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Year-end message from the CEO



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What an exhilarating journey Rand Mutual Assurance (RMA) has travelled this year, and we would like to thank you for being a part of it by joining the RMA stable through the transfer from the Compensation Fund in March this year.

While a take-on of this nature is never without its challenges and teething problems, we believe it has been an overall success and we have been receiving much positive feedback from our Class XIII members (iron, steel, artificial limbs, galvanising, garage, metals and related industries) as they experience an improvement in service levels and exponentially quicker turnaround times in the payment of claims. We are also pleased to announce that claim costs are well under control. 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, when compared with previous experiences.

The transfer of Class XIII has meant that RMA now has a total of more than a million lives under its administration. This has resulted in the sizeable growth of RMA during 2015, however, despite this 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.

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.

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 to build our relationship with you into the new year and beyond.

Jay Singh
Chief Executive Officer

How to claim for a multi-person event

A multi-person event is an accident in which a number of people are injured or contract a disease in the workplace.

For example, there are 50 people working on a factory floor when they are all exposed to toxic fumes due to a gas leak in the factory.

When reporting such a case to RMA, the employer must report this as one event and only needs to describe the event once, and then link the 50 exposed employees to that one event in the claim number.

Continuing with the example above, the event to be reported (only once) to RMA will be:

Whilst working in the factory there was a gas leak and the employees were all exposed to the toxic gases.

Each employee will have an independent claim but the event will encompass all injured employees.

In other words, there will be 50 claim numbers and each of the 50 employees will have their own unique claim number, as follows:

Employee 1 – claim number:
X/1491234/**1**/F0007/2015/EMP

Employee 2 – claim number:
X/1491234/**2**/F0007/2015/EMP

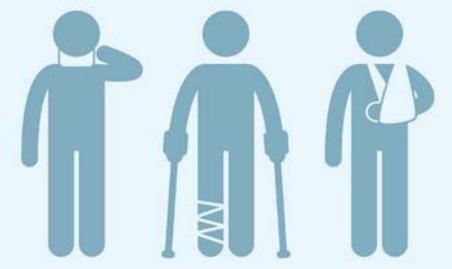
Employee 3 – claim number:
X/1491234/**3**/F0007/2015/EMP
(Continues as above for all 50 employees)

Employee 48 – claim number:
X/1491234/**48**/F0007/2015/EMP

Employee 49 – claim number:
X/1491234/**49**/F0007/2015/EMP

Employee 50 – claim number:
X/1491234/**50**/F0007/2015/EMP

Unique for each of the 50 persons injured in the event.



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.

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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
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.