

# Living and working in Europe

- European law
- Working in more than one Member State
- Pension entitlement, calculation and payment





## Working without frontiers

Europe is getting closer. Today it is not unusual for people to live and work in different parts of Europe. The idea to spend their retirement abroad in another European country also appeals to many people.

Maybe you are wondering if you may suffer disadvantages due to changing your place of residence. You may think that the social security systems abroad are probably quite different. Even though this is true you do not have to worry. The European countries have established provisions in the field of social security to ensure that you will not be at a disadvantage.

This leaflet tells you about European law and how it affects German law.

Please do not hesitate to contact us if we have not been able to answer all your questions.



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## European law

**European law coordinates the different national social security systems of the Member States. It is not intended to harmonise them. This coordination is a measure to ensure that all individuals covered by European law have the same rights and obligations.**

You will find further information on regulations as well as a brief annotation in our leaflet "Soziale Sicherheit in Europa – Rentenversicherung" which can be purchased.

By European law we mean the regulations within the field of social security applicable in the European Union. With effect from 1 May 2010 these are mainly Regulation (EC) No 883/2004 and Regulation (EC) No 987/2009 including all future amendments.

European law applies to the Member States of the European Union (EU): Austria, Belgium, Bulgaria, Croatia, (South) Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Northern Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom as well as Switzerland (with effect from 1 April 2012) and the countries of the European Economic Area (EEA) Iceland, Liechtenstein, and Norway (with effect from 1 June 2012).

Wherever the terms "Member States" or "in relation to the Member States" are mentioned in this leaflet, these terms apply to all the states mentioned above.

## **Current status**

On 23rd June 2016, a referendum was held in the United Kingdom and Northern Ireland on whether or not to stay in the European Union (Brexit). The result was a majority vote in favour of a withdrawal from the EU.

As soon as the intention to withdraw was declared to the European Council, a two year term began according to European law in which an agreement must be negotiated containing the details of the withdrawal. During these negotiations, the future relationship between the Member States of the European Union and the UK and Northern Ireland should be determined. Withdrawal from the EU will come into effect with the agreement or once the two year term has come to an end, provided no extension is agreed. Until the withdrawal, European law (Regulations governing the coordination of social security systems) will apply without restriction.

A list of the relevant pensions offices can be found on pages 60 to 61.

Once the date of withdrawal from the EU has been announced, we recommend that you check the effects this will have for you with your pensions office.

## **Does European law apply to me?**

European law applies to all citizens of the EU Member States, the European Economic Area (EEA) as well as to Swiss citizens.

In the case of third country nationals Regulation (EC) No 883/2004 and Regulation (EC) No 987/2009 are applicable. This, however, requires that you legally reside in an EU Member State and have been insured in at least one other EU Member State. If you reside outside the EU you must have acquired periods of insurance in at least two EU Member States. However, for once Iceland, Liechtenstein, Norway, and Switzerland do not count as Member States. Furthermore, in the case of third country nationals special provisions

apply if the United Kingdom and Northern Ireland are involved.

A third country national is any individual who is not a national of a Member State (e.g. persons who are Turkish, Japanese, or Australian citizens).

With regard to Germany these individuals will have to prove that they have acquired pension rights under the German state pension insurance. You may have acquired these rights as an employee, while self-employed and liable to pay compulsory social security contributions, by paying voluntary contributions, or by bringing up children.

In Germany, additionally,

- members of a pension scheme for a certain professional group (e.g. architects, physicians, pharmacists, lawyers, tax consultants etc.), and
- civil servants (e.g. on the state level, the federal level or the local level, but also judges, temporarily enlisted soldiers and regular soldiers, clergymen, civil servants under church law, and employees in the civil service, and
- self-employed persons under the old-age insurance scheme for farmers (Alterssicherung der Landwirte) are also covered by European law.

If you are entitled to survivors' pension after one of your family members has passed away you are covered by European law if you

- are a survivor of a citizen of an EU Member State, an EEA country, or Switzerland, or
- are a citizen of an EU Member State, an EEA country, or Switzerland.

Since 1 January 2011 Regulation (EC) No 883/2004 and Regulation (EC) No 987/2009 cover survivors of third country nationals.



## Working in other Member States

**Planning to work in another Member State does not always mean that you will be insured with a pension office of the country you work in. Therefore, before you leave, you should get advice as to by which legislation you will be covered.**

Your residence or the place where your firm is based is not relevant!

As a rule, the legal provisions of only one Member State are applicable. Usually, these are the legal provisions of the Member State in which you work.

If you work in Germany you are consequently covered by German regulations. However, if you work in another Member State you are covered by the regulations of that state unless one of the following exceptions applies to you.

**Please note:**

**If you receive an old-age pension from another Member State while you are working in Germany, your insurance liability in Germany will, in some circumstances, not be continued. However, you may apply for insurance liability under the German state pension insurance. This may have advantages for you. Please seek advice.**

### **Posting – what does it mean?**

If you work temporarily for your employer in another Member State and you continue to be paid by your employer insurance liability in your country of origin may continue. This is called posting.

The condition for this is that you are not expected to work in the other country for more than 24 months.

#### **Please note:**

**If you are sent to take the place of an employee at the end of their post, you are subject to the regulations of the EU Member State in which you work, as this does not count as a valid posting.**

Certificate of  
Posting A1

If you are posted you should apply for a Certificate of Posting before you leave to work in the other Member State. The Certificate of Posting states under which pension scheme you will be insured for your period of posting.

In Germany, as a rule, members of the statutory health insurance will be issued a Certificate of Posting by their respective health insurance fund; all other persons will be issued such a certificate by their responsible German pension office and the Arbeitsgemeinschaft berufsständischer Versorgungseinrichtungen (pension schemes of the liberal professions for members of professional associations).

#### **Our advice:**

Please consult pages 60 to 61 for to find out your responsible Deutsche Rentenversicherung pension office.



Under special circumstances you may remain subject to German legislation if your work abroad is not a period of posting or if the period of posting is more than 24 months from the outset. In that case, GKV-Spitzenverband, Deutsche Verbindungsstelle Krankenversicherung-Ausland, Postfach 200464, 53134 Bonn, Germany, Phone 0049 (0) 228 9530-0, [www.dvka.de](http://www.dvka.de), will contact the responsible office in the other Member State to agree upon an exception.



### **Example:**

Klaus M. is sent by his German firm to work for three years with the subsidiary in Austria. During this time the Austrian subsidiary will pay his salary. Since his work abroad is not a period of posting, Klaus M. and his German employer apply for an exception so that Klaus M. is still subject to German legislation during his employment in Austria.

### **Please note:**

**Please file your application for an agreement of exception before your employment or self-employment begins.**

### **Employed and working in two or more Member States**

If you are employed in two or more Member States, as a rule, you are insured under the scheme of your country of residence provided that the major part of your employment takes place there.

This rule also applies to self-employed persons. If you are self-employed and for the same period employed in another Member State, as a rule, you will be covered by the regulations of the Member State where you are employed.

### **Special groups of persons**

Civil servants, persons performing compulsory military or civilian alternative service, and members of the staff of the European Union should always contact one of the offices of Deutsche Rentenversicherung. These groups are treated in a special way by European law.



## Paying voluntary contributions in Germany

**If you pay voluntary contributions they may increase your German pension rate or they may help you to become entitled to a pension in the first place, or you can use them to close gaps in your insurance record.**

If you reside in Germany and are not liable to pay social security contributions in Germany you may pay voluntary contributions to the German state pension insurance independent of your nationality. The only requirement is that you are 16 years old or older.

If you are German you may pay voluntary contributions regardless of the country you live in. This also applies to the citizens of other EU Member States provided that they have paid at least one German contribution.

