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# Year-end message from the CEO



RMA has also been placing a large focus on building relationships with healthcare providers throughout the year to try and ensure a positive treatment experience for our injured workers,

**W**hat an exhilarating journey Rand Mutual Assurance (RMA) has travelled this year, and we would like to thank you for being a large part of it. Without your ongoing support and loyalty, RMA would not be where it is today.

In just over a year RMA has completed the successful take-on of Class XIII (iron, steel, artificial limbs, galvanising, garage, metals and related industries) to bring the total number of lives under its administration to over a million, and has also diversified its service offering to include a complete stand-alone IT solution to the market.

This has resulted in the sizeable growth of RMA during 2015, however, we are happy to report that we continued to maintain our service levels to our loyal

Class IV member base throughout the Class XIII take-on and the growth that RMA has experienced, with very little interruption in service.

We have also brought a new CFO, Bilal Adam, on board who brings fresh energy, experience, knowledge and ideas to the executive committee, and RMA as a whole.

We have continued to remain true to our values and corporate culture by continuously reinforcing the company's values to our staff and ensuring this is the foundation upon which we are building the growth. This ensures our continued commitment to our promise of Caring, Compassionate Compensation, and we will continue to bring you articles of some of our success stories in the newsletters.

I would like to wish you and your families a joyous, peaceful and restful festive season. If you are travelling, please drive safely. We at RMA look forward to continuing to maintain, and improve on, the high service levels you have come to expect of RMA into 2016, and in continuing our strong relationships that we have with our Class IV member base throughout the new year and beyond.

**Jay Singh**  
**Chief Executive Officer**

# Extra cover for peace of mind

**R**MA has developed two exciting new products, and enhanced one of its existing products, to assist its clients and beneficiaries with peace of mind cover when they need it most.

Based on a needs analysis of where our clients most required additional cover, the Maternity Income Protection and Group Personal Accident cover products were developed.

“We identified a gap between the Compensation for Occupational Injuries and Diseases (COID) cover and the existing non-COID cover, where some employees were vulnerable without extended protection. The feedback we have received from clients who have already taken the additional cover is that these products go a long way to bridging that gap and giving them the supplementary protection that they need to ensure peace of mind for their employees,” says RMA’s Chief Operating Officer, Patrick Matshidze.



## 1. Maternity Income Protection cover



To ensure the safety of pregnant employees, they are mostly required to cease heavy-duty work, or any work that exposes them to harmful chemicals or substances, due to the associated risks to their health or that of their unborn child. These employees may be moved to a different position or job within the company or even cease work entirely if a suitable position is not available during the pregnancy, resulting in a decrease or even a complete loss of income at a critical and often financially challenging time.

The Maternity Income Protection cover aims to address the need for additional income during pregnancy should the above scenario occur.

### Risks and Limitations

The three types of benefits that the Maternity Income Protection product may offer are cover for:

- Three months;
- Six months; or
- Nine months.

The product will pay a monthly benefit to pregnant female employees for a period of either three, six or nine months, depending on the package taken by the company. The benefits may be claimed during or after the pregnancy, but limited to three months after the pregnancy and exclude months in which the employee is receiving maternity leave benefits from the employer.

The monthly benefit amount will be based on the type of cover elected by the company who can choose from either a fixed Rand amount, a defined percentage of the employee’s salary or on an indemnity basis.

The minimum entry age is 18 years and benefits are payable for a maximum of two pregnancies per person.

## 2. Group Personal Accident cover



The Group Personal Accident cover offers employees protection against accidents or injuries that are not work-related, and thus not covered by COIDA. The benefits will be available in the event of death, permanent disablement, or temporary total disablement (also known as the days off benefit). This new product is an excellent add on product to boost existing COID or Commuting Journeying Policy (CJP) cover.

### What is the difference between Group Personal Accident cover and COID?

COID only covers injuries or diseases that are work-related, while the Group Personal Accident cover will cover the employee if they are injured outside of the workplace, for example if they slip or fall off a ladder at home or have a motor vehicle accident. (See “what is defined as an accident under this policy?” below).

### What is the difference between Group Personal Accident cover and RMA’s CJP?

The CJP only covers accidents that take place to and from the workplace on a

reasonably direct route while the Group Personal Accident cover will cover any motor vehicle accident not related to travel to and from work, for example if the employee is travelling on holiday.

If the motor vehicle accident falls under the CJP policy then the Group Personal Accident cover will not be effective. In such a case, however, the days off benefit will be based on the difference between the COIDA and/or Augmentation policy/ies and the actual earnings of the employee.

