

Working in Germany and Canada

- **The pensions you can receive in both countries**
- **Pension payment – also abroad**
- **Your contacts**

Working without limitations

have you worked in Canada before or are you intending to move to Canada? Are you a Canadian citizen working in Germany now?

Perhaps you are wondering how your work in different countries will affect your future pension entitlements given the differences between the different social security systems in Canada and Germany.

Although there are differences we can reassure you. Germany and Canada have concluded an agreement to absorb possible disadvantages for you.

This brochure provides information about the details of the social security agreement between Germany and Canada, its effects on German law and the rights and entitlements you have in Canada.

Please feel free to contact us at any time if you have further questions.

This brochure was prepared with great care. Nevertheless, we cannot assume liability for the correctness of the information with regard to foreign law. Please contact the competent authority to receive binding information on a point of law.

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One country – two contracts

Canada is divided into ten provinces and three territories. Each province is governed by a provincial government which can pass its own laws especially in the field of social matter. Quebec is the only province which administers their own pension insurance plan.

On November 14, 1985, Germany and Canada concluded a social security agreement which came into force on April 1, 1988. Since April 1, 2014, also a social security agreement with the province of Quebec has been in force. This agreement of April 20, 2010 has replaced the earlier agreement of May 14, 1987.

The agreement covers every person who has been insured under the German or Canadian pension insurance at any time. The agreement with Quebec covers people who live in Quebec or who have paid contributions to Quebec's pension insurance. Some regulations of the agreements only apply to German and Canadian citizens as well as to refugees and stateless persons. Both agreements also cover surviving dependents who derive benefits from these persons i.e. people who can receive survivor's pensions.

Please note:

Since both agreements are very similar this brochure will focus on the agreement with Canada. We will draw your attention to special characteristics of the agreement with Quebec.

The agreement refers to the statutory pension insurance in Germany and to the Canadian national pension plan 'Old Age Security – OAS' and the contribution-related plan 'Canada Pension Plan.' The agreement includes Quebec's own contribution-related plan 'Régime de rentes du Québec/Quebec Pension Plan.' Since April 1, 2014 the agreement has also included the accident insurance schemes.

Germany and Canada started negotiations on a new Social Security Agreement in 2016. Those negotiations could not be finalised. It remains to be seen whether this will succeed in the future. In any case, a new Agreement would require approval through the elected representatives in both countries, in Germany by the German parliament (Bundestag) and the Federal Council (Bundesrat). The main features of the existing Agreement are also likely to be reflected in a new Agreement. Therefore, significant content-related changes are not to be expected.

Our advice:

The Federal Ministry of Labour and Social Affairs provides information on the current agreements under www.bmas.de „Europa und die Welt > International > Sozialversicherungsabkommen“.

How am I insured?

Under the agreement, as a rule, you are covered by the law of the country in which you work.

If you work in Germany German law applies. If you work in Canada, compulsory insurance is subject to Canadian law. However, there are exceptions.

Posting

If you are working for your German employer for a limited period in Canada, i.e. you have been posted by your employer compulsory insurance during the first 60 calendar months is subject to the German legal provisions. You will continue to be covered by the German pension insurance.

This also applies to self-employed persons.

Your period of work abroad is regarded as posting if, for example, you continue to be integrated into the company of your employer who sends you to work abroad, you are still subject to your German employer's directions, and while working abroad you receive your total salary from your German employer.

When you or your employer apply for a certificate of posting it will be checked whether the requirements for posting have been met. The certificate proves to the Canadian authorities that you are still subject to German law.

The Certificate of Posting for Canada is the 'CAN 1,' for Quebec the 'QU/DE 101.'

The responsible authority in Germany is the statutory health insurance fund to which your pension insurance contributions are paid (collection agency). If you have not paid any contributions yet your contact is Deutsche Rentenversicherung Bund.

You will find the address on page 52.

Our advice:

You can find the application forms for a Certificate of Posting for Canada and Quebec on the Internet at www.dvka.de under 'Arbeitgeber & Erwerbstätige.'

If the duration of your posting is extended to more than those 60 months, or if it is clear from the beginning that it will last more than five years, then the Canadian provisions will apply from the 61st month, or from the beginning of the employment.

Agreement of exemption

If you have not met the requirements for posting the competent authorities in Germany and Canada can agree to deviate from the provisions on the applicable legislation. This is known as agreement of exemption. Such an agreement may also be made if your period of posting is longer than 60 calendar months and you would have been subject to the Canadian legislation with effect from the 61st calendar month.

You have to file the application together with your employer. In Germany, your contact is GKV-Spitzenverband Deutsche Verbindungsstelle Krankenversicherung – Ausland – (DVKA).

You will find the addresses of DVKA and the competent authorities in Canada from page 53.

You will find application forms with the required declarations by the employee for Canada and Quebec at www.dvka.de under 'Arbeitgeber & Erwerbstätige.'

Please note:

If you are still obliged to pay compulsory contributions in Germany while being employed in Canada this compulsory insurance also applies to your unemployment insurance and in Quebec also to your accident insurance. Due to the German regulations you may also be subject to compulsory insurance with regard to other branches of the German social insurance (for example, health or nursing insurance). The health insurance fund to which your employer pays social insurance contributions will decide whether or not this is the case.

Please understand that this brochure can only provide an overview of the agreement. If you have further questions (e.g. regarding civil service employees or employees on a vessel under the Canadian flag) please contact your pension office in Germany or Canada. You will find the addresses in the chapter 'Your contacts' from page 51.

Our advice:

On the DVKA website www.dvka.de under 'Arbeiten im Ausland' you will find more information about posting and agreements of exception while being employed in Canada/Quebec.

Compulsory insurance upon application

If your temporary employment in Canada is not subject to compulsory insurance under German law, for example, because you are not posted, you may file an application to be compulsorily insured under the German statutory pension insurance. As a rule, your employer must file the application within three months. Your employer then pays the contributions for you. You can also agree with your employer that you pay a portion of the contributions.

This is possible for German and Canadian citizens as well as citizens of a Member State of the European Union, Iceland, Liechtenstein, Norway, and Switzerland.

Please note:

It may be that you are compulsorily insured in Canada in addition to your compulsory insurance upon application in Germany. Consequently, this can lead to double contributions for you or your employer respectively. In this case please consult your German pension office. You will find the addresses on pages 51 and 52.

Paying voluntary contributions in Germany

By paying voluntary contributions you may increase your German pension, get a pension entitlement you may not otherwise receive, or close gaps in your insurance record.

If you reside in Germany and are not liable to pay social security contributions in Germany you may still pay voluntary contributions to the German state pension insurance fund independent of your nationality. The 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.

Our advice:

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

This brochure is only available in German.

Independent of their nationality and their place of residence anybody can pay voluntary contributions under the German pension insurance provided that he/she has paid at least one voluntary contribution before October 19, 1972.

If you are a Canadian citizen and reside in a Member State of the European Union you may pay voluntary contributions if you have already paid one contribution to German pension insurance fund.

