

RMAA

Caring | Compassionate | Compensation

GUIDE

2020



Leading the way in
occupational injuries
and diseases.

SINCE 1894



RMA is the administrator of choice for injury on duty claims in South Africa for the mining, iron, steel, metal and related industries.

For the past 126 years, we have made sure that any worker who gets injured while at work can receive payments to cover medical costs, disabilities, pensions and ongoing income in case of death.

This is in terms of the compensation for Occupational Injuries and Diseases Act (COIDA) 130 of 1993 as amended under license from the Minister of Labour.

Beyond COIDA requirements, we have also developed other innovations to assist with providing better long-term treatment to seriously injured beneficiaries like our mobile prosthetic clinic, funeral and top-up insurance policies to add value to the quality of life of our members. All claims for medical expenses, temporary disability, and pensions are processed speedily and efficiently through our market-leading IT solutions.



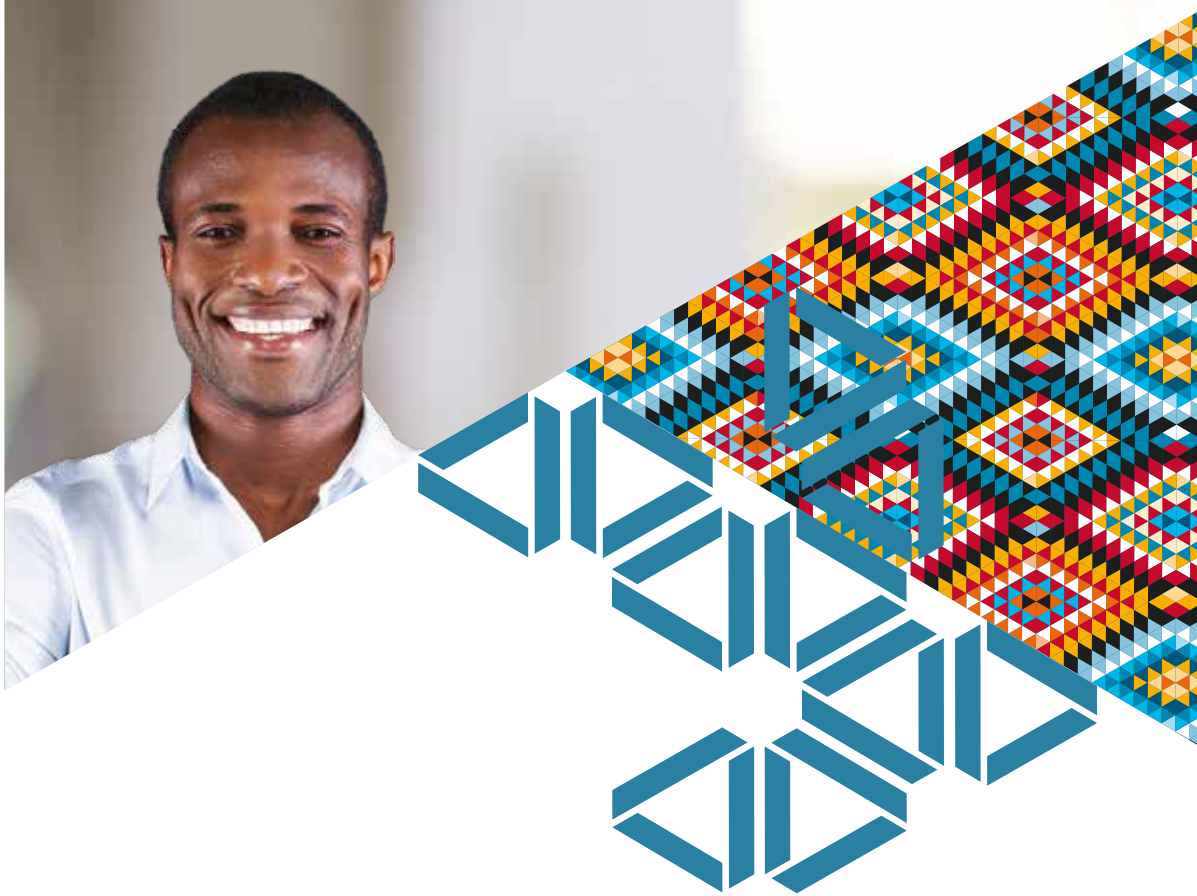


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ABOUT
RMA

WHAT WE OFFER



Quality, cost-effective insurance and compassionate services of the highest standard.



