

ADDITIONAL DENTAL INSURANCE
SMART.Dent, MEGA.Dent and GIGA.Dent

**Because healthy
teeth are worth
sinking your
teeth into.**



Good dental care shouldn't feel like pulling teeth.

Healthy teeth are important to us.

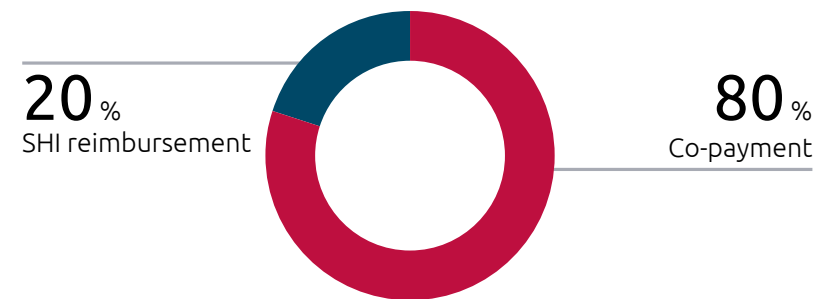
They help maintain good quality of life and an attractive appearance, and keep us healthy. Because of this, caring for and maintaining our teeth is particularly important. However, often we only appreciate how important they are when it is too late and teeth need to come out.

Keep your radiant smile, and take care of your dental health. Co-payments for dental treatments and dentures are very high. In most cases, statutory health insurance only pays part of the costs, and only for the least expensive, simplest treatment.

Approx. 70% of people with statutory insurance (SHI) use dental services in the course of a year.*



Often, the patient pays more than 80% of total costs for expensive dentures themselves.**






The average co-payment for dentures is € 892.96.*



* Source: Barmer Zahnreport 2021

** Source: Finanztest 6/2023

Three strong packages for a healthy smile

Package benefits			
	 SMART.Dent	 MEGA.Dent	 GIGA.Dent
Denture <ul style="list-style-type: none"> Dentures (such as implants, crowns, bridges) Inlays Analgo/laughing gas sedation and acupuncture up to € 250 total per year 		90%* incl. SHI dentZE.90 tariff	100%* incl. SHI dentZE.100 tariff
Dental treatment <ul style="list-style-type: none"> Fillings Root canals Periodontosis, if SHI pays in advance Analgo/laughing gas sedation and acupuncture up to € 250 total per year 	100 % incl. SHI dentZB.100 tariff	100 % incl. SHI dentZB.100 tariff	100 % incl. SHI dentZB.100 tariff
Orthodontic treatment <ul style="list-style-type: none"> Orthodontic treatments up to 18 years of age up to € 1,000 Orthodontic treatment in case of an accident 			
Dental prophylaxis <ul style="list-style-type: none"> Dental prophylaxis 2x per year, up to € 80 per treatment (total €160 per year) 	100 % dentPRO.80 tariff	100 % dentPRO.80 tariff	100 % dentPRO.80 tariff
Junior package up to 17 years of age (without dental prophylaxis)			
SHI pays for dental prophylaxis for children; therefore, you do not need additional protection. With us, you only pay for what is truly important.	SMART.DentJunior	MEGA.DentJunior	GIGA.DentJunior
		90%* incl. SHI dentZE.90 tariff	100%* incl. SHI dentZE.100 tariff
	Denture		
	Dental/orthodontic treatment	100 % incl. SHI dentZB.100 tariff	100 % incl. SHI dentZB.100 tariff

* If you provide verification of 5 years of check-up examinations (bonus booklet), otherwise 80 % or 90 % applies.

Note: The denture, dental treatment and dental prophylaxis modules can also be combined individually. Only dental prophylaxis cannot be concluded separately. Maximum benefit amounts apply during the first 5 years for dentures, dental treatment and orthodontic treatments (for details, see page 9). Please note that the scope of the individual benefits is determined by the insurance conditions.

