Dr. Wille & Team

KIEFERORTHOPÄDIE WUPPERTAL

INFORMATION FOR PARENTS AND PATIENTS

Dental insurance and orthodontics

What to know before taking out a policy

Supplementary dental insurance may help cover private orthodontic costs, depending on the policy. Whether it is worthwhile and what it covers depend on your circumstances and the terms of the policy.

The right time

Many policies exclude treatments recommended, planned or started before the policy was taken out. A previously diagnosed condition may also affect cover. If a condition is already known, ask the insurer before applying and request written confirmation.

What does statutory health insurance cover?

For children and teenagers in Germany, statutory health insurance generally covers orthodontic treatment from KIG grade 3, provided the other requirements are met. KIG grades 1 and 2 are usually not covered. The family's initial contribution is reimbursed after successful completion.

What can supplementary insurance cover?

Depending on the policy, it may contribute towards private treatment costs or optional additional services. Cover and reimbursement limits vary considerably. Supplementary insurance is not required for an examination or eligible statutory treatment. Private extras are optional.

What to compare

- Orthodontic treatment for KIG 1 and 2, and extras for KIG 3 to 5
- Maximum benefits, limits in the first years and waiting periods
- Age limits, medical necessity and when cover begins
- Exclusions for known conditions or previously recommended treatment

Answer health questions completely and truthfully. Taking out a policy shortly before your first appointment does not guarantee reimbursement.

Independent information

German consumer advice centre: supplementary dental insurance (in German)