



BETRIEBLICHE
KRANKENVERSICHERUNG e.V.



Expat Guide to German Social Insurance

A social network with added value



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It's all about 'us'

Social insurance and solidarity based on five pillars



The German social insurance system was the first of its kind in the world and was established in the 1890s under Chancellor Otto von Bismarck. It served to answer the 'social question' during the economic crisis and was gradually put in place as a measure to counter social unrest.



Benefit from the community

Anyone who lives and works in Germany pays into the social insurance system. It consists of health insurance, nursing care insurance, pension schemes, unemployment benefits and accident insurance and serves to secure a livelihood in the event of a loss of income. This may occur, for example, due to illness, accident or unemployment. These are compulsory insurance policies for the protection of the payer, to which every employee is automatical-

ly accepted when they start employment and must pay into. There are only a few exceptions, for example in the case of short-term employment or minimal hours. How high the premiums are depends on your gross income and is paid as a percentage. In this way, everyone can play their part in supporting community solidarity in accordance with their means and benefit from the advantages of being insured.

Social insurance in detail



Health insurance

There are both statutory and private health insurance companies in Germany. For employees with an income up to the annual salary limit set by the legislator, statutory health insurance is obligatory. Anyone who earns above that amount can choose to make use of statutory or private insurance.



Nursing care insurance

People without children must pay an insurance supplement as of the age of 23.



Pension schemes

Please note: civil servants and, under certain circumstances, the self-employed are excluded from the statutory pension system.



Unemployment insurance

Additional tasks: financing of education and training, job creation measures or retraining.



Accident insurance

There may be fixed amounts for some benefits. If amounts are exceeded, the person providing treatment discusses this with you. You must cover any additional costs.

The employer is responsible for 50% of the premiums determined by the legislator, as well as the calculation and registration of the insurances policies. The premiums paid can be found on your payslip (see page 13).

If you have health insurance, you do not have to worry about your treatment in the event of illness. Medical care – whether in a doctor's practice or a hospital – is covered by the insurance. Only in a few exceptional cases is supplementary insurance necessary (more information can be found on page 18). In addition, there may be specific additions to the premium rate, which each health insurance company determines individually. In this case, too, half of the premium is paid by the employer.

The need for care is a great enough burden, regardless of age. Nobody wants to have to worry about financing the support as well. That is why nursing care insurance was launched. It covers the financing of care for a person who needs it.

Everyone wants to feel their livelihood is secure, even in the event of retirement, reduced earning capacity or a death in the family. That is why employees pay into the statutory pension scheme. It is primarily a pillar of old-age provision. A supplementary private pension is also recommended.

If you lose your job, you don't have to worry about your livelihood. The German community of solidarity protects you with payment of unemployment benefits. The duration of premium payments determines how long wage replacement benefits are paid. However, the prerequisite is that premiums have been paid for 12 months within the last 30 months.

If an accident occurs during work or on the way there, the employers' liability insurance association pays for the treatment. Treatment of diseases caused by your work is also covered.

Insurance matrix

Five pillars,
one social
network



Health
insurance



Nursing care
insurance

Protection	Illness	Need for care
Benefits	Medical expenses in the event of illness, healthcare provision, rehabilitation or childbirth Compensation benefits (sick pay, maternity pay, child sick pay) Various additional benefits	Assumption of care costs if the pre-insurance period of two years within the last ten years before application is met
Provider	Statutory health insurance company	Nursing care insurance funds of health insurance companies
Share of wage	14.6 % (employer share of which 50 %) + additional premium specific to the provider (employer share of which 50 %)	3.05 % (employer share of which 50 %, in Saxony around 33 %), supplementary premium for people without children 0.35 %
Insured parties	Among others, employees, school pupils, students, pensioners	People with statutory health insurance

Maintain an overview



Pension schemes

Pension, widowhood, incapacity for work, orphans

Pension payment if premiums paid in for over five years

German pension provider (federal government, miners', railway, seafarers' and regional associations)