If you are a Canadian and reside in Canada or outside the European Union you may pay voluntary contributions if you have already paid 60 months' contributions to the German state pension insurance.

The provisions may be applied to stateless persons and refugees. Please seek advice.

Voluntary contributions: Your advantages

You can use voluntary contributions to complete the minimum insurance period for a German pension. Under certain circumstances, you may also maintain your coverage for a pension for a complete or partial reduction of your earning capacity.

Our advice:

In these cases it may be important that the period from January 1, 1984 up to date is fully covered by periods for which pension entitlements have been secured. If you opt out of the statutory German pension insurance but wish to continue to be entitled to one of these pensions you should contact us for advice in good time.

You may choose the amount and 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 the current contribution rates in the Internet at www.deutsche-rentenversicherung.de.

You can only pay voluntary contributions for the respective current calendar year until March 31 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 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 payments from abroad please use only euro amounts in order to prevent differences in exchange rates.

Your contacts

If you wish to apply for the right to pay voluntary contributions please contact the German pension office which administers your insurance account or was the last office to administer it.

If you reside in Germany and you have not paid any contributions under German statutory pension insurance you can file your application with any insurance office.

Unsure which office is your responsible pension office? Just ask us. Within Germany you can call our toll-free service hotline or use our e-mail address from all over the world.

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

Refund of German contributions

If you have only worked and paid contributions in Germany for a short period of time and are leaving you may wish to have your German contributions refunded. This chapter tells you if this is possible. However, this is not always the best course of action.

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.

Please see page 10
to find out
whether you are eligible
for voluntary
insurance.

A waiting period of at least 24 calendar months must be completed. You must neither have become liable to pay compulsory contributions in the meantime.

Insurance liability in a Member State of the European Union or in a country with which Germany has concluded a social security agreement or in Bosnia-Herzegovina, Kosovo, Northern Macedonia, Montenegro, Serbia or Turkey can be regarded as equivalent to the liability to be insured in Germany. This means that contributions cannot be refunded. Please see advice.

Our advice:

The chapter 'Paying voluntary contributions in Germany' will tell you whether you may pay voluntary contributions in Germany. In this context it is not relevant whether you actually wish to do so.

If you have reached regular pension age and 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. In this case your contributions will be refunded without having to wait 24 calendar months.

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

Our advice:

Also insurance periods in Canada/Quebec will be counted towards the five years. Periods for which you did not pay any contributions (e.g. child-raising periods) will also be taken into account. It is possible that including such periods entitles you to a German pension after all.

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 Canada/Quebec will be taken into account.

German contributions may not be refunded if you are already in receipt of a foreign pension and this pension can only be paid because German and foreign contributions have been added.

Please note:

Your contributions may not be refunded if you have already received either benefits in kind or in cash based on those contributions, for example medical rehabilitation benefits. Contributions which you have paid after having received such benefits may be refunded.

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

Our advice:

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

Your contributions will only be refunded upon application. You can file your application without any formal requirements with any German insurance office, or with a German embassy, or your local German consulate. Since you are allowed to file your application in your native language you neither need to engage an agent nor a representative nor 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. Only half of their voluntary contributions and half of the contributions for a self-employed occupation will be refunded. You cannot be refunded any contributions you did not pay yourself, e.g. credits for raising children. No interest is paid on the contributions.

German citizens

As a German citizen you can first have your German contributions refunded if you have reached regular pension age and have paid less than 60 contributions. This includes your Canadian periods of insurance.

Can I receive rehabilitation benefits?

The German pension insurance fund 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 Canadian contribution periods may be taken into account in order to meet the minimum insurance period.

Please note:

If you reside outside Germany you must be compulsorily insured under the German pension insurance when you file your application. Moreover, you cannot receive rehabilitation benefits if you reside in Canada.

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.'

Retirement – the advantages of the agreement

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

Under the agreement your German and Canadian periods of insurance can be totalized. For example, your Canadian periods of insurance may be counted towards the minimum insurance period for a German state pension for which you do not have enough German periods of insurance. So you may be able to satisfy the requirements after all.

Two pension entitlements

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

If you have met the eligibility requirements in both states you will receive both a pension from Germany and from Canada. If you have (at first) only met the requirements of one of the contracting states you only receive a pension from that state. In Canada there are pensions based on periods of residence as well as pensions based on contributions so that, under certain circumstances, you might get up to three pensions including your German pension.

Please also read the chapter beginning on page 35. Calculation of the pension.

Although your German and Canadian periods of insurance are totalized your German pension is only calculated with your German periods of insurance. The Canadian pension is only calculated with your periods of insurance in Canada.

You will find more information about the calculation of pensions in our free brochure 'Rente: So wird sie berechnet.'

German pensions – the basic requirements

To receive a German pension you have to satisfy certain requirements. These include having reached a certain age and fulfilling a prescribed minimum insurance period (qualifying period).

In order to receive a German pension you must have made contributions for a certain period of time, or have periods creditable for pension insurance purposes. Depending on the type of pension this minimum insurance period – also known as qualifying period – may be 5, 35, or 45 years.

There is also a period of 20 years of insurance which is relevant for insured persons whose earning capacity was fully reduced before they have met the general qualifying period.

There is also a qualifying period of 25 years for pension from the Miner's Pension Insurance. You will find more information on page 34.

The following German periods will counted towards the waiting period of 5 and 15 years:

- ✗ contribution periods (compulsory and voluntary contributions),
- ✗ substitute periods (e.g. periods of political persecution in the GDR),
- ✗ waiting months for a pension rights adjustment or a pension splitting, and
- ✗ waiting months for supplements for a marginal insurance-exempted part-time employment (known as Minijobs).

You will find more information about the German periods in the brochure 'Rente: Jeder Monat zählt.'

For the qualifying period of 35 years also creditable periods and consideration periods will be taken into account. Accounted periods are e.g. periods during which you were sick, pregnant or unemployed. Also periods of school and university education may be accounted periods. Consideration periods are child raising periods and or nursing periods before March 1995.

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

- ✗ compulsory contribution periods for an insured employment or activity
- ✗ substitute qualifying period (e.g. periods of political persecution in the German Democratic Republic),
- ✗ periods from an adjustment of pension rights or pension splitting as well as
- ✗ periods from bonuses for marginal part-time employment
- ✗ consideration periods
- ✗ voluntary contributions if at least 18 years of obligatory contributions from an insurable employment or self-employment are concerned as well as
- ✗ periods regarding unemployment benefit as a result of bankruptcy or cessation of business and regarding sickness benefits and transitional payments.

You will find more information about the German periods in the brochure 'Rente: Jeder Monat zählt.'

Qualifying periods from pension rights adjustments or pension splittings, periods of receipt of unemployment benefit II or unemployment assistance cannot be considered. In the last two years before the start of your pension periods of receipt of unemployment benefits will only be considered if the unemployment was due to a bankruptcy or because your employer had completely given up his/her enterprise.

Voluntary contributions which were paid in the last two years before the German pension started for periods of time which were already covered by creditable periods because of unemployment can neither be considered.

