

~ EDITORIAL ~
10TH EDITION – INFORM AND ENGAGE



Another milestone met! You are reading the 10th edition of our Social & Health Supplement. We are excited to have the bi-weekly supplement available to our customers and the public. Each edition features various organizational highlights, procedures and rights are explained, tips and reminders are exchanged and more.

At SZV we offer many services which are regulated by law, this fact can make the information sharing and understanding a bit challenging at times. There may be various indicators or considerations for each service and those who qualify. For example; applying for medical insurance at SZV is not a 1 – 2- 3 process, but there are many indicating factors. With our service highlights in the supplement, we

touch on various misconceptions and try to address as many frequently asked questions as possible in order to help our customers and the public understand our services better.

The information shared here is always available on our website www.szv.sx, a digital copy of the supplement is also available on the website. Our staff is always available to assist with further questions or inquiries based on the information presented. We are eager to inform and engage you. After all, we are here to serve you, we manage your social & health insurance benefits.

If you would like to see a topic highlighted in our supplement, let us know. E-mail us at info@szv.sx, message us on Facebook or call us.

RETIREMENT AND OLD-AGE PENSION



Retirement is the point where a person stops employment completely. When a person retires, it is usually motivated by their options in the workforce or financial position. The retirement age may vary based on labor laws, company regulations etc. Retirement age is often considered or understood to be the pensionable age. At the pensionable age, you may also be entitled to public or private pension benefits. These pension benefits offer a supplement income to assist with basic financial obligations such as cost of living. Many persons choose to continue to work after reaching their pensionable age and do not retire. Each person is encouraged to investigate their options and prepare in advance for this stage in life and career.

The pensionable age on St. Maarten, as per January 1st, 2018 is the age of 62. When one reaches the pensionable age, you may qualify for Old-age Pension benefits (AOV) which is managed by SZV. Again, this doesn't necessarily mean that a person stops working. Old-age Pension benefits offers a supplement income to those

who qualify. The maximum amount you can receive is based on the AOV limit, which is revised each year by Government. For 2017 the AOV limit is set at maximum NAF 1.065,-. How much you will receive is based on various factors such as; years of residency, we do not look at the amount of years you have worked, but the amount of years you have lived and was registered on St. Maarten as of the age of 15 years.

Start the application process at SZV on time, we recommend six months before you reach the pensionable age. It does not matter if you are still working after you have reached the age of 60 or 62. You may still qualify for pension benefits from SZV if you are still working.

For more information about applying for pension benefits and the AOV limits, please visit our website www.szv.sx, or our Seniors & Benefits desk at our offices – Building 1, level 2.

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WWW.SZV.SX
HAS THE ANSWERS!



Employed and not yet insured?

You may qualify for Sickness & Accident insurance

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



MEDICAL REFERRAL DOCUMENTS DROP-OFF

WINDOW 2

Monday – Thursday: 10:30 a.m. - 15:30 p.m.
Friday: 10:30 a.m. - 15:00 p.m.

DOCUMENTS:

- Medical referral request
- Passport copy
- Bank account information
- Medical reports/results
- Supplement documentation

IMPORTANT:
This is NOT a consultation window, only a DROP-OFF window.

FACTS & FIGURES



The amount of persons receiving AOV pension benefits from SZV for the first half of 2017 have been calculated. There are currently over 8000 persons (locally and abroad) receiving AOV benefits. This information has an overall correction margin of 1.5%.

AO CONTROL (DOCTOR CONTROL)

- No AO control is possible outside of the scheduled hours of 07:30 am - 10:00 am daily, from Monday through Friday.
- In accordance to the law, if you do not visit the Control Doctor at SZV

on the 3rd day of your illness (being unfit to work) your employer will not be able to claim loss of wages from SZV for the days that you were unfit to work.

PROCEDURE:

1. Call your employer on the first (1st) day of illness to inform him that you are unfit to work.
2. On the first (1st) day of illness, please visit your general practitioner (GP) or medical specialist with your Yellow control card. You do NOT visit SZV on the first (1st) day of illness.
3. If your GP (or medical specialist) confirms that you are ill, he/she will sign the Yellow Card. He/she should sign the Yellow Card with the date you visited his/her office
4. If you are still unfit for work on the third (3rd) day, starting from the date of your GP visit, you are obligated to visit the Control Doctor at SZV. You do not need to make an appointment at SZV for this, but can report to the Medical Desk between 07:30 am - 10:00 am daily (Monday – Friday). If the 3rd

day of sickness falls on a Saturday or Sunday, you must visit SZV on Monday.

5. If on the 3rd day you can work, you must return to work. You do not have to come to SZV.

Important:

6. When you visit the Control Doctor at SZV, please bring along your ZV insurance card and your signed Yellow Card (by your GP or medical specialist). If your Yellow Card is not signed, you will not be able to visit the Control Doctor at SZV.
7. If you have a letter with medical results from your GP or specialist and a summary of your medication please bring it along.
8. If you do not feel fit for work on the date mentioned on your card by the SZV Control Doctor, you must show up at SZV for AO Control on that same day.

REQUEST TEMPORARY REPRESENTATIVE

A pensioner can request a (temporary) representative.

If you do not agree with an official decision received from the SZV, you have the right to submit:

Please note:

- The authorization form gives the temporary representative authorization to handle all pension-related matters for the pensioner only if the pensioner is unable to do so.
- The authorization is valid for a maximum of 1 year.
- Only the pensioner himself/herself can request a temporary representative.

WHO? THE PENSIONER

The Procedure:

1. The pensioner comes to SZV together with the person he/she wants to appoint as temporary representative with the required documentation.
2. The request is processed whereby the pensioner must sign the request form together with the representative.

WHAT TO BRING:

- The pensioner comes to SZV together with the person he/she wants to appoint as temporary representative with the required documentation.
- The request is processed whereby the pensioner must sign the request form together with the representative.

BABY GUARANTEE LETTER

RENEWING YOUR INSURANCE CARD

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

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. SZV will provide you with the approved baby guarantee letter within 2 to 3 days. You will receive 2 baby guarantee letters.
2. You must take one (1) letter to the lab and one (1) letter to the Admission department of the Sint Medical Center.
3. 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 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.

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 two possibilities for employing persons:

- You are established in Sint Maarten and your employees work for you in Sint Maarten
- You are established in Sint Maarten and your employees work for you outside of Sint Maarten
- 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.)

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:
- 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.
 - 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.



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

HASSLE FREE SERVICE STARTS ONLINE!
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Medical Referral

Types of requests and processing
What is provided by SZV
About the intake meeting
Conditions
Obligations of the insured
Destinations
Companion requirements

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, checklist & 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



HAS THE ANSWERS!