

Working in Germany and in Israel

- The effects of the German-Israeli Social Security Agreement
- The pensions you qualify for under both social security schemes
- Your contacts

Working without frontiers

Have you already spent some time working in Israel or do you intend to move there? Are you Israeli and are currently working in Germany?

Maybe you are wondering how working in different countries will affect your future pension. After all, the Israeli and the German social security schemes are different.

Although this is true you do not need to worry. Germany and Israel have entered into an agreement to prevent any possible disadvantages.

This brochure will tell you all about the German-Israeli Social Security Agreement, its effects on German law and your pension entitlements in Israel.

If you should have any further questions please do not hesitate to contact us at any time.

This brochur was prepared with all due care and attention. Nevertheless, we cannot assume liability for the correctness of the information on foreign law. Please contact the local responsible offices for binding legal advice.

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The Agreement with Israel

Under the Agreement you will not receive a joint pension from Germany and Israel – both countries will pay separate pensions. However, the Agreement will help you to fulfill the eligibility requirements for pensions in both countries. Furthermore, it regulates the payment of pensions to the respective other agreement country and third countries. Third countries are all other countries except Germany and Israel.

The Agreement with Israel has been in force since 1975. With regard to Germany it does not only regard pension insurance matters but also health and accident insurance matters.

With regard to Israel it also concerns disability insurance, maternity insurance as well as insurances for accidents at work and occupational diseases.

Our advice:

You will find the exact wording of the Agreement in the brochure 'Sozialversicherungsabkommen,' which you can receive from Deutsche Rentenversicherung Bund for a nominal charge.

The aim of the Agreement is that you may receive a pension from both countries. For this reason, German and Israeli insurance periods will be added.

The Agreement also regulates in which state you must pay your contributions if you are employed in Germany or in Israel. The Agreement treats Germans and Israelis alike which means that they can also have their pensions paid to Israel or Germany respectively.

The Agreement does not only apply to Germans or Israelis. Since this is an open agreement it also covers persons who were insured in the German or Israeli pension insurance at any time. This applies irrespective of their nationality, their status, and their place of habitual residence.

Currently, Germany has concluded social security agreements with the following countries		
Albania	Australia	Bosnia-Hercegovina
Brasil	Canada and Quebec	Chile
India	Japan	Korea
Kosovo	Morocco	Moldavia
Montenegro	North Macedonia	Philippines
Serbia	Tunisia	Turkey
USA	Uruguay	

Working in the agreement state – under which legislation are you insured?

Planning to work in the other agreement country does not always mean that you will be automatically covered by the social security laws there. Therefore, before you start to work there you should get advice as to by which legislation you will be covered.

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

If you work in Israel you are basically covered by Israeli regulations unless one of the following exceptions applies to you.

Assignment abroad – Posting

You are regarded as posted if

- you are sent by your employer (based in Germany) to work in Israel and you continue to be employed with your German employer,
- your assignment abroad is temporarily limited from the beginning,
- you are still incorporated in your German enterprise,
- you act under the instructions of your German employer, and
- your income is paid by your German employer.

If you fulfil these requirements you may continue to be covered by the German social security scheme.

It is also possible that you have been especially employed by your German employer to work in Israel or that your employer has previously sent you to work in another country.

Your period of posting must be temporary either because it has been agreed upon in your work contract or due to the nature of your employment. However, there is no fixed time limit.

Example:

Peter T. works in Cologne. He is sent by his employer to Haifa for two years. During these two years Peter T. is covered by the German social security scheme. He and his employer have to pay contributions at the normal rate to the German scheme. Also his German health insurance, nursing care insurance, unemployment insurance, and accident insurance will continue.

The responsible collection agency - this means either your statutory health insurance fund or the one to which your employer pays the contributions - decides whether you are still subject to German legislation.

Exceptions

If your work abroad is not a period of posting you may remain subject to German legislation. The National Insurance Institute in Jerusalem and the Deutsche Verbindungsstelle Krankenversicherung – Ausland (DVKA) will have decide together whether you may be exempted from being subject to the Israeli legislation.

You will find the relevant addresses on page 50.

Example:

Karola S. works in Leipzig. She is sent by her employer to Tel Aviv for two years. She receives a supplementary work contract from the parent company in Tel Aviv. Her previous contract with the subsidiary in

Leipzig will be suspended for this period of time. Karola S. receives her income directly from Tel Aviv. This means that Karola S. would not be covered by the German social security scheme while she works in Israel. Together with her German employer she applies for an exception with the DVKA.

You will find the address on page 50.

If the exception is granted the DVKA informs your previous employer in Germany and the responsible health insurance fund that coverage under the German scheme continues and that your contributions will be paid in Germany.

To enable you to prove to the Israeli authorities that you are exempt from insurance liability in Israel you will receive a certificate called 'Bescheinigung über die Weitergeltung der deutschen Rechtsvorschriften.'

Please note:

It may take some time to decide upon your application. Therefore, please submit it as early as possible before you start to work in Israel. This is to ensure that it is clear before you start to work whether you are covered by the German or the Israeli legislation and under which scheme you will have to pay contributions.

