

RUB

# Social Security in Germany



## 8.1 Research Visit based on an Employment Contract

If you conduct your research in Germany on the basis of an employment contract you are required to pay fixed statutory social security contributions. The employer and the employee each pay half of the contributions. Accident insurance contributions are paid entirely by the employer.

As soon as you start your new job, your host institution will take the steps necessary to register you for insurance. You can register with the “Krankenkasse” (health insurance provider) of your choice, which will then inform the other social security providers. If you do not choose a provider yourself, you will automatically be registered with a provider selected by the university. Once registration has been completed you will receive a “Versicherungsnummer” (insurance number) from the pension scheme provider. The employer is responsible for paying the contributions and will deduct the sum at source.

### Health Insurance

In Germany, “Krankenversicherung” (health insurance) is mandatory. The Immigration Office requires proof that you are insured before it will issue a residence permit. There are two types of health insurance in Germany: statutory health insurance and private health insurance.

### Statutory health insurance

The level of contributions to statutory health insurance providers has been standardised. The benefits of statutory health insurance are also largely standardised. There are, however, differences in additional contributions and benefits, optional premiums and customer service. As you are free to choose your statutory health insurance provider, it makes sense to compare the benefits on offer. Contributions for health insurance cover are deducted from your gross salary at source.



### Statutory health insurance providers

The following statutory health insurance providers have branches in all larger German towns:

#### AOK

[www.aok.de](http://www.aok.de)

#### BARMER GEK

[www.en.barmer-gek.de/barmer/web/Portale/English](http://www.en.barmer-gek.de/barmer/web/Portale/English)

#### DAK Deutsche Angestellten-Krankenkasse

[www.dak.de/dak/mitglied\\_werden/English](http://www.dak.de/dak/mitglied_werden/English)

#### Techniker Krankenkasse

[www.tk.de/english/610312](http://www.tk.de/english/610312)

#### List of statutory health insurance providers

[www.gkv-spitzenverband.de/krankenkassenliste.pdf](http://www.gkv-spitzenverband.de/krankenkassenliste.pdf)



#### PLEASE NOTE:

For more information regarding the means of payment for medical fees please see Chapter 11.1.

#### List of private health insurance providers

[www.pkv.de/w/files/verband/die-unternehmen-der-pkv.pdf](http://www.pkv.de/w/files/verband/die-unternehmen-der-pkv.pdf)

By contrast to private insurance companies, statutory insurance providers pay the costs to the doctor or hospital directly. You merely have to present your insurance card before treatment.

If your marital partner or children are accompanying you to Germany it may be possible, under certain circumstances, to insure them on the same policy at no additional cost (family insurance). In order to benefit from this offer, the family members must be registered in Germany as their main residence.

Only in extremely exceptional cases and only if a social security agreement has been signed with Germany, the health insurance regulations obtaining in your own country may continue to be valid. Please make sure you enquire with your health insurance provider at home whether this is an option for you.

#### Private health insurance

In contrast to statutory health insurance, employees are not necessarily eligible for private health insurance. Eligibility is dependent on annual income. If you earn more than the annually-changing annual ceiling, you can choose between statutory and private health insurance cover. In employment contracts, private health insurance is a comprehensive insurance and should therefore not be confused with travel insurance (see Chapter 8.2).

#### Pension scheme

Contributions to “Rentenversicherung”, the German pension scheme, are part of statutory social security payments. The scheme protects those insured and their families if their employment capacity is endangered or reduced and when it ends due to age or death. It covers medical rehabilitation measures, professional rehabilitation, pensions due to diminished employment capacity or incapacity, old-age pensions, dependents’ pensions.

Contributions to the statutory pension scheme are deducted from salaries at source. As a rule, the employer is responsible for paying half of the contribution towards pensions, the employee the other half. You will not need to do anything about this yourself.

Under certain circumstances, your payments will accrue rights towards an eventual pension; if this is not the case, you can have your contributions refunded.

#### Recognition of pension rights

When examining the prerequisites for entitlement, Member States of the EU, the EEA, Switzerland or Partners to the Agreement are obliged to recognise periods during which pension rights have been accrued in Germany. Periods during which pension rights have been accrued in countries which do not have a “Sozialversicherungsabkommen” (social security agreement) with Germany may not be added to the German periods in order to fulfil the prerequisites for entitlement. If you have been employed in different countries in the course of your working life and have paid contributions to the respective social security systems you should make enquiries about your entitlements with the social security providers in the individual countries well in advance.

