

~ EDITORIAL ~ STAY FOCUSED AND ENCOURAGED



Mr. Glen A. Carty - Director SZV

St. Maarten is challenged with the task of rebuilding after the wrath of hurricane Irma on September 6th. At SZV we sense the uncertainty of the community where it relates to various matters such as job security and insurance qualifications. These concerns are very valid at this time as we are all doing our part to secure our livelihood while rebuilding our country and protect our economy.

We see the community doing its best; to rebuild, to stay strong and be flexible. The message of SZV at this

time is primarily; to not lose focus but stay encouraged.

The most evident changes we see thus far is a shift in new and old employers and persons challenged to find and enter new trades and occupations. We would like to ensure that our customers and the community remain vigilant and compliant in these times. Companies who are newly established are reminded to register their company and employees at SZV. This requirement is one established by law. Employers who are compliant are doing their part in securing the social and health benefits of their employees.

At SZV we have established a dedicated Employers service desk where we can assist employers in the various topics of registration, payments, mutations and more. Our account managers and customer service representatives are ready to assist at all times. Questions are always welcomed at SZV, do not hesitate to contact us. We are here to support you, especially during this time, rebuilding our country together.

MANDATORY BY LAW TO SUBMIT EMPLOYEE MUTATIONS

Employers must inform SZV of the following changes regarding your employees:

- Changes in wages.
- Changes in the number of working hours per day.
- Changes in the number of working days per week.
- Changes in the contract duration.
- New contract information.

Failure to do so, will lead to:

Your company being liable for a penalty fee for late submission.

Your employees not being assisted until an updated mutation form is submitted.

In case of termination, you are liable for the social premiums of your registered employees (including during their registered open contract period) even if they are no longer employed at your company.

Incorrect or incomplete amount of loss of wages.

COMPANY REGISTRATION

All employers are required by law (in accordance to the Sickness Insurance and Accident Insurance Ordinances) to register at SZV. You qualify as an employer, if you employ one (1) or more persons, meaning that they work for you and receive wages. There are three possibilities for employing persons:

- 1 You are established in Sint Maarten and your employees work for you in Sint Maarten
- 2 You are established in Sint Maarten and your employees work for you outside of Sint Maarten
- 3 You are a foreign company but have employees work for you in Sint Maarten

An employer can be a natural person (such as an individual, called a sole proprietor), or a legal entity (such as a corporation, an N.V. or a B.V.)

Continued on page 3

WHAT'S INSIDE

- Medical History Example - - - - - Page 2
- Submit Employee mutations - - - Page 2
- Request appointment online - - - Page 2
- Seniors & benefits checklist - - - Page 2
- Online Healthcare almanac - - - - Page 2
- Company registration - - - - - Page 3
- Civil Registry documents- - - - - Page 3
- How to give feedback - - - - - Page 3
- ZV and OV Declaration Options - Page 3

WWW.SZV.SX

HAS THE ANSWERS!



NEW AOV PENSION AGE 62 YEARS

As of January 1st, 2018 the age to qualify for Old-age Pension benefits (AOV) will be officially 62 years. If you were born on or before December 31st, 1957 you can still apply for pension benefits at the age of 60 years.

Late applications will be processed. For more information about pension benefits, visit our website www.szv.sx or our Seniors & Benefits desk at our offices, located in Building 1.

Leaving the island temporarily?

Your SZV insurance card is only valid on Sint Maarten.

Contact us! +1721 546 6782
Email: info@szv.sx | www.szv.sx



Employed and not yet insured?

You may qualify for Sickness & Accident insurance

Contact us! +1721 546 6782
Email: info@szv.sx | www.szv.sx



EXAMPLE MEDICAL HISTORY OVERVIEW

Here are some crucial things that you should know in order to provide the necessary medical information to your health care providers. *Prepare this in advance and keep it handy:*

Past Medical History

- Diabetes, High Blood pressure, High Cholesterol, kidney disease, depression, anxiety etc.
- Previous surgeries and dates
- Any hospitalizations and dates
- List of immunizations

Allergies to

- Medication
- Food
- Latex
- Other environmental factors

Medications / Supplements

- Those prescribed by GP, specialist
- Over-the-counter
- Alternative

Your healthcare provider Info

- Name
- Phone number

MANDATORY BY LAW TO SUBMIT EMPLOYEE MUTATIONS

Continued from page 1

WHO? THE EMPLOYER

The employer is responsible for submitting mutations of its employees.

