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GOVERNMENT NOTICES

SOUTH AFRICAN QUALIFICATIONS AUTHORITY

No. 1079

2 November 2001

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WATERKLOOF
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Established in terms of Act 58 of 1995

Dear Sir/Madam,

The South African Qualifications Authority in terms of the National Standard Body Regulations (Government Gazette No. 18787) published on 28 March 1998, hereby publishes the new names of persons nominated to serve as members of the following National Standard Bodies (NSB 01, 02, 04, 05, 06, 07, 08, 09, 10, 11 & 12) and their national stakeholder bodies. SAQA invites comment with respect to the acceptability of the nominees and the representativeness of the national bodies with key interests in the field.

Kindly forward any comment not later than **26 November 2001** to:

The Executive Officer
South African Qualification Authority
Postnet Suite 248
Private Bag X06
WATERKLOOF
0145

Attention: Mr J Samuels
Director : Standards Setting and Development

Telephone: (012) 482 0807

Fax: (012) 482 0907

Yours sincerely,

pp SAMUEL B.A. ISAACS
EXECUTIVE OFFICER

NSB 01 : AGRICULTURE AND NATURE CONSERVATION

Category	Nomination	Nominated by	Workplace
State	Mr T W Mudau	Department of Water Affairs & Forestry	Department of Water Affairs & Forestry
Community/ Learner Organisation	Mr G W Leith	SAQA	SETA for Secondary Agriculture

NSB 02 : CULTURE AND ARTS

Category	Nomination	Nominated by	Workplace
State	Mr D Maake Replacing Dr C du T Olivier	Department of Labour	Department of Labour
Labour	Mr A Kolanisi	COSATU	NEHAWU
Community/ Learner Organisation	Ms D Prins Replacing Ms S Chundra	Human Rights Commission	Robben Island Museum

NSB 04 : COMMUNICATIONS STUDIES AND LANGUAGE

Category	Nomination	Nominated by	Workplace
Community/ Learner Organisation	Dr J Matthews	SAQA	Primedia South Africa
	Ms C North	SAQA	Pretoria Continuing Education Department

NSB 05 : EDUCATION, TRAINING AND DEVELOPMENT

Category	Nomination	Nominated by	Workplace
Community/ Learner Organisation	Prof E Jantjes	SAQA	Retired
	Mr I Baatjes	SAQA	University of Natal

NSB 06 : MANUFACTURING, ENGINEERING AND TECHNOLOGY

Category	Nomination	Nominated by	Workplace
Business	Mr N Mqoqi	Business South Africa	Telkom SA
Community/ Learner Organisation	Ms G Prickett	SAQA	Self-employed

NSB 07 : HUMAN AND SOCIAL STUDIES

Category	Nomination	Nominated by	Workplace
Critical Interest Group	Prof F T Hendricks	South African Sociological Association	Rhodes University

NSB 08 : LAW, MILITARY SCIENCE AND SECURITY

Category	Nomination	Nominated by	Workplace
State	Mr N Sebothoma	Department of Foreign Affairs	Department of Foreign Affairs
	Mr A Mokone	Department of Justice and Constitutional Development	Department of Justice and Constitutional Development
	Dr K P Govender	Department of Correctional Services	Department of Correctional Services
Labour	Col J J S Kruger	South African National Defence Union	South African National Defence Union
Critical Interest Group	Mr B van Rooyen	Institute of Traffic and Municipal Police Officers of Southern Africa	Ekurhuleni Metropolitan Council

NSB 09 : HEALTH SCIENCES AND SOCIAL SERVICES

Category	Nomination	Nominated by	Workplace
Community/Learner Organisation	Ms W J M Bryan	SA Council for the Aged	The SA Council for the Aged

NSB 10 : PHYSICAL, MATHEMATICAL, COMPUTER AND LIFE SCIENCES

Category	Nomination	Nominated by	Workplace
State	Mr Imraan Saloojee	Department of Arts, Culture, Science and Technology	Department of Arts, Culture, Science and Technology
	Mr Vijay Pillay	Department of Environmental Affairs & Tourism	Department of Environmental Affairs & Tourism
Critical Interest Group	Dr L E C M Anelich	The South African Council for Natural Scientific Professions	Technikon Pretoria
	Prof J Kuiper	South African Association for Research in Maths, Science of Technology Education	University of the North
	Dr A Dawood	Federation of Scientific, Engineering and Technological Societies and allied Professions	University of Pretoria

NSB 11 : SERVICES

Category	Nomination	Nominated by	Workplace
Community/ Learner Organisation	Ms Y Mohapi	SAQA	Yvonne's Hair & Beauty College

NSB 12 : PHYSICAL PLANNING AND CONSTRUCTION

Category	Nomination	Nominated by	Workplace
State	Mr E R Sekotlong	National Department of Housing	National Department of Housing
	Mr G N Mojapelo	Department: Minerals & Energy	Department: Minerals & Energy
Critical Interest Group	Prof R Nkado	The Association of SA Quantity Surveyors	University of Port Elizabeth

No. 1080

2 November 2001

**PUBLIC NOTICE BY NSB 06, MANUFACTURING, ENGINEERING AND TECHNOLOGY,
TO RECOGNISE AND REGISTER A STANDARDS GENERATING BODY (SGB) FOR
AIRCRAFT MAINTANANCE AND OVERHAUL LEVELS 2 - 5**

National Standards Body (NSB) 06 – Manufacturing, Engineering and Technology wishes to recognise and register a Aircraft Maintenance and Overhaul SGB in the sub-field of Engineering and Related Design from NQF level 2 through to 5.

PROPOSED BRIEF OF THE SGB

1. Develop learning pathways for potential qualifications and standards in the sub-field of Engineering and Related Design in organising field 06, from Level 2 through to Level 5 Aircraft Maintenance and Overhaul *[Regulation 24 (1)(e)]*.
2. Generate the following qualifications and standards in accordance with Authority requirements.
 - National Certificate in Aircraft Overhaul and Maintenance (level 2)
 - National Certificate in Aircraft Maintenance and Overhaul (level 3)
 - National Certificate in Aircraft Overhaul and Maintenance: Electrical (level 4)
 - National Certificate in Aircraft Overhaul and Maintenance: Mechanical (level 4)
 - National Certificate in Aircraft Overhaul and Maintenance: Radio and Instrument (level 4)
 - National Certificate in Aircraft Overhaul and Maintenance: Aviation and Structural (level 4)
 - National Diploma in Aircraft Overhaul and Maintenance: Mechanical (level 5)
 - National Diploma in Aircraft Overhaul and Maintenance: Electrical (level 5)
 - National Diploma in Aircraft Overhaul and Maintenance: Radio and Instrument (level 5)
 - National Diploma in Aircraft Overhaul and Maintenance: Aviation and Structural (level 5) *[Regulation 24(1)(a)]*.
3. Recommend the qualifications and standards generated under 2 above to the National Standards Body *[Regulation 24(1)(a)]*.
4. Recommend criteria for the registration of assessors and moderators or moderating bodies *[Regulation 24(1)(d)]*.
5. Review these qualifications and unit standards and effect the necessary changes *[Regulation 24(1)(b)]*.
6. Maintain liaison, during the process of developing standards and qualifications, with other related Standards Generating Bodies as and when direct by NSB 06 *[Regulation 24(1)(e)]*.

PROPOSED COMPOSITION OF THE SGB

Nominee	Workplace	Nominating Body	Experience/ Qualifications
Raath C	South African Civil Aviation Authority	SACAA South African Civil Aviation Authority	12 years experience Chief Instructor (Avionics) 3 years experience Technician (Radio/Radar)
Wild J	Denel Aviation	Denel	N6 Mechanical National Diploma (Aeronautical) Training Manager (Military Aircraft) 28 years experience in Training
Stephen M	Denel Aviation	Denel	B.Comm. MDP MBL Manager: Training and Development 17 years experience in Non Technical Field
Heyns A.B	Denel Training Academy	Denel	N4 Physics Diploma in Instructural Courses (standards Writing) Aircraft Electrician Personnel Training Electrical Training of Flight Engineers
Schoeman J.B	Denel Training Academy	Denel	National Engineering Diploma Aircraft Structures Standards Writing Training 2 years experience in Apprentice 2 years structural repairs
Holt E	South African Airways Technical	SAAT	National Technical Diploma 3 years experience in Apprentice aircraft Electrician 5 years experience Aircraft Technician 7 years experience as Chief Instructor Apprentice Training.