If you do not reside in Germany and are neither a citizen of an EU Member State you may pay voluntary contributions if you reside in another EU country (but not in an EEA country or Switzerland) and have already paid at least one German contribution.

You will find the Member States on page 4.

### **Our advice:**

Besides the citizens of the Member States also citizens of other countries may pay voluntary contributions under the German scheme. This is due to the German social security agreements with different states throughout the world. Please read the respective leaflet of our series: "Arbeiten in Deutschland und in ..." regarding the individual social security agreements.

### **Voluntary contributions: Your advantages**

You can use voluntary contributions to complete the qualifying period for a German pension. You may also maintain your coverage for a pension for a complete or partial reduction in your earning capacity.

### **Our advice:**

For this pension it may be important that the period from 1 January 1984 to date is fully covered by periods for which pension entitlements have been secured. If you opt out of the German state pension insurance but wish to continue to be entitled to one of the pensions you should contact us for advice in advance.

You may choose the amount and the number of your voluntary contributions. However, there are minimum and maximum contributions. You are free to change the amount of your contributions at any time. With effect from a future date, you may change the amount of your contributions at any time or stop paying contributions at all.

You will find your responsible pension office in the chapter "Your responsible pension offices in Germany".

You can only pay voluntary contributions for the respective current year until 31 March of the following year.

### **Paying contributions**

Before you begin to pay voluntary contributions you should register with your pension insurance office. Thereafter, it is advisable to have the contributions debited from your account or from a representative's account in Germany. It is also possible to transfer the funds from an account in Germany or abroad.

**Please note:**

**The insurance offices do not incur any bank fees, transfer charges or any other charges for bank transactions. If you effect payment from abroad please use only euro amounts in order to prevent differences in the exchange rates.**



## Refund of German contributions

**In most cases, Germans or citizens of the other Member States cannot have their German contributions refunded. Nevertheless this chapter provides information about a refund of contributions.**

After a refund of contributions the insurance relationship is cancelled. The basic idea is that this only should occur if you are no longer within the scope of the German state pension insurance or if you cannot derive any entitlements from your contributions.

You may apply for a refund if

- your insurance liability in Germany has ceased,
- there is no possibility to be insured under the German state pension insurance on a voluntary basis,  
and
- at least 24 months have passed since your insurance liability in Germany has ceased.

A waiting period of at least 24 calendar months must be completed. You may not have become liable to pay compulsory contributions in the meantime.

You will find the Member States on page 4.

The liability to be insured in a Member State shall be considered equal to the liability to be insured in Germany. It is not possible to have your contributions refunded.

**Please note:**

**Citizens of the Member States and Germans are usually entitled to pay voluntary contributions – even if they reside abroad. For this reason, they may not have their contributions refunded. Please read the chapter “Paying voluntary contributions in Germany” for more information.**

Regular pension age is being gradually raised from 65 to 67.

As soon as you have reached regular pension age, you may claim for a refund if you have less than five contribution years. The idea behind this is that you are not entitled to receive a pension if you have less than five contribution years.

**Please note:**

**Under European law any periods of insurance acquired in other Member States will be used to complete this five-year period.**

Survivors may apply for a refund of the deceased person’s contributions, if the latter had less than five contribution years. Also in this case periods of insurance in other Member States will be taken into account mainly in order to determine whether there is entitlement to survivors’ pension.

**Please note:**

**As a rule, your contributions will not be refunded in full. For example, employees will only receive that part of their compulsory contributions that they paid themselves. They cannot be refunded any contributions they did not pay themselves, e.g. credits for bringing up children.**

You will find the addresses of the German pension offices in the chapter “Just one step away: Your pension insurance”.

If you have had your contributions refunded your insurance relationship with the German state pension insurance has been fully cancelled. You may no longer derive any entitlements from the periods you completed until that point in time.

Contributions will only be refunded upon application. You can file your application with any German pension office or with a German embassy or your local German consulate.

**Our advice:**

Please get extensive advice before you apply for a refund of your contributions. A later pension may be the more favourable alternative.





## Rehabilitation – A plus for your health

**In addition to pensions, Deutsche Rentenversicherung grants also benefits of rehabilitation. They are intended to prevent or overcome illnesses and disabilities and to help people to get fit again for everyday life and work.**

Rehabilitation benefits will only be granted once every four years.

You will find more information in our leaflet "Berufliche Rehabilitation: Ihre neue Chance".

Benefits of rehabilitation are in most cases medical benefits which can be inpatient treatments or outpatient treatments. The aim of these measures is to prevent that you have to stop working prematurely and to reintegrate you permanently. Based on the principle "rehabilitation before pension" you will be offered a rehabilitation before you can receive a pension on account of a reduction in earning capacity. As a rule, medical rehabilitation benefits will be provided in institutions in Germany.

### **Please note:**

**European law is applicable only to a limited degree to benefits for participation in working life e.g. retraining because of health reasons.**

You can only receive medical rehabilitation benefits if your earning capacity is considerably threatened or already reduced because of illness or disability. Further-

more, the therapy in question must result in the restoration or a considerable improvement of your earning capacity.

To be entitled to such benefits you must have paid contributions for a certain period. As a rule, you need 15 or 5 contribution years if your earning capacity is already reduced or expected to be reduced according to German law.

In addition to your German periods also your periods of insurance in the other Member States will be taken into account to meet these requirements.

If you still do not have the required number of years you may also receive medical rehabilitation benefits if you have paid at least six calendar months' compulsory contributions for insurable employment or self-employment during the last two years before your application.

You will find more information in our leaflet "Medizinische Rehabilitation: Wie sie Ihnen hilft".

Also in this case, your compulsory contributions for an employment or self-employment in other Member States may be taken into account.

**Please note:**

**If you reside outside Germany you will only receive rehabilitation benefits if you have paid a compulsory contribution to the German scheme in the month of application. If you were ill in that month you must have paid a compulsory contribution in the preceding month.**

**Information for cross-border commuters from Germany**

If you live in Germany and travel to another Member State for work, you may also receive medical rehabilitation services if you meet the requirements. However, we will only provide these benefits by means of temporary

assistance of the responsible provider for your country of employment. For this provider to reimburse the cost of these benefits, you must apply for an S1 Certificate to be issued beforehand by your health insurance provider in the country of employment.

**Please note:**

**Financial benefits such as transitional allowances and sick pay will in these cases only be paid by the responsible providers in the country of your employment. This means you will not receive any transitional allowance from us while receiving benefits of medical rehabilitation in Germany. You should check whether you will receive continued pay or wage-replacement benefits abroad with your employer and health insurance provider in advance.**



## Pensions – Basic requirements

**To be eligible for a pension in Europe you basically must have met certain requirements like for example a certain age and a prescribed minimum insurance period.**

Please also read the chapter “Commencement of pension payments and pension application”.

These requirements differ in each Member State. Consequently, it is not surprising that retirement age varies in different Member States. In some Member States you will receive your old-age pension as soon as you have turned 60, in others at the age of 65, in some countries even as late as 67 years of age.

Due to European law the contributions you have paid in different Member States during your life will not lapse. Your acquired pension rights will be protected.

The general rule is: Contributions which you have paid in a Member State remain with the pension insurance office of that Member State. Each individual Member State under which legislation you were insured will pay you a pension if you meet the requirements in that particular Member State.

**Please note:**

**There are some exceptions if you have less than one year of periods of insurance. Please read page 39 of the chapter “Pension calculation – How your pension is worked out” for more information.**

If you do not meet the eligibility requirements in one Member State your periods in the other Member States will also be taken into account. This may help you to get a pension after all. In order to determine your entitlement to a German pension all periods which you have completed in other Member States and which do not overlap with German periods will be taken into account. Any periods you have completed before the event insured against under the German scheme (e.g. a reduction in your earning capacity) occurs can be used.

