



Guide to tooth insurance 20-40-60

Dental insurance that helps from day one and only gets better year on year

You are covered by Dental Insurance 20-40-60. In this guide, we'll tell you a little about what your insurance covers and how to use it. Check the insurance conditions and your policy for the exact rules, coverages, sums and prices.

Dental Insurance 20-40-60 covers you from day one, even if you had dental problems before you bought the insurance.

The first year you have the insurance, it covers up to 20% of your treatments, the 2nd year it covers up to 40%, and from the 3rd year onwards it covers up to 60% of your dental treatments.

100% refund on examination and dental hygiene

It is important to have your teeth examined regularly, which is why dental insurance covers examinations and dental hygiene for up to DKK 1,000* per year. Your money is 100% refundable

Other treatments are covered according to the table below.

Coverage per year	Year 1 (%)	Maximum (Kr.)	Year 2 (%)	Maximum (Kr.)	Year 3 (%)	Maximum (Kr.)
Examination and cleaning	100	1.000.00	100	1.000.00	100	1.000.00
Fillings	20	1.000.00	40	2.000.00	60	3.000.00
Root canal treatment	20	1.000.00	40	2.000.00	60	3.000.00
Prosthetics (crown, bridge, implant)	20	2.000.00	40	4.000.00	60	6.000.00
Surgery	20	2.000.00	40	3.000.00	60	4.000.00
Periodontitis	20	1.000.00	40	2.000.00	60	3.000.00
X-ray	20	600.00	40	1.200.00	60	1.800.00
Anaesthetic	20	400.00	40	800.00	60	1.200.00
Miscellaneous	20	400.00	40	800.00	60	1.200.00
Maximum payout per year		9.400.00		16.800.00		24.200.00

*) In some schemes, annual dental cleaning and check-ups can cover up to DKK 1,250

What is excluded from the insurance?

- Cosmetic treatments
- Orthodontic treatment
- Missing teeth at the time when policy taken out and baby teeth

Applicable rules for the insurance

The insurance is an annual insurance, which means that it runs for one year at a time ("the insurance year"). The first year is mandatory. Once you have had the insurance for one year, it can be cancelled after the current month plus 30 days.

If you cancel the purchase within 14 days without having made use of the insurance, we will of course cancel free of charge and refund any premium paid.

Which dentist can I use?

We recommend that you use a Danish dentist, but you can also go to a dentist in the rest of the EU. Just be aware that for major injuries we need to obtain medical records and X-rays, and the material must be available in either a Scandinavian language or English. If this is not the case, you will have to pay for any professional translation yourself. The journal must also comply with Danish requirements for record keeping.

If you need major dental treatment but are unsure whether your insurance covers it, you can ask your dentist to send us an estimate. Our dentists will then review the estimate and let you know whether or not the treatment is covered.

Our reimbursement prices

There are over 1,500 different dental practices in Denmark. This means that there are many different prices for the same services, as the dentist can set the price for most of the treatments (free services). We have therefore chosen to create our own reimbursement prices, on the basis of which we reimburse. Our prices match or exceed the average dental prices in Denmark. We're constantly adjusting our list of reimbursement rates. We always endeavour to have the most up-to-date list available on our website.

Reimbursement of bills

Once you have been to the dentist, you must initially pay the bill yourself, then it can be reported to us either by your dentist or by yourself. If you want to do it yourself, the bill must be uploaded to your private profile. You log in to your profile with MitID via our website. You may only register your own bills via your profile, and there must **be no** code on the document.

Alternatively, you can have your dentist report to us if they use the dental system Dental Suite. Approximately 65% of all dentists in Denmark use this system, which can report your paid dental bill directly to Danish Dental Insurance.

Dansk Tandforsikring pays out reimbursements every Monday. If we have received your bill in a given week, the money will typically be paid out afterwards on Monday or Tuesday. The money is deposited directly into your NemKonto.

If I am a member of "danmark" health insurance company,

If you are a member of "danmark", you can receive reimbursement from both "danmark" and Dansk Tandforsikring.

Contact us

If you have further questions about the insurance, you can find answers on our website under FAQ or "practical info". Alternatively, you can write to info@dansktandforsikring.dk.