



Health Plans Out-Patient (day) Benefits Table

For Hospitalisation, Completed Chronic, Dental And Maternity Forms:
hrm.authorization@metropolitan.co.ls
Emergency contacts: +266 6396 7332

For New Applications, Amendments, Cards Queries, Personal Details (KYC):
membership@metropolitan.co.ls
Or +266 22222100

For Claims Refunds Or Other Claims Related Queiries:
claims@metropolitan.co.ls

Tollfree (for all queries):
+266 800 22 300

Product	Access Option	Standard Option	Advanced Option	Comprehensive Option	Gold Option
Overall limit In Patient (OP)	Subject to sub-limits	Subject to sub-limits	Subject to sub-limits	Subject to sub-limits	Services through Medical Savings account
MSA	M 960 pfpa (M 80 per month)	M 1 332 pfpa (M 111 per month)	M 1 776 pfpa (M 148 per month)	M 2 160 pfpa (M 180 per month)	Principal member M 804 per annum (M 67 pm) Adult/Spouse dependant M 588 per annum (M 49 pm) Child dependant M 480 per annum (M 40 pm) Special dependant M 804 per annum (M 67 pm)
Consultations Limits GP Consultations Specialists Consultations Antenatal Benefits Antenatal Consultations Ultrasonounds Pathology Procedures Pathology Radiology Auxiliary services *R Physiotherapy *R Psychology Basic Dentistry Advanced Dentistry*P Orthodontics not covered for age > 18 *	5 Visits pbpa; unlimited hello doctor Subjects to Consultations Limit Subjects to Consultations Limit Subject to sub-limits 3 Visits pbpa 1 scans M 2 240 pbpa M 6 990 pbpa M 6 800 pbpa M 5 890 pbpa M 2 100 pbpa Subject to Auxiliary Services Limit M 2 420 pbpa M 2 600 pbpa M 2 600 pbpa	7 Visits pbpa; unlimited hello doctor Subject to consultations limit Subject to consultations limit Subject to sub-limits 6 Visits pbpa 3 Scans M 7 420 pbpa M 10 450 pbpa M 10 260 pbpa M 8 340 pbpa M 2 470 pbpa Subject to Auxiliary Services Limit M 2 850 pbpa M 2 690 pbpa M 2 910 pbpa	9 Visits pbpa; unlimited hello doctor Subject to Consultations Limit Subject to Consultations Limit Subject to sub-limits 8 visits pbpa 4 Scans M 9 210 pbpa M 22 260 pbpa M 21 580 pbpa M 16 750 pbpa M 2 910 pbpa Subject to Auxiliary Services Limit M 3 520 pbpa M 3 520 pbpa M 4 820 pbpa	11 visits pbpa; unlimited hello doctor Subject to Consultations Limit Subject to Consultations Limit Subject to sub-limits 8 visits pbpa 4 Scans M 10 260 pbpa M 43 330 pbpa M 43 330 pbpa M 32 580 pbpa M 3 340 pbpa Subject to Auxiliary Services Limit M 4 510 pbpa M 4 700 pbpa M 9 710 pbpa	MSA MSA MSA Services through MSA MSA MSA MSA (pre-notification required) MSA MSA MSA MSA MSA MSA MSA MSA
Medicinal Benefits Acute Medicines inclusive of OTC OTC Annual Sublimit and Daily Script Chronic Medicines *E Childhood immunisations Children aged 0 - 6	M 5 260 pbpa M 930 (M 200 daily script limit) M 5 430 pbpa Covered (subject to acute medicine)	M 7 420 pbpa M 1 180 (M 200 daily script limit) M 7 730 pbpa Covered (subject to acute medicine)	M 11 190 pbpa M 1 430 (M 200 daily script limit) M 11 690 pbpa Covered (subject to acute medicine)	M 12 980 pbpa M 1 790 (M 200 daily script limit) M 26 280 pbpa Covered (subject to acute medicine)	MSA MSA MSA (subject to managed care protocols) Covered (subject to acute medicine)
Optical Benefits (bluescreen and sunlight tints covered) Optical Limit - per beneficiary every 24 months Mono- / Bi- / Multifocal lenses Every 24 months Frames Every 24 months Eye Test Every 24 months Refractive surgery Every 24 months	M 4 410 Subject to Optical Overall Limit M 1 250 pbpa 1 per beneficiary every 24 months M 4 410 pbpa	M 4 680 Subject to Optical overall limit M 1 520 pbpa 1 per beneficiary every 24 months M 4 680 pbpa	M 5 040 Subject to Optical Overall Limit M 1 660 pbpa 1 per beneficiary every 24 months M 5 440 pbpa	M 6 200 Subject to Optical Overall Limit M 2 130 pbpa 2 per beneficiary every 24 months M 6 200 pbpa	MSA MSA MSA MSA MSA
Flu vaccine Health assessment	1 flu vaccine pbpa 1 Health assessment (blood pressure test, cholesterol, blood sugar finder prick test, height, weight and waist circumference screening) pbpa	1 flu vaccine pbpa 1 Health assessment (blood pressure test, cholesterol, blood sugar finder prick test, height, weight and waist circumference screening) pbpa	1 flu vaccine pbpa 1 Health assessment (blood pressure test, cholesterol, blood sugar finder prick test, height, weight and waist circumference screening) pbpa	1 flu vaccine pbpa 1 Health assessment (blood pressure test, cholesterol, blood sugar finder prick test, height, weight and waist circumference screening) pbpa	1 flu vaccine pbpa 1 Health assessment (blood pressure test, cholesterol, blood sugar finder prick test, height, weight and waist circumference screening) pbpa