Give your kids a great smile, right from the start!



Kids & teenagers

Why choose additional dental insurance:

- Orthodontic treatments for children and teenagers can be very expensive.
- They can lose or damage teeth while playing, during sports, or due to an accident. In this case, dentures will be required.

Example for youth orthodontic treatment

Maria is 13 years old, and has a crooked incisor. The tooth needs to be corrected to improve her appearance. SHI classifies tooth and jaw misalignments in orthodontic indication groups (KIG 1–5) based on severity. It only pays the costs for significantly misaligned teeth and jaw anomalies that must be corrected for medical or other urgent reasons, e.g. KIG 3–5. Since Maria doesn't meet this criteria, SHI will pay nothing.

Compare potential costs with and without private additional dental insurance from Hallesche

Your co-payment	
Total costs for orthopedic treatment	€ 1,700
SHI benefits	€ 0
Co-payment without Hallesche	€ 1,700
Benefits under our dental treatment tariff dentZB.100	- € 1,000
Co-payment with our dental treatment tariff dentZB.100	€ 700

Solutions from Hallesche

- All of our junior packages support you in dental treatment and orthopedic treatments.
- MEGA.DentJunior and GIGA.DentJunior also insure dentures.

 SMART.DentJunior	 MEGA.DentJunior	 GIGA.DentJunior
 Important basis	 Our recommendation for young adults	

Take care of the future today.



Young adults

Why choose additional dental insurance:

- Especially at this age, dental prophylaxis is an important basis for maintaining tooth health.
- Dental treatments like high-quality fillings or root canals could be needed at any time.
- You could be facing dentures in the near future. Once such treatment is advised, it could be too late for additional dental insurance.

Example for dental prophylaxis

"I really value beautiful, well cared-for teeth. That is why I get my teeth professionally cleaned twice a year. By doing so, I not only prevent dental problems, but also keep my teeth beautifully white."

Compare potential costs with and without private additional dental insurance from Hallesche

Your co-payment	
Total costs for professional tooth cleaning per year (2 x € 80)	€ 160
SHI benefits	€ 0
Co-payment without Hallesche	€ 160
Benefits under our dental prophylaxis tariff dentPRO.80	- € 160
Co-payment with our dental prophylaxis tariff dentPRO.80	€ 0

Solutions from Hallesche

- All of our packages support you with dental prophylaxis and dental treatments.
- SMART.Dent is the ideal package at affordable conditions, if your focus is on preventative dental care.
- MEGA.Dent and GIGA.Dent are for people who think ahead, who want to make provisions for denture benefits today, and offers up to 90 or 100 % reimbursement for dentures.

SMART.Dent	MEGA.Dent	GIGA.Dent
✓ Our recommendation for savers	✓ Our tip for advance planners	

The best protection, when it counts.



Adults

Why choose additional dental insurance:

- The risk of needing dentures and expensive dental treatments increases with age.
- Dentures can be needed suddenly, and are usually very expensive.
- Take out additional dental insurance before acute treatments are needed.

Example for dentures

"I have been getting regular dental check-ups for many years. Nevertheless, I still have to have a tooth pulled. My dentist recommends an implant so that the two neighboring teeth don't need to be polished for a bridge. I would prefer to have the procedure under anesthesia, since I'm a little afraid. However, my SHI won't pay for most of this."

Compare potential costs with and without private additional dental insurance from Hallesche

Your co-payment	
Total costs for an implant with fully veneered ceramic crowns and anesthesia	€ 3,000
SHI benefits	€ 819
Co-payment without Hallesche	€ 2,181
a) Benefits under our denture tariff dentZE.90	- € 1,881
Co-payment with our denture tariff dentZE.90	€ 300
or	
b) Benefits under our denture tariff dentZE.100	- € 2,181
Co-payment with our denture tariff dentZE.100	€ 0

Solutions from Hallesche

- All of our dental packages support you with dental prophylaxis and dental treatments.
- For planners, we also recommend denture insurance, as it comes with the highest co-payment.
- MEGA.Dent and GIGA.Dent offer up to 90 or 100 % reimbursement for dentures.