Wide-ranging value-added insurance products to reduce gaps.



Market-leading IT solutions for timeous and efficient payment of valid claims.



Effective partnership with healthcare providers to deliver quality medical care.

INITIATIVES TO IMPROVE OUR BENEFICIARY'S LIVES



Mobile Prosthetic Unit

Travels into rural areas across southern Africa to give the required level of care to those who cannot access it.



Care Facility

Offers better long-term treatment to our seriously injured pensioners and ensure that they receive the best care possible.



Continuous Education

Provided to our pensioners on preventive health conditions related to workplace injuries to reduce the frequency of secondary complications.



KEY FACTS

**QUICK
CLAIMS**

TURNAROUND
TRACK RECORD

INDUSTRY
EXPERIENCE
— IN —
TRACING
BENEFICIARIES

OVER R7 MILLION
PAID ANNUALLY ON
SPECIAL ALLOWANCES
— AND —
EXTENSION PENSIONS

MORE THAN

126

YEARS'
EXPERIENCE

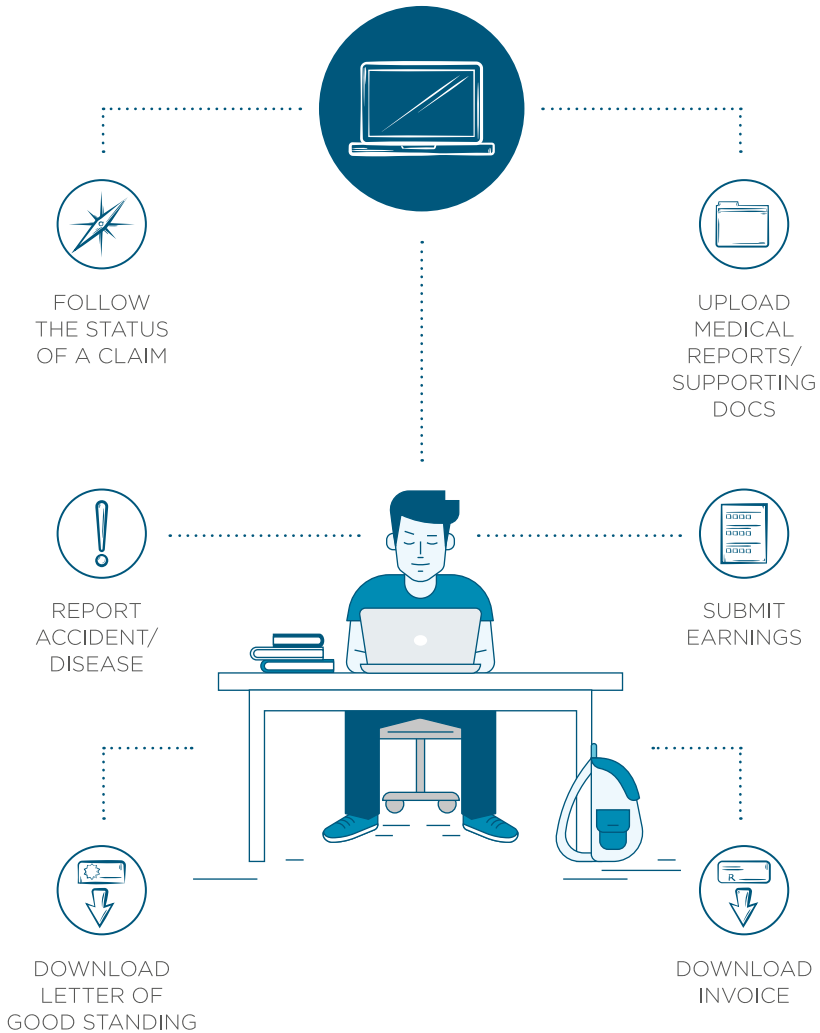
Administer
— over —
1 MILLION
— lives —

PAID OVER
1.1 MILLION
— ANNUALLY —
ON FAMILY
ALLOWANCES

**Figures based on year 2019*



24/7 DIGITAL CONVENIENCE



Simply register on www.randmutual.co.za to access our online portal.