- +**
- Transport back to Lesotho for evacuee (From RSA only) |** The patient shall benefit from transport fare on road only up to M285 (T&Cs Apply).

Outbound accommodation for adult accompanying minor | 5 day benefit up to M690 in RSA only (T&Cs Apply).

Voluntary Medical Savings | Members are allowed to contribute further savings up to M5000 and claimable at 100% at end of benefit year.

Africa Travel Cover | Members are covered in Africa countries where there is a MMI Health footprint – Namibia, Botswana, Mozambique and Ghana.

Subsidy Modelling | We help design and model sustainable subsidy plans to enhance affordability to the medical aid policy for both employer and employee.

Mpower Wellness Program | The MPOWER Wellness program promotes responsible health choices, empowering members to make the most of their medical aid benefits. While some wellness activities may receive financial support, Metropolitan's focus is on equipping members with tools for proactive and informed health management.

Comprehensive Option Donor Cover | Cover for donor related to organ transplants.

Low Claims Bonus | Cash back bonus up to 10% upon low outpatient-claims ratio experience per family on medical aid products.

GYM Incentives | GYM incentive of up to M250.

Funeral Cover (principal & dependents) | Funeral cover up to M20,000.00.
Double accident cover for main member (M40,000.00).

Repatriation Of Mortal Remains Cover | Interchangeable with funeral cover for repatriation expenses.

Health Premium Waiver | Free cover for dependents upon passing of principal member for the remainder of the benefit year.

Double Accident Cover | In the case of an accident, your cover will now be double the Hospitalization cover that you qualify for under your chosen product at no extra cost.

Hello Doctor 24/7
You now have the benefit of health service that offers you Doctor consultations at your convenience and anytime of the day.

Service Toll Free Number
Dial 800 22 300 to get medical aid assistance from 7 AM to 7 PM (Monday to Friday).

