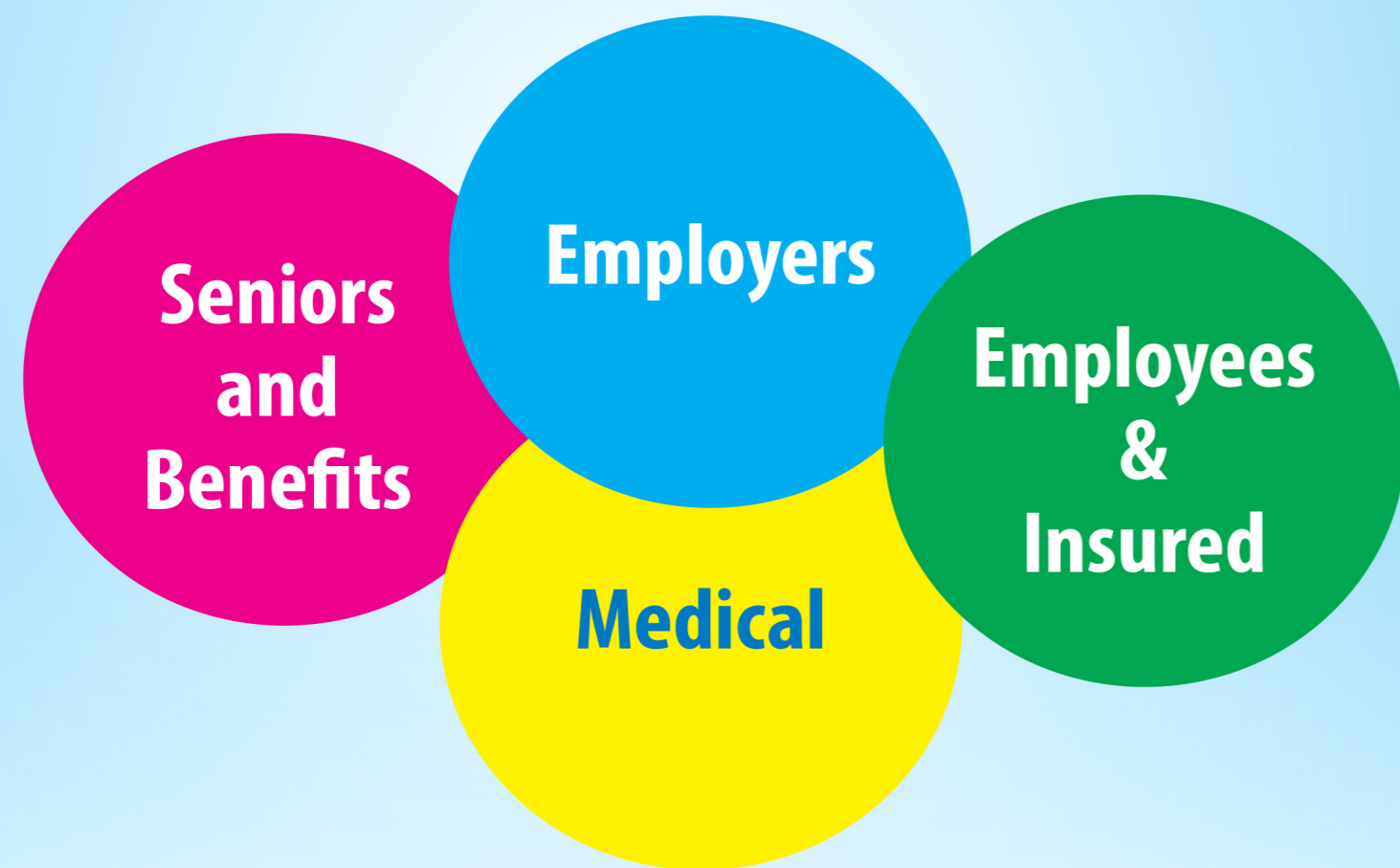


HASSLE FREE SERVICE STARTS ONLINE! WWW.SZV.SX



Step 1. Go to www.szv.sx

Step 2. Get the information you need!

- Procedures
- What documents to bring
- Frequently asked questions + answers
- Request services: Appointments, status update etc.
- Download forms & requirements

Harbour View Building,
Sparrow Road 4,
Philipsburg, St. Maarten

Call us: +1(721)546-6782

E-mail us: info@szv.sx

SZV Social & Health Insurances www.szv.sx



Social & Health SUPPLEMENT

Edition NO. 013

~ EDITORIAL ~ DO YOU KNOW YOUR MEDICAL HISTORY?



Most persons are confronted with the details of their medical history when they start feeling ill, are in an emergency situation or when their health becomes life threatening. Knowing your medical history can improve your quality of life and help you make the right decisions for your health.

