



Oncology

We understand that receiving a cancer diagnosis can be overwhelming. To help you navigate your journey, we've created this infographic to simplify the process of accessing and managing your oncology benefits with RFMCF. We are here to support you every step of the way. Contact the Oncology Department on 012 679 4201 or per email at oncology@rfmcf.co.za for more information. 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.

Initial Steps When Cancer is Suspected: When your doctor suspects cancer, certain steps are necessary to access your benefits:

Diagnostic Tests: Before undergoing diagnostic tests like MRIs, CT scans, sonars, pathology investigations, or biopsies, you must get pre-authorisation. These tests are initially funded from your day-to-day or hospital benefits, depending on where the tests are performed. Once cancer is confirmed, the diagnostic tests will be reviewed for payment from the oncology benefit.

If Cancer is Confirmed:

- **Step 1** - Let your treating doctor know about your oncology benefits to ensure a smooth registration process.
- **Step 2** - Whether you receive your treatment at the SAMHS or if outsourced, you must register on the Oncology Programme and authorise your treatment plan by submitting the following documents per email to oncology@rfmcf.co.za:
 - a. Histology report
 - b. Active treatment plan (chemotherapy, radiation, hormonal treatment)
 - c. Prescription for all medications
 - d. You may need to provide additional information, such as a radiology report, to complete the registration. Ask your doctor to provide all necessary information upfront for a smoother process.
- **Step 3** - You will receive feedback from the Oncology Department per email that outlines the pre-authorisation outcomes.

Benefits:

- Oncology Treatment (Chemotherapy, Radiation, Consultations and Tests) will be covered up to R321,360 per beneficiary per annum, subject to pre-authorisation.
- Specialised Radiology relating to oncology treatment will be covered up to R32,140 per beneficiary per annum, subject to pre-authorisation and can only be requested by a Specialist. This is a sub-limit and is subject to the overall annual oncology benefit.
- If outsourced, ensure that you make use of network oncologists, known as ICON Doctors. Visit <https://iconsa.co.za/> to search for your ICON doctor, or contact the RFMCF Oncology Department for guidance.
- New cancer patients must make use of the ICON Essential protocol.
- Once cancer is confirmed, the outsourced costs of diagnostic investigations and any approved treatment plan will be covered from the oncology benefits as per the 2026 Schedule of Benefits.
- **Section 21** medicines are not available or registered in South Africa and are therefore excluded from coverage.
- **Non-Oncology Related Costs:** For items such as wigs, stoma bags, or breast prosthesis, please refer to the specific benefits for coverage details.
- Remission patients must notify the Fund of their treatment plans.
- **Frail care** is not funded, however, **Palliative care** is funded by RFMCF, subject to pre-authorisation.

Refer to the 2026 Schedule of Benefits for a detailed overview of the benefit structure.