8.1 Research Visit Based on an Employment Contract

Germany has a good social security system. If you conduct your research in Germany on the basis of an employment contract, you are classified as an employee who is required to pay the full range of fixed statutory social security contributions. As such, you are insured against the main risks, such as illness, accidents at work, unemployment and old age.

German social security covers five areas:
- Health insurance
- Pension scheme
- Unemployment insurance
- Accident insurance
- Nursing care insurance

The employer and the employee each pay approx. half of the contributions. Only accident insurance contributions are paid entirely by the employer. As soon as you start work, your host institute will take the steps necessary to register you for insurance. If you have a preference for a certain health insurance provider, inform your host institute. Otherwise, you will automatically be registered with the “Krankenkasse” chosen by the university. The health insurance provider selected will then inform the other social security providers about your membership. Once registration has been completed, you will receive a “Sozialversicherungsnummer” (social security number) from the pension scheme provider. Please inform the HR Department of your social security number.

The employer is responsible for paying the social security contributions and the sum will be deducted at source.
**Health Insurance**

“Krankenversicherung” (health insurance) is mandatory in Germany. You will need proof that you are insured in order to obtain a residence permit and conclude an employment contract. The policy must at least cover medical treatment in the event of serious illness or accidents. There are two kinds of health insurance in Germany: statutory and private.

**Statutory Health Insurance**

Statutory health insurance cover in Germany is provided by “Krankenkassen”. The basic level of contributions has been standardized. There are, however, differences in additional contributions, additional benefits, optional premiums and customer service. You are free to choose your own statutory health insurance provider so it is definitely worth making a comparison. Contributions for health insurance cover are deducted from your gross salary at source.

If members of your family accompany 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.

In 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.

In certain exceptional cases, however, the health insurance regulations valid in your own country may continue to be applicable if a “Sozialversicherungsabkommen” (Social Security Agreement) has been concluded with Germany.

**Private Health Insurance**

As an employee of the University of Bonn you are required, as a matter of principle, to pay social security contributions and are thus covered by statutory health insurance. If your gross annual salary exceeds the annually-adjusted statutory insurance limit, you are free to choose between a statutory health insurance provider and a private health insurance company. Private health insurance contributions are not based on your salary but on your age, gender and state of health. If your salary does not qualify you for freedom of choice, it is advisable to compare the costs and benefits of statutory and private health insurance providers very carefully.

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**Statutory Health Insurance Providers**

The following statutory health insurance providers have branches in Bonn:

- **AOK**
  - www.aok.de
- **BARMER GEK**
  - www.barmherzige.de
- **DAK-Gesundheit**
  - www.dak.de
- **Techniker Krankenkasse**
  - www.tk.de

List of all statutory health insurance providers:

- www.gkv-spitzenverband.de/krankenkassenliste.pdf

**Private Health Insurance Providers**

www.pkv.de > Verband > Mitglieder
Pension Scheme

Contributions to "Rentenversicherung", the German pension scheme, are part of the 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, old-age pensions and dependents' pensions.

Contributions to the statutory pension scheme are deducted from your gross salary at source. As a rule, the employer is responsible for paying half of the contribution, the employee the other half. Employees do not need to take any action.

By paying into the pension scheme you accrue, under certain circumstances, the right to a pension at a later stage. If this is not the case, you can apply to have your contributions refunded.

Recognition of Pension Rights

When examining the prerequisites for entitlement, Member States of the EU, the EEA, Switzerland and Partner countries to the Agreement are obliged to recognize 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 fulfill 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. Please note that the minimum period you need to have worked in order to be eligible for pension rights varies from country to country.

As a general principle, it is not foreseen that a single pension, comprising all the periods covered, should be paid by one country. There are just a few exceptions to this rule aimed at avoiding multi-pensions.

Your pension scheme contributions will remain valid in every country in which you have been covered and have paid contributions until you have reached pensionable age according to the laws of the respective country. All social security provisions as well as diminished employment capacity and dependents' pensions for widows, widowers and orphans.

University employees on short-term academic contracts (fellowships, guests) are not covered by the statutory insurance scheme. In this case, it is only the employer who pays into the scheme, at a reduced premium however. This allows you to accrue occupational pension rights without having to pay the contributions yourself.