**Minimum insurance period**

To be able to receive a German pension you must have paid contributions for a certain period of time. This minimum insurance period, which is also called qualifying period, is 5, 15, 20, 35, or 45 years depending on the type of pension.

The following periods will be taken into consideration for the qualifying periods of 5, 15 or 20 years respectively:

- contribution periods (compulsory and voluntary contributions),
- substitute periods (e.g. periods of political persecution in the former GDR),
- periods you have received because of a pension rights adjustment or pension splitting, and

You will find more information about the different German periods in our leaflet “Rente: Jeder Monat zählt”.

- periods from supplements for a marginal part-time employment for which no contributions are to be paid.

For the 35-year qualifying period also creditable periods and consideration periods may be taken into account.



**Our advice:**

Creditable periods are e.g. periods during which you were ill, pregnant, or unemployed. Also periods of school and university education may be creditable periods. Periods of consideration are, for example, periods of child-raising or long-term care periods.

For the qualifying period of 45 years also the following periods will be taken into account:

- compulsory contributions for an insurable employment or self-employed occupation,
- substitute periods (e.g. periods of political persecution in the former GDR),
- periods from supplements for a marginal part-time employment for which no contributions are to be paid,
- periods of consideration,
- voluntary contributions if at least 18 years of compulsory contributions for an insurable employment or self-employed occupation have been acquired, and
- periods of receipt of unemployment benefits, benefits for illness, and transitional benefits.

Certain creditable periods (for example, for attendance at school), periods of receipt of the unemployment

benefits known as Arbeitslosengeld II and Arbeitslosenhilfe as well periods from a pension rights adjustment or pension splitting will not be taken into account. Voluntary contributions which were paid in the last two years before a pension commences will not be taken into account if the same period has been covered by a creditable period because of unemployment. If you have received Arbeitslosengeld benefits in the last two years before your pension commences these periods will only be taken into account if your unemployment was due to bankruptcy or because your employer closed down completely.

All periods which you have completed in the other Member States will be taken into account with regard to the German qualifying periods.

However, the following periods acquired abroad may not be taken into account for the 45-year qualifying period:

- voluntary contributions if less than 18 years of compulsory contributions for an insurable employment or self-employed occupation have been acquired in Germany or other Member States.
- voluntary contributions in the last two years before the pension commenced if the same period has been covered by periods credited because of unemployment in the same or another Member State,
- contributions for periods during which you did not work (as a rule, periods of residence, e.g. in Denmark),
- periods of unemployment in the last two years before the pension commences if the unemployment was not due to bankruptcy or because the employer had closed down completely,
- periods of unemployment if benefits corresponding to the Arbeitslosengeld II or Arbeitslosenhilfe benefits have been received.

Please also read the chapter “How to pick the right pension for you”.

### **Special requirements under insurance law**

To be able to receive certain German pensions you will have to meet special requirements under insurance law. This means that you must have enough compulsory contributions for an insurable employment or self-employment within a certain period of time (e.g. within a period of five years). This applies for example to the pensions on account of a reduction in earning capacity.

Of course, you may use your respective compulsory contributions in other Member States to fulfil the required number of compulsory contributions.

#### **Please note:**

**You may have acquired compulsory contributions in other countries without having worked there. Such as for example residence periods in Denmark, Finland, the Netherlands, or Sweden. However, these periods cannot be used to meet the special requirements under insurance law.**

If you were not able to pay social security contributions for some months within the prescribed period due to circumstances beyond your control (e.g. due to pregnancy or illness) the “basic” period will be extended retroactively by these months so that other compulsory contributions can be taken into account. This period may be extended by the following periods in the Member States:

- receipt of an invalidity pension or an old-age pension,
- receipt of illness benefits,
- unemployment, or
- bringing up a child in the territory of another Member State.





## How to pick the right pension for you

**Deutsche Rentenversicherung pays pensions for a reduction in earning capacity, old-age pensions, and pensions because of death (widows/widowers pensions, child-raising pensions, or orphan's pensions). This chapter tells you when you can claim one of these pensions.**

First of all we would like to introduce the different Deutsche Rentenversicherung pensions. The chapters “Pension – Basic requirements” and “Pension calculation – How your pension is worked out” will tell you how European law affects your pension and how it can help you to receive a pension.

### **Our advice:**

If you would like to know if you have satisfied the conditions for a German pension please apply for a pension forecast with your pension office. Your forecast will contain all information.

In Germany your old-age pension will decrease permanently if you draw it before you have reached regular pension age. For each month of anticipated pension payments, your pension will decrease by 0.3 per cent (by 18 per cent at the most).



### Example:

Maria F. will be 63 years old on 27 June 2015. She wants to draw her old-age pension for the long-term insured beginning 1 July 2015, i.e. two and a half years earlier. Her pension payment will be reduced by 9 per cent.

You may choose the date your pension payments begin and thus decide the deduction amount. However, before you decide in favour of a certain old-age pension you should keep in mind that it will not be possible to switch to another pension (with less deductions) at a later point in time. Your decision will be permanent. Please contact your pension office for advice in this regard, especially since there are exemptions in some cases.

If you receive a pension for a reduction in earning capacity or an old-age pension before you have reached regular pension age any additional earnings might negatively affect the amount of your pension. Your income will also be set off against pensions because of death.

Please read more starting on page 34.

### **Pensions for a reduction in earning capacity**

You will receive this pension if

- your earning capacity is reduced due to illness or disability,
  - you have fulfilled the required five-year qualifying period or have completed it prematurely (e.g. because of an accident at work), and
  - you have three years of compulsory contributions for an insurable employment or self-employed occupation in the last five years before the reduction in your earning capacity occurred,
- or

This pension will be paid until you reach regular pension age.

- you have completed the general five year qualifying period before 1 January 1984 by paying compulsory contributions, and each month from 1 January 1984 until the date on which the event insured against occurs must have been continuously covered by periods for which pension entitlements have been secured.

Your pension office will consult medical documents in order to assess whether your earning capacity is completely or partially reduced. You will receive a pension for a complete reduction in earning capacity if you are able to work less than three hours a day on the regular labour market. If you are able to work at least three hours but less than six hours a day you will receive a pension for a partial reduction in earning capacity. The rate of this pension is only half the rate of the pension for a complete reduction in earning capacity.

You will find detailed information in the leaflet "Erwerbsminderungsrente: Das Netz für alle Fälle".

As a rule, your pension for a reduction in earning capacity will be paid for a limited period of time, i.e. for three years at the most. You may apply for an extension of the pension period if you still have your health problems.

### **Regular old-age pension**

You are entitled to receive regular old-age pension if you

- have reached regular pension age and
- have completed the five-year qualifying period.

You will find information about all old-age pensions in our leaflet "Die richtige Altersrente für Sie".

If you were born before 1947 regular pension age is 65 years. If you were born between 1947 and 1963 the age threshold is being gradually raised: For persons born between 1947 and 1958 by one month for each year they were born later than 1946, for persons born between 1959 and 1963 by two months for each year. This does not apply if, before 1 January 2007, you agreed with your employer to work under an old-age part-time work programme under the German Partial

Retirement Law (Altersteilzeitgesetz). For persons born in 1964 or later regular pension age is 67 years.

If you are a recipient of a regular old-age pension there is no limit for additional earnings and your pension payments will not be reduced.

#### **Old-age pension for the especially long-term insured**

You are entitled to receive this old-age pension if you

- are 63 years old and
- have completed the 45-year qualifying period.

If you were born after 1952 the age threshold will be gradually raised by two months for each year of birth up to 65 years.

Old-age pensions for the especially long-term insured will be paid without deductions.