ONLINE CLAIMS SUBMISSIONS ON C-FILING

Report accident or diseases claim

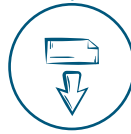
Track the status of your claim



Report
accident or
diseases claim



Receive a
claim number
immediately



Download
letter with a
claim number



Upload all
supporting
documents





OUR **VALUE-ADDED SERVICES**



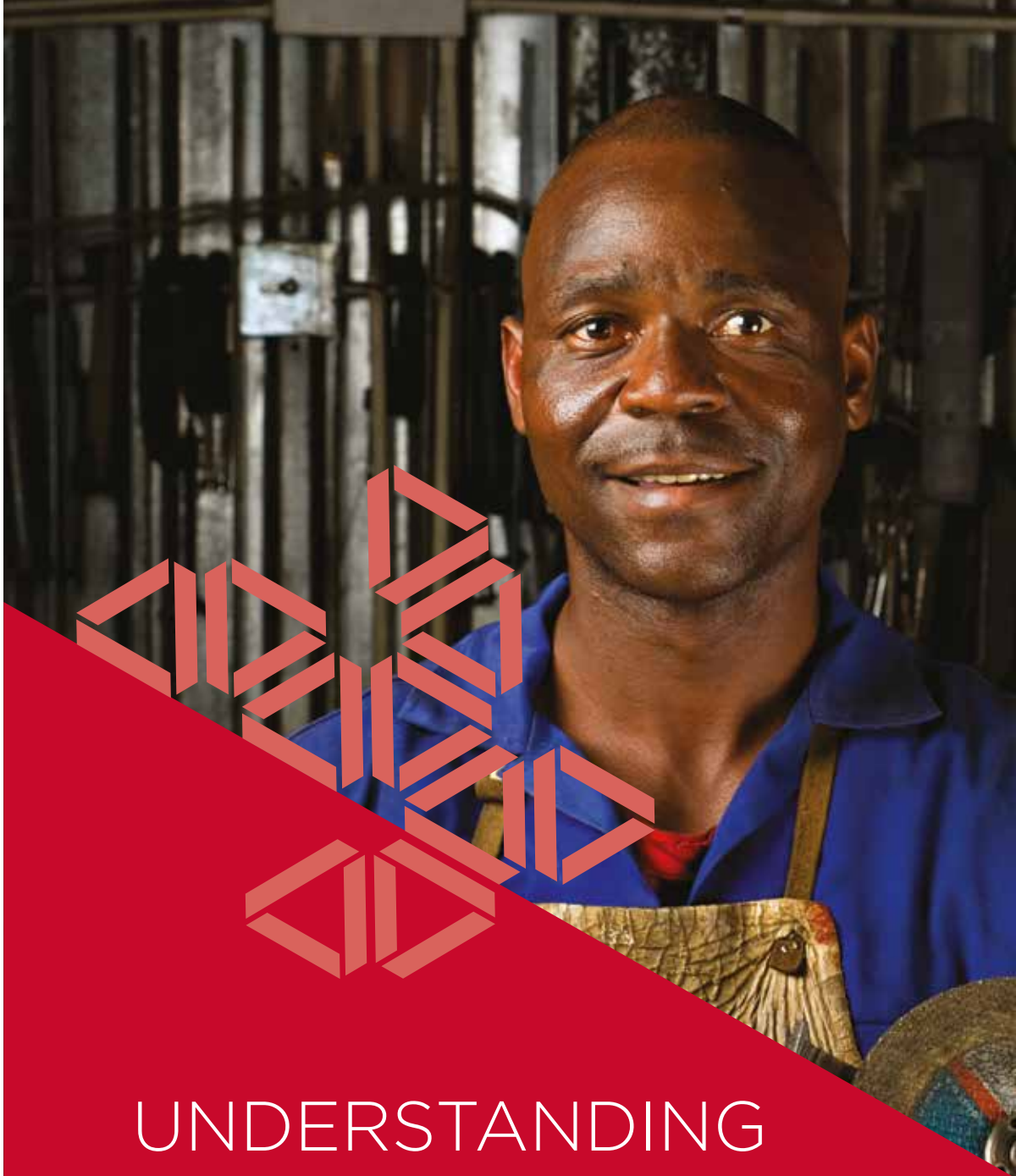
Comprehensive training solutions for all members