Our advice:

Your personal pension information which you will receive every three years after you have turned 55 will tell you which qualifying periods you have already met.

Special requirements pursuant to insurance law

For some German pensions you must also have paid sufficient compulsory contributions for an insurable employment or self-employment in addition to having met the minimum insurance period. For reduced earning capacity pensions this is three years of compulsory contributions within the last five years.

Please also read the chapter 'The right German pension for you.'

If you have not been able to cover certain months within the prescribed period through no fault of your own (for example, because of pregnancy or sickness) the 'basic' period is retroactively extended by the corresponding number of months so that further compulsory contributions can be considered

Consideration of Canadian periods of insurance

Due to the agreement with Canada and the agreement with Quebec you can also use your insurance periods in Canada and Quebec to meet the requirements for a German pension. However, each month can only be taken into account once if you have periods in both countries which cover the same period.

The following periods will be taken into account as compulsory contributions towards the German state pension scheme for an employment or an occupation when examining your entitlement to German pension benefits:

- Contribution periods under the Canada Pension Plan (CPP), and
- Contribution periods under the Quebec Pension Plan (QPP) including split pension rights in the course of divorce proceedings in Quebec as well as
- Periods of residence under the Canadian Old Age Security program completed before January 1, 1966, but only in case of regular employment or self-employment at the same time (adequate proof required).

The French name of the pension insurance institution in Quebec is: Régime de rentes du Québec. Please also read the chapter 'Benefits from the Canadian pension insurance.'

The following periods may also count towards the German qualifying period:

- Old Age Security (OAS) residence periods, regardless of the abovementioned conditions concerning time limit or (self-)employment,
- Periods of receipt of disability benefits from the Canadian pension insurance or invalidity benefits from the Quebec pension insurance and
- Split Canadian pension rights in the course of divorce proceedings in Canada,

provided that German pension legislation does not require compulsory contributions for (self-)employment.

As a rule, you have OAS residence periods if you have legally resided in Canada with the intention to permanently reside there. The Canadian pension office will first check whether you have Canadian residence periods after they have received a pension claim.

Our advice:

For the verification of your residence periods please keep all proof of your residence in Canada until you have reached pension age and contact the Canadian pension office in good time after you have turned 64. Travel and work documents like visas, passports with entry and exit stamps, airline tickets, job contracts, wage/salary and tax records will be accepted as proof.

The right German pension for you

The German state pension insurance pays pensions for a reduction in earning capacity, old-age pensions and widow's, widower's and survivor's pensions. This chapter tells you under which circumstances you can claim one of these pensions.

The chapter 'Retirement – the advantages of the agreement' beginning on page 21 will tell you how you can meet certain requirements for a German pension even with Canadian insurance periods. Now we will inform you about the pensions you can receive from the German pension state pension insurance.

Our advice:

If you would like to know for which German pensions you have already fulfilled the requirements apply for a pension information at your German pension office. This pension information will contain all the information you need.

Reduced earning capacity pension

You can receive get this pension if

- ✗ your earning capacity is reduced due to illness or disability,
- ✗ you have completed the five-year qualifying period or have completed it earlier (for example due to an industrial in accordance with German law), and

- ✂ have paid compulsory contributions for three years for an insurable employment or occupation in the last five years before the reduction in earning capacity occurred, or
- ✂ have fulfilled the qualifying period of five years before January 1, 1984 and every month from January 1, 1984 until the date of the entitling to the benefit is covered with periods for which pension entitlements have been secured.

Your pension office will consult medical documents to assess if your earning capacity is partially or completely reduced. You receive a pension for a complete reduction of earning capacity if you can work no more than three hours a day in an available job. If you can work from three to no more than six hours a day, you receive a pension for a partial reduction of earning capacity.

You initially receive a pension for a reduction in earning capacity for a limited period of no more than three years. However, the period can be extended if the health limitations continue to exist.

Our advice:

You will find more information in our free brochure 'Erwerbsminderungsrente: Das Netz für alle Fälle.' There you will also find special information for disabled people.

Regular old-age pension

You receive regular old-age pension if you

- ✂ have met the general qualifying period of five years, and
- ✂ have reached regular pension age.

If you were born in or after 1947 pension age is gradually being raised. This results in a regular pension age of 67 for insured with the year of birth 1964. You cannot draw this pension earlier. As a recipient of regular old-age pension you are permitted to earn without limits and are not subject to deductions.

Increase of the regular pension age to 67

Insured Year of birth	Increase to the age of years	and months
1955	65	9
1956	65	10
1957	65	11
1958	66	0
1959	66	2
1960	66	4
1961	66	6
1962	66	8
1963	66	10
1964	67	0

You will find further information about all types of old-age pension in our brochure 'Die richtige Altersrente für Sie.'

There may exemptions from the raised pension age for recipients of regular old-age pension, old-age pension for the long-term insured and for severely disabled persons because of the protection of confidence regulations. These apply to persons who have already agreed to work under the old-age part-time work programme or who have received early retirement payments for laid-off miners.

Please ask the staff of your pension office. They will be happy to help you.

Old-age pension for the especially long-term insured

You can receive old-age pension this type of old-age pension if you have

- ✗ completed the qualifying period of 45 years, and
- ✗ reached regular pension age.

For persons born in 1953 and later the pension age increases gradually from 63 years to 65 years. This results in a regular pension age of 65 years for those born in 1964 or later.

Increase of the age-threshold

Insured Year of birth	Increase to the age of years	and months
1955	63	6
1956	63	8
1957	63	10
1958	64	0
1959	64	2
1960	64	4
1961	64	6
1962	64	8
1963	64	10
1964	65	0

Old-age pension for the long-term insured

You can receive old-age pension this type of old-age pension if you have

- ✗ completed the qualifying period of 35 years, and
- ✗ reached regular pension age.

If you were born in 1949 or later the age-threshold for receiving this pension without reductions will be gradually raised from 65 to 67 years. For those born in 1964 or later regular pension age will be 67 years. You may draw this pension earlier ie from the age of 63. However, in this case your pension will be permanently reduced by up to 14.4 per cent.

Increase of the age threshold

Insured Year of birth	Increase to the age of years	and months	reduction in percent at 63 years, for example
1955	65	9	9.9
1956	65	10	10.2
1957	65	11	10.5
1958	66	0	10.8
1959	66	2	11.4
1960	66	4	12.0
1961	66	6	12.6
1962	66	8	13.2
1963	66	10	13.8
1964	67	0	14.4

Old-age pension for severely disabled people

You can receive old-age pension for severely disabled people if you

- ✗ have completed the qualifying period of 35 years,
- ✗ are severely disabled when the pension payments start
- ✗ have reached pension age.

As a severely disabled person your degree of disability must be at least 50 per cent and recognized by the German Versorgungsamt office.

A severe disability under Canadian law is not regarded as equal.

Our advice:

Due to the Agreement with Canada and the agreement with Canada your severe disability under German law can also be recognized there. In this case Versorgungsamt Bremen (www.avib.bremen.de) is the relevant office. Your pension office will be happy to inform which other Versorgungsamt office is responsible for you if you reside in other countries. It is not possible to be recognized as severely disabled if you reside outside the Member States of the European Union, Iceland, Liechtenstein, Norway, or Switzerland as well as the countries with which Germany has concluded a social security agreement.

