

Frequently Asked Questions for Class XIII Employers

General

1. Q: How do I qualify as Class XIII?

A: The classification is determined by the Compensation Fund. If you are not sure of your company classification, we will take down you details and follow up for you. A list of the Class XIII classification is available on RMA's website.

2. Q: What COID benefits does RMA offer?

A: RMA offers the following COID benefits, which are exactly as legislated in the COID act:

- Fatal benefits

Widow lump sums

Widow monthly pensions

Minor children's pensions

Funeral expenses

- Permanent disability benefits

Permanent disability benefits are paid out when an injured employee has lost either permanent or partial use of a limb. RMA will pay out a lump sum if the disability is between 1% and 30%. If the disability is above 31%, RMA pays out a monthly pension.

- Temporary total disability (TTD) benefits

Temporary total disablement is a benefit that is paid to an employee who is off work while recovering from a work-related injury. The employer pays the employee for the first three months that the employee is off work, thereafter RMA takes over the payment. No temporary total disablement benefits are payable if an employee is off work for less than four days as a result of their injury.

- Medical treatment

Reasonable medical expenses are covered for the treatment of injuries that are a direct result of an injury on duty.

Employer

1. Q: How is my premium calculated by RMA?

A: **In 2015**, the premium was based on the 2014 estimated earnings that were submitted to the Compensation Fund for the five month period March-July 2015. On receipt of your provisional 2015 earnings declaration and VAT number, your tax invoice was adjusted and reissued with a credit note or adjustment invoice where applicable.

Two additional invoices were sent in July to cover the remaining seven month period, August – December 2015 and January - February 2016 respectively.

In 2016, you will receive only one premium invoice which was issued on 1 March 2016 and based on current earnings multiplied by the risk rate.

Please note, however, that while we will only raise one premium invoice, should your company not have submitted actual earnings for 2015, and provisional earnings for 2016/2017, there is the possibility of an adjustment invoice once the return of earnings has been submitted. Based on what is submitted, if your actual earnings are more than your estimated earnings that were billed in 2015, you will receive an additional/ adjustment invoice to correct the premium in line with the actuals received.

When estimated earnings for 2016/2017 are submitted and these are found to be more than the invoice we raised on 1 March 2016 (based on estimated earnings which were declared in 2015/or received from the Compensation Fund) then a second invoice will be issued for the difference.

Please also note the following differences regarding the 2015 and 2016 invoices, due to an internal restructuring that has affected how VAT is charged:

2015 Invoices (2015 billing period):

Actual adjustments on COID products for both classes IV and XIII include the following information on the 2015 invoice:

- VAT number
- The words "TAX INVOICE"
- Amount will be inclusive of VAT

Actual adjustments for 2015 on non-COID products (Augmentation, Commuting Journey Policy and Riot and Strike) for Class IV, will be different to the above, as follows:

- No VAT number
- Amount is VAT exclusive (RMA Life is not a registered VAT Vendor)
- RMA Life logo
- "INVOICE" instead of "TAX INVOICE"

2016 Invoices (2016 billing period):

In 2016, both COID and non-COID provisional adjustments for both classes IV and XIII are as follows:

- Amount is exclusive of VAT
- "INVOICE"
- As VAT is no longer applied, you will be able to print several copies from our online portal and it will no longer read "COPY INVOICE"
- No VAT number
- Logos are relevant to whether it is a COID or non-COID invoice

2. Q: How do I get a copy of my invoice or credit note?

A: There are two options. You can register on C-Filing, RMA's online portal, and download your invoices or you can request a copy of your invoice by calling 0860 222 132 or sending an email to rmacollections@randmutual.co.za.

3. Q: Can I request payment terms?

A: Yes, you would need to make arrangements by providing the following documents to the contact centre:

- Motivational letter from the company's finance officer
- The estimated and actual earnings should have been submitted for an arrangement to be approved

4. Q: Can I make payment via debit order?

A: A debit order facility is available for approved term arrangements with RMA. Please use your RMA member number as a reference. You will need to submit confirmation of banking details and a completed debit order mandate authorising RMA to debit monies from your account.

5. Q: How do I open my invoice?

A: You need to type in the letters INV (all letters in upper case) plus the last four digits of the BP number, for example INV1234.

6. Q: Where do I find my BP number?

A: To find your BP number, please refer to your previous Return of Earnings or Notice of Assessment from the Compensation Fund.