18.6 % (employer share of which 50 %)

Among others, employees



Unemployment insurance

Unemployment

Unemployment benefit of 60 % of your salary if no children, and 67 % with child

German Federal Employment Agency

2.4 % (employer share of which 50 %)

Employees



Accident insurance

Occupational illness or accident

Continued payment of wages and training costs in the event of necessary retraining

Payment of pensions to widows and orphans

Employers' liability insurance associations and others

The employer pays 100 % of the premium

Among others, employees, school pupils, students

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Don't lose out: pension in your home country

After five years as a payer in Germany, you are also entitled to an old-age pension in your home country. And anyone who returns to their homeland after a flying visit to Germany as an employee can look forward to pension protection if there is a social insurance agreement with their home country (further information can be found on [deutsche-rentenversicherung.de](https://www.deutsche-rentenversicherung.de)). Anyone else can have their employee share reimbursed after two years in their home country.



Accidents at work

1. Should an accident occur in a work context, you must immediately inform your employer so that they can report the incident to the employers' liability insurance association.
2. The attending physician must also be informed that this is an accident at work in order to process it correctly. Billing is not carried out via your insurance card.



Provision for loved ones: family security included

You have health insurance, but what happens to your child(ren) and other family members? Married couples can include their partner in the insurance free of charge if they have no or only minor earnings. This also applies to your children. They are covered by family insurance until the age of 23, or even up to the age of 25 if they are completing a course of study or an unpaid apprenticeship. If there is a health insurance agreement with your home country, family protection applies even if your relatives do not live in Germany.



Three steps to health insurance

1. It is best to choose a health insurance company before you move to Germany and become a member.
2. Send a photo to the health insurance company and, as soon as you have one, your German address, so that they can have your electronic health card made and send it to you.
3. Register any family members so you can all benefit from the German healthcare system.

What remains of the gross pay

Do you want to know exactly how much of your salary ends up where? Then take a look at your payslip. It is generated every month by your employer and shows which premiums paid for what.

On top (1-4)

you will find your personal details and details about your employment (1) such as the date you joined the company (2), your holiday entitlement (3) and your tax ID or religious denomination (4). The tax bracket to which you are assigned is also listed here. This depends on your marital status.

In the middle (5-8)

your salary type (5) and the amount of your gross salary (6) are listed, as is, for example, information on additional benefits such as Christmas bonuses that you may receive from your employer. Below that, you will find the described social insurance premiums and monthly taxes in detail (7) and, on the right-hand side, your net salary (8).

At the very end (9-11)

there is an overview of all the gross amounts of deductions incurred so far in the current year (9). In addition, your bank details are listed (10) and you will find explanations of the abbreviations used on the statement (11).

Abrechnung der Brutto/Netto-Bezüge

Januar 2023

2

Personal-Nr. 254 Geburtsdatum 08.10.1987

4

Steuer ID Nr. 5799146470

1

SV-Nummer 11131260A056 Kasse Muster-Kasse Abteilung 56 Kst.-St. 908 StKI 1

3

Eintritt 25.09.2014 Austritt Personengruppe 101 KV / AN-Beitrag KV 14,60% / 8,20% Konfession

Musterfirma

Musterstraße 3, 45678 Musterstadt

Herrn
Max Mustermann
Musterstraße 1
12345 Musterstadt

PV-Zuschlag Freibetrag mtl. / jährl.
Gleitzone MFB Hinzurech. mtl. / jährl.
Urlaub Vorjahr 00,00 Urlaub - monatlich genommen 10,00
Urlaubsanspruch 30,00 Resturlaub 20,00
Krankheit Tage 00,00 Krankheit Stunden 00,00

Lohnart	Bezeichnung	Menge	Faktor	Prozentsatz	St*	SV*	GB*	Betrag
1	Gehalt				L	L	J	4.000,00 €

Steuer/Sozialversicherung

St*	Steuer - Brutto	Lohnsteuer	Kirchensteuer	Solidaritätszuschlag	KV-Brutto	PV-Brutto	Gesamtbrutto
L	4.000,00 €	340,33 €					3.000,00 €
							340,33 €

SV*	RV - Brutto	AV - Brutto	KV - Beitrag	PV - Beitrag	RV - Beitrag	AV - Beitrag	SV - rechtliche Abzüge
L	4.000,00 €	4.000,00 €			372,00 €	48,00 €	420,00 €

9

Verdienstbescheinigung

8

Nettoentgelt 3.239,67 €

10

Auszahlungsbetrag 3.239,67 €

Nr.