You can only apply for exemption at the HR Department. VBL will advise you on your occupational pension rights and, provided that you were not insured under the statutory scheme for more than 60 months, on potential refunds of contributions.

Occupational Pensions

If your employment contract classifies you as a public service employee, you will be additionally insured in the statutory "Versorgungsanstalt des Bundes und der Länder" (Pension Institution of the Federal Republic and the Länder, VBL). Your employer, the university, will therefore register you with VBL when you take up your position. VBL is responsible for paying occupational old-age pensions as well as diminished employment capacity and dependents’ pensions for widows, widowers and orphans.

University employees on short-term academic contracts (fellowships, guests) are not covered by the statutory insurance scheme. In this case, it is only the employer who pays into the scheme, at a reduced premium however. This allows you to accrue occupational pension rights without having to pay the contributions yourself.

You can only apply for exemption at the HR Department. VBL will advise you on your occupational pension rights and, provided that you were not insured under the statutory scheme for more than 60 months, on potential refunds of contributions.

Insider Info

Before you leave Germany at the very latest, it is highly recommended to contact the "Deutsche Rentenversicherung" for advice on the pension rights you have accrued during your stay in Germany and any potential refunds of your contributions. The Welcome Center will be pleased to arrange an appointment for you with an adviser from the German statutory pension insurance scheme.
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 last two years, and are available for recruitment, you will normally be entitled to claim German unemployment benefit. Periods of employment in other EU Member States, the EEA States and Switzerland can be taken into account.

Unemployment insurance contributions are deducted from salaries at source. The employer is responsible for paying half of the contribution, the employee the other half. Employees do not need to take any action.

To what extent benefits accrued in Germany will be recognized by unemployment insurance providers in other countries must be ascertained in the respective country.

Accident Insurance

Accident insurance, or “Unfallversicherung” in German, is part of statutory social security. Every employed person is protected by statutory accident insurance. It covers accidents that happen at the workplace or on the way to and from the workplace as well as occupational illness. It does not cover private accidents.

The costs of statutory accident insurance are borne entirely by the employer. The employee does not need to take action on payments. Employers register their employees with the relevant professional association or accident insurance provider if you have an accident at work or on the way there or back, you should inform your superior immediately. He or she will have to report the accident and forward the information to the HR Department.

Nursing Care Insurance

Nursing care insurance (“Pflegeversicherung”) is part of statutory social security. It is directly linked to health insurance cover and automatically taken out with it. Nursing care insurance is designed for 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 from the employee’s gross salary at source. The employer pays half the contribution, the employee the other half. Childless employees pay a surcharge on top of this. Contributions are not refundable.

Liability Insurance

Apart from statutory social security there are many numerous private insurances which you can take out to insure against all manner of risks. In Germany, third-party liability insurance is very common because anyone can be held responsible for damage inflicted on others, and parents are responsible for damage caused by their children. Therefore, Against claims for damage caused intentionally. The number of additional insurances you consider necessary depends very much on your own attitude towards safety issues, your personal situation and the length of your visit. If you are moving to Germany for an extended period, you may want to consult the “Verbraucherzentrale” (consumer advice center) to enquire which insurances are usual in Germany and what you should look out for when making a decision.
**Special Case: Public Servants**

A public servant is someone who is appointed by the state to a position of service and trust (e.g. professors). Due to this special employment relationship, separate regulations sometimes 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 providers, their costs for health insurance, nursing insurance and maternity claims are partly paid by a state subsidy scheme called “Beihilfe.”

This does not, however, cover the entire costs, so public servants are required to procure adequate private health and nursing care insurance cover too.

In consequence, public servants usually take out nursing care insurance in compliance with the state subsidy scheme and comprehensive private health insurance. Children and marital partners who are not liable for statutory insurance may also be eligible for “Beihilfe” if the public servant does not, however, wish to be insured privately or is unable to do so due to other factors such as pre-existing medical conditions. It is possible to take out statutory insurance on a voluntary basis.

If this option is chosen, the state subsidy scheme can no longer be invoked.

