



# WELCOME

## Regular Force Medical Continuation Fund

[www.rfmcf.co.za](http://www.rfmcf.co.za) | 012 679 4200

Welcome to the Regular Force Medical Continuation Fund. We are pleased to have you as a new member following your exit from active involvement in the South African National Defence Force. To facilitate a seamless and well-informed experience, we kindly ask that you read this document in its entirety. It contains crucial information about your engagement with the Fund, including how it will support your medical needs and the associated processes. A thorough review will ensure that you can navigate the Fund effectively and appropriately utilize the resources at your disposal.

# About the RFMCF

The Regular Force Medical Continuation Fund (RFMCF), established in 1964, provides ongoing healthcare benefits to retired Regular Force members as part of their service conditions. Funded primarily through monthly contributions from serving members, the RFMCF covers administrative and health costs, delivering comprehensive medical, dental, and hospital care via the South African Military Health Services (SAMHS) for members and their registered dependants.

Managed by the Professional Provident Society Healthcare Administrators (PPSHA), the Fund ensures that healthcare benefits, contributions, and claims are processed ethically, in accordance with Section 82 of the Defence Act, 2002 (No. 42 of 2002) and Chapter XV, Parts VI & V of the SANDF General Regulations.

As you transition into retirement, your healthcare needs will evolve from those during your active service. It is therefore crucial that you understand the benefits and processes of the Fund to effectively manage your new healthcare requirements.



# Vision

Our vision is to provide retired Regular Force members and their dependants with access to cost-effective healthcare benefits through collaboration with the South African Military Health Service (SAMHS) and designated service providers.

As you have entered into your retirement phase; it is important to carefully consider your place of residence during retirement, as proximity to a SAMHS facility can significantly impact your access to and quality and affordable healthcare benefits.



## RFMCF Partners

### SAMHS

The South African Military Health Service remains your primary healthcare provider, who is responsible for providing comprehensive medical care to you and your registered dependants.

### PPSHA

The Professional Provident Society Healthcare Administrators (PPSHA) is the administrator responsible for managing healthcare benefits, contributions, and claims for the Regular Force Medical Continuation Fund.

### THIRD PARTIES

Healthcare third parties are specialized organisations with expertise in their field, allowing them to manage specific types of healthcare services on behalf of the Fund with a high level of proficiency.

### DESIGNATED SERVICE PROVIDERS

Designated Service Providers (DSPs) are healthcare professionals or facilities selected by the Fund to offer services at negotiated rates when the SAMHS is not able to render the service, ensuring cost-effective and quality care for members and their registered dependants.



# Next Steps to Understanding the RFMCF



## 01 READ

Thoroughly review this welcome document and any additional communication from the Fund to familiarize yourself with its policies and procedures. Also understand how to read and interpret your claims statements.

[LEARN MORE](#)

## 02 WORKSHOP

Attend one of our virtual RFMCF workshops, which are held online for new members, to gain deeper insights and understanding; visit our website for more details.

[LEARN MORE](#)

## 03 Schedule of Benefits

Examine the schedule of benefits brochure to understand the available benefits, designated service providers, and related details.

[LEARN MORE](#)

## 04 Contact Us

Utilize the comprehensive communication channels provided to reach out if you have any questions or need clarification on any aspect of the Fund.

[LEARN MORE](#)

# Mobi App



The RFMCF Mobi App is a smartphone application you should download to easily access your RFMCF membership portfolio and Fund information anytime and anywhere.

The Mobi App is a self-service tool that allows you to access your membership profile. More importantly, you must use the Mobi App to access your membership card, as the Fund exclusively provides digital cards rather than plastic ones. Ensure that both you and your registered dependants are registered as Mobi App users to access the Membership Card.



## STEP 1

Download the RFMCF Mobi App from your cell phone's app store, or click on the logo corresponding to your operating system (iPhone, Huawei, or Android) to access the step-by-step downloading guide.



## STEP 2

Register as a user on the Mobi App. Both members and dependants can register on their individual devices. Carefully read and follow the provided examples during registration to avoid any issues, and watch the demonstration videos for a straightforward guide. Click on the Learn More button.

## STEP 3

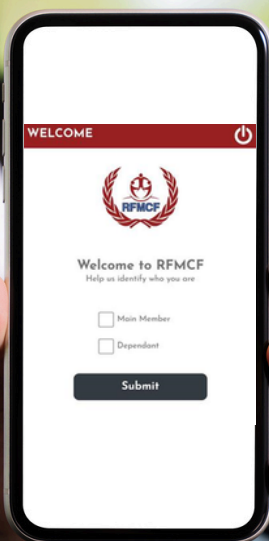
Once registered, log in to start utilizing its valuable functionalities. A list of these features is provided below, but please note that the functionalities are not limited to this list, as the Fund periodically upgrades the app to enhance your experience.

