

RFMCF BULLETIN

The RFMCF Bulletin is one of the Fund's valuable tools to share relevant and current information with its members per email and via the RFMCF website (www.rfmcf.co.za).



**REGULAR FORCE
MEDICAL CONTINUATION FUND**

MESSAGE FROM THE PRINCIPAL OFFICER

The Board of Trustees would like to thank all members of the RFMCF for embracing the goal towards sustainability, using the information that has been shared by the Fund to educate yourselves about the Schedule of Benefits and Pre-Authorisation Process. Changes can be daunting and can take time to adjust, but your willingness to learn will make the transition a great success to ensure the sustainability of the Fund in the long-run. The Fund will continue with the virtual workshops until required. The planning for physical roadshows are under way.

We are happy to announce the appointment of the Board of Trustees.

Dr Anushka Jamuna (Principal Officer of the RFMCF)



Join Us WORKSHOP DATES

All members of the Fund is encouraged to join the online workshops via Microsoft Teams. During these virtual workshops, you get the opportunity have a one-on-one session with the Fund's Principal Officer. The session includes a discussion about the Schedule of Benefits, RFMCF website. Opportunity will be given during the session to address questions.

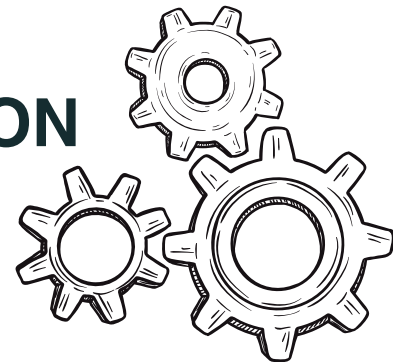
August workshop dates:

- **08 August 2023, 16h30 - 17h45**
- **24 August 2023, 10h00 - 12h00**
- **31 August 2023, 13h00 - 15h00**

Select a date and send an email to roadshow@rfmcf.co.za with your VPA number, email address, physical address and cell phone number. The link to the workshop will be shared with you 2 days prior to the session.

You can join multiple times.

COLLABORATION TO ACHIEVE SUCCESS



The success of the Fund greatly depends on the various stakeholders involved. The Fund prioritises the collaboration of the various stakeholders on a regular basis to address challenges that arise, and strives toward efficient processes to deliver enhanced services for the RFMCF members.

Similar to the RFMCF Member Workshops, the Fund has monthly meetings with SAMHS and its related structures. These meetings will continue.

From these meetings, various projects and process enhancements have taken priority, and all parties are striving towards the same goal. An open channel of communication between the stakeholders is available to ensure that the Schedule of Benefits and its related processes are streamlined to the benefit of the member.

Read more about the various stakeholders on page 9.



INTRODUCING

THE RFMCF BOARD OF TRUSTEES

The RFMCF would like to take this opportunity to congratulate the newly appointed RFMCF Board and wish them all the best in serving the interest of the RFMCF diligently.

The RFMCF Board consists of the following members:

MEMBER

- Lt Gen N.P. Maphaha
- Maj Gen T.P. Sehlare
- Maj Gen (Ret) A.L. de Wit
- R Adm G. Mbulaheni
- Brig Gen O.M. Dube
- R Adm (JG) H.T. Morake
- Brig Gen P. Raseroka
- Brig Gen (Ret) M.P. Seloane
- Col S.E. Buckton
- MCWO N.E. Mtshatsheni
- SCWO (Ret) C.A. Laubscher
- Mr M.H. Singh
- Mr M.S. Dlamini
- Adv J.G. Greeff
- Mrs S. Jeremiah
- Maj Gen E.Z. Mnisi
- Dr M.A. Ramasia
- Dr N.D. Munisi
- Adv S. Damane Mkosana

