

~ EDITORIAL ~ OUR NEW SZV BOOKLETS ARE IN!



Did you get your copy? We have 5 new booklets that outline the rights, obligations, procedures and FAQ's of the majority of our services. Launched on June 1st, the booklets are available at our offices in the following categories; Employers, Employees & Insured, Medical, Seniors & Benefits and Medical Referrals.

The booklets were made with the utmost attention to provide the most accurate and up to date information available and will be updated periodically to ensure a high level of accuracy. Inside each booklet readers will find general information on the services of SZV, who are entitled, an overview of the procedures, the general requirements and documents needed, frequently asked questions and much

more.

It is important to know that the information presented in general information. As the services of SZV and qualifications are so divers, it may be that requirements or procedures differ on a case by case basis. The information in the booklets offers insight into the general conditions and procedures.

We are very proud of this new addition of information resources to our customers. We actively promote our website and Facebook as online hubs of information and news, and we are just as excited about our new booklets. The booklets were created to meet the needs of our customers who prefer 'something to hold' and handy to have at home for reference.

WHAT'S INSIDE

Healthcare feature - - - - - **Page 2**
Why online appointments - - - **Page 2**
Medical referral abroad - - - **Page 2**
Seniors & Benefits checklist - - **Page 2**

Employer mutation - - - - - **Page 3**
Loss of Wages - - - - - **Page 3**
Renew insurance card - - - - **Page 3**
Cessantia declaration - - - - **Page 3**
Customer service tips - - - - **Page 3**

WWW.SZV.SX
HAS THE ANSWERS!



WHY IS YOUR SZV MEDICAL INSURANCE ONLY VALID ON DUTCH ST. MAARTEN?



locally and abroad.

But when you go on a medical referral abroad, you are covered by SZV. What is the difference? When patients are sent abroad for medical treatment by SZV; a medical referral, the availability and cost of coverage of the medical

treatment is based on the contracts we have with the selected medical specialists and hospitals abroad.

Can you purchase medical travel insurance by SZV? Unfortunately, you cannot purchase additional medical travel insurance from SZV. You can ask about this via your travel agent or a private insurance company on the island.

With the summer holidays around the corner, we are reminding our customers that their SZV medical insurance is only valid on Dutch St. Maarten. SZV implements the ZV insurance legislation; we execute the laws set by Government that establish the limitations and coverage of the ZV insurance, your medical insurance at SZV. In this legislation, there are limitations to the coverage of medical care

HOW CAN YOU GIVE US 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. There are several ways that you can give us your feedback;

- Make use of our Feedback station or Kiosk at our offices: make use of our short online survey form or together with one of our hosts.
- Use our feedback form, which is available at all customer desks and online

on our website.

- If you are on Facebook, we welcome your feedback via a message.
- You can also give your feedback on our website.

We are dedicated to continuously improving our services 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.

Employed and not yet insured?

You may qualify for Sickness & Accident insurance

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



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



Star fruit and Kidney Disease

Did you Know?

Eating star fruit (carambola) can produce a harmful effect for those with chronic kidney disease.



Intoxication Symptoms

- Nausea
- Vomiting
- Mental confusion
- Psychomotor agitation
- Insomnia
- Hiccups
- Seizures

- Starfruit is a rich source of oxalate, a nephrotoxin.
- Oxalates may accelerate the progression of kidney disease and increase the need for dialysis treatment.
- The fruit is also rich in neurotoxins which affects the brain and may cause neurological disorders.
- Persons with healthy kidneys can process and pass these toxins out from their body.



- Persons with kidney disease, are not able to pass these toxins efficiently.
- Therefore, the toxins remain in the body and lead to intoxication.

REMEMBER! If you have kidney disease, it is important to avoid star fruit and speak with your nephrologist or your dietitian to learn more about the effects of ingesting this fruit.

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!

WEBSITE TIPS



What are you looking for?

Custom Search



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!

SENIORS & BENEFITS – CHECK-LIST



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

MEDICAL REFERRAL ABROAD

The Medical Referral Abroad process consists of the following steps:

- The treating doctor submits a request for a medical referral abroad for an SZV Insured by sending in a medical report.
 - The SZV medical advisor evaluates the request based on the information that was submitted to determine if it meets all the conditions for a medical referral abroad.
 - If the request is approved, the SZV medical referral officer will request an appointment with the specialist abroad.
 - Once the appointment is received, SZV notifies the Insured of the appointment and travel date to the country abroad.
 - SZV makes the travel arrangements, hotel accommodations and arranges transportation for the Insured referred abroad.
 - The Insured attends a mandatory Intake Meeting with an SZV Medical Referral Officer 5-7 days prior to the travel date abroad.
 - The Insured travels abroad and sees the specialist for evaluation and receives the necessary treatment or procedures for their condition or illness.
 - The Insured returns to Sint Maarten. Any necessary continued care indicated by the specialist abroad, which is available on Sint Maarten is given, if the condition or illness is not resolved.
 - A medical report from the specialist abroad is sent to the treating doctor who referred the Insured for medical care abroad.
- For more information on the process, conditions, obligations etc. visit our website or ask for a brochure at our offices.