#### **Old-age pension for the long-term insured**

You are entitled to receive this old-age pension if you

- are 63 years old and
- have completed the 35-year qualifying period.

#### **Please note:**

**If you wish to receive your pension before your 65<sup>th</sup> birthday (for persons born between 1949 and 1963 the age threshold is being gradually raised to 67 years) you will have to accept deductions of 0.3 per cent per month (the maximum deductions range from 7.2 to 14.4 per cent).**

If before 1 January 2007 you agreed to perform old-age part-time work within the meaning of the Altersteilzeitgesetz (Partial Retirement Law) and you were born after 31 December 1947 but before 1 January 1955 the



above does not apply. In that case pension age will be gradually decreased from 63 to 62 years (for persons born in November 1949 or later pension age will be 62 years).

#### **Old-age pension for severely disabled persons**

If you are severely disabled you may receive an early pension from your 60<sup>th</sup> birthday (persons born in 1964 or later from their 62<sup>nd</sup> birthday) onwards provided that you have completed the 35-year qualifying period. In order to receive this, you must accept deductions of a maximum 10.8 percent.

For persons born between 1952 and 1963 the age threshold will be gradually raised to 62 years.

There are exceptions if you were severely disabled on 1 January 2007 and agreed to perform old-age part-time work within the meaning of the German Alterszeitgesetz (Partial Retirement Law) before 1 January 2007.

You must be recognized as a severely disabled person under German law with a degree of disability of at least 50 per cent (i.e. you need to have a certificate stating this). If you reside in a Member State the responsible German office (Auslandsversorgungsamt) will determine the degree of your disability.

The Deutsche Rentenversicherung offices will tell you your responsible Auslandsversorgungsamt.

If the pension payments begin before you have turned 63 (for persons born between 1952 and 1963 the age threshold will be gradually raised to 65 years), as a rule, you will have to expect deductions of 0.3 per cent per month of anticipated pension payments (10.8 per cent at the most).

### **Old-age pension for women and old-age pension because of unemployment or after old-age part-time work**

You may only receive this old-age pension if you were born before 1952. You can obtain further information on this pension on request from your German pension insurance office.

You can find a list of the pension offices on pages 60 to 61.

### **Pensions for widows and widowers**

You may receive a widows or widowers pension after your spouse has passed away if your late spouse was in receipt of a pension at death or if he/she has completed the five year qualifying period or has completed it prematurely (e.g. because of an accident at work). Furthermore, the surviving spouse may not have remarried.

#### **Please note:**

**Partners of the same sex who have entered into a registered life partnership are treated like spouses in a valid marriage.**

To be able to receive this pension the spouses must have been married for at least one year when one spouse dies. This does not apply if you married before 1 January 2002 or if it was not the main aim of the marriage to receive survivors' pension (e.g. the spouse died in an accident).

Widows or widowers pension can be paid as a minor or large pension. To be able to receive the large pension



the surviving spouse must

- be 45 years or older (this age threshold is gradually being raised to 47 years in the case of deaths that occur between 2012 and 2029) or
- have a reduced earning capacity, or
- bring up his/her own child or the deceased person's child who is younger than 18, or
- care in a joint household for his/her own child or the deceased's child that cannot provide for itself due to a physical, mental or psychological disability.

If you do not satisfy these conditions you will be paid the minor widows or widowers pension. This pension will only be paid for 24 calendar months after the contributor's death at the most. The pension rate is 25 per cent of the insured person's pension. The large widows or widowers pension will be paid indefinitely. The pension rate is 55 per cent of the insured person's pension.

If you married before 1 January 2002 and you or your spouse were born before 2 January 1962 the large widows or widowers pension will amount to 60 per cent of the insured person's pension and also the minor widows or widowers pension will be paid for an unlimited period.

The surviving spouse will not be entitled to receive widows or widowers pension if a pension splitting has been carried through.

If a widow or a widower marries again his/her entitlement to survivor's pension lapses. They may apply for a lump-sum settlement of their pension. The settlement amounts to 24 times the average pension rate during the last twelve months. If you receive a minor widow's or widower's pension, which is limited to 24 calendar months at the most, the settlement may not exceed the amount of the remaining pension payments of the 24 monthly payments that have not been paid at that point in time.

### **Example:**

The pensioner Willi B. passed away in May 2004. His widow, Ulla B., has received the large widow's pension since June 2004. She marries again in June 2016. Consequently, her widow's pension stops on 30 June 2016. In the relevant twelve months before her pension was discontinued (July 2015 to June 2016) Ulla B.'s average widow's pension payments amounted to EUR 520 (before deduction of her share of the contributions to the pensioners' health and long-term care insurance). The lump-sum settlement is 24 times this average, i.e. EUR 12,480.00.

You will find detailed information about all survivor's pensions in our leaflet "Hinterbliebenenrente: Hilfe in schweren Zeiten".

### **Orphan's pensions**

Orphan's pension (half-orphan's pension) can be paid after the contributor has died if the deceased person

- was in receipt of a pension when he died or
- had completed the five year qualifying period or had prematurely completed it (e.g. because of an accident at work) when he/she died.

If also the other parent dies orphan's pension for children having lost both parents will be paid.

The deceased's natural children and adopted children and step children, foster children, grandchildren and



brothers or sisters who lived in the same household with the deceased contributor and who were mainly supported by him/her will receive orphan's pension. This pension will be paid up to age 18.

This pension will be paid beyond that age provided that certain conditions have been satisfied (e.g. school education or vocational training) up to the age of 27. If the school education or vocational training is delayed because of compulsory military or civilian alternative service orphan's pension may be paid beyond age 27 for the duration of the period of service. However, this applies only if the child is still in school education or vocational training beyond age 27.

### **Other pensions because of death**

If you were divorced after 30 June 1977 and your former spouse has passed away you may be entitled to child-raising pension. This pension will be paid based on your own periods of insurance if you bring up a child. This also applies to registered life partnerships.

Widows or widowers pension after the next but last spouse can be paid if your former spouse has passed away and you have remarried or entered into a registered life partnership and the subsequent marriage/registered life partnership has been dissolved (e.g. by death) or declared null and void.

If you were divorced before 1 July 1977 you may be entitled to widows or widowers pension for spouses divorced if you satisfy certain conditions.



#### **Our tip:**

The leaflet "Hinterbliebenenrente: Hilfe in schweren Zeiten" will tell you more about these pensions.

## Pensions and income

If you are in receipt of a pension for a reduction in earning capacity or an old-age pension before having reached regular pension age and you are in receipt of income at the same time this income may not exceed certain additional earnings ceilings. This applies both to income in Germany and abroad. You may not earn more than EUR 450 per month (6 300 Euros per year from 1<sup>st</sup> July 2017). If you exceed this additional earnings ceiling you are only entitled to receive a partial pension or none at all.

**Please note:**

**If you are in receipt of a pension for a reduction in earning capacity also certain social assistance benefits will be taken into account as income.**

If you receive survivors' pension, from the fourth month following the contributor's death 40 % of your own income exceeding an amount of exemption will be deducted from your pension payments. Also social security benefits, property, and similar income abroad will be taken into account. The gross amount before taxes and social security contributions abroad will be taken into account. To receive the net amount a predetermined lump sum will be deducted from this income.

From 1<sup>st</sup> July 2015, orphans can generally receive unlimited additional earnings if they fulfil all other requirements for pension entitlement.



## Miners – Special pensions from the Miner’s Pension Insurance

**German law provides for special benefits for persons employed in the mining industry because of the extraordinary strains and risks they are exposed to. European law also affects this group of persons.**

The Miner’s Pension Insurance provides the pensions from the state pension insurance scheme described in the previous chapters and special miner’s benefits.