SMART.Dent	MEGA.Dent	GIGA.Dent
	✓	✓
	Powerful, all-around protection for the most affordable fee	Gigantic dental protection for discerning consumers

Healthy teeth – your whole life long.



Older adults

Why choose additional dental insurance:

- Anyone who has had a dentures knows that it may need to be repaired or replaced after many years, which can be a significant expense.
- Everyone wants to keep their teeth healthy for as long as possible.
- Older individuals may need extensive or expensive treatment.

Example for bridge replacement

"I have had a bridge in the front right side of my jaw for 15 years. I still go to get check-ups, but now the bridge needs to be replaced, as it isn't fitting correctly and is coming loose."

Compare potential costs with and without private additional dental insurance from Hallesche

Your co-payment	
Total cost for bridge	€ 2,000
SHI benefits	€ 819
Co-payment without Hallesche	€ 1,181
a) Benefits under our denture tariff dentZE.90	- € 981
Co-payment with our denture tariff dentZE.90	€ 200
or	
b) Benefits under our denture tariff dentZE.100	- € 1,181
Co-payment with our denture tariff dentZE.100	€ 0

Solutions from Hallesche




- All of our dental packages support you with dental prophylaxis and dental treatments.
- MEGA.Dent and GIGA.Dent offer up to 90 or 100 % reimbursement for dentures.
- Choose insurance with MEGA.Dent or GIGA.Dent, and you will be well-protected in case of any repairs to existing dentures.




SMART.Dent	MEGA.Dent	GIGA.Dent
	✓	✓
	Powerful, all-around protection for the most affordable fee	Gigantic dental protection for discerning consumers




Overview of advantages and benefits



The right side lists the benefits contained in each Dent package. The benefits do not apply to the grayed out packages.

 SMART.Dent SMART.DentJunior	 MEGA.Dent MEGA.DentJunior	 GIGA.Dent GIGA.DentJunior
dentZE.90/dentZE.100 tariff (denture): <ul style="list-style-type: none"> • High-quality dentures (including implants and inlays) up to 100 % incl. SHI • Bone grafting for implants • Veneers of all teeth, except for wisdom teeth • Dental splints and rails • Up to € 250 for analgo/laughing gas sedation and acupuncture • High insurance benefits for the first year, unlimited from year 6, no limit for accidents • Co-insurance for up to three missing teeth • Bonus: Higher maximum benefit amounts for prior insurance • Simplified health exam • Can be concluded at any age • No waiting time – insurance protection takes effect immediately 		

 SMART.Dent SMART.DentJunior	 MEGA.Dent MEGA.DentJunior	 GIGA.Dent GIGA.DentJunior
dentZB.100 tariff (dental and orthopedic treatment): <ul style="list-style-type: none"> • 100 % of costs incl. SHI for dental treatments • Orthopedic treatments up to € 1,000 up to age 18 for KIG 1–5 • In case of an accident: 100 % of costs without limit for orthopedic treatments • Up to € 250 for analgo/laughing gas sedation and acupuncture • Bonus: Higher maximum benefit amounts for prior insurance • Can be concluded at any age • No waiting time – insurance protection takes effect immediately 		

 SMART.Dent SMART.DentJunior	 MEGA.Dent MEGA.DentJunior	 GIGA.Dent GIGA.DentJunior
dentPRO.80 tariff (dental prophylaxis): <ul style="list-style-type: none"> • Dental prophylaxis two times per year € 80 (up to € 160 per year total) • No health check-up • No waiting time – insurance protection takes effect immediately 		

Our bonus:

Have you already had dental insurance for 2 years?

