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Dentist — Bonus Booklet, Supplementary Insurance & Hardship Clause

Why the bonus booklet matters, when supplementary dental insurance pays off, and how hardship provisions help with dental prosthetics.

Deutsche Begriffe: Zahnarzt | Bonusheft | Zahnzusatzversicherung | Härtefallregelung | Zahnersatz | Prophylaxe

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Regular dental visits — the importance of the Bonus Booklet

In Germany, **statutory health insurance (GKV)** covers the costs of two dental check-ups per year. Crucial is the **Bonusheft**: have it stamped at every visit. Those who consistently attend annual check-ups for 5 years receive a **20% higher subsidy** for dental prosthetics. After 10 years, the bonus increases to **30%**.

What the insurance covers

- **Check-up examinations** (2× yearly)
- **Tartar removal** (1× yearly)
- **Fillings** in standard form (amalgam or tooth-colored composite for front teeth)
- **X-rays** when medically necessary

Professional tooth cleaning (PZR) is **not a covered service**, but many insurers offer partial reimbursement as a bonus program — ask about it.

Supplementary dental insurance

Dental prosthetics (crowns, bridges, implants) can quickly cost **several thousand euros**. GKV only pays the so-called **fixed subsidy** (approx. 60% of standard treatment). **Supplementary dental insurance** covers 70–100% of total costs depending on the

plan. Important:

• **Sign up early** — before any treatment is needed

• **Waiting periods** apply (usually 8 months)

• Monthly premiums: approx. **10–40 €** depending on age and coverage scope

Hardship clause — double fixed subsidy

Those with low income (2026: **€1,414 gross** for single persons) can apply for a **hardship provision** with their insurance. The insurer then covers the **double fixed subsidy** — fully covering standard treatment. Recipients of basic income support, BAföG, or social assistance automatically qualify.

Tips for foreigners

• Bonus booklet maintained in your home country? Present proof to your dentist — some insurers recognize foreign preventive care.

• Dental emergency service: **116 117** or search at kzbv.de

• Interpreters: many practices have multilingual staff — ask when scheduling your appointment.