For those born in 1952 or later regular pension age is gradually raised from 63 to 65 years. For those born in 1964 or later the age-threshold will be 65 years. You may draw this pension earlier. However, in this case your pension will be permanently reduced by up to 10.8 per cent. Also, the age from which you will be able to claim this pension earlier will be gradually raised from 60 to 62 years.

Increase of the regular pension age to

pension Year of birth	Increase to the age of		earliest possible start of	
	years	and months	reduced by 10.8 per cent years	and months
1957	63	11	60	11
1958	64	0	61	0
1959	64	2	61	2
1960	64	4	61	4
1961	64	6	61	6
1962	64	8	61	8
1963	64	10	61	10
1964	65	0	62	0

Early and deferred start of pension payments

You may draw your old-age pension for long-term insured people and for severely disabled people earlier. In this case your pension will be reduced by 0.3 per cent for each month it is drawn earlier. This means that your pension will be reduced by 3.6 per cent (12 x 0.3 per cent) if you decide to draw your pension already one year before having reached regular pension age. This reduction will be permanent also after you have reached regular pension age. Any survivor's pension based on the pension drawn earlier will be reduced accordingly.

You can compensate for this reduction by paying additional contributions after having turned 50 years of age. Please consult your pension office in good time so that you know when you can draw your pension and the amount by which it will be reduced.

If you have met the requirements for regular old-age pension but defer receipt of your pension it will increase by 0.5 per cent for each month. For example, if you decide to draw your pension one year after having reached regular pension age it will increase by 6 per cent (12 x 0.5 per cent). Also a later survivor's pension will increase accordingly.

Pension for widows and widowers

You can receive widow's or widower's pension after the death of your spouse if your deceased spouse has received a pension until his/her death or completed the qualifying period of five years, or has completed the qualifying periods in advance (for example, due to an industrial accident). Moreover, the surviving spouse must not have remarried.

Please note:

If you live in a registered life partnership with your same-sex partner in accordance with German law this is recognised as equivalent to a marriage. This also applies after October 1, 2017 when life partnerships can no longer be registered because since that date also same-sex partners are allowed to marry.

Also marriages between same-sex partners entered into in Canada can be taken into account.

In order to receive a pension you must have been married for at least one year at the time of death. This minimum period does not apply if you got married before January 1, 2002 or the marriage was not concluded due to financial necessity (for example, if the spouse died in an accident).

Widow's or widower's pensions can be paid as minor or large pension. In order to receive a large pension, the surviving spouse must

- ✗ be at least 45 years old (gradual increase to 47 years for deaths from 2012 to 2029) or
- ✗ have a reduction in earning capacity or
- ✗ raise his/her own child or a child of the deceased spouse and the child is under the age of 18, or
- ✗ take care of his/her own child or a child of the deceased spouse in his/her household who is unable to take care of himself/herself due to physical, mental or psychological disability.

Increase of the age-threshold

Year of death	Increase to the age of years	and months
2021	45	10
2022	45	11
2023	46	0
2024	46	2
2025	46	4
2026	46	6
2027	46	8
2028	46	10
2029	47	0

If you do not meet any of these requirements you will receive minor widow's or widower's pension. It will be paid up to 24 calendar months after the death of the insured person and is 25 percent of the insured person's pension.

The large widow's or widower's pension will be paid infinitely. It amounts to 55 percent of the contributor's pension. If you got married before January 1, 2002 and you or your spouse were born before January 2, 1962 your widow's or widower's pension will amount to 60 per cent of the contributor's pension and also the minor widow's or widower's pension will be paid infinitely.

If a pension splitting has been carried through the surviving spouse is not entitled to receive widow's or widower's pension.

If you remarry your pension is terminated. You might receive a settlement upon application.

Detailed information can be found in the brochure 'Hinterbliebenenrente – Hilfe in schweren Zeiten.'

Orphan's pension

Children can receive orphan's pension after the death of a parent if the deceased received a pension until his/her death or completed the qualifying period of five years or this period was completed in advance (for example, due to an industrial accident).

Natural and adopted children of the deceased person as well as stepchildren, foster children, grandchildren and siblings who were primarily supported by the deceased may receive orphan's pension. Orphan's pensions will be paid up to the age of 18. The pension can be paid up to the age of 27 if he/she

- is in education or training or
- is taking a gap year to do a voluntary work in the social or environmental sector, or voluntary military service or
- is disabled and cannot take care of himself/herself.

Our advice:

Voluntary service includes, among others, the EU voluntary service 'Erasmus +', the International Youth Volunteer Service and 'weltwärts' a voluntary service in the field of development policy.

Other pensions due to death

If you were divorced after June 30, 1977 and your former spouse died, you can receive child-raising pension. This will be based on your own insurance periods if you are raising a child. The same applies to registered life partnerships.

You can receive widow's or widower's pension after the last but one spouse if you remarried or entered into a registered life partnership after the death of your former spouse and the new marriage/partnership has been dissolved (e.g. due to death).

If you were divorced before July 1, 1977 you can receive widow's or widower's pension for divorced spouse can be paid under certain conditions.

You will find details regarding these pensions in the brochure ‚Hinterbliebenenrente: Hilfe in schweren Zeiten.‘

Pension and income

If you receive income in addition to a reduced earning capacity or old-age pension before you have reached regular pension age your income may not exceed a certain limit for additional income. This applies to both remuneration and earned income in Germany and abroad. If you exceed this additional income ceiling your pension will be paid as a partial pension or not at all.

A widow's or widower's income may also negatively affect their pension on account of death.

Please note:

More detailed information can be found in our brochure:

‚Altersrentner/Erwerbsminderungsrentner/Hinterbliebener: So viel können Sie hinzuverdienen.‘
Please contact your pension office. They will be happy to help you.

Basic pension supplement

As of January 1, 2021, a new social compensation component was introduced into the pension calculation - the basic pension supplement, also called basic pension. The supplement will provide better old-age provision for people with below-average incomes or with periods of child-raising and/or care for dependents. This will not only be paid as part of new pensions, the approximately 26 million existing pensions will also be reviewed by December 31, 2022 to see whether they need to be increased by a basic pension supplement.

To receive a basic pension supplement, you must have acquired at least 33 years of so-called basic pension periods. The following are considered as such:

- > Periods of compulsory contribution payment resulting from employment or self-employment,
- > Periods of compulsory contribution payment for bringing up children and caring for dependents
- > Periods of receipt of benefits due to sickness or rehabilitation,
- > Child-raising periods that are taken into account and
- > Substitute periods (for example, periods of military service, captivity as prisoner of war or periods of political imprisonment in the GDR).