Free training on:

- COID product
- Additional RMA products
- Online system

Available as workshops or on-site visits across the country.





UNDERSTANDING **COMPENSATION**

FOR INJURIES AND DISEASES IN THE WORKPLACE

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Do you know about compensation for occupational injuries and diseases?

South Africa is one of the countries that has legislation in place to protect workers. According to that legislation, all employers are compelled to pay a premium in case of injuries or diseases that happen in the workplace, at no cost to you. The benefit is not there to make you better off, but rather to compensate you for loss of income if you are injured while doing your work.

What is an occupational accident?

An occupational accident is one that arises out of and in the course of your

employment and results in an injury, illness or even your death.

This means that as an employee you can claim for benefits if you are injured in an accident while doing your work, or your beneficiaries can receive benefits if you die from your work-related injury.

What is an occupational disease?

Occupational diseases are illnesses that are caused by substances or agents that you as an employee are exposed to in the workplace. It may take some time for a disease to become noticeable. You can claim compensation if you develop an occupational disease as a result of exposure to these agents at your workplace.

The right to claim does not expire with a change of jobs or with time.



When and how should I report an injury or disease?

You or a witness must report the accident to the employer as soon as possible after it has occurred. In turn, the employer must report the accident/disease to Rand Mutual Assurance (RMA):

- Occupational injuries: within **7** days of accident
- Occupational diseases: within **14** days of diagnosis

Take note that Rand Mutual Assurance (RMA) only administers workmen's compensation claims arising from:

- The mining and related industries; and
- The iron, steel, artificial limbs, galvanising, garages, metals and related industries

What injuries should be reported?

All work-related injuries on duty, no matter how minor, need to be reported to your employer who must in turn report these to RMA, including:

- Minor lacerations
- Contusions
- Abrasions

What if my employer delays reporting the injury or disease to RMA?

If you believe that the employer has not reported the accident or disease, you may approach RMA directly. RMA will then liaise with your employer to confirm the accident or disease. You have 12 months to report the accident or disease, after which you will not be able to claim compensation.

What benefits am I entitled to?

Similar to other insurance products, benefits are not automatic. Once the details of the accident have been submitted to RMA, there is a review to ensure that what has occurred is covered under the Compensation for Occupational Injuries and Diseases Act (COIDA). If it is, RMA will accept liability and compensate according to the appropriate benefit.

There are four main types of benefits:

- Medical expenses
- Temporary Total Disablement
- Permanent disablement
- Death





1. MEDICAL EXPENSES

All reasonable medical expenses related to the injury or disease will be paid for up to two years. If it is a work-related injury, no co-payment is ever required.



2. TEMPORARY TOTAL DISABLEMENT

(DAYS OFF)

Temporary Total Disablement (TTD), also known as a temporary income replacement benefit or days off benefit, is the payment for your days off work while injured, or while recovering from your work-related injury. You are paid a percentage of your salary during your days off due to injury.

