

~ EDITORIAL ~ CHANGE IS GOOD, RIGHT?



Do you still refer to us as SZV or SVB? Many customers still call us by our former name "SVB" when they contact us. Since the establishment of SZV in 10-10-10, there have been tremendous changes for us as an organization in comparison to when we were "SVB". We would like to think that we are moving forward in a more customer-centered approach to our service and communication.

In more recent years, a big change for SZV is the transition to more digital and online services, both for customers and staff. Our customers have been asking us to improve service levels, and we listen and include them in this process. Having more information available online is an example. Our website www.szv.sx is an example of how we aim to improve our access,

communication and transparency with our customers. In a way, our website allows you to have access to SZV 24/7. This is a positive change right?

In the coming months, we will be launching more online services that will allow for customers to do more online instead of visiting us. Why? Because it will save our customers time and allow us to focus more on delivering quality service in other areas that need it the most. What we also see is that with all this change, comes some hassle at times. Technology is not always our friend, and we must never forget the importance of human interactions. Our customers are always welcomed to visit us and contact for questions. And, we will always assist you with how to use our online tools.

SZV IS COMING TO YOUR DISTRICT



As your social and health insurance provider, we recognize the importance of having a strong social presence in our community. While we focus on informing our customers about their rights and obligations, procedures and protocols, we also find it important to have direct contact with our customers.

Recently, we have started discussions with various community councils on how we can collaborate by visiting the various districts to share information. While many know they are SZV insured, we also hear feedback that some of our customers do not always know what their rights are or how to make better use of our services. From experience, information sessions have proven to be a good way to reach our customers directly and provide more details on our services.

In the coming months, we look forward to coming to your district. In the meantime, you can often find SZV representatives at various events hosted by some of our community partners and Government. Look out for us at health fairs, related government presentations and other volunteer community events.

Can't wait for another event? You can also listen to us on the various radio stations. Every week, you can hear us at one of your favorite stations talking about a new topic. We even have our own radio program called "Me & SZV"! You can tune in to 98.1 Pearl FM every first and last Tuesday from 6:00pm – 7:00pm or listen online via www.szv.sx. On our radio page, you will find a list of interviews and special features.

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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.

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.

Go **ONLINE** with SZV!

New Services coming soon.

MEDICAL REFERRALS

- Patients and Companions can give feedback online.

SIGN UP
FOR EMAIL UPDATES AT
WWW.SZV.SX

EMPLOYERS

- Register your employees online.
- Submit your employee mutations online.

SENIORS & BENEFITS

- Get your yearly pension statement via e-mail.



The role of the occupational nurse at SZV

Listen online for the interview with our Occupational Nurse. Go to www.szv.sx and click on RADIO.



OCCUPATIONAL NURSE SABRINA VRUTAAL, RN

Did you know that SZV has an occupational nurse? The occupational nurse is part of the Medical department of SZV. The Medical department has a division that is tasked with the execution of the sickness- and accident insurance laws. In line with this, the department performs sick leave controls and reintegration management for SZV insured who are unfit for work due to illness or an accident on the job and for the calculation of loss of wages. This division is also responsible for assisting clients at the medical desks with prescriptions and authorizations.

The role of the occupational nurse is to assist the control doctors during sick leave control, creating reintegration plans with the employee, communicating with employers in regards to reintegration plans, conducting preventive work site visits, giving information and offer support to employers in the areas of sick leave prevention.

During your visit on the 3rd day of being unfit for work, or for a follow up control at the medical desk you will be seen by any one of our control doctors to determine the length of sickness based on diagnosis according to our policies. It is advised to walk with any documentation, diagnostic results, labs results etc. for more clarity. When you are progressing according to plan but still have limitations with regards to your work, you are then referred to the occupational nurse, Ms. Sabrina Vrutaal.

Reintegration plans will be drafted to inform your employer on your limitations, recommendations and/or temporary adaptations to your function. Reintegration plans are valid for a period between 4-12 weeks. During this time, you will be following a plan made together with the reintegration nurse, which may include:

- Physical therapy
- Occupational therapy
- Speech therapy
- Dietician plan
- Psychological treatment
- Exercise and more

Patient follow-up consultations will be between 1-2 weeks with the occupational nurse to monitor progress and/or regression.

The aim of the medical department with regards to reintegration is to be transparent in our expectations towards our customers while assisting them holistically (mentally, physically and emotionally). We strive to obtain a trustworthy relationship with employers where the safety and health of their employees are central and communication is maintained.

EXAMPLE MEDICAL HISTORY OVERVIEW

Here are some crucial things that you should know in order to provide the necessary medical information to your health care providers. *Prepare this in advance and keep it handy:*

Past Medical History

- Diabetes, High Blood pressure, High Cholesterol, kidney disease, depression, anxiety etc.
- Previous surgeries and dates
- Any hospitalizations and dates
- List of immunizations

Allergies to

- Medication
- Food
- Latex
- Other environmental factors

Medications / Supplements

- Those prescribed by GP, specialist
- Over-the-counter
- Alternative

Your healthcare provider Info

- Name
- Phone number



START THE AOV APPLICATION PROCESS AT SZV ON TIME

We recommend six months before you reach the pensionable age. It does not matter if you are still working after you have reached the age of 62. You may still qualify for pension benefits from SZV if you are still working.

