

ZV Insurance Benefits Package

Dear Reader,

As an employee with an income below the ZV wage limit, you are entitled by law to sickness insurance, also known as ZV (Ziektekostenverzekering).

This insurance is only valid on Dutch St. Maarten and covers the costs of medical care and loss of wages, if you are unfit for work due to an illness (sick pay/ continued payment of wages while ill).

Every employed person on St. Maarten contributes to the sickness insurance fund. The employee contribution to the sickness insurance fund is 4.2 % of the daily gross wages. Your employer's contribution is 8.3% of the daily gross wages. Your employer deducts the employee contribution from your salary and is responsible for making the monthly premium payment of 12,5% to SZV.

As a ZV insured client your insurance package provides coverage for essential medical care, specific medications, services etc.

In this document you can find a comprehensive list of the items covered by your insurance.

What is covered:

- ✓ Visits to the Family Doctor (who must be registered with SZV)
- ✓ Admission to the St. Maarten Medical Center (SMMC)
- ✓ Treatment by any specialist available at the St. Maarten Medical Center
- ✓ Emergency room care at the St. Maarten Medical Center
- ✓ Treatment by Paramedical Health Professionals registered with SZV such as: Dietician, Physical Therapist, Occupational Therapist etc.
- ✓ Prenatal, delivery, and postnatal care (routine office visits with your Gynecologist or Midwife, lab tests, ultrasounds etc.)
- ✓ Some supplements such as prenatal vitamins and folic acid, vitamin B1, B2, B3, B6 and B12, ferofumeraat (iron) and multivitamins for clients under the age of 18.
- ✓ District nursing (discuss treatment options with your Family Doctor)
- ✓ Prescribed medications (generic, according to SZV approved list)
- ✓ Medical referrals abroad (for treatments and procedures not available at SMMC, at facilities within SZV's network)
- ✓ Select artificial devices (only medically indicated)

What is not covered:

- ✗ Preventive medicine (some vitamins such as B-Complex, weight loss treatments, vaccines, herbal supplements etc.)
- ✗ Alternative medicine (homeopathy, acupuncture etc.)
- ✗ Some over the counter medicines (lozenges, pharmaton etc.)
- ✗ Elective cosmetic surgery
- ✗ Cosmetic dental treatments (implants, teeth whitening etc.)
- ✗ Glasses
- ✗ Dental care (cleaning, filling etc.)
- ✗ Orthodontics (braces)
- ✗ Fertility treatments
- ✗ Hormone replacement treatments
- ✗ Experimental treatments (only evidence based treatments are covered)

A detailed list of prescription medication that is NOT covered is available via www.szv.sx or contact our Customer Service via info@szv.sx.

SERVICES COVERED (not limited to the listed items)

Family Doctor
Consultations and referrals, only by the Family Doctor you are registered under
Minor in-office procedures such as stitches, wound dressings (bandages) etc.
Laboratory tests
X-rays, CT-scan, ultrasonography, echo (medically indicated)
Prescribed medication and nutritional support

Hospitalization - at St. Maarten Medical Center (SMMC)
Admission if hospitalized
Emergency treatment in hospital
Daycare in hospital (outpatient treatment)
Radiology
X- rays
Ultrasounds
Laboratory tests
Blood transfusions
Dialysis
**MRI's (only if prescribed by specialist)

Specialists - available at St. Maarten Medical Center (SMMC)

All specialties offered at the St. Maarten Medical Center

Paramedical Health Services - request and approval by means of electronic referral between health care provider and SZV. Insured must contact their paramedical health care provider for an appointment.

Physical therapy

Speech therapy

Dietician

Psychologist

Occupational therapy

Six (6) sessions are covered for the above-mentioned services initially. More can be requested by your Family Doctor or Specialist, if necessary. Requests for more than six (6) sessions is subject to evaluation and final approval by SZV's Medical Advisor.

Maternity

Delivery in St. Maarten Medical Center

Prenatal, and postnatal care: consultation during pregnancy by Gynecologist, Midwife or Family Doctor

**Epidural (only for C-section, not natural birth)

AVBZ

Nursing home

Elderly care

Home nursing care (district nursing)

Psychiatric care (specialties offered at SMMC and MHF)

Home Care- Paramedical Health Services (request and approval by means of electronic referral between health care provider and SZV)

Hospice care

Dental and Orthodontics - not covered

Only in exceptional cases, when medically indicated.

