

~ EDITORIAL ~ HASSLE FREE IS OUR GOAL



Mrs. Parveen Boertje
Chief Customer Officer

The role of SZV as an executing agency; executing the relevant laws and managing the various social and health funds of country St. Maarten, does not limit us to be the best service providers we can be. One of our primary focus areas over the years has been to improve the customer service we provide and enhance the customer experience with SZV. After all, we are here to serve the community of St. Maarten and we do recognize this. Without making excuses, it has taken us some time and we are cautiously improving, and we can be honest about this.

On June 1st we kicked-off our new campaign; Simplified Customer Experiences. This campaign entails the official opening of four new-dedicated service desks for our customers and

new online tools. Why is this so important to us? Through various customer satisfaction surveys over the years, we have established that there is a trend in improvement areas. This trend recognized three main challenges;

- Waiting time, 'Back-and-forth'
- Information & Communication
- Stakeholder engagement

Our campaign is aimed at continuously addressing these challenges. It is not an effort of a month, three months or 12 months, but a long term and dedicated process to deliver the most hassle free and full-service customer experience possible. In doing so, we will also educate and empower our customers with their rights and obligations, as this is key in understanding the limitations we may have based on the laws we execute.

We are asking our customers and the public to join us on this campaign. Visit our website www.szv.sx, explore our procedures and information resources, when you visit our offices – get yourself a copy of our service booklets, like us on Facebook and share our notices. Together we can create the most hassle free customer experience through information and constructive feedback.

IMPROVED RESPONSE TIME TO YOUR REQUESTS



Getting in contact with SZV about the status of your request is now easier. We've compiled the most frequently asked questions about individual cases and made it possible for you to ask us about your case via our website forms. You can find the website forms on www.szv.sx on each of our pages; Employers, Medical, Seniors & Benefits and Employees & Insured, just click on "Request Services". Why is

this big news? By you making use of the website forms, our customer service agents can be sure that, we get the most important information about your case in order to assist you as quickly as possible. This reduces back and forth, waiting time and telephone calls for you. Response time for your online inquires is 2 -3 working days, based on the type of inquiry; we often respond within 24 hours.

The type of requests you can submit online are:

MEDICAL PAGE

- Info on Daily Allowance
- Status medical referral abroad
- I am abroad, contact me

EMPLOYER'S PAGE:

- Request yellow cards
- Confirmation report
- Info on online declarations
- Request accident forms
- Employee listing
- Status update requests

EMPLOYEES & INSURED PAGE:

- Job history overview
- Do I qualify for SZV insurance
- Status medical reimbursement

SENIORS & BENEFITS PAGE:

- Confirmation of payment
- Life certificate/Proof of life
- Monthly overview pension
- Status application request
- Yearly overview of pension

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WWW.SZV.SX
HAS THE ANSWERS!



Employed and not yet insured?

You may qualify for Sickness & Accident insurance

Contact us! +1721 546 6782
Email: info@szv.sx | www.szv.sx



Leaving the island temporarily?

Your SZV insurance card is only valid on Sint Maarten.

Contact us! +1721 546 6782
Email: info@szv.sx | www.szv.sx



FACTS ABOUT YOUR GUT



- Your Gut hosts between 500 and 2000 species of micro-organisms (bacteria, yeast, parasites, viruses, etc)
- 60-80% of the immune system is located in the gut.
- Our bodies are more bacteria than human, housing 10 times more microbes than human cells.
- Our microbes have 360 times more protein coding DNA than we do
- More than 40 disease have been linked to bacterial imbalances including Depression, Arthritis, IBS and Cancer.
- Gut bacteria create 95% of the body's serotonin.

BENEFITS OF PROBIOTICS AND PREBIOTICS

- Probiotics are micro-organisms that aid in digestion and provide additional health benefits
- Regulate local and systemic immune function, consequently decreasing inflammation
- Regulate bowel motility
- Support the mucosal barrier, supporting proper nutrient absorption
- Increase resistance to pathogens
- Produce essential B vitamins
- Prevent overgrowth of pathogenic bacteria, alleviating heartburn and bloating
- Prebiotics are non-digestible carbohydrates that serves as food for the probiotic bacteria
- Influence the composition of the gut bacteria
- Prevent GI and systemic Infection
- Regulate appetite by regulating ghrelin and leptin
- Prevent cancerous changes
- Enhance nutrient utilization

TOP FOODS CONTAINING PREBIOTICS

- Raw chicory root: prebiotic content is about 65 percent of chicory root's total weight
- Raw Jerusalem artichoke: 32 percent of total weight
- Raw dandelion greens: 24 percent of total weight (also great for liver and kidney detoxification)
- Raw garlic: 18 percent of total weight
- Raw leeks: 12 percent of total weight
- Raw onions (including scallions): 9 percent of total weight
- Cooked onion: 5 percent of total weight
- Asparagus: 5 percent of total weight
- Raw banana: 1 percent of total weight

This article was brought to you by Dr. Cassandra Generlette of Holistic Health Care. Holistic Health Care is located at 33 Welgelegen Rd Unit 1A in Cayhill on the hospital road. Tel: 543-0094 Fax: 543-0095 Email: info@holistichealthcaresm.com Website: www.holistichealthcaresm.com

MATERNITY LEAVE

Insured employees are entitled to a total of 12 weeks of maternity leave. You can choose between 4 or 6 weeks before estimated due date and the remainder after birth. You will receive control by the Control Doctor of SZV for 5 or 7 weeks after birth.

