

SOCIAL & HEALTH SUPPLEMENT



COMMUNITY WORK



Giving back to your community through community work is important for many obvious reasons. At SZV, being a social health insurance provider, we are finding more ways to get involved in community work and supporting the important contributions of various organizations and foundations on the island. We are leaning away from the 'easy way' of financial contributions and looking for how we can more get hands on and directly support the most vulnerable groups within our community.

We are working on the public launch of our Corporate Citizenship Program where we will highlight the focus areas for us as an organization and how we will be volunteering throughout the community. These focus areas have been defined with the input of our staff and based on the needs of our community. It is our hope that we can encourage and motivate our fellow stakeholders, the public, our customers; everyone to continuously find ways to be a part of effective change programs on the island.

Past weekend our staff volunteered for various projects registered with SXM DOET, it is of course not the first time our staff has volunteered for SXM DOET projects but it is the first year we have done so collectively. Our colleagues are individually very active volunteers in the community, as parents and ambitious professionals you can find them throughout the year taking part in various social programs and community work. We are proud to have these positive attributes flow through the work that is done in our organization.

In the coming year and years you can expect to see more of SZV getting hands on. You will see us in your communities, helping to reboot and develop where we can.

Mr. Glen A. Carty, Director SZV

COME AND WORK AT SZV!

St. Maarten has a small scale economy and demographics which has lead during the years to an increase in healthcare costs. SZV has the responsibility to safeguard the sustainability of the national social and health insurance schemes as well as healthcare in general on St. Maarten.

**WE ARE
HIRING**

Our organization is continuously in development and currently in an important transition phase where we are focusing on automation and effective service delivery to our customers and stakeholders. What are we talking about really? Here are just a few of the many transformation projects we are working on;

- We are in the process of digitalizing health care administration between general practitioners, pharmacists, customers and SZV.
- We are finding ways to create online payment systems for our employers.
- We are expanding customer service tools online.

We seek to attract professional, customer focused, committed and flexible persons to our organization. There are currently five vacancies available on our website, have you seen them? If you would like to be part of a dynamic team of professionals and catalyze the health care landscape of St. Maarten together with us, then we encourage you to apply today!

Current job vacancies on www.szv.sx:

- Manager Informatievoorziening en Monitoring
- Accountmanager Zorginkoop
- Senior verzekeringsinspecteur
- Medewerker Ziektekosten
- Medewerker Medisch Uitzendingen

IMPORTANT AT ALL TIMES:

- Be sure to have valid insurance card
- Be sure to have valid identification (St. Maarten ID, Driver's Licence or Passport)
- Be sure to have valid travel documents (Passport/Visas)
- Be sure to give SZV updated employment & contact information
- Your insurance is not valid abroad - Only on St. Maarten
- Medical services covered only for SZV registered medical professionals and service providers

SZV STAFF FOR SXM DOET MARCH 12TH

This year was the first year that SZV staff collectively volunteered for SXM DOET. We participated in four different projects throughout the island.

Check out our team in action for SXM DOET 2017:

- Assisting with the upgrade of the children's facilities of the Alpha & Omega Foundation in Philipsburg.
- Out and about with our seniors on an island tour and bird park excursion with the Golden Age Foundation.
- Assisting with the First Aid and Swimming skills for the clients of Sister Basilia center with the Down Syndrome Foundation.
- Assisting with the upgrade of the Discovery Farm for animals in Cay Bay which is used as a recreation and for special needs groups and families who use the farm as a tool to reach therapeutic goals. These services are facilitated by the Intervention Foundation St. Maarten. More pictures can be found on our Facebook page: SZV Social & Health Insurances



Social and Health Insurances (SZV) bank account details: ALL ACCOUNTS ARE IN GULDERS

For payments via the **Windward Island Banks (WIB)**,

please use the following accounts:

| | |
|-----------|-----------|
| AOVIAWW | 212066-06 |
| ZV/OV | 872273-00 |
| Cessantia | 872272-02 |
| FZOG | 220214-10 |

For Payments through the **RBC Bank**,

please use the following accounts:

| | |
|---------|---------------------|
| AOVIAWW | 8200 0004 0392 6437 |
| ZV/OV | 8200 0004 0392 6278 |

For assistance or further details, please email or call our Finance department at:

E-mail: FinGroup@szv.sx

Telephone: +1 (721) 5466782 ext. 6724 / 6812 / 6708 / 6702

www.szv.sx

THE 15TH OF THE MONTH DEADLINE

All employers are obligated to deliver the ZV and OV declaration form to SZV no later than the 15th of each calendar month, following the calendar month for which you are submitting the declaration. This is the deadline for these declarations, if you do not meet this deadline you risk receiving a fine. If the 15th of the month falls on a Saturday or Sunday, then the deadline is automatically extended to the first Monday thereafter. You can deliver your ZV and OV declaration at our Employer desk in Building 1, level 1. If you have to pay, you can also do this here at our cashier.

