



**Employees  
&  
Insured**

## ZV Insurance Card (Pick-up)

In accordance to the Sickness Insurance Ordinance, employees, ex-employees and members of his/her family, if any, are entitled to compensation in the event of sickness.

### Who

Employees. Meaning all persons who are employed by an employer, receives a salary that does not exceed the ZV wage limit and have a 5-day or 6-day workweek.

#### Please note:

- Anyone who works for an employer on the island is considered an employee in Sint Maarten, except:
  - a) Employees who are self-employed and are considered employers by SZV.
  - b) Parents and children residing in the family home of the employer unless they have a normal working relationship with the employer and are compensated in accordance to industry standards.
  - c) Household/domestic personnel.
  - d) At-home workers.
  - e) Captain and crewmembers of Sint Maarten flagged ship.
  - f) Civil Servants.
  - g) Owner of a sole proprietorship and a spouse of a sole proprietor.
- Wages are all payments which an employee receives as compensation for work performed.  
This includes:
  - a) Basic salary.
  - b) Vacation allowance and Christmas bonus.
  - c) Child allowance.
  - d) Shift duty, stand-by, dark hours and other fixed allowances.
  - e) Wages in kind (such as free housing, use of company car, use of company telephone etc.).
  - f) Provision and commission.
  - g) Tips.  
Only tips (service charge) that is officially administered by the employer in his accounting records.

- h) Dividends, profit sharing bonuses.
- i) Payment for contracted work.

### Procedure

1. Make an appointment with SZV.
2. Bring along a valid identification document. This can be: a valid Sint Maarten ID card, a valid driver's license or, a valid passport.
3. If applicable, then please bring your original valid residency permit.
4. You also have to bring in as proof, your original employment contract
5. Fill in the employee registration (orange) form and have this with you on the day of your appointment.  
Depends on the employment history of the employee and his/her current employer, if more documents will be required to establish whether or not there is an employment relationship. For certain employers (e.g. construction companies) this is a must.

#### Please note:

- The insured needs to be present in person. You cannot authorize someone else to come to the appointment.
- If your employer did not accurately and completely fill out the employee mutation form for you, then you will not be able to pick up your ZV insurance card. Please make sure that your employer fills out the employee mutation form accurately and completely.

### FAQ's

**I'm not covered for sickness insurance if my salary is above the ZV wage limit; what about coverage for accident insurance?**

All employees are covered for accident insurance regardless of their wages and number of working days.

**Why is my ZV insurance card only valid for 6 months?**

For example, your employment contract is for 6 months, the ZV insurance card will be issued for 6 months.

*If the employment contract is only for a period of 6 months, the card will only be issued for 6 months. If the residency permit expires within 6 months, the card will only be issued for the time that the residency permit is valid.*

### **Can I authorize someone to register for (and collect my ZV insurance card) because I am working or I am not on the island?**

No, each insured must be interviewed personally to receive the ZV insurance card.

### **Do I need to return my card if I no longer work for a company or changed jobs?**

Yes, when you no longer work for a company or change jobs it is important that you come to SZV and return your ZV insurance card. Your ZV insurance card is tied to your employment. Once you are no longer working for an employer, your ZV insurance card is no longer valid and should be returned to SZV. In all cases, always make sure your employer updates your mutation form with the relevant information.

### **Why do I have to provide evidence of wages received, when registering for my ZV insurance card?**

In order for SZV to be able to verify whether or not you qualify for the ZV insurance.

### **What is a wage earner?**

A wage earner is the person in your family who earns the most and is the main provider of your family.

### **What is a head insured?**

A head insured is the employee whose family members are insured under him/her as his/her dependents.

### **Can I remain insured if I become unemployed?**

Yes, you can qualify to remain insured if you were insured for Sickness Insurance deriving from your last employer

- **and** can no longer be regarded as an employee in accordance to the (ZV) Sickness Insurance Ordinance,
- **and** are a legal resident of Sint Maarten,
- **and** are not entitled to any form

of compensation for medical treatment and/or nursing care other than in accordance to the (ZV) Sickness Insurance Ordinance,

- **and** have not reached the age of 60,
- **and** have no other income than benefits received from Government's Financial Assistance.