As a result of the exemption from the social security system, there are also differences in the area of pension schemes. Traditionally, public servants were appointed for life, which meant that they moved seamlessly from employment to retirement. In the last few years, however, the number of public servants on fixed-term contracts (e.g. junior professors) has increased.

If this applies to you, it is possible that you will leave public service without pension rights. In this case, your former public service employer will pay retrospective insurance premiums into the German Pension Scheme for you just as though you had been a salaried employee for the entire duration, but not into the Pension Institution of the Federal Republic and the Länder, VBL. Another difference pursuant upon exemption from social security obligations is that you are ineligible to draw unemployment benefit if you become unemployed after being a public servant on a fixed-term contract. In this case (although not if you voluntarily relinquish your status as a public servant before reaching retirement), you will receive a transitional allowance (“Übergangsgeld”) based on your previous salary and the duration of your employment as a public servant.

There are also differences between public servants and employees in relation to work-related accidents. It is not the accident insurance provider who pays for claims by public servants; any actions necessitated by an accident will be covered by the “Beihilfe” or the public service employer.

Work-related accidents should always be reported to the university as quickly as possible.
8.2 Research Visit Based on a Fellowship

Non-EU Nationals

Health Insurance
If you are funding your research visit to Bonn pri-
vately or with a fellowship you are not usually liable for social security payments in Germany. Nevertheless, you too must be covered by health insurance for the entire duration of your stay from the very first day. We therefore recommend you to take out private health insurance cover.

Some insurance providers offer special rates for international researchers who are staying for a fixed period. They have different benefits and rates and should not be confused with comprehensive private insurance policies, which offer more extensive protection but are significantly more expensive. It is very important to note that most of the costs for pre-existing medical conditions will not be covered. Provided that import regulations allow, you should consider whether to bring all necessary medications with you from your own country. Ante-natal care and childbirth, dentistry and psychological disorders are also excluded from private health insurance policies. Travel insurances are valid for a maximum period of five years.

Accident Insurance
If you hold a fellowship you will not usually be insured by the university and will probably have to arrange adequate insurance cover for yourself. It is also advisable to find out in advance to what extent statutory accident insurance applies to you. This is the case, for example, if you are enrolled at the university or if you are employed by the University of Bonn despite holding a fellowship. Apart from health insurance, which is essential, it is also recommendable to take out insurance against accidents and third-party liability claims. Some insurance providers offer combined health, accident and third-party insurance packages (see Insider Info).

Pension Scheme
Since those who do not have an employment relationship are usually exempt from social security payments, you should consider whether to bring all necessary medications with you from your own country. Ante-natal care and childbirth, dentistry and psychological disorders are also excluded from private health insurance policies. Travel insurances are valid for a maximum period of five years.

EU Citizens

EU citizens should initially contact their own health insurance provider at home to ascertain whether their existing health insurance policy covers their research visit to Germany as well. If this is the case, you should apply to your domestic health insurance provider for Form E11 which you can present to a German health insurance pro-
vider to insure yourself and your family. From the German health insurance provider you will then receive the same benefits as a German national insured with the same provider. The German pro-
vider will subsequently invoice your domestic pro-
vider for the costs. If you are only making a short visit, a European Health Insurance Card (EHIC) should suffice.

If it is not possible to remain insured with your domestic provider, you have the choice between volunteering to join the statutory insurance scheme or taking out a private travel or comprehensive insurance (see above).

The European Health Insurance Card (EHIC)
To facilitate access to treatment during temporary visits abroad, every health insurance scheme is obliged to issue its members with a European Health Insurance Card (EHIC). 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 is why it is recommendable to take out ad-
ditional insurance if you are staying for a longer period of time.

The EHIC is valid, for example:
■ for temporary visits abroad only
■ for necessary medical services only
■ not for trips abroad specifically for the purpose of treatment
■ not for the costs incurred in transporting an invalid home

The European Commission – Directorate General for Employment, Social Affairs and Inclusion
Here you will find a wealth of information on mobility within the EU:
www.ec.europa.eu/social

Insider Info
For a list of the insurance pro-
viders known to us who offer special rates for international researchers staying for a fixed-term, visit:
www.welcome-center.uni-bonn.de > Service and Advice > Social Security > Information for Fellows (without a work contract)