



Message from the Board and the Principal Officer

Dear RFMCF Members,

Your Fund exists to support you throughout your healthcare journey, and we believe that an informed member is an empowered member. We therefore encourage you to take an active interest in understanding how the Fund works and how to make the best use of the benefits available to you.

The Fund remains in a very fragile state, given its financial situation and its long-term sustainability; however, the Board is happy to report that there are huge efforts and interventions that the Employer, the Department of Defence are making to ensure the future of the Fund. This matter is a priority within the Department of Defence.

The Board is happy to report that operations are being managed well. The internal audit department has made interventions to ensure compliance in the various departments attending to the day-to-day processes in the administration of the Fund. Furthermore, matters of fraud waste and abuse are also being dealt with, there has been much progress in this area.

The Clinical management processes are further being streamlined as well as the communication processes with Members and Providers.

The Fund is committed to continuous improvement, with the aim of making access to healthcare and benefits simpler, clearer, and more efficient for all members. However, this is a shared responsibility. Staying informed about your benefits, processes, and available support enables us to serve you better and helps you avoid unnecessary delays or out-of-pocket expenses.

We strongly encourage you to:

- Read the educational flyers shared by the Fund
- Watch the informational videos made available
- Attend the virtual workshops
- Follow our official Facebook posts and updates

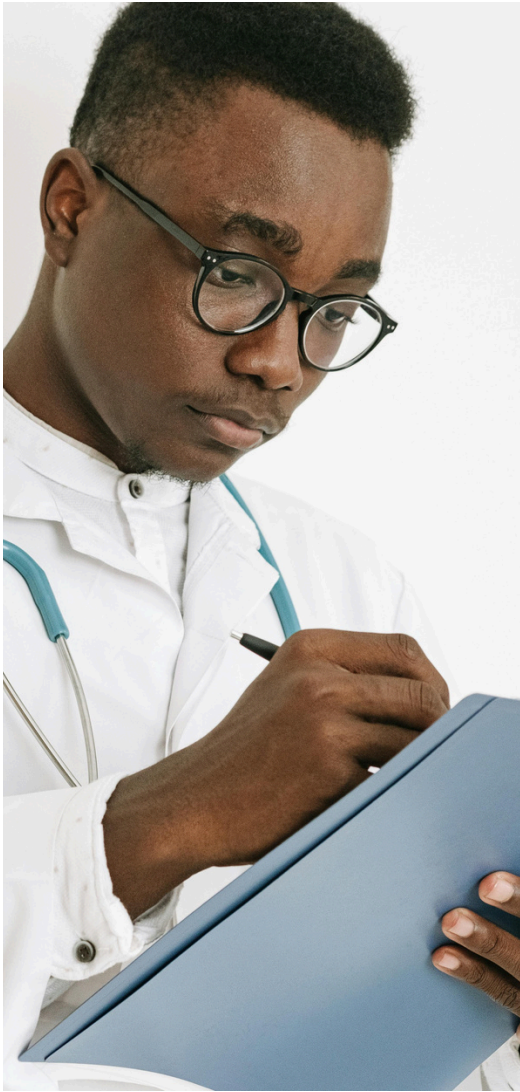
These resources are designed to help you understand your benefits, stay healthy, and make informed decisions about your care.

As your Fund, we remain committed to promoting member wellness and to providing quality, efficient, and prompt service at all times. Your engagement and participation play an important role in helping us achieve this objective.

We thank you for your continued support and partnership as we work together to build a healthier membership.

Dr. Anushka Jamuna
Principal Officer





CLAIMS

Revised Stale Claim Period

Members to take note that, effective 01 April 2026, the period within which claims must be submitted will be reduced from six (6) months to four (4) months from the date of service.

Historically, the stale claim period was six months. The revised four-month period has been implemented to:

- Improve forecasting accuracy
- Enhance operational efficiency
- Reduce administrative rework
- Minimise disputes related to late claim submissions

Please note that this change has been communicated to all hospitals and healthcare providers to ensure alignment and compliance. Members are kindly encouraged to remind Providers and to ensure claims are submitted timeously to avoid claims being rejected as stale.

Did you know?

It is a normal process for Providers to share claims with members for services rendered. Before contacting the Fund, members are encouraged to check their claims statements first, to ensure their services rendered do appear on their statements, and if claims have been paid.