Van Zutphen D	South African Airways Technical	SAAT	Certificate in Management Certificate in Leadership Development. Program (SAA) 3 years experience in Apprentice Aircraft 7 years experience in Training Organisational Development Manager
Joubert J	South African Airways Technical	SAAT	Aircraft Mechanic Aircraft Maintenance Engineer Manager: Human Resources 11 years Aviation Technician 3 years experience apprentice aircraft mechanic
Van Neel T	South African Airways Technical	South African Airways (SAA)	Qualified Aircraft Structural Technician NTC 4 in Maths and Science 5 years experience in Aircraft Structures
Teague C	South African Airforce	South African Airforce (SAAF)	National N5 4 years experience in Aircraft field 5 years experience as a Training Instructor
Sander H	South African Airforce	South African Airforce (SAAF)	National N Diploma 13 years in Aircraft field 6 years experience Training Instructor
Taute J.H	South African Airforce	South African National Defence Union	N3 Technical 19 years experience in aircraft Armament 3 years experience as Training Instructor
Scheepers C	Aviation Union of Southern Africa	Aviation Union of Southern Africa (AUSA)	N2 Boeing 707 to 767 Structural Courses Skills Development Apprentice Training 33 years in the Aircraft field
Mahri	Aviation Union of South Africa	Aviation Union of South Africa	N1,N2,N3 N4 SAA Technical Training
Khan E		PNC Aviation Union	N2- Sheetmetal N2- Electro Plating

	South African Electrical Workers Union	South African Electrical Workers Union (SAEWA)	Qualified Artisan Diploma in Human Resources Diploma in Industrial Relations Diploma in Training and Development 20 years experience as a Artisan 15 years as a Labour Representative
De Beer	Transport SETA	Aerospace Chamber	Masters Degree in Psychology 16 years experience in the Human Resource Field and Consultant in Transport Industry
Du Plessis F	South African Airways Express	South African Airways	Qualified Aircraft Technician Training Certificate Technical Trainer 36 years experience in apprenticeship
Edwards T.P	National Airways Corporation	AMOS	Licensed Aircraft Maintenance Engineer Technical Manager Certified Apprentice Company Training Officer 25 years experience in Aircraft Maintenance.
Joubert P	Kempton College	Kempton College	M.Ed. H.O.D N.T.D 4 years in Apprentice Mechanic 3 years experience in Flight Engineering 21 years experience as a lecturer 10 years as an Head of Department
Mohlala J	South African Airways Technical	South African Transport and Allied Workers Union (SATAWU)	Technical Matric Certificate NTC 5 (Mechanical) Aircraft Technician
Van Rooyen R.E	South African Airways Technical	South African Transport and Allied Workers Union (SATAWU)	NT 5 Mechanical Aircraft Electroplater

No. 1081

2 November 2001

**PUBLIC NOTICE BY NSB 04, COMMUNICATION STUDIES AND LANGUAGE, TO
EXTEND THE BRIEF OF THE STANDARDS GENERATING BODY FOR
LANGUAGE AND COMMUNICATION STUDIES (LEVEL 2 – 4) TO INCLUDE ABET
LEVELS 1 – 3 AND NQF LEVEL 1**

NSB 04, Communication Studies and Language hereby extends the brief of the SGB for Language and Communication Studies (NQF level 2 – 4) to include ABET levels 1 – 3 and NQF level 1.

BRIEF OF THE SGB

1. Generate standards in accordance with SAQA requirements for ABET level 1 - 3 and NQF level 1 - 4.
 - Language and Communication standards (ABET level 1 - 3 and NQF level 1 - 4)
 - Language and Communication standards for other relevant national qualifications (level 1 – 4).
[Regulations 24(1)(a)]
2. Recommend standards generated in 2 above to the National Standards Body 04
[Regulation 24(1)(c)].
3. Recommend criteria for registration of assessors and moderators or moderating bodies
[Regulation 24(1)(d)].
4. Review registered unit standards and effect the necessary changes [Regulation 24(1)(b)].
5. Accept and perform other related functions as requested by NSB 04 [Regulation 24(1)(e)].

COMPOSITION OF THE SGB

NAME	WORKPLACE	NOMINATING BODY	QUALIFICATION/ EXPERIENCE
Cole, CGB	Food and Beverage Manufacturing SETA (FoodBev)	Food and Beverage Manufacturing SETA (FoodBev)	Holds a PhD in Food Science. Is a member of the FoodBev ETQA Committee.
Grobler, M	Northern Province Department of Education	Northern Province Department of Education	Holds a BA Honours in applied Linguistics and Language Methodology.
Hartman, A	Department of Education: Mmabatho Curriculum Development	Department of Education: Mmabatho Curriculum Development	Holds a BEd degree. Is Curriculum planner for Afrikaans at the Curriculum Unit.
Janisch, R	Independent Examination Board (IEB)	Independent Examination Board (IEB)	BA Honours. Has experience in the writing of standards for FET language and communication.

Isaacman, J	Manufacturing and Engineering SETA (Merseta)	Manufacturing and Engineering SETA (Merseta)	Holds a Bachelor of Social Science Degree. Involved in development of qualifications and curriculum for learnerships.
Khuba, TG	Tshisimami College	Tshisimami College	Holds an MA degree. Is chief examiner for Tsivenda for Higher Grades.
King, M	Insurance Sector Education and Training Authority (INSETA)	Insurance Sector Education and Training Authority (INSETA)	Holds an MA degree. Is a consultant for the Education, Training and Development Practices SETA.
Kiva, SN	Northern Cape Department of Education	Northern Cape Department of Education	Holds a BA degree. Is co-ordinator of Panel Examiners for IsiXhosa Grade 12.
Kunene, S	Services SETA	Services SETA	Holds a Master of Arts degree and is Learnerships and Skills programmes manager with the Services SETA.
Mama, A	Wholesale and Retail SETA	Wholesale and Retail SETA	Holds a BEd degree. Is learnership manager for the Wholesale and Retail Seta.
Motsa, Z	University of South Africa (UNISA)	University of South Africa (UNISA)	Holds a PhD in English. Has extensive experience in SiSwati and the teaching of English.
Netshilata, RH	National Department of Education	National Department of Education	Holds a Masters of Education Degree in language teaching. Is Chief Education Specialist for languages in the Further Education and Training Band.
Nkosi. NR	South African College for Open Learning (SACOL)	South African College for Open Learning (SACOL)	Holds a Masters Degree and serves as chairperson on the KwaZulu-Natal Provincial Language Committee.
Phage, MM	North West Department of Education	North West Department of Education	Holds a BA Honours degree. Is a member of the language policy committee.

Phuroe, MR	Free State Department of Education	Free State Department of Education	Holds a Masters Degree. Provincial co-ordinator for languages and moderating for grade 12 Sesotho.
Podmore, N	Tourism, Hospitality & Sports Education and Training Authority (THETA)	Tourism, Hospitality & Sports Education and Training Authority (THETA)	Holds a Higher diploma in Hotel Management. Is consultant for the THETA.
Rammitlwa, T	Banking Sector Education and Training Authority (BANKSETA)	Banking Sector Education and Training Authority (BANKSETA)	Holds a BA degree and is Special Quality Assurance officer at the Bankseta.
Singh, B	KwaZulu-Natal Department of Education	KwaZulu-Natal Department of Education	Holds a Masters Degree of Education specialising in English Literature.
Skhosana, PB	University of Pretoria	University of Pretoria	Holds an MA degree. Is a lecturer at University of Pretoria in African Languages.
Tshikovhi, VR	Northern Province Department of Education	Northern Province Department of Education	Holds an MA degree and has received training as OBET facilitator.
Van Deventer, MA	Technikon Free State	Technikon Free State	Holds a PhD in English. She also acted as Examiner as well as Moderator for Grade 12 English.
Van Ellinckhuijzen, C	Committee of College Principals (AFETISA)	Committee of College Principals (AFETISA)	Holds a BA degree. Is co-author of communication N5/6 textbooks.
Vosloo, CM	Mpumalanga Department of Education	Mpumalanga Department of Education	Holds a PhD Is member of the national task team for the development FET communication studies and language unit standards for levels 2 to 4.

No. 1082

2 November 2001

SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)

In accordance with regulation 24(c) of the National Standards Bodies Regulations of 28 March 1998, the Standards Generating Body (SGB) for

Environmental Sciences

Registered by NSB 10, Physical, Mathematical, Computer and Life Sciences, publishes the following unit standards-based qualifications for public comment.

This notice contains the titles, fields, sub-fields, NQF levels, credits, and purposes of the qualifications, and the titles and specific outcomes of the unit standards upon which qualifications are based. The full qualifications and unit standards can be accessed via the SAQA web-site at www.saqa.co.za. Copies may also be obtained from the Directorate of Standards Setting and Development at the SAQA offices, 659 Pienaar street, Brooklyn, Pretoria.

Comment on the qualifications and unit standards should reach SAQA at the address **below and no later Friday 30 November 2001**. All correspondence should be marked **Standards Setting – SGB for Environmental Sciences** and addressed to

The Director: Standard Setting and Development
SAQA
Attention: Mr. D Mphuthing
Postnet Suite 248
Private Bag X06
Waterkloof
0145
or faxed to 012 – 482 0907



PP **SAMUEL B.A. ISAACS**
EXECUTIVE OFFICER

UNIT STANDARDS FOR ENVIRONMENTAL SCIENCE AT NQF LEVEL 1
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Field: Physical, Mathematical, Computer and Life Sciences

Sub-field: Environmental Sciences

Purpose of the Unit Standards:

The unit standards for Environmental Science at NQF levels 1 will contribute to the credits required for either the Core or Elective categories of the General Education and Training Certificate depending on the defined purpose of the qualification.