If you become unemployed and have a ZV Insurance Card, please visit SZV in order to establish if you meet all conditions mentioned above and can remain insured as a "gewezen werknemer" under the (ZV) Sickness Insurance Ordinance.

*Het is dus van belang om na te gaan of een werknemer op enig andere wijze een ziekteverzekering kan krijgen, bijv. via de partner, maar ook omdat bijv. iemand een woonadres te Saint Martin heeft. Is dat zodan kan hij dus wel aanspraak maken op geneeskundige behandeling anders dan deze landverordening en voldoet hij dus niet aan dit vereiste.*

### **Can I be insured under a sole-proprietorship ("eenmanszaak") if I am a family member?**

The owner and his/her spouse cannot be insured. Children and parents of the sole proprietor, who all are residing in the family home of the sole proprietor, can be insured under the sole proprietor as his/her employees, if there is an normal employment relationship and they are being compensated in accordance to industry standards.

### **Can I have 2 insurance cards: one as an employee and one as the dependent of my spouse?**

If you are eligible for the ZV Insurance, then you are not allowed to have 2 insurance cards.

# ZV Insurance Card Renewal

## Who

SZV insured whose ZV insurance card has expired.

## Procedure

As of 2 weeks prior to the expiration date of your ZV insurance card you can make an appointment to get your card renewed.

## What to bring

- A valid identification document. This can be: a valid Sint Maarten ID card, a valid driver's license or, a valid passport.
- If applicable, a valid residency permit.
- Your valid and expired ZV insurance card.

### Please note:

- The SZV insured needs to be present in person.
- If your employer did not accurately and completely fill out an employee mutation form for you, then your ZV insurance card renewal request cannot be processed. Please make sure that your employer fills out the employee mutation form accurately and completely.

## FAQ's

**Can I authorize someone to collect my ZV insurance card because I am working or I am off island?**

No, each insured must be interviewed in person in order to receive the ZV insurance card.



# Re-printing of Lost, Stolen or Damaged ZV Insurance Cards

## Who

ZV insured who have lost his/her valid ZV insurance card, had it stolen or damaged.

## Procedure

1. You should go to the Employees & Insured Desk and fill out the request form for reprinting of your ZV insurance card.
2. You have to pay ANG 10 at the cashier of the Employers Desk.
3. Then you have to return to the Employees & Insured Desk with the cash receipt to get your ZV insurance card re-printed.

You can come by the SZV office building 1 and get a re-print of your ZV insurance card.

## What to bring

- A valid identification document. This can be: a valid Sint Maarten ID card, a valid driver's license or, a valid passport. The head insured needs to be present. The head insured is the employee whose family members are insured under him/her as his/her dependents.

- If applicable, a valid residency permit.
- If applicable, a police report.

### Please note:

- If your employer did not accurately and completely fill out an employee mutation form for you then your card re-print request cannot be processed. Please make sure that your employer fills out the employee mutation form accurately and completely.

## FAQ's

### Can someone else pick up my insurance card?

No, you or the head insured are the only ones who can pick up the ZV insurance card in person.



## Emergency Requests

In emergency cases, your request for registration or a card renewal can be handled without an appointment.

Your emergency will only be handled, if you qualify for the (ZV) Sickness Insurance, your personal and work data are up to date, your ZV insurance card has expired and you can prove that you have:

- A prescription for a chronic medication;
- An urgent lab request;
- An urgent referral from your treating medical specialist with proof of a scheduled appointment at the referred medical institution;
- A medical emergency to be decided upon by the attending Control Doctor of SZV.

### Who

An ZV insured person, whose personal and work data are up to date, whose ZV insurance card has expired and who can prove that they have:

- A prescription for a chronic medication;
- An urgent lab request;
- An urgent referral from their treating medical specialist with proof of an scheduled appointment at the referred medical institution;
- A medical emergency to be decided upon by the attending SZV control doctor.