7. Q: Why is my invoice encrypted?

A: RMA is obligated by the Tax Act (section 20 of the Value Added Tax Act, 1991 (Act 89 of 1991) ("the VAT Act") to encrypt electronic invoices.

8. Q: I have been incorrectly classified as Class XIII, I need to be re-classified.

A: Re-classification can be applied for with the Compensation Fund. Once this has been completed, supporting documents must be sent to RMA so that we may update our records.

9. Q: What happens to employers who fall under Class XIII but have employees in the company who fall outside of Class XIII?
A: The same way the Compensation Fund deals with multiple natures i.e. the dominant business will apply.
This is also a result of misclassification of employers and such employers will have to be identified and classified correctly.
10. Q: I have not been informed about the change from the CF to RMA.
A: A government gazette was published in September 2014 and the CF conducted extensive media advertising in this regard in addition to a nationwide roadshow. A copy of the gazette is available on the RMA website under the Downloads tab.
11. Q: Where can I find a list of all transferred employers?
A: Employers can visit the RMA website on www.randmutual.co.za for a full list of transferred employers.
12. Q: The invoice that RMA has sent me is incorrect because a number of staff have left.
A: The number of staff on the invoice was a common number, which was used where RMA did not have actual figures. The invoice will be updated when you submit actual earnings.
13. Q: Will employers who are not VAT registered be paid as RMA uses a VAT number to pay invoices?
A: Invoices from employers who are exempted from registering for VAT will be paid by RMA without the VAT number.
14. Q: The RMA financial year runs from January to December. How will this affect the billing period?
A: All Class IV employers are billed from January to December, while Class XIII employers are billed from March to February.
15. Q: What will happen to the credits due to employers (where applicable)?
A: RMA will pay any credits to qualifying employers due on adjustments once the credit validation has been completed. This is only valid for credits due from 1 March 2015. The credit validation process is expedited by members submitting their proof of earnings to RMA.
16. Q: How will employers who are submitting manual documents/ reports to RMA be affected as RMA is doing away with paper?
A: RMA encourages employers to submit online or telephonically for all IODs and ODs. All medical reports can also be submitted online or manually through scan and email or at any of our branches nationwide.

17. Q: What do I do with claims that occurred prior to 1 March 2015?
A: All claims that occurred prior to 1 March 2015 are dealt with by the Compensation Fund. Only claims that occur from 1 March 2015 will be handled by RMA.
18. Q: How will a letter of good standing (LOG) be issued for Class XIII employers?
A: Employers who are fully up to date with their premium payments can either obtain their LOG off the RMA website in the Online Services section, or they can contact the Contact Centre on 0860 222 132.
19. Q: My Company has not been trading since xxxx, how do I get myself off RMA's books?
A: You will need to furnish RMA with documents in support of the above. Once the documents have been confirmed, RMA will issue the relevant credit to the employer account and remove them from our database.
20. Q: If the company has employees that works outside SA, should I declare for their earnings and will they be covered by RMA in case of an injury on duty?
A: Employers who are fully up to date with their premium payments can either obtain their LOG off the RMA website in the Online Services section, or they can contact the Contact Centre on 0860 222 132.
21. Q: What do I do if the company is under business rescue?
A: Employers will need to provide RMA with the contact details of the business rescue practitioner as well as provide documents supporting the date at which business rescue was implemented.
22. Q: I have paid to the CF. Why should I pay RMA?
A: Employers will need to submit the proof of payment as well as the remittance to show what period was covered in the payment to the CF.
23. Q: Can I deduct the credit that I have with the CF from the payment I make to RMA?
A: All monies due to and from the CF must be dealt with by the CF. RMA is only responsible for credits that were issued by RMA.
24. Q: What documents should I submit if I need to be refunded?
A:
- Banking details (Only a letter from the bank on a bank letterhead, stamped and not older than three months are accepted, no cancelled cheques)
- Proof of payment
- An audited payroll or UIF declaration
25. Q: Why are previous payments not reflected on the statement?
A: The statement generated from our system only reflects what is currently outstanding. The payments received previously have already been allocated and therefore no longer reflect.
26. Q: How is the interest calculated?
A: RMA charges interest in terms of section 86.2 of the Compensation for Occupational Injuries and Diseases Act (COIDA).

