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Medical treatment and hospitalisation for injured employees

“All employers have a duty to ensure that an employee receives immediate and appropriate treatment following an accident”



An accident happens in an instant - and when it happens at work, every employer should be prepared to deal with the emergency as efficiently and with as little disruption to the ongoing operations of the employer as possible.

It is the employer's responsibility to ensure that there is always someone available who knows what to do, who to phone and how to immediately report the accident to RMA. All employers have a duty to ensure that an employee receives immediate and appropriate treatment following an accident. RMA thus encourages employers to get to know the ambulance services, hospitals, emergency rooms and doctors in their area and to have the appropriate contact details easily accessible.

The employer should endeavour beforehand to enter into an arrangement with the healthcare providers in their area to ensure that their employees are treated without delay when involved in an accident at work.

The employer should explain and prove to the healthcare provider during these discussions that they belong to RMA and that as soon as RMA has accepted liability for a claim following an accident (usually within three days if all correct information and documentation has been submitted), medical expenses will be paid within 10 days from the date that the required documents and medical reports were received from the employer and the healthcare provider. In order to assist employers, a letter for injured employees is available from RMA specifically for this purpose and is available on the Downloads tab of our website (www.randmutual.co.za).

The employer should agree with the hospital or doctor concerned how their practice will be able to identify an employee that belongs to them, and determine if an injury is work-related. This could be in the form of the printed claim form with the RMA claim number from C-Filing, RMA's online claims management system (please ensure it contains the employer name, employee name, date of accident and the RMA undertaking) or any other means agreed

to between the employer and the healthcare provider such as a letter from the employer.

It is important to note that in terms of section 47(3)(a) of the Compensation for Occupation Injuries and Diseases Act (COIDA), the employer is liable for the payment of compensation for the first three months. Compensation in this case includes medical aid or the cost of medical aid. The employer therefore remains liable for the healthcare provider's account for the first three months, or until RMA has accepted liability.

Reporting an accident during standard business hours

If an accident occurs during normal working hours, the responsible person at the employer can immediately capture and submit the claim on C-Filing. A claim number will be allocated to the accident and the employer can print a system generated claim form that will include all the required information regarding the employer, the injured employee and the accident as well as the claim



number. It should be kept in mind that the generation of a claim number is not a guarantee that RMA will accept liability for the claim, but it is rather a confirmation that the claim has been reported to, and registered with, RMA.

This print out can be presented at the relevant healthcare provider together with the letter for injured employees, and if necessary with a blank copy of a First Medical Report form, which is to be completed by the healthcare provider and submitted to RMA. If the healthcare provider is already registered on RMA's online MSP Portal, they can immediately electronically capture and upload the First Medical Report directly onto the system and avoid any unnecessary delays.

If the employer cannot capture the claim on C-Filing or telephonically report the claim immediately to RMA, the RMA Accident Report form can be completed manually (and is available on the Downloads tab at www.randmutual.co.za) and a copy given to the healthcare provider together with the letter for injured employees and a blank copy of the First Medical Report form. The employer should ensure that they

capture the claim as soon as possible following the accident, and according to the Compensation for Occupational Injuries and Diseases Act (COIDA), this should be done within seven days of the date of the accident.

Reporting an accident outside of standard business hours

If the accident occurs at night, over the weekend or on a public holiday, most employers would be unable to immediately report the accident to RMA. It is recommended that the manual reporting procedure explained above be followed. The employer should then capture the claim on C-Filing as soon as possible within working hours. All hospitals will be able to render emergency treatment in such cases, especially if the recommended agreements with the employer have been put in place and accompanied by the letter from RMA. Should you experience a problem with a hospital admitting an employee, please submit the details to RMA Medical Department, your nearest branch or the Contact Centre for investigation.

If the injuries sustained in the accident are severe and require immediate treatment and/or surgery, the same reporting procedure for the employer would apply. Most hospitals will follow the agreed to arrangements with the employer and will notify RMA about the admission to obtain the necessary pre-authorisation. It is not necessary to obtain pre-authorisation for the initial treatment of a seriously injured employee who has been involved in an accident, including for any special investigations, tests and operations that would be required to treat the employee. Please note, however, that if it is a re-opened case of a claim older than two years, pre-authorisation is required. How to go about re-opening cases older than two years will be covered in a future issue of *RMA Connect*.

Finally, we would like to remind all employers that in order for RMA to be able to pay the claim, the employer must be in good standing with RMA and must be up to date with premium payments, or be honouring any payment arrangements made with RMA.

Cover of employees injured while working abroad

Your employee, who has been working abroad for several months, is injured while on duty. Are they covered by RMA? Do they receive COIDA benefits?