### **Pension for miners who can no longer perform their job in the mining industry**

You may receive this pension until you have reached regular pension age if you

- can no longer perform your job in the mining industry, and
- have completed the general five-year qualifying period by paying compulsory contributions to the Miner’s Pension Insurance or have completed it prematurely, and
- have paid compulsory contributions to the Miner’s Pension Insurance for at least three of the last five years before the reduction of your earning capacity in the mining industry occurred, or
- have completed the general five year qualifying period before 1 January 1984 by paying compulsory

Please read more about pension age in the paragraph “Regular old-age pension” on page 27.

contributions, and each month from 1 January 1984 until the date on which the event insured against occurs must have been continuously covered by periods for which pension entitlements have been secured.

### **Pension for miners after attainment of age 50**

You may receive this pension until you have reached regular pension age if you

- have reached your 50<sup>th</sup> birthday,
- are unable to pursue an employment or self-employed occupation comparable to your last employment in the mining industry, and
- have completed the qualifying period of 25 years by paying compulsory contributions to the Miner's Pension Insurance based on employment solely in underground mining operations or comparable work.

### **Old-age pension with long-term underground employment**

You may receive this pension if you

- are 60 years or older, and
- have completed the qualifying period of 25 years by paying compulsory contributions to the Miner's Pension Insurance based on employment solely in underground mining operations or comparable work.

For persons born after 31. December 1951 this age threshold is gradually being raised to 62 years unless certain exceptions apply. If you were born after 1963 the age threshold is 62 years.

### **Compensatory payment for miners (Knappschaftsausgleichsleistung)**

You are entitled to receive this special benefit from the Miner's Pension Insurance if you

- retire from your employment in the mining industry in Germany after you have turned 55, or



- have been laid-off without any fault on your part from your employment in the German mining industry after you have turned 50 and you were in receipt of early retirement payments (Anpassungsgeld) for laid-off miners until you turned 55, and
- have completed the qualifying period of 25 years by having paid compulsory contributions to the Miner's Pension Insurance for an employment solely in underground mining operations or by having paid other contributions to the Miner's Pension Insurance, your employment was in underground mining operations and you had to give up this employment due to illness or physical, mental, or psychological disability.

**Please note:**

**You can only be entitled to the compensatory payment for miners if you retire from your employment in the German mining industries.**

You will find exclusive information about miners benefits in our leaflet "Bergleute und ihre Rente: So sind Sie gesichert".

If you are in receipt of a miner's pension or compensatory payments for miners your additional earnings may not exceed certain additional earnings ceilings. These ceilings will be calculated individually and will be disclosed to you with the pension award. You may only

receive compensatory payments for miners if you have satisfied the requirement under insurance law by having paid compulsory contributions to the Miner's Pension Insurance.

In other Member States there are special pension schemes for miners similar to the German Miner's Pension Insurance, for example in France. Your periods of insurance under such a scheme may also be used to determine whether you are entitled to receive compensatory payments for miners.

If there are no special pension schemes for miners in other Member States your periods of insurance under the Miner's Pension Insurance can only be taken into account if your employment was in the mining industry. If "employment solely in underground mining operations" is a requirement, your work in underground mining operations in the other Member States will also be taken into account.



## **Pension calculation – How your pension is worked out**

**Now that you know the age at which you can start to get your pension and the eligibility requirements for receipt of a pension from the German state pension insurance, you will probably be interested in the amount of your pension. Your German pension is only a part of all your pension entitlements in Europe. All your pensions from the Member States add up to your total pension – your retirement provision based on all your periods of insurance in Europe.**

European law may affect the calculation of your benefit. It is to guarantee that you do not suffer any disadvantages if you have lived or worked in several Member States. For that reason, your pension will also be calculated by using a special pro rata method. However, you will not receive one single pension from one state based on all your periods of insurance in the Member States. As soon as you have met all requirements each Member State under the scheme of which you were insured will award, calculate, and pay a separate pension under its legislation. This is known as pro rata benefit.

The aim of the pro rata calculation of your pension is to treat you as if you had acquired all your periods of insurance in your insurance record in only one Member State. This is to avoid disadvantages resulting from

gaps in your insurance record because you have worked in another Member State. Therefore, when your pro rata benefit is calculated your pension office will also take into account your insurance periods in Italy, Norway, Switzerland, or Hungary, for example. If you only meet the requirements for a pension if your periods in the other Member States are taken into account this pro rata pension will be calculated and paid to you. A calculation of the pension you would be entitled under German legislation alone will not be made in that case.

You will find more about the eligibility requirements for German pensions in the chapter "How to pick the right pension for you" starting on page 25.

If you are entitled to a pension based on your German periods alone the pension you would be entitled to under German legislation alone will also be calculated – in addition to the pro rata calculation. This is the calculation of your autonomous pension.

**Please note:**

**If your pension is calculated as an autonomous pension and as a pro rata pension, the results will be compared and you will be paid the higher rate. Therefore, your pension award will usually contain more pages because your pension will have been calculated twice.**

This procedure, i.e. the calculation of the autonomous and the pro rata pension or of only the pro rata pension is carried through by every pension insurance office in all European countries in which you have acquired periods of insurance.

We use the term "innerstaatlich" (national) in our decisions and notifications because it is more practical.

**The calculation of your autonomous pension**

European law does not affect the autonomous calculation of pensions, the periods you have acquired in the other Member States will not be taken into account. When your pension is calculated, your insurance periods will be treated as if you only worked in Germany. Essen-



tially, the amount of your German pension is based on the amount of your income based on which you have paid contributions while you were working in Germany. When your pension is calculated, three factors of the pension formula are predetermined: the access factor, the current pension value, and the pension type factor. Your individual earnings points are still to be determined.



### Pension formula

$$\text{monthly pension rate} = \text{earning points} \times \text{access factor} \times \text{current pension value} \times \text{pension type factor}$$

Basically, your earnings points are based on the level of your income in each individual year. Thereafter, your voluntary contributions will be added after they have been converted into remuneration as well as your earnings points with a fixed value (e.g. for child-raising periods). For each year your income will be set in relation to the average income of all insured persons. If your income corresponded to this average income you will receive one earnings point. If your income was less you will receive less earnings points and if your income was higher you will receive more earnings points.

Please also read our leaflet "Rente: So wird sie berechnet".

Income from employment in the new Federal States will be uprated to the level of the old Federal States by using a predetermined factor. These earnings points are called earnings points (East Germany).

Earnings points are also awarded for non-contributory periods. How these periods are assessed, depends on the amount of your income and the total number of your periods of insurance on your entire insurance record. Finally, all your earnings points determined as described above will be added together.

If the pension commences in 2017 the regular pension age is 65 years and 6 months. This age threshold is being gradually raised to 67.

Normally, the access factor is 1.0 if there are neither deductions nor supplements. For old-age pensions it is decreased permanently by 0.3 per cent for each month of anticipated pension payments received before reaching the retirement age for a regular old-age pension (however, by 14.4 per cent at the most). For pensions for a reduction in earning capacity and pensions because of death, as a rule, the access factor will be decreased by 0.3 per cent (however, by 10.8 per cent at the most) for each month, the pension is drawn before the age threshold which applies to you. You will receive a supplement if you decide to defer your old-age pension payments although you have already reached regular pension age.

The pension amount is adjusted to the economic development by the current pension value, thus, pensioners are affected by the economic development. The current pension value equals the monthly pension an average earner may earn in a year. A different current pension value (East Germany) applies to the earnings points (East Germany).