You will find more about the exception agreement at www.dvka.de under the header 'Arbeiten im Ausland.'

Application for compulsory insurance

If your employer (based in Germany) sends you to Israel and your employment with a subsidiary/branch there is temporarily limited from the beginning and you are incorporated in the enterprise there you are no longer covered by the German scheme. However, you may apply for continuation of your insurance liability in Germany.

Your German employer must submit the application.

Both Germans and Israelis may use this option.

Please note:

Since your application will only be effective in the future please file it before your employment in Israel begins.

Your (previous) German pension insurance fund decides about your application. The contributions will be paid by your German employer only. However, you can set up a contract stating that you will pay part of your contributions. The contributions will be paid to the collection agency which also calculates the contribution rate. The collection agency is either your state health insurance fund or another state health insurance fund chosen by your employer.

Please contact your responsible pension office with regard to questions about voluntary contributions to health insurance, nursing care insurance, unemployment insurance and accident insurance schemes.

Example:

Marcus R. works in Frankfurt. His employer sends him to Tel Aviv for six months. During this time Marcus R. works for a branch by which he is also paid. Therefore, he has set up another work contract with the branch. To enable him to continue to be covered by German legislation his employer submitted an application for continuation of insurance liability in Germany before Marcus R. started to work in Israel. Consequently, Marcus R. is covered by the German scheme during the six months he works in Israel. His German employer has to pay his contributions in Germany.

Paying voluntary contributions in Germany

If you pay voluntary contributions you may increase your German pension, or they may help you to get 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 Deutsche Rentenversicherung scheme independent of your nationality. The only requirement is that you are 16 years old or older.

As a rule, if you are German you may pay voluntary contributions to the German scheme independent of your country of residence.

Our advice:

You will find more information in our brochure 'Freiwillig rentenversichert: Ihre Vorteile.'

This brochure is only available in German.

Independent of the citizenship and the country of residence anybody who paid at least one voluntary contribution under the German scheme before 19 October 1972 may be voluntarily insured under the German scheme.

If you are Israeli and live in the European Union, Iceland, Liechtenstein, Norway, or in Switzerland

you are entitled to pay voluntary contributions if you have paid at least one contribution under the German scheme.

If you reside in Israel you may pay voluntary contributions if you already have paid contributions under the German scheme for one month. If you reside in another foreign country (e.g. Mexico or Russia) you are not entitled to pay voluntary contributions.

Please note:

You may also pay voluntary contributions under the German scheme if you are already paying compulsory or voluntary contributions under the Israeli scheme.

Often these provisions also apply to stateless persons or third-country nationals. Please seek advice.

Voluntary contributions: Your advantages

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

Our advice:

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

You are free to choose the amount and the number of your contributions. However, there is a minimum and a maximum rate. You are free to change your contribution rate at any time. With

You will find the current contribution rates on the Internet at www.deutsche-rentenversicherung.de.

effect from a future date, you may change your contribution rate at any time or stop paying contributions at all.

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

Paying contributions

Before you may pay voluntary contributions your application must have been granted. Thereafter, it is advisable to debit the contributions cashless from your account or from a representative's account in Germany. It is also possible to remit the contributions from an account in Germany or abroad.

Please note:

The German pension 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 or to prevent differences in the exchange rates.

Whom to contact

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

If you reside in Germany and have never paid any contributions under the German state pension insurance scheme you may send your application to any of the German state pension offices.

You are not sure about which German state pension office is responsible for you? Please ask you. You can use our toll-free (within Germany) hotline or our email address.

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

Refund of German contributions

If you worked in Germany for some time paying contributions to the German scheme and now wish to return home you might wish to have your German contributions refunded. This chapter will tell you whether this is possible. However, you should consider this step carefully.

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 Deutsche Rentenversicherung or if you cannot derive any entitlements from your contributions.

You may apply for a refund if

- you are not obliged to be insured under the German pension scheme anymore,
- there is no possibility to be insured under the German system on a voluntary basis and
- your last contribution to the German pension system was at least 24 months ago.

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.

The liability to pay contributions in a Member State of the European Union or in a country with which Germany has concluded a social security agreement may be considered equal to the liability to pay contributions in Germany. In this case it is not possible to have your contributions refunded. Please get advice. The liability to pay contributions in Israel is not considered equal to the liability to pay contributions in Germany.

Our advice:

The chapter 'Paying voluntary contributions in Germany' tells you whether or not you may pay voluntary contributions under the German scheme. It is not relevant whether you actually wish to do so.

As soon as you have reached regular pension age and provided that you have less than five contribution years you may apply for a refund. The idea behind this is that you are not entitled to receive a pension if you have less than five contribution years. Your contributions will be repaid without the waiting period of 24 calendar months.

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

Our advice:

The insurance periods you have completed in Israel will be used to complete the five-year period. Also periods for which you have not paid any contributions (e.g. periods for bringing up children) will be taken into account. Thus, you might be entitled to receive a German pension after all.

Also periods completed in other countries with which an agreement has been concluded might be taken into account.

