

SUPPLEMENTARY DENTAL INSURANCE DENTALPLUS/BEST

Why do you need supplementary dental insurance?

The statutory health insurance system (SHI) mostly only covers some forms of dental treatment. This means that treatment is often very expensive, particularly when you want high-quality fillings and individual implants. Supplementary dental insurance gives you optimum comprehensive cover and allows you to reduce your co-payment for dental treatment and dental prosthesis considerably.

EXAMPLES		
Professional dental cleaning	High-quality filling	Implant
<p>Patrick S. visits his dentist once a year to have his teeth cleaned professionally. This means that his teeth stay healthy, because the professional cleaning process cleans even those areas that his tooth-brush and dental floss can't. As individual with statutory health insurance, Patrick S. has to pay for the costs in full himself.</p>	<p>Susanne U. has cavities in two of her teeth. Instead of amalgam fillings, her dentist recommends highquality synthetic fillings the same color as her teeth for a natural appearance. Susanne U.'s health insurance fund only assumes part of the costs.</p>	<p>Tom C. had to have a tooth pulled out. To close the gap, his dentist recommends an implant with a crown. This takes as much pressure off the teeth as possible and the chewing function is restored naturally. Tom C.'s health insurance fund reimburses not more than 18 % of the costs.</p>
<p>Under the DentalPlus rate, Allianz assumes the full costs of professional dental cleaning up to a maximum of EUR 100 per year.</p>	<p>With the DentalBest rate, Allianz, together with the health insurance fund, assumes 100 % of the cost of high-quality fillings, e.g. two synthetic fillings.</p>	<p>With the DentalBest rate, Allianz assumes the costs of the implant and the crown. This covers 90 percent of the total costs.</p>
<p>Total costs: 120 EUR</p> <p>Total reimbursement incl. SHI: 100 EUR SHI payment: 0 EUR Payment made by Allianz: 100 EUR Co-payment: 20 EUR</p>	<p>Total costs: 250 EUR</p> <p>Total reimbursement 100 % incl. SHI: 250 EUR SHI payment: 102 EUR Payment made by Allianz: 148 EUR Co-payment in the amount of 0 %: 0 EUR</p>	<p>Total costs: 2.820 EUR</p> <p>Total reimbursement 90 % incl. SHI: 2.538 EUR SHI payment (excl. bonus): 510 EUR Payment made by Allianz: 2.028 EUR Co-payment in the amount of 10 %: 282 EUR</p>

As at: October 2020



DENTALPLUS/DENTALBEST BENEFITS

Reliable comprehensive cover

- ✓ **Preventative dental treatment:** with the DentalPlus rate, you will receive an annual subsidy of EUR 100 and, with the DentalBest rate, an annual subsidy of EUR 120 for the maintenance and care of your teeth, e.g. for professional dental cleaning.
- ✓ **Dental treatment:** Allianz reimburses the costs of high-quality synthetic fillings the same color as the tooth (as opposed to amalgam fillings). Furthermore, we will pay out for root and periodontosis treatments.
- ✓ **Dental prosthesis, inlays, implants:** in order to significantly reduce your co-payment for high-quality dental prosthesis such as ceramic blended crowns, inlays (e.g. from gold or ceramic) and implants, DentalPlus assumes 75 %, and DentalBest 90 %, of the costs.



Special advantages

- ✓ **Very high reimbursement for dental prosthesis including inlays and implants:** Allianz reimburses, together with the SHI, 90 % of the total costs with the DentalBest rate – including an unlimited number of implants.
- ✓ **Orthodontic treatment for children and young people:** with the DentalPlus rate, you will receive up to EUR 2,000 and, with the DentalBest rate, up to EUR 3,000 for orthodontic treatment for children and young people up to the age of 21.
- ✓ **No waiting periods:** you can take advantage of all benefits right away from the policy inception date.
- ✓ **Especially good value for young people:** the DentalPlus and DentalBest rates offer especially good value for young people in particular. As of the age of 41, the premium increases every five years until the age of 61.