APPOINTMENT

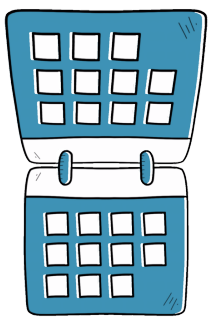
Board Chairperson
SAAF Representative
RFMCF Beneficiary Representative
SA Navy Representative
SA Army Representative
HR Division Representative
Medico-Legal Officer
RFMCF Beneficiary Representative
Medical Officer and SAMHS Representative
Warrant Officer of the SANDF
RFMCF Beneficiary Representative
Finance Division Representative
Communications Officer
SANDU Representative
SANDU Representative
Co-opted Board Member: SANDF Adjutant General, Legal Advisor
Co-opted Board Member: Independent Managed Healthcare Expert
Co-opted Board Member: Independent Managed Healthcare Expert
Co-opted Board Member: Legal Advisor

The RFMCF Board of Trustees has been constituted according to the SANDF General Regulations.

*"If everyone is moving forward together, the success takes care of itself."
- Henry Ford*



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MEDICAL CONTINUATION FUND**



Gap Year



The Member Guide, paragraph 19.2.8 stipulates:

From the above provisions it is clear that children who leave school and then attend non-qualifying courses or go touring locally or abroad for a year, or “take a gap-year”, do not qualify to become dependants during such period or for any period thereafter, even if they enroll as full-time students thereafter. The main reason for not qualifying is that such period exceeds the time limit that has been prescribed between leaving school and the commencement of the academic year immediately following the year of leaving school.

Kindly note: Children cannot be registered as dependants if the above applies to your situation. Any dependant-related enquiries can be emailed to membership@rfmcf.co.za.


LEAVING VOICE MESSAGES

The Client Services and Pre-Authorisation Department has received several voicemails that they cannot return due to insufficient information being left by the caller. When leaving a voicemail, ensure that you provide your VPA number and telephone number, repeating the information twice, to ensure that the information is clear. That way, the dedicated departments can return the call successfully.

WATER AND LOAD SHEDDING IMPACT

Load shedding and water interruptions have placed a tremendous amount of strain on South Africans from all walks of life. This may impact one’s health. Members are encouraged to take the necessary safety precautions and appropriate planning for their medical equipment. Your health affects the quality of your life, and therefore it should remain your highest priority.



DISEASE RISK MANAGEMENT (DRM) PROGRAMME



If you have been diagnosed with a chronic condition, it is crucial that you understand the condition and how to manage it. **It is important for you to register your qualifying chronic conditions with the Fund.** You will be provided with a treatment plan to guide you in managing your chronic condition(s). In addition, the Fund created helpful educational material for various chronic conditions to help you understand the conditions in more detail. These pamphlets explain each condition, signs, symptoms, causes and best practices to avoid drawbacks. View these educational pamphlets on the RFMCF website.

Visit <https://rfmcf.co.za/drm/> to view the qualifying chronic conditions and scroll down to "**Chronic Disease Flyers**". You will also find videos explaining what the DRM programme is all about, together with life examples of how this programme has assisted members thus far.

<h3>Chronic Disease Flyers</h3>	<p>Click here to obtain educational material relating to various chronic conditions.</p> <p>OPEN</p>	<h3>Disease Risk Management – Journey to good healthcare</h3>	<p>Click on the watch button to see the video</p> <p>WATCH</p>
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Where can I view my BENEFITS?

For General Enquiries:
012 679 4200

SEARCH MEDICAL
PROVIDER

MEMBERSHIP
APPLICATION FORM

MEMBER LOGIN

PROVIDER LOGIN

Visit the RFMCF website (www.rfmcf.co.za) and go to "Member Login" as shown above. Enter your RFMCF Mobi App credentials (username and password) to access your comprehensive membership profile via the web portal. The web portal includes a comprehensive list of your available benefits, claims received/processed, membership information, statements, among other. Development is still underway to access the benefits on the Mobi App.