Survivors may apply for a refund of the deceased's contributions if the latter had less than five contribution years. Also in this case, period completed in Israel will be taken into account.

Your German contributions may not be refunded if you already receive a pension from another country and this pension can only be paid because your German and foreign insurance periods had been totalized.

Please note:

Your contributions can neither be refunded if you have already received benefits in kind or cash based on these contributions, for example, medical rehabilitation benefits. Contributions which were paid after the benefits received may be refunded.

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

Our advice:

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

Contributions will only be refunded upon application. You can simply file your application with any German state pension office or with a German embassy or your local German consulate. Since you may submit your application in your native language you neither need an agent nor a representative or an interpreter.

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

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 have not paid themselves, e.g. credits for bringing up children. No interest is paid on contributions.

German citizens

German citizens may first have their German contributions refunded after they have reached regular pension age and provided that they have paid less than sixty contributions.

Can I receive rehabilitation benefits?

Deutsche Rentenversicherung does not only pay pensions but also rehabilitation and participation benefits as well as benefits meant to prevent sickness, follow-up care, and rehabilitation for children.

Rehabilitation benefits are meant to prevent or overcome diseases and disabilities to ensure your fitness for day-to-day activities and work.

Benefits for re-integration into working life involve, for example, accessible housing alterations at the workplace or re-training and further training.

In order to receive benefits for medical rehabilitation or re-integration into working life, you must meet some requirements such as a certain minimum insurance period.

Under the Agreement your German and your Israeli contribution periods may be taken into account in order to meet the minimum insurance period.

Please note:

If you reside outside Germany you must, as a rule, be compulsorily insured under the German pension insurance when you submit your application. This requirement can be fulfilled if you are also subject to German law in Israel because of a posting or an exception agreement.

You will find more information in the brochures 'Medizinische Rehabilitation: Wie sie Ihnen hilft,' 'Berufliche Rehabilitation: Ihre neue Chance,' and 'Rehabilitation für Kinder und Jugendliche.'

Pensions - how the Agreement helps you

The Agreement guarantees that you will not suffer any disadvantages when you receive your pension if you have worked in both Germany and Israel. Rather, the Agreement helps you to receive a pension from both countries.

Totalization of insurance periods

Under the Agreement your German and Israeli periods of insurance can be totalized. By adding your periods in the two countries together you can obtain the required number of insurance years in both Germany and Israel and receive a pension from both countries.

Please note:

Overlapping contributions can only be taken into account once. You will find more about the qualifying periods and special requirements under insurance law from page 22.

By adding together these insurance periods pension entitlements may arise that would

not exist on the basis of German periods alone. Similarly entitlements to Israeli pensions may also arise.

Two pension entitlements

The totalization of German and Israeli periods of insurance in order to qualify for a pension does not, however, result in one total pension. In fact, both states check whether you meet the requirements for a German or Israeli pension respectively.

If you have met the eligibility requirements in both states you will receive both a pension from Germany and from Israel.

Pension applications are regarded as equal

As a rule, pensions from the Israeli and German statutory pension insurance will only be paid upon application. This application also determines when a pension begins.

Also here the Agreement helps because you can submit your application for a German pension to any Israeli pension office. Your application will then be treated as if you had filed it with a German pension office on the same date.

This also applies the other way around: Of course you can file your application for an Israeli pension with a German pension office. Moreover, an application for an Israeli pension is also regarded as an application for a German pension and vice versa. It is important that you provide all the required information.

From page 44 onwards, you can find out where you can apply for your Israeli or German pension and what deadlines apply.

If you do not want your German pension application to be considered as an Israeli pension application as well or vice versa, you can declare this to the pension office that receives your application. However, this is only possible in the case of old-age pensions.

Please note:

Due to the different national regulations, your Israeli pension can start earlier than your German pension. In order to avoid disadvantages caused by a late application, we recommend that you also contact the Israeli insurance institution in advance in order to clarify your Israeli entitlements and apply for your pension in good time

German pensions – the basic requirements

In order to qualify for a pension just must meet certain requirements like, for example, a certain age and a prescribed minimum insurance period.

Qualifying 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, 35, or 45 years respectively depending on the type of pension. The five-year qualifying period is also called general qualifying period. The following periods will be considered for the general qualifying period:

- contribution periods (compulsory and voluntary contributions),
- substitute periods (e.g. periods of political persecution in the GDR),
- periods from a pension rights adjustment or pension splitting, and
- periods from supplements for minor employment (known as mini-jobs) if no compulsory contributions were paid for this employment.

For the qualifying period of 35 years, accounted periods and consideration periods are also taken into account. Accounted periods are periods during which you were ill, on maternity leave, or unemployed, for example. Periods of school education and studies can also be accounted periods. Consideration periods are periods of bringing up children or periods of care until March 1995.

For the qualifying period of 45 years 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 GDR),
- periods from supplements for minor employment (known as mini-jobs) if no compulsory contributions were paid for this employment,
- consideration periods,
- voluntary contributions if 18 years of compulsory contributions for an insurable employment or self-employed occupation have been completed,
- accounted periods because of receipt of unemployment or sickness benefits and receipt of transitional allowances.