TTDs are paid if you:

- Are off work for more than three consecutive days;
- Are undergoing medical treatment; and
- Have been booked off by the treating doctor either by means of a medical report or a sick note for more than three consecutive days





3. PERMANENT DISABLEMENT

There are two ways in which compensation for permanent disablement is handled:

- If your disablement is assessed at between 1% and 30%, a lump sum is paid
- If your disablement is assessed to be greater than 30%, then you will receive a monthly pension which is a portion of your earnings at the time of your accident

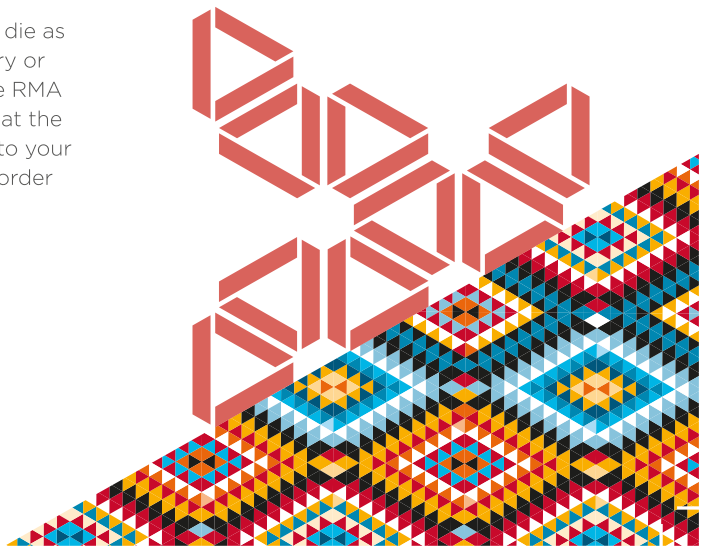


4. DEATH BENEFITS

If you die as a result of your injuries, the following benefits are payable to your beneficiaries:

- Once-off lump sum payment to your spouse;
- Monthly pension to your spouse;
- Monthly pension to your children: Payable until the age of 18 years unless the child is studying in which case an extension must be applied for; and
- Once-off funeral benefit

It is important to note that if you die as a result of your work-related injury or disease, your family must provide RMA with a medical report to prove that the cause of your death was related to your work-related injury or disease in order for benefits to be paid.





COVID BENEFITS

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COVIDARRIFS 2020

Recommended COVID benefits from **01 April 2020 to 31 March 2021** are calculated as follows:

| Section | Nature and degree of disablement | Nature of benefits | Manner of calculating benefits | Recommended Minimum compensation | Recommended Maximum compensation |
|----------|---|---------------------|--|----------------------------------|----------------------------------|
| 47(1)(a) | Temporary total disablement | Periodical payments | 75% of an employee's monthly earnings at the time of the accident. | R30 263 | R4 238 |
| 49(1) | Permanent disablement of 30% | Lump sum | 15 x the monthly earnings of the employee at the time of the accident. | R338 955 | R84 750 |
| 49(1) | Permanent disablement of less than 30% | Lump sum | An amount which bears to a lump sum calculated under item 2 the same proportion as the degree of permanent disablement to 30%. | | |
| 49(1) | Permanent disablement of 100% | Monthly pension | 75% of an employee's monthly earnings at the time of the accident. | R30 263 | R4 238 |
| 49(1) | Permanent disablement of less than 100% but more than 30% | Monthly pension | An amount which bears to a pension calculated under item 4 the same proportion as the degree of permanent disablement to 100%. | | |
| 54(1)a | Fatal | Lump sum | Twice the amount that employee would have earned at the time of their death as outlined in item 4 above. | R60 526 | R8 476 |
| 54(1)b | Fatal | Monthly Pension | 40% of the monthly pension that the employee would have earned at the time of their death as outlined in item 4 above. | R12 105,20 | R1 695,20 |




COVID TARRIFS 2020 (CONT.)