Then you will receive benefits for the 1st–3rd calendar year from the start:

- up to € 3,000 for dentures if your previous dental insurance provided at least 80 % denture benefits for MEGA.Dent/dentZE.90 or 90 % for GIGA.Dent/dentZE.100 and
- up to € 1,500 for dental/orthopedic treatment if your previous dental insurance provided 100 % benefits in this area.

The process is simple: Provide us verification of your previous insurance the first time you submit invoices.



Please note that the scope of benefits is determined by the insurance conditions.

What you can expect from us, in detail.

dentZE.90/dentZE.100 tariff (denture)	
Denture	<ul style="list-style-type: none"> • dentZE.90: 90 % of costs (incl. SHI) for dentures with private compensation shares for the dentist if you can provide verification of 5 years of regular check-ups (bonus booklet), otherwise 80 %; at least costs for regular check-ups. • dentZE.100: 100 % of costs (incl. SHI) for dentures with private compensation shares for the dentist if you can provide verification of 5 years of regular check-ups (bonus booklet), otherwise 90 %; at least costs for regular check-ups. • 100 % of costs (incl. SHI) for dentures in the course of regular care (without private compensation shares for the dentist). • Without advance payment by SHI, we apply 50 % of costs as an assumed advance payment from the SHI. • Costs: <ul style="list-style-type: none"> • Dentist's fee under the GOZ up to 3.5 times and GOÄ up to the maximum rates there or according to the BEMA. • Reasonable material and laboratory costs without material and laboratory costs index. • The following are considered denture: Metal, ceramic, or synthetic inlays, prostheses, crowns, bridges, implants incl. bone graft, veneers for all teeth except for wisdom teeth, bite aids and splints, functionally analytic and therapeutic measures associated with dentures and splint treatments, repair of dentures.
Sedation/Acupuncture	<ul style="list-style-type: none"> • Analgo, laughing gas sedation and acupuncture associated with denture treatments with the same rate of reimbursement as for dental treatments, up to € 250 total per calendar year. • Maximum benefit amounts: during 1st calendar year (CY) up to € 1,000, during the 1st–2nd CY up to € 2,000, during the 1st–3rd CY up to € 3,000, during the 1st–4th CY up to € 4,000, during the 1st–5th CY up to € 5,000, unlimited from the 6th CY; no limit in case of an accident. Bonus: From the start maximum benefit amount as in the 1st–3rd CY up to € 3,000, if patient had insurance for dentures for at least 2 years at a rate of at least 80 % (dentZE.90) or 90 % (dentZE.100). • Co-insurance of 1–3 missing teeth or teeth replaced with removable replacement; reduction of maximum benefit amounts in the first 5 years by 75 %. • Can be concluded at any age. • No waiting time. • Simplified health exam, no question regarding fixed dentures. A fully integrated bite tray/splint does not need to be indicated.
dentZB.100 tariff (dental/orthodontic treatment)	
	<ul style="list-style-type: none"> • Costs <ul style="list-style-type: none"> • Dentist's fee under the GOZ up to 3.5 times and GOÄ up to the maximum rates there or according to the BEMA. • Reasonable material and laboratory costs without material and laboratory costs index.
Fillings	<ul style="list-style-type: none"> • 100 % of costs (incl. SHI) for synthetic or composite fillings, including via dentin bonding technology. For baby teeth 100 % of the costs for fillings with plastic material.
Root canals	<ul style="list-style-type: none"> • 100 % of costs (incl. SHI)
Periodontal treatment	<ul style="list-style-type: none"> • 100 % of costs (incl. SHI) after SHI advance payment.
Sedation/Acupuncture	<ul style="list-style-type: none"> • Analgo, laughing gas sedation and acupuncture associated with dental treatments up to 100 % or a total of € 250 total per calendar year.
Orthodontic treatment	<ul style="list-style-type: none"> • Up to age 18: 100 % of costs for orthodontic treatments in indication groups (KIG) 1–5, up to € 1,000 per beneficiary. • In case of an accident: 100 % of costs for orthodontic treatments. • Maximum benefit amounts: during 1st calendar year (CY) up to € 500, during the 1st–2nd CY up to € 1,000, during the 1st–3rd CY up to € 1,500, during the 1st–4th CY up to € 2,000, during the 1st–5th CY up to € 2,500, unlimited from the 6th CY; no limit in case of an accident. Bonus: From the start maximum benefit amount as in the 1st–3rd CY up to € 1,500 if the patient had insurance for dental treatment and orthodontic benefits for children for at least 100 % for at least 2 years. • Can be concluded at any age. • No waiting time.
dentPRO.80 tariff (dental prophylaxis)	
Dental prophylaxis	<ul style="list-style-type: none"> • Dentist's fee up to 3.5 times the rate under the GOZ. • 100 % of costs for dental prophylaxis two times per calendar year, each up to € 80 (€ 160 per calendar year). • No waiting time. • No health check-up.