Who
ZV and OZR Insured.

Procedure
One (1) to two (2) weeks before the planned start of your maternity leave, you have to visit the SZV control doctor to sign-off for your maternity leave on your Yellow card of Blue card (in case you are an Government employee).

What to bring

- Your valid SZV Insurance card.
- If applicable, your Yellow card, if you are ZV insured.

- If applicable, your Blue card, if you are a Government employee and already have one.
- The signed letter from your gynecologist or midwife, indicating your due date.
- Please note:
- That your Yellow card is only valid when the Employer Information section is completely filled out and signed by your employer. This is only applicable for ZV insured.
- That your Yellow card must be signed by your gynecologist or midwife, or you will not be able to see the control doctor of SZV.

FAQ's
What to do if I am on sick leave before maternity leave?
You follow the regular AO-Control procedure.

SENIORS & BENEFITS – SPOUSE ALLOWANCE

Spouse Allowance
Spouses of pensioners who are under the age of 60 are entitled to an allowance if:
The couple's combined income is less than ANG 13,000 per year.

Who
Person younger than 60 years old who is married to someone who is already enjoying an old-age pension and who's combined income is less than ANG 13,000 per year.

Procedure
You need to come to the SZV office with all the correct paperwork to file an application.

Please note:
Once a spousal allowance is granted, the combined income tax declaration must be submitted yearly. The allowance will be temporarily halted for January of every year, awaiting the most recent income tax declaration.

- What to bring**
- Valid form of identification
 - Submission of the combined annual income tax declaration (including proof of filing) of the previous year from the Tax Office
 - Tax compliance declaration of younger spouse who is applying
 - Detailed registration form from the Civil Registry (not older than 3 months)
 - Bank book or Bank statement
 - Properly filled out Partner Allowance request form



Approaching the age of 60?

Apply for your pension up to 6 months in advance.

Contact us! +1721 546 6782
Email: info@szv.sx | www.szv.sx

EMPLOYERS FEATURE



SZV is happy to announce that employers can now submit their ZV and OV declarations online via www.szv.sx.

In just two easy steps companies can now submit their declarations online. This new service has been successfully tested by several companies on the island such as the Windward Islands Bank, Bobby's Marina, Princess Juliana Airport and more. The new service reduces the need for employers to visit our offices to submit these declarations, reducing waiting and improving efficiency of the administrative process for both employers and SZV.

The new service offers employers;

- A user account where employers have a complete online overview of submitted declarations
- Automatic calculations
- E-mail confirmations
- Third party authorization for

those making use of accounts etc.

- and much more.

What our first users have to say;

"Great! I love it!! Submit the declaration and get the e-mail confirmation!" – Bobby's Marina

"It's great! when you get the hang of it it's quite easy and simple." – Princess Juliana International Airport

Employers wishing to make use of this service can do so by applying for an account via www.szv.sx click on EMPLOYERS click on ZV and OV Declaration and follow the instructions. To set up an account you will need your; SZV number, CRIB number, COCI number and a Digital copy of your COCI excerpt and Passport or ID of the Director.

EMPLOYERS FEATURE



L - R: Mr. Elton Felisie - CFO of SZV & Mrs. Geraldine Samuel - PJIA executive

On June 1st we officially launched our online employer portal which allows companies to submit their ZV and OV declarations online. Eliminating the need to visit our office for this purpose. One of the companies that took part in our pilot program for this portal was the

Princess Juliana International Airport. We were happy to welcome Mrs. Geraldine Samuel to our launch event and show our appreciation for their support and feedback on the use of the portal.

Our employers are key stakeholders to us. Over the years, we have been actively listening to the feedback given by the community of employers that we service and we are happy to engage them in our developments. Most importantly, we are pleased that we continue to find ways to make use of the positive technological advancements to the benefit of our customers.

Questions or more information?
Contact our customer service via info@szv.sx.

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

FAMILY MEMBER(S) REGISTRATION:

An ZV insured who is considered the breadwinner of the family can add the following co-dependents to his/her insurance:

- His/her legally registered spouse up and until the age of 59.
- His/her children up and until the age of 24.