Not a Mobi App User? Register on the RFMCF a web portal user by registering as shown below. If you struggle to register on either the Mobi App or web portal, contact the Client Services on 012 679 4200 or email info@rfmcf.co.za.

Correct Login Example: VPA12345. Incorrect Login Example: VPA 12345 PE

Login Details

RFMCF

Login:

Password:

[Have you forgotten your login or password?](#)

[Do you want to register for an Account?](#)

Register your web portal account here if you do not have a Mobi App profile.

Login

Mobi App Users can enter their Mobi App username and password in these fields to access their web portal as you have automatic access to this platform.

Acute & Chronic

It is important to note that the medication process has not changed with the introduction of the Schedule of Benefits. The process remains the same as it was prior to 01 April 2023. The process is outlined as specified below:

All members: Arrange for your chronic medication to be couriered to you by contacting your nearest SAMHS dispensing pharmacy.

Reside within 50km from a SAMHS facility:

- **ACUTE** - Obtain medication from a SAMHS facility, and if they don't have stock, get a buy-out to obtain the medication from a private pharmacy.
- **CHRONIC** - All chronic-related medication MUST be dispensed at a SAMHS facility.

Reside outside 50km from a SAMHS facility:

- **ACUTE** - Obtain medication at a SAMHS pharmacy or a private pharmacy without a buy-out.
- **CHRONIC** - All chronic-related medication MUST be dispensed at a SAMHS facility.

Should members not have complied with this instruction from 01 April 2023, members will be liable for the payment of their medication invoices.

MEDICATION

Consent & Third Party Help

In today's technological world, the Fund has to move with it and use the digital platforms to its advantage. We do, however, understand that the RFMCF members are not all familiar with the digital environment. In the following situations you can appoint a third party (next of kin, family member or friend) to assist you on your behalf:

- Struggling with technology;
- Don't have internet access; or
- Your overall health has deteriorated to a point where you are unable to manage your membership with the Fund.

Your third party must complete the RFMCF Consent form and send it to the Fund for processing (info@rfmcf.co.za). Once the information has been captured, your selected third party may submit queries on your behalf. You can obtain the Consent Form on the RFMCF website, visit: <https://rfmcf.co.za/member-forms/> and go to "Consent Form".



WHEN TO CALL FOR AN AMBULANCE

If an ambulance is utilised and deemed to have not been an emergency, the Fund may reject the claim, and you will become liable for the costs thereof. It is, therefore, important to understand when to call an ambulance. Below is a guideline.

Emergency

Call ER24 on 084 124



- Acute life-threatening scenario.
- When a person has or is reasonably believed to have suffered an acute injury or illness requiring medical attention and/or medical transportation by ambulance.
- A doctor/ registered nurse/ paramedic has requested the urgent transport of a patient by ambulance.
- Persistent shortness of breath/wheezing/ongoing chest pain that worsens on breathing. Wheezing and difficulty of breathing associated with asthma (with no response to usual medications).
- Acute or persistent, severe chest pain, especially if it radiates to your arm or jaw and is accompanied by sweating, vomiting or shortness of breath.
- Fever: 40°C and does NOT respond to Paracetamol.
- Children under 2 months with fever > 38.5°C.
- Ongoing, persistent diarrhea & vomiting with dehydration (usually > 8 episodes/ day).
- Back pain after trauma (such as falling), or after back surgery < 3 months previously.
- Major allergic reaction: Breathing difficulties, swelling of lips / tongue or throat, dizziness or fainting, rash and itching over entire body.