In terms of section 23 of the Compensation for Occupational Injuries and Diseases Act (COIDA), employees ordinarily employed within South Africa but who are injured while temporarily employed outside of the country are covered as if the accident happened within the country.

Based on the above, the employee will be covered by RMA if the following criteria are met:

- the injured employee was temporarily employed outside the country;
- the injured employee was not working beyond the borders of South Africa for a continuous period of 12 months or more;

- the company's business operates chiefly in South Africa; and
- the employee is ordinarily employed in South Africa.

The compensation amount for the injured employee will be based on the earnings they would have received had they remained in South Africa.

The employer will need to cover all medical costs incurred by the employee while outside of the country. These costs will be reimbursed by RMA upon proof of payment and RMA accepting liability for the claim. Medical costs will be reimbursed at South African COIDA tariff rates.

We request that you keep a record of all medical documents relating to treatment of the injured employee. This is especially important if the employee

is repatriated back to South Africa for further treatment, and for costs to be reimbursed to you if liability is accepted by RMA.



RMA offers customised solutions

If your company regularly sends employees on international assignments, talk to us as RMA can partner with you to find a customised solution best suited to your business. The solution may fall outside the scope of COIDA benefits, but will ensure that your risks are minimised and your employees are protected while abroad.

How to submit a foreign claim to RMA

Please follow the process outlined below to submit a claim to RMA for any employees who may have been injured on duty while working beyond the South African border:

- 1 If your company has not yet submitted earnings declarations (declared the number of employees and associated earnings for your company), or paid premiums, to RMA then this must first be done for the cover period.
- 2 The employer must notify RMA of any existing employees working outside the borders of South Africa by completing and submitting a Record of Employee/s working in a Foreign Country form to RMA. This form is available on the Downloads tab of the RMA website at www.randmutual.co.za. This form must be accompanied by a copy of the employee's contract of employment as Annexure 1, detailing the working arrangements whilst the employee is working outside of the country. The form and contract must be emailed to RMAscannings@randmutual.co.za.
- 3 The employer must notify RMA immediately if an employee is due to be assigned to work outside of South Africa by following the steps as outlined in point 2 above.
- 4 The Record of Employee/s working in a Foreign Country form must include the following minimum details:
 - a. Name of the employee;
 - b. Identity number;
 - c. Employee number;
 - d. Date employed;
 - e. Job description;
 - f. Employee earnings; and
 - g. The period the employee is due to be working outside of the country, including start and return dates.
- 5 Please inform RMA if the company has taken out any additional injury on duty (IOD) insurance cover. The disclosure must include:
 - a. Name of the insurer;
 - b. Policy schedule; and
 - c. Cover period.
- 6 Once you have completed the steps above, you may capture the claim as normal on C-Filing, RMA's online claims management system. If your company is not yet registered for C-Filing, you may register by clicking on the orange online services button on the RMA website (www.randmutual.co.za) and completing the relevant steps.

RMA streamlines its document management process



RMA constantly strives towards enhancing its business processes in order to be able to offer its clients an enhanced level of service. As part of this process, RMA recently identified the need to streamline its document management processes due to an influx of duplicate documents, which were not only creating critical bottlenecks, but also acute backlog challenges.

In order to address these challenges, the business processes for documentation sent to RMA in support of claims, have been addressed and streamlined accordingly. This is overseen by the Records Management Department, which assists in ensuring timeous processing of documents in support of a claim.

In future, all supporting documentation must be submitted to RMA at:

RMAscannings@randmutual.co.za

Please note that the above email address is only to be used for the submission of supporting documentation to RMA. All other enquiries must be channelled through the Contact Centre at contactcentre@randmutual.co.za.

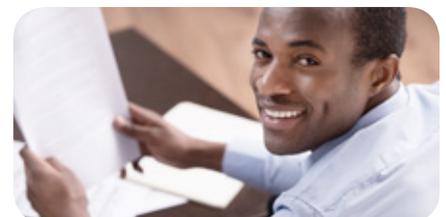
On receipt of your email you will receive an acknowledgement email by RMA. Please note that as all communication is directed through the RMA Contact Centre you may not always receive any direct communication from the RMAscannings@randmutual.co.za email box. Therefore, should you wish to do a follow up on submitted documents, all indexed documents related to your claim may be viewed on C-Filing, RMA's online claims management system. Alternatively you can direct your queries to the Contact Centre.

To ensure that your documentation is processed on first submission without

undue delays, kindly ensure that all submitted documents contain a valid RMA claim number and that these documents are legible when they are scanned and emailed to RMA.