Certain accounted periods (for example. for attendance of school), periods of receipt of the unemployment benefits known as Arbeitslosengeld II and Arbeitslosenhilfe as well as 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 German pension commences will not be taken into account if the same period has been covered by a creditable period because of unemployment unless the unemployment was due to bankruptcy or because the employer closed down his/her business completely.

Our advice:

If you would like to know which of your insurance periods are already recorded with your pension office and which are still missing consult your pension information. If you live in Germany you will be sent your pension information each year. You can also request your pension office to send you an excerpt from your pension account.

Also your Israeli periods may be taken into account for the German qualifying periods.

The following Israeli periods 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 and Israel,
- periods of unemployment in the last two years before the German pension commenced if the unemployment was not due to bankruptcy or because the employer had closed down completely,
- voluntary contributions in the last two years before the pension commenced if the same period has been covered by periods of unemployment or creditable because of unemployment in Germany,
- periods of unemployment if benefits corresponding to the Arbeitslosengeld II or Arbeitslosenhilfe benefits have been received.

Special requirements under insurance law

You will only receive a reduced earning capacity pension if you meet special insurance requirements. For this purpose, you must have paid sufficient compulsory contributions for an insured employment or self-employment in certain periods.

For more information see page 26.

You may also use your Israeli compulsory contributions to meet the required number of compulsory contributions.

How to pick the right German pension for you

Deutsche Rentenversicherung pays pensions because of a reduction in earning capacity, old-age pensions and pensions because of death. This chapter informs you about the requirements for the respective pensions.

You may receive a pension from the German state pension insurance scheme if your earning capacity is reduced (reduced earning capacity pensions), have reached a certain age (old-age pensions), or as the widow, widower, or orphan of an insured who has passed away (survivor's pensions).

If you would like to know for which German pension you have already met the requirements please apply for a pension forecast with your pension office.

You will find the addresses of the pension offices from page 49.

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 general five-year qualifying period or have completed it earlier (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.

Please note:

If you already fulfilled the general qualifying period of five years before 1 January 1984 you may also be entitled to receive a pension without having the required three years of compulsory contributions within the five-year period. In this case every month from 1 January 1984 to the date on which the reduction in your earning capacity occurred must have been covered by periods for which pension entitlements have been secured.

Your pension office will consult medical documents 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 a pension for a complete reduction in earning capacity.

As a rule, pensions 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 the medical conditions are still present.

Pensions for a reduction in earning capacity will be paid at most until you have reached regular pension age.

You will find more information about regular pension age on page 28.

Our advice:

You will find more information about the pensions for a reduction in earning capacity in the brochure 'Erwerbsminderungsrente: Das Netz für alle Fälle'.

Regular old-age pension

If you have reached regular pension age and have completed the general qualifying period of five years you may receive regular old-age pension.

For persons born before 1947 the age threshold for regular old-age pension was 65 years. If you were born between 1947 and 1963 the age threshold has been gradually raised. You are exempt from the raised pension age if you were born before 1 January 1955 and before 1 January 2007 bindingly agreed with your employer to work under an old-age part-time work programme under the German Partial Retirement Act (Altersteilzeitgesetz). For persons born in 1964 and later regular pension age is 67 years.

Regular old-age pensions cannot be drawn earlier.

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.

Our advice:

You will find detailed information on all old-age pensions in our brochure 'Die richtige Altersrente für Sie.' This brochure will also tell you how the raised regular pension age affects other old-age pensions.

Old-age pension for especially long-term insured persons

You will receive this old-age pension if you are at least 63 years old and have met the 45-year waiting period.

If you were born in 1953 or later the age-threshold of 63 years is being gradually raised. If you were born in 1964 or later the age threshold is 65 years.

Old-age pensions for especially long-term insured persons are provided without deductions. They cannot be drawn earlier.

Old-age pension for long-term insured persons

You can receive this pension if you have completed the waiting period of 35 years. The age limit depends on your year of birth.

If you were born before 1949 your pension age is 65 years. If you wish to draw your pension already when you turn 63 your pension will be reduced by 0.3 per cent for each month the pension is drawn earlier.

If you were born in 1949 or later the pension age of 65 is gradually being raised. It is 67 if you were born in 1964 or later. You are still entitled to receive this old-age pension at the age of 63, however, your pension will then be reduced by up to 14.4 per cent.

Old-age pension for severely disabled persons

If you have been recognized as severely disabled when your old-age pension begins and have completed the 35-year qualifying period you will receive this pension. The age threshold depends on the year in which you were born.

If you were born before 1 January 1952 you may already draw this pension when you turn 60. However, first after you have turned 63 you will be able to receive this pension without deductions.

For persons who were born after 31 December 1951 and before 1 January 1964 the age threshold from which the pension may be drawn at the earliest (with deductions) is gradually being raised to 62 years. At the same time the age threshold for drawing this pension without deductions is being gradually raised for persons born in 1952 and later.