Read more about ambulance service and guidelines here:

<https://www.er24.co.za/en/corporate/knowledge-base/when-to-call-for-an-ambulance.html>

Non-Emergency

Visit sickbay, pharmacist or GP



- Non-availability of transportation.
- Transportation from a healthcare facility back to home.
- Patient's life or usual activities would not be immediately threatened by referral to an alternative care facility for treatment at a later time.
- Coughs, colds, Flu, Bronchitis, Earache, Sore throat - with or without fever, general weakness.
- Ongoing, dull, nagging chest discomfort.
- Fever: <38.5°C and responds to use of Paracetamol.
- Diarrhoea and / or vomiting, patient able to walk around.
- Back pain after heavy lifting, generalised back spasm.
- Minor allergic reactions: watery eyes, runny nose, minor rash and itching

The ER24 stickers will be delivered to dedicated SAMHS facilities in the next few weeks. If you do not have your stickers as yet, ask your SAMHS pharmacist in the upcoming weeks. Criteria will apply.

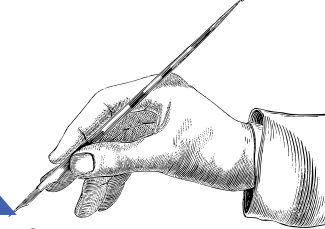


How to prevent a fall

One of the biggest reasons for ambulance requests within the RFMCF is caused by member falls. A fall can cause severe and even permanent damage, it is therefore critical that falls must be prevented as far as possible. Here are some helpful tips on how to avoid slip and fall.

- Have your eyes and hearing tested as outlined by the Schedule of Benefits. It could be a balance-related issue.
- Find out what your side-effects are of medication you are taking that may cause drowsiness.
- Responsible use of alcohol and medication.
- Get enough sleep, as you are more prone to fall when tired.
- Stand up slowly when sitting or lying down to avoid your blood pressure from dropping.
- Ask your healthcare provider to consider assistive devices such as a walking frame/stick to have more stability and support when moving around.
- Be careful of carpets, wet and slippery surfaces and small steps in your pathway.
- Fall-proof your home to ensure that you move around in a safe environment.
- Stay physically active to improve and maintain muscle strength and ligament flexibility.

PRE-AUTHORISATION PROCESS



Refer to the Pre-Authorisation Guideline below to verify if your services require pre-authorisation from the Fund.

If it does require pre-authorisation, and you are attended to by a SAMHS healthcare provider, the SAMHS healthcare provider must complete the Pre-Authorisation form and submit it to preauth@rfmcf.co.za or fax it to 012 111 9068. If its a emergency admission, the SAMHS healthcare provider can contact 012 679 4201 to receive pre-authorisation.

If you are attended to by a private healthcare provider and you require pre-authorisation for the services rendered, the doctor/receptionist will either phone the Fund directly or give you the necessary information to obtain the authorisation directly from the Fund.

The outcome of all requests will be emailed to both you and your treating provider.

Not all services require pre-authorisation. Below is a guideline to identify whether your treatment requires pre-authorisation.

Is authorisation needed for this Benefit Type?	Y/N
All Hospital Admissions	Yes
Emergency room visit resulting in hospitalisation	Yes
Specialized Radiology (example: MRI, CT, and Radio-Isotope Scans)	Yes
Psychiatric Treatment in Hospital	Yes
Sub-Active Facilities (step-down facility, private nursing and wound care)	Yes
Oncology (All treatment relating to cancer)	Yes
Organ Transplants	Yes
Chronic Dialysis	Yes
Physical Rehabilitation	Yes
Internal Prosthesis	Yes
Intraocular Lenses	Yes
Blood Transfusion	Yes
Home Oxygen	Yes, Ecomed
CPAP Machine	Yes, Ecomed
Stoma therapy	No

Is authorisation needed for this Benefit Type?	Y/N
Out-of-hospital General Practitioner and Specialist Consultations, in room procedures and consumables	No
Psychology/Psychiatry consultations out-of-hospital	No
Standard radiology (x-rays) and pathology (blood tests) out of hospital	No
Acute/Chronic Medicine <i>Chronic conditions must be registered on the DRM programme</i>	No
Optical Services <i>Must contact 012 679 4200, not Pre-Authorisation Department</i>	Yes, Opticlear
Dental Services <i>SAMHS to provide authority – DD2703</i>	Yes, SAMHS
Preventative Services	No
Ambulance Services	Yes, ER24
Out of hospital medical appliances, supplementary and auxiliary services	No

Refer to the Schedule of Benefits to view the benefit baskets and comprehensive benefit notes. Access your real-time available benefits on your web portal via the RFMCF website.

