

TEBA NEWS

Old Mutual Wills and Estates

It is estimated that 70% of South Africans, and 90% of Mineworkers do not have a valid Will. This creates many complications and delays when estates are wound up, often leaving families desperate and with limited income for extended periods.

As part of our vision to help create inter-generational wealth for the communities we serve, TEBA has partnered with Old Mutual to provide a Free Will drafting service, supported by financial services that ensure estates can be wrapped up timeously and that the family has ongoing financial support.

Customers who go through the TEBA Office participate in a short survey that takes no more than a couple of seconds. They have a choice to be called back or assisted at a TEBA office at a convenient time. A self-help option is available for the more tech savvy customers.

The service was launched on 1 August 2023 at 26 TEBA sites in the Gold, Platinum and Coal regions and;

- 93.59% of customers surveyed confirmed they don't have a valid Will
- 3361 asked to be assisted with the drafting of a Will
- 2144 of whom elected for a Call Back and 443 for self-service using their mobile devices
- 754 asked to be assisted by a TEBA consultant on an appointment
- 110 Wills have been Completed and
- 24% of respondents have asked for assistance with administering their estate

Notwithstanding the immense impact the service will have on families, and avoiding unclaimed benefits, the insights generated through the process also provide us with valuable insight to respond to the financial needs of Mineworkers and their communities at large.



COIDA Services With SENA

Some insights on compensation for occupational injuries and diseases;

- South Africa records approximately 200,000 occupational-related injuries and diseases per annum.
- This is despite underreporting of around 50%.
- Changes to legislation mean that all employees are now covered under COIDA, including Domestic workers and Casual Employees (Gardener, Helper etc.)
- As mandators, companies who outsource still remain responsible for all individuals on-site
- Some employers under-report, and others use the incorrect salary calculations and are either grouped in the wrong risk category or, are with the incorrect insurer and therefore are paying more than they should
- Other employers purchase unnecessary insurance to guard against the risk of being sued by employees
- Admin to register, pay premiums, obtain letters of good standing and submit claims is daunting to many small employers

To assist employers with Admin and evade the many pitfalls, TEBA has partnered with SENA financial services to provide a complete admin solution for employers.

For as little as R5 per employee per month, TEBA and SENA will assist employers and their employees as follows;

Employers

- Register with the Compensation Fund, RMA or FEM
- Pay the correct risk premium based on the right salary levels and risk profile (and not overpay)
- Obtain letters of good standing and
- Report Injuries on duty

Employees access all benefits allowed including;

- Medical care and Medical Transport
- Lump Sum awards depending on the injury
- Pension Payments and
- Funeral benefit for fatal accidents

Should contractors who are with the Compensation Fund (CF) choose to move to the RMA, the TEBA/SENA fees will be waived. Contractors will also receive the following value-added benefits;

- Employers paying over R60 Mil in wages per annum will receive a 20% discount on CF assessment amounts
- Employers who pay less than R60 Mil in wages will remain at the CF Rate, but receive free augmentation (Gap) cover

- Employers who are currently incorrectly classified will have their assessment amount retained at CF Rates and be gradually moved to the correct rating
- Augmentation cover includes;
 - Cover for the full earnings of an employee – COID only covers 75%
 - Cover for days off

TEBA Offices in Carletonville, Stillfontein, Welkom, Witbank, Rustenburg, and Burgersfort are ready and available to assist with this service.

TEBA Screening

Large-scale employers in South Africa are exposed to a number of operational risks if employees enter work sites without proper and frequent screening.

These risks include;

- Impostors with Fraudulent ID Documents
- Impostors with fraudulent Passports and/or fraudulent work permits/visas
- Falsified contracts of employment
- Impostors parading as legitimate employees or “Body swapping”
 - Including interviews and medical examinations
- Infiltration of sites by individuals with criminal records and syndicates
- All of the above, with falsified or non-existent qualifications and work experience, pose a threat to all other employees.

