

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

We are delighted to present our first bulletin for 2024! As we reflect on the journey since the introduction of the Schedule of Benefits, it's evident that we've traversed many achievements and navigated through challenges along the way. This year holds a particularly special significance for us as the Fund celebrates its **60th anniversary**. To commemorate this milestone, we are excited to announce the upcoming launch of a new communication platform. Stay tuned for further details in the coming weeks.

The Fund persists in its member workshops, welcoming new participants to deepen their understanding of its processes and long-term goals. Similar sessions are held in collaboration with the SAMHS, provider groups and third parties, aiming to refine processes for improved service delivery. Despite financial challenges, responsible use of benefits is encouraged, ensuring a sustainable and supportive environment for all members.

Thank you for being a valued member of our community. Here's to a year filled with prosperity, growth, and shared successes.

*Dr Anushka Jamuna
Principal Officer of the RFMCF*



Upcoming Workshops

FLASH NEWS

We are excited to invite you to our upcoming member workshops, where you will have a unique 1:1 opportunity to connect with our Principal Officer. In these sessions, the Principal Officer will personally guide you through a comprehensive overview of the Fund background, providing insights into the Fund's current status and future goals. Learn about our healthcare processes and gain a clear understanding of the benefits available to you. Additionally, engage in self-service demonstrations to make the most of our online tools. The workshops will culminate in an interactive Q&A session, allowing you to get answers to your specific questions and concerns. Don't miss this chance to deepen your understanding of RFMCF and make the most of your membership.

View the latest available workshop dates via the RFMCF website, or click here:

<https://rfmcf.co.za/important-letters/2024-rfmcf-member-workshop-dates/>

- **Tuesday, 23 April 2024 from 10h00 – 12h00**
- **Thursday, 09 May 2024 from 11h00 – 13h00**
- **Thursday, 16 May 2024 from 10h00 – 12h00**
- **Thursday, 23 May 2024 from 14h00 – 16h00**
- **Tuesday, 04 June 2024 from 13h00 – 15h00**

Select a date from the above and send an email to roadshow@rfmcf.co.za with your VPA number, email address, physical address and cell phone number.

RSVP by latest one day before the selected workshop date. The link to the workshop will be shared with you +2 days before the session.

We look forward to seeing you there!

Exciting news! We are pleased to announce that the RFMCF Mobi App and Web Portal have undergone upgrades to enhance your experience. These enhancements are designed with your convenience in mind, offering you a user-friendly self-service platform. By utilizing these portals, you now have the power to manage your enquiries swiftly and efficiently without the need to call our Client Services Department. Save valuable time and resources by accessing your membership details, benefits, claims, and more at your fingertips. Embrace the convenience of self-service and experience the ease of managing your RFMCF membership like never before.

Upgrade to the new Mobi App today!


**Read more here:
<https://rfmcf.co.za/mobi-app/>**

FREQUENTLY ASKED QUESTIONS

IMPORTANT QUESTIONS ASKED DURING MEMBER WORKSHOPS

➤➤➤ THE DESIGNATED SERVICE PROVIDER IS ASKING ME TO PAY UPFRONT, WHAT SHOULD I DO?

It has come to our attention that some DSP doctors may request upfront payments for services, which is not in line with our agreements. We want to remind you that these providers have signed contracts with RFMCF to serve our members without requiring upfront payments. This means that you should not be charged out-of-pocket expenses beyond the negotiated rates. If you encounter a situation where a DSP doctor requests upfront payment, please notify us immediately by sending an email to the Provider Relations Department at rfmcfprovider@ppsha.co.za. Your prompt communication allows us to address any irregularities swiftly and ensure that our members receive the quality care they deserve. Thank you for your attention to this matter, and we appreciate your cooperation in helping us maintain the integrity of our network and protect the interests of our members.



MOVING ABROAD?

No medical, dental or hospital treatment is provided by the SAMHS to beneficiaries and their legal dependants outside the borders of the RSA. The Fund is not responsible for any healthcare costs so incurred abroad.

➤➤➤ I CANT ACCESS THE MOBI APP. WHAT DO I DO?

Our Client Services staff has undergone extensive training and are experts in troubleshooting any challenges you may encounter while using our self-service portals. Whether you have questions about account access, benefits, claims, or any other concerns, we are here to assist you. Please don't hesitate to reach out at 012 679 4200 or email info@rfmcf.co.za. Our dedicated team is ready to provide personalised support and ensure you have a smooth experience with RFMCF self-service options.