For all persons born in 1964 or later the age threshold will then be 65. The pension may be drawn from age 62 with reductions.

In order to receive a pension for severely disabled persons you must be recognised under German law as a severely disabled person with a degree of at least 50 per cent (you need a to have a certificate stating this). A severe disability under Israeli law is not deemed equal to a severe disability under German law. If you reside in Israel the responsible German office (Versorgungsamt Hamburg) will determine your degree of the disability.

Our advice:

You will find detailed information about all old-age pensions and the raised age thresholds in the brochure ' Die richtige Altersrente für Sie'.

Pensions for widows and widowers

Following the death of your spouse you are entitled, upon application, to receive widow's or widower's pension, if your deceased spouse was drawing a pension when he or she passed away or had completed the qualifying period of five years or where this was fulfilled earlier (by an accident at work, for example).

Spouses are also partners in a same-sex marriage.

Please note:

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

To receive this pension, the spouses must have been married for at least one year before the death occurred. This requirement does not apply if the marriage was

obviously not entered into for pension reasons (for example, if a spouse dies as a result of an accident).

Widow's or widower's pensions can be paid as a minor or a large pensions.

To be entitled to the large pension you must

- be at least 45 years old (this age threshold is gradually being raised to 47 years in the case of deaths that occur from 2012), or
- raise your own child or a child of the deceased who is not yet 18 years old,
- have a reduced earning capacity, or
- raise your own child or a child of the deceased in a joint household who is unable to support himself or herself due to physical, mental or spiritual disability.

The large widow's or widower's pension will be paid indefinitely. It amounts to 55 per cent of the insured's pension. If you married before 1 January 2002 and one of the spouses was born before 2 January 1962 widow's or widower's pension at the large rate is 60 per cent of the insured's pension.

If you do not satisfy the conditions for widow's or widower's pension at the large rate you will be paid the minor widow's or widower's pension. This pension will be paid at the most for 24 calendar

months after the contributor's death. The pension rate is 25 per cent of the insured's pension. If you married before 1 January 2002 and one of the spouses was born before 2 January 1962 also this pension will be paid for an unlimited period.

You will not be entitled to receive widow's or widower's pension after a pension splitting has been carried through.

If you, being a widow or a widower, marry again your entitlement lapses. You may apply for a lump-sum settlement of your pension.

Orphan's pensions

Orphan's pension (for children having lost one parent) can be paid following a contributor's death if the deceased

- was drawing a pension when he/she died, or
- at the time of death had completed the qualifying period of five years, or had fulfilled it earlier (because of an accident at work, for example).

If also the second parent dies we pay full orphan's pension based on the insurance of both parents. The deceased's biological and adopted children are entitled to receive orphan's pension as are step-children, foster children, grandchildren, and siblings who were mainly dependent upon the deceased. The pension is paid up to the orphan's 18th birthday, thereafter only under certain conditions (e.g. during school education or vocational training or if the orphan volunteers for a social or ecological year or the Federal Voluntary Service).

Other pensions because of death

If you were divorced after 30 June 1977 and your former spouse is deceased you may be entitled to a child-raising pension. This will be paid based on your own insurance periods if you are raising a child. The same applies to registered life partnerships.

We will pay widow's or widower's pension in respect of the next to last spouse if you, after the death of your former spouse, remarried or entered into a registered life partnership and the new relationship has since been dissolved or annulled (because of death, for example).

If your marriage ended in divorce prior to 1 July 1977, under certain circumstances you will be paid a divorced widow's or widower's pension.

Our advice:

You can read about these pensions in more detail in our brochure 'Hinterbliebenenrente: Hilfe in schweren Zeiten'

Pensions and income

If you receive a pension for reduction in earning capacity or an old-age pension before having reached regular pension age additional earnings may negatively affect your pension rate. Income is also set off against widow's or widower's pensions. Please contact your pension office for more information.

You will find the addresses of the pension office from page 49.

Miners – Special pensions from the Miner's Pension Insurance

Because of the special burdens and risks to which miners are exposed, there are special regulations in German law for them and there is a special pension insurance institution for miners.

In addition to the pensions from the state pension insurance scheme the Miner's Pension insurance provides special miner's benefits:

- pensions for miners who can no longer perform their job in the mining industry,
- pensions for miners after completion of age 50,
- old-age pensions for miners with long-term underground employment,
- miner's compensation benefit.

You will find more information about the special miner's benefits in the brochure 'Bergleute und ihre Rente. So sind Sie gesichert'. You may also directly contact Deutsche Rentenversicherung Knappschaft-Bahn-See.

You will find the address on page 50.

Earnings points

Basically, your earnings points depend on the amount of the income you earned in each individual year. Voluntary contributions, which are first converted into remuneration, as well as your earnings points with a predetermined value (for example, for child-raising periods) are added.

For each year your income will be set in relation to the average income of all insured persons. If your income exactly equals this average you will receive one earnings point. Otherwise you will receive more or less earnings points depending on your income.

