

Essential Parts of Tariff bKV-ZBP and ZbKV-ZBP

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

Dental Prophylaxis

- 100 % reimbursement of the costs for a maximum of two professional tooth cleanings per calendar year up to the amount of € 48

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 IIIis valid for the dental treatments.

Tariff bKV-ZBP and ZbKV-ZBP (Dental Treatment and Dental Prophylaxis)

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-ZBP/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-ZBP – employees).

1.2 Tariff ZbKV-ZBP/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, partner in a consensual union and children of a bKV-ZBP employee during the period of time during which the bKV-ZBP employee is insured as per tariff bKV-ZBP,

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, 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, 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, partner in a consensual union and children.

2. Eligibility in the Individual Insurance Tariff ZbKV-ZBP

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

1. The following costs are reimbursable

1.1 Dental Treatment

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

1.2 Dental Prophylaxis (professional tooth cleaning)

2. Reimbursement

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.

The costs for a professional tooth cleaning as per 1.2 are paid twice a calendar year up to the maximum amount of € 48 each.

III. Maximum Reimbursement Amount

The following maximum reimbursement amounts as per II. 1.1 are valid per person and calendar year respective to the chosen tariff rate:

- € 120 in tariff rate I
- € 150 in tariff rate II or
- € 180 in tariff rate III.

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.