Here are some useful guidelines;

- Our cashier is open Monday - Friday from 7:30 am to 3:00 pm.
- When you pay at our cashier you will receive a proof of payment. If you have paid via bank transfer, your bank statement will be your proof of payment.
- Be sure to fill out the ZV and OV declaration form completely and accurately.
- Be sure to bring with you the original filled ZV and OV declaration form as well as a copy.

Important:

- If your payment of the ZV and OV is late or your ZV and OV declaration is completely or partially incorrect, the "non- or insufficient declared and paid premiums" will be corrected via an additional assessment. This additional assessment will be increased with a fine. SZV determines the fine(s) with regards to the ZV and OV premiums and the Inspectorate of Taxes determines the fine(s) with regards to the AOV and AWW premiums. Fines can go up to a maximum of 20% of the original amount.

SIMPLIFIED CUSTOMER EXPERIENCES

Seniors
and
Benefits

Employers

BUILDING 1

SENIORS & BENEFITS

Registration and Old-age,
Widow(ers), Orphan pension

EMPLOYERS

Registration, Payments,
Levy & Collections

OPENING HOURS:

MONDAY - THURSDAY:
7:30 A.M. - 3:30 P.M.

FRIDAY:
7:30 A.M. - 3:00 P.M.

Harbour View Building,
Sparrow Road 4,
Philipsburg, St. Maarten

Call us: +1(721)546-6782

E-mail us: info@szv.sx

www.szv.sx

HAS THE ANSWERS!

EMPLOYER SERVICES

In an effort to improve customer service for our employers, we are in the process of centralizing employer services to dedicated service desks. You may have noticed the new signage at our offices that direct employers to Building 1 for employer services. Now you can do more at one location, reducing waiting time and back and forth. Here is a list of some of the NEW services you can get at the Employer desks in Building 1, level 1;

- Company registration
- Submit Employee registration
- Submit Employer mutation
- Pick up list of active employees
- Pick up confirmation report
- Pick up Yellow cards & Accident forms



GUIDELINES FOR SUBMITTING MUTATIONS

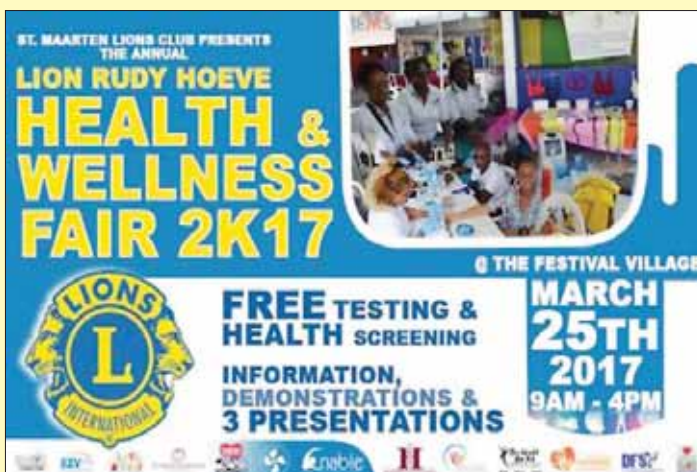
Submitting mutations in a timely matter is important. Submitting mutations correctly is even more important. We would like to ensure that your administration is processed correctly to ensure that you are compliant, pay the correct amount of premiums and that your employees are registered for the applicable insurances at SZV. Here are some guidelines;

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.
- New contract information.
- Terminations.

Important:

- Only employers can submit employee mutations.
 - Submitted mutation forms must be signed by an authorized representative.
 - Submitted mutation forms must include a copy of valid identification of the employee(s).
 - Mutation forms can be submitted in person at the Employer desk or in the drop-off box at our offices. You cannot submit a mutation form by e-mail or fax.
 - Mutation forms must be submitted on time;
- a) within 2 working days after the change occurred for commencements and terminations.
 - b) before the 15th of the following month if the change occurred for all other changes/mutations.



JOIN SZV AT THE 9TH ANNUAL LION RUDY HOEVE HEALTH & WELLNESS FAIR ON SATURDAY MARCH 25TH AT THE FESTIVAL VILLAGE.

The health and wellness fair is organized by the Sint Maarten Lions Club. It's a free event and open to all ages. This year the fair will be held on Saturday March 25th 2017 at the Festival Village. Opening hours are from 9 am to 4 pm. The fair offers a great opportunity to familiarize yourself with some of the health care service providers on the island, take part in demonstrations, sample materials, get free health tests and much more.

