

Get the same amount back each time you visit.

Frank's simple extras makes it simple. Get the same amount back in your pocket every time you visit, up to your annual limits. Plus, get 100% back on optical, up to your annual limit. Your limits will reset 1 January each year.

We recommend that you read and retain this fact sheet along with the 2021 Private Health Information Statement for this product and Frank's Important Information.

Service	Benefit	Per person limits (per calendar year)	Couple / Family limits (per calendar year)	Waiting Period
Dental Dental treatment rules apply for preventative and general dental	Fixed benefits	\$600	\$1,200	2 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%	\$150	\$300	6 months
Physiotherapy*^	\$40	\$200	\$400	2 months
Group Physiotherapy*^	\$16			
Exercise Physiology*^	\$25			
Hydrotherapy*^	\$26			
Group Hydrotherapy*^	\$13			
Myotherapy*^	\$25			
Chiropractic & Osteopathy*^ Excludes chiropractic x-rays	\$32	\$200	\$400	2 months
Acupuncture & Chinese Medicine*^	\$30	\$200	\$400	2 months
Remedial Massage *^	\$25			
Emergency Ambulance~ Australia wide				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 the [check out the what Frank may not be able to pay.](#)

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

~ 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.

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.