

Living and working in Europe

- The European Community provisions
- Working in more than one Member State
- Payment of pensions





Working without frontiers

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

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

This leaflet tells you about the European Community provisions and how they affect German law.

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



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The European Community provisions

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

You will find the wording of the regulations as well as a brief annotation in our leaflet 'EU/EWR-Rentenversicherung', which can be purchased.

By Community provisions we mean the regulations within the field of social security applicable in the European Union. These are mainly regulations (EEC) No. 1408/71 and No. 574/72 as amended.

Bulgaria and Romania intend to join the EU. After they have joined the EU they will also belong to the countries known as Member States.

European Community law applies to the Member States of the European Union (EU). Currently, the EU countries are:

Austria	Finland	Latvia	Romania
Belgium	France	Lithuania	Slovakia
Bulgaria	Germany	Luxembourg	Slovenia
(South) Cyprus	Greece	Malta	Spain
Czech Republic	Hungary	Netherlands	Sweden
Denmark	Ireland	Poland	United Kingdom
Estonia	Italy	Portugal	

The Community law is also applicable in the states of the European Economic Community (EEC), i.e. in Iceland, Liechtenstein, and Norway as well as in Switzerland.

Do the European Community provisions apply to me?

In Germany, European Community law covers employed and self-employed persons.

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

In Germany, additionally,

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

Please note:

As a rule, you are only covered by the European Community provisions if you are a national of one of the Member States.

However, there is an exception for third country nationals. They are also covered by the Community provisions if they legally reside in a Member State and are affiliated to a social security scheme of another Member State. In these cases the term Member States shall not include Iceland, Liechtenstein, Norway and Switzerland.

A third country national is any individual who is not a national of a Member State (e.g. people from Turkey, Japan or Australia).

If you are entitled to a survivor's pension after one of your family members has passed away you are covered by the Community provisions if you

- are a survivor of an employee, a self-employed person, or a civil servant, who has met the above mentioned requirements or
- meet the above mentioned requirements.

If you are a survivor of a third country national you must be a legal resident of a Member State (not including Iceland, Liechtenstein, Norway or Switzerland).



Working in other Member States

Planning to work in another Member State does not always mean that you will be insured under the social security laws of the country you work in. Therefore, before you leave, you should get advice as to by which legislation you will be covered.

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

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

If you work in Germany you are consequently covered by German regulations unless one of the following exceptions applies to you.

Please note:

If you receive an old-age pension from another Member State your insurance liability in Germany does not continue. However, you may apply for continuing insurance liability under the German pension insurance scheme. This may have advantages for you. Please consult your pension office for advice.

Assignment abroad - Posting

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

The condition for continuation of your insurance liability is that you are not expected to work in the other country for more than twelve months.

Please note:

You may not be sent to take the place of someone else who works for the same employer and has come to the end of their period of posting.

Please use form E 101 to apply for a certificate of posting.

If you are sent by your employer to work in another Member State you should apply for a certificate of posting before you leave to work in the other Member State. The certificate of posting states under which pension scheme you will be insured for your period of posting.

In Germany, members of the statutory health insurance scheme will be issued a certificate of posting by their health insurance fund; members of a private health insurance scheme will be issued such a certificate by the responsible Deutsche Rentenversicherung office.

Our advice:

Please consult pages 58 to 59 for to find out your responsible Deutsche Rentenversicherung pension office.

If the period of work in the other Member State lasts longer than 12 months, although you did not expect it

Please use form E 102 to apply for an extension in good time.

to, your period of posting may not be extended for more than further 12 months.

Your employer will then send form E 102 to the responsible office of the country in which you are employed. This office has to agree to the extension.

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



Example:

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

Please note:

Please file your application for an exception before your employment or occupation begins.

Employed and working in two or more Member States

If you are employed in two or more Member States, as a rule, you are insured under the scheme of your country of residence if you are also employed there.

Please note:

Your total income will be treated as if you had earned it in only one Member State.

This rule also applies to self-employed persons. If you are self-employed and for the same period employed in another Member State, as a rule, you will pay contributions in the Member State where you are employed.



