

PG. 2 - 3

NEW Online Application Form, Mobi App Video Demonstrations, Schedule of Benefits

PG. 4

ER24, Contact Us, Claim Reimbursements, Marriage Status

PG. 5

Rethink Resignation, Chronic Medicine



## Message from the Principal Officer

Each year is like a new book we read, a book with 4 chapters representing the 4 quarters, filled with 365 pages of achievements, failures, progress and lessons. We have reached the final chapter of our book titled “Twenty-Twenty-Two”. It is now time that we reflect on the journey that led us to this moment in time to plan ahead before we open the new chapter in our book titled “Twenty-Twenty-Three”.

Looking back on 2022, the RFMCF has achieved a number of goals set out in the previous year. The most recent one being the **Online RFMCF New Member Application form** - a real-time form available on the RFMCF website, where new members no longer have to follow a tedious paper process. Instead, the online application form is quick, secure and easy, receiving all the necessary information the moment a new member submits their online application form. A great way to show that the Fund has its member’s best interest at hand, by enhancing the member experience from the get-go.

Along with the digital form, the Fund also upgraded the outdated **RFMCF website**. It now has a new look and feel. Most importantly, it ensures that the member experience is enhanced when visiting the website, allowing members to navigate and find information quickly and easily.

We encourage all members to download and use the Mobi App to their advantage. Additional development is being done on this platform to enhance the capabilities for members. To assist members, the Fund created the **Mobi App video demonstrations** for their registration and navigation through the Mobi App. We wish for members to use this platform to their advantage.

One should not forget that the aim of the Fund is to provide continued medical, dental, and hospital treatment *through* the South African Military Health Services (SAMHS) to members and registered dependants. Given the challenging healthcare environment, and the rapid increase in medical outsourcing by the SAMHS to private medical providers, the Fund is obliged to institute necessary measures to ensure that the Fund remains sustainable. 2023 will therefore be an important year for the Fund and its members when the Fund launches the **RFMCF Schedule of Benefits**. Once the necessary implementation planning has taken place, communication will be shared with RFMCF Members. Please ensure that the Fund has all your updated contact details available so that you are kept abreast of all developments.

*The Fund wishes you and your family a happy, peaceful and joyous festive season.*

Dr Anushka Jamuna  
Principal Officer  
of the RFMCF



Visit [www.rfmcf.co.za](http://www.rfmcf.co.za) to obtain the online membership application form button on the top right-hand corner.



**REGULAR FORCE  
MEDICAL CONTINUATION FUND**

**ONLINE MEMBERSHIP APPLICATION  
FORM**

# WHAT'S *new*

## ONLINE MEMBERSHIP APPLICATION FORM

The Fund is pleased to announce that the online (digital) **New Member Application Form** was launched in early November 2022, just in time for the many members joining the Fund following the Mobility Exit Mechanism programme.

The collaboration took place between the Fund, PPS Healthcare Administrators and SANDF Directorate HR Maintenance (Medical Section) to successfully create this online platform for new members.

Over 100 successful online application forms were received and processed in the first week it went live. To date, we have received 415 online applications. This is a significant milestone for the Fund in moving away from the manual and time-consuming process with the benefit of it being a real-time application.

## Mobi App *Demonstration Videos*

The RFMCF Mobi App enables you, our valued member, to access your medical information when and where you need it. With further development on its way, it will become even more beneficial for you and your registered dependants to download and use the RFMCF Mobi App to your advantage.

To help guide you through the process, the Fund created five demonstration videos on how to easily register and navigate the Mobi App.

**VISIT THE RFMCF WEBSITE ([WWW.RFMCF.CO.ZA](http://WWW.RFMCF.CO.ZA)) OR CLICK [HERE](#) TO VIEW THE VIDEOS.**

Each principal member and registered dependants can register the Mobi App on their individual smartphones to gain

access to their online profile and membership cards.

The following demonstration videos are available to watch as it guides you through the process step-by-step:

1. How to register on the RFMCF Mobi App
2. How to log on to RFMCF Mobi App after registration
3. Mobi App Main Screen Explained
4. How to view and send your Membership Card
5. How to view and forward claim statements

If you have any challenges with the registration process after watching these videos, contact the Client Service Centre at 012 679 4200 or send an email to [info@rfmcf.co.za](mailto:info@rfmcf.co.za) for further assistance.

