

~ EDITORIAL ~ OUR PENSIONERS ARE GOING DIGITAL



CCO Mrs. Parveen Boertje and COO Mr. Reginald Willemsberg

The AOV Pension Status Survey is in full swing. So far, the participation rate is about 55% of the 6.000 persons we are aiming to reach. The survey started in October of 2018 and will end on March 31st, it is for all persons receiving AOV pension who are registered as residing on Dutch Sint Maarten.

SZV has gone all out to ensure that all communication methods are being utilized to inform our pensioners. The support of our stakeholders and community members in doing so has been tremendous. It is great to see

this type of teamwork extend itself beyond our office doors.

Would you believe that when asking our participants how they heard of the survey, the majority response would be via an online method? Our pensioners are going digital! The word-of-mouth is digital. And we are excited about this. This year, we look forward to introducing many new online services to the

benefit of our customers, and our pensioners will not fall behind. Together we will make the transition. Yes, we do know that not everyone has access or knowledge of online tools. However, we do believe in reducing the need to contact us (in-person or otherwise) to get access to services. Our vision is a future where our pensioners spend more time enjoying their pension days than visiting our offices. While we continue to work on this, start exploring our online services, go to www.szv.sx.

ONLINE APPOINTMENT REQUEST



Did you know that SZV's #1 online service is the request for an appointment? This online service was introduced in 2016 and remains one of the top online services used by our customers. The popularity of the service is partly due to the fact that by going online to www.szv.sx, customers do not have to visit the office or call SZV to request an appointment, both options have a waiting time.

The option to request an appointment online was made available based on customer feedback. Customers regularly complained about long waiting times. SZV reviewed

these complaints and agreed that it is indeed a 'waste' of time to travel to the office and stand in line for a process that in reality could take less than 2 minutes. Having the option to request an appointment via the website makes it possible for the customer to do so literally, whenever they feel like.

"We receive requests at all hours or the day, Monday – Sunday. It is interesting to see at what hours people are reminded that they have to renew their insurance cards. We are delighted to be able to offer them this option, even after closing hours."

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WWW.SZV.SX
HAS THE ANSWERS!



REQUEST YOUR APPOINTMENT ONLINE FOR THE FOLLOWING SERVICES:

- **ZV Insurance: Apply or Renew your insurance card**
- **FZOG insurance: Renew your insurance card**
- **FZOG insurance: First time application**
- **62+ insurance: Renew your insurance card**



TIPS

WEBSITE TIPS

What are you looking for?



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



NOTIFY SZV ON TIME

Contact us via 546-6782, info@szv.sx or send us a message on Facebook.

SZV AT CARDIOLOGY SYMPOSIUM

SZV staff of the Labor and Medical Referrals department and our Medical Strategist recently attended the Cardiology symposium, learning about the latest in Cardiology developments and issues on St Maarten. The symposium aimed at bringing together medical professionals to share and educate on cardiovascular care through education, research promotion,

development and application of standards and guidelines. The lectures provided a comprehensive state-of-the-art update of the clinical uses of various techniques in the diagnosis, prognosis, and management of common heart diseases. The symposium was hosted by the St. Maarten Medical Center, bidding farewell to cardiologist Dr. Meredith Sedney.



PLAN YOUR VISIT TO SZV!



Plan your visit to SZV! We have 4 new service desks and on our website you can find exactly what you need to bring with you for each service! We understand the inconvenience of 'back-and-forth' and extended waiting times. With these new service desks we aim to reduce these hassles for our customers. Find out which desks you have to go to the next time you visit SZV;

- Senior, Widow(er), Orphan;

visit our Seniors & Benefits desk

- Employer; visit our Employers desk
- Employed or Insured as ZV or for Accident insurance; visit our Employees & Insured desk
- For doctor control visits, medical reimbursements, medical referrals, prescriptions or AVBZ; visit our Medical desk.

TIPS FROM OUR CUSTOMER SERVICE AGENTS

Tip 1

Always keep a record of important dates. Examples: medical procedures, visits to health care and service providers, submitted requests.

Tip 2

Always make note of contact persons. Examples: customer service representatives.

Tip 3

Try to make a copy of submitted documents/requests for your own records. Include the date submitted and the person or department it was submitted to.

Tip 4

If you receive documentation and do not understand the content, feel free to ask for clarity and assistance.

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

TIPS

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.

EMPLOYER'S MUTATION WORKSHOP WILL CONTINUE IN 2019



With the success of 2018's mutation form workshop, SZV has decided to continue the workshop series in 2019. Employers who participated in the 2018 series indicated that the workshop was useful and were able to receive one-on-one feedback to their questions. The workshops offered by SZV are free for all registered companies at SZV.