We encourage our customers to be as well informed as possible about their past and current medical conditions. Together with your general practitioner (house doctor) you can ensure that you are on the right track by addressing any medical concerns that are present. Knowing your medical history is important and useful on many occasions; when you visit your house doctor, when you are hospitalized, when you are travelling or when you are

visiting SZV. Your medical history overview should contain some basic information such as; past medical history, list of allergies, list of medications, list of supplements, names and phone numbers of your health care providers, name and phone number of your insurance provider, names and phone numbers of emergency contact persons etc.

On page 2 of this supplement you will find a sample list of what your medical history overview should contain, you can use this list to make your own notes and even discuss it with your house doctor. Keep this information with you at all times, easily stored in your wallet, phone case or hand bag. It is never a bad thing to know and understand your health status.

SZV HOSTS INFO SESSIONS WITH PJIA AND WICSU/PSU



L-R Representatives of Princess Juliana International Airport and SZV during the first day of information sessions at PJIA.

Social & Health Insurances (SZV) and several employers have been collaborating on improving the access of information on the rights and obligations of SZV insured. With the introduction of dedicated account managers, employer services, and online tools, SZV has found ways to extend its customer service options to employers.

"This approach has proven beneficial so far, as mutual insights and interests are addressed. The bulk of our customers are the employed population and what better way to reach them than by going to their place of employment. We are continuously developing multiple channels of communication and customer service access points. We have received several compliments so far, which we highly appreciate. We aim to reach as much people as possible and that they too can be able to share the correct information with their peers."

Continued on page 3

COMPANION FOR MEDICAL REFERRAL ABROAD – PART 1

We often receive questions about the obligations and expectations of a companion of someone travelling for a medical referral via SZV. In this supplement, we would like to share some general information that is also available on our website about this topic. If indicated, SZV will approve for one companion to assist the Insured abroad. A companion is

approved if amongst others:

- The Insured is incapacitated, physically or mentally;
- The Insured will undergo a surgery or procedure that will prevent them from being able to take care of themselves (perform ADLs - activities of daily living).

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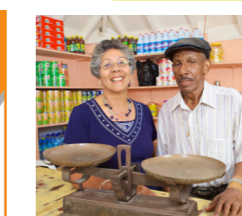
**WWW.SZV.SX
HAS THE ANSWERS!**



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



Approaching the age of 60?

Apply for your pension up to 6 months in advance.

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

DOCTOR CHANGE SEPTEMBER 2017

List of SZV affiliated General Practitioners

#	General Practitioner		ZV/OV insured	OZR/PP/FZOG
1	Dr. A. Raghosing	Bush Road	X	✓
2	Dr. F. Bouman	Bush Road	✓	✓
3	Dr. C. Generlette	Cayhill	✓	✓
4	Dr. S. Meadde-Swanston	Cayhill	✓	✓
5	Dr. A. Herles	Colebay	✓	✓
6	Dr. G. van Osch	Colebay	✓	✓
7	Dr. K. Bekele	Colebay	✓	✓
8	Dr. P. Simmons	Colebay	✓	✓
9	Dr. R. Douglass	Colebay	✓	✓
10	Dr. T. Bell	Colebay	✓	✓
11	Dr. Z. Perez	Colebay	✓	✓
12	Dr. R. Sanchit-Raghosing	Dutch Quarter	✓	✓
13	Dr. M. Naawu	Illidge Road	✓	✓
14	Dr. A. Arrindell	Madame Estate	✓	✓
15	Dr. P. Arrindell	Madame Estate	✓	✓
16	Dr. H. Deketh	Maho	✓	✓
17	Dr. J. Bus	Philipsburg	✓	✓
18	Dr. M. Mercur	Philipsburg	X	✓
19	Dr. L. Knol	Philipsburg	✓	✓
20	Dr. G. Spencer	Saunders	✓	✓
21	Dr. W. Buser	Simpobay Yacht Club	✓	✓
22	Dr. M. Dennaoui	Simpsonbay	✓	✓
23	Dr. U. Tjaden	Simpsonbay Yacht Club	✓	✓
24	Dr. J. Datema	Simpsonbay Yacht Club	✓	✓

REQUEST LUMP SUM AFTER PASSING

A Lumpsum After Passing refers to:

- A one-time payout equal to four (4) months of the maximum AOV pension benefit to cover funeral costs (it doesn't matter if the deceased pensioner was collecting less than the maximum)
- AOV benefits due but not collected by the deceased

WHO

Lumpsum to cover funeral costs – the person who paid for the funeral costs is the one who can request the funeral grant.

Please note:

- The person requesting the lumpsum for funeral costs can authorize Royal Funeral Home or Emerald Funeral Home to collect the lumpsum on their behalf
- Application must be done within 6 months of death of the pensioner.