(Terms and Conditions apply)



Health Plans
In-Patient (day)
Benefits Table

Benefit
Year / 2026

Product	Access Option	Standard Option	Advanced Option	Comprehensive Option	Gold Option
Overall limit In Patient (IP)	M 640 900 pbpa Double for accidents	M 1.36 million pbpa Double for accidents	M 1.80 million pbpa Double for accidents	Unlimited M 2.62 million pbpa per event. M 5.24 million pbpa per event on accidents.	Overall annual limit of M 1 080 000 pfpa, pre-authorisation required. M 421 200 pfpa per event. RSA treatment options should service not be available in Lesotho. M 842,400 pfpa per event for accidents.
Hospitalisation (General medical and surgical wards)	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL (Pre-authorisation required)
Theatre Costs	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL (Pre-authorisation required)
Ward and Theatre medicines	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL (Pre-authorisation required)
Specialists and General Practitioners	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL (Pre-authorisation required)
Hospitalisation (Executive/Private Ward)	Not Covered	Not Covered	Not Covered	M 2 500 per day	Not Covered
Major Disease Benefit (MDB) (Subject to registration on program)	M 464 300 pbpa	M 541 800 pbpa	M 634 600 pbpa	M 978 000 pbpa	M 424 100 pfpa
Oncology Subject to MDB	Subject to MDB	Subject to MDB	Subject to MDB	Subject to MDB	Subject to MDB
Organ Transplants *D Subject to MDB	Subject to MDB	Subject to MDB	Subject to MDB	Subject to MDB	Subject to MDB
Organ Transplants *D2 - Donor Subject to MDB	Not Covered	Not Covered	Not Covered	M 978 000 pbpa	Not Covered
Chronic Dialysis- Subject to MDB	Subject to MDB	Subject to MDB	Subject to MDB	Subject to MDB	Subject to MDB
Maternity	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL
Neonatal, including neonatal ICU and related costs	M 273 900 pfpa	M 364 100 pfpa	M 574 500 pfpa	M 956 700 pfpa	M 364 100 pfpa
Ambulance Services (In Country Only)	M 7 800 per event	M 9 100 per event	M 12 300 per event	M 20 100 per event	M 7 800 per event
Air/Cross Borders Evacuation	M 85 100 per event Travel expenses back to Lesotho - Max of M 285 per event	M 97 500 per event Travel expenses back to Lesotho - Max of M 285 per event	M 153 000 per event Travel expenses back to Lesotho - Max of M 285 per event	M 204 400 per event Travel expenses back to Lesotho - Max of M 285 per event	M 17 100 per event Travel expenses back to Lesotho - Max of M 285 per event
Motor Vehicle Accident	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	Subject to Hospital Benefit
Psychiatric hospitalisations	8 days per annum Including cover for attempted suicide for upto 4 days.	10 days per annum Including cover for attempted suicide for upto 4 days.	12 days per annum Including cover for attempted suicide for upto 4 days.	14 days per annum Including cover for attempted suicide for upto 4 days.	7 days per annum Including cover for attempted suicide up to 4 days
Compassionate travel and accommodation for one parent accompanying the minor	Accommodation - Max of M 750 per night (Max 5 nights, RSA only)	Accommodation - Max of M 750 per night (Max 5 nights, RSA only)	Accommodation - Max of M 750 per night (Max 5 nights, RSA only)	Accommodation - Max of M 750 per night (Max 5 nights, RSA only)	Accommodation - Max of M 750 per night (Max 5 nights, RSA only)
Other In-Hospital Benefits					
HIV Programme	M 17 200 pbpa	M 17 200 pbpa	M 17 200 pbpa	M 18 500 pbpa	M 18 500 pbpa
Step Down/Rehabilitation*P	M 30 900 pbpa	M 34 100 pbpa	M 45 000 pbpa	M 71 300 pbpa	M 83 700 pfpa
Medicines to take home	Subject to OAL	Subject to OAL	Subject to OAL	Subject to OAL	7 days per hospital episode
Appliances	M 11 100 pbpa	M 12 300 pbpa	M 14 800 pbpa	M 21 400 pbpa	M 23 000 pfpa
Pathology	M 85 100 pbpa	M 102 300 pbpa	M 142 500 pbpa	M 177 900 pbpa	M 52 600 pfpa
Radiology	M 15 600 pbpa	M 34 100 pbpa	M 35 500 pbpa	M 71 300 pbpa	M 14 000 pfpa
Specialised Radiology	Subject to Radiology Limit	Subject to Radiology limit	Subject to Radiology limit	Subject to Radiology Limit	Subject to sub-limit of Radiology
Maxillofacial Surgery	M 34 100 pbpa	M 38 900 pbpa	M 51 100 pbpa	M 82 100 pbpa	M 32 600 pfpa
Dental Surgery (subject to conditions)	M 7 800 pbpa	M 9 400 pbpa	M 14 000 pbpa	M 20 200 pbpa	M 7 800 pfpa
Internal and external prosthesis	M 52 600 pbpa	M 65 100 pbpa	M 91 500 pbpa	M 142 500 pbpa	M 41 800 pfpa
Physiotherapy *R	M 10 800 pbpa	M 14 000 pbpa	M 21 700 pbpa	M 32 600 pbpa	M 9 400 pfpa
Circumcision (per ben)	Age < 15 subject to OAL; >15 procedure to be performed in doctors room limited to M 3 090	Age < 15 subject to OAL; >15 procedure to be performed in doctors room limited to M 3 090	Age < 15 subject to OAL; >15 procedure to be performed in doctors room limited to M 4 570	Age < 15 subject to OAL; >15 procedure to be performed in doctors room limited to M 6 180	Age < 15 subject to OAL; >15 procedure to be performed in doctors room limited to M 3 090
Benefit (IP)	Subject to OAL = Overall Annual Limit	Subject to MDB = Major Disease Benefit	Pbpe = Per Beneficiary Per Even	Emergency Contacts	Telephone +266 2222 2180 Cellphone +266 6396 7332