The workshop is hands-on and gives administrative personnel of the company a tutorial on how to fill in the SZV mutation form. Interested companies can register to take part in a workshop as of February, pending official publication of the dates. Stayed tuned to www.szv.sx for more info and dates.

TIPS

WILL YOUR CARD SOON EXPIRE?

Request your appointment to renew your SZV medical insurance 4 weeks in advance. Be on time, go to www.szv.sx today!

EMPLOYERS: THE DROP BOX IS YOUR FRIEND



Employers, can you imagine walking in and out of SZV in less than 2 minutes to submit your mutation forms? Yes, this is possible. Hassle free and with

email confirmation, the Drop Box is your new friend. The Drop Box is located in Building 3, Level 1.

Yes, it works.

Why is it so easy and how does it work?

- Don't forget to sign and fill in your e-mail address!
- Submit **COMPLETE** mutation form in the drop box
- Within two (2) working days you will receive an e-mail confirmation
- If there are errors in your mutation form, SZV will contact you with instructions.

2019 Wage Limits & Premiums

The Director of the Social & Health Insurances St. Maarten (SZV) would like to inform the general public of the premium percentages and the new maximum wage limits. These new amounts will be effective as of January 1st, 2019.

Premium Percentages	Premiums (In percentages of income)
AOV 13%	Employer's contribution 7.00 % Employee's contribution 6.00 %
AWW 1%	Employer's contribution 0.50 % Employee's contribution 0.50 %
OV 0,5 – 5 %	The premium depends on the risk class your company is categorized in, and must be paid by the employer.
ZV 12,5 %	Employer contribution 8.3 % Employee contribution 4.2 %

Both the ZV (Sickness Insurance Ordinance) and the OV (Accident Insurance Ordinance) allow for yearly adjustment of the daily wage limits based on the consumer price index by means of a decree, containing general measures. Based on several factors, an indexation of the wage limits for the year 2019 will not be done.

Maximum wages ZV and OV

	2019 (NAf)
Per day (6-day workweek)	217.36
Per day (5-day workweek)	260.83
Per week	1,304.16
Per month	5,651.36
Per year	67,816.32

Cessantia payment fls. 40,00 per employee per year

There will be no adjustment to the AOV/AWW amounts for 2019, due to the fact that the Department of Statistics (STAT) will not be publishing the consumer indexes (CPI) in 2018. The law mandates that the CPI of August be used in calculating and indexing the AOV/AWW amounts. As this calculation is not being performed, the amounts for AOV/AWW for 2019 will be the same as the amounts in 2018.

Article AOV-ordinance

	AOV 2019 (NAf)
Pensioner (Article 7, paragraph 1)	1.086
Spouse of pensioner - < 62 years (Article 7a, paragraph 1)	744
Wage maximum limit (Article 26, paragraph 3)	102.510,00
Wage minimum limit (Article 26, paragraph 4)	8.433,93
Gliding scales (Article 26, paragraph 5)	8.433,93/68.462,55

Widows

	AWW 2019(NAf)
Younger than 42 years:	500
From 42 to 50 years:	658
From 51 to 59 years:	823
From 60 and 61 years:	1086
Disabled person:	1086
With one or more orphan(s):	1086

Orphans

<i>1 parent deceased:</i>	
0 to 9 years:	364
10 to 14 years:	397
15 to 24 years if schoolgoing or disabled	436
<i>Both parents deceased:</i>	
0 to 9 years:	397
10 to 14 years:	436
15 to 24 years if schoolgoing or disabled	499
Wage maximum limit (Article 29, paragraph 3)	102.510,00
Wage minimum limit (Article 29, paragraph 4)	8.433,93
Gliding scales (Article 29, paragraph 5)	8.433,93/68.462,55

The Director,
Glen A. Carty

WWW.SZV.SX HAS THE ANSWERS!



AOV Pension Status Survey



**OCTOBER 2018
TO MARCH 2019**

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

- ✓ Only for persons living on Dutch Sint Maarten
- ✓ No longer living on Dutch Sint Maarten? Let us know or risk block on payment!
- ✓ House visits based on medical indication. Contact us for info.

- ✓ Secure your pension payment
- ✓ Update personal details
- ✓ Together safeguard the AOV pension fund

- ✓ On-site SZV service desk
- ✓ 5 minute survey
- ✓ Requirements:
 - Must be in-person
 - Valid Sint Maarten ID or Passport

See schedule on page 2 or go online:

 Social & Health Insurances

 www.szv.sx