NEEDS-BASED INSURANCE COVER WITH SUBSTANTIAL BENEFITS AND FAVORABLE PREMIUMS FOR YOUNG PEOPLE.

TAKE OUT YOUR POLICY ONLINE AT
allianz.de/gesundheit/zahnzusatzversicherung



PRINCIPLE AND BENEFITS

The DentalPlus and DentalBest rates supplement the benefits offered by your health insurance fund and ensure optimal care for you.



BENEFITS	DENTALPLUS	DENTALBEST
Dental prosthesis (e.g. inlays, bridges, crowns)	75 % of the total costs including preliminary coverage provided by the SHI for private, higher-quality treatment, 100 % of the total costs for standard SHI treatment	90 % of the total costs including preliminary coverage provided by the SHI for private, higher-quality treatment, 100 % of the total costs for standard SHI treatment
Implants	75 % of the total costs	90 % of the total costs
Preventative dental treatment	100 %, maximum of EUR 100 per insurance year, e.g. for professional dental cleaning or fissure sealing	100 %, maximum of EUR 120 per insurance year
Filings	75 % of the total costs, including preliminary SHI coverage	100 % of the total costs, including preliminary SHI coverage
Periodontal treatment	75 % of the remaining costs following the preliminary coverage by SHI for additional services	100 % of the total costs, incl. the preliminary coverage by SHI for additional services
Root treatment	75 % of the remaining costs following the preliminary coverage by SHI	100 % of the total costs including preliminary coverage provided by the SHI
Orthodontic treatment up to the age of 21	75 % up to a maximum of EUR 2,000 per treatment	90 % up to a maximum of EUR 3,000 per treatment
Orthodontic treatment, also for adults	75 % in the event of an accident or of serious illness only if SHI provides preliminary coverage	90 % in the event of an accident or of serious illness only if SHI provides preliminary coverage
Acupuncture	75 % for dental treatment	100 % for dental treatment



GOOD TO KNOW:

Particularly suitable for: individuals with statutory health insurance who want high-quality dental treatment subject to low co-payments.

Not suitable for: individuals who are currently undergoing treatment, or are due to undergo treatment in the near future.

Preliminary coverage by your health insurance fund: if your health insurance fund does not contribute to the costs of periodontosis treatment, a fl at rate of 40 % of reimbursable expenses are counted as preliminary coverage by your health insurance fund.

Orthodontic treatment up to the age of 21: for minor misalignments (KIG 1-2), the DentalPlus rate assumes 75 %, and the DentalBest rate 90 %, of the total costs. For major misalignments (KIG 3-5), you receive 75 % or 90 % respectively of the costs remaining after preliminary coverage by your health insurance fund – up to a maximum of EUR 2,000 under the DentalPlus rate, and EUR 3,000 under the DentalBest rate, per treatment.

Premium increases as of the age of 41: under the DentalPlus and DentalBest rates, no ageing provisions are set up. As of the age of 41, the premium increases every five years until the age of 61.

Fee scales for doctors and dentists: Allianz provides benefits up to the applicable maximum rates.

Medical necessity: in all rates, the prerequisite for reimbursement is the medical necessity. Purely cosmetic supplementary services such as tooth whitening are not deemed to be medically necessary.

Reimbursement amounts: in the first 12/24/36/48 months, Allianz provides benefits up to the following amounts:
 – DentalPlus: EUR 800 EUR/EUR 1,600/EUR 2,400/EUR 3,200
 – DentalBest: EUR 900 EUR/EUR 1,800/EUR 2,700/EUR 3,600
 From the 49th month onwards or after an accident, you receive the benefit in full.

General Terms and Conditions of Insurance (AVB): this information can only offer you an overview of the services we provide. The General Terms and Conditions of Insurance (AVB) which were in place at the time your policy was taken out are decisive as far as your insurance cover is concerned.



MY ALLIANZ & ALLIANZ BENEFITS PROGRAM

More of an overview, more advantages – day in, day out. Register at allianz.de/meine-allianz

Always there for you when it matters most: