

Your health is high maintenance. Or perhaps you just like peace of mind. Either way, you want it all. Head to toe coverage, lots of treatment types and big limits. Lots 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
<b>Ambulance Subscription</b> <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
<b>Chiropractic, Osteopathy (combined)</b> <small>Includes 1 Chiro x-ray per year. Benefits will only be paid for one consultation and/or treatment type per provider per day</small>	2 months	\$400 per person/single, \$800 per membership
<b>Physiotherapy, Hydrotherapy, Myotherapy (combined)</b>	2 months	\$400 per person/single, \$800 per membership
<b>Naturopathy, Homeopathy, Acupuncture, Massage (combined)</b> <small>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
<b>Dental - total</b> <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 <a href="#">here</a>. Contact us for a benefit estimate before commencing treatment to confirm benefits payable.</small>		\$2000 per person/single, \$4000 per membership
- <b>General Dental</b>	2 months	
- <b>Preventative Dental sub-limit</b> <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 <a href="#">clicking here</a></small>	2 months	\$500 per person/single, \$1000 per membership
- <b>Major Dental</b>	12 months	
- <b>Orthodontic sub-limit – More info <a href="#">here</a></b> <small>80% back up to \$450 per year, incr. to \$850 at 10 years, up to \$2,550 per course. Lifetime limit of \$2,900 applies.</small>	12 months	\$450 per year (increasing to \$850)
- <b>Crown and Bridgework sub-limit</b>	12 months	\$300 per crown/bridge per person/single, maximum \$600 per person
- <b>Indirect restorations sub-limit</b>	12 months	\$400 per person/single, \$700 per membership
- <b>Implants sub-limit</b>	12 months	\$400 per person

## More Stuff That's Covered?

Type of Service	Waiting Period	Annual Limit
<b>Optical</b> <small>Includes prescription glasses, contact lenses and frames. Doesn't include non-prescription sunglasses or repairs. Doesn't include ophthalmology appointments.</small>	6 months	\$250 per person/single, \$500 per membership
<b>Podiatry – total</b> <small>The annual limit of \$400 per person/single, \$800 per membership includes combined benefits for general podiatry, podiatry surgery and orthotics</small>		\$400 per person/single, \$800 per membership
- <b>General podiatry</b>	2 months	
- <b>Podiatry Surgery</b> <small>Podiatry surgery must be performed by an orthopaedic surgeon or an approved podiatric surgeon</small>	12 months	
- <b>Orthotics</b> (included in the limit for podiatry)	12 months	\$230 per person/single, \$460 per membership
<b>Psychology</b> <small>If you are entitled to a Medicare rebate on your psychology sessions, you cannot claim your out of pocket with Frank</small>	2 months	\$400 per person/single, \$800 per membership
<b>Travel Vaccinations</b> <small>Frank pays towards travel vaccinations administered by a doctor or at a vaccine clinic if the member has a pharmacy receipt, doctors account or vaccine clinic account. Travel vaccinations must be listed on the <a href="#">Approved Travel Vaccination List</a> Available by clicking <a href="#">here</a></small>	2 months	\$50 per vaccination, \$100 per person/single, \$200 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.