Unit standard titles and credits

Title	Credits
1. Demonstrate an understanding of the concept of the environment	2
2. Demonstrate an understanding and awareness that the individual has environmental rights to, and responsibilities towards an environment that is not detrimental to their health and well-being	2
3. Demonstrate recognition that environmental issues and activities may affect environmental quality	3
4. Demonstrate the ability to make informed choices about the environment and identify and initiate action	5

Unit Standard Titles and Specific Outcomes at NQF Level 1

1. Title: Demonstrate an understanding of the concept of the environment

Specific Outcome 1.1 Identify and describe the components of the environment.

Specific Outcome 1.2 Recognise and understand the interactions between the environmental components.

Specific Outcome 1.3 Demonstrate an awareness of the two-way interaction between humans and the environment.

2. Title: Demonstrate an understanding and awareness that the individual has environmental rights to, and responsibilities towards an environment that is not detrimental to their health and well-being

- | | |
|----------------------|--|
| Specific Outcome 2.1 | Demonstrate an awareness of environmental rights. |
| Specific Outcome 2.2 | Show that environmental responsibilities are linked to environmental rights. |
| Specific Outcome 2.3 | Explain how actions of an individual or group can impact on the rights of another. |

3. Title: Demonstrate recognition that environmental issues and activities may affect environmental quality

- | | |
|----------------------|---|
| Specific Outcome 3.1 | Describe an environmental issue or activity that may pose danger to the quality of the environment. |
| Specific Outcome 3.2 | Identify and describe evidence that will relate an environmental issue or activity to the impact it has on environmental quality. |

4. Title: Demonstrate the ability to make informed choices about the environment and identify and initiate action

- | | |
|----------------------|--|
| Specific Outcome 4.1 | Gather environmental information related to a specific issues that impacts on the environment. |
| Specific Outcome 4.2 | Identify possible options and select an appropriate option to address an environmental issue to maintain or improve environmental quality. |
| Specific Outcome 4.3 | Describe possible effective action to address an environmental issue in order to effect change. |
| Specific Outcome 4.4 | Implement a possible effective action to address an environmental issue. |

No. 1083

2 November 2001

SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)

In accordance with regulation 24(c) of the National Standards Bodies Regulations of 28 March 1998, the Standards Generating Body (SGB) for

Finance, Economics and Accounting

Registered by NSB 03, Business, Commerce and Management Studies, publishes the following unit standards-based qualifications for public comment.

This notice contains the titles, fields, sub-fields, NQF levels, credits, and purposes of the qualifications, and the titles and specific outcomes of the unit standards upon which qualifications are based. The full qualifications and unit standards can be accessed via the SAQA web-site at www.saga.co.za. Copies may also be obtained from the Directorate of Standards Setting and Development at the SAQA offices, 659 Pienaar street, Brooklyn, Pretoria.

Comment on the qualifications and unit standards should reach SAQA at the address **below and no later Friday 30 November 2001**. All correspondence should be marked **Standards Setting – SGB for Finance, Economics and Accounting** and addressed to

The Director: Standard Setting and Development
SAQA

Attention: Mr. D Mphuthing

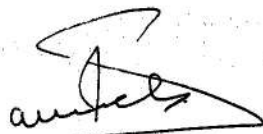
Postnet Suite 248

Private Bag X06

Waterkloof

0145

or faxed to 012 – 482 0907



SAMUEL B.A. ISAACS
EXECUTIVE OFFICER

SOUTH AFRICAN QUALIFICATIONS AUTHORITY**NATIONAL CERTIFICATE IN UNIT TRUST INVESTMENT:
NQF LEVEL 4**

Field: Business, Commerce and Management Studies – NSB 03

Sub-field: Finance, Economics and Accounting

Level: 4

Credit: 120

Issue date:

Review date:

Rationale of the qualification

The National Certificate in Unit Trust Investment: Level 4 is designed to meet the needs of people in who work in financial services call centres and sales, marketing and management within the unit trust sub sector. It provides a broad introduction to the unit trust industry and is the first step on a career path for learners who

- Have attained the National Certificate in Insurance: Level 3 and wish to continue on a path of life-long learning.
- Were previously disadvantaged or who were unable to complete their schooling and were therefore denied access to Further Education and Training.
- Have worked in the unit trust sub sector for many years, but have no formal qualifications in unit trust investment.
- Wish to extend their range of skills and knowledge of the industry so that they can become knowledge workers in the industry.
- Are in a learnership in the unit trust sub sector.
- Have recently taken up a position in the unit trust sub sector.

The National Certificate in Unit Trust Investment: Level 4 allows the individual to work towards a nationally recognised qualification. It is flexible enough to accommodate both learners in formal education and learners already employed in the unit trust sub sector or in the insurance sector that invests extensively in unit trusts. It aims to develop informed and skilled learners in the unit trust and insurance sector. The qualification at this level is the start of a career path in unit trust investment, but is still generic enough to allow maximum mobility between the different sub-sectors of the financial services industry. Learning paths are not strongly indicated although the electives selected will indicate an interest in a possible learning pathway in call centres, sales, marketing or management at level 5. The intention is

- To promote the development of knowledge and skills that are required in the unit trust and insurance sub-sectors of the insurance industry.
- To release the potential of people.
- To provide opportunities for people to move up the value chain.
- To provide opportunities for people in financial services who work with unit trust investments.

Learners already employed in the unit trust sub sector and insurance at this level do work that requires a well-developed knowledge of investment products and techniques and a range of skills. Many of the work roles are linked to sales and financial advice. The qualification therefore includes unit standards that require competence in the sales function. They include, but are not limited to

- Internal Broker Consultants
- Brokers
- Pension Fund Administrators
- Client Service providers
- Insurance/Unit Trust Call Centre agents
- Intermediaries
- Marketing and sales agents.

The National Certificate in Unit Trust Investment: Level 4 should produce knowledgeable, multi-skilled workers who are able to contribute to improved productivity and efficiency within the financial services industry in general and the unit trust sub sector in particular. It should provide the means for current workers to receive recognition of prior learning and to upgrade their skills. It should also assist new entrants to the industry. The qualification is structured in a way that exposes learners to different kinds of investments with a view to enabling them to make an informed choice of a career path linked to financial investments. It is anticipated that this qualification will promote the notion of life long learning.

Purpose of the qualification

The purpose of the qualification is to build knowledge and skill required by employees in unit trust investment who have had schooling at or below NQF level 4. It is intended to empower learners to acquire knowledge, skills, attitudes and values required to operate confidently as individuals in the South African community and to respond to the challenges of the economic environment and changing world of work in the financial services industry.

As a qualification that covers unit trust and insurance related learning, it provides a framework for learners to develop competencies that will give them insight into the financial services industry in general. It includes a basic study of the financial services industry and the unit trust sub sector. It introduces a basic understanding of the key terms, rules, concepts and principles of the field that will enable learners to be informed workers in the industry. It provides a balanced learning experience that allows flexible access to life long learning, higher education and to productive employment in a range of occupational contexts within the financial services industry. It provides an opportunity for learners to learn and apply academic skills in relation to the workplace and will allow for multi-skilling.

The National Certificate in Unit Trust Investment: Level 4 is intended for personnel employed in the unit trust investment and in financial services industries. The focus is on basic information gathering, analysis, presentation and the ability to apply knowledge of the field to solve routine problems within given frameworks.

Qualifying learners are capable of

- Carrying out basic research, information gathering and analysis.
- Relating needs and wants to the development and selection of unit trust products.
- Interpreting current affairs and their influence on the unit trust industry.
- Managing risk in their own lives.
- Operating a computer for business purposes.

Depending on the unit standards selected as electives, the learner will become competent in basic skills relating to

- Use of word processing, spreadsheets and presentation software.
- Call centres
- Sales and marketing
- Financial Services related legislation

- Risk in financial services.

These unit standards are intended as building blocks for the further development of skills that will make the learner a more fulfilled, informed, efficient and cost effective worker in the industry. This should result, in turn, in more effective and efficient service to the consumer and should make the industry more competitive in the global market.

Access to the Qualification

There is open access to this qualification. Learners should be competent in Communication, Mathematical Literacy and Financial Literacy at NQF level 3.

Exit-level outcomes

Qualifying learners should be capable of:

- Co-ordinating with others.
- Applying the methods, procedures and techniques of the unit trust sub field.
- Operating as informed employees in the unit trust sub sector.
- Understanding the structure and the market of the unit trust industry and their role and place in that structure.
- Gathering, analysing and presenting information.
- Understanding the legislation that regulates the unit trust industry.
- Operating within clearly defined contexts within the unit trust legislation with limited scope for decision making and responsibility.

Associated Assessment Criteria

- Rules of available investment instruments are applied to different situations in investment in unit trusts.
- Work output is in line with an agreed mandate, relevant service agreements and the Management Company's customer service standards.
- Methods, procedures and techniques of investment are applied consistently in terms of a specific Management Company's policies, legislative requirements and Association of Unit Trust (AUT) standards.
- The consequences of non compliance are clearly indicated for practices required in unit trust investment.