Joining the health and wellness fair has great benefits:

- Get to know the different health and wellness resources within our community
- Get information on basic prevention measures
- Be able to get medical screenings
- Learn more about a healthy behavior lifestyle

This year SZV will also be at the fair sharing information to the public on various services and procedures but also giving two information sessions as part of the event program;

- Rights & Obligations of ZV insured
- Requirements & Procedures for Medical reimbursements

The information sessions will be hosted at 11:30 am and 2 pm at the Festival Village.

SZV welcomes you at these information sessions!



FIND YOUR LOCAL DOCTORS AND SPECIALISTS ON WWW.SZV.SX

The online health care almanac featured on our website is a great and easy resource for you to find local health care and service providers that are registered with SZV. Phone numbers, opening hours, e-mail addresses, website, social media and more is listed in the almanac.

In the online health care almanac you can find contact information for:

- Emergency services
- General practitioners
- Dentists and Dental hygienists
- Physical therapists
- Occupational therapists
- Chiropractors
- Psychologists
- Speech therapists
- Dietitians
- Maternity center
- District nursing
- Pharmacies
- Hospital
- Medical specialists
- Mental Health Foundation
- White and Yellow Cross Foundation
- Drug rehabilitation
- Preventive care
- Youth healthcare
- Medical laboratory
- Eye care services
- Home healthcare products
- Orthopedic instruments
- Patient associations
- Medical professional associations



Opportunity to change Family Physician for ZV/OV, Government and PP Card Holders

The Social & Health Insurances (SZV) would like to inform all ZV/OV insured and persons insured for medical expenses by the Country Government of St. Maarten ('Eiland' and 'PP' guarantee card holders) of the following:

During the month of March 2017, you will have the opportunity to request a change of your Family Physician.

Insured persons, who would like to make use of this opportunity can 'WALK-IN' on Monday - Friday from 7:30 a.m. - 12:00 p.m. and 1:30 p.m. - 2:30 p.m. No appointment required.

Please note that this opportunity will not be valid after Friday, March 31st, 2017. Changes will be effective April 1st, 2017.

Please bring along your guarantee card(s) and a valid form of identification to our office located in the Harbour View Building, Building 3, level 1, Sparrow Road #4, Philipsburg.

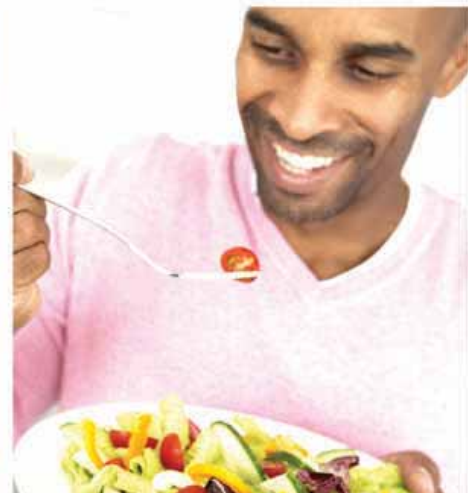
List of available General Practitioners

| NAME | LOCATION |
|------------------------------|----------------------|
| 1. Dr. Arrindell, A. | Madame Estate |
| 2. Dr. Arrindell, P. | Madame Estate |
| 3. Dr. Bouman, F. | Bush Road |
| | Only for OZR insured |
| 4. Dr. Sanchit-Raghosing, R. | Dutch Quarter |
| 5. Dr. Bus, J. | Philipsburg |
| 6. Dr. Datema, J. | Simpson Bay |
| 7. Dr. Deketh, H. | Maho |
| 8. Dr. Dennaoui, M. | Simpson Bay |
| 9. Dr. Douglass, R.A.G. | Cay Hill |
| 10. Dr. Herles, A. | Cole Bay |
| 11. Dr. Knol, L. | Philipsburg |
| 12. Dr. Mercur, M. | Philipsburg |
| 13. Dr. Raghosing, A. | Bush Road |
| 14. Dr. Spencer, G. | Saunders |
| 15. Dr. Tjaden, U. | Simpson Bay |
| 16. Dr. Van Osch, G. | Cole Bay |
| 17. Dr. Perez, Z.A. | Cole Bay |
| 18. Dr. Simmons, P. | Cole Bay |
| 19. Dr. Meadde-Swanston, S. | Cay Hill |
| 20. Dr. Bekele, K. | Cole Bay |
| 21. Dr. Bell, T. | Cole Bay |
| 22. Dr. Generlette, C. | Cay Hill |

Because We Care

NOW ON WWW.SZV.SX

Your Healthcare Package For ZV Insured



*The medical services that are covered in the Sickness Insurance Ordinance is based on the regulations established by the law in the **Sickness insurance ordinance (ZV, AB 2013 GT no. 802).***

 Harbour View Building,
Sparrow Road 4,
Philipsburg, St. Maarten

 SZV Social & Health insurances

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 E-mail us: info@szv.sx

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