### What is defined as an accident under this policy?

- Motor Vehicle Accidents (MVAs)
- Recreational sports injuries
- Injuries at home
- Snake, dog and/or spider bites
- Hijacking
- Assault

### What are the features of this product?

- The monthly benefit amount will be based on the type of cover elected by the company. Companies may choose from the following options: R50 000, R100 000 or R150 000.
- Minimum entry age: 18 years
- Maximum entry age: 59 years
- Cover ceases at: 60 years
- Claims must be submitted to RMA within 180 days of the accident occurring.

### Want to join?

Should you be interested in taking up the additional cover, please contact RMA on [0860 222 132](tel:0860222132) or [contactcentre@randmutual.co.za](mailto:contactcentre@randmutual.co.za)

# RMA existing products reminder

**R**MA has long understood the need for a range of value added non-COVID products, designed to protect your employees when it counts.

We constantly review our products and the value that they add to our clients, and, where applicable, compare these to similar products in the market to ensure their ongoing competitiveness.

To this end, we have enhanced our Stated Benefit (Funeral) Policy to offer improved benefits and to make them more accessible for the whole family.

## 1. Enhanced Stated Benefit (Funeral) Policy

RMA's enhanced Stated Benefit Policy now offers both a primary and a family offering and remains highly competitive when compared with similar products in the market.

The funeral benefit covers the insured employee, his/her spouse and, depending on which benefit plan is chosen, four children in the event of death, irrespective of the cause of death.



### What are the benefits of the enhanced product?

Family Benefit Plan	
Covered Lives	Principal member, spouse and 4 children
Maximum Benefit	Principal member – R 30 000 Spouse – R 30 000 Children aged 14 years and older - R30 000 Children aged 6 to 13 years - R15 000 Children aged 1 to 5 years - R7 500 Stillborn child to 11 months - R3 750

- Minimum entry age for main member: 18 years
- Maximum entry age for main member: 65 years.
- Children are covered to: 21 years
- Cover ceases at: 66 years
- Maximum number of children: 4 (nominated at inception)
- Maximum number of spouses: 1

Other products available to RMA clients include:

### 1. Commuting Journey Policy



The Commuting Journey Policy (CJP) covers the death or injury of an employee while travelling to and from work on a reasonably direct route. Benefits include medical treatment, disability and life cover. Terms and conditions apply.

### 2. Augmentation Policy



Augmentation is a top up cover of the COVID benefit that RMA currently offers to clients.

The Augmentation policy also offers specific additional cover, including:

- Sports Cover
- Hostel Hazard Cover

### 3. Riot & Strike Policy



Industrial action can sometimes be violent in nature and the possibility of injury or even death is a reality. The Riot and Strike Policy covers employees who are injured or die in a riot, strike or faction fight. In order to claim on this benefit, however, the employee may not be a participant in the event.

### Cover for this benefit includes:

- Death: 24 months earnings for dependants
- Disability: 24 months earnings x % disability
- Medical Expenses = 24 months – maximum of R250 000

Premiums for these tailor-made products are determined by the rate and earnings, however, other factors such as claims experience also impact on annual premiums.



Should you require information on any of the above products, please contact us on **0860 222 132** or [contactcentre@randmutual.co.za](mailto:contactcentre@randmutual.co.za).

# HUM offers improved and cost-effective care

By bringing Hospital Utilisation Management (HUM) in-house, RMA has taken a positive step in ensuring that its claimants receive appropriate care whilst in hospital with the benefit of improved cost control over hospitalisation.

The programme helps to monitor in-patient treatment and ensures that it is appropriate and cost-effective. All in-patients are monitored by means of pre-authorization, case management, discharge management and account review. Interventions take place when there is a deviation from the norm in respect of level of care (LOC) and length of stay (LOS) etc.

All in-patients are monitored by means of:

1. Pre-authorization;
2. Case management;
3. Discharge management; and
4. Account review.

RMA's HUM is now responsible for:

- Acute claims;
- Existing claims;
- Re-opened claims; and

- Claimants with a chronic condition that is pre-authorized for specific in-hospital treatment.

## What are the benefits of bringing the HUM service in-house?

- Enhanced control by no longer using a third party;
- Improved management of costs;
- Permitting increased managed care for the most beneficial care of the claimant;
- Facilitating better management of over-servicing and -billing by healthcare providers; and
- Improving timeous payments of hospital and healthcare provider medical invoices.