The following periods do not count as basic pension periods:

- > Periods of receipt of unemployment benefits I and II,

- > Periods of school education
- > Compensation periods, i. e. the fictitiously extended insurance history used to increase a disability pension or a pension due to death,
- > Periods of voluntary contribution payment,
- > Periods of marginal insurance-exempted part-time employment (“Minijob”), and
- > Periods of calendar months which have been calculated by means of division of pension rights in the course of divorce proceedings (“Versorgungsausgleich”) or pension splitting (“Rentensplitting”)

**For more information,
see our brochure
“Grundrente: Zuschlag zur Rente“.**

If you have acquired 35 years of basic pension periods, you will receive the full supplement. If you have acquired between 33 and 35 years, you will receive only a pro rata supplement. In addition, in order to receive a basic pension supplement, your income during the basic pension periods must have been between 30 and 80 per cent of the average earnings of all insured persons. Finally, we verify that you and your spouse or registered partner do not exceed certain income limits while receiving your pension.

Periods of contribution towards the Canada Pension Plan (CPP) and the Québec Pension Plan (QPP) count towards the completion of the minimum of 33 years of basic pension periods. In addition, the residence periods of the Canadian Old Age Security (OAS) acquired before January 1, 1966 are taken into account if employment or self-employment was actually pursued at the same time (adequate proof required).

However, the supplement itself is only calculated from periods acquired in Germany. This means, periods of low income acquired in Canada are not compensated by the supplement.

Old-age pension for miners: A special benefit

There are special old-age pensions available if you have worked in the mining industry. Due to the fact that mining employees are subject to special strains and risks there are special regulations under German law.

In addition to the pension from the statutory pension insurance you can receive the following pensions from the Miners' Pension Insurance:

- ✂ Pension for miners whose earning capacity in mining is reduced,
- ✂ Pension for miners upon completion of the age of 50,
- ✂ Old-age pension for miners who worked underground long-term,
- ✂ Compensation benefit from the Miners' Pension Insurance.

You will find more information in our brochure 'Bergleute und ihre Rente: So sind sie gesichert.'

Our advice:

For more information, please contact the Deutsche Rentenversicherung Knappschaft- Bahn- See. You will find the addresses in the chapter 'Your contacts' on page 51.

Benefits from the Canadian pension insurance

If you have lived or worked in Canada you may be eligible for old-age pension or invalidity pension. If you are a survivor of someone who worked in Canada, you may receive a survivor's pension. However, at this point we can only give you an overview of the Canadian benefits. Binding information is available in English and French from the Canadian authorities. You can find the addresses from page 54.

Canada's pension system is made up of two tiers. For Canadians or legal residents - intending to stay permanently in Canada - the tax-financed "Old Age Security" programme (OAS) is the basic retirement system.

In addition to the OAS a contributory earnings-related pension insurance system for employees/employers and self-employed persons – the Canada Pension Plan (CPP) – was established in 1966. The CPP provides retirement pensions, disability benefits, and pensions for surviving dependents. If you work in the province of Quebec you pay your contributions to Quebec Pension Plan – QPP (French: Régime de rentes du Québec).

The CPP programme mandates all employed Canadians who are 18 years and over to contribute a portion of their earnings. The employer and employee both pay half of the contributions, whereas self-employed persons pay their contribution alone.

The contributions are collected by the tax administration.

In order to raise the wage replacement ratio of the contributory pension system from 25 to 33 per cent in the long term, the contribution rate in the CPP will be gradually increased by two percentage points, from 9.9 to 11.9 per cent (in the QPP from 10.8 to 12.8 per cent), starting in 2019 and ending in 2023. In 2024 and 2025, a second income ceiling up to which contributions are levied will be introduced in two steps. This will initially be 7 and then 14 per cent higher than the previous first income ceiling. A contribution rate of 8 per cent will then apply to incomes between the first and second income ceiling.

OAS benefits

In Canada, anyone aged 65 years or older who has normally resided in Canada for at least 10 years after his/her 18th birthday, i.e. acquired residence periods, receives OAS benefits.

If you live outside Canada, for example in Germany you must have resided in Canada for at least 20 years after the age of 18 in order to be paid your OAS pension abroad.

Marginalie: To find out more about Canadian residence periods please also read the section 'Consideration of Canadian periods of insurance' in the chapter 'German pensions – the basic requirements.'

Please note:

In order to meet the 10 or 20 years respectively, your periods of insurance or residence in Germany will also be considered under the agreement. This does not result in a higher pension since under the agreement each contracting state pays benefits solely based on your periods acquired under that country's pension insurance scheme. You can prove periods of usual residency in Germany by presenting registration certificates (Meldebescheinigung). Your German pension office will inform the Canadian pension office (Service Canada) about your German periods of insurance.

In order to receive a full pension you must have resided in Canada for least 40 years after the age of 18. If you fulfil the minimum residence period to qualify for an OAS benefit (10 or 20 years respectively) but have less than 40 years of residence in Canada you can only receive a pro-rata pension.

The residence period is rounded down to the nearest full year

While receiving the old-age pension from the OAS, you may continue your working activity, but there are certain income limits. If exceeded, a part or all of the OAS retirement pension must be paid back.

The OAS old-age pension does not have to be claimed at the age of 65.

Up to the age 70, it can be deferred for up to 60 months. Each deferred month increases the pension by 0.6 per cent. This means that one year of pension deferral results in an increase of 7.2 per cent, five years in an increase of 36 per cent.

Our advice:

As a rule, OAS amounts are adjusted four times per year (January, April, July, and October). The adjusted amount is calculated using the Consumer Price Index (CPI). The CPI has been developed by Statistics Canada and is a rate of price change for goods and services.

Means-tested OAS benefits

If you receive OAS benefits you can apply for the following additional benefits if you are in need:

- ✂ a supplement to guarantee a minimum income (Guaranteed Income Supplement - GIS),
- ✂ an allowance (Allowance – ALW) for senior citizens between 60 and 64 years who are spouses or common-law partners of a recipient of OAS and who meet the residence requirements,
- ✂ an allowance for survivors (Allowance for the Survivor – ALWS) for senior citizens between 60 and 64 years who are widowed and meet the residence requirements.

In order to qualify for these benefits your income may not exceed a certain limit.

Please note:

You may only claim these additional benefits if you reside in Canada. If you leave Canada, the additional benefits will continue to be paid for a maximum of six months from the month after your departure.

CPP/QPP benefits

The Canadian pension insurance (Canada Pension Plan –CPP) and the pension insurance in Quebec (Québec Pension Plan –QPP) provide similar benefits. If you have worked in Quebec you have paid your contributions to the QPP and the QPP will pay your pension. If you have worked in another province you have contributed to the CPP and the CPP will pay your pension. If you have contributed to both plans, all contributions made to both plans will be taken into account. You will then receive a benefit based on your contributions to both the QPP and the CPP.

Retirement pension

You can receive retirement pension if you paid at least one contribution and you have reached the age of 65. You can already claim this pension when you turn 60. You do not have to stop your employment or occupation.