#### Advice on pension schemes

✉ Deutsche Rentenversicherung  
Hauptverwaltung der  
Knappschaft-Bahn-See  
Piperstraße 14–28  
44789 Bochum  
☎ Tel.: 0800/1000-4800; 0234/3040  
🌐 [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de)  
> click on “Fremdsprachen” for English and other languages

#### “Find your pension”

🌐 [www.findyourpension.eu](http://www.findyourpension.eu)  
On this portal you can find out about the pension schemes and pension institutions in the various countries of Europe. The website is designed for internationally mobile researchers and provides information on future pension rights you can accrue in Europe.



### Occupational pensions

✉ VBL, Versorgungsanstalt des Bundes und der Länder  
Hans-Thoma-Straße 19  
76133 Karlsruhe  
☎ Tel.: 07 21 / 9 39 89 31

Tailored information for academics on fixed-term contracts:  
VBLspezial  
🌐 [www.vbl.de/en/products](http://www.vbl.de/en/products)

### Pension contribution refunds

If you return to a country which does not have a social security agreement with Germany you may be eligible for a refund of the pension contributions you have paid in Germany. After a waiting period of two years, you may apply to the “Deutsche Rentenversicherung” (German statutory pension scheme) for a refund. Under certain circumstances, you can continue to pay voluntary contributions to this pension scheme after your research visit has come to an end in order to comply with the waiting period, for example, and thus become eligible for pension rights. Enquire whether a refund is possible and advisable in your particular case.

### Occupational pension

If your employment contract classifies you as a public service employee you will be included in the statutory “Versorgungsanstalt des Bundes und der Länder” (Pension Institution of the Federal Republic and the Länder, VBL) as well. Your employer will therefore register you with VBL. VBL provides old-age pensions, pensions for those unable to work due to illness or disability as well as widows’ and orphans’ pensions which also apply to registered civil partners and half-orphans.

If you are employed at a university on a fixed-term contract you can be exempted from VBL’s statutory insurance scheme. However, your employer will have to register you for VBL’s voluntary insurance scheme. In this case, it is only the employer who pays into the scheme, at a reduced premium however. This means that you can accrue pension rights without paying contributions yourself.

You can only apply to the Personnel Department for exemption within the first two months of starting work. VBL will advise you on the pension rights accruing from your occupational pension scheme or, if you are covered by the statutory scheme for less than 60 months, on the possibility of having your contributions refunded.

#### INSIDER INFO:

You can obtain an application form for exemption from your Personnel Department.

### Unemployment insurance

Unemployment insurance, called “Arbeitslosenversicherung” in German, is part of statutory social security. It provides insurance cover for jobless people to ensure that they have a secure income while they are searching for work.

If you were in work in Germany before becoming unemployed, were employed subject to statutory social security regulations for at least twelve months in the preceding two years, and are available for recruitment you will normally be entitled to German unemployment benefit. Periods of employment in other EU Member States/EEA States and Switzerland can be taken into account.

Unemployment insurance is deducted from salaries at source. As an employee you do not have to do anything about it. The employer is responsible for paying half of the contribution towards unemployment insurance, the employee the other half.

To what extent your German contribution periods will be recognised in other countries is something you will have to enquire about in the respective country.



### German Federal Employment Agency

The “Bundesagentur für Arbeit” (German Federal Employment Agency) is the unemployment insurance provider, represented by its local employment agencies

🌐 [www.arbeitsagentur.de/web/content/EN/index](http://www.arbeitsagentur.de/web/content/EN/index)



### Brochure “Gesetzlicher Unfallversicherungsschutz an Hochschulen” (Statutory Accident Insurance at Universities)

<http://publikationen.dguv.de/dguv/pdf/10002/si-8083.pdf>

### Stabsstelle für Arbeitssicherheit und Umweltschutz

Tel.: 02 34 / 32-27070

Fax: 02 34 / 32-14233

Email: [ursula.fornefeld-schwarz@uv.rub.de](mailto:ursula.fornefeld-schwarz@uv.rub.de)

