

RMA establishes an occupational health and safety programme



Taking the prevention of injuries and diseases to the next level

The adage 'prevention is better than cure' speaks to why we have embarked on an Occupational Health and Safety Programme which we believe will help equip our clients to reduce injury, illness and fatalities in their work environments.

HOW CAN THIS PROGRAMME HELP COMPANIES?

We believe that this programme will contribute towards:

- the promotion of health and safety in the workplace; and
- prevention and reduction in the number of occupational injuries and diseases in our Class IV and Class XIII industries.

Programmes that focus on prevention and awareness of occupational injuries and diseases have been found to have enormous social and economic benefits for both employers and employees, locally and internationally. This includes improvements in productivity and the competitiveness of employers, safe working environments for employees, and an overall improvement in their quality of life, free from injury or disease.

Through this programme, we also intend to ensure a more equitable provision of compensation benefits to injured workers, including medical treatment, financial compensation, and access to rehabilitation and return-to-work services.

Lastly, the programme aims to help reduce premiums paid by employers. Premiums are aligned to each company's claims experience that, in turn, can often be tied to good safety and preventive measures.

While we have already received much interest in this programme from both our Class IV and Class XIII clients, its ultimate success will depend on how well it is adopted and implemented by organisations. Furthermore, there needs to be a wider adoption of a culture of prevention by employers, employees, RMA and government within South Africa.

WHAT ARE THE KEY COMPONENTS OF THIS HEALTH AND SAFETY PROGRAMME?

In line with established key elements of successful occupational health and safety programmes, it will include:

1. leadership;
2. stewardship;
3. worker engagement and participation;
4. hazard risk identification and assessment;
5. hazard prevention and control;
6. education and training; and
7. medical surveillance.

To assist in developing an effective intervention programme that promotes occupational health and safety, we intend to encourage employers to collect and share their medical surveillance data. These data will also be critical in the future assessment of rates.

WHAT ARE THE EXPECTED BENEFITS OF PARTICIPATING IN THE PROGRAMME?

• Benefits for Employers

- Improvement in compliance with requirements of Occupational Health and Safety (OHS) and Compensation for Occupational Injuries and Diseases (COID) legislation
- Increased productivity
- Reduced absenteeism
- Reduced assessment rates and, possibly, premiums under COIDA

• Benefits for Employees

- Prevention and/or reduction in the number of occupational injuries, diseases and fatalities
- Improvement in quality of health

• Benefits for Government

- Creation of safe work places as encouraged by the International Labour Organisation (ILO)
- Effective enforcement of compliance

• Benefits for RMA

- Fair pricing of COID cover
- Fair compensation, optimal rehabilitation and speedy return to work

HOW WILL THIS PROGRAMME BE ROLLED OUT?

The programme is being rolled out with various awareness campaigns focusing on high-impact injuries and diseases, in order of priority. In other words, the most prevalent injuries and diseases experienced within our client base are being addressed and rolled out first.

We have therefore launched this year-long programme with an awareness drive, focusing on noise-induced hearing loss (NIHL). The NIHL campaign runs from 12 October 2017 to 1 March 2018. We will target both Classes IV and XIII, which are equally affected by NIHL.

We are at the receiving end of system and process failures, leaving us immobilised to assist in managing this cost. By bringing these failures to the forefront, we believe we will be contributing to sustainable partnerships going forward.

Feel free to chat to us about your involvement in the campaign. Surely you agree that participation makes good business sense?

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RMA- leading the way in occupational injuries and diseases through our family-centric approach.

For over 120 years we have made sure that workers who get injured while at work in the mining industry receive benefits including medical costs, disabilities, family allowances and child extension pensions in the case of death. We have since March 2015 been allocated the iron, steel, metal and related industries to administer by the Minister of Labour.

Our claims are processed speedily and efficiently per our tagline of “Caring, Compassionate, Compensation” as well as our belief that behind each claim is a family waiting for relief. This has made us the leading administrator in the business. We administer in accordance with the Compensation for Occupational Injuries and Diseases Act (COIDA)130 of 1993.

CONTINUOUS CARE

Our service to those injured extend beyond the payment to where we allocate case managers in line with our Pensioner Medical Plan. The case managers visit those severely affected to check on the standard of care and other needs. We have also developed innovative interventions such as a mobile clinic to help us reach rural areas across the country and outside to provide the required level of care to those who cannot access it, in the process also changing prosthetics and treatment where needed. Our Care Facility offers long term treatment to our seriously injured

pensioners to ensure they receive the best care possible. We also provide continuous education to our pensioners who are on preventative health conditions to help reduce the occurrence of secondary complications. These innovations further underline our passion for caring for the lives of our claimants and their families.

ADDITIONAL INSURANCE PRODUCTS

Our passion gives us insight into further needs that our clients, the employers, may have. By working with them, we now can offer a range of value-added solutions uniquely tailored and suitable for their needs. These include Augmentation Policy (top up cover of the COID policy), Group Personal Accident Cover with a difference, Commuting Journeys Policy, Funeral Policy etc. For a quote suitable to your needs visit our website at www.randmutual.co.za or email sales@randmutual.co.za

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