German social security (Sozialversicherung) is a national state system that plays a key role in providing coverage for potential risks such as illness or unemployment. It comprises five areas:

- health insurance
- pension scheme
- unemployment insurance
- occupational accident insurance
- nursing care insurance

It is also advisable to take out additional private insurance such as liability insurance.

**SCHOLARSHIP AND FELLOWSHIP HOLDERS**

Social security contributions are not mandatory for scholarship and fellowship holders. In some cases, however, health insurance contributions are part of the scholarship or fellowship, but even so you may have to choose an insurance provider on your own. Please contact the scholarship/fellowship provider for further information and read your documents carefully and thoroughly. Also keep in mind that as a scholarship/fellowship holder you will not be insured through the university, which means that you will be responsible for handling all insurance matters yourself. Along with health insurance coverage, which is mandatory in Germany, we strongly recommend that you take out insurance against accidents and third-party claims. There are many insurance providers in Germany that are able to meet all your needs.

**EMPLOYMENT CONTRACT**

If your stay in Germany is part of an employment contract, you are required to pay contributions to the national social security system. In Germany, the employer and the employee each pay half of the contributions, except for the occupational accident insurance contribution which is paid fully by the employer.

Once your application for health insurance coverage has been approved, your insurance provider will send you a social security number (Versicherungsnummer) and a social security pass (Sozialversicherungsausweis), an electronic health insurance card in credit-card format (Krankenversicherungskarte), as well as an insurance information booklet. Social security contributions are paid to your health insurance provider and automatically deducted from the gross salary. Before you start work your employer will ask to see your health insurance coverage/insurance card and your social security number in order to do the necessary paperwork to register you and your contributions with the social security scheme.

**INFORMATION ON GERMAN SOCIAL INSURANCE**
www.deutsche-sozialversicherung.de/en

**TRANSFER OF RIGHTS**

As an EU, EEA or Swiss citizen, you are covered by an EU regulation stipulating the rights and transferability of social security within the EU. These regulations contain two basic principles:

1. You are insured in the country you work in.
2. Individuals are subject only to the laws and regulations of one state.
8.1 HEALTH INSURANCE

Germany has two different health insurance systems, public (state) insurance and private health insurance. The occupational group (for example civil servants or freelancers) and annual employment income determine whether a person is eligible for private health insurance. If the income is below the upper income limit (Jahresarbeitsentgeltgrenze), which is fixed on a yearly basis, employees are covered by statutory public health insurance; if it is above that limit employees can opt for private health insurance.

In Germany, health insurance coverage is mandatory for all visiting researchers and family members accompanying them. We strongly recommend that you contact the insurance provider of your choice in good time to clarify any questions and issues you may have in advance and to ensure that you are insured from the very first day of your stay in Germany.

SCHOLARSHIP AND FELLOWSHIP HOLDERS

If your scholarship or fellowship does not include health insurance coverage, you may only apply for private insurance. However, if your stay in Germany exceeds 12 months you may also apply for voluntary statutory public health insurance, i.e. you have the choice. At Euraxess you can find various insurance providers with special services/schemes for international scientists, scholarship holders, etc.

EMPLOYMENT CONTRACT

If your stay in Germany is based on an employment contract, you will automatically be covered by statutory public health insurance. Under the laws and regulations of social security insurance, employees are insured in the country of employment even if they live abroad, for example in a neighbouring country. Exemptions apply to workers posted from an EU member state who live and work in another EU member state on a temporary basis. They can complete an A1 form (formerly E 101) to apply to remain insured in their home country. Further information can be found at Europa.eu.

INFORMATION

Euraxess Germany, Health Insurance: www.euraxess.de/en/in_krankenversicherung.php
European Union: www.europa.eu
STATUTORY PUBLIC HEALTH INSURANCE
(GESETZLICHE KRANKENVERSICHERUNG, OR GKV)

Contributions to statutory public health insurance are legally stipulated and uniform rates that apply throughout Germany. They are deducted from an employee’s gross salary by the employer. As of 2015, the contributions are 14.6% of income with 7.3% paid by the employer and employee, respectively. The range of medical services this insurance comprises hardly varies from provider to provider, differing only in terms of customer service, additional (voluntary) services or optional services for an additional charge.

You have free choice of health insurance provider. Before signing up with one it is important to compare terms and benefits carefully to find the health insurance provider that best suits your individual needs. If you wish to bring your family with you to Germany (spouse, children), they can be covered by your health insurance at no extra charge (Familienversicherung, family health insurance). Even if your spouse and children do not live with you in Germany you can still obtain family health insurance for them if they live in a country with which Germany has a social security agreement.