[LEARN MORE](#)

## Mobi App Functionalities

- View Membership Profile
- Access Membership Card
- Update Contact Details
- Update Personal Details
- Submit Documents
- View Processed Claims
- View Latest Statements
- Locate a SAMHS facility
- Locate an Emergency Facility
- Locate Designated Service Providers
- Fund Contact Information

... and more



# Schedule of Benefits



The RFMCF administers funds for healthcare benefits through a Schedule of Benefits. This document details the range of services covered, with the South African Military Health Service (SAMHS) as the primary healthcare provider. It also outlines how services are managed when the SAMHS outsources care, including the use of designated service providers and benefit baskets. Understanding the Schedule of Benefits is crucial as it provides comprehensive information on what is covered and how to access these services. Your benefit allocation depends on your proximity to a SAMHS healthcare facility.

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## UNDERSTANDING THE TERMINOLOGY



### Healthcare Management

Clinical protocols are used as standardised guidelines and procedures to ensure consistent and effective medical care based on best practices and evidence. Managed healthcare involves organising and coordinating care through structured programs and networks to optimise patient outcomes, control costs, and improve service quality. As a retired member, the focus is on what you need rather than what you want, with benefits specifically aligned to the retirement phase of your life.

#### Hospitalisation

Hospital admission refers to the process of being formally admitted to a hospital for medical care, which involves checking in and being assigned a bed for inpatient treatment, or surgery.

#### Major Medical Services

Major medical services refer to significant and often high-cost healthcare treatments or procedures, such as surgeries, emergency care, and specialized treatments, that typically require extensive medical attention and can have substantial financial implications.

#### Day-to-Day Healthcare Services

Day-to-day healthcare services refer to routine and ongoing medical care such as doctor's visits, routine check-ups, prescription medications, and minor treatments that are part of regular health maintenance and management.

#### Oncology Programme

The oncology programme provides specialized care and treatment for cancer patients, including chemotherapy, radiation therapy, and other related services. Even if a patient receives treatment at a SAMHS facility, it must still be registered with the Fund to ensure coverage and proper management of the benefits.

#### Disease Risk Management Programme

The Disease Risk Management Programme is a proactive healthcare initiative designed to monitor, manage, and support individuals with chronic or high-risk conditions through personalized care plans, regular check-ups, and interventions to improve health outcomes and prevent complications.

#### Post-Admission Healthcare Services

Post-admission healthcare services refer to the medical care and support provided after a patient has been admitted to the hospital, including follow-up treatments, rehabilitation, and ongoing care to ensure recovery and manage any residual health issues.

## Processes to follow to access healthcare based on where you reside:



### Within 50KM : SAMHS Units

- **SAMHS** is the Primary Healthcare Provider.
- **DD63** referral if outsourced.
- **DD2703 for dental** services only.
- **Acute and chronic** MUST be obtained from the SAMHS.
- If outsourced, the Schedule of Benefit baskets will apply.



### Further than 50km : Network Providers

- Use **RFMCF Network Provider**, but SAMHS must still be used where possible.
- **No DD63** is required for outsourced services.
- **DD2703 for dental** services only.
- **Chronic** medicine to be obtained at a SAMHS (courier through SAMHS).
- **Acute** medicine can be obtained at a Network Pharmacy.
- The Schedule of Benefit baskets will apply for all services received outside of the SAMHS.

**Ensure that you make use of NETWORK PROVIDERS when services are outsourced by the SAMHS.**  
**The RFMCF does not cover healthcare expenses abroad.**

# FORMS

It is important to know where to find the necessary forms and understand when to complete each one. Here is a guideline to help you.



#### CONSENT

By completing the Consent form, the principal member authorises the RFMCF and its Administrator to share information with a designated third party specified by the member.

[READ MORE](#)



#### CHRONIC APPLICATION FORM

If you have been diagnosed with one or more of the qualifying chronic conditions, you must register on the Disease Risk Management Programme. Complete the application form provided to register.

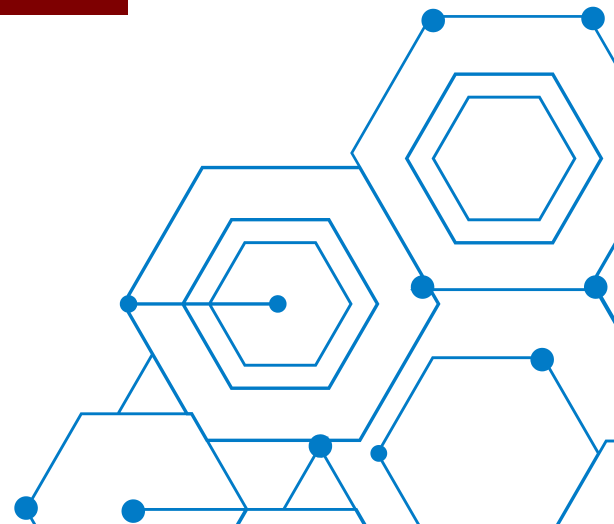
[READ MORE](#)



#### TRAVEL CLAIM POLICY

Find the travel claim policy and travel claim form here.

[READ MORE](#)



# Designated Service Providers



## SAMHS

SAMHS remains the RFMCF member's primary healthcare provider. Find a facility near you.

