

RMA Claims Cycle

Step 1

- Once the employee has reported the accident to the employer, the employer must report the accident to RMA **within seven days for an injury and 14 days for a disease**. This can either be done either via:
 - C-Filing (RMA's claims portal): Log in via the Electronic Submission of Claims link (please ensure you have first registered with Online Services)
 - Telephonic reporting: Call the Contact Centre on 0860 222 132. Please have the last four digits of your BP number handy when doing telephonic reporting.

Step 2

- Employer completes an Accident or Disease Report Form and submits it to RMA via C-Filing or telephonically. Alternatively, hard copies can be scanned and emailed to rmascannings@randmutual.co.za.

Step 3

- Once the employee has received medical treatment for their injury or disease, the healthcare provider/employer/employee must submit a First Medical Report to RMA **within 14 days of the date of the accident**.

Step 4

- RMA will acknowledge and adjudicate the claim. If liability has been accepted in terms of COIDA, RMA will pay the healthcare provider to the maximum of COIDA tariffs.

Step 5

- Healthcare provider/employer/employee must submit progress reports during treatment.

Step 6

- Employer submits claims electronically via C-Filing for Temporary Total Disablement (TTD), also known as "days off", of more than three days. These claims must be submitted with a medical report and/or sick note from the treating doctor.

Step 7

- RMA processes payment to employer for TTD claims.

Step 8

- Employer continues to submit TTD claims for the duration of the injured employee's medical treatment.

Step 9

- Once the injury has stabilised the healthcare provider compiles a final medical report including an assessment of the disability which is submitted to RMA.

Step 10

- Based on the final medical report and assessment, RMA calculates the degree of permanent disablement and awards compensation in terms of COIDA.

Step 11

- In the case of a fatality as a result of the injury/disease, compensation is paid to the beneficiaries in terms of COIDA.