Medical & Surgical Hospital Admission Services

The Fund, through its appointed Managed Healthcare Provider, reserves the right to apply best-practice clinical protocols and case management to ensure appropriate care and cost-effective management of the Fund. Therefore, pre-authorisation, clinical protocols, and case management applies.

The outsourced Medical & Surgical Hospital Admission Services benefit consists of:

- **Ward Accommodation** (General, High Care and ICU only)
- **Specialist and General Practitioner** visits during hospitalisation
- **Auxiliary Services** during hospitalisation (Example: Audiology, Podiatry, Dietician, Occupational Therapy, Speech Therapy, Physiotherapy), subject to a family benefit
- **Basic Radiology and Pathology** during hospitalisation
- **Specialised Radiology** during hospitalisation

Important:

- The SAMHS is the primary healthcare provider for all hospital treatments for RFMCF members and registered dependants.
- If outsourced, hospital admissions require the use of a Designated Service Provider (DSP) and is subject to pre-authorisation, which can be obtained by calling 012 679 4201, faxing 012 111 9068, or emailing preauth@rfmcf.co.za. The RFMCF Pre-Authorisation Form is available here: https://rfmcf.co.za/schedule-of-benefits/
- Once authorisation is granted, both the member and treating provider will receive an email with the authorisation details.
- A 30% co-payment applies if members choose to use non-DSP hospitals.
- Prescribed Medicine on Discharge (also known as TTOs), are limited to a 7-day supply upon discharge from the hospital and is subject to the out-of-hospital acute medicine benefit.
- Emergency room casualty visits that result in hospital admissions are subject to pre-authorisation.
- Specialised Radiology requires it's own pre-authorisation and is subject to 2 scans per family per annum, whether done in- or out-of-hospital.
- Frail care is not funded by the RFMCF.

Refer to the 2025 Schedule of Benefits for a detailed overview of the benefit structure.

The South African Military Health Service remains the primary healthcare provider for medical, oral health, and hospital treatment to all beneficiaries of the Fund.