

BULLETIN – Vol 6 November 2020

MESSAGE FROM THE PRINCIPAL OFFICER

2020 has been a year filled with reflection. If anything, this worldwide pandemic has taught us a great deal, not only as individuals but as a community, a country even. The same is to be said for RFMCF. We are pleased to announce that we have used 2020 to enhance our service to all our VPA members of RFMCF. A lot of planning and testing has been happening behind the scenes to bring you some exciting new products in 2021.

By now you have received communication about the newly introduced **Disease Risk Management Programme** that will be released in early 2021, but *that's not all* – we will also be releasing a wonderful platform that will allow you to have your medical fund at your fingertips – *when you need us the most*.

We want to thank you, our VPA members, for all the efforts made by you to ensure the safety of yourself and your loved ones.





As we move into the festive season, family gatherings and social get-togethers are expected. It is important to continue to remain alert and ensure the practice of good hygiene protocols. If you feel unwell, rather make the responsible choice, and remain home for the sake of yourself and your loved ones.

We are entering 2021 more prepared and look forward to sharing all the exciting things coming your way. We wish you and your loved ones a joyful and peaceful festive season.

All the best for 2021.

Sincerely,

Dr Anushka Jamuna

Acting Principal Officer of RFMCF

What's up in this Edition?

Be sure to read VOLUME 6 of the RFMCF Bulletin as we will be talking about your membership, pharmacies along with a look at what you can expect in 2021 and how it will benefit you as a member of the Fund.

Here's a sneak peek what you will find in this quarter's bulletin:

- Stay Informed, Designated Service Providers – Page 2
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- Disease Risk Management, who qualifies for RFMCF – Page 4



& a Happy New Year!

From the RFMCF Team

Email address: info@rfmcf.co.za

STAY INFORMED

We are releasing exciting news in the coming months and don't want you to miss out on any of it. We have, however, noticed that several VPA Members don't have updated contact details listed on their membership profiles which could result in you not receiving the latest news and important information that may affect you.

RFMCF encourages you to contact the Client Service Centre on +27 (0)12 679 4200 or info@rfmcf.co.za and update your contact details (cell phone number, email address and physical address). We have been circulating important information and documents, please make sure you receive all the communication.

You can also log into your web profile to access your information via <u>www.rfmcf.co.za</u>. Login or register by clicking on member login on the home page of the RFMCF website and follow the easy prompts.



The RFMCF Client Service Centre is operational from Monday to Friday, from 07:30 until 16:00 every day, excluding public holidays. Our Client Service Consultants are readily available telephonically during the operational hours to assist you with any fund related enquiry you may have, so give them a call on 012 679 4200 for assistance.

DESIGNATED SERVICE PROVIDERS

A Designated Service Provider (DSP) - Members who choose not to use the DSP selected by the Fund may have to pay a portion of the medical bill as a co-payment. This co-payment will be the difference between the DSP and non-DSP tariff amount. All members are encouraged to make use of a DSP to avoid co-payments on health services rendered.

Important Notice

The sending and receiving of postal communication will discontinue effective 01 January 2021. Please note that the Centurion Client Service walk-in centre is now permanently closed with immediate effect.

RFMCF Roadshows We are excited to announce that, depending on the lockdown measures, we will kick off with the 2021 Roadshows effective March 2021.

Please ensure that you have updated your contact details before this effective date. Electronic communication will instead take its place, by means of e-mail, SMS and the website platform.

Pharmacies Acute versus Chronic Medication

There is a distinction in the process to obtain acute disease and chronic (repeat) medication. With prior consent and authority from your nearest Area Military Health Unit, **acute** disease prescriptions may be dispensed **privately**.

Medication on **chronic** (repeat) prescriptions must be dispensed by **SAMHS pharmacies** at the military health facilities charged with the responsibility to serve the AMHUs in their area of responsibility mentioned below.

In incidences where SAMHS pharmacies might be "out of stock" and in cases where beneficiaries reside outside the 50 (fifty) km radius from the nearest SAMHS facility, they will receive a **buyout** form to obtain medication from any private pharmacy of their choice that is listed with MediKredit.