Example:

Lilo L. works as a music teacher at a German school for two days a week. In the Netherlands she works as a self-employed teacher giving private music lessons. Because of her employment in Germany she is only covered by German regulations; this applies to her employment in Germany as well as to her occupation in the Netherlands.

If you are a civil servant and at the same time employed or self-employed in another Member State you will be covered by the legislation of the Member State where you are a civil servant.

Special groups of persons

Civil servants, mariners, international transport workers, temporarily enlisted soldiers and regular soldiers, members of the staff of diplomatic or consular posts, and members of the staff of the European Union should always contact one of the offices of Deutsche Rentenversicherung. These groups are treated in a special way by the European Community provisions.



Voluntary contributions

If you pay voluntary contributions you may increase your pension rate 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.

Certain groups of persons (e.g. civil servants) need to have paid contributions to the German scheme.

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.

If you are German you may pay voluntary contributions even if you reside in another country.

If you reside in another Member State and you are not a German citizen, you may pay voluntary contributions into the German scheme if you have paid at least one contribution under the Deutsche Rentenversicherung scheme.

Please note:

Paying compulsory or voluntary contributions in another Member State does not mean that you may not pay voluntary contributions to the German scheme.

All nationals of the Member States may pay voluntary contributions to the German scheme while they are in another Member State. You must have paid contributions for at least five years to the German state pension scheme. However, you may not be insured under the scheme of another Member State at the same time.

Our advice:

You will find more information in our leaflet 'Freiwillig rentenversichert: Ihre Vorteile'. This leaflet will tell you when it would be in your interest to pay voluntary contributions and how contributions can be paid.





Refund of contributions

There are different views about whether it is a good idea to have your contributions refunded. However, all entitlements based on these contributions will lapse. Therefore, please think carefully about your decision to have your contributions refunded.

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.

Example:

José V., a Spaniard, worked in Spain for 20 years and in Germany for four years. Afterwards he emigrates to Argentina. After 24 months have passed his German contributions may be refunded because he is not entitled to pay voluntary social security contributions. However, José V. should think carefully about whether or not to have his contributions refunded. When he reaches retirement age he may receive a Deutsche Rentenversicherung pension since his German and Spanish contribution periods will be added.

Please read the chapter 'How to pick the right pension for you beginning on page 21'.

Please read more about voluntary contributions on page 11.

You may apply for a refund if you

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

If you are liable to pay social security contributions in another Member State your contributions will not be refunded.

Our advice:

As a rule, citizens of Member States cannot claim a refund of their contributions because to a large extent they are entitled to pay voluntary contributions like German citizens

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

As soon as you have reached regular pension age, you may claim for a refund if you have less than five contribution years. Under European Community provisions also insurance periods acquired in other Member States can be used to complete the five year period. The idea behind this is that you are not entitled to receive a pension if you have less than five contribution years.

Survivors may apply for a refund of the deceased's contributions, if the latter had less than five contribution years. Also in this case insurance periods in other Member States will be taken into account.

Please read more about this in our leaflet 'Beitragserstattung'.

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.



Rehabilitation – A plus for your health

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

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

Rehabilitation benefits will only be granted once every four years.

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

Please note:

The Community provisions are applicable only to a limited degree to participation-oriented benefits e.g. retraining because of health reasons.

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

more, your earning capacity is to be restored or considerably improved by an appropriate therapy.

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

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

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

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

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

Please note:

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



Pensions – Basic requirements

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

Please also read the chapter 'How to claim pensions'.

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

As a result of the Community provisions the contributions you have paid in different Member States during your life will not lapse. Your acquired pension rights will be protected.

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

If you do not meet the eligibility requirements in one Member State your periods in the other Member States

will also be taken into account. This may help you to get a pension after all. For example, if you do not meet the eligibility requirements for a German pension when only your German insurance periods are taken into account all your insurance periods in the other Member States that do not coincide with German periods will also be taken into account. Any periods you have completed before the event insured against occurs (e.g. before your incapacity to earn a living begins) can be used.

Please note:

There are some exceptions if you have less than one year of contributions or if an orphan's pension is to be paid. Please also read the chapters 'Pension calculation – How your pension is worked out' and 'Orphan's pension – Sometimes one Member State pays a pension on behalf of the others'.

