

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

### EXPLAINED: How dental care works in Germany

Orthodontic treatments can cost up to €15,000, and if you have GKV, you're looking at paying that out of pocket. If you have worn braces in the past, or have been referred to an orthodontist with issues, it makes sense to top up with supplementary dental insurance.

Finally, if you're in your 30s, it may be a good idea to consider supplementary coverage for your teeth while you're still relatively young. As with so many areas of health, there are a range of dental problems that can become more common as you age – and that might lead to you no longer being able to take out top-up insurance.



#### Where and how can you top up?

Germany has hundreds of providers that offer dental insurance. All will have their own specifications, and it's worth reading their policies carefully, to understand what for, and how you can claim. Many have very precise and rigid definitions of what they cover.

In order to ensure that you understand how you're covered, should you choose to take out supplementary dental care, it's important that you have a provider that gives you information in your own language, if not English. German – especially the kind of legal German used in insurance policies – can be very complicated for those without a grounding in it.

This is why you might like to consider [ottonova](#), if you're opting to top up. Fully digital insurance provider [ottonova](#) is one of a handful of insurers that provides everything in plain English, with full online and telephone support.

In addition, ottonova's tariffs are designed specifically to be as transparent as possible for expats. Dental checkups and fillings are always covered 100 percent, as well as a set number of cleanings each year. Furthermore, there is no exclusion or waiting period should you need emergency dental care, and your claims can be made via the app, with a typical reimbursement period of 48 hours (on weekdays).