

# lots extras (80% back)

This information is current at the time of publishing (January 2024).

Let's be frank, if you're taking out Extras cover, you'll get the most out of it by actually using it. This Frank fact sheet details what you need to know about Lots Extras, from included services to annual limits and waiting periods that apply.

We recommend that you read and retain this fact sheet along with the Private Health Information Statement for this product and Frank's Important Information Guide.

## Extras cover with 80% back

Frank's Lots Extras cover works on the percentage back system. Whatever the provider charges, we pay 80% back up to your annual limits.

That means if you are charged \$40 for a treatment you'll get \$32 back as long as you have served your waiting periods and have available limits.

Service	Per person limits (per calendar year)	Couple/ family limits (per calendar year)	Waiting Period
Optical Benefits are only payable towards prescription glasses and prescription contact lenses	\$250	\$500	6 months
Chiropractic & Osteopathy* <sup>^</sup> A limit of 1 per year applies to Chiropractic X-rays	\$400	\$800	2 months
Physiotherapy, Hydrotherapy & Myotherapy (combined)* <sup>^</sup>	\$400	\$800	2 months
Group Physiotherapy* <sup>^</sup>			
Group Hydrotherapy* <sup>^</sup>			
Acupuncture & Remedial Massage (combined)* <sup>^</sup>	\$400	\$800	2 months
Total Dental limit Includes benefits for General, Preventative and Major Dental. Dental treatment rules and sub limits apply.	\$2,000	\$4,000	
Save 15-40% off# dental treatments performed by any smile.com.au approved dentist across Australia.			
Preventative Dental Services share an annual limit with General and Major Dental. The sublimit sits within the total Dental annual limit (not on top of).	Sublimit \$500	Sublimit \$1000	2 months
General Dental - Occlusal therapy	Sublimit \$250 (if provided by a dentist) & \$300 (if provided by a specialist)		2 months
Major Dental Excludes dentures. Services share an annual limit with General and Preventative Dental. Service sublimits sit within the total Dental annual limit (not on top of).			12 months
Crowns and bridgework	Sublimit \$600 per person		12 months
Indirect restorations	Sublimit \$400	Sublimit \$700	12 months
Dental implants	Sublimit \$400	Sublimit \$800	12 months
Orthodontic A lifetime limit of \$2,900 applies for orthodontic services if more than one course of treatment is needed.	Sublimit 1-3 years \$700 4 years \$800 5+ years \$900		12 months

\* Benefits will only be paid for one consultation and/or treatment per provider per day

<sup>^</sup> You cannot claim on any accessories, exercise equipment, herbs, supplements or pills prescribed by the provider, only consultations

# Savings may vary between dentists. It is recommended that members obtain a quote prior to treatment.

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Service	Per person limits (per calendar year)	Couple/ family limits (per calendar year)	Waiting Period
<b>Psychology</b> If you're entitled to receive a Medicare rebate on your psychology sessions, you cannot claim your out of pocket with Frank. Once you are no longer eligible to claim with Medicare, then you can claim on this cover	\$400	\$800	2 months
<b>Total Podiatry</b> Limit includes benefits for General Podiatry, Orthotics and Podiatry surgery. Benefits shown below are the sub limits for each podiatry service included in the total Podiatry annual limit	\$400	\$800	
<b>General Podiatry</b> Consultations and general podiatry treatments			2 months
<b>Podiatry Surgery</b> If you have Podiatric Surgery, Lots Extras cover will assist in covering the surgeons fees only. This cover doesn't include benefits towards hospital, anaesthetic or diagnostic services			12 months
<b>Orthotics</b> Benefits can only be claimed if the orthotics are custom made (from a cast or mould taken from you) by a podiatrist in a private practice. Orthotics services share an annual limit with General Podiatry and Podiatry Surgery. The sublimit sits within the total Podiatry annual limit (not on top of)	Sublimit \$230 Up to \$115 per item	Sublimit \$460	12 months
<b>Travel Vaccinations</b> Benefits are payable for selected travel vaccinations administered by a doctor or at a vaccine clinic. Find out what's covered on the <a href="#">travel vaccination list</a> .	\$100 sublimit of \$50 per item	\$200 sublimit of \$50 per item	2 months
<b>Antenatal &amp; Postnatal Classes</b> Benefits can be claimed for services for preparing for birth and labour, assisting with a baby that won't settle or breastfeed, lactation consultations and breastfeeding classes and must be provided by registered midwives, physiotherapists and lactation consultants in a private practice. Benefits are not payable for courses or sessions that are paid for by Medicare	\$350	\$350	2 months
<b>Ambulance</b> VIC, SA, WA and NT residents can claim 80% of the cost of one ambulance subscription per year. Ambulance is covered differently in each state. <a href="#">Find out how ambulance is covered in your state</a> .	1 subscription	1 subscription	0 days

## Do I have my choice of extras provider?

Yes. Frank believes in freedom of choice, so we pay the same benefits to any registered provider. This means you can use your regular dentist, optometrist or physio and still claim.

## Are there extras services frank won't pay?

Yes there are. This might make us sound mean but if you have a read, you'll see they're fair.

Where you are entitled to receive a rebate from Medicare for extras treatments you cannot claim any out of pocket expenses with Frank.

If you're interested, check out [what Frank may not be able to pay](#).

Before receiving any treatment, check in with Frank for a quote so that you know what you're covered for, how much we'll pay towards the treatment and any out of pocket expenses that you might face.