Minimum coverage

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

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

- contribution periods (compulsory and voluntary contributions),
- substitute periods (e.g. periods of political persecution in the GDR),
- periods you have received due to a pension rights adjustment or pension splitting and
- periods from supplements for a limited part-time employment for which no contributions are to be paid (also called 400 Euro jobs).

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

Our advice:

Accounted periods are e.g. periods during which you were sick, pregnant, or unemployed. Also periods of school or university education may be accounted periods. Consideration periods are for example child rearing periods or nursing care periods.

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

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

- compulsory contributions for an insurable employment or occupation,
- substitute periods (e.g. periods of political persecution in the GDR),
- periods form supplements for a limited part-time employment for which no contributions are to be paid,
- compulsory contributions.

that were paid because you were in receipt of unemployment benefits (Arbeitslosengeld, Arbeitslosengeld II or Arbeitslosenhilfe) cannot be taken into account.

All periods that can be used to determine whether you are entitled to a pension in the other Member States may also be taken into account for your German qualifying period.

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

- voluntary contributions,
- contributions for periods in which you did not work (as a rule residence periods, e.g. in Switzerland),
- and periods of unemployment.

Special requirements under insurance law

To be able to receive certain German pensions you will have to meet special requirements under insurance law.

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

This means that you must have enough compulsory contributions for an insurable employment or a self-employed occupation paid within a certain period of time (e.g. within a period of ten years). This applies for example to the pensions on account of a reduction in earning capacity and retirement pensions because of unemployment/old-age part time work.

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

Please note:

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

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

This period may be extended by the following periods in the Member States:

- receipt of an invalidity pension or a retirement pension,
- receipt of sickness benefits,
- unemployment or accident at work,
- bringing up a child in the territory of another Member State.



How to pick the right pension for you

Deutsche Rentenversicherung pays pensions on account of a reduction in earning capacity, retirement pensions, and pensions because of death (widow's/widower's pensions, child rearing pensions or orphan's pensions). This chapter tells you when you can claim one of these pensions.

First of all we would like to introduce the different Deutsche Rentenversicherung pensions. The chapters 'Pension – Basic requirements' and 'Pension calculation – How your pension is worked out' will tell you how the Community provisions affect your pension and how they can help you to receive a pension.

Our advice:

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

In Germany your retirement pension will be reduced permanently if you draw it before you have turned 65. For each month of anticipated pension payments, your pension will decrease by 0.3 per cent (by 18 per cent at the most).



Example:

Maria F. will be 60 years old on 27 June 2009. She wants to draw her retirement pension for women beginning 1 July 2009, i.e. five years earlier. Her pension payments will be reduced by 18 per cent.

To enable you to calculate the amount of your reduction you may choose the date when your pension payments are to begin. However, before you decide in favour of a certain retirement pension you should keep in mind that it will not be possible to switch to another pension (with less deductions) at a later point in time. Your decision will be permanent. Please contact your pension office for advice especially since there are exemptions in some cases.

If you receive a pension on account of a reduction in earning capacity or a retirement pension before you have reached regular pension age additional income might negatively affect the amount of your pension. Your income will also be set off against pensions because of death.

Please read more on page 29.

Reduced earning capacity pensions

You will receive this pension if

- your earning capacity is reduced due to illness or disability,
- you have fulfilled the required five year qualifying period unless exempt (e.g. because of an accident at work) and
- you have three years of compulsory contributions for insurable employment or occupation in the last five years before the reduction in your earning capacity occurred or
- you have completed the general five year qualifying period before 1 January 1984 by paying compulsory

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

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

Your pension office will consult medical documents to assess whether your earning capacity is completely or partially reduced. You will receive a pension on account of 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 on account of a partial reduction in earning capacity. The rate of this pension is only half the rate of the pension on account of a complete reduction in earning capacity.