➤➤➤ THE INK ON MY PLASTIC MEMBERSHIP CARD I RUBBING OFF, WHAT NOW?

The Mobi App substituted the plastic membership cards. New RFMCF members will use the electronic card when downloading the Mobi App. Existing members can continue to use the plastic cards but are encouraged to move towards using the electronic membership cards via the Mobi App instead. Electronic cards have all the necessary information, similar to the plastic cards, therefore you can make use of your electronic membership card.

➤➤➤ MUST I REGISTER ON THE DISEASE RISK MANAGEMENT (DRM) PROGRAMME ANNUALLY?

We want to make managing your chronic conditions as simple as possible. You only have to register your chronic conditions listed on the DRM Programme once. The cycle will automatically renew, and you will receive a new treatment plan after each cycle lapses. Remember to share the latest treatment plan with your healthcare provider for optimal care. Should you be diagnosed with any new conditions, please register them promptly to ensure continuous support. Your health is our priority, and we are here to make the process smooth and convenient for you.



FREQUENTLY ASKED QUESTIONS

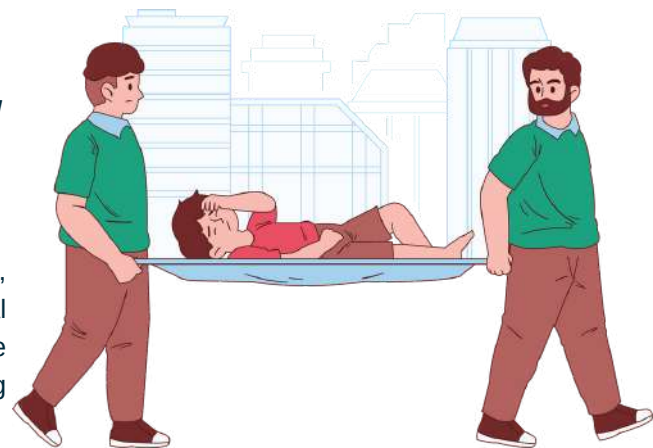
IMPORTANT QUESTIONS ASKED DURING MEMBER WORKSHOPS

➤➤➤ I NEED A 3RD CT SCAN, BUT MY BENEFITS ONLY MAKE PROVISION FOR 2, WHAT NOW?

If you find that your benefits have been depleted and you require further treatment based on your condition, rest assured that we have a process in place to assist and support you. Your case will be reviewed using clinical protocols to determine the necessity of additional treatment. This step is taken to eliminate benefit misuse and ensure that members who truly require healthcare from a clinical perspective receive the support they need. This process is part of our exception management, designed to provide fair and comprehensive care to all members. Should you have any questions or concerns about your benefits or treatment, please don't hesitate to reach out to our Pre-Authorisation Department on 012 679 4201 or email preauth@rfmcf.co.za. Your health and well-being are our priorities, and we are here to support you every step of the way.

➤➤➤ WHAT IS SEEN AS A MEDICAL EMERGENCY, AS IT MAY DIFFER FROM VARIOUS PERSPECTIVES.

An emergency medical condition means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical treatment and/or an operation. If the treatment is not available, the emergency could result in weakened bodily function, serious and lasting damage to organs, limbs or other body parts, or even death.



➤➤➤ THERE'S A CLAIM SHOWING ON MY STATEMENT WHICH LOOKS INCORRECT. WHAT NOW?

We want to remind you of the importance of regularly reconciling your statements. It is crucial to review your statements carefully and act promptly on any questionable transactions by notifying our Client Services team for investigation. This proactive step helps us in eliminating fraud, identifying any errors, and ensuring the accuracy of your records. Remember, it is your responsibility to act upon all communications sent by the Fund to maintain the integrity of your account. Your cooperation in this matter is greatly appreciated as we work together to safeguard your interests and ensure the smooth operation of RFMCF. Report suspected fraud by contacting the Fraud line, details provided on page 6.

➤➤➤ I AM GOING ON HOLIDAY, SO I ASSUME THERE WONT BE A SAMHS FACILITY CLOSEBY. CAN I THEN GO TO ANY DOCTOR?