**Medical referral: Maxillofacial surgery

Glasses and contact lenses - not covered

Only in exceptional cases, when medically indicated.

Traveler's vaccination and prophylactic care - not covered

Medical referral abroad

- Travel expenses
- Logistic arrangements

You must first be referred for medical care abroad by a specialist at the St. Maarten Medical Center (SMMC). SZV's Medical Advisors will review your request and approve or deny the referral abroad. If approved, you will be sent to a regional or international medical facility within SZV's network, paid for by SZV.

All clients that are not referred abroad by SZV are advised to purchase travel/health insurance when traveling abroad (anywhere outside of St. Maarten). This includes companions to patients referred abroad by SZV. All health care plans only cover medical costs made on Dutch St. Maarten or made abroad with prior approval from SZV's Medical Advisor.

**Corona virus/ Covid-19

Testing is covered for SZV clients who are referred abroad and their companions, prior to travel, according to the destination's regulations.

Reimbursement of medical expenses

For some medical services a guarantee letter is needed. Claims to medical services will be covered by your health care package only when the guarantee letter is provided by SZV to the insured, in advance. When visiting the health care provider, the insured must present the valid guarantee letter and their valid St. Maarten ID or passport, in order for the claim to the medical service to be covered.

In some instances the insured may be asked to pay their medical costs in cash. When this happens, the insured can request reimbursement of the medical costs. All medical reimbursement requests are subject to evaluation and final approval by SZV's Medical Advisors. If the request is approved, you will be reimbursed according to SZV tariffs. To apply for a medical reimbursement you must fill in a form ('Medical Reimbursement Request') and submit the original, fully paid receipts to SZV.

Reimbursement request procedure

The first step to take regarding reimbursement of the inevitable medical expenses is to fill in the form 'Medical Reimbursement Request'. This form is available via SZV's website www.szv.sx.

Submit the completed form and all supporting documents to SZV via the following email address: medexpenses@szv.sx. After submission, a review is done by SZV, where the reimbursement request is checked based on the inevitability of the costs. Then it is decided whether the amount will be reimbursed.

The insured must take into account that the reimbursement can be less than the actual costs made. The amount of the reimbursement depends on different factors.

Some of these factors are:

- Whether the insured followed the correct procedure. (e.g. having a valid referral letter from a Doctor or Specialist)
- Whether the treatment falls within the coverage of the health insurance package
- The availability of the same treatment on Dutch St. Maarten
- The maximum coverage given for the procedure /treatment

The insured is requested to deliver original receipts with specification of the performed treatment. The insured must take into account that the reimbursement request must be submitted within a **maximum period of six (6) months** after termination of treatment or a nursing period.

If this is not the case, the insured has to submit in writing the reason why he/she was unable to request the refund within the set period.

Note: Treatment that took place more than **six (6)** months before the reimbursement request will not be compensated.

Points of interest regarding reimbursement of medical expenses

The insured must take into account when advancing medical expenses costs (and subsequently requesting a reimbursement) the following matters;

An insured is not entitled to, or can lose their right to reimbursement of medical costs in the following instances:

- if the illness is due to his/her intent or gross negligence or due to the use of alcoholic beverages or intoxicants;
- if and as long as he/she has not put himself under treatment by the attending Physician;
- if he/she engages in conduct that hinders his/her healing;
- if he/she does not allow the attending Physician to examine or treat him/her at the times and places designated by SZV, or does not follow the attending Physician's instructions, or submits to other additional medical treatment;
- if he/she does not allow the examining Physician to examine him/her at the times and places designated by the SZV Medical Advisor;
- if he/she does not follow the instructions of the SZV Medical Advisor, even when these deviate from the instructions of the attending Physician;
- if he/she leaves St. Maarten without the permission of the SZV;
- if and in so far as he is entitled to, with regard to the illness, compensation under the National Ordinance Sickness Insurance, AB 2013 GT 802, or under any statutory regulation in the field of public health.

The above-mentioned points/information have been regulated in accordance with the National Ordinance, Sickness Insurance, AB 2013 GT no. 802.

Visit www.szv.sx to view the Health Care Almanac, which includes a list of Family Doctors, Health Care Providers and relevant services available locally, on Dutch St. Maarten, to SZV insured.