PROCEDURE

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| <p>Procedure</p> <p>1. You must fill out the employee mutation form accurately and completely, then sign it.</p> <p>2. Attach copies of a valid identification document. This can be: a valid Sint Maarten ID card, a valid</p> | <p>driver's license or, a valid passport. of all employees mentioned on the form that are commencing their employment with your company.</p> <p>3. Submit the form either in person at the Employers Desk or by dropping it off in the designated drop box.</p> |
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PLEASE NOTE

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| <ul style="list-style-type: none"> • The mutation form needs to be submitted: <ul style="list-style-type: none"> a) within 2 working days after the change occurred for commencements and terminations. b) before the 15th of the following month if the change occurred for all other changes/mutations. | <ul style="list-style-type: none"> • The employee mutation form needs to be signed by an authorized person/representative. • You cannot submit the form via email or fax. It must be delivered in person at the Employers Desk or deposited in the drop box. |
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5 REASONS TO REQUEST YOUR APPOINTMENT ONLINE

Self-service is a great way to be in control of your service needs at SZV. The online appointment request option on our website is popular by many customers and here are 5 reasons why;

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| <ul style="list-style-type: none"> • Free and available 24/7. • You do not have to use your phone credit to contact us. Send us the request online and we will call you back within 2 working days. | <ul style="list-style-type: none"> • No more waiting in long queues at our office. • You will have preference on the first available appointments. • Quick response time with e-mail or phone confirmation. |
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Go now to www.szv.sx and request your appointment, online!

SENIORS & BENEFITS – CHECK-LIST



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| <ul style="list-style-type: none"> • Apply for Old-age pension benefits 6 months before you reach your pension age • Always inform SZV of; <ul style="list-style-type: none"> ○ Change of name(s) ○ Change of marital status ○ Change of address ○ Change of bank account number ○ Change of telephone number ○ Change of authorized | <ul style="list-style-type: none"> representative ○ Moving to another island or country ○ Vacation: longer than 3 weeks • Submit your documents on time; • Life certificate • School declarations • Application forms • Always make your own copies of documents for your administration |
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ONLINE HEALTH CARE ALMANAC



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| <p>SZV covers your medical care and assistance from health care providers that are registered and contracted with us. The general coverage of the sickness insurance of SZV covers:</p> <ul style="list-style-type: none"> • Visits to the family doctor • Treatment by specialists • Allied health professionals • Admission & nursing care in the hospital • Delivery and prenatal care | <ul style="list-style-type: none"> • District nursing • Emergency room care • Prescribed medications. <p>On our website www.szv.sx, you will find an overview of all the health care providers on St. Maarten that are registered with us on the HEALTH CARE ALMANAC page. The almanac is segmented per category and includes relevant contact information.</p> |
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GOING ON VACATION? YOUR CARD IS NOT VALID ABROAD!

We are reminding our customers that their SZV medical insurance is only valid on Dutch St. Maarten. When going on vacation we strongly recommend that you purchase medical travel insurance for medical emergencies. You cannot purchase medical travel insurance by SZV. You can ask about this via your travel agent or a private insurance company on the island.

COMPANY REGISTRATION

Continued from page 1

WHO? THE DIRECTOR

The director, or in case of a sole proprietorship, the owner, of the company can do the registration personally or he/she can authorize someone to perform this task.

PROCEDURE:

1. Make an appointment with SZV
2. Bring along all the required documents to process the registration

WHAT TO BRING:

- If you are registering a Sole Proprietorship, a Foundation, a Cooperation or Limited Liability or a Limited Private Company (NV or BV), you need to bring the following documents:
- An excerpt of the sole proprietorship, foundation or company from the Registry of the Chamber of Commerce (not older than 6 months).
 - The articles of Incorporation (note: this is not applicable to the sole proprietorship).
 - A statement from the Inspectorate of Taxes, including your company name, address and crib number; the sole proprietorship has to submit an Income Tax statement from the Inspectorate of Taxes which includes the business address and crib number of the sole proprietor.
 - A copy of the director(s) or sole proprietor's valid identification document. This can be: a valid Sint Maarten ID card, a valid driver's license or, a valid passport.
 - If the sole proprietor is not an Antillean born Dutch person, a copy of the business license.
 - The company's/sole proprietor's bank used and the account number
 - If applicable, the original authorization letter for someone else representing the company at SZV.
 - If applicable, the mutation (white) form with your first list of employees including a copy of their valid identification document. This can be: a valid Sint Maarten ID card, a valid driver's license or, a valid passport.