MediKredit is the pharmacy management service of the fund that has over 90% of pharmacies registered on their platform nationwide, therefore you may visit almost any pharmacy in the country. If the pharmacy is not registered with MediKredit, your buy-out will be for your own cost.

Members who do not have a valid BUYOUT form for private claims will be held liable for the full claim cost.

Find your pharmacy on the link below:

https://networks.medikredit.co.za/pharmacy_search



PREPARE FOR THE UNPLANNED

It's important that your family members and/or friends are made aware of your VPA membership, so that RFMCF can be notified by those people in the case of an emergency event or even death. No-one is guaranteed of tomorrow, and the passing of a loved one always comes with great shock. To allow our loved ones to work through the grieving process easier, it is always a good idea to have all our paperwork ready and up to date in the case of such event. It's a way of taking care of our loved

ones when we leave them.

VPA MEMBERSHIP

In the event of the the passing of the principal member, the Death Certificate should be emailed to <u>membership@rfmcf.co.za</u>. The living spouse will automatically be changed from a dependant to become the Principal Member of the existing membership profile. If both parents are deceased, the youngest dependant will become the main member.

A member's contact details can be updated via a phone call.

The member and dependent ID numbers can be updated via a phone call.

Death, marriage and new-born, registration and removal of dependents can only be processed by submitting supporting documentation.

Should you not have an email address nor a cell phone, you can make use of a trusted family member or friends' details to ensure that you are kept up to date with information.



HEARING AIDS

Did you know? Since 01 January 2020, VPA members have a limit of R15,000.00 available for hearing aids every 5 years. It is important to note that the authorisation process will not change. The South African Military Health Services (SAMHS) still provides the authorisation for services by means of a DD2703 authorisation.

DISEASE RISK MANAGEMENT

All VPA Members have received their first communication about the new product being launched early 2021, called the **Disease Risk Management Programme**. If you have missed this communication, visit the RFMCF website for more information in this regard.

Here are a few frequently ask questions answered.

DOES THIS COST ME ANYTHING TO BE LISTED ON THE PROGRAMME?

No, this is a value-added product at no additional cost.

HOW DO I REGISTER FOR MY CHRONIC CONDITION?

Download the Chronic Application Form from the RFMCF Website. You as the patient must complete Section A on the form, and your treating provider must complete Section B and C. You as the member must please ensure that the form is submitted via email to <u>chronicregistration@rfmcf.co.za</u> or fax +27 (0)12 679 4460 to the Fund for registration purposes.

WILL I BE LIABLE FOR THE CONSULTATION WHEN MY DOCTOR COMPLETES THE FORM?

No. Your treating provider will use tariff code 0199 to claim for the completion of the Chronic Condition Application Form, which will be covered by the Fund. Your treating provider can contact us on +27 (0)12 679 4200 or email <u>info@rfmcf.co.za</u> should they have any questions in this regard.

THANK YOU for reading the RFMCF Bulletin



WHO QUALIFIES TO JOIN RFMCF?

STANDARD RETIREMENT

Members who reach the age of 60 and contributed for 10 years or more while serving in the SANDF.

EARLY RETIREMENT

Members who reach the early retirement age, as prescribed by the SANDF, and contributed for 10 years or more while serving in the SANDF.

MEDICAL UNFIT

Members who are declared medically unfit before reaching the age of 60 years and contributed for 10 years or more while serving in the SANDF.

SEVERANCE PACKAGE

Members who voluntarily accept a severance package and contributed for 10 years or more while serving in the SANDF.

RESIGNATION AGE 50 OR OLDER

Members who voluntarily resign at/or after the age of 50 and contributed for 10 years or more while serving in the SANDF. The member will not receive benefits from the Fund until the age of 60, because it was a voluntary resignation. The member should obtain private medical cover until the member turns 60.

CONTRACT EXPIRY

Members whose contract expire but will still be able to contribute for 10 years towards the RFMCF.

WIDOW(ER)

The widow/widower/surviving civil union partner of a serving member but will still be able to contribute for 10 years towards the RFMCF.

ORPHAN CHILDREN

The orphan children of a serving member.

Enquiries: 012 679 4200

Fax number: 012 679 4460

Email address: info@rfmcf.co.za