

Happy Holidays



~ EDITORIAL ~ A PROSPEROUS AND DIGITAL 2019



Mrs. Parveen Boertje, Unit Manager Customer Care & Communications

It is that time of the year again where most people reflect and look ahead to the New Year and its opportunities. At SZV, we are doing the same. The year 2018 has been an exciting and also challenging year for us. As an organization we have been focused on many tasks and projects, all centered on you the customer, your experience, establishing compliance awareness and improving our operations by digitalizing our processes. We have been committed to improve service, reinforce the health care landscape of Sint Maarten and enhance our performance with technology. For 2019, that will be no different. We are

preparing to launch several new online services for employers, employees, our seniors and health care providers. We want to see more of you online and not in lines. We are gearing up with our stakeholders to provide more information for you, in fun and engaging ways. We will be coming to your communities to collaborate on information sessions but also to volunteer in your districts for causes that matter the most. It is promised to be a prosperous and digital 2019 at SZV, and we are excited to take you, our customers with us! On behalf of the management and staff of SZV, I wish you a safe and happy holiday season.

AOV PENSION STATUS SURVEY



Pictured: Reginald Willemsberg, Interim Unit Manager Operations with first 2018 pension survey participant and support staff of SZV.

SZV launched its 2018 AOV Pension Status Survey on Monday October 15th. The objective is to survey approximately 6.000 persons currently registered as residing on Dutch Sint Maarten and receiving AOV Pension from SZV. The survey project offers several benefits to current and future pension recipients. Data collected will allow SZV to ensure that the funds are properly managed; registration of deaths and persons who have moved is often an outcome of such surveys. Unfortunately, SZV is not always notified in a timely manner of these events. Recipients of AOV have an

obligation to report changes in their civil status, address and contact information, this is not always adhered to by many. Data collected also enables SZV to further execute its advisory function to Government as it pertains to legislation and programs designed for these target groups. The survey will resume as of January 28th, 2019. The complete schedule is available on www.szv.sx. Persons who are unable to participate due to medical indications can contact SZV to request a house-visit; persons on vacation abroad during the survey period should contact SZV to inform.

WHAT'S INSIDE

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LIBRARY STAFF GET INFORMATION SESSION FROM SZV



Pictured: Philipsburg Jubilee Library staff and SZV for information session

SZV regularly hosts information sessions to companies who

would like assistance to inform their employees of their SZV

rights. Most recently, we welcomed the board, management and staff of the Philipsburg Jubilee Library to our offices to give them a presentation about the ZV medical insurance. Mrs. Parveen Boertje, Unit Manager Customer Care and Communications outlined the rights and duties of employees who are ZV insured. In 2019, SZV will be hosting more public information sessions as well as visiting the various districts to provide information to the community via open-house sessions.

Leaving the island temporarily?

Your SZV insurance card is only valid on Sint Maarten.



**SENIORS & BENEFITS**

**CHECK LIST AOV**



- 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**

**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](http://www.szv.sx).

**MEDICAL**

**WINDOW 2 SERVICES**



**Monday - Thursday: 7:30 am - 3:30 pm**  
**Friday: 7:30 am - 3:00 pm**

- Doctor Control until 10:00 am daily
- Stamps for prescriptions
- Guarantee letters
- Approvals for MRI, Local referrals, psychologist and dietician

**These services are available in Building 3, Level 1.**

**TIPS**

**GOING ON VACATION? YOUR CARD IS NOT VALID ABROAD!**

We are reminding our customers that their SZV medical insurance is only valid on Dutch St. Maarten. When going on vacation we strongly recommend that you purchase medical travel insurance for medical emergencies. You cannot purchase medical travel insurance by SZV. You can ask about this via your travel agent or a private insurance company on the island.

**4000 Likes!**



THANK YOU ALL

**Thank you** for following us on Facebook. Tell your friends and family to do the same! Go to: [www.facebook.com/SZV.org](http://www.facebook.com/SZV.org)

**AOV Pension Status Survey**

**OCTOBER 2018 TO MARCH 2019**

For persons living on Sint Maarten and Receiving AOV pension from SZV. **Obligation to Participate**

**Scheduled Locations**

**Monday – Friday**  
 Location: Senior Citizens Recreational Center in Hope Estate  
 Time: 8:00 am – 4:00 pm

**Saturday**  
 Location: SZV office Seniors & Benefits Desk Building 1 level 1  
 Time: 8:00 am – 4:00 pm

I was born in the month of:	Date:	Visit survey locations in the period:
January – February - March	1st up to the 15th	Monday January 28th – Friday February 1st Saturday February 2nd
January – February - March	16th up to the 31st	Monday February 4th – Friday February 8th Saturday February 9th



Recipients must participate in-person. Non-participation may have implications for your AOV payment. **Required:** Valid Sint Maarten I.D. card or passport.

