

Dental insurance for you and your employees



Why is dental insurance a good idea?

Simply because public health care does not cover dental treatments or dental diseases and injuries caused by age. If a tooth breaks or you get a dental disease, immediate treatment is important. Unfortunately, dental treatments are a costly affair and having to pay for it yourself might have a huge impact on your finances. With a dental insurance plan for you and your employees the right treatment can be started immediately. The teeth have an overall impact on your health and thus have a great influence on the general well-being. With a dental insurance, no one has to compromise on their dental health.

What does the dental insurance cover?

The insurance has an 80% coverage which means you are eligible for an 80% refund in accordance to our pricelist. It covers the most common dental treatments, except treatments listed under insurance reservations. The insurance has an annual limit on fillings (3 pcs.), periodontal treatment (2,000 DKK) and prosthetics (5,800 DKK).

Minor treatments such as fillings, x-rays and root canal treatments are covered immediately. Prosthetic treatments, however, must be evaluated by Dansk Tandforsikrings own dentists. To assess whether the dental treatment is covered or not we obtain dental record and X-rays from the dentist.

The insurance covers (according to Terms and Conditions):

- Examination and dental cleaning (covered once a year if chosen)
- Fillings (3 pcs.)
- X-rays
- Anaesthesia
- Tooth extractions
- Dental surgery
- Root canal treatments
- Periodontal treatment (DKK 2,000)
- Crowns, bridges and implants (prosthetic work DKK 5,800) *
- Nightguards
- Dental accidents
- Chewing damage

The insurance does not cover:

- Cosmetic treatments and orthodontics
- Toothless areas, existing implants and milk teeth

* Prosthetic treatments have certain restrictions. Teeth, that have undergone a root canal treatment without placement of a crown, and teeth with 3 or more fillings/cracks are covered for everything except prosthetics. Prosthetic treatments that have been previously diagnosed, recommended, planned or are in progress prior to the time of the insurance, are not covered.

What does the insurance cost?

The price depends on the average age of the company's employees and whether examination and dental cleaning are included. The total premium is fully deductible for the employer, and the employees are only taxed on the premium while all payments from the insurance are tax-free. The annual coverage is DKK 20.000.

| Average age | Examination and dental cleaning not included | Examination and dental cleaning included |
|-------------|--|--|
| 30 | 820 | 1.180 |
| 35 | 910 | 1.270 |
| 40 | 1.085 | 1.445 |
| 45 | 1.250 | 1.610 |
| 50 | 1.425 | 1.785 |
| 55 | 1.625 | 1.985 |
| 60 | 1.845 | 2.205 |
| 65 | 2.095 | 2.455 |

Prices are valid from 1/1-23 to 31/12-23

How to use the dental insurance!

- Once you have been at the dentist, you pay the invoice yourself.
- Afterwards the invoice must be uploaded via your personal profile on Dansk Tandforsikrings website.
- The invoice can also be submitted automatically by the dentist if they use the system called "DentalSuite".
- Once we have processed your invoice, the refund will be deposited into your NemKonto.

Is it possible to insure the family as well?

Yes, both you and your employees can buy a separate insurance for your spouse/partner and children between 17-25 years at the time of taking out the insurance. The price depends on the age of the policyholder, and the annual premium varies from DKK 750 - 2.295. The family insurance always includes a yearly examination and dental cleanse.

Purchase of a separate family member insurance is easily done via a link that all employees receive after the company insurance has been issued. Family insurances are taken out privately and are therefore not dependant on the terms of the company insurance.

Please contact us

Should you have any further questions about the insurance, you can contact Dansk Tandforsikring at email info@dansktandforsikring.dk

Kind Regards,
Dansk Tandforsikring