Netto - Bezüge / Netto - Abzüge

Summe Netto Be-/Abzüge

Gesamtbrutto 4.000,00 €

Steuer - Brutto 4.000,00 €

Lohnsteuer 340,33 €

Kirchensteuer -

Solidariätszuschlag -

KV - Brutto -

PV - Brutto -

RV - Brutto 3.400,00 €

AV - Brutto 4.000,00 €

KV - Beitrag -

PV - Beitrag -

RV - Beitrag 372,00 €

AV - Beitrag 48,00 €

VWL gesamt -

Betriebl. Altersversorgung 3.239,67 €

Auszahlungsbetrag 3.239,67 €

IBAN: DE96 6789 0000 1234 5678 00

BIC: GRESDEFF34GE

Bank: Musterbank

1 Teilmonatsentgelt: Es wird die Tageslohnsteuertabelle angewandt und/oder die automatische Lohnartenkürzung durchgeführt.
* A=Abfindung, B=SV-Beiträge werden vom Arbeitgeber entrichtet, E=Einmalbezug, F=Frei, L=Laufender Bezug, M=Mehrfährige Versteuerung, P=Pauschale Versteuerung, S=Sonstiger Bezug, V=Vorjahr, GB=Gesamtbrutto, J=Mit Auswirkung auf das Gesamtbrutto, N=Ohne Auswirkung auf das Gesamtbrutto
Entgeltbescheinigung nach § 108 Absatz 3 Satz 1 der Gewerbeordnung

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Tax brackets: each class in a class of its own

- Class 1:** Single, widowed or divorced
- Class 2:** Single parent and living separately
- Class 3:** Married with higher income
- Class 4:** Married with the same income
- Class 5:** Married with lower income
- Class 6:** With part-time job

Setting limits

For all social insurance premiums, there are what are known as premium assessment limits. These are income ceilings up to which the premium payment obligation exists. Income above that limit is free from premiums.



You can find out what the currently applicable
premium assessment limits are here:

www.bundesgesundheitsministerium.de/beitraege



When it matters



The health insurance company that suits you

You can decide for yourself which health insurance company to take out health insurance with. Using the company's own health insurance is advisable. Inform your employer of your choice of health insurance after you join. They can then take care of everything else, such as registering your employment.



Outpatients

A doctor with health insurance approval

Checked in: your insurance card

You and family members included in the insurance will receive an electronic health card from your health insurance company, which you should always carry with you. Your general practitioner (GP) can retrieve all the relevant information via the chip and the data stored there. Please note: Your GP must have health insurance approval. You can choose them yourself. If you need to see a specialist, your GP will give you a corresponding referral.

All accounted for: the exceptions to the rule

The majority of the service portfolio of doctors is prescribed by law and billing is completely automatic. However, certain therapies, inpatient hospitalisations or medications require a legally stipulated additional payment. In addition, the range of services offered by health insurance companies differs in terms of the extent to which the costs of specific services are covered. It is thus worth having a detailed consultation before you decide on a health insurance company. If a treatment requires additional payment, the person providing treatment will inform you of this. At the dentist in particular, there can be many supplementary costs. If you have the health of your teeth checked once a year, you will receive a higher health insurance subsidy if you require dentures.

Topped up: supplementary insurance

In other cases, services may not be covered by health insurance at all. Additional insurance can be taken out for some treatments.