The calculation is as follows: $\text{Balance due} \times \text{Prime rate (10.50\%)} \times (\text{number of days in the month}) / (\text{number of days per year (365/6)})$

Healthcare Provider

1. Q: How do I track the progress of my invoices?
A: The status of invoices can be tracked on our medical portal, access to which is available on our website. Remittance advices for invoice payments are emailed on a weekly basis.
2. Q: How long does it take for invoices to be paid?
A: Payment is made within 30 days from date of receipt of electronically submitted invoices provided that all claim requirements have been met e.g. the claim has been completed in full and has been submitted with the required supporting documents where necessary. It is important to always ensure that you keep your details up to date with us.
3. Q: How do I confirm that my invoice/s have been paid?
A: Remittance advices are sent electronically on a weekly basis. Please ensure that you keep your details up to date with us.
4. Q: At what tariff rate does RMA pay healthcare providers?
A: RMA pays COID tariffs, Registered Price List (RPL) rates and a where applicable, a negotiated rate.
5. Q: How do I update my banking details?
A: RMA is currently using the banking details obtained from BHF's database. To update your details please complete the MSP Portal Application and Banking Details form, which is available on the Downloads – Healthcare Provider forms link.
6. Q: Can we submit a medical invoice through a third party
A: Yes, invoices can be submitted through various switching houses such as MediSwitch or healthbridge. RMA subscribes to a paperless environment and therefore electronic submissions through switching houses are encouraged.

Claimants

1. Q: How do I obtain pre-authorisation?
A: The treating doctor is required to complete an authorisation form which must include a treatment plan. This form is available on our website by following the Downloads – Healthcare Provider forms link.

Once the form has been received by RMA, the request is adjudicated by the medical department. If all the necessary requirements have been met, a pre-authorisation is

generated and is communicated to both the doctor and the patient. Only on receipt of the authorisation can a patient consult the doctor.

2. Q: Can I go to any doctor when injured or can I only go to a provincial or state facility?

A: You can visit any doctor when injured. The treating doctor is required to complete a First Medical Report, and then followed by a Progress and Final Medical Report for each consultation attended or treatment carried out. These forms are available on our website by following the Downloads – Healthcare Provider forms link.

3. Do I need a referral to visit to a specialist?

A: You need to obtain pre-authorisation before consulting a specialist for:

- Specialised investigations such as radiology, MRI scans and isotope studies
- Continued treatment after 1 year but within 2 years of the date of accident
- Any treatment after 2 years or when a case is re-opened for further treatment or investigation

4. Q: Will the medical service provider ask for cash or will he send the invoice to RMA?

A: The doctor should send the invoice directly to RMA. All medical invoices must be submitted electronically through the various switching houses. Payment is made within 30 days from date of receipt provided that all claim requirements have been met and RMA has accepted liability for the claim.

5. Q: The doctor made me pay cash, how do I get reimbursed?

A: You need to submit the invoice from the doctor, with proof of payment, as well as proof of banking details, to contactcentre@randmutual.co.za. The Proof of Banking Details form is available on our website by following the Downloads – Claimant/Pensioner Forms link. RMA will adjudicate the claim and if it is valid, you will be reimbursed.

6. Q: My employer refuses to report my accident, what can I do?

A: COIDA allows you to report the accident to RMA yourself. You will need to complete and submit an affidavit to RMA containing details of the accident (date, time, where and how the accident took place). RMA will thereafter interact with your employer to ensure that the accident is reported.

7. Q: The doctor refuses to treat me because he does not get paid by COID.

A: Please inform your doctor that RMA's medical invoice payments are made within 30 days from date of receipt of electronically submitted invoices provided that all claim requirements have been met e.g. the claim has been completed in full and has been submitted with the required supporting documents where necessary.

The doctor can also track and check the status of the invoice on our medical portal.

Class XIII

1. Q: When did RMA start accepting Class 13 claims?

A: RMA began administering Class XIII claims in respect of accidents from 1 March 2015 and all employers within this class needed to submit claims to RMA from this date.

2. Q: Is a petrol station considered as part of Class XIII?

A: Yes, petrol garages are classified under Class XIII. A list of the Class XIII classification is available on the RMA website under the Downloads – Employer documents link.

3. Q: Does RMA offer additional products over and above COID?

A: RMA currently only offers non-COID products to Class IV (mining) but we will examine the possibility of offering additional products to Class XIII in future. Please contact us on 0860 222 132 or contactcentre@randmutual.co.za.