

Essential Parts of Tariff bKV-ZB and ZbKV-ZB

Dental Treatment

- 100 % reimbursement of the costs for synthetic fillings
- 100 % reimbursement of the costs for inlays
- 100 % reimbursement of the costs for root and periodontosis treatment

Maximum Reimbursement Amount as per the Tariff Rate chosen

- Per person and calendar year a maximum reimbursement amount of a total of
 - € 120 in tariff rate I
 - € 150 in tariff rate II
 - € 180 in tariff rate III
 - € 240 in tariff rate IV
 - € 540 in tariff rate V

Tariff bKV-ZB and ZbKV-ZB (Dental Treatment)

Additional Health Insurance Coverage

As per January 2024

The tariff (part III of the General Conditions of Insurance) is only valid for the group insurance together with part I (German standard conditions MB/KK of the Verband der privaten Krankenversicherung [MB/KK 2009]) and part II (General Conditions of the tariff TB/KK 2013) of the General Conditions of Insurance as well as in the bKV/Group tariffs together with the additional conditions for the employer's financed company health promotion as per the bKV-tariffs and in the ZbKV/Group tariffs together with the additional conditions for the company health promotion as per the ZbKV and ZbKVA-tariffs. The General Conditions of Insurance for the additional health and daily indemnity coverage for hospitalisation as per ZbKV- and ZbKVA-tariffs of the individual insurance are valid for the individual insurance.

I. Eligibility

1. Eligibility in the Group Insurance

1.1 Tariff bKV-ZB/Group

All persons who are eligible as employees in the employer's financed additional company health scheme within the frame of the group insurance contract are eligible (bKV-ZB – employees).

1.2 Tariff ZbKV-ZB/Group

Eligible are – as far as eligible in the frame of the group insurance contract -

a) spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partners partner in a consensual union and children of a bKV-ZB employee during the period of time during which the bKV-ZB employee is insured as per tariff bKV-ZB,

b) employees who are not eligible in the employer's financed additional company health scheme and their spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partners partner in a consensual union and children,

c) retired persons and their spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partners partner in a consensual union and children,

d) members of the policy holder and their spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partners partner in a consensual union and children.

2. Eligibility in the Individual Insurance

Tariff ZbKV-ZB

All persons are eligible who claim for the right of continuation of coverage in the individual insurance immediately after losing the eligibility as per 1.1 or 1.2.

II. Insurance Benefits

The following costs are reimbursable

- Synthetic fillings
- Inlays (metal/ceramic/plastic) and
- Root and periodontosis treatment.

The costs occurring as an out-patient for the dental fees within the frame of the scales for dentists and doctors (German GOÄ/GOZ) as well as reasonable dental technical benefits (costs for material and lab).

100 % of the reimbursable costs as per 1.1 are paid up to the amount of the maximum reimbursement amount fixed in the tariff rate agreed upon.

III. Maximum Reimbursement Amount

The following maximum reimbursement amounts are valid per person and calendar year respective to the chosen tariff rate:

- € 120 in tariff rate I
- € 150 in tariff rate II
- € 180 in tariff rate III
- € 240 in tariff rate IV or
- € 540 in tariff rate V.

If the insurance coverage does not start on the 1 January of a calendar year the maximum reimbursement amount is reduced by 1/12 for each month not insured.