<b>The pension type factor depends on the type of pension:</b>	
Old-age pensions	1.0
Pensions for a partial reduction in earning capacity	0.5
Pensions for a complete reduction in earning capacity	1.0
Child-raising pensions	1.0
Minor widows and widowers pensions during the first three calendar months after the end of the month of the spouse's death ("Sterbevierteljahr")	1.0
thereafter	0.25
Large widows and widowers pensions during the first three calendar months after the end of the month of the spouse's death ("Sterbevierteljahr")	1.0
thereafter	0.6* or 0.55*
Half-orphan's pensions	0.1
Orphan's pensions for children having lost both parents	0.2

\* Please read more about the pension type factors of 0.6 or 0.55 on page 31.



On the basis of these individual factors your monthly pension rate will be calculated according to the pension formula.

### **Pro rata calculation of your pension**

European law affects the pro rata calculation of your pension. According to German provisions in addition to creditable periods under the German system, periods of insurance completed in other Member States will also be taken into account. The pension offices of the Member States will report details of the insurance periods to each other, provided that you state all countries in which you have worked when filing your pension application. In their reports the pension offices shall also determine whether you have contributory or non-contributory periods of insurance.

We use the term “zwischenstaatlich” (international) in our decisions and notifications because it is more practical. Please read more about filing applications on pages 51 to 53.

#### **Please note:**

**The amount of the contributions you paid under other Member States’ schemes or your income acquired there is not relevant for the calculation of your international pension and will not be disclosed.**

Each individual Member State will then calculate the pro rata pension under its regulations.

It is calculated in two stages:

- a theoretical amount based on all periods of insurance in Europe is calculated, and
- the actual amount based on the relation of the insurance periods under its own legislation to the insurance periods in all Member States is calculated.

### Theoretical amount

To calculate the theoretical amount, each Member State treats all periods in the other Member States like periods of insurance completed under the legislation of that state. Since only periods of insurance will be reported, income received abroad cannot be converted into earnings points. For that reason, all contribution periods in other Member States will be assigned the average value of the earnings points from German contributions when the German pension is calculated. Non-contributory periods in other Member States will be treated as equivalent German periods for which no contributions were paid. The theoretical amount of the German pension will then be calculated based on all earnings points for German and Member State periods.

Non-contributory periods are for example creditable periods.

### Example:

Anja K. has worked in Germany, Austria, and Hungary. Based on her German coverage she has 25 earnings points. Since she has worked in Germany for 250 months, this results in an average of 0.1 earnings points per month. This average will also be assigned to her periods in Austria (150 months) and Hungary (100 months).



By the way, the same pension formula that is used for the autonomous calculation of your pension will be used for the pro rata calculation.

**Example:**

This means that the creditable months Anja K. has acquired in Austria and Hungary add up to 25 earnings points. To calculate her theoretical amount a total of 50 earnings points will be used in the pension formula.



Each month will only be taken into account once, even if periods of insurance in Germany and other Member States overlap e.g. because of a change of occupation within a month.

**Please note:**

**We can only tell how your periods of insurance in other Member States affect the calculation of your German pension. If you would like to know, for example, how your German periods affect your French, Italian, or Polish pension please contact the responsible insurance office abroad. However, the basic rule is that periods completed abroad shall be treated as periods completed in the respective Member States.**

If you have paid voluntary contributions in one Member State while you worked and paid compulsory contributions in another Member State, your voluntary contributions will be superseded. They will not increase your

theoretical amount, however, they will neither lapse completely. They will be used to assess a separate part of your pension which will be added to the pension and both will add up to your pro rata pension.

### Actual pension amount

After calculation of the theoretical amount a second step is needed to prevent that all periods will be considered more than once, which would mean that each pension office would pay a pension based on all periods.

In order to prevent this, the actual pension amount will be calculated subsequently based on the theoretical amount. This is done by determining the proportion of the periods of insurance completed under the own legislation – referring to the pension office that calculates the pension – to all insurance periods. This is called pro rata relationship. Both steps result in the pro rata pension.



#### Example:

Anja K.'s 500 months are worth 50 earnings points. Consequently, the pro-rata-relationship is as follows:

Germany	25 earnings points in relation to 50 earnings points = 50 per cent
Austria	150 months in relation to 500 months = 30 per cent
Hungary	100 months in relation to 500 months = 20 per cent

The partial pensions from Germany (50 per cent), Austria (30 per cent), and Hungary (20 per cent) add up to a total European retirement provision. The German pro rata pension is calculated as follows; 50 earnings points × 50 per cent = 25 earnings points.

The calculation of the German pro rata pension results in the relation of the German periods to all periods completed in Europe (including the German periods). In Germany the respective earnings points attributed to the insurance periods are relevant, in other Member States the number of months is decisive.

However, the pro rata calculation is not always better for you. As a rule, the pro rata pension will always be higher than the autonomous pension, if you have German non-contributory periods which will be uprated due to your periods in other Member States. For that reason your pension office will calculate your autonomous pension to compare the two pension rates, provided that you are entitled to a pension based on your German periods alone.

**Please note:**

**If you have worked in a Member State only for a short time and have completed periods of insurance of less than one year in that Member State these periods of insurance are treated as paid to the other Member State. Consequently, this Member State will not calculate a partial pension. Thus, payments of very small pensions are avoided and administration procedures are simplified. However, if you are entitled to a pension in the respective Member State based on this small number of periods they cannot be treated as paid to another Member State.**

The pro rata relationship resulting from the pro rata calculation of your pension is also relevant if your income or benefits are to be set off against your pension, as only the pro rata share of the reference values (maximum/minimum amounts allowances, amounts to

be taken into account, additional earnings, additional earning ceiling) will be set off against your pro rata pension. Consequently, the amount to be set off decreases so that your pension amount will be affected positively. If your income to be set off results in a reduction or the discontinuation of your survivors' pension in another Member State at the same time, also only the pro rata share will set off against your autonomous German pension.

Please read more about "pension and income" on page 34.





## **Changes in European law – You will not lose any social security rights**

**Whenever new Member States join the European Union the area of application of European law is extended for all Member States. Irrespective of this, European law is constantly amended. These changes may also be relevant for you. Therefore, you are entitled to have your pension reviewed in the above cases.**

If you have not been entitled to a German pension to date because you did not meet the requirements European law may help you to get a pension. You may be entitled to receive a German pension for the first time after new Member States have joined the European Union or the pension you receive may increase if you can prove that you have acquired periods of insurance in the new Member States.

Consequently, you are entitled to have your pension reviewed whenever new Member States join the EU (for example, Croatia on 1 July 2013) or when European law is applied. This is also possible if European law is amended, as for example, lastly with effect from 1 May 2010.

In any case, you will receive your pension or the higher pension rate on the respective effective date at the earliest, e.g. the date a new Member State joins the EU or European law is amended. Should the review not result in a more favourable result for you no further action will be taken.

**Please note:**

**Within two years after a new Member State has joined the EU, after European law has entered into force, or after European law has been amended you may file a request for review. After this two-year period has expired your pension payments or the higher pension will first begin with effect from the date of your application.**

Please also read the chapter "European law".

Due to an amendment to current European law with effect from 1 January 2011 also third country nationals, i.e. persons who are not citizens of an EU Member State, an EEA country, or Switzerland are covered by this application of the law. Only if the United Kingdom is involved there is still an exception from this rule.

With effect from 1 April 2012 current European law is also applicable in relation to Switzerland and with effect from 1 June 2012 it is also applicable in relation to the EEA countries.



## Commencement of pension payments and pension application

**You have to claim your pensions from the Statutory Pension Insurance in Germany and in the other Member States. This chapter explains briefly when German pension payments start, where you can file your pension application, and which time limits you should be aware of.**

As a rule, your German pension payments start on the first day of the month in which you meet all eligibility requirements.

### **Example:**

Rita N. will be 65 on 12 May 2016. On that date she has met all requirements. Her pension payments start on 1 June 2016.

However, you must file your application within three months after the end of the month in which you fulfill the eligibility criteria. If you file your application later your pension payments will begin on the first day of the month of application.

