

DAS TÄGLICHE LEBEN / DAILY CUSTOMS FAMILIENGEBRÄUCHE / FAMILY CUSTOMS

EXPLAINED: How dental care works in Germany

While it may be challenging to talk to your provider, due to language barriers or other reasons, it's exceptionally important to know what you can and can't claim for, and whether your coverage is still within its *Wartezeit*.



Dental care and the public option

In order to keep the country's costs at a reasonable level, the German government has instructed public health insurance (*Gesetzliche Krankenversicherung*, or 'GKV') providers to only reimburse a basic level of medical and dental care. This means that only procedures like checkups, fillings and the removal of wisdom teeth are covered. Anything more complex, or cosmetic, will not be reimbursed. The costs could run from €150 for teeth cleaning to €2500-€3000 for an implant.

As a consequence of this basic level of coverage, many Germans choose to take out 'top-up' insurance, specifically for dental care, to ensure they aren't left with a large bill, should they need a procedure.

There are many people for whom topping up their insurance to cover dental procedures makes sense.

If you're someone who regularly has their teeth cleaned, you'll save a significant amount of money by taking out supplementary dental insurance, as this is not covered by most GKV providers.

Those who may need dentures could also benefit from supplementary dental insurance, as supplementary health insurance will only cover 60 percent of the cost for the most basic option. If you're looking at anything more extensive or have a complicated procedure lined up, you'll be paying out of pocket. Supplementary dental insurance, however, means that depending on your tariff, you can be covered for 100 percent of the costs.