

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
<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, Physiotherapy, Hydrotherapy, Myotherapy, Naturopathy, Homeopathy, Acupuncture, Massage (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. 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>		\$500 per person/single, \$1000 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	\$250 per person/single, \$500 per membership (included in Dental – total limit)
- <b>Major Dental</b>	12 months	
- <b>Orthodontic sub-limit – More info <a href="#">here</a></b> <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)
- <b>Crown and Bridgework sub-limit</b>	12 months	\$225 per crown/bridge per person/single, maximum \$450 per person (included in Dental – total limit)
- <b>Indirect restorations sub-limit</b>	12 months	\$350 per person/single, \$700 per membership (included in Dental – total limit)
- <b>Implants sub-limit</b>	12 months	\$400 per person (included in Dental – total 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	\$120 per person/single, \$240 per membership