- New developments and trends in investment are accessed, analysed and interpreted from reports in the media.
- Knowledge of customer profiles and the needs of potential customers are matched to available products for different situations.
- Current developments in investment are discussed with reference to the potential impact on unit trust investment.
- The structure of the unit trust investment industry is analysed and an indication is given of trends within the industry.
- The unit trust investment market is described and an indication is given of the role unit trusts play in a changing financial market.
- Investment information is accessed from electronic media.

The learner is able to demonstrate ability to

- Identify and solve problems related to investment options in which responses show that responsible decisions using critical and creative thinking have been made. S/he is required to match the needs of potential customers to available products and apply knowledge of customer profiles to different situations.
- Work effectively with others as a member of a team, group, organisation or community as collective investments, by their nature, require teamwork.
- Organise and manage oneself and one's activities responsibly and effectively in that it is expected that the learner will be responsible for his/her own learning and for organising his/her own work allocated tasks responsibly in the work environment. S/he is required to complete research assignments timeously and to apply knowledge of different aspects of investment and insurance to provide for his/her own financial security and manage his/her own finances.
- Collect, organise and critically evaluate information. These competencies are built into the assessment criteria in many of the unit standards and the learner is required to do research projects and to analyse information from the media.
- Communicate effectively using visual, mathematics and language skills in the modes of oral and/or written presentations. These competencies are an integral part of all the unit standards and are built into the assessment criteria.
- Use science and technology effectively and critically showing responsibility towards the environment and the health of others in that the unit trust environment is technology driven and very few activities take place without the application of technology. The inclusion of computer end user standards ensures that this critical cross-field outcome receives attention. The learner is also expected to access information from electronic media.

- Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation in that references are made wherever applicable to the learner's part in the big picture and how his/her actions have implications up and down the line.

In addition this qualification contributes to the full personal development of each learner and the social and economic development of the society at large, by making it the underlying intention of any programme of learning to make the individual aware of the importance of

- Reflecting on and exploring a variety of strategies to learn more effectively in order to become an informed worker in the unit trust and financial services industry.
- Being culturally sensitive across a range of social contexts in dealing with diverse people in the workplace including customers, co-workers and people who are surveyed or interviewed. The inclusion of an additional official South African language further supports this outcome.
- Exploring education and career opportunities in investigating different positions in the industry.

International Comparability

During the unit standard generation process, writing teams consulted numerous Internet web sites to access unit trust standards and qualifications from other countries for comparison purposes. No unit standards were found. The following web sites were consulted:

- British Standards Online www.bsi-global.com
- Standards Council of Canada www.scc.ca
- NSSB (National Skills Standards Board - USA) www.nssb.org
- Financial Services Standards Resources at Business.com www.business.com
- The Investment Funds Institute of Canada www.ific.ca
- The Unit Trust Association - England www.investmentfunds.org.uk
- British Standards Institution www.bsi-global.com

Integrated assessment

Assessment practices must be fair, transparent, valid, reliable and should ensure that no learner is disadvantaged. Learners who wish to be assessed against this standard should direct enquiries to the Insurance Sector Quality Authority, INSQA.

The focus of assessment must be on the assessment of the learning outcomes rather than learning outputs. The specific outcomes guide the learning and training process towards the outcomes on a

continuous basis. The purpose is to determine whether the outcomes have been attained. Situations should present a wide range of options. Applications should require significant choices from a wide range of procedures and in a number of contexts.

- Learning, teaching and assessment are inextricably linked. Where appropriate assessment of knowledge, skills, attitudes and values indicated in the various unit standards should be integrated. Assessment in communication, mathematical literacy and financial literacy should use authentic insurance contexts wherever practical.
- Assessment has a formative monitoring function. Formative assessment should be used to assess gaps in the learner's skill and knowledge and to indicate where there is a need for expanded opportunities. The goal is to promote learning and to assess the efficacy of the teaching and learning process. Feedback from assessment informs teaching and learning and allows for the critique of outcomes, methodology and materials. Formative assessment is diagnostic and as such it should guide the learner and the trainer. It is continuous and is used to plan appropriate learning experiences to meet the learner's needs. It provides information about problems experienced at different stages in the learning process. As it is criterion referenced, if the learner has met the assessment criteria, s/he has achieved the outcomes.
- Assessment should also have a summative component. Summative assessment may be used on completion of a unit standard, but should not be the only form of assessment. There should be a summative assessment based on the exit outcomes before the National Certificate in Unit Trust investment: Level 4 is awarded.
- A variety of methods must be used in assessment and tools and activities must be appropriate to the context in which the learner is working. Assessment should take place in an authentic context as far as is possible. Where it is not possible to assess competence in the workplace, simulations, case studies and other similar techniques should be used to provide a context appropriate to the assessment.
- Integration implies that theoretical and practical components should, where possible, be assessed together.
- Integrative techniques should be used to assess applied competence. Learners should be required to demonstrate that they *can* perform the outcomes with understanding and insight.
- Assessment should ensure that all specific outcomes; embedded knowledge and critical cross field outcomes are evaluated. Assessment of the critical cross-field outcomes should be integrated with the assessment of the specific outcomes. The critical cross-field outcomes are implicit in some unit standards and programmes should be designed to extend and further reflect the integration.

Recognition of Prior Learning

The National Certificate in Unit Trust Investment: Level 4 allows open access. Provision has been made for prior learning to be recognised if a learner is able to demonstrate competence in the knowledge, skills, values and attitudes implicit in this qualification. Application for Recognition of Prior Learning (RPL) should be made to INSQA or a relevant accredited ETQA.

- Recognition of Prior Learning (RPL) may allow for accelerated access to further learning.
- Credit towards a unit standard is subject to quality assurance by INSQA or a relevant accredited ETQA and is conducted by a workplace assessor.

Articulation Possibilities

The National Certificate in Unit Trusts has been developed for a career path in the investment sector. The unit standards in this qualification have been included as electives in other insurance qualifications as many long term insurance organisations offer unit trust investment options. The way in which insurance/investment industry unit standards have been written allows for articulation and multi-skilling within the insurance/investment sub-sector and in particular and financial services in general. Within the Financial Services sector articulation possibilities exist between insurance unit standards and potential qualifications within the following sub-fields:

- | | |
|----------------------------------|-----------------------------------|
| - Investment Management / Advice | - SMMEs in the financial services |
| - Banking | sector |
| - Call Centres | - Intermediaries |

Moderation Options

This qualification will be internally assessed by the provider and moderated by a moderator registered by the Insurance Sector Quality Authority (INSQA) or a relevant accredited ETQA. The mechanisms and requirements for moderation will be contained in the document obtainable from INSQA in 2001, *INSQA framework for assessment and moderation*.

- Moderators, competent at the level of the qualification, are registered by INSQA or a relevant accredited ETQA to ensure that the standard across assessors is consistent.
- Moderators are required to be competent in assessment practices.
- Moderators are required to report to INSQA or a relevant accredited ETQA. (See *INSQA framework and guidelines for assessment and moderation* for details.)

- INSQA or a relevant accredited ETQA will monitor and quality assure moderation and assessment according to guidelines in the qualification and INSQA procedures.

Criteria for registration of internal and external assessors in the sub-field

This qualification will be internally assessed by the provider and moderated by a moderator registered by the Insurance Sector Quality Authority (INSQA) or a relevant accredited ETQA. The mechanisms and requirements for moderation will be contained in the document obtainable from INSQA in 2001, *INSQA framework for assessment and moderation*.

- Assessors must be registered with INSQA or a relevant accredited ETQA.
- Assessors competent at the level of the qualification, are registered by INSQA or a relevant accredited ETQA to ensure that the standard across assessors is consistent.
- Assessors are required to be competent in the generic assessment unit standards.
- Assessors are required to report to INSQA or a relevant accredited ETQA. (See *INSQA framework and guidelines for assessment and moderation* for details.)
- Institutions and providers offering learning that will lead to the achievement of the National Certificate in Unit Trust Investment: Level 4 must be accredited as providers with INSQA or a relevant accredited ETQA.
- INSQA will assure the quality of all learning programmes in collaboration with other SETAS in different economic sectors.

**National Certificate in Unit Trust Investment (NQF 4)
Qualification Matrix**

	Level 4	Credits	Total
Fundamentals	Communication Mathematical literacy Financial literacy	20 16 10	46
Core	1. Demonstrate knowledge and insight into the Unit Trust Control Act (1981:1988). 2. Demonstrate knowledge and insight into the FAIS legislation 3. Demonstrate knowledge and insight into the Collective investment Schemes Act. 4. Describe different types of equity based investments. 5. Describe different types of interest bearing investments and compare these to securities. 6. Demonstrate knowledge and understanding of basic investment techniques. 7. Analyse new developments reported in the media that could impact on the unit trust industry. 8. Indicate how different needs lead to the development of different investment products. 9. Describe the sales function in a unit trust management company. 10. Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues.(NSB 10)	2 2 2 3 3 2 10 5 4 2	35
Elective	1. Analyse the Financial Services industry and the role of insurance in a business environment. 2. Demonstrate knowledge and understanding of risk in a financial services environment. (level 5) 3. Demonstrate knowledge and understanding of the Capital Gains Tax Act. 4. Demonstrate knowledge and understanding of the Income Tax Act – to be submitted with Long term risk assessment.	9 5 2 2	16 in all from levels 2 to 5

Level 3			
Core	1. Research the history of the Financial Services industry in South Africa. 2. Outline the structure of the unit trust industry. 3. Describe unit trusts as an investment. 4. Indicate how unit trusts are reported. 5. Explain basic transactions in the Unit Trust industry. 6. Manage risk in own life.	10 2 2 2 4 3	23
Elective	1. Produce word processing documents for business. (NSB 10) 2. Produce and use spreadsheets for business (NSB 10) 3. Produce presentation documents for business. (NSB 10) 4. Demonstrate ability to use the World Wide Web. (level 2) (NSB 10)	5 5 5 3	16 in all with level 4 and 5
Total			120

UNIT STANDARDS FOR UNIT TRUST INVESTMENT**Unit Standards at NQF Level 3**

1. **Title:** Research the history of the Financial Services industry in South Africa.
2. **Title:** Outline the structure of the unit trust industry
3. **Title:** Describe unit trusts as an investment.
4. **Title:** Indicate how unit trusts are reported.
5. **Title:** Explain basic transactions in the unit trust industry.
6. **Title:** Manage risk in own life.

