

## DAS TÄGLICHE LEBEN / DAILY CUSTOMS FAMILIENGEBRÄUCHE / FAMILY CUSTOMS

### EXPLAINED: How dental care works in Germany



**You may have an idea how most healthcare in Germany works – but what about dental care? Dental work can be complex and it isn't always easy to understand the costs involved.**

But if you're an international resident of Germany, it may be even more difficult – especially if you haven't exactly mastered German dental vocabulary! Together with German digital health insurance provider [ottonova](#) – which provides customer support in English among other digital services – we explore your options.

#### **Not fun, but necessary**

Let's be real for a moment: nobody likes going to the dentist. Not only can dental work be painful, but it can also often become quite costly. However, looking after your dental health is incredibly important – your smile is one of your best assets, and poor dental health can be linked to a variety of other illnesses.

Unfortunately for internationals working in Germany, it can be confusing working out just what is and isn't covered by your health insurance system when it comes to dental care. Therefore, it's important to understand [just how the system works](#) in general.

German dental care is widely considered to be [among the best in Europe](#). As a consequence, just what you might have to pay for a procedure can vary wildly depending on the type and level of coverage you have.

#### **Dental care and private insurance**

If you have private health insurance (*Private Krankenversicherung*, or 'PKV') it is usually possible to claim up to 100 percent of the costs of a dental procedure from your provider, depending on your tariff. However, it's very important to check your policy for an *Wartezeit* (exclusion period). This is a period of time after commencing your coverage during which you are ineligible to claim for any procedures, including most kinds of dental treatments.