

~ EDITORIAL ~ WE ARE COMING TO VISIT YOU!

Over the past months, we have hosted several public information sessions on the topics of ZV Medical Insurance and Pension Benefits. As of this month we will be expanding our reach and visiting several companies with customized information sessions to their employees. That's right! We are coming to visit you!

We have made a dedicated effort to work together with employers and assist them in meeting their obligations to SZV and help educate their

employees on their rights and obligations at SZV as well. Together we will ensure that each employee is aware of; what their medical insurance entails, the procedures of obtaining and renewing their insurance cards, the doctor control obligations and procedures, how to contact SZV and more.

These information sessions will start on a small scale by visiting several larger companies this year and continue throughout 2018.

AOV PENSION: AGE 60 VS. 62.

The age to qualify for Old-age Pension benefits (AOV) is officially 62 as of January 1st, 2018. This means that all persons who were born as of January 1st, 1958 will qualify for Old-age Pension benefits at the age of 62. These persons, when approved, will be granted Old-age pension benefits as per February 1st, 2020.

Persons who were born up to December 31st, 1957 will still qualify for Old-age Pension benefits at the age of 60. If you are late with submitting your application for AOV pension benefits, your application will still be processed and calculated based on the age of 60.

It is important to know that the AOV benefit is a basic pension to minimally meet basic needs, persons are encouraged to consider additional sources of income to sustain their lifestyle needs. If you are approaching pensionable age, please contact SZV to start your application procedure on time, it is recommended to do this 6 months in advance, before you reach pensionable age, in order to ensure that your pension request is granted on time.

For more information about pension benefits, visit our website www.szv.sx or our Seniors & Benefits desk at our offices, located in Building 1.

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WWW.SZV.SX
HAS THE ANSWERS!



SZV PREMIUMS ON YOUR PAY SLIP



When you look at your salary pay slip, you will notice that several deductions on your salary go towards social and health premiums, many of these are administered and managed by SZV. Some of the premiums are being paid by both employer and employee, e.g. premiums for the Sickness Insurance, AVBZ and AOV/AWW. Other premiums are only being paid by the employer, such as the Accident insurance

premium and the yearly Cessantia contribution. Each year, the premium percentages are reviewed by Government and may be revised if necessary.

Below you will find an overview of the social and health funds that are managed by SZV and which percentage of contribution is paid by employees and employers. The premium percentages below are for the year 2017.

WHO PAYS WHAT?

Premium Percentages	Premiums (In percentages of income)
General Old-Age insurance AOV 13%	Employer contribution 7.00 % Employee contribution 6.00 %
General Widow(ers) and Orphans insurance AWW 1%	Employer contribution 0.50 % Employee contribution 0.50 %
General Insurance Exceptional Medical Expenses AVBZ 2%	Employer contribution 0.50 % Employee contribution 1.50 %
Accident Insurance OV 0,5 - 5 %	Employer contribution only: the premium depends on the risk class your company is categorized in.
Sickness insurance ZV 12,5 %	Employer contribution 8.3 % Employee contribution 4.2 %
Severance pay insurance Cessantia	Employer contribution only: NAF 40,- per employee, each year.

For more information on the premium percentages and wage limits of 2017 visit our website: www.szv.sx > **Wage Limits & Premiums** or ask your employer.

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



Spreading germs is OUT. Handwashing is IN!



Handwashing is one of the most important things we can do to avoid getting sick and spreading germs to others.



W.G. Buncamper Boulevard 33
T: 542-3003
E: surveillance@sintmaartengov.org

Department of Collective Prevention Services
Ministry of Public Health, Social Affairs and Labour



TIPS FOR DOCTOR CONTROL

Tip 1

Always walk with your yellow card and your SZV insurance card.

Tip 2

Be sure that your house doctor has signed off your yellow card on the date that you visited him for your illness.

Tip 3

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.

Tip 4

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

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. The full coverage overview for ZV insured customers is available on our website at www.szv.sx.

SCHOOL DECLARATIONS

All orphans collecting pension between the ages of 15 and 24 must submit a new original school letter every new school year or new term to prove that they are enrolled in school on a full-time basis.

Who

All orphans collecting an orphan's pension locally and abroad who are between the ages of 15 and 24.

Procedure:

For orphans in yearly education cycles:

- An original school letter must be issued at the beginning of each new school year. The school letter must be an original document issued by the school and specifying whether it is a fulltime enrolment.

For orphans in term based education cycles:

- An original school letter must be issued at the beginning of each new term. The school letter must be an original document issued by the school and specifying whether it is a fulltime enrolment or how many study hours per term or subject.

What to send:

An original document issued by the school specifying whether it concerns a fulltime enrolment or how many study hours are involved per term or per subject.

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

Please note:

GED and CXC courses are not considered valid educational cycles.

Scanned copies of school letters are not accepted.

All orphan pensions will be automatically temporarily blocked by the 1st of September of each year if the school declaration has not been received or is not in order. Pensions will be unblocked and payments reinstated upon receiving the correct school letter.

Blocked funds will be paid retroactively with a maximum of 2 years if the original school letters over that period are submitted.



ZV AND OV DECLARATION OPTIONS

All employers are obligated to submit their ZV and OV declarations to SZV no later than the 15th of each calendar month, following the calendar month for which you are submitting the declaration. Even if you have no employees working for you, you still have the obligation to submit the ZV and OV declaration to SZV. You will then have to submit a zero declaration.

Options to submit:

- Online declaration via our Employer portal. This option is available 24/7. You can request an account via www.szv.sx or inquire via our customer service info@szv.sx or call 546-6782. By submitting online, there is no need to visit SZV offices, but you must still submit no later than the 15th of each month.
- Submit a declaration form at the Employer desk at our offices. The declaration form can be found on our website www.szv.sx or at the Employer desk. This form cannot be submitted online.

Options to pay:

- Pay online via online banking of your bank. This option is available to you 24/7. Always specify the transfer with the employer's CRIB number and the payment period.
- Pay at our cashier at the Employer desk. Opening hours: Monday – Thursday 7:30 am – 3:00 pm and Friday 7:30 am – 3:30 pm.

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.

REQUEST AN APPOINTMENT ONLINE



For many of our services you can request an appointment online via our website www.szv.sx.

PROTEST & APPEAL PROCEDURE:

If you do not agree with an official decision received from the SZV, you have the right to submit:

- A protest letter to the director of SZV against this.
- File a court appeal at the Court of First Instance in Sint Maarten.

The procedure for a Protest:

- Draft a written and signed protest letter, clearly stating the assessment number, your SZV and CRIB number, the reason for your protest and the decision which, according to you, SZV should take. You can also use the SZV objection form which can be found on our website: szv.sx
- Submit the protest letter to SZV within fifteen (15) days after the date that the assessment was issued.
- Make sure to include any relevant supporting documentation with your protest letter.

The procedure for an Appeal:

- Draft a written appeal letter, clearly stating the reason for your appeal and the decision which, according to you, SZV should take
- Submit the appeal letter at the Court of First Instance in Sint Maarten within six (6) weeks after the date that you received the decision on your protest letter. Make sure to submit your appeal letter in duplicate.
- Court fees will be levied by the Court of First Instance in Sint Maarten, when submitting your appeal letter.

Please note:

The complete procedure for protest and appeal is also detailed at the back of the assessment. There are no costs involved with the protest procedure. Court fees will be levied by the Court of First Instance in Sint Maarten, when submitting the appeal letter.

IMPORTANT INFORMATION

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.



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



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