Kindly note that we require between 24 and 48 hours to process these documents. In order to better service you, we request that during this period you kindly refrain from duplicating the documentation through multiple resubmissions, or through submissions to multiple channels or email addresses as this may cause further delays in getting the documentation processed.

We thank you for your co-operation and in partnering with us on the above so that we may be able to offer you an enhanced service.



RMA Welkom Branch on the move



Staff at the new RMA Welkom branch welcomed their first client, RMA pensioner Percy Shardelow and his wife, at their new premises.



RMA's Welkom branch has moved into attractive new premises that it shares with the newly built 120-bed Rand Mutual Care Facility. The branch is successfully up and running following its move on 11 March 2016. The offices have a fresh new face in which to welcome clients.

Contact details:

📍 2 Toermalyn Street, Jan Cilliers Park (Extension 7), Welkom
 ☎ 0860 222 132

RMA brings better quality of care to pensioners



Holding true to its promise of *Caring, Compassionate Compensation*, RMA has taken a huge leap in ensuring that its beneficiaries and pensioners receive the best quality of care in future by building its own 120-bed custodial care facility in Welkom.

Existing custodial care pensioners have already been transferred from their previous facilities around the country to the R63 million world-class care facility,

known as the Rand Mutual Care Facility. The facility will officially be launched to the public on 18 April 2016 with Minister of Labour, Mildred Oliphant, expected to formally open the facility.

Custodial care is defined as the provision of care to disabled people who have undergone rehabilitation but have residual dependency with regards to basic living skills such as bathing, feeding and general mobility albeit in a wheelchair.

"We are proud to see our vision of building a care facility come to fruition, which will allow us to offer better long-term treatment to our seriously injured pensioners and ensure that they receive the best care possible. This is fully in support of our promise of offering compensation with care and compassion," says CEO, Jay Singh.

The care facility is a beautiful, modern building and is well equipped to ensure that all pensioners and injured workers

requiring care or rehabilitation are not only well cared for but that they can heal in lovely surroundings.

General Manager: Medical, Dr Deodat Kritzinger, who has been passionately driving the project, explains that in addition to the care facility offering one-stop, holistic treatment and care, what differentiates the facility is that it will offer patients care in a homely setting rather than a hospital environment.

“I believe that this facility will make a big difference, not only in the level of care of these pensioners, but also to their overall quality of lives.”

Ensuring easy accessibility for all stakeholders, the Welkom branch has also moved to the same premises as has RMA’s prosthetics partner, Marissa Nel & Associates, which will offer a rehabilitation and prosthetic fitting service at the facility.

As the focus of compensation turns towards an emphasis on return to work, the Rand Mutual Care Facility will help to rehabilitate injured workers in support of this philosophy. Where the injury does not allow the worker to return to his original work, they will be upskilled at the facility so that they may either have the skills to move to another position

within their company or to follow a path of entrepreneurship.

Initially managed by Complete Facilities Management, the Rand Mutual Care Facility will offer the following:

- Custodial long-term care for current and future RMA pensioners who are not able to care for themselves or have the necessary family support to assist them;
- Pressure sore management through RMA’s preventative medical intervention programme;
- Pro-active interventions to prevent deteriorating health and complications in pensioners with spinal cord injuries (SCI) and amputations;
- Provision of prosthetics and orthotics;
- Rehabilitation of injured workers;
- Improvement of not only the physical well-being of injured pensioners, but also addressing mental and social aspects of their condition;
- Development and implementation of a holistic programme to improve the lives of the RMA beneficiaries, specifically SCI and amputee patients;
- Identifying and developing entrepreneurial opportunities for patients through training and development to assist with reintegration into society; and
- Home care training for caregivers.

Why has RMA chosen to build its own facility?

There is a critical shortage of affordable and quality custodial care facilities in South Africa and many of our pensioners, who have suffered severe injuries, require ongoing long-term care and RMA is currently spending a significant amount of money in sourcing these services from external service providers. So not only can we better service our pensioners by offering a better quality of care, but the building of our own facility is expected to have a significant long-term saving for RMA.

Why is the facility located in Welkom?

RMA pensioners are located across southern Africa, but are mainly from Lesotho, Eastern Cape, Free State, KwaZulu-Natal and Gauteng. The facility is centrally located in South Africa to allow ease of access from these areas. Transportation costs for patients will be reduced and the central location also allows for easier access for families to visit. The facility is also in close proximity to several hospitals and day hospitals for medical treatment when needed.

“I am excited to see this project reaching its conclusion so that we can start to offer a best practice service to our pensioners,” concludes Dr Kritzinger.



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