

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 category of the company, and must be paid by the Employer
ZV 12,5%	Employer's contribution 8.3 % Employee's contribution 4.2 %
Cessantia contribution (Paid by Employer) NAf 40.00 per employee, per year.	

ZV and OV

Maximum wages	2019 (NAf)	From August 1, 2022 (NAf)*
Per day (6-day workweek)	217.36	384.62
Per day (5-day workweek)	260.83	461.54
Per week	1,304.16	2,307.69
Per month	5,651.36	10,000.00
Per year	67,816.32	120,000.00

*The ZV and OV wage limits for the year 2022 have increased as per August 1, 2022 (AB 2022, no. 31). This amendment was published in the National Gazette by the Government of Sint Maarten on July 8, 2022.

AOV

Note: To date, no indexation has been published for 2022.

Article AOV-ordinance	AOV July 2020-2021 (NAf)
Article 7, paragraph 1	1.240,00
Article 7a, paragraph 1	850,00
Article 26, paragraph 3	117.091,61
Article 26, paragraph 4	9.633,62
Article 26, paragraph 5	9.633,62 / 78.201,06

AWW

Note: To date, no indexation has been published for 2022.

Widows	AWW July 2020-2021 (NAf)
Younger than 45 years	572,00
From 45 to 50 years:	752,00
From 51 to 59 years:	940,00
From 60 to 65 years:	1.240,00
Disabled person:	1.240,00
With one or more orphan(s):	1.240,00

Orphans

Parent deceased:	
0 to 9 years:	416,00
10 to 14 years:	454,00
15 to 24 years if full time student or disabled:	498,00
Both parents deceased:	
0 to 9 years:	454,00
10 to 14 years:	498,00
15 to 24 years if full time student or disabled:	571,00

Wage limits

Wage maximum limit (article 29, paragraph 3)	117.091,61
Wage maximum limit (article 29, paragraph 4)	9.633,62
Wage maximum limit (article 29, paragraph 5)	9.633,62 / 78.201,06

In July 2020, the National Ordinance increase of AOV benefit and increase of retirement age to 65 (Landsverordening verhoging AOV-pensioen en pensioenleeftijd tot 65 jaar) was passed by Parliament and published (AB 2020, no. 44).

Article I of this ordinance stipulates an increase of the maximum AOV benefit as of July 1st, 2020 from NAf 1.116,- to NAf 1.240,- per month.

Article VI of this ordinance stipulates that the regular indexation of the AOV and AWW amounts will be omitted for January 1st, 2021.

Kindly take note of the AOV and AWW amounts for 2021.