

## ~ EDITORIAL ~ HOW DO YOU HELP YOUR NEIGHBOR?



*SZV staff volunteering for SXM DOET 2019*

SZV has a big focus on improving customer service and communication with our customers. For this, we very much count on our community ambassadors to help us inform and bring awareness of our services and procedures together with us. Sint Maarten, the friendly island, is home to many cultures and interests. This is very much reflected in the customer base of SZV but also our stakeholder groups. Over the years, we have been able to open up a bit more and offer more information about the services we provide but also help people to understand what they have rights to at SZV. We use several ways to communicate with our community. Our website [www.szv.sx](http://www.szv.sx) is the online bible

of SZV, our Facebook page has daily posts with updates and notices, at our office, at our desks, we are working towards offering one-stop-shop services, our monthly newspaper is a keeper for timeless information and our new radio show is on air and always online at our website. Your neighbor has a question about SZV? How do you help your neighbor? We ask you to use one of our many resources and share the most correct information about SZV. Want to contact us? Start by visiting our website [www.szv.sx](http://www.szv.sx), e-mail us on [inf@szv.sx](mailto:inf@szv.sx) or check us on Facebook: SZV Social & Health Insurances. We look forward to helping you and telling you more about our easy self-service options.

## PREVENTION MEANS AVOIDING MEDICAL CARE



*L-R: Parveen Boertje, Dr. Raghosing, Dr. Mercurur and Charonne Holder*

SZV teamed up with Dr. Raghosing and Dr. Mercurur to discuss several topics including prevention and the role of patients for SZV's radio show Me & SZV. As a social & health insurance provider, SZV plays an important role in the health care landscape of Sint Maarten. Together with its stakeholders, such as our local GP's, we team up to ensure that patient needs are always a part of the agenda. Both

doctors shared their views on how patients can focus on avoiding medical care for certain illness, managing expectations from your doctor and dealing with communication barriers. Radio show hosts Parveen and Charonne interviewed the pair for episode 3 of Me & SZV which is available online via [www.szv.sx](http://www.szv.sx). Click "Radio" to listen to this and other episodes.

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# WWW.SZV.SX

## HAS THE ANSWERS!



## YOUR EMPLOYER MUST REGISTER YOU AT SZV!

If your employer refuses to register you, contact SZV and inform us. E-mail to [info@szv.sx](mailto:info@szv.sx) or go to [www.szv.sx](http://www.szv.sx).

CAN'T MAKE IT?  
DON'T NEED IT?  
**CANCEL IT!**

## NOTIFY SZV ON TIME

Contact us via 546-6782, [info@szv.sx](mailto:info@szv.sx) or send us a message on Facebook.

## READY FOR A NEW RADIO EXPERIENCE? WITH SZV

Tune in and get to know **YOUR** Social & Health Insurances. **Me & SZV** on air every 1<sup>st</sup> and last Tuesday from 6pm – 7pm on 98.1 Pearl FM.

Missed a show or want to listen again? Go to [www.szv.sx](http://www.szv.sx).



MEDICAL

## WHAT IS COVERED WITH YOUR ZV MEDICAL INSURANCE?

### What is Covered?

- Visits to the family doctor
- Treatment by specialists
- Treatment by allied health professionals
- Admission and nursing care in the hospital
- Delivery and prenatal care
- District nursing
- Emergency room care
- Prescribed medications

### What is not covered:

- Preventive medicine
- Over the counter medicines
- Artificial devices and alternative /homeopathic remedies
- Certain prostheses
- Cosmetic surgery
- Cosmetic dental treatments

Go to [www.szv.sx](http://www.szv.sx) for the complete overview of your ZV medical coverage and conditions that apply.

MEDICAL

## PAID A MEDICAL BILL AND WANT YOUR MONEY BACK?

As an SZV insured, you have the option to submit a request for reimbursement for medical or prescription bills you have paid. In some cases, you could get some or all of your money back.

The complete procedure and required documents list is available via [www.szv.sx](http://www.szv.sx).

### Please take note:

- You must completely fill in and submit a Medical Reimbursement form. You can find this online via [www.szv.sx](http://www.szv.sx).
- You must include your medical reports and the original detailed receipts.
- The amount you will be reimbursed depends on your health insurance coverage and the by law established medical tariffs.
- Most reimbursements payments will not cover 100% of your costs.
- All medical reimbursement requests are subject to approval or denial by the SZV's control doctor.

TIPS

## START THE AOV 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 62. You may still qualify for pension benefits from SZV if you are still working.

