

# German Pension Insurance

Secure, social and based on solidarity

## Throughout your life

You have an important, life-long partner at your side in Germany: social insurance. It protects you – and your dependents, if necessary – from a variety of risks that no one person can bear alone.

## Social security in Germany

Germany has a comprehensive social security system. It is governed by law. This is why it is called “statutory social insurance”.

Social insurance provides you with comprehensive protection – on your way to work, in the event of illness, or if you lose your job. It also offers financial security in old age.

Statutory social insurance includes

- pension insurance,
- unemployment insurance,
- health insurance,
- accident insurance,
- long-term care insurance.

Health insurance is organised by the health insurance companies. You are free to select your health insurance company. With the other social insurances, your membership is governed by law.

Social insurance benefits at a glance:

- Pension insurance: prevention benefits, rehabilitation benefits, old-age pension, pension in the case of reduced earning capacity and for surviving dependents
- Unemployment insurance: employment services and supportive measures, unemployment benefit
- Health insurance: medical treatment, medicines, sick pay
- Accident insurance: costs of treatment and a pension in the event of an accident at work or work-related illness
- Long-term care insurance: outpatient care, residential care, care aids, pension insurance contributions for carers

## German Pension Insurance

The statutory pension insurance is an important part of the social security system. and has existed in Germany for over 130 years.

Statutory pension insurance is organised by German Pension Insurance. It is your reliable partner on all matters relating to your pension plan. We will pay you a pension in old age or in the event of a reduction in your earning capacity and offer you a broad range of benefits even while you are still working. German Pension Insurance has offices throughout Germany.

You are automatically enrolled in German Pension Insurance when you start work. You are protected from your very first day at work, for example, if you can no longer work full time after an accident or due to an illness, i.e. your earning capacity is reduced. German Pension Insurance will help you with prevention and rehabilitation once you are fit enough to return to work again. And if you want to make additional contributions for your old age, we will explain to you what the options are and how it works.

We also refer to our members as the insured.

### **Your insurance number**

Everyone insured in German Pension Insurance receives an insurance number and a personal account. All data is saved that is used to calculate your subsequent pension. These include earnings from employment, periods of training, unemployment, school and sickness.

The insurance number is your unique identifying reference. Your date of birth and first initial of your surname features in the sequence of figures. The insurance number sometimes looks like this, for example:

65 170892 J 008

If you have any questions about your account or want to apply for something, please do not forget to state your insurance number.

### **Our tip:**

**The health insurance companies, Germany's Federal Employment Agency (Bundesagentur für Arbeit) or your employer will take care of your registration with us and issue you with an insurance number. If you already have an insurance number, then please let your employer know when you start employment.**

### **Your contributions**

Social insurance protection costs money. How much a person has to pay depends on what they earn. Low income means low contributions – high earnings mean a high contribution.

Your employer will ensure that contributions are paid promptly. He will retain your proportion, add his own contribution and pass on the money. Currently, you and your employer pay a total of 18.6 percent of your gross earnings as a contribution to pension insurance. You buy eligibility to benefits from pension insurance with your contributions.

You will be told about how much pension you can expect in the pension information that we send to you every year once you reach the age of 27 and have already been insured for five years.

### **Our benefits**

You can expect something in return from us for the contributions. We pay

- old-age pensions,
- invalidity pensions,
- pensions to surviving dependents and
- benefits for prevention and rehabilitation.

Insured persons should pay contributions for five years before they can expect any pension benefits. For accidents at work, however, you are protected from the first contribution. For many pensions, you have to have reached a certain age.

One principle in pension insurance is: the more and the longer you have made contributions, the higher your pension will subsequently be.

As well as contributions, periods in which you brought up children or cared for relatives can increase the pension. For example, during the first three years of your child's life, you are treated as if you had earned the equivalent of the average of all insured persons. You do not have to pay any contributions for this.

Your dependents are also covered in the event of your death: German Pension Insurance pays a pension to widows, widowers and orphans.

### **What are prevention and rehabilitation benefits?**

Prevention benefits can help you when you first experience health problems that may affect your future employment.

If your earning capacity is reduced or severely jeopardised as a result of an illness or accident, you will be considered for a medical rehabilitation. This can take place in a rehabilitation clinic as an inpatient, or as an outpatient close to your home. We also offer benefits to help you participate in working life. These can involve special aids and resources at the workplace, adaptations to fit the needs of the disabled person or complete retraining. The pension insurance also pays a transitional allowance during the period of rehabilitation.

If you are no longer able to work in any capacity whatsoever, you may get an invalidity pension. This is paid to replace your previous earnings and to ensure you are able to support yourself.

Just one step away:  
Your pension insurance

German Pension Insurance has a wide range of information that can be accessed in a variety of ways. However, most of the information is only available in German.

You can find an initial overview and further information about advisory services at [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de) on the Internet. Some of this information is also in English and in other languages. Selected information is also available in Ukrainian. You can also [contact](#) us directly online.

**Our tip:**

You will also find general information via the website [www.make-it-in-germany.com](http://www.make-it-in-germany.com). A free informational guide to life in Germany is available in several languages at [www.refugeeguide.de](http://www.refugeeguide.de). The new platform [germany4ukraine.de](http://germany4ukraine.de) provides a comprehensive range of support measures at a glance for refugees from Ukraine.