EMPLOYER MUTATION

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

- Change of address.
- Change of telephone number.
- Change of contact e-mail.
- All changes in banking instructions (name of bank, account number, transfer instructions).
- Change of director(s) of company / authorized representative(s).
- Change in activities of the company.
- Deactivation of the company.

You must inform SZV within 2 days of the change(s) having occurred.

WHAT TO BRING

- A valid identification document. This can be: a valid Sint Maarten ID card, a valid driver's license or, a valid passport.
- An excerpt from the Registry of the Chamber of Commerce (not older than 6 months).
- If applicable, a copy of the revised articles of association.
- If applicable, a letter from the company stating change of the authorized representative(s) or banking instructions.

LOSS OF WAGES – SICKNESS INSURANCE

The employer has the right to receive loss of wages compensation under the Sickness Insurance Ordinance for his employee, if:

- The employee is sick due to illness for more than three (3) days and is unable to perform his/her duties.
- The illness was confirmed by the Control Doctor of SZV by signing the Yellow Card.

Please note:

If the period of illness is three (3) days or less, the employer has no right to receive a loss of wages compensation. In other words, only if the period of illness is longer than three (3) days, will the employer receive the loss of wages compensation (80% of the daily wages) from the first (1st) day of the period of illness.

For the employer to be entitled to loss of wages compensation, the Control Doctor of SZV must confirm the illness of an employee by signing the Yellow Card.

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 to, within two years that the loss of wages becomes payable.

THE PROCEDURE

The procedure to request for loss of wages, is as follows:
Accurately and completely fill out the loss of wages request form from SZV (this form is available via our website or can be picked up at SZV) or write your own letter requesting the loss of wages payment.

Submit this form or the request letter to SZV.

If approved, upon payment SZV will provide you with a detailed overview of all employees for whom the wage loss was calculated.



**IMPORTANT
NOTICE**

NO AO control (Doctor Control) is possible outside of the scheduled hours of 07:30 am - 10:00 am daily, from Monday through Friday.

EMPLOYEES & INSURED

RENEWING YOUR INSURANCE CARD

When to renew:

Two weeks before your insurance card expires.

How to renew:

Make an appointment with SZV via our website: www.szv.sx or call us at 5466782.

Do not forget:

The SZV insured needs to be present in person.

If your employer did not fill out an employee mutation form for you, then your card renewal request cannot be processed.

What to bring:

- A valid Sint Maarten ID card or a valid passport.
- If applicable, a valid residency permit.
- Your valid and/or (soon to be) expired SZV Insurance Card.

Reminder to all Employers

CESSANTIA DECLARATION

In accordance with article 7 of the Cessantia Regulation, before June 30th of each calendar year the Employer is obligated to pay a contribution for each employee in his/her service, the so-called Cessantia contribution. The contribution for 2017 is determined by multiplying the amount of employees that were in service on December 1st, 2016 by Nafl. 40,-- and has to be paid the latest by June 30th, 2017. If the contribution is not paid or not paid in full before the given period, it will be increased with a fine of 1% of the outstanding amount for every month or part of the month that it has not been paid.

Declaration forms for payment of Cessantia are available at the SZV head office. You can make your payment through the bank or at the SZV counters at Harbour View on Sparrow road 4 in Philipsburg. When paying through the bank please use the following SZV Cessantia Account at the Windward Island Bank, account number 872272-02.

Please indicate your SZV-number, Crib-number and state the year you are making payments for when making payments.

For more information you can contact the SZV at 5466782 ext. 6724.

WWW.SZV.SX

TIPS FROM OUR CUSTOMER SERVICE AGENTS

**Tip
1**

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

**Tip
2**

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

**Tip
3**

Try to make a copy of submitted documents/requests for your own records. Include the date submitted and the person or department it was submitted to.

**Tip
4**

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

ZV AND OV DECLARATIONS



EMPLOYERS, SUBMIT ONLINE!

Submit your ZV and OV
declaration online via
WWW.SZV.SX

Just 2 easy steps!

1. Set up your account
2. Submit your ZV/OV declarations

Account set up is easy! All you need is:

- SZV number
- CRIB number
- COCI number
- (Passport or ID of authorized representative)
- Digital copy:
 - o COCI excerpt
 - o Passport or ID of Director
 - o (Authorization letter of representative)

Submitting online declaration is even easier!

- Click 'Submit a declaration'
- Select period
- Confirm number of employees
- Fill in total wages ZV and OV
- Premiums are calculated automatically for you!
- Confirm and submit. Done!

Questions or more information?

Visit www.szv.sx for instructional videos, user manuals and more or contact our customer service via info@szv.sx.



SZV
Social & Health Insurances
HAS THE ANSWERS!