

Emergency



2026

INFOGRAPHIC

Emergency Ambulance Services

Ambulance services refer to emergency medical transportation provided by specially equipped vehicles staffed with trained medical personnel. These services are designed to quickly transport individuals who are experiencing a medical emergency to a healthcare facility, such as a hospital or clinic, or provide on-site treatment for certain conditions.

How do I obtain arrange emergency transportation?

To obtain pre-authorization for emergency transportation, contact ER24 at 084 124. No DD2703 form is required for using ER24. ER24 partners with various ambulance service providers across the country, and will dispatch the nearest and most appropriate provider based on your location and healthcare needs.

Pre-authorization, clinical protocols, and case management will apply.

What is considered an emergency?

An emergency medical condition is the sudden and unexpected onset of a health issue that requires immediate medical attention or surgery. Without prompt treatment, the condition may lead to severe bodily harm, organ damage, or even death.

Emergency Ambulance Benefit Details:

- Benefit Type: Emergency Transportation
- Contact ER24 at 084 124 to arrange ambulance transportation.
- A co-payment applies if you voluntarily choose to use a non-Designated Service Provider (non-DSP).

Exclusions:

- Non-emergency transfers to a doctor's office or acute care facility for treatment or diagnostics.
- Transfers to home, old age homes, or frail care facilities, unless the patient cannot be transported in a private vehicle.
- Transportation from acute care, rehabilitation, or step-down facilities for treatments like dialysis, X-rays, ECG, EEG, EMG, or oncology management.

For a comprehensive list of exclusions, visit the RFMCF website.

Refer to the 2026 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.