afm supplementary protection Premium for dental services

Good teeth can be expensive

The statutory health insurance (GKV) only covers certain, medically necessary services as basic care. You will therefore only receive a fixed subsidy for dental prostheses. You have to finance a high-quality restoration - also for tooth preservation and prophylaxis - yourself. Keep the costs for dental prostheses within limits and provide for a dental supplementary insurance.

Cost examples for dental treatment and dentures

	costs	GKV pays	excess
Professional tooth cleaning	80 -150 €	0 €	80 – 150 €
1 plastic filling	100 – 150 €	0 €	100 – 150 €
1 inlay	400 – 600 €	200 – 300 €	200 -300 €
2 implants with bone augmentation	5.000 – 6.000 €	400 €	4.600 – 5.600 €

Our requirements

- Reimbursement of at least 90% of the invoice amount for dental prosthesis
- Performance for inlays and implants without limitation of number
- Benefit for root canal treatment that does not fall within the scope of the GKV benefit
- Performance for plastic fillings as an alternative to cash register performance amalgam
- Optional professional tooth cleaning at least once a year
- Outstanding service quality
- Limited reimbursement in the first years of insurance as an instrument of stability

Our recommandations		
Offerer	**Without Hhalth check** **uniVersa – unid-dent | Privat**	**Without waiting time** **UKV – ZahnPRIVAT 90**
Dental prosthesis incl. Implants / inlays	80% of the invoice amount 90% with bonus booklet	90% of the invoice amount
Plastic fillings	80% of the invoice amount 90% with bonus booklet	90% of the invoice amount
Root canal	80% of the invoice amount 90% with bonus booklet	90% of the invoice amount
Professional tooth cleaning	Up to € 75 per year	unlimited
Periodontal treatment	80% of the invoice amount 90% with bonus booklet	90% of the invoice amount
Limitation of totals in the first calender years	1. year: 750 € 1.- 2. year: 1.500 € 1.- 3. year: 2.250 € 1.- 4. year: 3.000 €	1. year: 1.000 € 1.- 2. year: 3.000 € 1.- 3. year: 6.000 €
Waiting time	The waiting period is 8 months. It does not apply in the case of accidents.	No waiting times
Acceptance up to … missing teeth possible	Unlimited, there is no health check[1]	Up to three missing teeth possible (without wisdom teeth)[2]
Advantages	Low-priced all-round protection	90% for orthodontic treatment up to 19 years of age, independent of KIG (max. € 5,000)

The presentation of the service contents serves as preliminary information and is therefore greatly simplified. The individual pension proposal and the general insurance conditions are decisive.

[1] Missing teeth as well as ongoing and advised treatments are excluded from the insurance cover.

[2] Risk surcharge for 1, 2 and 3 missing teeth: € 9.00, € 18.00 and € 27.00

Monthly premiums in EUR		
Age	uni-dent | Privat	ZahnPRIVAT 90
0 - 15	3,80	17.16
16		17.16
17		17.16
18	5,74	17.16
19		17.16
20		16.94
21		16.94
22		16.94
23	9,93	16.94
24		16.94
25		16.94
26		16.94
27		16.94
28	13,15	16.94
29		16.94
30		22.77
31		22.77
32		22.77
33	15,92	22.77
34		22.77
35		22.77
36		22.77
37		22.77
38	18,73	22.77
39		22.77
40		34.46
41		34.46
42		34.46
43	21,08	34.46
44		34.46
45		34.46
46		34.46
47		34.46
48	26,38	34.46
49		34.46
50		45.89
51		45.89
52		45.89
53	30,71	45.89
54		45.89
55		45.89
56		45.89
57		45.89
58	34,30	45.89
59		45.89
60		66.91
61 - 65	38,98	66.91
66-70	41,59	
71-75	41,79	
76-80	40,61	