SENIORS & BENEFITS

## LAST-CALL: AOV PENSION SURVEY



If you are registered on Dutch Sint Maarten and currently receiving AOV pension from SZV, you are requested to take part in the AOV Pension Status survey. The final round ends on March 30. Persons who are unable to attend for

medical reasons, vacation or moved from Sint Maarten, must inform SZV. To inform SZV go to [www.szv.sx](http://www.szv.sx) and fill in our online form or contact our Customer Service. For full schedule and survey locations go to [www.szv.sx](http://www.szv.sx).



SZV staff volunteers on March 15th for SXM DOET. The Golden Age Foundation hosted a day of candle and soap making for seniors.



## PROTEST & APPEAL PROCEDURE

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

- A protest letter to the director of SZV against this.
- File a court appeal at the Court of First Instance in Sint Maarten.

### Please note:

The complete procedure for protest and appeal is also detailed at the back of the assessment or decision. There are no costs involved with the protest procedure. Court fees will be levied by the Court of First Instance in Sint Maarten, when submitting the appeal letter.

EMPLOYERS

## DO YOU WANT TO GO DIGITAL WITH SZV?

Here are some ways you can run your business with SZV online:

- **For HR departments:**
  - Give your employees information about their medical insurance with SZV. Your employees can go to our website [www.szv.sx](http://www.szv.sx) to request an appointment, find out about their medical coverage, download forms and more.
- **For Financial administrations:**
  - Submit and declare monthly ZV/OV premiums online! No more paper forms. Request an account on our website [www.szv.sx](http://www.szv.sx).
  - Download forms to submit loss of wages request, cessantia declaration and more.
  - Online overview of yearly wage limits and premiums, including employer-employer contribution percentages.

*There is more! Go to [www.szv.sx](http://www.szv.sx) and go digital with SZV.*



## TIPS FROM OUR CUSTOMER SERVICE AGENTS

Tip 1

Always keep a record of important dates. Examples: medical procedures, visits to health care and service providers, submitted requests.

Tip 2

Always make note of contact persons. Examples: customer service representatives.

Tip 3

Try to make a copy of submitted documents/requests for your own records. Include the date submitted and the person or department it was submitted to.

Tip 4

If you receive documentation and do not understand the content, feel free to ask for clarity and assistance.

EMPLOYERS

## THE DROP BOX IS YOUR FRIEND



**Yes, it works.**  
**Why is it so easy and how does it work?**

- Submit your mutations in less than 2 min and walk away
- Get e-mail confirmation from SZV within 2 working days
- If there is a mistake on the form, SZV will contact you!

EMPLOYEES & INSURED

## IMPORTANT NOTICE

### APPOINTMENT ONLINE ONLY

**As of April 1st, 2019 appointment requests for the following insurances will only be possible online via [www.szv.sx](http://www.szv.sx):**

- \* ZV insurance
- \* FZOG
- \* 62+

### To renew your insurance card you must:

- Request an appointment 4 weeks before your card expires.
- Have one of the following valid identifications:
  - Sint Maarten I.D.
  - Sint Maarten driver's license
  - Passport

After you have submitted your appointment request online, SZV will contact you within 2 – 4 working days with your appointment date/time and the list of documents you will need for your appointment.



IMPORTANT NOTICE

**NO AO control (Doctor Control) is possible outside of the scheduled hours of 07:30 am - 10:00 am daily from Monday through Friday.**



## WEBSITE TIPS

What are you looking for?

Custom Search



Use our search bar to find what you are looking for on our website.

WWW.SZV.SX HAS THE ANSWERS?

# INSTRUCTIONS

## ONLINE APPOINTMENT REQUEST



WWW.SZV.SX

What are you looking for?

search



HOME

ABOUT US

CUSTOMER SERVICE

APPOINTMENT

NEWS

SZV RADIO

In order to process your appointment request we ask you to submit all the mandatory fields\* below. You will be contacted within 2 - 4 working days to confirm your appointment date, time and required documentation.

Appointment

Services \*

ZV insurance: Apply or Review  
 FZOG insurance: Renewal

ZV insurance: Apply or Review  
 FZOG insurance: Renewal

First name \*

Last name \*

Date of Birth \*

Are you currently employed? \*

Yes

No

Company name

SZV Idnr

Mobile number \*

Phone number

E-mail address

Appointment time

Afternoon

Morning

Preference

Monday

Wednesday

Friday

Tuesday

Thursday

Comments

REQUEST APPOINTMENT

STEP

1

Go to [www.szv.sx](http://www.szv.sx)

STEP

2

Fill in all mandatory fields  
See red

STEP

3

Fill in additional info, if available  
See blue

STEP

4

Click request appointment button  
See green

**Red** = ALWAYS fill in!

**Blue** = Great to have

**Green** = Must click so we get your request