### Procedure

The standard procedure for a regular registration or card renewal will be followed.

### What to bring

The documentation to bring will correspond with the regular registration or card renewal process.

### FAQ's

#### Can someone else complete the procedure on my behalf?

In emergency cases, exceptions can be made but this must be consulted with and approved by SZV beforehand.





# Family Member(s) Registration

## Who

An ZV insured who is considered the breadwinner of the family.

The ZV insured person, 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:
  - a) Minor legitimate children of the insured,
  - b) Minor by law acknowledged children of the insured,
  - c) Minor children of the insured born out of wedlock,
  - d) 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;
  - e) Minor children related by marriage or foster children residing in the family home of the insured;
  - f) Children who are considered adults by law but who are fulltime in school until they have reached the age of 25.

## Please note, that:

- 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.

## Procedure

You can make an appointment to get your family member(s) insured. The head insured needs to be present and children from age 12 and up, also needs to be present (to have their picture taken).

## What to bring

- A valid identification document. This can be: a valid Sint Maarten ID card, a valid driver's license or, a valid passport. Also the valid identification documents of the dependents being registered.
- A stamped combined income tax declaration of the previous year the Tax Office, if the co-insured is a spouse.





- A detailed registration form from the Civil Registry of Sint Maarten (not older than 3 months), showing that the head insured and the dependents are residing together.
- Information of your dependent accurately and completely filled out on the registration form for sickness insurance (orange form).
- An original school declaration (for children in the age group 18 - 24)
- If applicable, a valid residency permit(s).
- If applicable, proof of any additional income such as rental income, pension income etc.

Please note:

- Only the original school declarations for full-time students attending an recognized educational or vocational training school are accepted.
- If your employer did not accurately and completely fill out an employee mutation form for you, then your dependents cannot be registered. Please make sure that your employer fills out the employee mutation form accurately and completely.

## FAQ's

### Can I be insured under a sole-proprietorship ("eenmanszaak") if I am a family member?

The owner and his/her spouse cannot be insured. Children and parents of the sole proprietor, who all are residing in the family home of the sole proprietor, can be insured under the sole proprietor as his/her employees, if there is an normal employment relationship and they are being compensated in accordance to industry standards.

### Can my spouse be insured in my sole-proprietor business?

No, your spouse cannot be insured as an employee of your sole-proprietor business.

### Am I paying extra premium to cover any dependents registered under my ZV insurance card?

No, you are not. Your employer pays the extra premium.



# Baby Guarantee Letter

A Baby Guarantee Letter is required for you to submit to the hospital and lab as proof that the expecting mother is insured under the (ZV) Sickness Insurance Ordinance. With this baby guarantee letter, you do not have to make a deposit for the delivery charges.

## Who

ZV insured persons.

### Please note:

- At least one of the parents must have residency to obtain a baby guarantee letter.
- If one of the parents is above the ZV wage limit, you will not qualify to receive the baby declaration.

## Procedure

1. You can make an appointment to visit the Employees & Insured Desk at SZV.
2. Accurately and completely fill out the application form for the baby guarantee letter.
3. Make sure to bring along all relevant documents with you (see below).
4. SZV will provide you with the approved baby guarantee letter within 2 to 3 days. You will receive 2 baby guarantee letters.
5. You must take one (1) letter to the lab and one (1) letter to the Admission department of the Sint Medical Center.
6. The mother must report to SZV in her 7th month of pregnancy.

### Please note:

- If your information is accurately and completely up to date and absolutely no changes are required to your personal data, the baby guarantee letter can be issued the same day.

## What to bring

- A valid ZV insurance card of the head insured (if married, of the spouse also).
- A valid identification document such as a valid Sint Maarten ID card or a valid passport of the head insured (if married, of the spouse also).