Accordingly, TEBA assists employers to conduct thorough screening of employees, whilst also ensuring that;

- Personal details are updated to maintain an accurate personal profile for each employee
- Engagement and Ex-Leave Documents
- Full employment history, across all mining employers who make use of TEBA Services, to facilitate the payment of occupational disease and injury claims is kept
- Immigration-related records are retained
- Other details such as ID Copies, Medical Exits, and Qualifications are retained where provided to TEBA or stipulated as a requirement.
- Employment trends are recorded to allow for SLP (Mining Charter), EE, BBBEE, Minerals Council of South Africa and government reporting is possible
- Termination in absentia are followed up and waivers signed
- Funeral payments are made to widows of deceased Mineworkers and accurately recorded
- Beneficiary details can be provided to pension and provident funds when needed
- Individuals routing through Medical and other Mine checks are initiated
- Mandatory deferred pay is processed for foreign nationals (Lesotho & Mozambique only)
- Mine recruitment requirements are enforced to ensure employment from mine-targeted communities
- Acting as mining employer representative in labour-sending areas, aligned to SLP requirements.

The TEBA Screening process includes:

- Comprehensive data update
- Scanning and uploading of documents
- Biometric ID validation via a direct, and live link to the Department of Home Affairs.
- Foreign mine worker validation
- Work History Screening
- Criminal screening if required by the mine.
- Application and enforcement of mining client recruitment community rules, where required – including with contractors
- Mining client gate-keeper requirements

During 2022, as much as 10% of the Mineworkers and Contractors screened could not be verified. 19% of those individuals screened for criminal records were flagged.

With the constant support of Mines and Contractors, we have seen an improvement during the first 6 months of 2023.

Below are some stats for contractors;

- 23 920 Contractors were screened from January to June 2023
- 6.86% could not be verified with Home Affairs or a 31,4% improvement from 2022
- Although somewhat better than 2022;-
 - 58 ID's presented were not registered at Home Affairs
 - 37 ID's presented were blocked by Home Affairs and
 - 3 IDs presented belong to deceased individuals
 - All 98 individuals with unknown motives, possibly without qualifications to work safely and productively, were stopped at the engagement
 - Only 272 or 1,14% of contractors were screened multiple times within the same 6-month window, which means the issue of multiple screenings at different sites and the associated cost to the contractor is well managed.

Certain contractors exceed the industry norms and should be commended for their commitment to employing people who will help this industry reach its safety targets. It is recommended that all employees and contractors, regardless of grade, should be screened at least once per annum.

TEBA E-Recruitment

In June, TEBA launched its new recruitment process which allows applicants to register CV and Apply for Jobs via a WhatsApp Chatbot or Website, depending on their individual preference.

24 Positions have been advertised through this portal and over 4000 CV have been received from all skills categories. Most notably TEBA has a pool of; Artisans (Boiler Makers, Electricians, Fitters), Drillers (Drill Rig, Rock Drill), Winch Drivers, Miners etc that are ready for placement within the sector. You can expect to pay;

- R770 for a Cat AB Band placement (R1100 with a technical interview)
- R9 205.27 for C lower placements
- R13612.19 for C upper placements
- R35 601.99 for D lower placements and
- R62 779.83 for D upper placements

Should we not have the skills available we will list the position for 30 days on the platform for R700. (Volume-based discounts do apply for multiple listings)

Zimbabwe Exemption Permits (ZEP) Update

The Zimbabwe Exemption Permits (ZEP) have been extended until the end of June 2024. This was following a high court ruling and outcome to extend the permits' validity for another 12 months after the cut-off date was set for 30 June 2023.

As this is still an ongoing court challenge and the outcome of the ZEP is not yet known, employers are encouraged to use this 12-month extension to engage ZEP employees to apply for an alternative work visa. This applies to all levels of employees, contractors, etc.

It is also important to not just accept ZEP work permits without authentication. There have been incidents where the ZEP placed in the passport holders passport looks authentic to the untrained eye, but on further investigation it has been determined that the Department of Home Affairs does not have any records of such a ZEP Permit being issued – Please ask TEBA to authenticate these ZEP Work Permits, prior to engagement in order to ensure validity.



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