The introduction of an in-house HUM will bear excellent results in managing resources and maintaining quality care for RMA beneficiaries.



# RMA appoints new chief financial officer



RMA is pleased to announce the appointment of Mr Bilal Adam as Chief Financial Officer who joined the company in October.

Having spent the past nine years in a number of senior management positions within the Regent Insurance Group, a subsidiary of the JSE-listed Top-40 company Imperial Holdings, Adam has a

proud track record in financial services including corporate credit, treasury and risk. During his career at Regent Insurance Group, Adam rose rapidly through the ranks ending his tenure with the company in the position of chief financial officer.

In commenting on the appointment of Adam, Jay Singh, Chief Executive Officer of RMA, noted:

“During the past year RMA has effectively doubled the lives under its management to nearly one million. We are therefore at an exciting yet crucial stage in our expansion and need to ensure that our growth is complemented by an increase in service levels, financial stability and efficiency. RMA’s Finance Division plays a key role in this, and we believe that Bilal

Adam will offer a considerable depth of knowledge, experience and leadership to the company.”

Adam says there are many wonderful prospects that have arisen in the insurance industry over the last few years which have been made possible by rapid changes in technology, and previously low penetration levels on the continent and in emerging markets.

“A company with the stature and expertise of RMA is better equipped than most to harness such opportunities.

“These are certainly exciting times to be part of the RMA team and I look forward to making an important contribution to the company and its future growth,” he concludes.

# Celebrating people with disabilities



On 3 December, South Africa joined the world in commemorating the International Day of Persons with Disabilities (IDPD), which was started by the United Nations in 1992.

The purpose of this day is to promote awareness of the rights of people living with disabilities and to integrate them in every aspect of the political, social, economic and cultural life of their communities. The Day works to promote action to raise awareness about disability issues and draw attention to the benefits of an inclusive and accessible society for all.

As a company whose focus it is to help those with disabilities resulting from work-related injuries, RMA fully supports the IDPD and commends a day that creates awareness of the rights of people with disabilities and the need to fully integrate them into society.

The theme for this year's IDPD is *Inclusion matters: access and empowerment for people of all abilities*.

The estimated one billion people living with disabilities worldwide face many barriers to inclusion in many aspects of society. As a result, people with disabilities do not enjoy access to society on an equal basis with others, which includes areas of transportation, employment, and education as well as social and political participation. The right to participate in public life is essential to creating stable democracies,

active citizenship and reducing inequalities in society.

Persons with disabilities must be able to fulfil their role in society and participate on an equal basis with others. It is important to focus on the ability and not on the disability of an individual. Often, the societal image of persons with disabilities is impacted by attitudes based on stigma and discrimination, as well as archaic ideas about disability and persons with disabilities that are often the greatest barrier to their full and equal participation in society and development on an equal basis with others. It is important to note that disability is part of the human condition, and that all of us either are or will become disabled to one degree or another during the course of our lives.

By promoting empowerment, real opportunities for people are created. This enhances their own capacities and supports them in setting their own priorities. Empowerment involves investing in people - in jobs, health, nutrition, education, and social protection. When people are empowered they are better prepared to take advantage of opportunities, they become agents of change and can more readily embrace their civic responsibilities.

### Sub-themes for IDPD 2015:

- Making cities inclusive and accessible for all
- Improving disability data and statistics

- Including persons with invisible disabilities in society and development

Stats SA, based on Census 2011 data, declared the national disability prevalence rate to be at 7,5% in South Africa. Disability is more prevalent among females compared to males (8,3% and 6,5% respectively). Persons with disabilities increase with age. More than half (53,2%) of persons older than 85 reported having a disability.

According to the report, persons with severe disabilities experience difficulty in accessing education and employment opportunities.

Households headed by persons with disabilities were found to have less access to basic services compared to households headed by persons without disabilities. There were also disparities in terms of access to assistive devices across population groups and geography.

*"We at RMA go above and beyond to help people with disabilities where possible, not only in terms of paying them a pension in line with the Compensation for Occupational Injuries and Diseases Act, but RMA also runs a social fund to assist those who meet the relevant criteria for further assistance. RMA has helped many people with disabilities as a result and will continue to do so in line with its caring and compassionate approach to compensation," ~ Patrick Matshidze, Chief Operating Officer*

\* Information taken from:  
[www.un.org](http://www.un.org)  
[www.statssa.gov.za](http://www.statssa.gov.za)



# 104 year old the oldest to receive a prosthesis

by Marissa Nel

Someone once said: "You don't stop laughing when you grow old; you grow old when you stop laughing".

