

more extras.

This information is current at the time of publishing (July 2025).

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 More 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.

Service	Benefit	Per person limits (per calendar year)	Couple / Family limits (per calendar year)	Waiting Period
Preventative & General Dental Dental treatment rules apply for preventative and general dental	Fixed benefits	\$600	\$1,200	2 months
Major Dental Excludes dentures	Fixed benefits	\$1,000	\$2,000	12 months
Orthodontic A lifetime limit of \$1,800 applies for orthodontic services if more than one course of treatment is needed.	100%	\$600	N/A	12 months
Save 15-40% off# dental treatments performed by any smile.com.au approved dentist across Australia.				
Optical Benefits are only payable towards prescription glasses and prescription contact lenses	100%	\$250	\$500	6 months
Physiotherapy*^	\$44	\$400	\$800	2 months
Group Physiotherapy*^	\$20			
Exercise Physiology*^	\$35			
Hydrotherapy*^	\$35			
Group Hydrotherapy*^	\$16			
Myotherapy*^	\$35			
Pharmacy† (including travel vaccinations)	\$50	\$400	\$800	2 months
Chiropractic & Osteopathy*^ Excludes chiropractic x-rays	\$39	\$400	\$800	2 months
Acupuncture & Chinese Medicine*^	\$36	\$400	\$800	2 months
Remedial Massage *^	\$30			
Dietetics	\$50	\$400	\$800	2 months
Psychology & Hypnotherapy~ (by a Psychologist).	\$60	\$400	\$800	2 months
Group Psychology~	\$30			
Eye Therapy (Eye Therapy benefits payable for services provided by an Orthoptist only. Claimable where there is no Medicare Benefit available)	\$50	\$400	\$800	2 months
Speech Therapy	\$50			
Occupational Therapy	\$50			

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

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

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

† Benefits cannot be paid for PBS Scripts, contraceptives, IVF and fertility drugs, items not on the TGA Register or items purchased overseas. Pharmaceuticals must be classed as either Schedule 4 or Schedule 8 for benefits to be paid. Benefits are payable for selected travel vaccinations administered by a doctor or at a vaccine clinic. Maximum of \$50 per script (after PBS co-payment deduction). Find out what's covered on the [travel vaccination list](#). Official pharmacy receipt required.

~ If you're entitled to 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

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Podiatry Consultations	\$50	\$400	\$800	2 months
Podiatric Surgery	Fixed benefit			12 months
Orthotics Benefits can only be claimed if the orthotics are custom made (from a cast or mould taken from you) by a podiatrist or orthotist 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)	Fixed benefit			
Health Maintenance				
Cancer Council UV Products Claim on sunscreen, swimwear, hats and sunglasses from the Cancer Council. Your receipt must identify the item as Cancer Council approved.	\$50	\$400	\$800	2 months
Disease Management Association Fees Per association (Asthma, diabetes, heart, arthritis, colitis, coeliac, ostomy, Crohn's disease, Australian Breastfeeding Association fees)	\$30			
Exercise Classes (each class) Claim requires an Exercise Class Approval Form to be completed by a Healthcare provider Excludes Fitness Passport memberships	\$10			
Flu Vaccination (by a registered pharmacist) Retain the receipt of your vaccination to claim	1 per person			
Health Checks (Health check or Healthy Heart check by a registered pharmacist, per check).	\$30			
Melanoma Surveillance Photography and Skin Checks	\$40			
Nicotine Replacement Patches Limit of 12 items per person, per year	\$60			
Quit Smoking Program (per course) Claim requires doctors letter of recommendation	\$60			
Stress Management Course (per course, by a registered Psychologist)	\$50			
Weight Management Program Recognised weight loss providers are Weight Watchers, Jenny Craig and Fernwood Food Coaching. See Frank Important Information for further details.	\$60			
Gym Membership Claim requires a Gym Membership Approval Form to be completed by a Healthcare provider Excludes Fitness Passport memberships	50%			
Emergency Ambulance# Australia wide				

* frank covers you for emergency Ambulance services by a recognised provider Australia wide. Does not include cover for non-emergency Ambulance transport ie. from a hospital to your home or Ambulance transfers between hospitals. You are not covered for emergency ambulance where you are already covered by publicly funded Ambulance services or State Government transport schemes or other schemes. Emergency Ambulance accounts must be paid prior to claiming.

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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 on?

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 the [list of things Frank won't pay on](#).

Before receiving any treatment, jump onto your online member account or 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.