



Your Healthcare Package

The Sickness Insurance Ordinance



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)**.

ABOUT THE SICKNESS INSURANCE ORDINANCE AND YOUR HEALTHCARE PACKAGE:

- The sickness insurance ensures that employees with an income under the wage limit are insured for the costs of medical care and loss of wages as a consequence of being unfit for work due to an illness.
- All employed persons on St. Maarten contribute to the Sickness insurance fund.
- The employee contribution to the sickness insurance fund is currently 4.2 % of the daily gross wages for the year 2017.
- The insured, which can be employee or ex-employee, can register their spouse and/or child(ren) the Sickness Insurance. These are known as dependent(s). Dependent(s) must be legal resident(s) of St. Maarten. For both situations, conditions may apply.
- Your family doctor/physician must be registered with SZV.
- Your ZV insurance is only valid on St. Maarten.
- **What is covered:**
 - o Visits to the family doctor
 - o Treatment by specialists
 - o Treatment by allied health professionals
 - o Admission and nursing care in the hospital (3rd class)
 - o Prenatal care and delivery care
 - o District nursing
 - o Emergency room care
 - o Prescribed medications
- **What is not covered:**
 - o Preventive medicine
 - o Over the counter medicines
 - o Artificial devices and alternative/homeopathic remedies
 - o Certain prostheses
 - o Cosmetic surgery
 - o Cosmetic dental treatments

SERVICES	Services paid by the Sickness Insurance ordinance
1) General practitioner a) Consultations or visits to the general practitioner outlined on your insurance card b) Small procedures; office procedures c) Laboratory tests d) X-rays, MRI, CAT scan, ultrasonography, echo (medically indicated) e) Prescribed medication f) Wound dressings (bandages) g) Alternative medicine h) Medically indicated nutritional support (Glucerna/Ensure)	ZV ✓ ✓ ✓ ✓ Generic or equivalent according to SZV-approved list ✓ ✗ ✓
2) Hospitalization a) Cost of hospitalization in the class insured b) Emergency treatment in hospital c) Additional costs when hospitalized (laboratory tests, x-rays, blood transfusion, anesthesia, etc.) d) Daycare in hospital (outpatient treatment) e) Radiation therapy f) Chemo therapy	ZV ✓ ✓ ✓ ✓ ✓ ✓
3) Specialist a) Dermatologist, ENT specialist, general surgeon, gynecologist, pediatrician, internist, cardiologist, gastroenterologist, psychiatrist (available at SMMC) b) Dialysis c) Psychiatric hospitalization (inpatient treatment) d) Psychiatric treatment (outpatient) e) Psychiatric supervised living f) Psychiatric daycare g) Purchase or replacement of covered medical equipment (standard models, medically indicated)	ZV ✓ ✓ ✓ ✓ ✓ ✓ ✓
4) Allied Health Services a) Physical therapy, speech therapy per person, psychologist, dietician, speech therapist b) Rehabilitation c) Dermatological outpatient procedures d) Medically-required transportation by ambulance	ZV Subject to prior approval ✓ ✓ ✓
5) Maternity a) Delivery in hospital and prenatal care b) Consultation during pregnancy by specialist, general practitioner or midwife c) Maternity care at home, following a stay of up to 4 days in hospital/maternity (postnatal) care, max. 10 sessions (subject to prior approval from SZV medical advisor) d) Sterilization e) Oral contraceptives f) Fertility treatment/artificial insemination g) Therapeutic Abortion 1)	ZV ✓ ✓ ✗ ✗ ✗ ✗ ✓

6) Dental	ZV
a) Dental care ⁴⁾	Only if due to mouth disease not as a result of caries
b) Orthodontics	✗
c) Maxillofacial surgeon	✓
7) Glasses	ZV
a) Glasses and contact lenses ⁴⁾	✗
8) Medical referral abroad ²⁾³⁾	ZV
a) Medical costs	✓
b) Travel expenses (airline ticket/air ambulance/ground ambulance, appointments transfers)	✓
c) Daily allowance ²⁾³⁾	✓
d) Accommodation expenses ²⁾³⁾	✓
9) AVBZ	ZV
a) Nursing home	✓
b) Home care (district nursing)	Subject to prior approval
c) Psychiatric care (specified section 3)	✓
d) Home Care-Allied Health Services (specified section 4)	✓
10) Various	ZV
a) Traveler's vaccination and prophylactic care	✗

Legend

- 1) Therapeutic abortion induced when pregnancy constitutes a threat to the physical or mental health of the mother or baby
- 2) Prior approval of SZV's medical advisor is needed before travelling abroad for medical care that will be covered according to the SZV allowance sheet.
If client travels without prior approval all medical costs abroad need to be paid by the client in advance and can be submitted by SZV through the reimbursement form. The medical bills need to be paid in full prior to submission. Costs will not be fully reimbursed, but only according to SZV tariffs and after SZV's medical advisor establishes that the medical care abroad was necessary.
- 3) All clients that are not referred abroad by SZV are advised to take out a travel health insurance when travelling abroad (anywhere outside of Sint Maarten). All health care plans only cover medical costs made in Sint Maarten, or made abroad with prior approval by SZV's medical advisor.
- 4) In case of an occupational accident, coverage will be according SZV policy.

Disclaimer : No rights can be derived from this sheet. This sheet is subject to change without notice.

Personal Responsibility : It is the personal responsibility of the insured party to pursue a healthy lifestyle and make conscious pro-health choices.

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HAS THE ANSWERS!