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

Our advice:

You can also read more about this in our brochures: 'Rente: So wird sie berechnet – alte/neue Bundesländer.' We also recommend our brochure 'Ost-West-Rentenangleichung: Das ändert sich.'

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.

Non-contributory periods are, for example, accounted periods for illness, pregnancy, and unemployment.

Finally, all earnings points determined as described above will be added together.

Access Factor

Normally, the access factor is 1.0. For old-age pensions it is decreased by 0.3 per cent for each month the pension is drawn earlier. For each month you defer your pension after having reached regular pension age you will receive a supplement of 0.5 per cent.

Also for pensions for a reduction in earning capacity and pensions because of death the access factor may decrease. The amount by which these pensions are decreased depends on the age of the insured when his/her pension payments for a reduction in earning capacity began or when he/she passed away. These pensions may be reduced by 10.8 per cent at the most.

Current pension value

As a rule, the pension rate is adjusted once a year (on the first of July) to the economic development. It equals the monthly pension rate an average earner may earn in a year. A different current pension value (East Germany) applies to the earnings points (East Germany).

Pension type factor

The pension type factor depends on the type of pension	
Old-age pensions, pensions for a complete reduction in earning capacity and child-raising pensions	1.0
Pensions for a partial reduction in earning capacity	0.5
Orphan's pensions for children having lost one parent	0.1
Orphan's pensions for children having lost both parents	0.2
Minor widow's or widower's pensions for the first three calendar months after the insured's death	1.0
thereafter	0.25
Large widow's or widower's pensions for the first three calendar months after the insured's death	1.0
thereafter usually	0.55 or 0.6

How to pick the right Israeli pension for you

Like Deutsche Rentenversicherung the Israeli National Insurance Institute being the state pension insurance institution pays reduced earning capacity (disability) pensions, old-age pensions and pensions on account of death. This chapter will tell you about the requirements for Israeli pensions.

Similar to the German system, you must have a prescribed number of Israeli insurance periods. In Israel, employees, self-employed persons and non-working contributors with or without income of their own can acquire insurance periods.

Unless another form of insurance liability takes precedence, all residents of Israel are, independent of their nationality, compulsory insured when they turn 18.

The Agreement helps you to fulfil the requirements for an Israeli benefit. Your German and your Israeli contribution periods will be taken into account.

Please note:

We regret to inform you that our information about Israeli social security law and the numerous benefits from the Israeli National Insurance Institute is non-binding. To receive more information about Israeli benefits and the eligibility requirements please order the brochure 'Your rights at the National Insurance Institute' from the Israeli National Insurance Institute.

You will find the address on page 51 and further information at www.btl.gov.il.

Israeli disability pension

You are entitled to receive this pension if your earning capacity is reduced by at least 60 per cent. Individuals who have several limitations of which at least one results in a reduction of his/her earning capacity of at least 25 per cent only need a reduction of their earning capacity of 40 per cent. You do not need to have completed a minimum insurance period. However, you must reside permanently in Israel and, as a rule, the reduction in earning capacity must also have occurred in Israel. Entitlement to disability pension depends on your total income. The pension is paid until you reach regular pension age.

Israeli old-age pension

Men receive an old-age pension independent of their income from their 70th birthday. For women, pension age used to be 65 but it will be gradually raised to 70.

However, they can receive their old-age pension earlier if their income does not exceed a certain limit. Men can then retire from their 67th birthday. For women, the age limit will be gradually raised to 64.

The minimum insurance period is

- 60 months of continuous coverage during the last ten years before pension age or
- a total insurance period of 144 months or
- an insurance period of at least 60 months if you paid contributions during the last half of the time you resided in Israel.

Your pension rate will be a percentage of the average income of all employed persons, the percentage depending on your marital status.

Israeli survivor's pension

If you are a widow, a widower or an orphan you will receive survivor's pension if the deceased

- was continuously covered by social security insurance during the last twelve months before he/she died or
- was covered by social security insurance for at least 24 months during the last five years before he/she died or
- has completed the minimum insurance period for a retirement pension.

In certain exceptional cases the qualifying period must not be completed.

The survivor's pension always depends on the total income. For example, if you are entitled to an old-age pension, your survivor's pension will be reduced.

German pensions are also paid abroad

Pensions from the German pension insurance are paid out worldwide, but a permanent stay abroad may affect your entitlement and the amount of your pension.

Temporary stay abroad

If your stay abroad is only temporary, your centre of life is still in Germany. In this case your German pension will continue to be paid unchanged.

However, if you live abroad permanently this might negatively affect your pension.

Restrictions on pension payments abroad

Irrespective of your nationality there are restrictions on the payment of pensions during a permanent stay abroad if your pension includes

- periods under the Foreign Pensions Act (Fremdrentengesetz) which, for example, were credited to displaced persons or Aussiedler for their periods in the Eastern European regions of origin and/or
- contributions from former German territories such as Silesia or East Prussia until the end of the Second World War.

In this case your pension can be reduced or, if applicable, not be paid at all. This restriction applies to anyone, and thus also to Germans.