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

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

Regular retirement pension

You are entitled to receive the regular retirement pension if you

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

If you were born before 1947 the age threshold for a regular retirement pension is 65 years. If you were born between 1947 and 1963 the age threshold is being gradually raised: For persons born between 1947 and 1958 by one month for each year they were born later than 1946, for persons born between 1959 and 1963 by two months for each year. This does not apply if, before January German Partial Retirement Law (Altersteilzeitgesetz). For persons born in 1964 or later regular pension age is 67 years.

You will find information about all retirement pensions in our leaflet 'Die richtige Altersrente für Sie'.

If you are a recipient of a regular retirement pension there is no limit for your additional income and your pension payments will not be reduced.

Old-age pension for especially long-term insured persons

You are entitled to receive this pension with effect from 2012 if you

- are 65 years old and
- have completed the 45 year qualifying period.

The old-age pension for especially long-term insured persons will be paid without deductions.

Retirement pension for long-term insured individuals

You may receive this pension if you

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

Please note:

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

If before 1 January 2007 you agreed to perform old-age part time work within the meaning of the Altersteilzeitgesetz (Partial Retirement Law) and you were born after 31 December 1947 but before 1 January 1955 the above does not apply. In that case the age threshold will be gradually decreased from 63 to 62 years (for persons born in November 1949 or later the age threshold will be 62 years).

Retirement pension for severely disabled persons

If you are severely disabled you may receive this pension from your 60th birthday (persons born in 1964 or later from their 62nd birthday) onwards provided that you have completed the 35 year qualifying period.

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

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

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

The Deutsche Rentenversicherung offices will tell you your responsible Auslandsversorgungsamt.

If you were born before 1 January 1951 you are also entitled to receive a retirement pension for severely disabled persons if you either are invalid or disabled according to the law in force on 31 December 2000 when your pension payments begin.

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

Retirement benefit for women

If you are a woman you may receive this benefit if you

- were born before 1952,
- are sixty years or older,
- have completed a 15 year qualifying period and

- have paid compulsory contributions for an insurable employment or occupation for more than ten years after you have turned 40.

If you would like to draw this retirement pension before you have turned 65, your pension payments will be reduced by 0.3 per cent for each month of anticipated pension payments (18 per cent at the most).

Retirement pension due to unemployment or after old-age part-time work

You will receive this pension if you

- were born before 1952,
- are 60 (from 2012: 63) or older (for persons who were born between 1946 and 1948 the age threshold will be gradually increased to 63 years),
- were unemployed when the pension payments begin and were unemployed for at least 52 weeks after you have turned 58 years and six months or pursued old-age part time work according to the German Partial Retirement Law (Altersteilzeitgesetz) for at least two years,
- have completed the 15 year qualifying period and
- have paid compulsory contributions for at least eight years for insurable work or employment during the last ten years before your pension payments begin.

If you would like to draw this retirement pension before you have turned 65 your pension payments will be reduced by 0.3 per cent for each month of anticipated pension payments (18 per cent at the most).

Pensions for widows and widowers

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

Please note:

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

To be able to receive this pension your marriage must have lasted one year or longer. This does not apply if you married before 1 January 2002 or if it was not the main aim of the marriage to receive survivor's pension. (e.g. the spouse died in an accident).

The widow's or widower's pension can be paid as a maximum pension or a minimum pension. To be able to receive the maximum pension

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

If you do not satisfy these conditions you will receive the minimum widow's or widower's pension. This pension will only be paid for 24 calendar months after the contributor's death at the most. The pension rate is 25 per cent of the contributor's pension. The maximum widow's or widower's pension will be paid indefinitely. The pension rate is 55 per cent of the contributor's pension.

If you married before 1 January 2002 and you and/or your spouse were born before 2 January 1962 the maximum widow's pension will amount to 60 per cent of the contributor's pension and also the minimum

widow's or widower's pension will be extended for an unlimited period. You will not be entitled to receive widow's or widower's pension if a splitting of future accrued pension rights has been carried through.

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

Example:

The pensioner Willi B. passed away in May 2004. His widow, Ulla B., has received the maximum widow's pension since June 2004. She marries again in June 2006. Consequently, her widow's pension stops on 30 June 2006. In the relevant twelve months before her pension was discontinued (July 2005 to June 2006) Ulla B.'s average widow's pension payments amounted to EUR 520 (before deduction of her share of the contributions to the pensioners' health and nursing care insurance). The lump-sum settlement is 24 times this average, i.e. EUR 12,480.