## COMMUNICATION | *Where to query what?*

All enquiries relating to outsourced claims/invoices must be directed to the Fund. New claims must be sent to [claims@rfmcf.co.za](mailto:claims@rfmcf.co.za) and claim enquiries must be sent to [info@rfmcf.co.za](mailto:info@rfmcf.co.za).

All enquiries relating to DD2703 (outsourced authorisations) must be directed to the SAMHS through the dedicated channels, and not to the Fund.

# Let's talk about the *Schedule of Benefits*

## What is a Schedule of Benefits?

It is a list of allocated benefits made available to a member and their registered beneficiaries for a specified benefit period. Members receive new benefits at the beginning of every benefit period and these benefits become the member's healthcare 'budget' for that year. The Schedule of Benefits will be applicable to all services, including services that are outsourced by the SAMHS.

## Why is the Fund implementing a Schedule of Benefits?

The economic and healthcare environment in South Africa has necessitated more stringent management of the Fund's finances while ensuring good quality healthcare continues to be available to the Fund's members. The Fund has noted the constant increase in outsourcing by the SAMHS to private medical providers with great concern.

## When will the Schedule of Benefits be implemented?

The official launch date is planned for April 2023, however, it will be announced by the Fund during 2023. Members will receive comprehensive communication and videos to explain the implementation and breakdown of the Schedule of Benefits.

## What will happen if my benefits have been depleted?

Members will be responsible for managing their outsourced benefits to avoid depletion of benefits. Services provided in the SAMHS facilities will remain available without benefit restrictions. Members must educate themselves to ensure that they fully understand the Schedule of Benefits once it is available, so that it is effectively managed by members and their dependants.

## Why is it important that I register on the DRM programme?

By registering on the Disease Risk Management (DRM) Programme, a unique chronic treatment plan is created per beneficiary that comprises of pre-approved medical services. These services are costed separately from the Schedule of Benefits. Therefore, by registering on the DRM programme, the beneficiary will not use up their day-to-day benefits from the Schedule of Benefits.

**The Fund has identified over 6000 beneficiaries who should potentially be registered on the DRM Programme. These beneficiaries will receive individual communication from the Fund. Members who are not registered on the DRM programme while using chronic medicine monthly should be on the lookout for this communication.**

## The Fund is not a registered medical scheme. Why is it following similar trends?

Although the Fund is not a registered medical scheme, it functions in the same environment as medical schemes. In the event where RFMCF Members are outsourced by the SAMHS to private service providers, these providers treat the Fund the same way as they do medical schemes when it comes to the processing and management of claims. The Fund's success depends greatly on the wholehearted cooperation of stakeholders such as the SAMHS and service providers. The best long-term sustainable solution is in the form of a Schedule of Benefits where service providers know the parameters within which they can provide treatment to Fund members and beneficiaries.

Further information about the Schedule of Benefits will be provided at the **2023 Wellness Days** and communication will be distributed to all members thereafter to ensure that everyone receives the same information.

The following Wellness Dates have been confirmed, invitations will be distributed during the month of December 2022.

**Gauteng:** 14,15,16 February 2023  
**Western Cape:** 21, 22, 23 February 2023  
**Eastern Cape:** 09 March 2023

Be on the lookout for 2023 Wellness Day information that will be distributed soon.

## *Hearing Aids*

In **Bulletin 9 of October 2021**, we communicated to members regarding hearing aid benefits. **THE FUND WISHES TO REITERATE THE FOLLOWING IN THIS REGARD:**

- Members are responsible for ensuring that they have hearing aid benefits available from the Fund **BEFORE** going to receive services.
- The Fund covers hearing aid appliances up to the value of R15,000.00 every 5 years, subject to a SAMHS authority (DD2703).
- Please comply with RFMCF protocols.

The following should be noted:

- One sheet of batteries is covered during the initial fitting of the new hearing aid. Thereafter it is the responsibility of the member to purchase them.
- Hearing aid repairs will be paid when the manufacturer's warranty expires.



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ER24 is the Designated Service Provider for ambulance services for the RFMCF to provide quality **emergency response services** and **pre-hospital care** for members of the Fund. It has come to the Fund’s attention that non-emergency related ambulance services are requested (and declined). When discharged from a medical facility, please note that ambulance services will not be approved to return the patient to a retirement home or a similar setting. The patient must make the necessary arrangements to travel back to their abode.

