

The Interim 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, 2015.

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 %

Premium- income/wage AOV/AWW limit per year is fls. 94,480.00

Maximum wages ZV and OV:

Per day (6-day workweek)	fls. 215.42
Per day (5-day workweek)	fls. 258.50
Per week	fls. 1,292.52
Per month	fls. 5,600.93
Per year	fls. 67,211.19

Cessantia payment: fls. 40,00 per employee per year

New AOV/AWW insurance amounts:

Old age pension (AOV).

Pension amount (max)	fls. 1,051.
Allowance for spouse (max)	fls. 719.

General Widows, Widowers Pension (AWW).

0 to 39 years	fls. 484.
40 to 48 years	fls. 636.
49 to 57 years	fls. 796.
58 to 59 years	fls. 1,051.



Orphan's pension..

	Half Orphan	Full Orphan.
0 to 9 years	fls. 352.	fls. 384.
10 to 14 years	fls. 384.	fls. 421.
15 to 24 years	fls. 421.	fls. 483.

**The Chief Operations Officer,
R. Willemsberg
On behalf of the Director**