Only contact the Fund if a claim has been rejected or short paid, and if a claim does not appear on your statement.

Workshops

Ensure you register for the RFMCF Member workshops.

The Fund will continue hosting its monthly comprehensive virtual workshops and also introduced topic-specific sessions for deeper engagement. There will be focus on one dedicated topic as per the schedule below, giving members the opportunity to explore specific areas in detail.

Click [HERE](#) to read more about how you can register to attend the RFMCF Member Workshops.



Pharmacy Courier Services

All RFMCF patients, regardless of age, have the option to arrange courier services for their chronic medication.

The Pharmacy courier service aims at providing greater convenience and accessibility to our members. The following SAMHS Pharmacies offer courier services for chronic medication. Please contact them to make arrangements.

- 1 Military Hospital (Gauteng)
- Youngsfield (Western Cape)
- Potchefstroom (Northwest)
- Bluff (KZN)
- Nelspruit (Mpumalanga)
- Kimberley (Northern Cape)
- Bloemfontein Polyclinic (Free State)
- Gqeberha (Eastern Cape)

Please note:

- Member details to be correct with respective Pharmacy.
- Address details must be updated, failing which will result in members carrying the courier cost.
- Availability of member to receive the parcel, failing which will result in member carrying the cost.



VPA Member Numbers

When visiting Hospitals and Providers, members are encouraged to present themselves as RFMCF or VPA members. This is to ensure claims are submitted correctly and paid timeously.



Disease Risk Management

Chronic conditions:

- For better medicine management, please ensure you register for your Chronic conditions by means of the self-registration forms, or your doctor can complete the chronic registration form.

Click [HERE](#) to read more.

Oncology:

- All new patients, as well as patients in remission are to ensure to register on the oncology programme.



Consent

By completing the Consent form, the principal member gives the RFMCF and its Administrator consent to provide information to a specific third-party identified by the member.

PROGRAMME INTRODUCTION

Readmission Prevention Programme

The RFMCF offers a **Readmission Prevention Programme**, designed to support members following hospital discharge and to promote improved health outcomes.

The Readmission Prevention Programme aims to:

- Reduce unplanned 30-day hospital readmissions
- Improve overall patient recovery and health outcomes
- Support continuity of care after discharge through proactive follow-up

How the Programme Works:

- The programme is supported by daily claims data, which allows early identification of recently discharged members.
- Dedicated Care Managers proactively contact members after discharge.

Care Managers:

- Monitor recovery progress
- Identify potential complications early
- Encourage adherence to follow-up care and treatment plans
- Provide guidance and support during the post-discharge period

Important Member Notice

- Members may receive a call from an RFMCF Care Manager as part of this programme.
- Please save the RFMCF contact number to ensure that you do not miss our call, as timely engagement plays a key role in supporting your recovery.



Telephone Line (IVR) Selection

We understand that phoning client services can be a startling experience for this reason the Fund has compiled the selection process when contacting the Client services.

Main IVR Option	Sub-Option	Further Routing
Service Provider (Option 1)	Optical (Option 1)	—
Service Provider (Option 1)	Client Services (Option 2)	—
Member (Option 2)	Optical (Option 1)	—
Member (Option 2)	Client Services (Option 2)	—
Preauthorisation (Option 3)	Member (Option 1)	Oncology (Option 3)
Preauthorisation (Option 3)	Provider (Option 2)	Oncology (Option 3)

Preventative Benefits Overview

Prevention helps you catch problems early.

Learn what is covered this year, vaccines and annual screenings as follows.

No authorisation required for the first annual testing.

Please use the below link to access a list of the preventative screening benefits.

Click [HERE](#) to read more about your Preventative Benefits.



FLU SEASON PREPARATIONS:

With winter looming, please watch for our communication regarding your annual flu vaccines once pharmacies are stocked. There's no need for a buyout as the Fund covers this vital preventive measure. Protect your health by getting a shot as this will reduce severe illness and hospital stays. For any queries or assistance, reach out to us. Your well-being matters.



"The strongest healthcare systems are built long before illness begins, prevention is not the absence of disease, it is the presence of informed, supported choices."

-RFMCF

Contact Us



Call Centre	012 679 4200	info@rfmcf.co.za
Pre-Authorisation	012 679 4201	preauth@rfmcf.co.za
24-Hour Healthcare Helpline	010 205 3595	

Click [HERE](#) to view all the RFMCF contact details.