- A letter from the treating gynecologist or midwife, stating the due date.
- A stamped income declaration of the previous year from the Tax Office, if you are single (this is only applicable if you are an ex-employee) or a combined income tax declaration of the previous year from the Tax Office, if you are married.
- An accurately and completely filled out baby guarantee letter application form.
- If applicable, a valid residency permit.
- If applicable, a deed of acknowledgement of the unborn child from the Civil Registry.

### Please note:

- The head insured must be present.
- If your employer did not fill out an employee mutation form for you, then your application request for a baby guarantee letter cannot be processed. Please make sure that your employer accurately and completely fills out the employee mutation form.

## FAQ's

### **Can a PP card holder obtain a baby guarantee letter?**

No, because a PP holder is not insured under the (ZV) Sickness Insurance Ordinance.

### **Can a dependent minor obtain a baby guarantee letter?**

No, only a dependent spouse can obtain a baby guarantee letter.

### **Can I obtain a baby guarantee letter if I am no longer working?**

Only if you qualify as an ex-employee, you will be able to obtain the baby guarantee letter. You can inquire at SZV, what the procedures are to qualify for ex-employee status.

# New Born Registration

## Who

ZV insured who had a baby.

## Procedure

You can make an appointment to visit the Employees & Insured Desk. Please ensure that you have all relevant documents with you.

## What to bring

- A valid insurance Card.
- A valid identification document such as a valid Sint Maarten ID card or a valid passport of the head insured (if married, of the spouse also) and the dependents being registered.
- A stamped income declaration of the previous year from the Tax Office, if you are single (this is only applicable if you are an ex-employee) or a combined income tax declaration of the previous year from the Tax Office, if you are married.
- A detailed registration form from the Civil Registry (not older than three (3) months).

- An original Birth certificate.
- An accurately and completely filled out registration (orange) form.
- If applicable, a valid residency permit(s).

### Please note:

- The head insured must be present.
- If your employer did not accurately and completely fill out an employee mutation form for you, then your application request for a baby guarantee letter cannot be processed. Please make sure that your employer fills out the employee mutation form accurately and completely.

## FAQ's

### **Why do a new-born baby receive an insurance card for only three (3) months?**

If the child is not a Dutch citizen, and one (1) of the parents is in the possession of a valid residency permit, then after three (3) months the parents must submit a valid passport and a valid residency permit, so that the baby can be eligible to receive a card renewal.



# Request for Change General Practitioner (Doctor Change)

Twice (2) a year in March and September, a ZV insured person has the possibility to change the general practitioner (GP) mentioned on the ZV Insurance Card.

You will receive your new insurance card on the first working day in the month of April (if the request was made in the month of March) or on the first working day in the month of October (if the request was made in the month of September).

Only in exceptional cases, you can change your GP outside of the abovementioned time period.

## Who

ZV insured persons who wants to change the GP that is currently registered at SZV as their GP.

## Procedure

1. During the months of March and September you can call, email or visit SZV with your request to change your GP. You can submit your request for change of your GP via our website at [www.szv.sx](http://www.szv.sx)
2. The SZV Employee & Insured desk will provide you with a mutation form general practitioner (GP) for you to properly and completely fill out and submit for processing.
3. You can then pick-up your insurance card on the first working day in the month of April or October. Just come by the SZV office as this happens on a first-come-first-serve basis. Make sure to have all the required documents with you.

## What to bring

- A valid insurance card.
- A valid identification document. This can be: a valid Sint Maarten ID card, a valid driver's license or, a valid passport.
- If applicable, a valid residency permit.
- The accurately and completely filled out mutation form GP.

### Please note:

- If your employer did not accurately and completely fill out an employee mutation form for you, then your request for a change of the GP request cannot be processed. Please make sure that your employer fills out the employee mutation form accurately and completely.

## FAQ's

### **Can I be registered at more than one (1) general practitioner's (GP) office?**

No, this is not possible.

### **Can I visit another GP beside the GP listed on my insurance card?**

No, that is not possible.