Unit Standards at NQF Level 4

1. **Title:** Demonstrate knowledge and insight into the Unit Trust Control Act (1981; 1988).
2. **Title:** Demonstrate knowledge and insight of the FAIS legislation.
3. **Title:** Demonstrate knowledge and insight into the Collective Investment Schemes Act.
4. **Title:** Describe different types of equity based investments.
5. **Title:** Describe different types of interest bearing investments and compare these to securities.
6. **Title:** Demonstrate knowledge and understanding of basic investment techniques.
7. **Title:** Analyse new developments reported in the media that could impact on the unit trust industry.
8. **Title:** Indicate how different needs lead to the development of different investment products.
9. **Title:** Describe the sales function in a unit trust management company.
10. **Title:** Analyse the financial services industry and the role of insurance in a business environment.
11. **Title:** Demonstrate knowledge and understanding of the Capital Gains legislation.

Unit Standards at NQF Level 5

1. **Title:** Demonstrate knowledge and understanding of risk in a financial services environment.

UNIT STANDARD TITLES AND SPECIFIC OUTCOMES AT NQF LEVEL 4

1. **Title:** Demonstrate knowledge and insight into the Unit Trust Control Act (1981: 1988).

- | | |
|----------------------|---|
| Specific Outcome 1.1 | Explain the role of the unit Trust Control Act in the unit trust industry. |
| Specific Outcome 1.2 | Explain the role of the Unit Trust Control Act in the regulation of management companies. |
| Specific Outcome 1.3 | Explain how the unit Trust Control Act regulates fund managers. |
| Specific Outcome 1.4 | Explain how the Unit Trust Control Act protects the unit holder. |

2. Title: Demonstrate knowledge and insight of the FAIS legislation

- | | |
|----------------------|--|
| Specific Outcome 2.1 | Explain the purpose of the FAIS legislation. |
| Specific Outcome 2.2 | Describe the authorisation process. |
| Specific Outcome 2.3 | Apply disclosure and conduct requirements to a selected sub sector. |
| Specific Outcome 2.4 | Explain the mechanisms for enforcement and the implications for the intermediary and the industry. |

3. Title: Demonstrate knowledge and insight into the Collective investment Schemes Act.

- | | |
|----------------------|---|
| Specific Outcome 3.1 | Explain the different types of collective investment schemes. |
| Specific Outcome 3.2 | Describe the key entities required by legislation for a collective investment scheme. |
| Specific Outcome 3.3 | Explain the ethical standards, principles and practices prescribed by collective investment scheme legislation. |
| Specific Outcome 3.4 | Describe the elements of the Trust Deed. |

4. Title: Describe different types of equity based investments.

- | | |
|----------------------|---|
| Specific Outcome 4.1 | Demonstrate knowledge and understanding of the equity market. |
| Specific Outcome 4.2 | Describe shares as an investment. |
| Specific Outcome 4.3 | Describe debentures and warrants as an investment option. |
| Specific Outcome 4.4 | Describe derivatives as an investment. |

5. Title: Describe different types of interest bearing investments and compare these to securities.

- Specific Outcome 5.1 Demonstrate knowledge and understanding of interest bearing and discounted products.
- Specific Outcome 5.2 Explain different deposit based investments.
- Specific Outcome 5.3 Demonstrate knowledge and understanding of money market investment instruments.
- Specific Outcome 5.4 Compare interest bearing investments and securities.

6. Title: Demonstrate knowledge and understanding of basic investment techniques.

- Specific Outcome 6.1 Differentiate between equity based investment products and income bearing investment products.
- Specific Outcome 6.2 Demonstrate knowledge and understanding of the importance of diversification in any investment product.
- Specific Outcome 6.3 Demonstrate knowledge and understanding of local and offshore investment options.
- Specific Outcome 6.4 Demonstrate knowledge and understanding of gearing.

7. Title: Analyse new developments reported in the media that could impact on the unit trust industry.

- Specific Outcome 7.1 Analyse articles and reports from current print and electronic material relating to unit trusts and their performance in the SA market.
- Specific Outcome 7.2 Demonstrate knowledge and understanding of the latest developments in technology that could impact on unit trusts.
- Specific Outcome 7.3 Interpret the effect that mergers between Management Companies have on the unit trust industry.
- Specific Outcome 7.4 Analyse the effects of current global events on the South African unit trust industry.

8. Title: Indicate how different needs lead to the development of different investment products.

- Specific Outcome 8.1 Survey opinions on the need for investments in two different socio economic communities.
- Specific Outcome 8.2 Compare the investment products in SA for short term, long term and medium term investments.

- Specific Outcome 8.3 Match the needs of potential investors with available investment products.
- Specific Outcome 8.4 Interpret statistical information to determine the type of investments most valued by the two socio economic communities.

9. Title: Describe the sales function in a unit trust management company.

- Specific Outcome 9.1 Demonstrate knowledge and understanding of the different sales functions in the unit trust industry.
- Specific Outcome 9.2 Describe the function and related service levels of a broker.
- Specific Outcome 9.3 Describe the functions and related service levels of an institutional sales person.
- Specific Outcome 9.4 Demonstrate knowledge and understanding of the role of a marketing or research division within a management company.

10. Title: Analyse the Financial Services industry and the role of insurance in a business environment.

- Specific Outcome 10.1 Analyse the different services that are classified as financial.
- Specific Outcome 10.2 Demonstrate knowledge and understanding of the kinds of insurance that are important in a business venture.
- Specific Outcome 10.3 Explain a contract of insurance in a business entity.
- Specific Outcome 10.4 Negotiate an insurance contract to meet the needs of a selected business enterprise.

11. Title: Demonstrate knowledge and understanding of the Capital Gains Tax Act.

- Specific Outcome 11.1 Explain the rationale for Capital Gains Tax.
- Specific Outcome 11.2 Explain the concepts used in the Capital Gains Tax legislation and their practical implications for the tax-payer.
- Specific Outcome 11.3 Explain the impact of Capital Gains Tax on a client and provider in terms of different product classes available in financial services.

Specific Outcome 11.4 Explain the responsibility of the provider to the client and the South African Revenue Service.

Unit standards at NQF Level 5

1. Title: Demonstrate knowledge and understanding of risk in a financial services' environment.

Specific Outcome 1.1 Explain the concept of risk in a financial services environment.

Specific Outcome 1.2 Explain the relationship between investment instruments and the financial markets.

Specific Outcome 1.3 Demonstrate insight into current global economic issues.

Specific Outcome 1.4 Develop an investor profile.

Specific Outcome 1.5 Apply the principles of risk to make a financial decision.

No. 1084

2 November 2001

SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)

In accordance with regulation 24(c) of the National Standards Bodies Regulations of 28 March 1998, the Standards Generating Body (SGB) for

Finance, Economics and Accounting

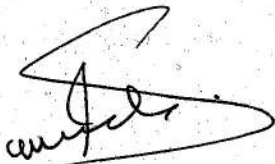
Registered by NSB 03, Business, Commerce and Management Studies, publishes the following unit standards-based qualifications for public comment.

This notice contains the titles, fields, sub-fields, NQF levels, credits, and purposes of the qualifications, and the titles and specific outcomes of the unit standards upon which qualifications are based. The full qualifications and unit standards can be accessed via the SAQA web-site at www.saqa.co.za. Copies may also be obtained from the Directorate of Standards Setting and Development at the SAQA offices, 659 Pienaar street, Brooklyn, Pretoria.