This certainly rings true for RMA pensioner, Sekhoola Valentinus Maphathe, aged 104, who revealed his secret of longevity to RMA Medical Pensions Manager, Rose Mahlatsi, before having a new prosthesis fitted. Maphathe is the oldest patient ever seen by RMA's prosthetic team, for the fitting of an artificial limb.

Maphathe is still very active and takes care of himself. He lives in the Mafeteng district in Lesotho and has four children, one daughter and three sons. He proudly speaks about his nine grandchildren and six great grandchildren.

With a chuckle and a twinkle in his eye, Maphathe said: "My first wife was strict and our family only ate very healthy food which

she prepared freshly every day. Laughter and love surrounded our home – a happy man is a healthy man. Our children brought us tremendous joy". Sadly, she passed away and Maphathe remarried, stating about his second wife: "She cooked only healthy food. Morogo is the secret to a long life - morogo and a happy family life." Maphathe also outlived his second wife, who passed away four years ago.

Maphathe was filled with pride when he told the RMA team that he will soon be hosting a very big party for four of his grandchildren who all obtained degrees at the University of Maseru.

Maphathe is truly one of those rare individuals to cross one's path and keep us inspired.



*Young at heart... RMA Medical Pensions Manager, Rose Mahlatsi, obtains the secret to a long life from 104 year old RMA pensioner, Sekhoola Valentinus Maphathe.*

# Paying it forward

Inspired by the book and subsequent movie, *Pay it Forward* - in which a young boy performs three good deeds, expecting nothing in return but that the recipients pay it forward with good deeds to others – that RMA had the idea to spark generosity and kindness in others through good deeds.

As part of its social commitment and community outreach, RMA, together with prosthetics partner Marissa Nel and Associates, helped changed the lives of the following three people, who are neither claimants nor pensioners of RMA. They were each fitted with and given prosthetic limbs at no cost to themselves, a gesture that would help make their lives easier and more comfortable, and all that was asked in return was that they pay the kindness forward.



Happy girl... Thrilled with her new prosthetic leg, Edna Sancho (centre) and her mother (right) thanks the team from RMA (from the left) Vergilio Castello, Rose Mahlatsi and Marissa Nel.

## Good deed 1: Edna

Edna Sancho, a 12 year old girl, suffered a traumatic amputation after a car accident. As most prosthetic workshops in Mozambique have closed down, amputees have to travel long distances to either Maputo or Beira and endure long waiting lists in order to obtain a prosthesis.

When Edna's mother heard that the RMA mobile clinic would be visiting Xai-Xai, she contacted RMA's Medical Case Auditor in Mozambique, Virgilio dos Santos Castelo, to make an appointment,

promising that they would make a plan to pay RMA back for the prosthesis. Edna was measured and had a new leg the following day.

She was surprised and ecstatic to be informed that she did not have to pay for the prosthesis. As a result, Edna is now able to walk without crutches and attend school and she looks forward to paying it forward to another person with a good deed of her own.



## Good deed 2: Lufuge Mohlathe

Living in the mountainous region of Mokothlong, Lesotho, and having lost his leg during a battle with cancer, 31 year old Lufuge Mohlathe was bitterly disappointed to hear that he would not be able to get a prosthetic leg in

Lesotho. His disappointment was short-lived, however, and when he learnt about RMA's mobile clinic visiting Lesotho, contact was made with local RMA Medical Case Auditor, Jeremiah Mofoka. Mohlathe was even more excited when he heard about

pay it forward and that he would be receiving his new prosthesis at no cost. His new leg enables him to function independently and he will in future be contributing part of his profits from his spaza shop to the local orphanage.



## Good deed 3: Keketsi Mothepa

A home for the aged is benefiting from the pay it forward kindness of Keketsi Mothepa, who will be visiting the elderly residents on a weekly basis, offering them encouragement, moral support and friendship. In 1980 Mothepa lost his leg in

a rock fall whilst working in a mine. No record was made of Mothepa's accident and it was not reported. He received his last prosthesis in 1984, however a prosthetic limb does not last forever and so make shift repairs were done with ties, car tyres, bedding

and whatever else he could lay his hands on. Mothepa now gladly pays it forward after hearing about RMA's mobile clinic from other mineworkers and visiting Maseru for his new prosthetic leg.