You can request the lumpsum at our Seniors & Benefits Desk – Building 1, Level 1 or via appointment by e-mailing to info@szv.sx.

WHAT TO BRING

- Valid form of identification
- Death certificate of the pensioner
- Detailed registration from the Civil Registry of the pensioner if the pensioner was registered on Sint Maarten and deceased abroad
- In case of funeral costs: receipts proving that the applicant paid for most of the funeral expenses
- Invoice from the funeral home
- In case applying from abroad: properly filled out lumpsum request form
- In case of AOV pension not collected: notarized documentation of legal heirs (attestation of inheritance)

Please note:

- SZV reserves the right to request additional information/documents to determine if the person or persons that applied is (are) the one(s) that should indeed receive this lump sum.

- If authorizing the funeral home: a letter authorizing SZV to pay the lumpsum to the funeral home in question will be given at the time of application. This letter has to be taken to the funeral home for signature and stamp and returned to SZV.

COMPANION FOR MEDICAL...

Continued from page 1

The companion is expected to assist the Insured with bathing, dressing, eating if necessary and will have to accompany the Insured on a full time basis in the hospital, if the Insured is hospitalized. If the insured does not have a companion to travel with them, SZV can provide a sitter or nurse assistant in the country of treatment. However, family members or friends living in the country of treatment who assist the Insured are not eligible for companion benefits, as they are not displaced from their living environment. The selected companion should be available and prepared to stay with the Insured for at least 3 weeks to 1 month. The companion, if

employed, should take vacation days because volunteering to be a companion does not entitle the companion to sick leave or loss of wages.

If the Insured chooses to bring a companion that is not assigned or approved by SZV then the Insured and his/her companion are responsible for paying hotel costs, transportation charges and meals for the non-assigned, non-approved companion.

Look out for edition 14 (September 18th) of the supplement where we will continue to share more on this topic with you. For general inquiries please contact us via our website www.szv.sx or e-mail info@szv.sx.

REQUEST DOCTOR CHANGE

This month (September), you will have the opportunity to request a change of your General Practitioner (Family Physician).

Insured persons, who would like to make use of this opportunity, can 'WALK-IN' on Monday – Thursday from 7:30 a.m. – 3:30 p.m. and Friday until 3:00 p.m. at the Employees & Insured desk – Building 3, Level 1. No appointment required.

Please note:

- This opportunity will not be valid after Friday, September 29th, 2017
- Changes will be effective September 30th, 2017
- Head insured must be present and bring along the guarantee card(s) and valid ID card(s) and those of family members requesting the doctor change
- The request cannot be processed if all relevant information is not up date

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.



Our mobile friendly website makes us accessible to you 24/7. Request appointments online, request information, download forms or browse our service lists. Go and have a look for yourself on www.szv.sx.

NEWBORN REGISTRATION

If you are ZV insured and have a newborn, you must register your newborn at SZV within 10 days of birth. You can do so without an appointment at our Employees & Insured desk, Building 3 – Level 1 between 7:30 a.m. and 3:30 pm Monday – Thursday and Friday until 3:00 pm.

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 does a newborn 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.

SZV HOSTS INFO SESSIONS

Continued from page 1

Most recently, SZV has visited the Princess Juliana International Airport (PJIA) to host a two-day series of information sessions, which was facilitated by the HR department of the airport. HR representatives expressed their need of an information session to SZV, a wish from their employees to which SZV gladly complied. The information session for PJIA was customized to the specific needs of the employees and highlighted the rights & obligations of those covered under the Sickness Insurance ordinance. The various procedures such as registration, doctor control, medical coverage and travel abroad via medical referral were covered. The session included a Q&A round and persons with personal inquiries were assisted directly by the SZV Complaint officer.

The WICSU/PSU and SZV have also established a good collaboration where, SZV would provide customized information sessions or Q&A sessions for their members. Facilitated by the WICSU, SZV recently hosted a customized information session for several Casino workers on the topic of Pension benefits and Cessantia. The session highlighted the procedure for Old-age pension applications and requirements and most importantly, the role of SZV as it pertains to Cessantia requests. Follow-up sessions will be conducted with more WICSU/PSU members within the coming months.

"The WICSU/PSU requested the SZV to do a presentation on AOV and Cessantia to our members and they complied with our request immediately. My experience was very good with the explanations that were given to our members of the Rouge & Noir Casino in reference to AOV and Cessantia. The presentation was professionally done. The answers that the SZV team provided on the questions asked, were on point. I will be requesting them again to do other presentations to other members that are interested in the topics that were discussed in the previous presentation."

Ms Julia Solognier, President WICSU/PSU

What are you looking for?



Use the SEARCH option on our website and find the information you are looking for with little to no hassle. Type in the key words of the information you are looking for and the click 'search'. You will then see a list of all the website content that gives information about the key word you typed in. www.szv.sx has the answers!



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