STEPS AFTER ACCIDENT ON THE JOB

STEP

1

Visit a doctor after the injury

STEP

2

Collect accident form from your employer

STEP

3

Have the doctor add his/her information of the injury on the form

STEP

4

Visit SZV during doctor control hours for review

STEP

5

Communicate sick leave with employer



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.

Please note:

The complete procedure for protest and appeal is also detailed at the back of the assessment or decision. 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.



FREE WORKSHOPS

6:30 pm - 8:00 pm
Building 3, Level 1

Every last Wednesday of June – November 2019

REGISTRATION AND MUTATION OF EMPLOYEES

How to fill in and submit Employee mutations to SZV.

You will learn:

- How to fill in the form in the cases of an Employee Commencement, Mutation or Termination.
- The importance and implications of the Employer obligations.

This session is NOT for Employees.

Register online via
WWW.SZV.SX



DEADLINE FOR EMPLOYERS CESSANTIA DECLARATION & PAYMENT



- **The deadline for declaration and payment is June 30th**
- **The employer is obligated by law to pay NAf. 40,- for each employee in his service as of December 1st of the previous year**
- **Late payment will result in a fine of 1% of outstanding for every month outstanding**
- **Declaration form is available via www.szv.sx**
- **Payments can be made via online banking**
- **Declaration and payment can also be done at the SZV Employer's desk**
- **No cash payments accepted**

More information about Cessantia and Employer obligations can be found via www.szv.sx.

EMPLOYEE MUTATIONS VIA DROP BOX ONLY!



As of August 1st, 2019, you can **ONLY** submit your Employee Mutations via the drop box at the SZV office.

THE DROP BOX IS FAST AND EASY:

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

By law, you must inform SZV of the following changes regarding your employees:

- Changes in wages
- Changes in the number of working hours per day
- Changes in the number of working days per week
- Changes in the contract duration



YOUR EMPLOYER MUST 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.

EMPLOYER'S OBLIGATIONS



ACCORDING TO THE FEDERAL ORDINANCES FOR THE SICKNESS AND ACCIDENT INSURANCE, AN EMPLOYER MUST BE REGISTERED AT THE SOCIAL & HEALTH INSURANCES SZV.

PRACTICE PROPER COMPLIANCE PROCEDURES TO AVOID FINES AND LIABILITY CLAIMS AGAINST THE COMPANY.

Who is an Employer on Sint Maarten (Dutch Caribbean):

Everyone who has one or more employees executing labor is an employer. There are three possibilities:

1. You are established on Sint Maarten, and you have employees executing labor for you on Sint Maarten.
2. You are established on Sint Maarten, and your employees are executing labor for you outside of Sint Maarten (Dutch Caribbean).
3. A foreign company can also be categorized as an employer on Sint Maarten (Dutch Caribbean).

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.)

11 OBLIGATIONS OUTLINED:

1. All employers with employees are required to register at SZV. This means that if you have **no employees** you are **not considered** an employer and consequently you are not obligated to register your company at SZV.
2. **All employees must be registered at SZV** no matter their salary amount or amount of working days/hours. The salary amount and/or amount of working days will determine if the employee will be insured for both medical insurance (ZV) and accident insurance (OV) or only for accident insurance (OV).
3. **Employee mutations** regarding commencement and termination must be submitted to SZV within **two days** in which the change occurred.
4. Employee mutations regarding changes in employment such as salaries and functions should be submitted monthly, **before the 15th of the following month** in which the change occurred.
5. Employers must **submit an accident form to SZV immediately** after an employee has an accident on the job. The form can **only** be filled in by the employer.
6. SZV must be notified within **two working days** by the employer, when the employer has ceased operations (inactive) or if the employer becomes dormant due to having no employees in service.
7. The employer **must declare on a monthly basis** the wages for sickness and accident insurance through the ZV/OV declaration form.
8. **ZV/OV declarations** must be filled in and submitted, **completely and accurately by the 15th of each month**. If the declarations are not submitted, you will be assessed. Non-payment of the assessment can result in further collection measures.
9. **ZV/OV premium payments** must be paid by the **15th of each month**.
10. **AOV/AWW premium payments** must be paid by the **15th of each month**.
11. **Cessantia** contributions are **due each year** and must be paid between January 1st and June 30th.

Article 12 of the National Ordinance Sickness Insurance and the National Ordinance Accident Insurance states that everyone is, on behalf of the execution and control tasks of SZV, obligated to provide information upon request to SZV, if so required in writing. They are also obligated to follow the instructions given by SZV with regards to the implementation of these National Ordinances.

Article 14a of both National Ordinances further states that by noncompliance or untimely compliance of the obligations mentioned in article 12 of these National Ordinances, a fine of up to a maximum of five thousand guilders can be levied. This is an administrative fine that can be imposed by SZV itself. By defaulting on your obligations, you will leave SZV no other recourse than to take the necessary steps to apply articles 12 and 14a of the abovementioned National Ordinances.