DOCUMENTS YOU MAY NEED FROM CIVIL REGISTRY

When applying for your insurance card at SZV, depending on your status, you may need several documents from the Civil Registry department. Services from the Civil Registry are now by appointment only. Each person's situation is different, so below we have outlined the most commonly required documents you may need for your first time or renewal applications.

- Valid St. Maarten ID
- Valid passport
- Marriage book
- Birth certificate
- Original DETAIL registration form (not older than 3 months)

Please note, that:

The above list is specific for the Civil Registry; you may need additional documents from other Government departments such as Immigration, Tax administration, your local bank, your employer etc.

HOW CAN YOU GIVE US YOUR FEEDBACK?

SZV encourages its customers and stakeholders to continuously give feedback. This input is directive to the way we serve and develop as an organization. At SZV we welcome and embrace your input. There are several ways that you can give us your feedback;

- Make use of our Feedback station or Kiosk at our offices: make use of our short online survey form or together with one of our hosts.
- Use our feedback form, which is available at all customer desks

and online on our website.

- If you are on Facebook, we welcome your feedback via a message.
- You can also give your feedback on our website.

We are dedicated to continuously improving our services and for this, we continue to ask for your support and collaboration during our transition phases. Our goal is to be more and more Customer Focused and we cannot achieve this without you.

ZV AND OV DECLARATION OPTIONS

All employers are obligated to submit their ZV and OV declarations to SZV no later than the 15th of each calendar month, following the calendar month for which you are submitting the declaration. Even if

you have no employees working for you, you still have the obligation to submit the ZV and OV declaration to SZV. You will then have to submit a zero declaration.

Options to submit:

- Online declaration via our Employer portal. This option is available 24/7. You can request an account via www.szv.sx or inquire via our customer service info@szv.sx or call 546-6782. By submitting online, there is no need to visit SZV offices, but you must still submit no later than the 15th of each month.
- Submit a declaration form at the Employer desk at our offices. The declaration form can be found on our website www.szv or at the Employer desk. This form cannot be submitted online.

Options to pay:

- Pay online via online banking of your bank. This option is available to you 24/7. Always specify the transfer with the employer's CRIB number and the payment period.
- Pay at our cashier at the Employer desk. Opening hours: Monday – Thursday 7:30 am – 3:00 pm and Friday 7:30 am – 3:30 pm.



We have a new animated video! Have you seen it? Look out for the video on our website and Facebook page.

Thank You

'Great opportunities to help others seldom come, but small ones surround us every day.'

Social & Health Insurances would like to THANK YOU for your service and support post hurricane Irma. Your contributions to our staff, customers and the community of St. Maarten do not go unrecognized. You are appreciated and we thank you.

ABCSSS
Acsion
Analyse Larozar
Apartmentu Hulanda
AZV
Botica di servicio
Botika de Savaan
Botika Mahaai
Botika Mampuritu
Botika Sorsaka
Brian Deher
Calvert Jack
Clinica Colsanitas in Bogota
Clinica Occidente in Cali
Coomeva Medicina Prepagada
Curoil
DCOMM
Dr. Abgela
Dr. Algera
Dr. de Jong

Dr. Giel
Dr. Jansen
Dr. Judith Arndell
Dr. Wijngaarde
Electec N.V.
Errol Goloe
Farrel Steen
G.E.B.E.
Glen A. Carty
Global Elite Security
Huisartsen Praktijk Sorsaka
Instituto Medico San Nicolas
Jesus Placencio
Jeroen Veen
JOBSCO N.V.
Laboratorio di Servicio
Laboratorio Familiar
Malcom Abbot
Mistica Lourens
Oduber Hospital

Paul G. Ellinger
Pawa Airlines
Praktijk Aesculapius
Praktijk de Savaan
Praktijk Dr. el Hage
Praktijk Dr. Fillet
Ronald Jansen
Sarpa Air Ambulances
SBAB
Sedley Lourens
SEHOS
St. Maarten Medical Center
SVB Curacao
TELEM
The Dutch Ministry of VWS
Total Cleaning
Trupial Inn
UTS
Windward Roads
ZVK

General practitioners and pharmaceutical care providers of St. Maarten.
Media and Press representatives of St. Maarten, Curaçao, Aruba and Bonaire.