Unlike with private health insurance, it is your health insurance provider that will be billed for any medical treatment you receive (unless it is a medical service that is not covered by your health insurance provider). All you need if you go to a doctor is your electronic Health Insurance Card (eHealth Card, or elektronische Gesundheitskarte), with the words European Health Insurance Card (EHIC) printed on its reverse. This insurance card is issued only by statutory health insurance providers. It is valid not only in Germany but can also simplify the process for receiving treatment during temporary visits abroad within Europe. You will be eligible for medical treatment in any EU member state as well as in Iceland, Liechtenstein, Norway, and Switzerland, and to the same extent as residents of those countries. The costs will be paid at the same rate as they would if incurred at home, but if the costs exceed that amount you must pay the difference.

Examples of statutory health insurance providers:
AOK: www.aok.de
Barmer GEK: www.barmer-gek.de
DAK: www.dak.de
Techniker Krankenkasse: www.tk.de
PRIVATE HEALTH INSURANCE
(PRIVATE KRANKENVERSICHERUNG, OR PKV)

Unlike contributions to statutory public health insurance, contributions to private health insurance are not based on income level but on age, gender, profession, current health status and the range of services you wish to receive. The more services, the higher the contributions are.

As a private patient, you will receive a bill for medical costs from your doctor. You pay the bill first and then submit the invoice to your health insurance provider, who will then reimburse you. Unlike statutory public health insurance, private health insurance does not include free family health insurance but will require contributions for each family member (spouse, children).

INFORMATION
List of private health insurance companies: www.pkv.de > Verband > Mitglieder
HEALTH INSURANCE COVERAGE FOR EU, EEA AND SWISS CITIZENS

SHORT VISITS (CONFERENCE, VACATION, BUSINESS TRIP)

If you need to consult a doctor or need medical treatment while travelling within the European Union or in Iceland, Liechtenstein, Norway or Switzerland you will initially have to pay the costs of the treatment in your host country. After having submitted the receipts to your insurance provider, whether private or state insurer, the costs will be reimbursed to the same amount they would if they had been incurred for treatment at home; you must cover any costs in excess of that amount.

It may be advisable to take out additional private travel or international health insurance. To facilitate treatment during temporary visits abroad, every health insurance provider is obliged to issue its members with a European Health Insurance Card (EHIC).

EXTENDED VISITS

An extended visit abroad is a visit that lasts a semester or an entire year. For extended stays within the EU as well as in Iceland, Liechtenstein, Norway, and Switzerland, the following applies instead of the European Health Insurance Card for insurance:

As the European Health Insurance Card covers short visits only, it is important that you apply for German health insurance to receive full medical care. Citizens of the European Union, of the European Economic Area and of Switzerland who are employed in one country but live in another, so-called frontier workers or cross-border workers, are insured in the country of employment rather than in the country of residence. In order to receive medical care in your country of residence, you may apply to your health insurance provider for a S1 form (formerly E 106, E 109 and E 121). This document will entitle you and your dependants to receive medical services in the country you live in, but not work in, and in which you would otherwise not be insured.

QUICK INFO

See www.europa.eu for useful information on social security rights and the forms you need when moving around within the European Union.
8.2 PENSION SCHEME

The German statutory pension insurance scheme (Gesetzliche Rentenversicherung, or GRV) is part of the statutory social security system. It mainly serves as provision for old age upon retirement, but also protects those insured and their families in case of reduced earning capacity or death, with payments to surviving dependants. It also covers medical and professional rehabilitation to help employees recover or improve their earning capacity. Contributions to the statutory pension scheme are deducted directly from your gross salary. Generally, employers and employees each pay half. Your employer will automatically register you for this scheme via your selected health insurance provider.

RECOGNITION OF PENSION RIGHTS

If you have been employed in one or several member states of the EU, EEA, or in Switzerland, you may have acquired pension rights in each of these states. This means that when you return to your home country, or stay in Germany, periods during which you were employed in Germany or in your home country and during which you paid contributions to their statutory pension scheme will be recognised for pension rights. The pension authorities in each EU member state in which you were employed will check the contributions you have paid into their system, how much you paid in other member states, and for how long you have worked in different states.

If you have never worked in the country you currently live in, your host country will forward your pension claim to the country in which you were last employed. Germany has social security agreements with some states outside the EU, the EEA and Switzerland to improve social security protection for people who work or have worked in these countries and are thus eligible for identical or similar benefits. Please check whether Germany has such a social security agreement with your home country and what insurances are included in the agreement. It is very important to obtain as much information as possible on exactly what your entitlements will be from these countries’ respective pension schemes.

Please keep in mind the different retirement ages in each country you worked in. It may be the case that if you have acquired pension rights in another country, you will only receive that part of your pension once you have reached the legal retirement age in that country. Until that point any contributions you paid into the national pension scheme will remain with the pension authorities of the respective country, and will be paid to you according to national legal regulations.
PENSION CONTRIBUTION REFUNDS

If you return to your home country and would like the contributions you paid into the German pension scheme to be refunded to you, you must submit an application. However, this application will only be approved under certain conditions. Refunds of contributions are available if there is no obligation to pay compulsory contributions, if there is no entitlement to make voluntary contributions, and if a waiting period of two years (24 calendar months) has elapsed. Please visit the website of the Deutsche Rentenversicherung to find out more about which contributions are eligible for a refund and about national regulations.