In addition, there may be restrictions if you receive a pension for a full reduction in earning capacity due to the closed German part-time employment market. Your pension may be discontinued if you move abroad.

Our advice:

You are obliged to inform us if you permanently move abroad. To ensure that your pension is not reduced or even discontinued we recommend that you contact your pension insurance institution in good time to find out about possible restrictions. You can check with your health insurance company in advance how you will continue to be covered by health insurance.

How do I get my pension?

Your German pension is generally paid to an account of your choice at the end of the respective month. If you have an account outside Germany you may incur bank charges when the pension is transferred. Unfortunately, we cannot reimburse you for these costs or for any exchange rate fluctuations.

Please note:

Please inform the Renten Service, your paying office, in good time, i.e. at least three months before you move abroad. Even if the amount of your pension does not change, the change in payment will take some time. They will need your insurance number, the date of your move, your new address and your new payment details.

You will find more information at www.rentenservice.de.

When and where do you claim your pension?

You have to claim your pensions from the German state pension scheme. This chapter will tell you where you can file your pension claim and which time limits you should be aware of if you wish your pension payments to commence in time.

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

Example:

On 10 September 2019, Ruth N. turns 65 plus eight months old. From this point in time she has fulfilled all requirements. Her pension starts on 1 October 2019.

To enable us to pay your pension in time you need to file your claim in good time.

If you file your claim first three months after the event insured against has occurred your pension payments will first begin in the month in which you filed your claim.

Example:

Ruth N. does not submit her pension application until April 2020. Since she already qualified for the pension (by reaching the age of 65 plus eight months) more than three months ago her pension does not start until 1 April 2020.

You should always file your claim in time to prevent losing any pension rights.

This rule does not apply to reduced earning capacity pensions and survivor's pensions. A reduced earning capacity pension paid on a fixed-term basis will first be paid from the seventh calendar month after the reduction in earning capacity occurred. If the claim is filed later than seven calendar months the pension will begin in the month in which you filed your claim. A survivor's pension will also be paid retroactively up to twelve calendar months before the month in which you filed your pension claim.

Please note:

As a rule, your pension will be paid at the end of the month in which your pension payments are due to begin.

Where can I file my pension claim?

If you file your pension claim in Germany or Israel it applies also in the other state provided that you have acquired insurance periods there. The date of your claim is binding in both states. If you file your claim for an Israeli pension in Israel this claim is also deemed a claim for a German pension on the same date.

If you reside in Germany please file your claim with a Deutsche Rentenversicherung office. If you reside in Israel please file your claim with the Israeli National Insurance Institute. If you do not reside in either state please file your claim with the pension insurance institution of the state under which scheme you paid your last contribution.

You will find the addresses on page 49.

Please note:

It's sufficient if you just file one pension application. Please state in your pension application that you were also insured in the other country. This way, the German and Israeli pension insurance offices can inform each other and check your German and Israeli pension entitlements.

Your Health and nursing care insurance as a pensioner

If you are a pensioner you are probably interested in finding out more about health insurance coverage. There are different options with regard to the compulsory state health insurance scheme and paying voluntary contributions or contributions to a private health insurance carrier.

Residents of Germany

If you reside in Germany and are in receipt of a German pension you are compulsorily insured under the German health insurance scheme for pensioners if you have paid (compulsory) contributions to the German state health insurance scheme for a certain time.

Please note that contributions to an Israeli health insurance fund cannot be taken into account with regard to the required insurance period.

If you are a pensioner and liable to pay contributions to the state health insurance scheme you are also compulsorily insured under the German state nursing care insurance scheme. You will have to pay health insurance and nursing care insurance contributions. They will be withheld from your German pension payments and forwarded to your health insurance fund.

If you are not liable to pay contributions to the German state health insurance scheme you may apply

for a subsidy towards your contributions to your health and nursing care insurance provided that

- you pay voluntary contributions to the German state health insurance scheme or
- are member for a private health insurance carrier which is subject to supervision by Germany or a Member State of the European Economic Area.

Our advice:

Please read our brochure: 'Rentner und ihre Krankenversicherung'.

Residents of Israel

If you are a resident of Israel you will not be able to be compulsory insured under the German health and nursing care insurance scheme. You are not longer covered under the scheme if you move from Germany to Israel. However, if you are a pensioner and move from Israel to Germany you might be covered under the German health and nursing care insurance scheme if you fulfill the necessary requirements.

If you are a resident of Israel you are not allowed to pay voluntary contributions to the German state health insurance scheme. As a rule, you will neither receive an allowance towards your contributions to a state or private health insurance fund nor towards your nursing care contributions.

An exception may be made under the Agreement for Germans, Israelis, refugees, stateless persons and survivors of the aforementioned persons. These persons may, upon application, receive a subsidy towards their health insurance with a private health insurance carrier if the latter is subject to German supervision or the supervision of a state applying European law. A subsidy towards nursing care insurance contributions is not possible.

Your contacts in Germany and Israel

Your enquires and claims regarding the German-Israeli Social Security Agreement will be processed at different German pension offices.