[READ MORE](#)



## Third Parties

Third parties enable the management of healthcare in various specialised fields, they include:

1. **ER24** – Ambulance Service Management
2. **ICON** – Oncology Designated Service Providers for cancer treatment/patients
3. **Opticlear** – Optical Benefit Management
4. **Ecomed** – Home Oxygen Benefit Management
5. **Pharmacy Network** – Medicine Management

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## Network Healthcare Providers

You can use the search options via the RFMCF website to find your nearest healthcare providers in your area. They include:

1. SAMHS Healthcare Facilities
2. Pharmacy Clinics for Nursing Consultations
3. General Practitioner Network
4. Specialist Network
5. Hospital Network

The General Practitioner and Specialist Network is continuously expanding, as the Fund aims to have a good footprint of doctors within South Africa at your disposal. If your doctor does not reflect on the list, email the doctor's details to [rfmcfprovider@ppsha.co.za](mailto:rfmcfprovider@ppsha.co.za), and we will contact your doctor to consider joining the network.

[READ MORE](#)

## Pre-Authorisation Process

1. Visit Network/SAMHS Doctor



2. Planned Procedure/Admission  
Contact RFMCF  
Pre-Authorisation Department



3. Receive Authorisation  
Documentation per Email



4. Case Updates are done  
between RFMCF and Hospital  
Case Management until  
discharge date



5. Ensure claims are submitted within 4  
months and check statements



Not all treatment requires pre-authorization.  
Refer to the pre-authorization guide on the website for assistance.

[READ MORE](#)

## Dental Authorisation Process

1. Contact SAMHS and notify  
them of treatment required



2. Receive treatment via SAMHS  
or obtain DD2703 for dental  
treatment at a private dental  
practitioner



3. Visit private dentist WITH the  
DD2703 to obtain treatment



4. Submit private dental claim  
with DD2703 to the RFMCF  
within 4 months from  
treatment date



5. Ensure claims are submitted within 4  
months and check statements



ENSURE THAT TREATMENT IS RECEIVED WITHIN THE DD2703 PERIOD - EXPIRES AFTER 3 MONTHS FROM APPROVAL

# Medication Dispensing Process

It is important that you understand the BUY-OUT process

1. Visit SAMHS/Network Doctor



3. Acute scripts to be filled at a SAMHS Pharmacy or Private Pharmacy, depending where you reside



5. Ask for GENERIC ALTERNATIVE Medication to minimize your out-of-pocket expenses



2. ALL CHRONIC scripts must be filled at a SAMHS Pharmacy - Arrange courier where possible. Courier is payable by the Fund if arranged via the SAMHS Pharmacy. Arrange effectively to avoid courier returns.



4. RFMCF complies to the SAMHS Medicine Formulary - some medicine may have a quantity limit, such as sleeping tablets. Out of Formulary requests must be submitted to SAMHS.



**REGISTER YOUR CHRONIC CONDITIONS ON THE DISEASE RISK MANAGEMENT PROGRAMME**

# Claim Submission Process

1. Check available benefits



3. Ensure that claim is submitted within 4 months from the date of service. Providers are encouraged to submit via EDI



5. Refer to the Message Code Guideline to understand the action needed for each message



2. Visit healthcare provider



4. Reconcile statements and notify the Fund of any questionable transactions



**A network doctor must NOT request upfront payment nor charge above the RFMCF Negotiated Tariff. Please report such cases immediately.**

# Emergency & After Hour Care

An **emergency** medical condition means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical treatment and/or an operation. If the treatment is not available, the emergency could result in weakened bodily functions, serious and lasting damage to organs, limbs or other body parts, or even death.



## Ambulance – ER24 ONLY

No other ambulance service should be contacted, even if ER24 is not in your area. Ambulance authorisation is managed via ER24. Using a network doctor will avoid out-of-pocket expenses in comparison with a non-network doctor charging above the RFMCF Tariff.



## After-Hour Admission

If admitted, obtain authorisation from the RFMCF Pre-Authorisation Department the next working day.



## Member Responsibilities

- ▶ Update contact details immediately when outdated
- ▶ Submit claims within 4 months from date of service
- ▶ Obtain authorisation where required
- ▶ Register your chronic conditions (DRM & Oncology)
- ▶ Read, understand and act upon communication from the Fund
- ▶ Take note of updated forms/policies
- ▶ Report suspected fraud
- ▶ Use the CORRECT communication channels
- ▶ Contact the Fund when unsure about anything
- ▶ Stay within the rules and regulations of the Fund
- ▶ Educate your dependants about the Fund
- ▶ Follow the CORRECT escalation process



# Contact Us

## Because, we're here to help

Contact us for any Fund-related enquiries. Use the appropriate email addresses provided for your specific enquiries; if unsure, reach out to our Client Services team for guidance—our 9 communication channels make it easier than ever to get in touch with us. Click on the links below and get in touch.

Telephone Numbers



Email Addresses



Website



Live Chat



Workshops