[www.uv.rub.de/hsi](http://www.uv.rub.de/hsi)

### Forms for Unfallkasse NRW

[www.unfallkasse-nrw.de/formulare/unfallanzeigen](http://www.unfallkasse-nrw.de/formulare/unfallanzeigen)

## Accident insurance

### Statutory accident insurance

Another pillar of statutory social security is accident insurance. If you have an employment contract and suffer an accident at work or on the way to and from work you are protected by statutory accident insurance. It also covers occupational illness. Statutory accident insurance for employees is provided by the relevant “Berufsgenossenschaft” (professional or trade association) and the contributions are paid in full by the employer. Please note that you must report an accident immediately or as quickly as possible. The requisite forms can be found on the website of the Department for Safety at Work and the Environment as well as the “Unfallkasse NRW” (statutory accident insurance provider, NRW).

## Nursing care insurance

Nursing care insurance, which is directly linked to health insurance cover and automatically taken out with it, is another element of statutory social security. Nursing care insurance helps people who are in need of care and dependent on the assistance of others. It provides for domestic and in-patient care.

Contributions to nursing care insurance are deducted at source from the employee’s gross salary. As a rule, the employer pays half the contributions, the employee the other half. Childless employees pay a surcharge. Contributions cannot be refunded.



## Special case: public servants

Public servants are employees who are appointed under the laws governing the employment of public servants in Germany, such as professors. Due to this special employment relationship, particular regulations often apply to this group.

One of the most important differences is that public servants are exempt from statutory social security. Instead of the statutory health and nursing care insurance, part of the costs of healthcare, nursing care and births is covered by the so-called “Beihilfe”, which

is a form of allowance. Being a partial payment, it does not cover the costs completely. Consequently, public servants are obliged to take out additional private health and nursing care insurance. Children and marital partners who are not subject to statutory insurance can benefit from “Beihilfe” as well. If, however, a public servant prefers not to be insured privately or is unable to do so for any reason, such as existing health issues, he or she can join the statutory insurance scheme on a voluntary basis. This entails waiving the right to “Beihilfe”.



Pensions are also affected by the exemption from statutory social security. Traditionally, the public service working relationship was based on the assumption of tenure for life, which meant that when public servants retired they immediately received a pension. In the last few years, however, the number of public servants on fixed-term contracts (junior professors, for example) has increased, meaning that it is now possible to leave public service without pension rights. If this is the case, the former public service employer will pay retrospective insurance contributions into the “Deutsche Rentenversicherung” as though the employee had been classed as an employee and not a public servant for the entire duration. Retrospective contributions are not, however, paid into the “Versorgungsanstalt des Bundes und der Länder” (Pension Institution of the Federal Republic and the Länder, VBL).

Another difference ensuing from exemption from statutory social security is exclusion from unemployment benefit in case of unemployment following a fixed-term public service appointment. In this case (although not if the public servant leaves public service on a voluntary basis before reaching pensionable age), a transitional allowance is paid. The amount depends on the previous salary and the duration of the public service working relationship.

There are also differences between public servants and employees with regard to accidents at work. Public servants do not receive payments from the “Unfallkasse” (statutory accident insurance provider). Any measures required as a result of an accident will be covered by “Beihilfe” or the public service employer. Accidents at work or on the way to and from work should therefore be reported to the university as soon as possible.

## 8.2 Research Visit based on a Fellowship

### Non-EU citizens

#### Health insurance

If your stay in Germany is based on a fellowship and not an employment contract you will usually be exempt from statutory social security contributions. You must, however, ensure that you have adequate health insurance cover. Barring certain extremely exceptional cases, you will have to take out private insurance cover.

As private comprehensive insurances are very expensive, many providers offer special tariffs for international researchers who are only staying for the duration of a research visit. The services and tariffs contained in these contracts are different from those

of private comprehensive insurances and should not be confused with them. Whilst the latter are much more comprehensive they are also considerably more expensive. It is very important to note that most costs incurred for illness predating the stay in Germany will not be covered. Provided that you respect import regulations, it may, therefore, be wise to bring any necessary medicines with you from home. Insurances also tend to exclude pregnancy, dental treatment and mental health disorders.