### **What to do if my GP stops working before the name change of GP's period?**

Another GP will officially replace your current registered GP. However, you will receive the option to either remain with the new GP or change to a preferred GP.

### **What to do if I saw a different GP because my GP was on holiday, sick leave etc.?**

If your registered GP is absent, it is mandatory for him/her to appoint a replacement GP. You then visit this replacement GP instead of your registered GP.

## Issuing Proof of (non) Insurance Letters

Upon request SZV, you can be provided with proof of your ZV insurance at SZV or that you are not insured at SZV.

### Who

Persons who did not qualify for an insurance under the (ZV) Sickness Insurance Ordinance. A letter of not insured will be issued.

Insured persons who need to prove to a third party that they are ZV insured at SZV (for example: for a time period when their insurance card was expired). A letter of proof that the person is SZV insured will be issued.

### Procedure

You can visit SZV to request a proof of insurance or non-insurance at SZV. please make sure to bring with you all the required documents.

### What to bring

- A valid or expired ZV insurance card.
- A valid identification document. This can be: a valid Sint Maarten ID card, a valid driver's license or, a valid passport.

#### Please note:

- If you are requesting a letter of non-insurance, you must bring with you a stamped income declaration of the previous year from the Tax Office, if you are single (this is only applicable if you are an ex-employee) or a combined income tax declaration of the previous year from the Tax Office, if you are married.
- If your employer did not accurately and completely fill out an employee mutation form for you then your request for a letter of proof or insurance cannot be issued. Please make sure that your employer fills out the employee mutation form accurately and completely.

### FAQ's

#### **Can I obtain medical care with a letter of proof of insurance?**

No, you can only obtain medical care with a valid ZV insurance card.

#### **Will SZV cover my medical costs with a letter of proof of insurance issued during my last and current insurance?**

Yes, if you are ZV insured your medical costs will be reimbursed based on the established guidelines for reimbursement.

#### **Will my ZV insurance cover my medical costs with a letter of proof of insurance during the period that my residency permit was expired?**

Your medical costs will be covered via your ZV insurance, if your renewal request for residency was submitted before your old residency permit had expired.

#### **Can I request a letter of non-insurance for someone else?**

Only if you have been authorized by the person requesting the letter of non-insurance. You must bring with you a signed authorization letter and a copy of a valid identification document from the person who is requesting the letter of non-insurance. This can be: a valid Sint Maarten ID card, a valid driver's license or, a valid passport of this person.

# Emigration

The SZV insured person who made a deposit to receive their residency permit is leaving Sint Maarten for an indefinite period, can request this deposit back from the Island Receiver. This reimbursement can be issued providing that you can prove that you are in good standing with SZV.

The insured person will have to visit the Employees & Insured desk to return the SZV insurance card or adjust the end date of their insurance card to the departure date. The insured person will also have to visit the Employers desk to determine if they have any outstanding premiums .....or .. received. Once this process is completed the insured person will receive a stamp on the letter that they have in possession.

## Who

The SZV insured person who is leaving the island permanently.

## Procedure

1. You have to first visit the Island Receiver to receive the letter. This letter/document/form must be stamped by SZV.
2. You have to visit SZV to return your insurance card or to adjust the end date of insurance card to your departure date.
3. You have to visit the Employers desk to determine if you have any outstanding debt (such as unpaid premiums or remaining balances on outstanding payments) to be received.
4. If you do not have any outstanding debts, you will receive a stamp on the submitted letter/document/form from the Island Receiver.

## What to bring

- A valid ZV insurance card.
- The valid ZV insurance cards of all your dependents.
- A valid identification document. This can be: a valid Sint Maarten ID card, a valid driver's license or, a valid passport.
- Your de-registration declaration from the Civil Registry.

### Please note:

- All ZV insurance cards need to be returned to SZV, yours including all your dependents.


## FAQ's


**Can I request restitution for all my sickness insurance premiums that were deducted from my wages and paid to SZV?**

No, the law does not permit this.







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