Please note that the scope of benefits is determined by the insurance conditions.

Monthly fees



Package fees			
Age	SMART.Dent	MEGA.Dent	GIGA.Dent
0–17 Junior packages	€ 10.60	€ 14.00	€ 16.00
*18–32	€ 10.90	€ 18.90	€ 23.90
33–43	€ 11.50	€ 22.90	€ 29.90
44–51	€ 11.50	€ 29.90	€ 39.90
52–58	€ 11.50	€ 34.90	€ 46.90
59–65	€ 12.00	€ 40.90	€ 54.90
over 66	€ 12.50	€ 44.90	€ 59.90

* Upon request, dental prophylaxis (dentPRO.80 tariff) can be added to the junior package over 18 years of age. Over 18 years of age, dental prophylaxis is included in the package fees (SMART.Dent, MEGA.Dent and GIGA.Dent).

Fees for individual components				
Age	dentZB.100	dentZE.90	dentZE.100	dentPRO.80**
0–17	€ 10.60	€ 3.40	€ 5.40	-
18–32	€ 4.10	€ 8.00	€ 13.00	€ 6.80
33–43	€ 4.10	€ 11.40	€ 18.40	€ 7.40
44–51	€ 4.10	€ 18.40	€ 28.40	€ 7.40
52–58	€ 4.10	€ 23.40	€ 35.40	€ 7.40
59–65	€ 4.60	€ 28.90	€ 42.90	€ 7.40
over 66	€ 5.10	€ 32.40	€ 47.40	€ 7.40

