

~ EDITORIAL ~
**IS PREVENTIVE HEALTH
CARE COVERED?**



SZV representatives during the annual Lion's Health & Wellness Fair

We often get questions such as, why are vitamins not covered? Doesn't it make sense to cover medical care that may prevent someone from getting ill in the first place? While we understand the reasoning, our answers to these questions are always directed to the laws that mandate the limitations of the medical coverage offered. The medical services that are covered under the various health insurance funds managed by SZV are established by the laws of the Government of Sint Maarten. These health insurance laws were established many years ago, with

the focus to offer medical coverage for curative care. These laws do not make provisions for health prevention coverage. Simply said, your SZV medical insurance, in general, does not cover vitamins, birth control pills, vaccines, etc. Your SZV medical coverage pays the cost to cure and care. However, as your social & health insurance provider, we advocate and support many initiatives that stimulate low-cost access and knowledge of health prevention within the community. We are looking forward to meeting you at one of the community events!

HEALTH AWARENESS = WELLNESS



SZV participating in first Pregnancy Expo

This year SZV has made a committed effort to put health awareness in the forefront to our customers. While we support our community partners by participating in awareness events, we also take our own steps to inform our customers about ways they can be more proactive to improve their health and wellbeing. Our monthly health awareness notices can be found on our Facebook page "SZV Social & Health Insurances" and when visiting our offices you will find a

series of tips in our waiting room. 'On the road', you will find us at various events. Most recent we participated in the 1st Pregnancy Expo hosted by Educare Foundation and the 1st Life after a stroke event hosted by the St. Maarten Hearth & Stroke Foundation. Both events were a grand success and offer a new addition of health awareness events to the community. Where will we be next? Follow our website or Facebook page for updates.

WHAT'S INSIDE

Page 2:

- Medical coverage for stroke patients
- Checklist Seniors & Benefits
- Medical Authorizations
- Submit Life Certificate on time

Page 3:

- SZV Radio
- Employer Portal
- Self Service Tips
- Employer: Use Drop-off box

IMPORTANT

**PLANNING A
SUMMER VACATION?**

Remember that your SZV medical insurance is only valid on Dutch St. Maarten.

Can you purchase medical travel insurance by SZV? No, you cannot purchase additional medical travel insurance from SZV.

For more info about medical travel insurance, contact your travel agent or a private insurance company on the island.

HEARD SZV ON THE RADIO?



SZV voices Gregory, Diana, Betty and Parveen.

Have you heard one of our multilingual jingles on your favorite radio station? These are some of the voices you may have heard sharing tips and reminders with you. We have jingles in English, Dutch, Creole and Papiamentu. Coming soon: Spanish and Chinese? Who knows?!

**ADJUSTED OPENING HOURS
PENSION DEPARTMENT**

Due to staff training, the Seniors and Benefits Desk will be closed as of 12:00 noon daily from July 2nd to August 30th, 2019.

General inquiries can be made via info@szv.sx.
We apologize for the inconvenience.





Medical coverage for stroke patients



AVBZ officer at SZV – Elisa Kingsale

Patients who are diagnosed with a stroke have several health care options available on Sint Maarten. Based on their condition, the specialist at the St. Maarten Medical Center will refer the patient to a local health care institution.

The local health care institutions listed below offer specialized care for stroke patients:

- Rehabilitation Center at the White & Yellow Cross Foundation
- Enable Holistic Occupational Therapy
- Physical therapists on the island
- District Nursing via the White & Yellow Cross Foundation
- Medical Aids such as bed, wheelchair, brace, spalks etc.

The medical coverage for care at these institutions is covered through the AVBZ insurance fund. A stroke patient may also be in need of medical aids, this is also covered through the AVBZ insurance fund. An example of medical aid is home adjustment.

When a stroke patient undergoes rehabilitation, based on the condition of the patient, the occupational therapist or rehabilitation doctor may conclude that the patient is in need of a home adjustment. This request is submitted by the specialist to SZV for review and processing.

What is a home adjustment?

Home adjustments are aimed at making the home of the patient accessible for daily activities.

For example:

- Threshold removal in the shower
- Bedroom or bathroom door broadening
- Ramp to enter the home

Home adjustment, is one of the examples of the type of medical aid that a stroke patient may need, which is covered by SZV insurance. For more information about AVBZ insurance visit www.szv.sx.



WEBSITE TIPS

Use our search bar to find what you are looking for on our website.

