



Outsourced Physical Rehabilitation

Rehabilitation (Post-surgery/trauma/stroke) refers to the process of medical care aimed at helping individuals recover and regain their physical functions after surgery, trauma, or a stroke. This may include physical therapy to improve movement, occupational therapy to assist with daily activities, speech therapy for communication, and other supportive care. The goal is to restore independence, improve quality of life, and prevent complications or further health decline.

All outsourced physical rehabilitation services are subject to pre-authorization and the use of Designated Service Providers. The services will be covered at 100% of the Negotiated Tariff. Clinical protocols and Case management applies.

Rehabilitation Benefit

- R84,619 per family per annum
- Rehabilitation refers to services following surgery, trauma, or stroke to help restore physical function.

Treatment in Sub-Acute Facility or Home

- R18,282 per beneficiary per annum
- Rehabilitation services provided in a registered sub-acute facility or at home by an appropriately registered practitioner.

Wound Care (Home Treatment)

- R7,060 per beneficiary per annum
- Home-based wound care, including surgical wound management by an appropriately registered practitioner.

Contact the Pre-Authorisation Department on 012 679 4201 or email preauth@rfmcf.co.za to obtain pre-authorization and for more information about the outsourced physical rehabilitation benefit.



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.