

You want some Extras, but you don't need to go overboard. Just enough for the usual – dental, optical and the occasional alternative therapy treatment.

Some Extras could be for you!

80% Benefit: An 80-20 split. That's what 80% benefit gets you. Frank will pay 80% of what your treatment costs. You pay the other 20%.

An example: You get your back cracked at the chiropractor. They charge you \$40. Frank gives you \$32 towards the cost. You pay the other \$8.

All extras services must be provided by practitioners in private practice who are appropriately registered bodies approved by Frank

What's Covered?

Type of Service	Waiting Period	Annual Limit
Ambulance Subscription <small>Ambulance cover varies depending on which state you live in. To be fully covered for Ambulance, it's recommended you take out a subscription in your state or territory. You can claim a refund of one ambulance subscription per membership each calendar year.</small> <small>Publicly funded ambulance services and State Government ambulance transport schemes are excluded.</small>	0 months	80% of cost
Chiropractic, Osteopathy, Physiotherapy, Hydrotherapy, Myotherapy, Naturopathy, Homeopathy, Acupuncture, Massage (combined) <small>Includes 1 Chiro x-ray per year. Benefits will only be paid for one consultation and/or treatment type per provider per day. You cannot claim on any herbs, supplements or pills, only consultations.</small>	2 months	\$400 per person/single, \$800 per membership
Dental - total <small>Overall Dental limit includes benefits for General and Major dental services. The benefits shown are the annual limits for each type of dental service. There are further sub-limits within some of these dental services eg the individual benefit for one crown on Lots Extras is \$300. You can see a list of dental rules here. Contact us for a benefit estimate before commencing treatment to confirm benefits payable.</small>		\$500 per person/single, \$1000 per membership
- General Dental	2 months	
- Preventative Dental sub-limit <small>Preventative dental includes dental treatments like checkups, cleaning and fluoride treatments but does not include x-rays or fillings. A detailed list of item numbers and definition of benefits payable under preventative dental can be found by clicking here</small>	2 months	\$250 per person/single, \$500 per membership (included in Dental – total limit)
- Major Dental	12 months	
- Orthodontic sub-limit – More info here <small>80% back up to \$300 per year, up to \$900 per course. Lifetime limit of \$1050 applies.</small>	12 months	\$300 per year (included in Dental – total limit)
- Crown and Bridgework sub-limit	12 months	\$225 per crown/bridge per person/single, maximum \$450 per person (included in Dental – total limit)
- Indirect restorations sub-limit	12 months	\$350 per person/single, \$700 per membership (included in Dental – total limit)
- Implants sub-limit	12 months	\$400 per person (included in Dental – total limit)
Optical <small>Includes prescription glasses, contact lenses and frames. Doesn't include non-prescription sunglasses or repairs. Doesn't include ophthalmology appointments.</small>	6 months	\$120 per person/single, \$240 per membership

Things Frank won't pay on

There are times when Frank won't pay on certain items or may pay a lower benefit. Having a filling performed on a tooth that has already been extracted for instance, fairly routine stuff. The list of reasons Frank won't pay on items is fairly long and makes Frank seem a bit mean. If you would like review the list it can be found by [clicking here](#)

How to Claim

HICAPS

If your provider has HICAPS you can simply swipe your Frank card and we will pay any eligible benefits on the spot.

Online

Some providers don't have HICAPS, that's ok! Pay the bill in full after you have received the service and you can claim online whenever it suits you. The benefit will be paid into your nominated bank account within 24-48 hours.

E-Mail

If you're getting orthodontic work done you will need to scan and email a copy of the claim in to Frank.

Frank lives online; it's one of the ways we keep our costs down. If you can't process a claim online you can send it in to Frank, it may take longer to get your benefit paid though.