Visit: www.rfmcf.co.za

What is paid from the **ONCOLOGY** benefit?



The oncology benefit covers outsourced radiation therapy and/or chemotherapy, radiology, and pathology to counteract cancer, and adjunct treatment (only directly related to oncology treatment, for example, nausea treatment). This further includes 5 years of oncology-related consultations, medication, procedures, and investigations for post-treatment monitoring, subject to RFMCF protocols and oncology benefits. Any treatment or monitoring after the 5 years has lapsed, regarded as a remission period, will be funded from your available day-to-day benefits. Hospital procedures, for example, a mastectomy, will be funded from the hospital benefit and not from the oncology benefit.

You must register on the oncology programme for existing and new diagnosis, whether you receive the oncology treatment from the SAMHS or at a private healthcare provider. The Designated Service Provider for Oncology is ICON. Register your oncology treatment by sending supporting documentation, such as a histology report or treatment plan to oncology@rfmcf.co.za.

Exception Management Process

The Fund understands that members' medical needs may differ, and additional funding may be required. For this reason, an exception management process is in place. If your benefits have been depleted and you still require clinically relevant treatment, the Fund will review further benefits. If the treatment is appropriate as per the clinical protocols, healthcare will be provided. You can contact the Pre-Authorisation Department on 0126794201 or email preauth@rfmcf.co.za for additional benefits to be reviewed.

Benefit Explanations

s c h e d u l e o f b e n e f i t s



STOMATHERAPY

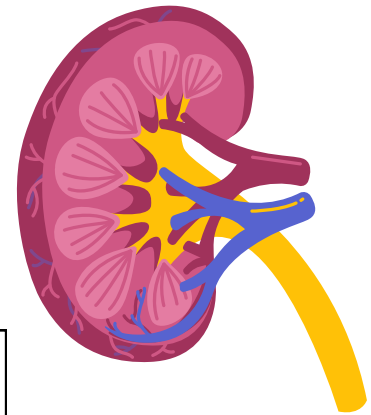
Pharmacy claims for stoma products will process without authorisation per the product formulary. If you visit a SAMHS facility and they do not have stoma products available, a BUY-OUT is required, which you will take to the pharmacy for dispensing. Claims from nurses and hospitals will require pre-authorisation.

Your script must be emailed to preauth@rfmcf.co.za for processing.

Incontinence Products

Incontinence products (Adult Nappies) are payable by the Fund according to the RFMCF Formulary. View the Incontinence Formulary Product List on the RFMCF website or visit the link below to see if the prescribed Adult Nappies form part of the formulary. Email your incontinence script to chronic@rfmcf.co.za for processing.

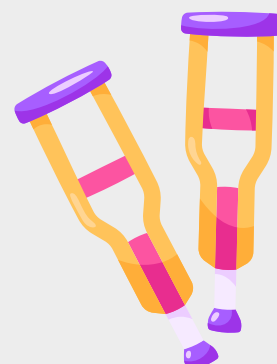
View the formulary here: <https://rfmcf.co.za/provider-information/>
Go to RFMCF Incontinence Formulary



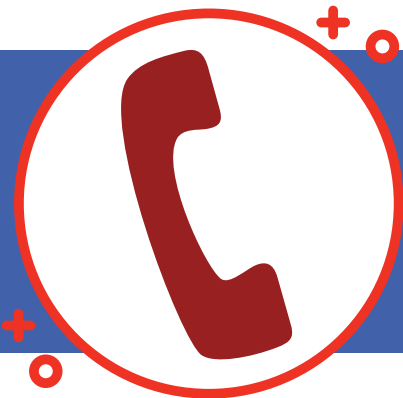
Medical & Orthopaedic Appliances

This benefit is outlined in the Schedule of Benefits under benefit number 8.2, with a family benefit of R5,000 per annum. An example of an item payable from this limit is a Glucometer for patients registered with Diabetes (Type 1 or Severe Type 2) which is covered once every 5 years. Other items payable from this benefit, but not limited to, is:

- Arm/Shoulder slings
- Crutches
- Knee/Ankle/Neck/thumb/wrist braces
- Medical Stockings
- Walking Frames/Sticks
- Foam Walker
- Moon Boot



Clinical protocols and benefit cycles apply.
Supporting documentation may be requested for certain items.



CONTACT US

USING THE CORRECT COMMUNICATION CHANNELS

The Fund noticed that members and providers are communicating their enquiries not only to multiple email addresses causing unnecessary duplication of work, but also submitting their enquiries to incorrect email addresses causing delayed responses.

Here's a guideline to help you identify where to send your enquiries to:

TYPE OF ENQUIRY

WHERE TO SEND IT

Submission of NEW claims only (not enquiries)	claims@rfmcf.co.za
Already submitted claims and other general enquiries	info@rfmcf.co.za or phone 012 679 4200
Mobi App and Web Portal Enquiries	info@rfmcf.co.za or phone 012 679 4200
Pre-Authorisation Requests	preauth@rfmcf.co.za or phone 012 679 4201
Register or query your Disease Risk Management Programme treatment plan	chronicregistration@rfmcf.co.za or phone 012 679 4201
Register or query the Oncology Programme or treatment plan	oncology@rfmcf.co.za or phone 012 679 4201
Update your contact details/bank details/membership profile	membership@rfmcf.co.za or phone 012 679 4200
If you are not satisfied with the response you received and wish to submit a formal complaint	escalations@rfmcf.co.za or phone 012 679 4200
Submit a motivation for the Fund to review a prescription that it is outside of the formulary/quantity	chronic@rfmcf.co.za
Extended supply medication in the event of travelling	chronic@rfmcf.co.za
Report suspected fraudulent activities	fraud@rfmcf.co.za or phone 086 044 4120
Finance-related enquiries	finance@rfmcf.co.za or phone 012 679 4200

A comprehensive list of contact details, visit: <https://rfmcf.co.za/contact/>



RFMCF STAKEHOLDERS

It is important that each RFMCF Member understands the different stakeholders and the role they each play within the RFMCF environment. These stakeholders are listed below:

- Regular Force Medical Continuation Fund (RFMCF)
- Professional Provident Society Healthcare Administrators (PPSHA)
- South African Military Health Services (SAMHS)
- 1, 2 and 3 Military Hospitals
- Area Military Health Units (AMHU)
- Designated Service Providers (DSPs) and medical practitioners in the private sector

The **RFMCF** along with its administrator, **PPSHA**, manages and administrates the healthcare benefits, contributions and claims for the RFMCF member.

The **SAMHS: AMHU's and 1, 2 and 3 Military Hospitals**, are responsible for providing medical healthcare to all RFMCF members. The list of SAMHS healthcare facilities can be obtained on the RFMCF Mobi App or via the RFMCF website.

Challenges you experience surrounding the SAMHS healthcare facilities must be reported to the Officer Commanding.

The Officer Commanding contact details can be obtained from the RFMCF website. Visit <https://rfmcf.co.za/member-information/> and go to SAMHS Healthcare Facilities.

Visit <https://rfmcf.co.za/search-medical-provider/samhs-healthcare-facility/> to search for SAMHS healthcare facilities.

DSPs and **private medical practitioners** provides healthcare treatment to RFMCF Members when the SAMHS facilities is unable to render the services inhouse, or if the patient resides further than 50km away from a SAMHS facility. Members are encouraged to use DSP providers where possible.

*Thank
You*

for reading the RFMCF Bulletin