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

Orphan's pensions

An orphan's pension (single rate) can be paid after the contributor has died if the deceased

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

If also the other parent dies the double rate will be paid.

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

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

Our advice:

Special rules apply to orphan's pensions under the Community provisions. Please read the chapter 'Orphan's pension – Sometimes one Member State pays a pension on behalf of the others'.



Other pensions on account of death

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

A widow's pension or a widower's pension based on the record of the next to last spouse can be paid if your former spouse has passed away and you have remarried or entered into a registered life partnership and

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

the subsequent marriage/registered life partnership has been dissolved (e.g. by death) or declared null and void.

If you were divorced before 1 July 1977 you may be entitled to a widow's pension or widower's pension for spouses divorced if you satisfy certain conditions.

Pensions and income

If you are in receipt of a pension on account of a reduction in earning capacity or a retirement pension before having reached regular pension age and you are in receipt of income at the same time this income may not exceed certain income thresholds. This applies both to income in Germany and abroad. You may not earn more than EUR 400 per month. If you exceed this earnings threshold you are only entitled to receive a reduced pension or none at all.

Please note:

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

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

When the pro rata pension is calculated the pension will be reduced by a pro rata proportion of the income which is to be deducted. If the amount of the income to

The chapter
'Pension calculation
– How your pension
is worked out' will
tell you everything
about the pro rata
and separate
calculation of your
pension.

be deducted results in a reduction or suspension/
discontinuation of your survivor's pension in another
Member State, the separate German pension is also
reduced by a pro rata proportion of the income to be
deducted.

For orphan's pensions the orphan's income will first be
taken into account after the orphan's 18th birthday.



Miners – Special pensions from the miner’s pension scheme

German law provides for special benefits for miners because of the extraordinary strains and risks they are exposed to. The Community provisions also affect this group of persons.

To find out more about the other pensions please read the chapter ‘How to pick the right pension for you’.

The miner’s pension scheme provides for state pensions and special miner’s benefits.

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

You may receive this pension until you have reached regular pension age (currently 65 years) if you

- can no longer perform your job in the mining industry and you
- have completed the general five-year qualifying period by paying compulsory contributions to the miner’s pension scheme unless exempt and
- have paid compulsory contributions to the miner’s pension scheme for at least three of the last five years before the reduction of your earning capacity in the mining industry occurred or
- have completed the general five year qualifying period before 1 January 1984 by paying compulsory contributions, and each month from 1 January 1984 until the date on which the event insured

against occurs must have been continuously covered by periods creditable for pension purposes.

Pension for miners after attainment of age 50

You may receive this pension until you have reached regular pension age (currently 65 years) if you

- have reached your 50th birthday,
- are unable to do work comparable to your last employment in the mining industry and
- have completed the qualifying period of 25 years by paying compulsory contributions to the miner's pension scheme based on employment solely in underground mining operations or comparable work.

Retirement pension with long-term underground employment

You may receive this pension if you

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

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

Miner's compensation benefit (Knappschaftsausgleichsleistung)

You are entitled to receive this special benefit from the miner's pension insurance if you

- become unemployed due to rationalisation in the mining industry after you have turned 55 or
- become unemployed in the mining industry after you have turned 50 and you were in receipt of early retirement payments (Anpassungsgeld) for laid-off miners until you turned 55 and

→ you have completed the qualifying period of 25 years by having paid compulsory contributions to the miner's insurance for an employment solely in underground mining operations or by having paid other contributions to the miner's pension insurance scheme, your employment was in underground mining operations and you had to give up this employment due to illness or physical, mental, or psychological disability.

You are only entitled to receive the miner's compensation benefit if you become unemployed after having worked in the mining industry in Germany. If you are in receipt of a miner's pension or a miner's compensation benefit your additional income may not exceed certain earnings thresholds. These thresholds will be calculated individually.

You may only receive the miner's compensation benefit if you have satisfied the requirement under insurance law by having paid compulsory contributions to the miner's pension insurance scheme.

