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## Dentist Costs — What Your Insurance Covers and What You Pay

Learn what a dental visit costs, how the Bonusheft works, and how to save money on dental prosthetics.

**Deutsche Begriffe:** Zahnarzt | Zahnersatz | Bonusheft | Festzuschuss | Eigenanteil | Heil- und Kostenplan

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### Dentist Visit — What Does Health Insurance Cover?

**Statutory health insurance** (GKV) covers many dental services — but not all. The distinction between **insurance-covered services** and **private services** is important for your wallet.

#### Free Services (Insurance-Covered)

These treatments are **completely** covered by insurance:

- **Routine check-up** — 2× per year (every 6 months)
- **Tartar removal** — 1× per year
- **X-rays** — when medically necessary
- **Fillings** — amalgam fillings (standard material), tooth-colored composite fillings on front teeth
- **Root canal treatment** — for teeth worth saving
- **Tooth extraction**
- **Periodontal disease treatment** — after insurance approval
- **Preventive care for children** (6-17 years) — 2× per year

#### Partially Covered (With Your Share)

- **Dental prosthetics** (crowns, bridges, dentures) — insurance pays a **fixed subsidy** (approx. 60% of standard coverage)
- **Tooth-colored fillings** (composite) — on back teeth: insurance covers amalgam portion, additional cost for composite: **30-80 €**

Not Covered (Private Service)

- **Professional teeth cleaning (PZR)** — 80-150 € (some insurers offer subsidies)
- **Teeth whitening** — purely cosmetic
- **Implants** — insurance only pays the fixed subsidy as for conventional prosthetics
- **Veneers** — ceramic shells on teeth (cosmetic)
- **Orthodontics for adults** — only in severe cases

## The Bonusheft — Save Money on Dental Prosthetics

The **Bonusheft** is the most important tool for **saving money on dental prosthetics**.

How Does It Work?

At **every routine check-up** you have a **stamp** entered in your Bonusheft. The more consistent your preventive care:

Regular Preventive Care	Fixed Subsidy
<b>No bonus</b>	60% of standard coverage
<b>5 years unbroken</b>	70% (+10%)
<b>10 years unbroken</b>	75% (+15%)

Calculation Example: Crown

- Cost of standard coverage (metal crown): **500 €**
- Fixed subsidy without bonus: 60% = **300 €** → Your share: **200 €**
- Fixed subsidy with 10-year bonus: 75% = **375 €** → Your share: **125 €**
- **Savings from bonus: 75 €**

Bonusheft for Foreigners

- **New to Germany?** Start your Bonusheft immediately — after 5 years of consistent preventive care, your subsidy increases

- **Documentation from home country:** If you can provide evidence of preventive care abroad (dentist receipt), it may be recognized — ask your insurance!
- **Bonusheft is free** — available at every dental practice

## Dental Prosthetics — Costs and Options

### Crown

Type	Cost (approx.)	Your Share (no bonus)
<b>Metal crown</b> (standard coverage)	500 €	200 €
<b>Veneered crown</b> (ceramic-metal)	600-900 €	300-600 €
<b>All-ceramic crown</b>	800-1.200 €	500-900 €

### Bridge (3-part)

Type	Cost (approx.)	Your Share (no bonus)
<b>Metal bridge</b> (standard coverage)	1.200 €	480 €
<b>Veneered bridge</b>	1.500-2.500 €	780-1.780 €

### Implant

- **One implant** (screw + crown): **1.500-3.500 €**
- Insurance only pays fixed subsidy for conventional prosthetics (approx. 500-600 €)
- **Your share: 1.000-3.000 €**

### Denture

Type	Cost (approx.)	Your Share (no bonus)
<b>Partial denture</b> (clasped denture)	800-1.500 €	320-600 €
<b>Complete denture</b>	600-1.200 €	240-480 €
<b>Telescopic denture</b>	3.000-8.000 €	2.500-7.500 €

## Treatment and Cost Plan (Heil- und Kostenplan)

Before any dental prosthetic treatment, your dentist prepares a **Treatment and Cost Plan** (HKP):

**1. Dentist creates HKP** — with planned treatment and costs

**2. You submit HKP to your insurance**

**3. Insurance approves** and provides fixed subsidy amount

**4. Treatment begins** — only after approval!

**5. Ongoing treatment** — dentist bills insurance directly, you pay your share

**Important:** Never start treatment **before approval** — otherwise your insurance may not pay anything!

## Ways to Save on Dental Prosthetics

1. Keep Your Bonusheft Up to Date

10 years = 75% subsidy instead of 60%

2. Get a Second Opinion

Obtain a **second HKP** from another dentist — prices can vary by 30-50%!

3. Dental Clinics and University Dental Schools

- **University dental clinics** offer treatment at **lower prices** (students treat under supervision)

- Quality is high, but waiting times may be longer

4. Hardship Case — Double Subsidy

If your income is **low**, you may qualify for a **double fixed subsidy (hardship exemption)**:

- Income threshold (2026): **1.414 €** net/month (single person)

- +565 € per family member

- Automatic for social welfare recipients

5. Dental Supplemental Insurance

**Dental supplemental insurance** reduces your share:

- Cost: **10-40 €/month** (depending on age and coverage)
- Covers 70-100% of costs (depending on plan)
- **Waiting period:** Usually 8 months after signing up
- **Tip:** Sign up while your teeth are still healthy!

## Tips for Foreigners

**1. Go to the dentist 2× per year** — even without problems! Get your Bonusheft stamped

**2. Start your Bonusheft on day one** — the sooner you start, the more you save

**3. Know about hardship exemptions** — apply for double subsidy if income is low

**4. Always get HKP before treatment** — never start without insurance approval

**5. Get multiple quotes** — especially for expensive dental prosthetics

--- As of: March 2026. All information without guarantee.