It is crucial to remember that the SAMHS remains your primary healthcare provider. They are your first point of contact for any medical needs, including when you are on holiday in another area. Before seeking medical attention elsewhere, please use the RFMCF Mobi App to check for nearby SAMHS facilities. If the SAMHS outsourced your treatment, or if you find yourself more than 50km away from a SAMHS facility, always ensure to check for a network doctor nearby. This simple step helps you avoid any out-of-pocket expenses and ensures seamless access to healthcare within our network. Your health and well-being are our priorities, and we appreciate your cooperation in following these guidelines.

TRAVEL CLAIM POLICY

According to the General Regulations, travel claims are only allowed for hospital admissions or future admissions. The purpose of the legislation is to ensure that persons who are unfit to provide their own transportation are provided with the most economical method of transportation.

No provision exists to approve the following in respect of a patient:

- Travelling costs if the patient utilises military transport or any other transport at State expense.
- Traveling costs in Namibia.
- Toll road fees.
- Traveling costs for socio-welfare-related reasons.
- Costs for accommodation and meals.
- Traveling costs for weekend passes of admitted patients.
- Travel to and from a sickbay.

PHARMACY COURIER SERVICES <<<

We would like to inform you of an update regarding the courier services for chronic medication from 1 Military Hospital. It has come to our attention that in the past, this service was limited to patients who are 70 years old and above. We are pleased to confirm that this arrangement has been cancelled.

All RFMCF patients, regardless of age, have the option to arrange courier services for their chronic medication with 1 Military Hospital for members in the Gauteng area. This aims at providing greater convenience and accessibility to our members. If you have any questions or would like to arrange for the courier service, please contact 1 Military Hospital directly.

Apart from 1 Military Pharmacy, other SAMHS Pharmacy units also offer courier services for chronic medication. These units are:

- Youngsfield (Western Cape)
- Potchefstroom (North West)
- Bluff (KZN)
- Kimberley (Northern Cape)

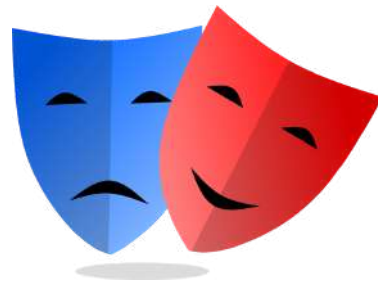
The courier services are also in the process of being extended to the rest of the SAMHS Pharmacy units. Once the processes are in place at the other provinces, members will be notified thereof.

FLU SEASON PREPARATIONS

With winter on the horizon, please watch for our communication regarding your annual flu vaccines once pharmacies are stocked. There's no need for a buyout as the Fund covers this vital preventive measure. Protect your health by staying tuned for updates on scheduling your vaccination. For any queries or assistance, reach out to us. Your well-being matters.



MEMBER CONDUCT TOWARDS HEALTHCARE PROVIDERS



It has come to our attention that some members have exhibited aggressive behavior towards pharmacies, private healthcare providers and sickbay units for various reasons. This type of behavior by our members is unacceptable and will be addressed by the Fund accordingly. We urge each member to be mindful of their approach towards healthcare providers, showing respect and addressing concerns in a proper manner, and through the appropriate channels. Collaboration and mutual respect are essential for a positive healthcare experience. Should you encounter any challenges or have feedback, please communicate with us or the healthcare providers constructively. Thank you for your understanding and cooperation as we strive to maintain a respectful environment for all.

WHAT IS THE RFMCF TARIFF?

The RFMCF Tariff was implemented in 2017. The term "100% RFMCF Tariff" does not necessarily mean that the services will be paid in full. If the provider charges more than the RFMCF Tariff, the member could be liable for the balance if a network provider was available. The Fund does share the tariff file and Rand Conversion Factor document with service providers on an annual basis in terms of the updated tariff values to let them know what the Fund will pay for the various services each year. To avoid out-of-pocket expenses for RFMCF members, the Fund negotiates rates with doctors and hospitals to charge an agreed tariff with the Fund, known as negotiated rates. Always ensure that you use a Designated Service Provider where possible.

EXCLUSION CATEGORIES - MEDICINE

The SAMHS Medicine List (Formulary) serves as the basis for medication dispensing. When items outside of this formulary are needed, the SAMHS Pharmacist must obtain approval from the SAMHS Pharmacy Directorate before dispensing. Within the Fund, pharmacy management processes are guided by principles of good clinical pharmacy practice. Some medicines or items not covered by the Fund may be deemed clinically inappropriate. If you choose to obtain these excluded medicines or items, it will be at your own expense.

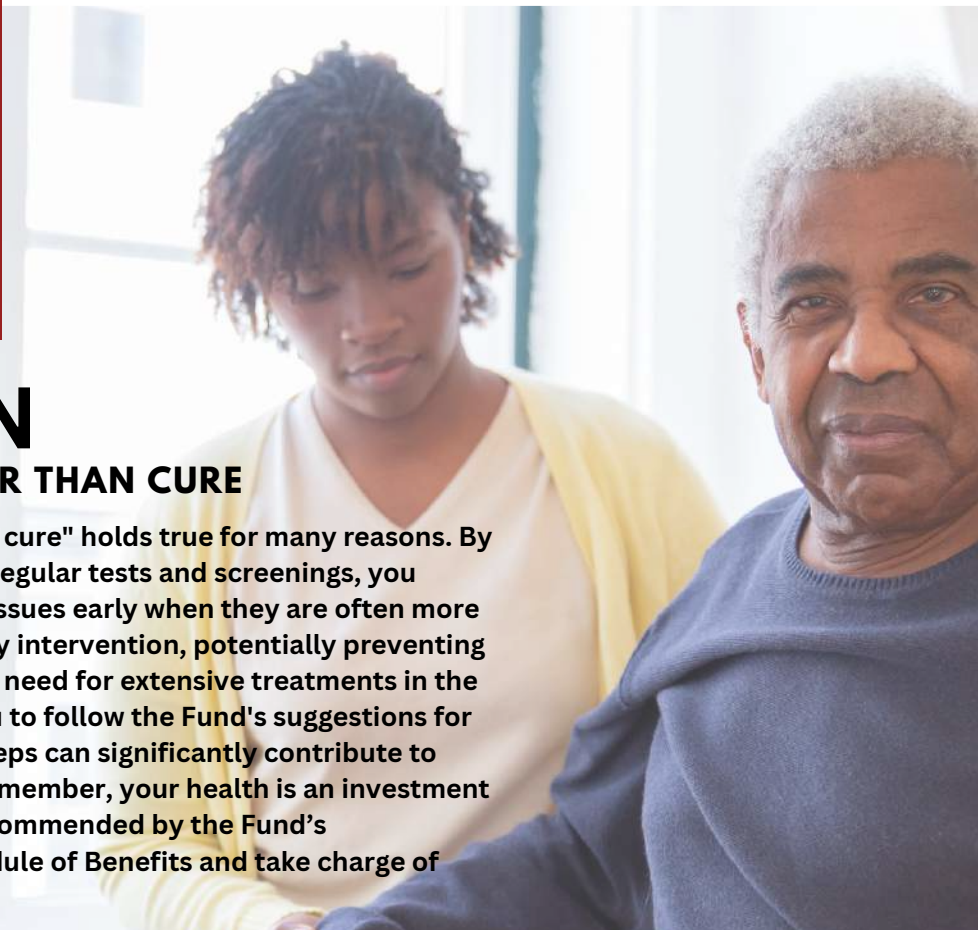
NO WALK-IN OFFICE

The Fund does not have walk-in offices for on-site enquiries. Members are encouraged to make use of the self-service platforms or contact the Fund on the dedicated communication channels (via email or phone) based on the type of enquiry you have. Refer to the next page for guidance in terms of where to send your type of enquiry. Sending enquiries to the correct channels will avoid delayed response to you.

PREVENTION

IS BETTER THAN CURE

The age-old adage "prevention is better than cure" holds true for many reasons. By proactively monitoring your health through regular tests and screenings, you increase the chances of detecting potential issues early when they are often more manageable. Early detection allows for timely intervention, potentially preventing the progression of diseases and reducing the need for extensive treatments in the future. Therefore, we strongly encourage you to follow the Fund's suggestions for routine tests and screenings. Taking these steps can significantly contribute to your overall well-being and quality of life. Remember, your health is an investment worth prioritizing. Schedule your tests as recommended by the Fund's preventative benefit as outlined in the Schedule of Benefits and take charge of your health journey.





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

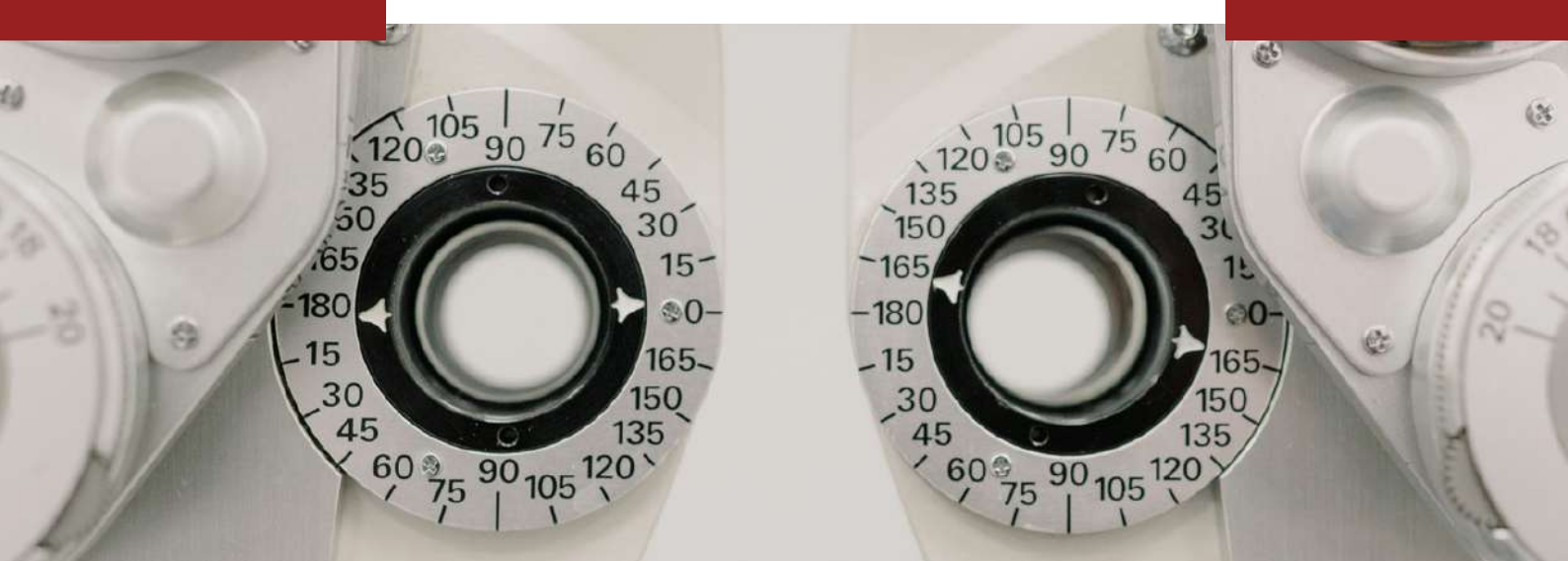
WHERE TO SEND IT

| | |
|---|---|
| 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/>

OPTOMETRY BENEFIT

by Opticlear



It might not sound like a critically important area of healthcare, but just think of how your life would change without your eyesight. In order to achieve this, optometry benefits are provided to meet your basic clinical requirement. As a better informed member you can make a difference to your healthcare costs, so next time you receive eyecare keep the following in mind:

• Always confirm your available benefits with the optometrist and the RFMCF Optometry department before services are rendered. Make 100% certain of the cost of the items that will not be covered and check with your provider if these services or materials are clinically necessary.

Please feel free to contact the RFMCF's Optometry Department, who will be able to assist you with questions regarding your optometry benefits.

Benefits have been structured to provide you with an option of the following pair of lenses every 24 months:

- Single Vision, Bi-focal or Multi-focal lenses.
- The lenses applicable to your benefit is clear / white, standard / generic lenses available from any Optometry Network Provider and subject to clinical necessity

»»» OPTOMETRY NETWORK

Members may utilise optometry services and materials, like spectacles, from any Opticlear Network provider. By visiting an Opticlear Network provider, you as member will receive services and items at the agreed rate. The Opticlear Network incorporates 94% of all optometry providers in South Africa.

To find your nearest Opticlear Network provider, please visit their website at www.opticlear.co.za.