The date on which you file your application is very important. Please make sure to file your application in good time so that you will not lose any rights.

**Example:**

Rita N. files her application as late as September 2016. Since she has met all eligibility requirements already since May 2016 – i.e. more than three months earlier – her pension payments do not start until 1 September 2016.

This rule does not apply to reduced earning capacity pensions and survivors' pensions. A pension for a reduction in earning capacity paid on a fixed-term basis will first be paid from the 7<sup>th</sup> calendar month after the reduction in earning capacity occurred. If the application is filed later than seven calendar months the pension will begin in the month of application. Survivors' pension will also be paid retroactively up to twelve calendar months before the month in which you filed your pension application.

**Where can I file my pension application?**

If you reside in Germany please file your application with a Deutsche Rentenversicherung office. If you reside in another Member State please file your application with the insurance offices of that Member State. If you do not have any periods of insurance in that country you may also file your application directly in Germany. If you reside in a non-Member State please file your application with the pension office to which you have paid your last contribution.

Please read page 59 to find out where in Germany you can file your pension application.

**Please note:**

**In other Member States you may become entitled to a pension earlier or later than in Germany. Please contact the insurance offices abroad in good time to find out when you reach the minimum age for entitlement so that you do not suffer any disadvantages.**

If you file a pension application in a Member State it applies in all Member States in which you have periods of insurance. The date of your application is binding in all Member States. For example, if you apply for your French pension in France this application is also deemed an application for your German pension filed on the same date.

However, this only applies if you state all your insurance and residence periods in all Member States when you file your pension application. If you do not state them or state them at a later point in time not the “first” date on which you filed your application is binding but the date on which you completed the missing data or filed a new application.



**Our advice:**

When you file an application for an old-age pension you may choose not to have all your pension entitlements established yet. You can choose from which country you wish to immediately receive an old-age pension and from which Member State to draw the pension at a later point in time. Please state this on your pension application.



## Pension payment abroad

**Pensioners, too, can choose their place of residence nearly anywhere they wish if their means of subsistence are sufficient and they have health insurance coverage. Their German pension will follow.**

As a rule, German nationals, nationals of Member States, and nationals of other states receive their full German pension even after they have changed their place of residence from Germany to another Member State.

**Please note:**

**You are obliged to notify us if you change your permanent residence to another Member State. Please inform us in good time, i.e. about two months before you leave.**

Please also read our brochure "Das deutsch-polnische Sozialversicherungsabkommen vom 9. Oktober 1975".

There may be restrictions if you move from Germany to another Member State and your German pension is also based on foreign insurance periods (e.g. periods of insurance under the German-Polish Agreement of 1975).

### **Our advice:**

To make sure that your pension will not be reduced please consult your pension office if you are planning to emigrate. You should also contact your health insurance fund to find out under which health insurance you will be covered.

If you permanently reside outside the Member States there may be restrictions. This applies to pensioners whose pensions are also based on periods under the Foreign Pensions law (Fremdrentengesetz). For example, these include creditable periods during which displaced persons and immigrants were in their Eastern European regions of origin.

### **How is your pension paid?**

You will also receive your monthly pension payments if you live abroad. They can be transferred your account with a financial institution in Germany, in the Member States, or in other countries. Therefore, we require your international bank code – BIC and your international account number – IBAN. Please ask your bank about your BIC and your IBAN.

BIC means Bank Identifier Code,  
IBAN means International Bank Account Number.

### **Our advice:**

In many states we check once a year whether you are still alive and your pension payments can continue. Please return your Life Certificate promptly after you have fully completed and signed it and it has been certified by one of the specified foreign offices, so that we do not have to discontinue your payments. Some states report deaths to us. In these cases Life Certificates are not required.

### **Pensions for a reduction in earning capacity**

Your entitlement to a pension for a complete reduction in earning capacity or because of invalidity may be based on the situation of the German labour market (e.g. the number of available part-time jobs). If you change your place of residence from Germany or the Member States to another country you will be only entitled to receive the lower pension for a partial reduction in earning capacity or for being unfit for work.

Please also read our leaflet "Erwerbsminderungsrente: Das Netz für alle Fälle".





## Health insurance for pensioners

**European law guarantees that you are also covered by social security when you are a pensioner. Regardless of in which Member State you live and which Member State pays your pension there are provisions regulating by which health insurance you are covered.**

If you are liable to pay health insurance contributions we will withhold your contributions from your pension payments and will forward them to your health insurance fund.

If you reside in Germany and are in receipt of a German pension you are covered by the German health insurance regulations. This also applies to you if you are also in receipt of a pension from another Member State. In this case your pension from abroad will be taken into account as income for which contributions are to be paid.

When you apply for your pension your health insurance fund will determine whether you are liable to pay health and nursing care contributions as a pensioner. If you pay voluntary contributions to a statutory health insurance fund or to a private health insurance fund you may apply for a contribution subsidy.

### **Our advice:**

Please also read our leaflet “Merkblatt über die Krankenversicherung der Rentner (KVdR) und Pflegeversicherung”.

If you reside in Germany but only receive a pension from another Member State you can still receive medical rehabilitation benefits in Germany, e.g. see a doctor. You will then remain covered by the health insurance fund in accordance with the provisions of the Member State which pays your pension.

To be able to receive medical rehabilitation benefits in Germany you should contact the insurance offices abroad, they will tell you to how to proceed.

### **Health insurance in the Member States**

If you reside in another Member State and receive a German pension as well as a pension from your country of residence you are covered by the health insurance of that Member State. If you reside in a Member State but you only receive a German pension you are covered by German regulations. To be able to claim medical rehabilitation benefits in the other Member State please ask your German health insurance fund what you will have to bear in mind.

If you pay voluntary contributions to the German statutory health insurance fund or a private health insurance fund you may also apply for a contribution subsidiary if you reside in another Member State unless you are already covered by a compulsory health insurance fund abroad.

#### **Our advice:**

Please notify your German health insurance fund and your German pension office if you intend to move.



## Your responsible pension offices in Germany

**In Germany there are different insurance offices which process your enquiries and applications relating to European law. If you have lived or worked in one or more Member States either Deutsche Rentenversicherung Bund, Deutsche Rentenversicherung Knappschaft-Bahn-See, or one of the regional Deutsche Rentenversicherung pension offices will be responsible for you.**

As a rule, your responsible insurance office is the authority to which you have paid your German contributions.

### **Our advice:**

If you have not paid any contributions yet to the German state pension insurance please contact Deutsche Rentenversicherung Bund. This office will tell you which German insurance office will be responsible for you.

If you have paid your last German contribution to Deutsche Rentenversicherung Bund please contact this insurance office.

If you have paid at least one German contribution to Deutschen Rentenversicherung Knappschaft-Bahn-See at any time this office will be responsible for you.

**Please note:**

**Deutsche Rentenversicherung Bund and Deutsche Rentenversicherung Knappschaft-Bahn-See are responsible for all Member States.**

If you have paid your last German contribution to one of the regional pension offices (formerly Landesversicherungsanstalten) you will be attended to by the regional pension office that is responsible for the respective Member State.

As a rule, which regional pension office will be responsible for you depends on the Member State in which you have paid your last contribution.