Comment on the qualifications and unit standards should reach SAQA at the address **below and no later Friday 30 November 2001**. All correspondence should be marked **Standards Setting – SGB for Finance, Economics and Accounting** and addressed to

The Director: Standard Setting and Development
SAQA

Attention: Mr. D Mphuthing
Postnet Suite 248
Private Bag X06
Waterkloof
0145
or faxed to 012 – 482 0907



SAMUEL B.A. ISAACS
EXECUTIVE OFFICER

SOUTH AFRICAN QUALIFICATIONS AUTHORITY**NATIONAL CERTIFICATE IN HEALTHCARE BENEFITS ADMINISTRATION:
CLAIMS ASSESSING NQF 4**

Field: Business, Commerce and Management Studies – NSB 03
Sub-field: Finance, Economics and Accounting
Level: 4
Credit: 120
Issue date:
Review date:

Rationale of the qualification

The National Certificate in Healthcare Benefits Administration: Level 4 Claims Assessing is designed to meet the needs of medical aid assessors and people in call centres within the Healthcare Benefits Administration sub sector. It provides an introduction to the assessing of claims in Healthcare Benefits Administration and is the first step on career path for learners who

- Have attained the National Certificate in Insurance: Level 3 and wish to continue on a path of life-long learning.
- Were previously disadvantaged or who were unable to complete their schooling and were therefore denied access to Further Education and Training.
- Have worked in the Healthcare Benefits Administration sub sector for many years, but have no formal qualifications in claims assessing.
- Wish to extend their range of skills and knowledge of the industry so that they can become knowledge workers in the industry.
- Are in a learnership agreement in the Healthcare Benefits Administration sub sector.
- Have recently taken up a position in claims assessing in Healthcare Benefits Administration.

The National Certificate in Healthcare Benefits Administration: Level 4: Claims Assessing, allows the individual to work towards a nationally recognised qualification. It is flexible enough to accommodate both learners in formal education and learners already employed in the Healthcare Benefits Administration sub sector. It aims to develop informed and skilled learners in the Healthcare Benefits Administration and insurance sectors. The qualification at this level is the start of a career path in Claims Assessing, but is still generic enough to allow maximum mobility within Healthcare Benefits Administration and between the different sub-sectors of the financial services industry. Skills, knowledge, values and attitudes reflected in the qualification are building blocks that will be developed further in Level 5. The intention is

- To promote the development of knowledge and skills that are required in the Healthcare Benefits Administration sub-sectors of the insurance industry.
- To release the potential of people.
- To provide opportunities for people to move up the value chain.
- To provide opportunities for lifelong learning for people who work in Healthcare Benefits Administration Claims Assessing for which there was previously no recognised qualification.

Learners already employed in the Healthcare Benefits Administration sub sector and insurance at this level do work that requires a well developed knowledge of the industry in general, the Medical Schemes Act and accompanying regulations and a range of skills. The work roles are linked to the assessment of medical claims and call centres. They include, but are not limited to:

- Claims assessors
- Healthcare Benefits Administrators
- Internal Broker Consultants
- Client Service providers
- Insurance Centre agents
- Intermediaries/Brokers

The National Certificate in Healthcare Benefits Administration: Level 4: Claims Assessing should produce knowledgeable, multi-skilled workers who are able to contribute to improved productivity and efficiency within the insurance industry in general and the Healthcare Benefits Administration sub sector in particular. It should provide the means for current workers to receive recognition of prior learning, to upgrade their skills and achieve a nationally recognised qualification. It should also assist new entrants to the industry. The qualification is structured in a way that exposes learners to different aspects of Healthcare Benefits Administration in general and to claims assessing in detail. It is anticipated that this qualification will promote the notion of life long learning.

Purpose of the qualification

The purpose of the qualification is to build knowledge and skill required by employees in Healthcare Benefits Administration who have had schooling at or below NQF level 4. It is intended to empower learners to acquire knowledge, skills, attitudes and values required to operate confidently as individuals in the South African community and to respond to the challenges of the economic environment and changing world of work in the financial services industry. It should add value to the qualifying learner in terms of enrichment of the person, status and recognition.

As a qualification that covers Healthcare Benefits Administration and insurance related learning, it provides a framework for learners to develop competencies that will give them insight into the Healthcare Benefits Administration sub sector. It includes a basic study of the financial services industry and the insurance sub sector. It introduces a basic understanding of the key terms, rules, concepts and principles of the field that will enable learners to be informed workers in the industry. It provides a balanced learning experience that allows flexible access to life long learning, higher education and to productive employment in Healthcare Benefits Administration. It provides an opportunity for learners to learn and apply academic skills in relation to the workplace and will allow for multi-skilling. The focus is on basic information gathering, analysis, presentation and the ability to apply knowledge of the field to solve routine problems within given frameworks.

Qualifying learners are capable of

- Carrying out basic research, information gathering and analysis.
- Interpreting current affairs and their influence on Healthcare Benefits Administration.
- Managing risk in their own lives.
- Describing fraud in an Healthcare Benefits Administration environment and identifying fraudulent medical claims.
- Explaining the concepts of managed care as applied in Healthcare Benefits Administration in South Africa.
- Operating a computer for business purposes.
- Assessing and processing medical claims including the use of coding.
- Explaining Healthcare Benefits Administration, the products marketed and the role of intermediaries in this sector.
- Showing insight into legislation that regulates Healthcare Benefits Administration.
- Differentiating between medical schemes and medical insurance.

Depending on the unit standards selected as electives, the learner will become competent in basic skills relating to

- Use of word processing and spreadsheets.
- Administering Employee long term benefits
- Explaining compulsory statutory insurance in South Africa
- Applying legislation that regulates Healthcare Benefits Administration.
- Call centres
- Sales and marketing
- The processing of numerical and text data
- Managing an information system
- The relationship between needs and Healthcare Benefits Administration products
- Marketing and Healthcare Benefits Administration product to a niche market.

These unit standards are intended as building blocks for the further development of skills that will make the learner a more fulfilled, informed, efficient and cost effective worker in the industry. This should result, in turn, in more effective and efficient service to the consumer and should make the industry more competitive in the global market.

Access to the Qualification

There is open access to this qualification. Learners should be competent in Communication, Mathematical Literacy and Financial Literacy at NQF level 3.

Exit-level outcomes

Qualifying learners should be capable of:

- Co-ordinating with others.
- Applying the methods, procedures and techniques of claims assessing.
- Analysing new developments in the industry and researching aspects of Healthcare Benefits Administration
- Operating as informed employees in the Healthcare Benefits Administration sub sector.
- Understanding the structure and the market of Healthcare Benefits administrators and their role and place in that structure.
- Gathering, analysing and presenting information.

Associated Assessment Criteria

- Rules applicable to different options are applied in a variety of situations in order to assess medical claims.
- Work output is in line with an agreed mandate, relevant service agreements, the Administrator's customer service standards and legislative requirements.
- Methods, procedures and techniques of medical claims assessing are applied consistently in terms of specific scheme and Administrator practices and the Medical Schemes Act.
- The consequences of non compliance are clearly indicated for practices required in Healthcare Benefits Administration.
- New developments and trends in the Healthcare Benefits Administration are accessed, analysed and interpreted from reports in the media.
- Knowledge of current developments in Healthcare Benefits Administration is discussed with reference to potential impact on claims.
- The structure of the Healthcare Benefits Administration sub sector is analysed and an indication is given of the contribution of claims assessing to Healthcare Benefits Administration.
- Information is gathered, analysed and presented in order to assess a claim and to identify fraud in a Healthcare Benefits Administration environment.
- The Healthcare Benefits Administration market is described and an indication is given of the role that medical schemes / medical insurance play in the provision of healthcare benefits in South Africa.
- A computerised database is used to access information from electronic media in order to assess a medical claim.

The learner is able to demonstrate ability to

- Identify and solve problems related to Healthcare Benefits Administration options in which responses show that responsible decisions using critical and creative thinking have been made. S/he is required to assess medical claims and apply the rules of available products to different situations.
- Work effectively with others as a member of a team, group, organisation or community. As the qualification is intended to be part of a learnership it is unlikely that the learner would work alone.
- Organise and manage oneself and one's activities responsibly and effectively in that it is expected that the learner will be responsible for his/her own learning and for organising his/her own work allocated tasks responsibly in the work environment. S/he is required to complete research assignments timeously and to apply knowledge of different aspects of Healthcare Benefits

Administration and insurance. S/he should be able to provide for his/her own financial security and manage his/her own finances.

- Collect, organise and critically evaluate information. These competencies are built into the assessment criteria in many of the unit standards and the learner is required to do research projects and analyse information from the media.
- Communicate effectively using visual, mathematics and language skills in the modes of oral and/or written presentations. These competencies are an integral part of all the unit standards and are built into the assessment criteria.
- Use science and technology effectively and critically, showing responsibility towards the environment and the health of others, in that the Healthcare Benefits Administration environment is technology driven and very few activities take place without the application of technology. The inclusion of computer end user standards ensures that this Critical Cross Field Outcome receives attention. The learner is also expected to access information from electronic media and use a computerised database.
- Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation in that references are made wherever applicable to the learners' part in the big picture and how his/her actions have implications up and down the line.

In addition this qualification contributes to the full personal development of each learner and the social and economic development of the society at large, by making it the underlying intention of any programme of learning to make the individual aware of the importance of

- Reflecting on and exploring a variety of strategies to learn more effectively in order to become an informed worker in Healthcare Benefits Administration.
- Being culturally and aesthetically sensitive across a range of social contexts in dealing with diverse people in the workplace including customers, co-workers and people who are surveyed or interviewed. The inclusion of an additional official South African language further supports this outcome.