ITEMS THAT WILL NOT BE COVERED INCLUDE, BUT ARE NOT LIMITED TO, THE FOLLOWING:

- **SUNGLASSES (AND SPECTACLES WITH A TINT EXCEEDING 35%)**
- **LENS ADDITIONS (LIKE TINTS OR ANTI-GLARE COATINGS)**
- **LUXURY, THINNER OR SPECIAL LENSES OR ADD-ONS THAT ARE NOT CLINICALLY ESSENTIAL**

PREVENTING INJURY

ARTICLE BASED ON REAL-LIFE EVENT

Joan experienced an unfortunate event in September 2023, falling down an escalator, causing significant injuries that she believes could have been prevented with education and caution. Although statistics are unclear in terms of elderly injuries on elevators, it's essential to be mindful and take great caution when taking the stairs or escalators. Here are five precautionary measures:



- 1. Use Handrails:** Always hold onto handrails when using stairs, ramps, or escalators. This provides crucial support and stability.
- 2. Take One Step at a Time:** When going up or down stairs, focus on placing one foot securely on each step before moving to the next. Avoid rushing or skipping steps.
- 3. Consider Lifts:** If available, opt for lifts instead of stairs or escalators, especially when carrying heavy items or if stairs pose a challenge.
- 4. For homes with stairs, consider installing handrails** to assist with safely moving between floors.
- 5. Avoid Distractions:** Pay full attention to the task at hand when using stairs or alternative options. Avoid distractions such as using smartphones or carrying bulky items that may obstruct your view.

By following these precautions, elderly individuals can navigate safely, reducing the risk of accidents or falls. Prioritizing safety and taking necessary precautions are key to maintaining independence and well-being.

➤➤➤ DENTAL AUTHORITY PROCESS

The SAMHS remains the primary healthcare provider for all dental services for RFMCF members and registered dependants. Oral Health treatment is the only service that remains subject to a DD2703 (SAMHS Authority). The RFMCF Pre-Authorisation Department does NOT provide authority for oral health services.

- All beneficiaries are entitled to dental treatment, subject to the SAMHS Authority.
- A military dentist must be consulted when residing within a radius of 50 (fifty) km of a SAMHS Oral Health facility.
- Beneficiaries who reside beyond the 50 (fifty) km radius, must contact their nearest AMHU for detailed procedures in this regard. An authority is provided to the beneficiary to receive treatment by a private dentist to a specified limit once every 6 (six) months. Should the costs exceed the limit, a detailed quotation from the dentist is to be referred to the AMHU concerned for further attention.
- All oral health services must have a SAMHS authority to process a payment.



➤➤➤ SEARCH FOR A NETWORK PROVIDER ON THE RFMCF WEBSITE

To search for a network provider (General Practitioner, Specialist, SAMHS Facility, Hospital or Pharmacy Clinic) on the RFMCF website, visit www.rfmcf.co.za and go to “**Search Medical Provider**” as shown below. The General Practitioner and Specialist Network is continuously expanding, as the Fund aims to have a good footprint of doctors within South Africa at your disposal. It is important to consult a doctor who performs procedures at a network hospital.



UNDERSTANDING YOUR ROLE



As a member, it is crucial to understand and adhere to the standard procedures and processes when seeking healthcare treatment and assistance with inquiries. Bypassing established protocols is not permissible, as each member holds equal significance within the Fund, emphasising fairness and equality. No member is entitled to VIP assistance over another; every individual deserves equitable support. The Fund maintains a firm stance against attempts to circumvent the system, and such actions will not be tolerated.

It is essential to familiarise yourself with Fund processes, including:

- Ensuring the VPA number reflects on invoices,
- Obtaining authorisations for the necessary services as outlined in the Schedule of Benefits
- Acting upon Fund communications
- Reconciling claims
- Submitting claims within six months from the date of service
- Reporting fraudulent activities
- Utilising network doctors and hospitals
- Updating contact details to stay informed
- Follow correct enquiry processes
- Understanding the Fund's rules.

For a comprehensive list of member responsibilities, refer to the Schedule of Benefits or visit www.rfmcf.co.za.

Insufficient knowledge or understanding cannot be cited as a valid reason for disregarding the rules set forth by the Fund.

>>> STAY TUNED TO STAND A CHANCE TO WIN



In the spirit of Fund's **60th celebration**, we are also pleased to announce that we will be offering exciting prizes! To ensure you are included in these festivities, we kindly ask that you verify your contact details and update your outdated cell phone, email and physical address with us. Simply send an email to membership@rfmcf.co.za with your updated information.

Thank You