"Children" meaning:

- Minor legitimate children of the insured,
- Minor by law acknowledged children of the insured,
- Minor children of the insured born out of wedlock,
- Minor illegitimate children of the insured residing in the family home of the insured or whom the insured has to maintain pursuant to a court decision or an authentic (notarial) deed;
- Minor children related by marriage or foster children residing in the family home of the insured;
- Children who are considered adults by law but who are full time in school until they have reached the age of 25.

Please note:

SZV has to establish that you are insured under the ZV Insurance.

Only your legally registered spouse can be registered. No other family members, grandparent(s), boyfriends, or girlfriends can be added.

If you are working but your child has no valid residency permit, your child cannot be insured.

WEBSITE TIPS



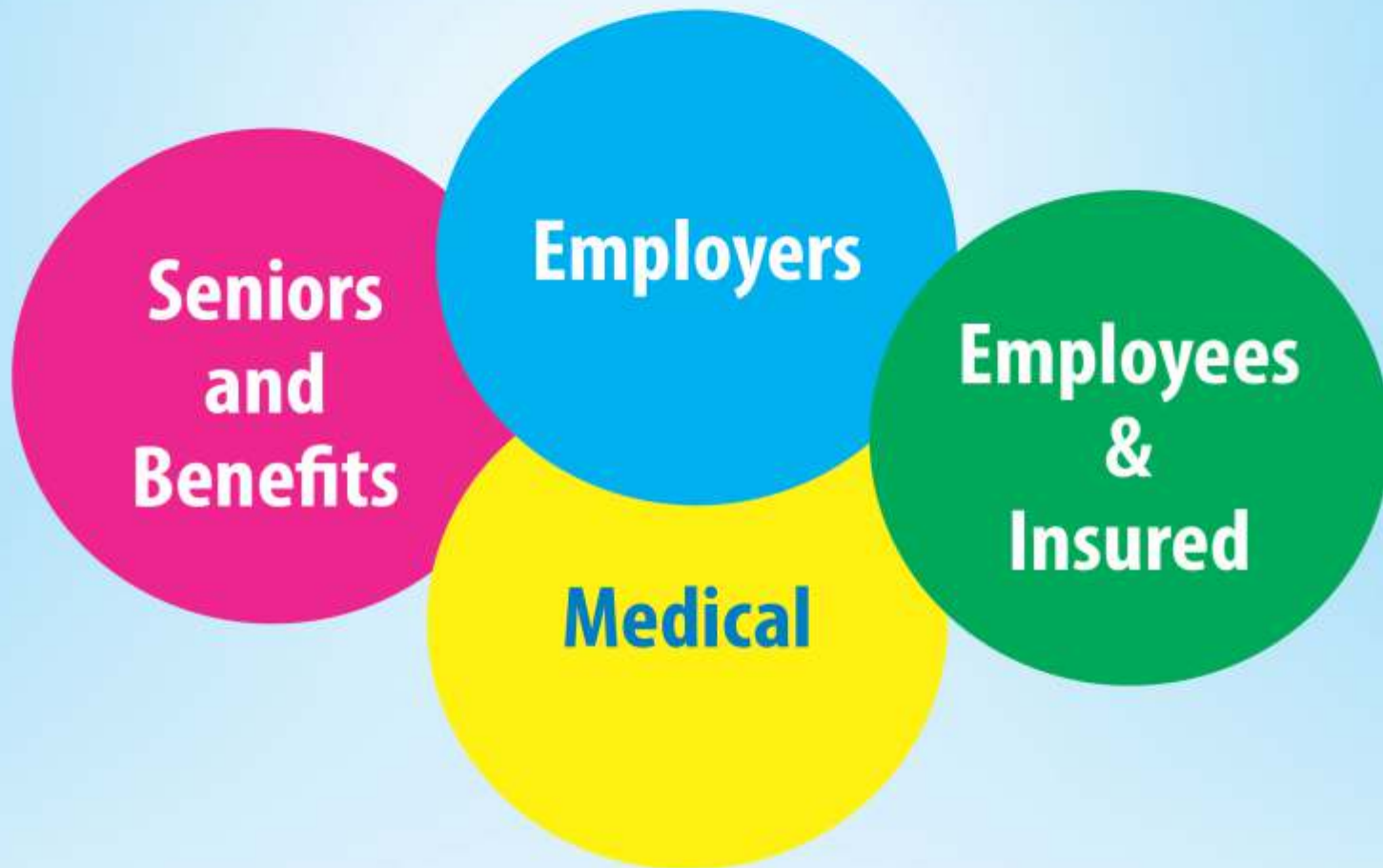
What are you looking for?

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 has the answers!


HASSLE FREE SERVICE STARTS ONLINE! WWW.SZV.SX



Step 1. Go to www.szv.sx

Step 2. Get the information you need!

- Procedures
- What documents to bring
- Frequently asked questions + answers
- Request services:
Appointments, status update etc.
- Download forms & requirements

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 Call us: +1(721)546-6782

 E-mail us: info@szv.sx

 SZV Social & Health Insurances

 www.szv.sx


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HAS THE ANSWERS!