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

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



Pension calculation – How your pension is worked out

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

The European Community provisions may affect the calculation of your benefit. They are to guarantee that you do not suffer disadvantages if you have lived or worked in several Member States. For that reason, your pension will also be calculated by using a special pro rata method. However, you will not receive one single pension from one state based on all your insurance periods in the Member States. Each Member State under the scheme of which you were insured will award, calculate, and pay a separate pension under its legislation.

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

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

You will find more about the eligibility requirements for German pensions in the chapter 'How to pick the right pension for you'.

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

Please note:

If your pension is calculated by using both the separate and the pro rata method, the results will be compared and you will be paid the higher rate. Therefore, your pension entitlement notification will usually contain more pages because your pension will have been calculated twice.

Separate calculation of your pension

The European Community provisions do not affect the separate calculation of pensions, the periods you acquired in the other Member States will not be taken into account. When your pension is calculated, your insurance periods will be treated as if you only worked in Germany. Essentially, the amount of your German pension is based on the amount of your incomes based on which you have paid contributions while you were working in Germany. When your pension is calculated, three factors of the pension formula are predetermined:

the age factor, the current pension value and the pension type factor. Your earnings points are still to be determined.

Pension formula

Earnings points x age factor x pension type factor x
current pension value

= monthly pension rate



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

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

Income from employment in the former GDR will be uprated to the level of the old West German Lander by using a predetermined factor. These earnings points are called earnings points (East Germany).

Earnings points are also awarded for non-contributory periods. How these periods are assessed, depends on the amount of your income and the total of your insurance periods on your entire insurance record.

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

Normally, the age factor is 1.0. For old-age benefits it is decreased by 0.3 per cent for each month of anticipated pension payments (however, by 18 per cent at the most).

For pensions on account of a reduction in earning capacity and pensions on account of death, as a rule, the age factor will be decreased by 0.3 per cent (however, by 10.8 per cent at the most) for each month, the pension is drawn before age 63.

Please read more about possible deductions on page 24.

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

The pension type factor depends on the type of pension. The pension type factors for the different pensions are:

Retirement pensions, pensions on account of a complete reduction in earning capacity and child raising pensions: 1.0;

Pensions on account of a partial reduction in earning capacity: 0.5;

Orphan's pensions (single rate): 0.1 and orphan's pensions (double rate) 0.2;

Minimum widow's/widower's pensions during the first three calendar months after the contributor's death: 1.0, thereafter 0.25;

Maximum widow's/widower pensions during the first three calendar months after the contributor's death: 1.0, thereafter usually 0.6 or 0.55.

Please also read page 27.

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

Pro rata calculation of your pension

The European Community provisions affect the pro rata calculation of your pension. In addition to creditable periods under the German system, insurance periods completed in Member States will also be taken into account. The pension offices of the Member States will report details of the insurance periods to each other,

provided that you state all countries in which you have worked when filing your claim for a pension.

Please note:

The amount of the contributions you paid under another Member State is scheme or your income acquired there is not relevant for the pro rata calculation of your pension and will not be reported.

Please read more about pension applications on pages 47 to 49.

In their reports the pension offices shall also determine whether you have contributory or non-contributory coverage.

Each individual Member State will then calculate the pro rata pension under its regulations. It is calculated in two stages:

- a theoretical amount based on all insurance periods in all Member States is calculated
- the partial pension you are entitled to based on the relation of the insurance periods under its own legislation to the insurance periods in all Member States is calculated.

Theoretical amount

To calculate the theoretical amount, each Member State treats all periods in the Member States as periods of insurance completed under the legislation of that state.

Since only insurance periods will be reported, income received abroad cannot be converted into earnings points. For that reason, all contribution periods in Member States will be assigned the average value of the earnings points from German contributions when the German pension is calculated. Non-contributory periods in Member States will be treated as equivalent German periods for which no contributions were paid. The

Non-contributory periods are for example accounted periods.

theoretical amount of the German pension will then be calculated based on all earnings points for German and Member State periods.

Example:

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



The same pension formula that is used for the separate calculation of your pension will be used for the pro rata calculation.