Recommended COVID benefits from **01 April 2020 to 31 March 2021** are calculated as follows:

| Section | Nature and degree of disablement | Nature of benefits | Manner of calculating benefits | Recommended Minimum compensation | Recommended Maximum compensation |
|--------------|------------------------------------|----------------------------|--|----------------------------------|--|
| 54(1)c | Fatal | Monthly pension | 20% of the monthly pension that would have been payable to the employee under item 4 had he been totally permanently disabled, to each child | R6 052,60 | R847,60 |
| 54(1)(d)(ii) | Fatal | Lump sum | Percentage dependence as portion of R174 361 | | R174 361 |
| 54(2) | Fatal | Funeral costs | 18 251 per claim. | R18 251 | |
| 63(1)(a) | Minimum for free food and quarters | To be included in earnings | Minimum for free food R298 per month and minimum for free quarters R134 per month. | | R285 per month for free food and R128 per month for free quarters. |
| 28 | Constant attendance allowance | Monthly allowance | Minimum amount of R2214 per month. | | R2 214 |



A photograph of three construction workers wearing yellow hard hats and plaid shirts, standing on a rooftop and talking. The background is a bright, clear sky. The image is partially obscured by a blue diagonal overlay at the bottom.

INSURANCE PRODUCTS

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INSURANCE PRODUCTS

To help give employees extra cover for peace of mind when they need it most, we offer a range of **value-added products** uniquely tailored and suitable for their needs. Our products are in addition to the benefits covered on the Compensation for Occupational Injuries and Diseases (COID), with the aim to reduce gaps in cover.



AUGMENTATION POLICY

Top up cover of the COID benefit, suitable for employees that earn above the COID maximum payment limit. Covers earnings of up to R7.5 million a year. Cover is calculated on the employee's actual package - allowing them to maintain their usual lifestyle by receiving the right compensation at the right level of benefits for their income. This removes the earning' ceiling placed by the COID legislation.

Benefits are payable as per COID:

- Full medical expenses
- Temporary total disablement
- Permanent disablement
- Death



COMMUTING JOURNEYS POLICY

Covers your employees for injuries or death from accidents that take place while they are journeying between home and work, on a reasonable direct route using any form of transport.

Benefits are payable as per COID:

- Full medical expenses
- Temporary total disablement
- Permanent disablement
- Death





CRIME AND INJURY COMMUTING JOURNEY POLICY

Crime and Injury CJP enhances employee protection by providing insurance cover against crime and injury for up to R7.5 million if an employee dies or suffers injury as a result of an incident which occurred while travelling between home and work and work sanctioned events.

Benefits payable:

- Medical expenses
- Psychological Disorder
- Temporary total disablement
- Permanent disablement
- Death



GROUP PERSONAL ACCIDENT

The Group Personal Accident policy is designed to offer wide ranging cover to suit different needs for employees involved in accidents that are not work-related which would be rejected under COID such as:

- Travel between home and work
- Accidents outside the workplace
- Recreational sports injuries

Classic option benefits:

- Funeral expenses
- Income protection
- Permanent disablement
- Death and Total Permanent Disablement

Comprehensive option benefits:

- Funeral expenses
- Permanent disablement
- Death cover





GROUP FUNERAL PLAN

Covers employees and their loved ones in the event of death, it is there to ensure that they will have a dignified funeral, and that the costs involved with planning a funeral are met.

Cover options:

Option 1:

Member and Spouse for R30 000 cover

Option 2:

Member, Spouse and up to 6 children for R30 000 cover

Option 3:

Member and Spouse for R50 000 cover

Option 4:

Member, Spouse and up to 6 Children for R50 000 cover



INTERNATIONAL COVER

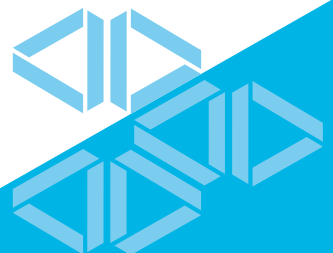
Ensures that employees who work outside South Africa can still enjoy cover for occupational injuries or diseases.

Benefits are payable as per COID:

- Medical expenses in South Africa
- Temporary total disablement
- Permanent disablement
- Death

Get a quote!

Email us at sales@randmutual.co.za for a quote suitable to your needs.





**“ Taking care
of families ”**



RMA

Caring | Compassionate | Compensation



www.randmutual.co.za | 0860 222 132

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