



Oral Health Services

Oral health (dental) is essential for overall well-being because the condition of your mouth can affect many aspects of your health. Poor oral hygiene can lead to tooth decay, gum disease, and infections, which, if left untreated, may contribute to more serious health issues such as heart disease, diabetes, and respiratory infections. The mouth is also a gateway to the rest of the body, and infections or inflammation in the gums can spread to other areas, affecting the immune system and causing complications in other organs. Maintaining good oral health by brushing, flossing, and visiting the dentist regularly helps prevent these issues and contributes to a healthier body overall.

The Oral Health benefit covers outsourced oral health treatment and is subject to pre-authorisation provided by the SAMHS through the submission of a DD2703 form. A DD2703 is valid for 3 months.

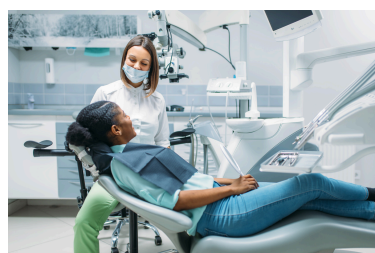
Contact the SAMHS Oral Health Department directly to obtain pre-authorisation for outsourced oral health treatment.

For in-hospital oral health treatment, pre-authorisation is required by means of a DD2703 form in conjunction with a hospital pre-authorisation that must be obtained by calling the Pre-Authorisation Department on 012 679 4201 or per email at preauth@rfmcf.co.za.

Claims submitted without prior DD2703 authorisation will be rejected and will be for the member's own account.

Oral Health Benefit Details:

- All outsourced oral health treatments are subject to SAMHS authorisation (DD2703).
- All out-of-hospital oral health services are paid according to the RFMCF Tariff, and any applicable co-payments will be the responsibility of the member.
- Orthodontic treatment is only available to members under the age of 18.
- The oral health benefit includes both basic and specialised oral health services.
- Clinical protocols apply for all in-hospital oral health services.



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.