International Comparability

This qualification will be compared to international qualifications in terms of outcomes and assessment criteria, degree of difficulty and notional learning time. It will be benchmarked against

- FET level 4 in South African formal education.

- Healthcare Benefits Administration NVQs from England

Integrated assessment

Assessment practices must be fair, transparent, valid, reliable and should ensure that no learner is disadvantaged. Learners who wish to be assessed against this qualification should direct enquiries to the Insurance Sector Quality Authority, INSQA.

- The focus of assessment must be on the assessment of the learning outcomes rather than learning outputs. The specific outcomes guide the learning and training process towards the outcomes on a continuous basis. The purpose is to determine whether the outcomes have been attained. Situations should present a wide range of options. Applications should require significant choices from a wide range of procedures and in a number of contexts.
- Learning, teaching and assessment are inextricably linked. Where appropriate, assessment of knowledge, skills, attitudes and values indicated in the various unit standards should be integrated. Assessment in communication, mathematical literacy and financial literacy should use authentic insurance contexts wherever practical.
- Assessment has a formative monitoring function. Formative assessment should be used to assess gaps in the learners' skill and knowledge and to indicate where there is a need for expanded opportunities. The goal is to promote learning and to assess the efficacy of the teaching and learning process. Feedback from assessment informs teaching and learning and allows for the critique of outcomes, methodology and materials. Formative assessment is diagnostic and as such it should guide the learner and the trainer. It is continuous and is used to plan appropriate learning experiences to meet the learner's needs. It provides information about problems experienced at different stages in the learning process. As it is criterion referenced, if the learner has met the assessment criteria, s/he has achieved the outcomes.
- Assessment should also have a summative component. Summative assessment may be used on completion of a unit standard, but should not be the only form of assessment. There should be a summative assessment based on the exit outcomes before the National Certificate in Healthcare Benefits Administration: Claims Assessing: NQF Level 4 is awarded.
- A variety of methods must be used in assessment and tools and activities must be appropriate to the context in which the learner is working. Assessment should take place in an authentic context as far as is possible. Where it is not possible to assess competence in the workplace, simulations, case studies and other similar techniques should be used to provide a context appropriate to the assessment.

- Integration implies that theoretical and practical components should where possible be assessed together.
- Integrative techniques should be used to assess applied competence. Learners should be required to demonstrate that they can perform the outcomes with understanding and insight. In the unit standard *Assess and process a medical claim* learners are required to have a minimum of 120 hours practical experience before they are credited with the unit standard.
- Assessment should ensure that all specific outcomes, embedded knowledge and Critical Cross Field Outcomes are evaluated. Assessment of the Critical Cross-Field Outcomes should be integrated with the assessment of the specific outcomes. The Critical Cross Field Outcomes are implicit in some unit standards and programmes should be designed to extend and further reflect the integration.

Recognition of Prior Learning

The National Certificate in Healthcare Benefits Administration: Level 4: Claims Assessing allows open access. Provision has been made for prior learning to be recognised if a learner is able to demonstrate competence in the knowledge, skills, values and attitudes implicit in this qualification. Application for Recognition of Prior Learning (RPL) should be made to INSQA or a relevant accredited ETQA.

- Recognition of Prior Learning (RPL) may allow for accelerated access to further learning.
- Credit towards a unit standard is subject to quality assurance by INSQA or a relevant accredited ETQA and is conducted by a workplace assessor.

Articulation Possibilities

The National Certificate in Healthcare Benefits Administration: Level 4: Claims Assessing is structured in a way that exposes learners to different aspects of the Healthcare Benefits Administration industry with a view to enabling them to make an informed choice of a career path in one of the sub sectors.

The unit standards that make up the certificate are the building blocks of knowledge and skill that are necessary for the proposed level 5 diploma. Within the financial services sector articulation possibilities exist between long term insurance, personal accident and Healthcare Benefits Administration.

Moderation Options

This qualification will be internally assessed by the provider and moderated by a moderator registered by the Insurance Sector Quality Authority (INSQA) or a relevant accredited ETQA. The mechanisms and requirements for moderation will be contained in the document obtainable from INSQA in 2001, *INSQA framework for assessment and moderation*.

- Moderators, competent at the level of the qualification, are registered by INSQA or a relevant accredited ETQA to ensure that the standard across assessors is consistent.
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Criteria for registration of internal and external assessors in the sub-field

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- Institutions and providers offering learning that will lead to the achievement of the National Certificate in Healthcare Benefits Administration: Level 4: Claims assessing must be accredited as providers with INSQA or a relevant accredited ETQA.
- INSQA will assure the quality of all learning programmes in collaboration with other SETAS in different economic sectors.

**National Certificate in Healthcare Benefits Administration: Claims Assessing (NQF 4)
Qualification Matrix**

	Level 4	Credits	Total
Fundamentals	Communication Mathematical literacy Financial literacy	20 16 10	46
Core	1. Analyse new developments reported in the media that could impact on long term insurance. 2. Explain the concept of coding as used in Healthcare Benefits Administration. 3. Research the Healthcare Benefits Administrator sub sector in South Africa. 4. Demonstrate knowledge and understanding of different products marketed by Healthcare Benefits Administrators. 5. Assess and process a medical claim. 6. Describe the control of fraud in Healthcare Benefits Administration. 7. Describe managed care as it is applied in Healthcare Benefits Administration in South Africa. 8. Demonstrate knowledge and insight into the Medical Schemes Act (131 of 1998) and Regulations.	10 4 5 4 6 8 6 3	46
Elective	1. Demonstrate knowledge and insight into the Policyholder Protection Legislation. 2. Demonstrate knowledge and insight of the FAIS legislation.	2 2	9 in all from levels 2 to 4

	Level 3		
Core	1. Explain Healthcare Benefits Administration in South Africa. 2. Manage risk in own life. 3. Describe healthcare funding in South Africa and the role of intermediaries in the sector.	2 3 3	8
Elective	1. Research the history of the Financial Services industry in South Africa. 2. Indicate how different needs lead to the development of different insurance products. 3. Describe the importance of a healthy lifestyle for members of medical schemes and explain the concept of corporate wellness. 4. Administer long term employee benefits and healthcare membership. 5. Explain the types of compulsory statutory insurance in South Africa. 6. Produce and use spreadsheets for business (NSB 10). 7. Produce word processing documents for business. (NSB 10).	10 4 2 2 2 5 5	9 in all with level 4

	Level 2		
Core	1. Process numerical data and text information in an insurance environment.	2	8
	2. Maintain an existing information system in an insurance environment.	2	
	3. Market a single need insurance policy to a niche market.	2	
	4. Demonstrate the ability to use electronic mail software to send and receive messages.	2	
	5. Demonstrate ability to use the World Wide Web.	2	
Total			120

UNIT STANDARDS FOR HEALTHCARE BENEFITS ADMINISTRATION**Unit Standards at NQF Level 2**

1. **Title:** Process numerical data and text information in an insurance environment.
 2. **Title:** Maintain an existing information system in an insurance environment.
 3. **Title:** Market a single need insurance policy to a niche market.
-

Unit Standards at NQF Level 3

1. **Title:** Explain Healthcare Benefits Administration in South Africa.
 2. **Title:** Manage risk in own life.
 3. **Title:** Describe healthcare funding in South Africa and the role of intermediaries in the sector.
 4. **Title:** Research the history of the Financial Services industry in South Africa.
 5. **Title:** Indicate how different needs lead to the development of different insurance products.
 6. **Title:** Describe the importance of a healthy lifestyle for members of medical schemes and explain the concept of corporate wellness.
 7. **Title:** Administer long term employee benefits and healthcare membership.
 8. **Title:** Explain the types of compulsory statutory insurance in South Africa.
-

Unit Standards at NQF Level 4

1. **Title:** Analyse new developments reported in the media that could impact on long term insurance.
2. **Title:** Explain the concept of coding as used in Healthcare Benefits Administration.
3. **Title:** Research the Healthcare Benefits Administrator sub sector in South Africa.
4. **Title:** Demonstrate knowledge and understanding of different products marketed by Healthcare Benefits Administrators.
5. **Title:** Assess and process a medical claim.
6. **Title:** Describe the control of fraud in Healthcare Benefits Administration.
7. **Title:** Describe managed care as it is applied in Healthcare Benefits Administration in South Africa.

-
8. **Title:** Demonstrate knowledge and insight into the Medical Schemes Act (131 of 1998) and Regulations.
 9. **Title:** Demonstrate knowledge and insight into the Policyholder Protection Legislation.
 10. **Title:** Demonstrate knowledge and insight of the FAIS legislation.
-

UNIT STANDARD TITLES AND SPECIFIC OUTCOMES AT NQF LEVEL 4

-
1. **Title:** **Analyse new developments reported in the media that could impact on long term insurance.**
-

Specific Outcome 1.1 Analyse articles and reports from current print and electronic media relating to the structure or administration of long term insurance in SA.

Specific Outcome 1.2 Demonstrate knowledge and understanding of the latest developments in technology that could impact on long term insurance.

Specific Outcome 1.3 Interpret the effect that innovations in medical treatment and drug development could have on one of the sub sectors of long term insurance.

