

SUPPLEMENTARY DENTAL INSURANCE

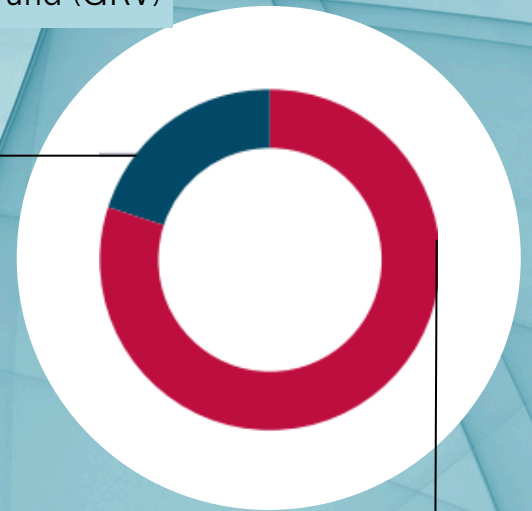
... YOUR GUIDELINE FOR THE RIGHT DECISION

Healthy teeth are important to all of us.

They ensure quality of life, an attractive appearance and maintain our health. That is why the care and maintenance of our own teeth is of particular importance. But often only really appreciate them when it is already too late and the first tooth gaps appear.

Preserve your radiant smile and take precautions. Because the co-payments for dental treatment and dentures are very high. In most cases, the statutory health insurance (GKV) only covers only covers part of the costs in most cases and only for the cheapest most affordable and simplest version.

20% Public refund (GKV)



80% Own share

Information

Supplementary dental insurance usually covers a certain percentage of the total bill. (A rule against overpayment applies here, you cannot receive more than 100% of the total bill amount).

The coverage is between 50%-100%. It is important to understand that most insurances make the following differences: Dental treatment & dentures. Dental treatment includes, for example, fillings, dental cleanings, pain-relieving measures, etc. Dentures include crowns, implants, etc.

Without Insurance

With Insurance (80%)

| | | | |
|----------------|-------|---------------|-------|
| Total Bill | €2000 | Total Bill | €2000 |
| Fixed Benefit | €819 | Fixed Benefit | €819 |
| No Dental Ins. | - | Dental Ins. | €1181 |
| Own Share | €1181 | Own Share | €0 |

Example

You have a toothache and it turns out that you need a bridge. You go to the dentist and have treatment, then you receive an invoice, on which the fixed cost benefit from the statutory health insurance is already deducted!

List of costs (own share)

| | |
|----------------------|-------------|
| Crown | €500-€1000 |
| Inlays | €300-€600 |
| Bridge | €500-€1900 |
| Implant (1x) | €1400-€2500 |
| Filling (1x) | €60-€200 |
| Root Canal Treatment | €200-€1000 |
| prof. Cleaning | €100-€150 |
| Nightguard | €200-€800 |

The costs in the overview have already been adjusted for the fixed cost subsidy from the statutory health insurance provider, so you can only see what your own contribution would be here!

Furthermore, there are of course price ranges, depending on which material I use for my dentures or whether I use a high-quality filling or not.

There is a scale of fees for dentists and dentists are known to charge above and beyond this scale, which is why the costs are often higher.

How is supplementary dental insurance calculated

Like many insurance policies, supplementary dental insurance is calculated based on your entry age, your desired coverage and your health status.

The special feature here is that most supplementary dental insurances have a really simplified health check. This means that, as a rule, only the following questions are asked:

- 1. Are you currently undergoing treatment or is treatment planned or required?*
- 2. Are you missing teeth that have not yet been permanently replaced, except for milk and wisdom teeth?*
- 3. Have you had supplementary dental insurance in the last 6 months?*

How does it work

If you have supplementary dental insurance and you have been to the dentist and have a bill, the reimbursement works as follows:

You can **decide** whether you want to pay the bill **in advance**, if so then transfer the amount to your dentist's account and then take a photo of the bill and upload it to your insurance company's app, submit it there and you will then be reimbursed.

But if you **don't want to pay in advance**, there is another way. Normally you have 2-4 weeks to pay the bill, so if you take a photo directly and upload it to your app and submit it, you should have the refund in your account before the deadline and you can then transfer it to your dentist.

(Depending on the work status 1-2 weeks)

**Key
contents**

Your insurance should include the following benefits in any case:

High reimbursement within the first 4 years, unlimited thereafter, App, At least 80%, professional dental cleaning at 100%, high-quality fillings, root canal treatment, bone augmentation for implants, all dental prostheses.

If you are smart about it, supplementary dental insurance costs between €15-25 per month, i.e. €180-300 per year, i.e. if you have your teeth professionally cleaned anyway (usually every 6 months, i.e. twice a year), and if not you should do it to take precautions - costs of €200-300 for professional teeth cleaning, which is reimbursed at 100%, making the insurance a “no-brainer” and effectively pays for itself quickly at around €0-60 per year! + at the same time you have great protection in case something happens to you!

What you should do next:

Find an insurance broker, because they are independent and work in your best interest, they have the whole insurance market to choose from and can always offer you the best solution (even if the insurance gets more expensive sometimes, you can optimize the rates again by switching). Then arrange a consultation and ask any questions you still have that need to be clarified. Your health insurance status is a really important matter, discuss it here and navigate the best solution with your advisor!

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