In Germany, the following pension offices are responsible with reference to all enquiries and claims regarding Israel

- Deutsche Rentenversicherung Rheinland,
- Deutsche Rentenversicherung Bund, and
- Deutsche Rentenversicherung Knappschaft-Bahn-See.

If you have paid your last German contribution to one of the regional pension offices (formerly Landesversicherungsanstalten) the following pension offices will be responsible:

Deutsche Rentenversicherung Rheinland
40194 Düsseldorf

Phone 0049 211 937-0

Fax 0049 211 937-3096

Email post@drv-rheinland.de

Internet www.deutsche-rentenversicherung-rheinland.de

If you have paid your last German contribution to Deutsche Rentenversicherung Bund (formerly Bundesversicherungsanstalt für Angestellte) please contact:

Deutsche Rentenversicherung Bund
10704 Berlin
Phone 0049 30 865-0
Fax 0049 30-865-27240
Email meinefrage@drv-bund.de
Internet www.deutsche-rentenversicherung-bund.de

If you have paid at least one contribution to Deutsche Rentenversicherung Knappschaft-Bahn-See (formerly Bundesknappschaft, Bahnversicherungsanstalt, and Seekasse) at any time your responsible pension office is:

Deutsche Rentenversicherung Knappschaft-Bahn-See
Hauptverwaltung Bochum
44781 Bochum
Phone 0049 234 304-0
Fax 0049 234 304-53050
Email rentenversicherung@kbs.de
Internet www.kbs.de

If you have any questions regarding the conclusion of an exception agreement, please contact

GKV-Spitzenverband
Deutsche Verbindungsstelle Krankenversicherung-
Ausland (DVKA)
Pennefeldsweg 12c
53117 Bonn
Phone 0049 228 9530-0
Fax 0049 228 9530-600
Email post@dvka.de
Internet www.dvka.de

In Israel your responsible pension office is the National Insurance Institute in Jerusalem:

National Insurance Institutel
Headquarter
13, Weizman Blvd.
Jerusalem
91909 ISRAEL
Internet www.btl.gov.il

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 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. 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.

Using our online services

You can also communicate securely with us via computer, tablet, or smartphone. You can update your insurance periods or submit applications online. To identify yourself, you can use the online identification function of your identity card, your personal access code or your subsequent signature.

Personal appointments

You will find your nearest Auskunft- 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.

Insurance consultants and senior advisors to the insured

Also our voluntary insurance consultants and senior advisors to the insured are 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

We are only able to offer consulting services in languages other than German at our International Consulting Events. You will find the respective dates in the internet.

Our partners

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

The German pension offices

Deutsche Rentenversicherung Baden-Württemberg	Gartenstraße 105 76135 Karlsruhe Phone 0049 721 825-0
Deutsche Rentenversicherung Bayern-Süd	Am Alten Viehmarkt 2 84028 Landshut Phone 0049 871 81-0
Deutsche Rentenversicherung Berlin-Brandenburg	Bertha-von-Suttner-Straße 1 15236 Frankfurt/Oder Phone 0049 335 551-0
Deutsche Rentenversicherung Braunschweig-Hannover	Lange Weihe 6 30880 Laatzen Phone 0049 511 829-0
Deutsche Rentenversicherung Hessen	Städelstraße 28 60596 Frankfurt/Main Phone 0049 69 6052-0
Deutsche Rentenversicherung Mitteldeutschland	Georg-Schumann-Straße 146 04159 Leipzig Phone 0049 341 550-55
Deutsche Rentenversicherung Nord	Ziegelstraße 150 23556 Lübeck Phone 0049 451 485-0
Deutsche Rentenversicherung Nordbayern	Wittelsbacherring 11 95444 Bayreuth Phone 0049 921 607-0
Deutsche Rentenversicherung Oldenburg-Bremen	Huntestraße 11 26135 Oldenburg Phone 0049 441 927-0

Deutsche Rentenversicherung Rheinland	Königsallee 71 40215 Düsseldorf Phone 0049 211 937-0
Deutsche Rentenversicherung Rheinland-Pfalz	Eichendorffstraße 4-6 67346 Speyer Phone 0049 6232 17-0
Deutsche Rentenversicherung Saarland	Martin-Luther-Straße 2-4 66111 Saarbrücken Phone 0049 681 3093-0
Deutsche Rentenversicherung Schwaben	Dieselstraße 9 86154 Augsburg Phone 0049 821 500-0
Deutsche Rentenversicherung Westfalen	Gartenstraße 194 48147 Münster Phone 0049 251 238-0
Deutsche Rentenversicherung Bund	Ruhrstraße 2 10709 Berlin Phone 0049 30 865-0
Deutsche Rentenversicherung Knappschaft-Bahn-See	Pieperstraße 14-28 44789 Bochum Phone 0049 234 304-0

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Statutory pension insurance is the most important building block for old-age security.

Deutsche Rentenversicherung is your competent partner in matters of old-age provision. They take care of more than 54 million insured and almost 21 million pensioners.

This brochure is part of our comprehensive range of counseling services.

Information. Advice. Assistance.
Deutsche Rentenversicherung