Please note:

For each month that you claim pension before your 65th birthday your pension will be reduced by 0.6 per cent. If you already draw your pension from the age of 60 the reduction will amount to 36 per cent. This reduction will be permanent. You will find more detailed information about pension reductions at www.servicecanada.gc.ca or for the QPP at www.rrq.gouv.pq.ca

If you draw your pension after your 65th birthday your monthly pension payment will be increased by 0.7 per cent for each month you delay (up to a maximum of 42 per cent at age 70). You will find more information also with regard to this matter at www.servicecanada.gc.ca and www.rrq.gouv.qc.ca.

The amount of your retirement pension depends on how much and how long you contributed to QPP and CPP before you claim your pension.

Up to eight years of low or no earnings in Canada will automatically be excluded from the calculation of average earnings which increases the CPP pension. Equally, periods of low or no earnings in Canada while raising children under the age of seven may be excluded from the calculation of average earnings. There are similar regulations in the QPP.

If you continue to work while receiving your retirement pension, your retirement pension will be increased by post-retirement benefits (PRB). You might be eligible if you

- are between 60 and 70 years of age,
- work and contribute to the CPP, and
- receive a retirement pension from the CPP or the QPP.

Both employer and employee have to make contributions. If you are self-employed you have to pay both portions of the contributions.

This way you can partly compensate for the reduction of your pension amount for drawing your pension earlier.

In Quebec you can receive a retirement pension supplement from the QPP for each year you work after you started receiving your retirement pension. You will find further information at: www.rrq.gouv.pq.ca/en/retraite/rrq/Pages/supplement_rente_retraite.aspx

Our advice:

A 'Statement of Contributions' is a record of your annual pensionable earnings and your contributions. You can ask your Canadian pension office to send you your Statement of contributions or obtain it online at www.servicecanada.gc.ca .

Disability Benefits

To qualify for a disability benefit you must

- ✘ have a disability according to the definitions of CPP,
- ✘ be under the age of 65,
- ✘ have paid contributions to the CPP
- ✘ have paid contributions for at least 4 years in the last 6 years before the reduction of earning capacity occurred or only 3 years if you were insured for a total of at least 25 years.

Under the agreement your German contribution periods may also be considered in order to meet the eligibility requirements.

According to CCP you are disabled if you have a physical or mental disability that is both severe and prolonged. Severe means that your disability regularly stops you from doing gainful work. Prolonged means that your disability is of indefinite in duration or is likely to result in death.

Under the German-Canadian double taxation agreement this tax amounts to 15 per cent for beneficiaries residing in Germany and who are in receipt of an old-age pension. The tax rate amounts to 25 per cent for survivor's pensions.

Under the QPP the minimum insurance period has been met if you have

- ✘ contributed for at least two years of the last three years in your contributory period or
- ✘ contributed for at least five years of the last ten years in your contributory period or
- ✘ contributed for at least half of the years in your contributory period but not less than two years.

In addition you must be disabled as defined by the QPP. The criteria are similar to those of the CPP.

Between the age of 60 and 65, you can receive a disability pension from the QPP if you have paid annual contributions for four of the last six years and if you are no longer able to work in your previous occupation due to health reasons and therefore have to resign.

You can only receive a disability benefit up to the age of 65, since at age 65 you will be eligible for a retirement pension from the CPP/QPP.

Our advice:

CPP also offers different workforce integration measures so that you can regain a foothold on the labour market. Please contact the Canadian Pension Plan. You will find the address on page 54.

Benefits for children of contributors with a disability

Children's benefits are provided to the dependent children of disabled CPP contributors until the child turns 18. The CPP benefits may be continued between the ages of 18 and 25 for children who attend school or university. QPP benefits end on the child's 18th birthday.

Widow's/Widower's pension (Survivor's pension)

After the death of a contributor you as the widow/widower or common-law partner may receive survivor's pension if you cohabited with the insured person.

The deceased person must have made contributions to the CPP/QPP for at least one third of his/her contributory period.

This minimum number varies between 3 and 10 years and depends on the age of the deceased person at the time of death.

If you are under age 35, not disabled and not raising a dependent child you cannot receive survivor's pension. If you are age 35 or more but younger than 65 you will be paid a reduced pension. Survivors who are 65 or more will receive 60 percent of the deceased person's retirement pension.

Under the QPP there are no age requirements for the survivor either.

The amount of the benefit depends on

- the age of the survivor
- whether the survivor is disabled, or
- whether the survivor is raising a child.

Orphan's pensions (Benefits for children of deceased contributors)

The children of a deceased insured person may receive an orphan's pension up to the age of 18. If they attend a school or university CPP provides the child benefit up to the age of 25. QPP surviving child's benefit will only be paid up to the child's 18th birthday.

Death benefit

The death benefit is a one-time lump-sum payment to the party who has paid for the funeral expenses. The deceased person must have paid a minimum number of contributions to CPP/QPP. This minimum number ranges between 3 and 10 years and depends on the deceased person's age at the time of death.

The Canadian minimum age of 35 for survivors at the time of the insured person's death ceased to apply in 2019. The survivor's age is now only relevant for the pension amount. If you are 65 years old or older, the widow's/widower's pension amounts to 60 per cent of the insured person's CPP old-age pension. If you are under 65, it is 37.5 per cent of the CPP old-age pension plus a fixed amount.

If your spouse died before 2019 and you had not reached the age of 35 then, you might now be eligible for a CPP survivor's pension.

Also in this case the deceased person's German contribution periods will be considered.

From 2019 onwards, the death benefit is paid as a lump sum of 2,500 CAD.

Combined benefits

If you as a survivor receive both your survivor's pension and a retirement pension or a disability benefit you will receive a combined monthly payment from CCP or the QPP respectively up to a certain maximum amount.

Taxation

If you receive a Canadian pension you have to pay income tax (non-resident tax) - even if you do not reside in Canada. Under the German-Canadian double taxation agreement this tax amounts to 15 per cent for beneficiaries residing in Germany and who are in receipt of an old-age pension. The tax rate amounts to 25 per cent for survivor's pensions.

This amount will be deducted monthly from your pension. You can obtain further information from

Canada Revenue Agency International Tax Services Office Client Service Division
Post Office Box 9769, Station T
Station OTTAWA, ON K1G 3Y4
CANADA
Phone (001 613) 940-8495
Fax (001 613) 941-2505
Internet www.cra-arc.gc.ca

The website is in English and French.

Please note:

If you reside in Canada and receive a German pension you have to declare this to the Canadian revenue authorities (Canada Revenue Agency) under the German-Canadian double taxation agreement. You will find more information on the internet at www.cra-arc.gc.ca. According to German tax law your German pension may also be taxable in Germany. Further information on the taxation of pensions in Germany is available at www.finanzamt-rente-im-ausland.de.

Our brochure "Versicherte und Rentner: Informationen zum Steuerrecht" provides information on the taxation of German pensions.

Pension start and application for pension

You have to apply for your German as well as your Canadian pension. This chapter will tell you where you can apply for your pension and when your Canadian and German pension will start.

Pension start

Your German pension usually starts on the first day of the calendar month in which you meet the requirements for this pension. If you file your application later than three calendar months after that date your pension only commences from the month of application.