Specific Outcome 1.4 Demonstrate knowledge and understanding about the spread of diseases in Africa.

-
2. **Title:** **Explain the concept of coding as used in Healthcare Benefits Administration.**
-

Specific Outcome 2.1 Demonstrate knowledge and understanding of the concept of coding in Healthcare Benefits Administration.

Specific Outcome 2.2 Demonstrate knowledge and understanding of procedural coding systems.

Specific Outcome 2.3 Demonstrate knowledge and understanding of diagnostic coding systems.

Specific Outcome 2.4 Demonstrate knowledge and understanding of consumable coding systems.

Specific Outcome 2.5 Apply a procedural coding system in assessing a claim.

3. Title: Research the Healthcare Benefits Administrator sub sector in South Africa.

Specific Outcome 3.1 Explain why Healthcare Benefits Administration exists as a sub sector of the insurance industry in South Africa.

Specific Outcome 3.2 Indicate the role of the various stakeholders and organised groups within the industry.

Specific Outcome 3.3 Investigate the factors that impact on a fund's stability.

Specific Outcome 3.4 Investigate how the industry caters for different market sectors.

4. Title: Demonstrate knowledge and understanding of different products marketed by Healthcare Benefits Administrators.

Specific Outcome 4.1 Explain the difference between a medical scheme and medical insurance.

Specific Outcome 4.2 Compare traditional and new generation medical schemes.

Specific Outcome 4.3 Explain the benefits that are covered by medical schemes.

Specific Outcome 4.4 Understand and use in the correct context, terminology used in the industry.

Specific Outcome 4.5 Select a product according to a client profile.

5. Title: Assess and process a medical claim.

Specific Outcome 5.1 Demonstrate knowledge and understanding of the use of current industry tariff guidelines in processing a claim.

Specific Outcome 5.2 Use medical reference guides to access information.

Specific Outcome 5.3 Demonstrate knowledge and understanding of how scheme rules apply to payment of a claim.

Specific Outcome 5.4 Demonstrate basic knowledge and understanding of the most commonly occurring medical conditions in South Africa

6. Title: Describe the control of fraud in Healthcare Benefits Administration.

Specific Outcome 6.1 Describe fraud as it occurs in an Healthcare Benefits Administration environment.

Specific Outcome 6.2 Demonstrate knowledge and understanding of legal aspects relating to fraud in an Healthcare Benefits Administration environment.

Specific Outcome 6.3 Demonstrate knowledge and understanding of internal processes around the investigation of fraud in Healthcare Benefits Administration.

Specific Outcome 6.4 Analyse trends and the impact of fraud in an Healthcare Benefits Administration environment.

Specific Outcome 6.5 Explain control mechanisms used to contain fraud in an Healthcare Benefits Administration.

7. Title: Describe managed care as it is applied in Healthcare Benefits Administration in South Africa.

Specific Outcome 7.1 Describe the rationale for managed care.

Specific Outcome 7.2 Explain the principles of managed care.

Specific Outcome 7.3 Describe the different aspects of a managed care programme.

Specific Outcome 7.4 Analyse the advantages and disadvantages of managed care.

8. Title: Demonstrate knowledge and insight into the Medical Schemes Act (131 of 1998) and Regulations.

Specific Outcome 8.1 Explain the rationale for the introduction of the Medical Schemes Act.

Specific Outcome 8.2 Explain how the regulations apply to members of medical schemes.

Specific Outcome 8.3 Investigate the practical implications of the regulations and the resultant financial risk to the scheme.

Specific Outcome 8.4 Explain the administration requirements of the Act.

Specific Outcome 8.5 Describe how the Act governs the relationship between intermediaries and Healthcare Benefits Administrators.

9. Title: Demonstrate knowledge and insight into the Policyholder Protection Legislation

Specific Outcome 9.1 Explain why policyholder protection was implemented.

Specific Outcome 9.2 Explain how the policyholder protection rules achieve their purpose.

Specific Outcome 9.3 Indicate the intended purpose of particular provisions in the rules.

Specific Outcome 9.4 Demonstrate knowledge and insight into the meaning of terminology used in the policy holder protection rules.

Separate Unit Standards**UNIT STANDARDS FOR FINANCIAL LITERACY****Unit Standards at NQF Level 2**

1. **Title:** Examine the application of the Basic Conditions of employment Act and its effect on earnings in own contract.
 2. **Title:** Investigate credit in own circumstances.
 3. **Title:** Use a personal budget to manage own money.
 4. **Title:** Examine the cost benefits of using bank institutions for managing personal finances.
-

Separate Unit Standards**UNIT STANDARDS FOR FINANCIAL LITERACY NQF Level 2**

1. **Title:** Examine the application of the Basic Conditions of employment Act and its effect on earnings in own contract.
-

Specific Outcome 1.1 Demonstrate knowledge and understanding of the financial elements of an employment contract.

Specific Outcome 1.2 Interpret standard deductions reflected on a salary advice.

Specific Outcome 1.3 Explain the financial responsibilities that a company has to its employee.

Specific Outcome 1.4 Explain the responsibilities of the employee towards her/his employer.

2. Title: Investigate credit in own circumstances.

Specific Outcome 2.1 Discuss the different types of credit available to an individual in own situations and the basic principles and legal implications of credit contracts.

Specific Outcome 2.2 Research the cost of credit in buying a property / home.

Specific Outcome 2.3 Research the cost of credit on household items.

Specific Outcome 2.4 Research the cost of clothing and consumable goods.

Specific Outcome: 2.5 Investigate the options for financing a vehicle.

3. Title: Use a personal budget to manage own money.

Specific Outcome 3.1 Record and analyse current spending patterns.

Specific Outcome 3.2 Take control of own finances and get the most for one's money.

Specific Outcome 3.3 Recognise the need to save as part of personal financial management.

Specific Outcome 3.4 Compile a personal budget for the next three months, to manage own money.

4. Title: Examine the costs and benefits of using banking institutions for managing personal finances.

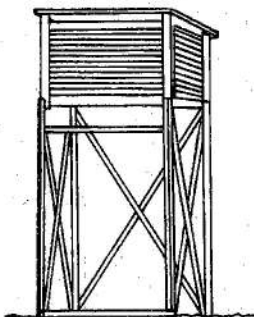
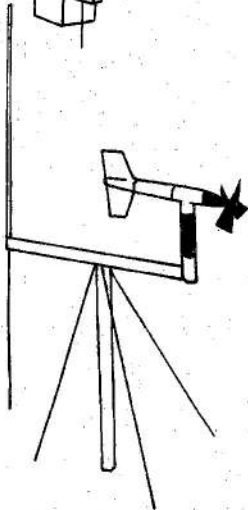
Specific Outcome 4.1 Investigate the types of accounts offered at banking institutions for managing personal finances.

Specific Outcome 4.2 Research the financial costs of various banking transactions.

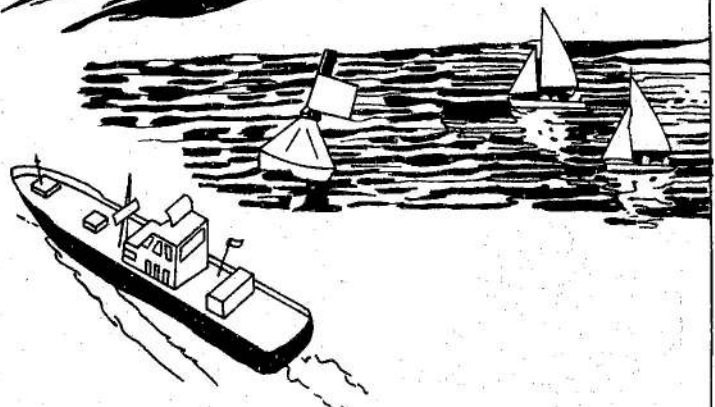
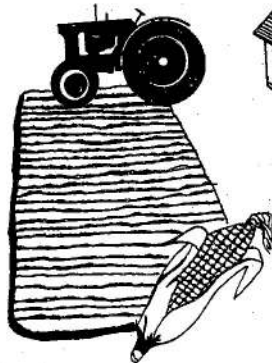
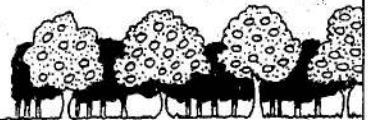
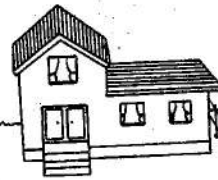
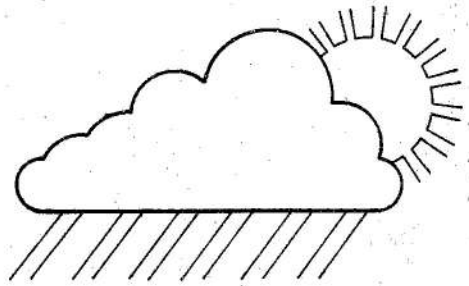
Specific Outcome 4.3 Demonstrate an awareness of the risks and responsibilities involved when completing various transactions.

Specific Outcome 4.4 Make an informed choice regarding own banking.

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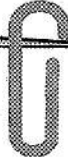
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