to also help us improve our reach, and share the correct information. You can do so by sharing this supplement, sharing our Facebook posts, referring to our website, and of course sharing our video(s) when you see them. Your neighbor, co-worker, friends and family might thank you for this!

DOCUMENTS YOU MAY NEED FROM CIVIL REGISTRY

When applying for your insurance card at SZV, depending on your status, you may need several documents from the Civil Registry department. Services from the Civil Registry are now by appointment only. Each person's situation is different, so below we have outlined the most commonly required documents you may need for your first time or renewal applications.

- Valid St. Maarten ID
- Valid passport
- Marriage book
- Birth certificate
- Original DETAIL registration form (not older than 3 months)

Please note, that:

The above list is specific for the Civil Registry; you may need additional documents from other Government departments such as Immigration, Tax administration, your local bank, your employer etc.

FASTER RESPONSE TIME ONLINE

WWW.SZV.SX

Contact forms

Request services

Feedback & Complaint form

It is not always necessary to visit our offices or call us for an update. If you would like an update on an application or request, you may make use of our dedicated online contact forms.

On each of our website pages, you will find a contact form where you can request updates on SZV services. For example: status Pension application, status Medical reimbursement, status Medical referral, status Loss of Wages request etc.

Go to any of the four sections of our website: Medical, Seniors &

Benefits, Employees & Insured or Employers. By contact forms, click on the orange tab: Request Services, fill out your details and submit. If you include your e-mail address, you get an e-mail confirmation with a summary of your request. Our response time is 1 – 3 working days. In some cases, you may receive a response within a few hours or less.

We hope these additional contact options help our customers to reach us without the need to call or visit our offices.

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**WWW.SZV.SX
HAS THE ANSWERS!**



Employed and not yet insured?

You may qualify for Sickness & Accident insurance

Contact us! +1721 546 6782
Email: info@szv.sx | www.szv.sx



Approaching the age of 60?

Apply for your pension up to 6 months in advance.

Contact us! +1721 546 6782
Email: info@szv.sx | www.szv.sx





DIABETIC?

HOW ARE YOU INSURED?

SZV CUSTOMERS MAY QUALIFY FOR THE FOLLOWING SERVICES

MORE INFO?

[WWW.SZV.SX](http://www.szv.sx)
[INFO@SZV.SX](mailto:info@szv.sx)
 +1721 546-6782

- DOCTORS / OPHTHALMOLOGIST / SPECIALIST CONSULTATION
- DIETICIAN CONSULTATION
- FOOD SUPPLEMENTS
- MEDICATION COVERAGE (LANCETS, TESTING STRIPS, INSULIN PENS/ NEEDLES)
- DIABETIC SHOES / COMPRESSION STOCKINGS
- DISTRICTS NURSING SUPPORT IN THE FIRST WEEKS OF INSULIN USE
- SURGERY
- PROSTHETIC (LEG)
- REHABILITATION
- PHYSICAL THERAPY

IN CASES OF AMPUTATIONS WITH COMPLICATIONS PATIENTS MAY QUALIFY FOR FURTHER TREATMENT ABROAD. THIS OPTION IS EVALUATED ON A CASE BY CASE BASIS BY A MEDICAL ADVISER OF SZV'S MEDICAL DEPARTMENT.

*SERVICES ARE SUBJECT TO APPROVAL BY THE MEDICAL DEPARTMENT AND MAY VARY BASED ON THE TYPE OF INSURANCE COVERAGE POLICY A CUSTOMER QUALIFIES FOR. REQUIREMENTS TO QUALIFY MAY ALSO VARY.

No rights can be claimed from this content.

Please contact us via info@szv.sx, visit our Medical desk at building 3 level 1 or visit our website www.szv.sx.

MEDICAL REFERRAL ABROAD: WHAT DOES SZV PROVIDE?

- Medical cost of the treatment abroad.
- Hotel accommodations (for the Insured and SZV assigned/approved companion only) for the duration of the treatment.
- Transportation to and from the airport, to and from the hotel to medical appointments.
- Daily allowance.

GOING ON VACATION? YOUR CARD IS NOT VALID ABROAD!

We are reminding our customers that their SZV medical insurance is only valid on Dutch St. Maarten. When going on vacation we strongly recommend that you purchase medical travel insurance for medical emergencies. You cannot purchase medical travel insurance by SZV. You can ask about this via your travel agent or a private insurance company on the island.

WHEN DO YOU NEED TO SUBMIT A LIFE CERTIFICATE?

For pensioners residing in the Dutch Kingdom, but outside of Sint Maarten: SZV's pension policy demands a Life Certificate 2X per year.

The calendar year periods in which the pensioner should validate and submit their Life Certificate are:

- From November 15th , up and until December 15th.
- From May 15th, up and until June 15th.

For pensioners residing outside of the Dutch Kingdom: SZV's pension policy demands a Life Certificate every 3 months.

The Calendar year periods in which the pensioner should validate and submit their Life Certificate are:

- From February 15th, up and until March 15th.
- From May 15th, up and until June 15th.
- From August 15th up and until September 15th.
- From November 15th, up and until December 15th.

Once the Life Certificate is submitted in accordance with the above mentioned period the pensioner will receive their monthly pension benefits over the period covered by their Life

Certificate. If the Life Certificate is submitted late, the pension benefits will be temporarily discontinued (blocked) and payments will be delayed.