Example:

Olivia J. will turn 66 on July 12, 2024. She fulfils all requirements as of this date. If Olivia J. files her pension application within three calendar months (i. e. by October 31, 2024) her pension will start on August 1, 2024. However, if the pension office does not receive her pension claim before November 2024, the German pension will only be paid from November 1, 2024.

There are exceptions with regard to pensions for a reduction in earning capacity and survivor's pensions. A pension for a reduction in earning capacity, limited in time, is not paid until the 7th calendar month after the occurrence of the reduction in earning capacity. The pension commences as of the month of the application if the application is filed after more than seven months. You can receive a survivor's pension for a period of up to twelve calendar months before the month when the application was filed, too.

In Canada, you receive the Old Age Security – OAS pension as from the month after your 65th birthday. If you file your application for a pension later – after reaching the age of 66 – the pension will be paid retroactively for up to eleven months. Even if you satisfy the conditions earlier you cannot claim OAS before your 65th birthday.

You can receive CPP/QPP old-age pensions from the beginning of the month after your 60th birthday at the earliest. The application should be filed in good time before the desired commencement of pension since the pension will be not be paid retroactively for pension applications filed between your 60th and 65th birthday. If you file your application for a pension after your 65th birthday the pension will be paid retroactively for eleven months at the most.

Filing your application

Of course you can always file your German pension application with your German pension office. If you live in Germany you can also file your application for your Canadian pension with a German pension office.

The Deutsche Rentenversicherung information and consultation offices (Auskunfts- und Beratungsstellen) will be happy to help you.

If you live in Canada please contact Service Canada regarding where you can file your application for a Canadian and a German pension by e-mail, telephone, or on-site. If you live in Quebec please contact the Régie des rentes du Québec. Further contact information is available on page 55.

Under the agreement your application for a Canadian pension is considered as an application for a German pension if you state that you have completed German periods of insurance and vice versa. This is why you will be asked in your application for a German pension if you also have completed periods of insurance in other countries.

Our advice:

It is therefore sufficient if you file only one application for pension. Please always state that you also have insurance periods in other respective contracting state and please fill out all required documents. This is the only way in which the pension office in the other contracting state can be informed about your application.

If it is more favourable for you can restrict your application for old-age pension to one benefit so that your pension application (at first) is only to be regarded as an application for a German pension, for example. This applies vice versa to your Canadian pension.

Please note:

If you wish to receive only your German pension at first, you will have to apply again for your Canadian pension at a later point in time.

Please note that the German pension insurance has switched to working without paper, i. e. everything is processed electronically. You can easily contact us via our online services by using your computer, tablet or smartphone. This allows you to forward messages to us, update your insurance record with a personal access code or file applications upon registration. For identification purposes, please use the new online feature of your German or European ID. You do not need a card reader if you use the "AusweisApp2" and a tablet or a NFC-equipped smartphone.

Pension payment – also abroad

You can even receive your German pension when you live abroad. However, there are some exceptions to be considered before you move abroad.

If you are staying abroad on a temporary basis your German pension will continue to be paid in full.

It has to be clearly determined at the beginning of your stay abroad that this stay is only for a limited period of time.

Example:

The pensioner Richard F. stays in Spain from January to March. His temporary stay abroad does not affect his pension.

The orphan Heike G. studies in Germany. She would like to spend the next semester abroad. Heike G. will receive the full orphan's pension even abroad.

However, if you wish to leave Germany permanently, i. e. for an unlimited period of time, this could have a negative impact on your pension.

Please note:

Please inform Renten Service (which is responsible for all pension payments in Germany) at least three months before you move abroad. Even if the amount of your pension does not change we and Renten Service need some time for the change of payment. We will need your insurance number, your new address, as well as your new bank details.

For further information please see www.rentenservice.de

Restrictions abroad.

If your pension includes periods known as 'Reichsgebiet' contribution periods or foreign pension periods it will be reduced if you reside outside of the European Union.

Further information is available from your pension office in Germany. The addresses can be found on page 51/52.

As a rule, you will not be paid a pension for a complete reduction in earning capacity which you only receive due to the lack of a (part-time) job if you reside outside of the European Union. In this case you will only be entitled to receive a pension for a partial reduction in earning capacity.

These restrictions also apply if you reside in Canada. [Pension payment](#)

We can transfer your German pension to your account abroad but of course also to your German account. If your German pension is transferred to Canada it will be deposited into your account in Canadian dollars. We cannot refund any bank fees and costs due to exchange rate fluctuations. As a rule, your pension will be paid at the end of the month. You can also receive your pension payments by cheque.

Renten Service of Deutsche Post AG will assist if you have any questions.

Our advice:

The Canadian authorities are currently transitioning from pension payments by cheque to pension payments by bank transfer. For more information regarding your pension payments please see www.directdeposit.gc.ca

Life Certificate

As a pensioner you will receive a Life Certificate from Renten Service of Deutsche Post AG once a year. You must sign this form and have it confirmed. On the form you will find information about which authorities in Canada/Quebec can confirm your Life Certificate (as a rule, all authorities and pension offices as well as financial institutions in your country of residence and alternatively the German foreign representations) and which authorities in Germany you are to return it to.

Our advice:

Please return your Life Certificate to Renten Service of Deutsche Post AG as soon as possible so that your pension can be paid without interruptions.

Your health and nursing insurance as a pensioner

The German-Canadian agreement only covers pension insurance matters – it does not apply to the health and nursing insurance for pensioners. This chapter tells you when you have health insurance coverage in Germany or Canada.

Pensioners and health insurance in Germany

If you reside in Germany, as a rule, you are compulsorily insured under the pensioners' health insurance scheme if you were a member of the German statutory health insurance for a certain period before the start of your pension.

When your pension claim is processed your German health insurance company determines whether you meet the requirements for compulsory insurance.

If you are compulsorily insured under the pensioners' health insurance scheme this also means that you are compulsorily insured under the nursing insurance scheme.

Your contributions to the health and nursing insurance will be withheld from your pension by your German pension insurance office and transferred directly to your health insurance fund together with their portion of the contribution.

Please note:

Your Canadian pension or any other pension from abroad is also subject to contributions if you are insured under the health insurance scheme for pensioners. Please consult your health insurance fund if you have any questions.

If you move permanently from Germany to Canada as a pensioner your compulsory insurance in the German health and nursing insurance ends.

If you do not have to pay compulsory contributions to the German statutory health insurance you pay voluntary contributions to the statutory health insurance fund or to a private health insurance fund under certain circumstances. You can then apply for a grant towards your health insurance contributions at your pension office.

Our advice:

You will find more detailed information our brochure 'Rentner und ihre Krankenversicherung.'

Health insurance for pensioners in Canada

If you live in Canada you no longer have health and long-term care insurance coverage in Germany.

However, the Canadian health insurance system covers all residents of the country. Consequently, every Canadian resident has health insurance coverage.

Your contacts

Three liaison offices in Germany are responsible for your inquiries and applications with regard to the German-Canadian agreement and the agreement with Quebec. This chapter informs you which German pension office is your contact and who you can contact if you have questions in Canada.