What are you looking for?

Custom Search



CHECK LIST

SENIORS & BENEFITS



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 months



Submit your documents on time;

- ✓ Life certificate
- ✓ School declarations
- ✓ Application forms
- ✓ Always make your own copies of documents for your administration



TIPS

MEDICAL AUTHORIZATIONS

A "machtiging" is an authorization letter issued by the SZV confirming that we will cover certain costs made by a ZV or OZR insured, person receiving AVBZ-care at a specialist. You can obtain a medical authorization for:

- Paramedical care (speech therapist, dietician, psychologist, physical and occupational therapist)
- Prescriptions
- Regular use of medical aids ("hulpmiddelen")
- Regular use of prosthetics ("kunstmiddelen")
- Regular use of district nursing ("wijkverpleging") AVBZ
- Regular use of hearing aids AVBZ

For more info and procedures go to www.szv.sx > Medical



REMINDER

SUBMIT YOUR LIFE CERTIFICATE ON TIME

Pensioners living abroad must send original life certificates ("Attestatie De Vita") on a regular basis. Failing to send your Life Certificate on time will result in blocking of pension payment until proof of life has been received by SZV. For more info and procedures go to www.szv.sx > Seniors & Benefits



YOUR EMPLOYER MUST REGISTER YOU AT SZV!

If you are working for a company, your employer is obligated by law to register you at SZV. If your employer refuses to register you, contact SZV and inform us. E-mail to info@szv.sx or go to www.szv.sx.

DID YOU KNOW SZV HAS A RADIO SHOW?



Me & SZV radio show co-host Charonne

Earlier this year SZV launched its very own radio program entitled "Me&SZV" where radio hosts Parveen Boertje and Charonne Holder talk all things SZV, based on customer experiences, customer needs and community collaborations. The radio show has welcomed several guests so far including: SZV Director Mr. Glen A. Carty, General Practitioners Mr. Mercur and Mr. Raghosing, Heart & Stroke Foundation founder Ms. Martha Thewet and other in-house experts such as the Customer Care complaint officer, the SZV Control Doctor, the Care Procurement

account manager and others. The radio program airs every 1st and last Tuesday of the month from 6pm – 7pm on 98.1 PearlFM and is also available online via www.szv.sx. The hosts discuss various topics which offer something for everyone. Relevant topics are presented in a clear manner and Parveen and Charonne are not "shy" about the challenging themes. If you missed it, go to www.szv.sx and click on "SZV radio" for past episodes and other interesting interviews and programs.



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



EMPLOYER PORTAL

Employers: Register for our Employer Portal

- No more standing in line!
- 24/7 availability to submit and meet deadlines
- Submit anywhere, no need to visit SZV offices
- Online overview and archive of monthly declarations
- Online verification and adjustment before submission
- Automatic calculations
- E-mail confirmations
- 3rd party authorization (for accountants)
- COMING SOON: Online employee mutations

Go to www.szv.sx and register for an account today!
For more info or demo, contact info@szv.sx.



SELF SERVICE TIPS

- 1 Always keep a record of important dates.
- 2 Always make note of contact persons.
- 3 Try to make a copy of submitted documents/requests for your own records.
- 4 If you receive documentation and do not understand the content, feel free to ask for clarity and assistance.



EMPLOYEE MUTATIONS VIA DROP-OFF BOX ONLY!

Dear Employers please note:
As of August 1st, 2019, you can **ONLY** submit your Employee Mutations via the drop-off box at the SZV office.

THE DROP-OFF BOX IS FAST AND EASY:

- Always include an e-mail address on the form
- No waiting time, place the form in the drop-off box and walk away
- SZV sends you an e-mail confirmation
- SZV will notify you via e-mail of any mistakes on the form

For more info on Employer obligations at SZV go to www.szv.sx.



RADIO

NAV

PHONE

READY FOR A NEW RADIO EXPERIENCE? WITH SZV

Tune in to your favorite radio station or log on to www.szv.sx

- ✓ Interviews
- ✓ Hot topics
- ✓ Customer is always right
- ✓ SZV behind the scenes
- ✓ Our community partners
- ✓ SZV experts on air



Me & SZV Radio Show airs every 1st and last Tuesday from 6:00pm - 7:00pm on 98.1 Pearl FM or listen online via www.szv.sx.

 [WWW.SZV.SX](http://www.szv.sx)

 SZV Social & Health Insurances

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