Your Health in Your Hands!
Empowering You, Every Day!

All possible with our world class mobile apps!

Available on the Google Play

Download on the App Store

Metropolitan Health Lesotho App

HOW TO DOWNLOAD THE MHL APP

Applicable to both Android, or Apple Devices

Step 1 Go to Google Play Store or Apple App Store

Step 2 Search for Metropolitan Health Lesotho

Step 3 Download and Install the MHL App

Step 4 Open the App and Select Register/ Problem logging in

Step 5 Select Not Yet Registered

Step 6 Enter your Membership Number

Step 7 Create a Username

Step 8 Create a New Password

Step 9 Retype Password

Choose OTP destination:

- Send to email or
- SMS to Phone

Step 10 Within a few seconds, OTP, message appear. Enter digits

Hello Doctor App

HOW TO DOWNLOAD THE HELLO DOCTOR

Applicable to both Android, or Apple Devices

Step 1 Go to Google Play Store or Apple App Store

Step 2 Search for Hello Doctor

Step 3 Download and Install the Hello Doctor App

Step 4 Click Get Started

Step 5 Indicate you are not a South African citizen

Insert ID number registered on your medical aid account

Insert your mobile number starting with 266 and Lesotho mobile phone number

Click Next

Step 6 Enter OTP

Step 7 Accept terms and conditions

BENEFITS OF THE MHL APP

The app helps MHL clients to:

- Check and or confirm the benefits balances
- Access the MHL medical aid membership electronic card
- Retrieve claims statements
- Claim for refunds
- Claim from savings to recover cash paid for shortfalls
- Download membership certificates
- Track pre-authorisation application status
- Checking savings balances
- Update client's contact details
- See key contact details for MHL office
- Request new /replace an existing membership card
- Log-in a query

BENEFITS OF THE HELLO DOCTOR

- To alleviate unnecessary visits to the clinic, through a tele-triage system.
- To provide the patient with medical advice Medication ("OTC").
- Increase access to healthcare services in the most convenient manner.
- Offer quality health care services.