If you have questions about this procedure, please contact us via info@szv.sx, visit our Seniors & Benefits desk at Building 1, level 1 or visit our website www.szv.sx.

MEDICAL REFERRAL ABROAD: INTAKE MEETING

During the Intake Meeting, SZV's Medical Referral Officer provides the Insured with all necessary information regarding the Medical Referral Abroad. At this meeting the Insured is provided with the travel ticket/itinerary, information about the hotel accommodations and contact information of the transportation service. The appointment date and time as well as the contact information of the specialist is also provided.

will also review all medical documentation that the Insured should take with them to the specialist abroad.

The intake meeting is mandatory, to ensure that the Insured has all the necessary documentation and information for the proper resolution of the medical referral abroad. If the Insured does not attend this meeting he/she cannot travel abroad.

The Medical referral officer will review the policies of the medical referral process and provide further insight into what the Insured can expect during their time spent abroad. The Medical Referral Officer

If you have questions about this procedure, please contact us via info@szv.sx, visit our Medical desk at Building 3, level 1 or visit our website www.szv.sx.

WEBSITE TIPS



What are you looking for?



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!

FAMILY MEMBER(S) REGISTRATION

RENEWING YOUR INSURANCE CARD

The ZV insured person, who is considered the breadwinner of the family can add the following co-dependents to his/her insurance:

- His/her legally registered spouse up and until the age of 59,
- His/her children up and until the age of 24,

“Children” meaning:

- Minor legitimate children of the insured,
- Minor by law acknowledged children of the insured,
- Minor children of the insured born out of wedlock,
- Minor illegitimate children of the insured residing in the family home of the insured or whom the insured has to maintain pursuant to a court decision or an authentic (notarial) deed;
- Minor children related by marriage or foster children residing in the family home of the insured;
- Children who are considered adults by law but who are fulltime in school until they have reached the age of 25.

Please note, that:

- SZV has to establish that you are insured under the ZV Insurance.
- Only your legally registered spouse can be registered. No other family members, grandparent(s), boyfriends, or girlfriends can be added.
- If you are working but your child has no valid residency permit, your child cannot be insured.

BGNAA VISITS SZV OFFICES



Pictured L-R: Mr. Renatto Rodriguez (SZV), Mr. Egbert de Lannoy (BGNAA), Mrs. Ivy Moll (BGNAA), Ms. Charonne Holder (SZV), Mr. Reginald Willemsberg (SZV).

SZV recently welcomed members of the Federation of Pensioners of the former Netherlands Antilles and Aruba (BGNAA) for the 2017 bi-annual update meeting. The meeting with SZV was held on the topics of Pension benefits and organizational developments. SZV presented the members with an overview of the latest developments within the organization; automation of operational processes, improved customer service options, information resources and 2016 pension demographics. During the meeting the new Seniors & Benefits brochure of SZV was presented to the members. The brochure contains general information on the services and procedures of SZV to pensioners and those who qualify.

EMPLOYERS, REGISTER AT SZV!

All employers are required by law (in accordance to the Sickness Insurance and Accident Insurance Ordinances) to register at SZV. You qualify as an employer, if you employ one (1) or more persons, meaning that they work for you and receive wages. There are three possibilities for employing persons:

- 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
- You are a foreign company but have employees work for you in Sint Maarten

An employer can be a natural person (such as an individual, called a sole proprietor), or a legal entity (such as a corporation, an N.V. or a B.V.)

LOSS OF WAGES – ACCIDENT INSURANCE



The employer has the right to receive loss of wages compensation under the Accident Insurance Ordinance for his employees if:

- The employee is unfit to perform his/her duties due to an accident on the job (“bedrijfsongeval”).
- The employer will lose his right to collect loss of wages, if he has not submitted a written request for loss of wages to which he is entitled within two years of his right to the loss of wages becoming payable.

Please note:

- For the employer to be entitled to loss of wages compensation, the Control Doctor of SZV must confirm the disability of an employee

The duration of the loss of wages compensation under the Accident Insurance Ordinance is dependent on the report of the Control Doctor of SZV and will be paid in the following manner:

- 100% of the insured daily wages during the first (1st) year.
- 80% of the insured daily wages during the subsequent years, if the employee remains 100% unable to perform his/her duties due to the accident.
- In the event that the employee remains partially or completely permanent disabled, the employee will receive an accident insurance benefit in accordance with the occupational disability percentage.

This accident insurance benefit will be paid up to the maximum of the wage limit of the Sickness Insurance Ordinance. If an employee earns more than the maximum wage mentioned in the Sickness Insurance Ordinance, the insurance benefit is capped at this wage limit.



Leaving the island temporarily?

Your SZV insurance card is only valid on Sint Maarten.

**Contact us!: +1721 546 6782
Email: info@szv.sx | www.szv.sx**

HASSLE FREE SERVICE STARTS ONLINE! WWW.SZV.SX

Employees & Insured


Card Pick-up
Card Renewal
Re-print Lost, Stolen or Damaged
Card
Emergency Request
Family Member Registration

Baby Declaration
New Born
Application Doctor Change
Issuance (not) Insured Letters
Emigration

Step 1. Go to www.szv.sx

Step 2. Get the information you need!

- Procedures
- What documents to bring
- Frequently asked questions & answers
- Request services: Appointments, status update etc.
- Download forms, checklist & requirements

 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!