**Regional pension offices and the Member States they are responsible for:**

<b>Last contribution in:</b>	<b>Responsible pension office</b>
Austria	Deutsche Rentenversicherung Bayern Süd, München office
Belgium	Deutsche Rentenversicherung Rheinland
Bulgaria	Deutsche Rentenversicherung Mitteldeutschland, Halle office
Croatia	Deutsche Rentenversicherung Bayern Süd, Landshut office
Cyprus	Deutsche Rentenversicherung Baden-Württemberg, Stuttgart office
Czech Republic	Deutsche Rentenversicherung Bayern Süd, Landshut office
Denmark	Deutsche Rentenversicherung Nord, Lübeck office
Estonia	Deutsche Rentenversicherung Nord, Neubrandenburg office
Finland	Deutsche Rentenversicherung Nord, Lübeck office
France	Deutsche Rentenversicherung Rheinland-Pfalz
Greece	Deutsche Rentenversicherung Baden-Württemberg, Stuttgart office
Hungary	Deutsche Rentenversicherung Mitteldeutschland, Erfurt office
Iceland	Deutsche Rentenversicherung Westfalen
Ireland	Deutsche Rentenversicherung Nord, Hamburg office
Italy	Deutsche Rentenversicherung Schwaben
Latvia	Deutsche Rentenversicherung Nord, Neubrandenburg office

Last contribution in:	Responsible pension office
Liechtenstein	Deutsche Rentenversicherung Baden-Württemberg, Karlsruhe office
Lithuania	Deutsche Rentenversicherung Nord, Neubrandenburg office
Luxemburg	Deutsche Rentenversicherung Rheinland-Pfalz
Malta	Deutsche Rentenversicherung Schwaben
Netherlands	Deutsche Rentenversicherung Westfalen
Norway	Deutsche Rentenversicherung Nord, Lübeck office
Poland	Deutsche Rentenversicherung Berlin-Brandenburg, Berlin office
Portugal	Deutsche Rentenversicherung Nordbayern, Würzburg office
Romania	Deutsche Rentenversicherung Nordbayern, Würzburg office
Spain	Deutsche Rentenversicherung Rheinland
Sweden	Deutsche Rentenversicherung Nord, Lübeck office
Switzerland	Deutsche Rentenversicherung Baden-Württemberg, Karlsruhe office
Slovakia	Deutsche Rentenversicherung Bayern Süd, Landshut office
Slovenia	Deutsche Rentenversicherung Bayern Süd, Landshut office
United Kingdom and Northern Ireland	Deutsche Rentenversicherung Nord, Hamburg office

You will find the addresses and phone numbers of the respective offices at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de) under “Versicherungsträger” under the heading “Wir über uns” → “Anschriften und Telefonnummern”.

**Please note:**

**In exceptional cases Deutsche Rentenversicherung Saarland may be responsible in relation to France, Italy, and Luxemburg.**

If you have lived or worked in more than one Member State please contact the regional pension office which is competent for the Member State where you last lived and/or worked.



### **International consulting events**

Regular international consulting events are held in Germany and abroad in collaboration with insurance offices from the other Member States. This is a good opportunity for you to have your questions answered on site and to get information about your social security rights in other countries.

You will find the respective dates on our website [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de) under the heading “Services” → “Kontakt und Beratung” → “Beratung vor Ort” → “Internationale Beratungstage”.

If you would like to visit a consulting event we suggest that you make an appointment by calling.

### **Voluntary insurance**

If you intend to file an application because you wish to pay voluntary contributions please contact the insurance office which is responsible for your insurance account.

You will find the Member States on page 4.

If you do not reside in Germany any longer but in another Member State please file your application for voluntary insurance with the responsible regional pension office. If Deutsche Rentenversicherung Bund or Deutsche Rentenversicherung Knappschaft-Bahn-See was your competent office they will still be responsible for you.

Please read the chapter "Just one step away: Your pension insurance".

If you reside outside the Member States please ask for your responsible Deutsche Rentenversicherung office.

If you reside in Germany but have not paid any contribution to the German state pension insurance you may file your application with any of the insurance offices.

# Just one step away: Your pension insurance

Do you still have any questions? You require information and wish to be advised individually? We are there for you: competent, neutral, and free of charge.

## **Our information brochures**

We offer a great variety of brochures: You can order any brochure you are interested in at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de) or download it from there. There we also inform you about our information service about special issues.

## **On the phone**

We answer all your question on our toll-free (within Germany) service hotline. There you can order information brochures and forms or inquire about a responsible contact near you. The number is 0800 1000 4800.

## **On the Internet**

You can reach us 24 hours a day at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de). There you will find information about a great variety of pension insurance matters and can download or order forms and brochures. You can safely manage your matters from home.

## **Personal appointments**

You will find your nearest Auskunfts- und Beratungsstelle (information office) on our home page or you can use our service hotline to inquire about them. There, you can also conveniently arrange for an appointment or use our online reservation service. You can also use our app iRente on your mobile phone.

## **Insurance officers and deputies**

Our voluntary social insurance officers and deputies (Versichertenälteste) are also there for you in your direct neighbourhood and will help you to complete your claim forms, for example.



### Short communication routes

0800 1000 4800 (toll-free within Germany)  
www.deutsche-rentenversicherung.de  
info@deutsche-rentenversicherung.de



Unfortunately we can only offer multi-lingual consultation on the international consultancy days. You can find these dates on our internet site.

### Our partners

Together with other benefit offices we consult and assist you with regard to all rehabilitation matters at the Gemeinsame Servicestellen für Rehabilitation.

You can also file your pension claim, obtain forms, or have your insurance documents forwarded at the Versicherungsamt offices of the cities and municipalities.

### From abroad

We are only able to offer our information services in the German language. Our international consulting events may be an alternative. You will find respective dates in the Internet.

### Your Deutsche Rentenversicherungs pension offices

**Deutsche Rentenversicherung  
Baden-Württemberg**      Gartenstraße 105  
76135 Karlsruhe  
Telefon 0721 825-0

**Deutsche Rentenversicherung  
Bayern Süd**              Am Alten Viehmarkt 2  
84028 Landshut  
Telefon 0871 81-0

**Deutsche Rentenversicherung  
Berlin-Brandenburg**      Bertha-von-Suttner-Straße 1  
15236 Frankfurt (Oder)  
Telefon 0335 551-0

<b>Deutsche Rentenversicherung Braunschweig-Hannover</b>	Lange Weihe 6 30880 Laatzen Telefon 0511 829-0
<b>Deutsche Rentenversicherung Hessen</b>	Städelstraße 28 60596 Frankfurt am Main Telefon 069 6052-0
<b>Deutsche Rentenversicherung Mitteldeutschland</b>	Georg-Schumann-Straße 146 04159 Leipzig Telefon 0341 550-55
<b>Deutsche Rentenversicherung Nord</b>	Ziegelstraße 150 23556 Lübeck Telefon 0451 485-0
<b>Deutsche Rentenversicherung Nordbayern</b>	Wittelsbacherring 11 95444 Bayreuth Telefon 0921 607-0
<b>Deutsche Rentenversicherung Oldenburg-Bremen</b>	Huntestraße 11 26135 Oldenburg Telefon 0441 927-0
<b>Deutsche Rentenversicherung Rheinland</b>	Königsallee 71 40215 Düsseldorf Telefon 0211 937-0
<b>Deutsche Rentenversicherung Rheinland-Pfalz</b>	Eichendorffstraße 4-6 67346 Speyer Telefon 06232 17-0
<b>Deutsche Rentenversicherung Saarland</b>	Martin-Luther-Straße 2-4 66111 Saarbrücken Telefon 0681 3093-0
<b>Deutsche Rentenversicherung Schwaben</b>	Dieselstraße 9 86154 Augsburg Telefon 0821 500-0

**Deutsche Rentenversicherung  
Westfalen** Gartenstraße 194  
48147 Münster  
Telefon 0251 238-0

**Deutsche Rentenversicherung  
Bund** Ruhrstraße 2  
10709 Berlin  
Telefon 030 865-0

**Deutsche Rentenversicherung  
Knappschaft-Bahn-See** Pieperstraße 14-28  
44789 Bochum  
Telefon 0234 304-0

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