OCCUPATIONAL PENSION SCHEMES

If your employment contract in Germany classifies you as a public servant paid according to the TV-L, you will be included in the Pension Institution of the Federal Republic and the Länder, the Versorgungsanstalt des Bundes und der Länder, or VBL for short. The VBL is an occupational pension scheme and the contributions paid by visiting researchers under this state scheme are fixed at a certain percentage.

If you are employed at the University on a short-term academic contract, you can be exempted from the VBL pension scheme. In this case your employer will be required to sign you up for the VBL’s voluntary insurance scheme. Only your employer pays contributions into this scheme, at a reduced rate. You can apply for an exemption at the University’s Division 2: Finances, Section 2.5 Payroll Accounting (Personalabrechnung) within two months of starting work.

CONTACT

Deutsche Rentenversicherung Oldenburg-Bremen
Huntestraße 11
26135 Oldenburg
Telephone: 0800 - 100 048 028
Internet: www.deutsche-rentenversicherung-oldenburg-bremen.de
Fremdsprachen > English

Division 2: Finances
Building V01
Ammerländer Heerstraße 114-118
26129 Oldenburg
Internet: www.uni-oldenburg.de/dezernat2/

INFORMATION

Deutsche Rentenversicherung:
www.deutsche-rentenversicherung-oldenburg-bremen.de>
Fremdsprachen > English

QUICK INFO

Advice for EU citizens: europa.eu/index_en.htm
8.3 UNEMPLOYMENT INSURANCE

Unemployment insurance (Arbeitslosenversicherung) is also part of the German statutory social security system. It provides unemployment benefits paid by the government to people who are (currently) unemployed so that they have a secure income while searching for new employment. You are entitled to receive unemployment benefits if you worked in Germany before becoming unemployed, paid into the German statutory social security scheme for at least 360 days or 12 months during the past two years, and are available for recruitment into new employment. You must submit an application for unemployment benefit to the Federal Employment Agency (Bundesagentur für Arbeit). Employment periods in other EU and EEA states and Switzerland during which you paid social security contributions may be recognised and taken into account. However, the usual requirement is that your last employment was in Germany and subject to social security contributions.

Unemployment insurance contributions are deducted directly from your gross salary. Scholarships and fellowships are usually exempt from compulsory social security contributions. Whether and to what degree unemployment contributions made in Germany can be recognised by other countries depends on whether these countries have a social security agreement with Germany and what insurances are included in the agreement.

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8.4 OCCUPATIONAL ACCIDENT INSURANCE

Occupational accident insurance (Unfallversicherung, or Berufsunfallversicherung) is also part of the German statutory social security system. It insures employees against injuries or illnesses that occur at the workplace as well as during the commute to and from the workplace. Work-related illnesses and diseases are also covered. It does not, however, cover accidents that occur during leisure time. Benefits that are not covered by occupational accident insurance will be covered by health insurance, though health insurance providers may refuse to pay benefits or may only grant partial benefits if medical expenses are particularly high.

Visiting staff who are employed by the University are entitled to occupational accident insurance, which is provided by private-sector employers’ liability insurance associations (Berufsgenossenschaften) and by public-sector accident insurance associations (e.g. accident insurance funds, state accident insurance funds, municipal accident insurance funds). Contributions to occupational accident insurance are fully paid by employers.

INFORMATION
The Federal Ministry of Labour and Social Affairs: www.bmas.de > English > Our Topics > Social Security > Statutory occupational health insurance
8.5 NURSING CARE INSURANCE

Nursing care insurance (*Pflegeversicherung*) is part of your health insurance, private or statutory, so when you sign up for health insurance with a health insurance provider you will be automatically registered for nursing care insurance. It helps people who are in need of care and dependent on assistance from others, and provides coverage for domestic and in-patient care. Contributions to nursing care are deducted from your gross salary along with contributions to health insurance. Employers and employees each pay half of the contributions.

8.6 ADDITIONAL PRIVATE INSURANCES

You may also purchase supplemental insurance in addition to the mandatory insurances that Germany requires. There are a number of private insurances that cover you against all kinds of potential risks.

Personal liability insurance (*Haftpflichtversicherung*) is common in Germany. Anyone in Germany can be held liable for damages to a third party. Parents are always liable for any damage caused by their children under the age of 18. We therefore strongly recommend that you sign up for private personal liability insurance for the entire family to cover payment for any unintentional damage you or your family members may cause.

*Alexander von Humboldt Foundation offers additional information on health insurance, personal liability insurance and accident insurance: www.humboldt-foundation.de/web/insurance.html*