



Mental Health

Mental health is crucial because it affects how we think, feel, and behave, influencing our overall well-being and how we cope with stress, relationships, and daily challenges. Good mental health allows individuals to lead fulfilling lives, achieve their goals, and contribute positively to their communities. On the other hand, poor mental health can impact physical health, productivity, and quality of life. Taking care of mental health is essential not only for personal growth but also for maintaining a balanced, healthy society.

In-Hospital Treatment:

- Only a psychiatrist (specialist) can admit a patient to a specialised psychiatric hospital.
- A DSM-V Classification and Information Form (DSM-V Form) must be completed by the specialist and submitted to the Fund for review prior to hospital admission.

Out-of-Hospital Treatment:

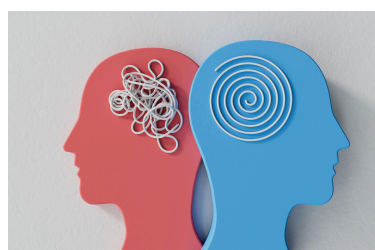
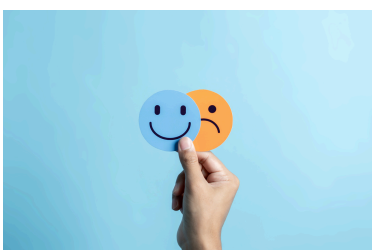
- A DSM-V Classification And Information Form must also be completed by either a psychiatrist or psychologist and submitted to the Fund for review to qualify for the allocated benefits.

Mental Health Benefits:

- **In-Hospital:**
 - Treatment for mental health and substance abuse is covered for up to 21 days per beneficiary per annum.
- **Out-of-Hospital:**
 - Benefits are available for Psychology and Support Service consultations, including Social Workers, subject to clinical protocols and case management.
 - The annual limit for out-of-hospital mental health treatment is R5,892 per family.

The Fund covers only Psychiatrists, Clinical and Counselling Psychologists, as well as treatments provided by Social Workers.

Contact the RFMCF Pre-Authorisation Department for more information about Mental Health Services on 012 679 4201 or per email to psychology@rfmcf.co.za or by fax to 012 111 9068.



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.