**EMPLOYERS**

**MANDATORY BY LAW TO SUBMIT EMPLOYEE MUTATIONS**

**WHO? THE EMPLOYER**

The employer is responsible for submitting mutations of its employees.

**PROCEDURE**

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| <p>Procedure</p> <p>1. You must fill out the employee mutation form accurately and completely, then sign it.</p> <p>2. Attach copies of a valid identification document. This can be: a valid Sint Maarten ID card, a valid driver's license</p> | <p>or, a valid passport. of all employees mentioned on the form that are commencing their employment with your company.</p> <p>3. Submit the form either in person at the Employers Desk or by dropping it off in the designated drop box.</p> |
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**PLEASE NOTE**

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| <ul style="list-style-type: none"> <li>The mutation form needs to be submitted:                     <ul style="list-style-type: none"> <li>a) within 2 working days after the change occurred for commencements and terminations.</li> <li>b) before the 15th of the following month if the change occurred for all other changes/mutations.</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>The employee mutation form needs to be signed by an authorized person/representative.</li> <li>You cannot submit the form via email or fax. It must be delivered in person at the Employers Desk or deposited in the drop box.</li> </ul> |
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**EMPLOYEES & INSURED**

**DOCUMENTS YOU MAY NEED FROM CIVIL REGISTRY**

When applying for your insurance card at SZV, depending on your status, you may need several documents from the Civil Registry department. Services from the Civil Registry are now by appointment only. Each person's situation is different, so below we have outlined the most commonly required documents you may need for your first time or renewal applications.

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| <ul style="list-style-type: none"> <li>Valid St. Maarten ID</li> <li>Valid passport</li> <li>Marriage book</li> </ul> | <ul style="list-style-type: none"> <li>Birth certificate</li> <li>Original DETAIL registration form (not older than 3 months)</li> </ul> |
|---|--|

**Please note, that:**

The above list is specific for the Civil Registry; you may need additional documents from other Government departments such as Immigration, Tax administration, your local bank, your employer etc.

You may apply for an appointment online via the below url.  
<http://appointments.sintmaartengov.org/services>

**EMPLOYEES & INSURED**

**DO NOT WAIT TO RENEW YOUR MEDICAL INSURANCE CARD**



Having a valid medical insurance card for you and your family is very important. Be sure to check the expiration date of your medical insurance card(s) and request an appointment to renew up to 4 weeks in advance at SZV. Based on your status, you may require additional documentation from your Employer, Immigration, Tax administration, Census or Receivers office. Please

be sure to submit a request for your documents on time at these offices.

A medical emergency is unpredictable, you should have a valid medical insurance card at all times, this your responsibility. If you have any questions, please contact our customer service via phone, online or at our offices.

**EMPLOYERS**

**REGISTER YOUR COMPANY AT SZV!**

All employers are required by law (in accordance to the Sickness Insurance and Accident Insurance Ordinances) to register at SZV. You qualify as an employer, if you employ one (1) or more persons, meaning that they work for you and receive wages. There are three possibilities for employing persons:

- You are established in Sint Maarten and your employees work for you in Sint Maarten
- You are established in Sint Maarten and your employees work for you outside of Sint Maarten
- You are a foreign company but have employees work for you in Sint Maarten

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.)

**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](http://www.szv.sx) has the answers!



**NOTIFY SZV ON TIME**

Contact us via 546-6782, [info@szv.sx](mailto:info@szv.sx) or send us a message on Facebook.

# Happy Holidays



The Management & Staff of SZV wishes you

***Happy Holidays  
and a Prosperous 2019!***

May the prospect of new beginnings  
bring you joy this holiday season.

## **HOLIDAY OPENING HOURS**

Monday December 24th, 2018: closed as of 12:00 p.m. noon

Monday December 31st, 2018: closed as of 12:00 p.m. noon

Wednesday January 2nd, 2019: regular opening hours of 7:30 a.m. to 3:30 p.m.