

# Information

## Social Security (“Sozialversicherungen”)

Social security is usually mandatory and covers health insurance, pension schemes, unemployment benefit, accident and nursing care insurance.

In order to find useful details about [social security](#), please visit the respective website of the German Mobility Centre Euraxess.

### Research stay based on a fellowship:

Fellowship holders or researchers that are financed by the workplace in their home country are generally exempt from the obligation to pay contributions – with the exception of health insurance which every person has to have.

### Research stay based on an employment contract:

If you conduct your research stay in Germany on the basis of an employment contract, you are subject to fixed statutory social security contributions. The employer and the employee each pay approximately half of the contributions.

As soon as you take up your post, your host institution will take the steps necessary to register you for insurance. You will be registered with the health insurance company of your choice which will then inform the other social security providers. Once registration has been completed you will receive your insurance number (“Versicherungsnummer”) from the provider handling the pension scheme and a booklet proving that you are insured (“Versicherungsnachweisheft”) which you have to hand in to the host institution. The employer is responsible for paying the contributions and will deduct the sum at source.

## Health Insurance (“Krankenversicherung”)

In order to find useful details about [health insurance](#), please visit the respective website of the German Mobility Centre Euraxess.

### Research stay based on a Fellowship:

A fellowship to fund a research stay does not normally give you access to statutory health insurance in Germany unless you are also contractually employed by a research institution or university for the duration of your stay. Generally, we recommend that you purchase private health insurance for the duration of your stay in Germany in advance.

### Research stay based on an employment contract:

If you are employed on the basis of an employment contract then as a matter of principle you are subject to compulsory German health insurance.

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## **Pension Insurance (“Rentenversicherung”)**

In order to find useful details about [pension insurance](#), please visit the respective website of the German Mobility Centre Euraxess.

### **Research stay based on a Fellowship:**

Fellowships are usually exempt from compulsory social security payments. However, the option exists to continue paying into the pension scheme on a voluntary basis during the fellowship to avoid any gaps in your pension history.

### **Research stay based on an employment contract:**

Contributions to the statutory pension insurance are deducted directly from the gross salary which means that the employee does not have to worry about them. As a rule, the employer is responsible for paying half of the contribution towards pensions, the employee the other half.

### **Recognition of pension rights:**

When examining the prerequisites for entitlement, Member States of the EU, EEA States and Switzerland or Partners to the Agreement have to recognize periods during which pension rights have been accrued in Germany. Periods during which pension rights have been accrued in countries which do not have a Social Security Agreement ("Sozialversicherungsabkommen") with Germany may not be added to the German periods in order to fulfil the prerequisites for entitlement. It is definitely worth informing yourself beforehand about the regulations valid in your country.

### **Reimbursement of pension contributions:**

If you return to a country which does not have a Social Security Agreement, you are eligible to have the pension contributions paid in Germany refunded. After a waiting period of 2 years you may apply to the "[Deutschen Rentenversicherung](#)" for reimbursement.

## **Unemployment Insurance ("Arbeitslosenversicherung")**

In order to find useful details about [unemployment insurance](#), please visit the respective website of the German Mobility Centre Euraxess.

### **Research stay based on a Fellowship:**

Fellowships are usually exempt from payments into the unemployment insurance, unless they are also employed.

### **Research stay based on an employment contract:**

Unemployment insurance is deducted from salaries at source. The employee does not have to worry about them. As a rule, the employer is responsible for paying half of the contribution towards unemployment insurance, the employee the other half.

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Those meeting the entitlement criteria (i.e. who were employed in Germany immediately before becoming unemployed and paid social security contributions in Germany for a minimum of 12 months in the past 2 years) and available for work are entitled to claim German unemployment benefits. Past periods of employment in Member States of the EU/EEA States and Switzerland can be taken into account.

To what extent benefits accrued in Germany will be recognized by unemployment insurance companies in other countries must be ascertained in the respective country. If you are returning to a country which does not have a Social Security Agreement ("Sozialversicherungsabkommen") with Germany it will not be possible to receive German unemployment benefit there. The insurance contributions can also not be paid back.

## Accident Insurance ("Unfallversicherung")

In order to find useful details about [accident insurance](#), please visit the respective website of the German Mobility Centre Euraxess.

If you are an enrolled student or an employee at RWTH Aachen University, you will be insured for work-related accidents. For all other accidents, you may check the following link for a comprehensive overview:

<http://www.unfallversicherungsvergleich.net/> (in German)

## Nursing Care Insurance ("Pflegeversicherung")

In order to find useful details about [nursing care insurance](#), please visit the respective website of the German Mobility Centre Euraxess.

## Other optional insurances

### Personal Liability Insurance (Haftpflichtversicherung)

We recommend international RWTH members to get a personal liability insurance in addition to health insurance, as it provides compensation for a third party in case of damage or accident which you have caused unintentionally (for example on a bicycle).

### Household Contents Insurance (Hausratversicherung)

This insurance covers the items in your home against fire, theft, water damage, vandalism and hail. It is not compulsory, but it might be part of your rental agreement. If you take out a policy it is recommended to keep a list of all insured items (and receipts if possible) and even photos of some of the more valuable items in case of theft (for example if you insure your bicycle).