In Germany, the following pension offices are the liaison offices responsible for the agreement with Canada or with Quebec:

- ✕ Deutsche Rentenversicherung Nord,
- ✕ Deutsche Rentenversicherung Bund, and
- ✕ Deutsche Rentenversicherung Knappschaft-Bahn-See

If you paid your last German contribution to a regional office of Deutsche Rentenversicherung (the former Landesversicherungsanstalten) please contact

Deutsche Rentenversicherung Nord
Friedrich-Ebert-Damm 245
22159 Hamburg
GERMANY

Service hotline 0800 1000 480 22
Phone 040 5300-0
Fax 040 5300-14999
E-mail info@drv-nord.de
Internet www.deutsche-rentenversicherung-nord.de

The country code for Germany is 0049.

If you paid your last German contribution to Deutsche Rentenversicherung Bund (the former Bundesversicherungsanstalt für Angestellte) please contact

Deutsche Rentenversicherung Bund
10704 Berlin
GERMANY

Service hotline 0800 1000 480 70
Phone 030 865-0
Fax 030 865-27240
E-mail meinefrage@drv-bund.de
Internet www.deutsch-rentenversicherung-bund.de

If you have ever paid a contribution to Deutsche Rentenversicherung Knappschaft-Bahn-See (the former Bundesknappschaft, Bahnversicherungsanstalt und Seekasse) your competent office is

Deutsche Rentenversicherung
Knappschaft-Bahn-See
44781 Bochum
GERMANY

Service hotline 0800 1000 480 80
Phone 234 304-0
Fax 0234 304-66050
E-mail rentenversicherung@kbs.de
Internet www.kbs.de

Our advice:

The Deutsche Rentenversicherung website is also available in English and French.

If you have questions regarding about posting or agreements of exception please contact the following German office

GKV-Spitzenverband
Deutsche Verbindungsstelle Krankenversicherung – Ausland
Pennefeldsweg 12c
53177 Bonn
GERMANY

Telephone 0228 9530-0
Fax 0228 9530-600
Internet www.dvka.de

The website is also available in English and French.

If you have questions about missing payments or wish to report a change of your address or bank details please contact

Deutsche Post AG
Niederlassung Renten Service
13496 Berlin
GERMANY

Phone 0221 569 2777
Fax 0221 569 2778
Internet www.rentenservice.de

In Canada, Service Canada can be contacted if you have questions about the Canadian Pension Plan (CPP), the Old Age Security (OAS) or the agreement with Germany:

International Operations
Service Canada
OTTAWA, Ontario, K1A 0L4
CANADA

Phone 001 613 957-1954
Phone 1 8000 545-8731 (for calls within Canada and
from the US)
Fax 001 613 952-8901
Internet www.canada.ca/en.html

The website is available in English and French.

Pension claims under the agreement with Canada if the claimant resides in Germany will be processed by the external office:

International Operations
Service Canada
PO Box 2710 Station Main
Edmonton, AB T5J 2G4
CANADA

Fax 001 780 495-5753

If you have questions concerning an agreement of exception please contact in Canada:

Canada Revenue Agency
CPP/E1 Rulings Division
Social Security Unit
320 Queen Street
Tower A
OTTAWA, Ontario K1A 0L5
CANADA

Phone 001 613 670 7439
Phone 1 877 598-2408 (for calls within Canada and
from the US)

Fax 001 418 566 0318

Internet www.cra-arc.gc.ca

This website is available in English and French.

In Quebec, please contact the following office if you have questions concerning the Quebec Pension Plan (QPP) or agreements of exception:

Bureau des ententes de sécurité sociale
Retraite Québec
1055, boulevard René-Lévesque Est, 13e étage
Montréal (Québec) H2L 4S5
CANADA

Phone 001 514 866-7332
 1-800-565-7878 (for calls within Canada and from the US) Internet
 www.retraitequebec.gouv.qc.ca

This website is available in English and French.

Just one step away: Your pension insurance

Still have questions? Do you need information and want to be advised individually? We are here 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. Here you can also find out all about our information service about special issues.

On the phone

We answer all your questions on our freephone number (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 download or order forms and brochures. You can safely manage/handle your matters from home.

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 an appointment or use our online reservation service. You can also use our app iRente on your mobile phone.

Social insurance officers and deputies

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

Short communication routes 0800 1000 4800 (Freephone number within Germany)
www.deutsche-rentenversicherung.de info@deutsch-rentenversicherung.de

Unfortunately, we can offer multilingual advice only during the international consulting days. You will find respective dates in the Internet.

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 apply for your pension, obtain forms, or have your insurance documents forwarded at the Versicherungsamt offices of the Stadtkreise and Landkreise.

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.

The German pension offices

**Deutsche Rentenversicherung
Baden-Württemberg**

**Gartenstraße 105
76135 Karlsruhe
Telephone 0721 835-0**

**Deutsche Rentenversicherung
Bayern Süd**

**Am alten Viehmarkt 2
84028 Landshut
Telephone 0871 81-0**

**Deutsche Rentenversicherung
Berlin-Brandenburg**

**Bertha-von-Suttner-Straße 1
15236 Frankfurt/Oder
Telephone 0335 551-0**

**Deutsche Rentenversicherung
Braunschweig-Hannover**

**Lange Weihe 2
30880 Laatzen
Telephone 0511 829-0**

**Deutsche Rentenversicherung
Hessen**

**Städelstraße 28
60596 Frankfurt am Main
Telephone 069 6052-0**

**Deutsche Rentenversicherung
Mitteldeutschland**

**Georg-Schumann-Straße 146
04159 Leipzig
Telephone 0341 550-55**

**Deutsche Rentenversicherung
Nord**

**Ziegelstraße 150
23556 Lübeck
Telephone 0451 485-0**

**Deutsche Rentenversicherung
Nordbayern**

**Wittelsbacherring 11
95444 Bayreuth
Telephone 0921 607-0**

**Deutsche Rentenversicherung
Oldenburg-Bremen**

**Huntestraße 11
26135 Oldenburg
Telephone 0441 927-0**

**Deutsche Rentenversicherung
Rheinland**

**Königsallee 71
40215 Düsseldorf
Telephone 0221 937-0**

**Deutsche Rentenversicherung
Rheinland-Pfalz**

**Eichendorffstraße 4-6
67346 Speyer
Telephone 06232 17-0**

**Deutsche Rentenversicherung
Saarland**

**Neugrabenweg 2-4
66123 Saarbrücken
Telephone 0681 3093-0**

**Deutsche Rentenversicherung
Schwaben**

**Dieselstraße 9
86154 Augsburg
Telephone 0821 500-0**

**Deutsche Rentenversicherung
Westfalen**

**Gartenstraße 194
86154 Augsburg
Telephone 0251 238-0**

**Deutsche Rentenversicherung
Bund**

**Ruhrstraße 2
10709 Berlin
Telephone 030 865-0**

**Deutsche Rentenversicherung
Knappschaft-Bahn-See**

**Pieperstraße 14-28
44789 Bochum
Telephone 0234 304-0**

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