



Medication

All medication is subject to the SAMHS Medicine Formulary. You can also refer to the RFMCF Medicine Formulary, which is based on the SAMHS Formulary and serves as a guideline that outlines approximate pricing and potential co-payments. Visit <https://rfmcf.co.za/drm/> for more information.

There is a difference between the process for obtaining acute and chronic (repeat) medication:

- **Acute medicine** refers to medication prescribed for short-term use.
- **Chronic medicine** refers to medication taken for ongoing conditions, typically for 6 months or longer.

Generic medication contains the same active ingredients and provides the same therapeutic effect as the original brand name medicine but is generally more affordable. To avoid out-of-pocket expenses, ask your local pharmacist for a generic alternative, which may offer a lower co-payment or no co-payment.

Buy-Out Medication:

If a SAMHS pharmacy does not have the required medication in stock, a buy-out can be issued, allowing you to collect the medication from a private pharmacy within the Pharmacy Network listed on the RFMCF website (<https://rfmcf.co.za/third-parties/#Pharmacy-Network>).

Chronic Medicine (regardless of member place of residence):

- Chronic medication must always be supplied by a SAMHS Pharmacy. Arrange courier services via selected SAMHS Pharmacies.
- Register qualifying chronic conditions on the Disease Risk Management Programme.
- In cases where there are clinical reasons for not using the generic alternative or other exceptions, the treating clinician must submit a letter of motivation directly to the SAMHS Pharmacist for review.

Acute Medicine:

An annual family size benefit applies to buy-out acute medicine:

- Member = R1,400
- Member +1 dependant = R1,600
- Member +2 or more dependants = R1,900

- **For Members within 50km of a SAMHS Facility:** SAMHS must be used as the primary healthcare provider for both acute and chronic medications. If the SAMHS pharmacy is out of stock, you will be referred to a private pharmacy with a buy-out form.
- **For Members outside 50km of a SAMHS Facility:** SAMHS must be used as the primary healthcare provider for chronic medications. You may obtain acute medication directly from a private network pharmacy. Private network pharmacies will require the prescribing doctor's practice number to dispense medication.

NOTE: Over-the-counter medicine is not covered by the Fund.

Refer to the 2026 Schedule of Benefits & Member Guide 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.