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Dental Prosthetics — Crowns and Dentures (Insurance Coverage)

Zahnersatz refers to dental prosthetics, crowns, bridges, and implants. German health insurance (GKV) covers 60-75% of standard treatment costs, with higher coverage through the Bonusheft loyalty program.

Deutsche Begriffe: Zahnersatz | Krone | Brücke | Prothese | Implantat | Bonusheft

What is Zahnersatz?

Zahnersatz is dental prosthetics, crowns, bridges, and implants. Health insurance covers only part of the costs — you pay the rest yourself.

Types of Zahnersatz

Type	Description	Example Cost
Krone (crown)	For one tooth	300-1000€
Brücke (bridge)	Replaces 1-3 teeth	800-2500€
Teilprothese (partial denture)	Partial prosthetic	500-1500€
Vollprothese (full denture)	Full prosthetic	500-2000€
Implantat (implant)	Screw + crown	1500-3500€

What Does Insurance Cover?

Health insurance (GKV) pays **Festzuschuss** — a fixed subsidy:

- Basic: **60%** of standard solution costs
- With Bonusheft (5 years): **70%**

- With Bonusheft (10 years): **75%**

Example crown:

- Cost: 500€
- Without bonus: insurance pays 300€, you pay 200€
- With 10-year bonus: insurance 375€, you 125€

Bonusheft — Loyalty Booklet

What is it? A booklet where your dentist confirms annual check-up visits.

How it works?

- Annual visit = stamp
- 5 years of stamps = +10% subsidy
- 10 years of stamps = +15% subsidy

Where to get it?

- From your dentist (free)
- Or from your health insurance

Heil- und Kostenplan — Treatment Plan

Before treatment, your dentist prepares a **treatment plan**:

1. Dentist creates the plan
2. You send it to health insurance
3. Insurance approves and specifies subsidy
4. Only then treatment begins

IMPORTANT: Without approval, you may lose the subsidy!

Härtefallregelung — For Low-Income Individuals

If your income is low, you may receive **100% coverage** of standard treatment costs.

Income limits (2024):

- 1 person: ~1,358€ net/month
- 2 people: ~1,867€
- With child: higher

Additional Insurance

Private Zahnzusatzversicherung covers:

- 70-100% of costs
- Also implants
- Cost: 10-50€/month

Popular providers:

- DFV-ZahnSchutz
- Ergo Direkt
- Allianz

Tips

- 1. Maintain your Bonusheft** — you actually save money
- 2. Compare prices** — differences between dentists are significant
- 3. Ask about alternatives** — cheaper solutions exist
- 4. Consider treatment abroad** — e.g., in Poland (but check if insurance will reimburse)

Editorial hamboorg.city · As of: April 2026 · Carefully prepared, regularly updated.
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