** The dentPRO.80 tariff can only be concluded above 18 years of age.

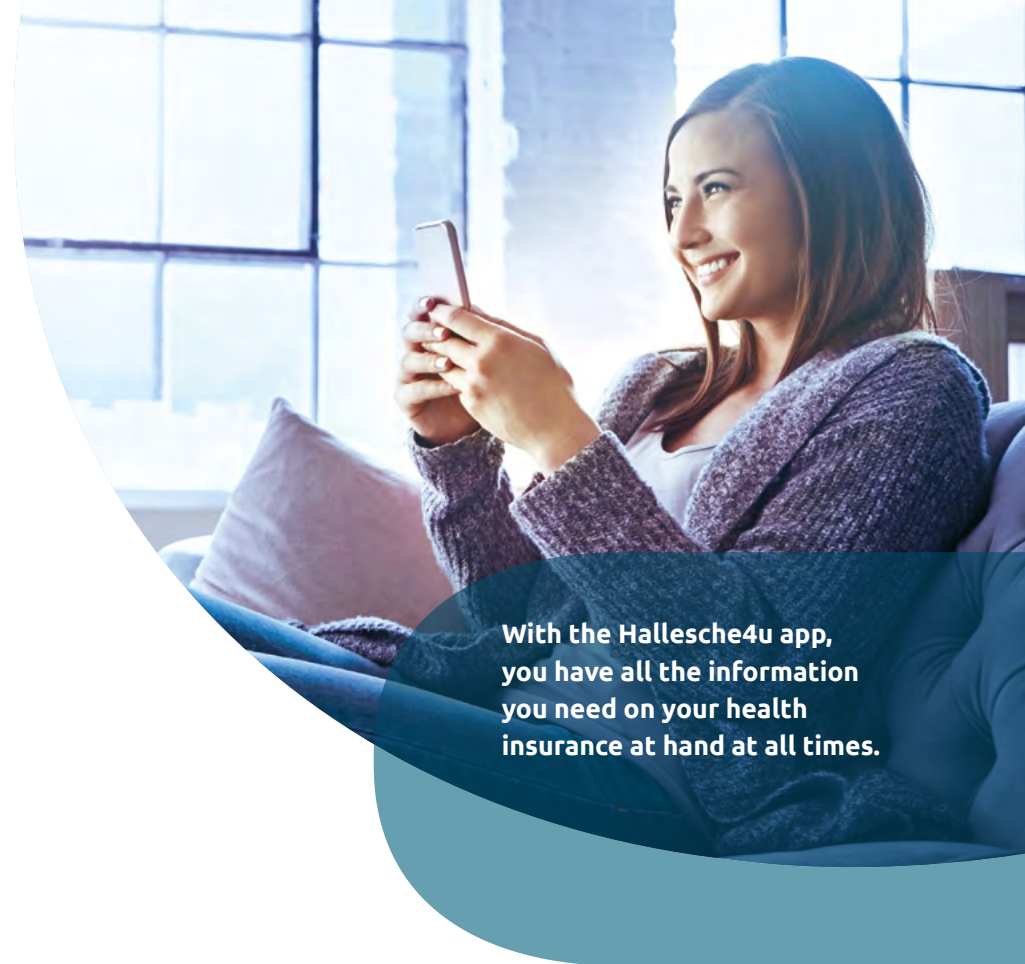
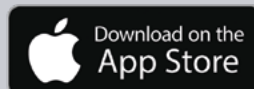
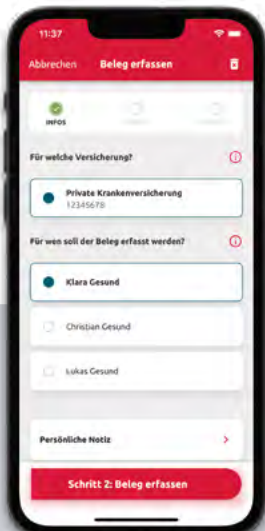
Info

The fee is dependent on the age of the beneficiary. The age is calculated by deducting the birth year of the beneficiary from the calendar year. From January of the year when the beneficiary turns 18, 33, 44, 52, 59 or 66, the fee for the next higher age group applies.

One app. Everything in view.

With the Hallesche4u app, you can submit your invoices quickly, easily, and free of charge!

- ✓ Simple submission with photo function for invoices and receipts
- ✓ Overview of all Hallesche contracts
- ✓ Various services, such as address changes, with just a few clicks
- ✓ Health services, such as the digital health guide or physician video calls
- ✓ If you have questions, you can contact us directly through the app
- ✓ You can also log in with your activation data for the fin4u customer portal – your digital financial and insurance manager

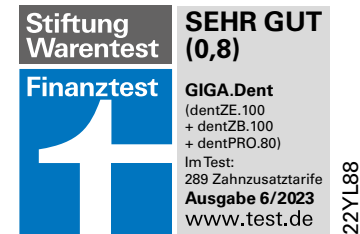


With the Hallesche4u app, you have all the information you need on your health insurance at hand at all times.

Overview of key benefits

- Very good price-performance ratio
- Up to 100 % of dentist costs paid
- The right services for every need
(such as orthodontic benefits for children)
- No waiting time – insurance protection begins immediately
- Fair, clear, and simple conditions

Simply outstanding!



Follow us



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