PENSION INSURANCE
INFORMATION FOR EMPLOYEES (WITH A WORK CONTRACT)

The pension insurance is part of the social security system in Germany. It protects the insured person and his/her family if the ability to work is at risk or reduced and if it ends due to old age or death. It offers medical rehabilitation measures, occupational rehabilitation, full disability pensions, old-age pensions and survivor’s pensions.

The statutory pension insurance is paid directly from the gross salary. As a rule, the employer pays half of the contributions for the pension insurance, the employee the other half.

The employer registers the employee with the respective health insurance provider, which then automatically registers with all other social security institutions.

Eligibility of pension periods

EU member states or agreement partners must take into account pension periods that have been paid in Germany when examining their eligibility requirements. Insurance periods from a country with which Germany has not concluded a social insurance agreement cannot be added together with German insurance periods to meet the eligibility requirements.

If you have worked in different countries in the course of your professional life and have made contributions to the respective social security system, you should inquire in good time with the insurance providers of the individual countries about your claims. Note that the minimum hours you have to work to be entitled to a pension can vary from country to country. Basically, the payment of a total pension by one state, taking into account the insurance periods in the other states, is not provided. The only exceptions are to avoid small pensions.

In every country in which you were insured and paid contributions to the pension insurance, the pension insurance contributions will remain until the pensionable age provided for by the respective state has been reached. The insurance institution of each state grants pensions according to its national regulations. This means that you may receive different pensions.

Reimbursement of pension contributions

If you return to a country with which Germany does not have a social security agreement, you can have your pension contributions paid in Germany reimbursed. After a waiting period of two years, you can apply to the German Pension Insurance (“Deutsche Rentenversicherung”) for a refund of the contributions. You can find more information on the reimbursement of pension contributions on the website of the German Pension Insurance.
Advice on pension insurance

We recommend that you seek advice from the German Pension Insurance about your pension entitlements acquired in Germany or a possible reimbursement of your contributions at the latest before you leave Germany. The Welcome Center will be happy to arrange an appointment with a consultant at the local branch of the German Pension Insurance.

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Service Center
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53113 Bonn (Germany)
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Email: service-zentrum.bonn@drv-rheinland.de

- DRV International
- DRV - Online appointments

Occupational pension scheme

As an employee of the University of Bonn, you are also compulsorily insured with the VBL, the federal and state pension institution. The VBL provides occupational pension benefits.

The contribution for compulsorily insured employees is set at a certain percentage. Employees with a limited academic position at universities can be exempted from compulsory insurance with the VBL. However, your employer must then register you in the VBL voluntary insurance. In this case only the employer pays a (lower) contribution rate to the VBL. You can apply for exemption in the HR department within two months of starting employment.

The VBL advises you about your pension entitlements from the occupational pension scheme and, if you were insured under compulsory insurance for less than 60 months, about the possibility of reimbursement of your contributions.

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- VBL - Products
- Find your pension

WELCOME CENTER SERVICE FOR INTERNATIONAL RESEARCHERS

- We inform you about the system of pension insurance in Germany.
- We will inform you about what to look out for at VBL.
- We establish contact with experts who can answer your questions.