Inpatients

In the hospital

If you have to go to the hospital for regular treatment, you will receive a referral from your doctor. In the event of an accident or emergency, this is, of course, not necessary. The stay in hospital will be charged at ten euros per day for a maximum of 28 days a year.

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Prescription: be well prepared and get healthy sooner

Prescription medications

Medication prescribed by your doctor can be obtained in all regular pharmacies simply using a prescription and an additional payment of 10 %, whereby you pay at least five, but at most ten euros. Under certain circumstances, medication may also be exempt from the additional payment. What the health insurance companies offer differs in this regard.

Non-prescription medications

If the medications do not require a prescription, you can get them over the counter in a pharmacy. For these medications, you cannot get a health insurance prescription from your doctor. You have to pay for the medication yourself.

Prescriptions beyond medication

People who have physical complaints that require the prescription of physiotherapy or similar treatment must also pay extra. As with prescription medications, the additional payment covers 10 % of the costs. Insurance holders also have to pay a supplementary ten euros for the prescription. The provider of the respective service is billed.





Sick leave

If you are ill, you must inform your employer. In many cases, you can stay off work due to illness without a sick note for three days. Please contact your employer for more information. If you are unavailable for a longer period of time, your employer will receive a certificate of incapacity for work, which will be transmitted electronically as of 2023.



Sick pay

If you suffer from long-term illness, your employer will continue to pay your salary for a maximum of six weeks – unless otherwise contractually stipulated. After that, your health insurance covers sick pay, which amounts to a maximum of 90% of your net income, for no more than 78 weeks.

Around 90 % of the German population are covered by statutory health insurance. Acceptance takes place without a health check and thus regardless of pre-existing conditions.

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Sickness abroad

People with statutory insurance receive a European Health Insurance Card (EHIC). As a citizen of the EU, you are also covered during a holiday in the EU or Switzerland, Iceland, Liechtenstein and Norway. The cover corresponds to the health services that the citizens of the respective country receive. If you have a residence permit for an EU country, your health card cannot be used in Denmark, Switzerland, Iceland, Liechtenstein or Norway.

Where the EHIC is not valid ...

... you should carry a foreign health insurance certificate in your luggage. Your health insurance company can advise you on this. In some cases, however, doctors abroad only accept cash. The costs you cover will then only be reimbursed up to the amount that the treatment would have cost in Germany. In addition to the previously described insurance options, there are special travel health insurance policies that you can take out. Among other services, they cover, for example, the costs of return transport, which a statutory health insurance company cannot cover.



Settle in on arrival – with the right platforms

Once you have landed safely in Germany, you will find a large selection of offers to get you properly settled in the community. Help can be found not only at the official contact points such as the German Federal Migration and Integration Council (BZI, bzi-bundesintegrationsrat.de), but also on many online portals that summarise the most important information for your stay in Germany.



Make it in Germany

The 'Make it in Germany' portal launched by the federal government summarises all the relevant information such as laws and regulations. It also offers helpful tools such as a 'Quick Check' to display your options for setting up a business after completing a degree in Germany, for example.

make-it-in-germany.com

I am Expat

The 'I am Expat' portal was created by expats for expats in Germany, the Netherlands and Switzerland. If you are looking for a job, a flat or, for example, events, you can find them here.

iamexpat.de

Expatica

Another portal that provides information on topics such as taxes, flat hunting and schools is 'Expatica'. It covers information on a total of 15 countries and offers, among other things, a dating platform.

expatica.com/de

InterNations

InterNations is a global network with 4.5 million members from 420 cities worldwide. It is a place to find like-minded people who want to share an adventure abroad. A total of six German cities made it into their Expat City Ranking 2021. While the German capital only made it to 39th place, Aachen managed 20th place, with Frankfurt am Main in 26th place and Munich in 35th place. Below Berlin were Düsseldorf in 40th place and Hamburg in 42nd place.

internations.org

Contact



Ihre Gesundheit treibt uns an!

insurance and contributions team

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