#### INSIDER INFO:

In the brochure “Gesetzlicher Unfallversicherungsschutz an Hochschulen” (Statutory Accident Insurance at Universities) you will find detailed information on insurance cover for various groups of people employed at universities and institutions of higher education.



Brochure “Gesetzlicher Unfallversicherungsschutz an Hochschulen” (Statutory Accident Insurance at Universities)

<http://publikationen.dguv.de/dguv/pdf/10002/si-8083.pdf>

## EUlisses: Links and information on social security

[www.ec.europa.eu/social](http://www.ec.europa.eu/social) > deutsch  
> Koordination der Sozialversicherungssysteme in der EU

## “Your Europe Advice”

Here you can access an online form to get personal advice on EU legal matters relating to living, working and travelling in the EU

## European Commission

[www.europa.eu/youreurope/advice/index\\_en.htm](http://www.europa.eu/youreurope/advice/index_en.htm)

## FAQs (as of October 2011)

[www.ec.europa.eu/citizensrights/front\\_end/docs/faq.pdf](http://www.ec.europa.eu/citizensrights/front_end/docs/faq.pdf)

## Advice on pension schemes

### Deutsche Rentenversicherung

Hauptverwaltung der Knappschaft-Bahn-See  
Piperstraße 14–28  
44789 Bochum

Tel.: 0800/1000-4800; 0234/3040

[www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de)  
> click on “Fremdsprachen” for English and other languages

## Accident insurance

Fellows registered at university are covered by statutory accident insurance. If, however, you are neither enrolled at a university nor have an employment contract, you may not be insured by the university and may have to arrange your insurance cover yourself. It is, therefore, advisable to find out well in advance whether statutory accident insurance applies to you. Apart from health insurance, which is essential, it is also recommendable to take out insurance against accident and third-party liability claims. Many providers offer combined health, accident and third-party liability insurance.

## Pension scheme

As you do not have an employment relationship you will usually not be liable for statutory social security payments. In order to avoid gaps in your pension contributions during the fellowship period you can pay voluntary contributions to the “Deutsche Rentenversicherung” (statutory pension scheme). The latter will advise you on the matter.

## EU citizens

EU citizens should initially enquire with their health insurance provider at home whether their domestic insurance cover will continue to be valid during the stay in Germany. If this is the case, you can choose a German statutory health insurance provider as a representative to settle the costs of any doctors’ visits with your domestic provider. You will receive the same benefits from the German health insurance provider for yourself and any members of your family who are also insured as you would if you were registered with a German statutory health insurance provider.

If it is not possible to continue being insured with your domestic health insurance provider you have the choice of either registering voluntarily with a statutory health insurance provider in Germany or taking out a private travel and comprehensive insurance (see above). Particularly if you are only making a short visit, you can also use your European Health Insurance Card when consulting a doctor.



## European Health Insurance Card (EHIC)

To facilitate treatment during temporary visits abroad, every health insurance scheme is obliged to issue its members with a European Health Insurance Card. In case of illness in another EU country, or in Iceland, Liechtenstein, Norway and Switzerland, medical services are provided according to the laws of the host country and reimbursed according to the charges applying there.

However, the EHIC only has limited scope which means it is advisable to take out an additional insurance if you are staying for a longer period of time. The European Health Insurance Card is, for example:

- only valid for essential medical services (the relevant doctor will decide what is essential)
- not valid for trips abroad specifically for the purpose of treatment
- not valid for the costs incurred in transporting an invalid home

## Disclaimer

The insurance providers contained in the following list are known to the authors of this guide. The latter accept no responsibility for the quality or completeness of the information.

## Statutory health insurance providers

The following statutory health insurance providers have branches in all larger German towns:

AOK

[www.aok.de](http://www.aok.de)

BARMER GEK

[www.en.barmer-gek.de/barmer/web/Portale/English](http://www.en.barmer-gek.de/barmer/web/Portale/English)

DAK Deutsche Angestellten-Krankenkasse

[www.dak.de/dak/mitglied\\_werden/English](http://www.dak.de/dak/mitglied_werden/English)

Techniker Krankenkasse

[www.tk.de/english/610312](http://www.tk.de/english/610312)

## List of statutory health insurance providers

[www.gkv-spitzenverband.de/krankenlistenliste.pdf](http://www.gkv-spitzenverband.de/krankenlistenliste.pdf)