*For more information in terms of what is covered, and what is not covered, visit the RFMCF website ([www.rfmcf.co.za](http://www.rfmcf.co.za)) or click [here](#).*

## Contact Us

### For General Enquiries

*Office hours are between 07h30 and 16h00, Mondays to Fridays, excluding public holidays.*

Call Centre	☎ 012 679 4200
Claims	☎ 012 679 4200
Chronic Medication Advisory Services	☎ 012 679 4200
Optical Authorizations or Optical enquiries	☎ 012 679 4200
Fraud	☎ 086 044 4120

### RFMCF E-mail Addresses

*When sending an email to the Fund, ensure that you quote your VPA number in the subject line.*

General Enquiries	✉ <a href="mailto:info@rfmcf.co.za">info@rfmcf.co.za</a>
Finance	✉ <a href="mailto:finance@rfmcf.co.za">finance@rfmcf.co.za</a>
Membership	✉ <a href="mailto:membership@rfmcf.co.za">membership@rfmcf.co.za</a>
Claims Submissions	✉ <a href="mailto:claims@rfmcf.co.za">claims@rfmcf.co.za</a>
Chronic Buy-Out	✉ <a href="mailto:chronic@rfmcf.co.za">chronic@rfmcf.co.za</a>
Chronic Registration (DRM) Programme	✉ <a href="mailto:chronicregistration@rfmcf.co.za">chronicregistration@rfmcf.co.za</a>
Fraud	✉ <a href="mailto:fraud@rfmcf.co.za">fraud@rfmcf.co.za</a>
Escalations/Complaints	✉ <a href="mailto:complaints@rfmcf.co.za">complaints@rfmcf.co.za</a>

## Claim

### Reimbursements

If the SAMHS has outsourced you to a private healthcare practitioner or facility, and they have requested for an upfront payment where you have to claim back from the Fund, the following documentation is required for reimbursement:

- Detailed invoice (VPA number, practice number, patient details, treatment information, claimed amounts, etc). A receipt alone is not sufficient for the Fund to process a claim.
- Authority for the outsourced service.
- Proof of payment (receipt) or credit reflects on the invoice.
- Bank details for claim refunds.

Please note that if the private healthcare practitioner/facility charges more than the RFMCF tariff, the principal member will be liable for the balance.

New claims must be emailed to [claims@rfmcf.co.za](mailto:claims@rfmcf.co.za) or submitted via the RFMCF Mobi App.

## Why must I update my **Marriage Status** with the Fund?

If you have married or have a life-partner, please update your details with the Fund.

If a marriage or life partner relationship dissolves, the principal member must notify the Fund within 30 days thereof.

If medical expenses are claimed when the relationship has dissolved, the **Principal Member** will be liable for the costs incurred.

# RETHINK RESIGNATION

## READ THIS BEFORE YOU OPT TO RESIGN AS A MEMBER OF THE FUND

The Fund aims to remain transparent with its members, so it is important to highlight the following to avoid unhappiness and unpleasant surprises.

- A principal member will not be allowed to reinstate his/her membership profile after the resignation is actioned.
- It must be noted that contributions will not be refunded when a resignation has been processed as per the General Regulations

If you are considering submitting your resignation from the Fund, we urge you to contact the RFMCF Membership Department by emailing [membership@rfmcf.co.za](mailto:membership@rfmcf.co.za) or contacting 012 679 4200 for further information.

Read about the **Disease Risk Management Programme** by visiting the RFMCF website ([www.rfmcf.co.za](http://www.rfmcf.co.za)) or click [here](#).

## Has your medicine prescription *changed*?

If you visit your medical practitioner (whether it's at the SAMHS facility or outsourced to a private healthcare provider) and your current prescription is amended, please take note of the following actions you must take:

1. In the event of a new condition being diagnosed, the Fund must be notified by sending the new prescription to [chronicregistration@rfmcf.co.za](mailto:chronicregistration@rfmcf.co.za) for your chronic treatment plan to be adjusted accordingly.
2. If the following adjustments are made to your existing prescription, you must send a copy of the new prescription to the SAMHS pharmacy that dispenses your medication:
  - a. Quantity Adjustments
  - b. Strength Adjustments
  - c. Removal of Medicine
  - d. Additional Medicine
  - e. New chronic condition diagnosis

If you have any questions in this regard, do not hesitate to contact the Client Service Centre on 012 679 4200 for further assistance.



Thank you for taking the time to read  
the RFMCF Bulletin