Example:

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



Each month will only be taken into account once, even if insurance periods in Germany and in the Member States coincided, e.g. because of a change of occupation within a month. Only in exceptional cases both periods will be considered.

Please note:

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

If you have paid voluntary contributions in one Member State while you worked and paid compulsory contributions in another Member State, your voluntary contributions will be superseded. They will not increase your theoretical amount, however, they also will not lapse completely. They will be used to assess a separate part of your pension which will be added to the partial pension and both will add up to your pro rata pension.

If you were employed in one Member State and were self-employed in another Member State and have also paid compulsory contributions at the same time, your simultaneous coverage will be considered twice when your pension rate is calculated.

Partial pension

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

In order to prevent this, a partial pension will be calculated subsequently based on the theoretical amount. This is done by determining the proportion of the insurance periods completed under the own legisla-

tion – referring to the pension office that calculates the pension – to all insurance periods. This is called pro rata relationship.

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



Example:

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

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

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

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

The pro rata relationship resulting from the pro rata calculation of your pension is also relevant if your

income or benefits are to be set off against your pension, as only the pro rata share of your income that is to be set off will be deducted from your pro rata pension. Consequently, the amount to be set off decreases so that your pension amount will be affected positively. If your income to be set off results in a reduction or the discontinuation of your survivor's pension in another Member State at the same time, also only the pro rata share will be deducted from your separate German pension.

Our advice:

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



Orphan's pension – Sometimes one Member State pays a pension on behalf of the others

For orphans the European Community provisions provide an exception from the rule that each Member State pays only a pension based on the periods completed under 'its' legislation. Sometimes one Member State stands in on behalf of other Member States.

Please also read the chapter 'Changes in the European Community provisions – You will not lose any social security rights'.

This is always the case if the contributor died before 1 September 1999. This rule applies also after that date if the contributor had insurance periods in Belgium, Denmark, France, Ireland or the United Kingdom.

In cases in which the contributor died before 1 September 1999 a review is possible due to changes in the European Community provisions.

The Member State providing the orphan's pension will add all insurance periods and will then pay a totalised pension. As a rule, the Member State in which the orphan is resident shall pay the orphan's pension.

If the orphan does not reside in a Member State it is possible that his/her orphans's pension cannot be paid.

The other Member States, which shall not provide the orphan's pension, will always determine whether a supplement shall be paid.

This is always the case if the separate orphan's pension would be higher than the orphan's pension that is paid by the responsible Member State based on all insurance periods. The difference shall be paid as supplement.

Our advice:

The responsible authorities will determine automatically whether a supplement is to be paid. You do not need to file an application.



Changes in the European Community provisions – You will not lose any social security rights

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

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

Consequently, you are entitled to have your pension entitlement decision reviewed whenever new Member States join the EU or when EU Community provisions enter into force. This is also possible if the Community provisions are amended, e.g. if they are extended to cover more groups of persons.

In any case, you will receive your pension or the higher pension rate on the respective effective date at the

earliest, e.g. the date a new Member State joins the EU. Should the review not result in a more favourable result for you no further action will be taken.

Please note:

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

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10709 Berlin, Ruhrstr. 2

Postal address: 10704 Berlin, Germany

Phone: (0049) 30 865-1, Fax: (0049) 30 865-27379

Internet: www.deutsche-rentenversicherung.de

Email: drv@drv-bund.de

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How to claim pensions

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

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

Example:

Rita N. will be 65 on 12 July 2008. On that date she has met all requirements. Her pension payments start on 1 August 2008.

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

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

Example:

Rita N. files her pension claim as late as November 2008. Since she met all eligibility requirements already in July 2008 – i.e. more than three months earlier – her pension payments do not start until 1 November 2008.



You should always file your claim in time to prevent that you lose 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 7th calendar month after the earning capacity reduction occurred. If the claim is filed later than seven calendar months the pension will begin in the month of application. A survivor's pension will also be paid retroactively up to twelve calendar months before the month in which you filed your claim for pension.

Please note:

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

Where can I file my pension claim?

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

Our advice:

You only need to file one pension application. Please remember to state all your insurance periods in all Member States and all social security numbers. This is the only way to guarantee that all Member States will be informed about your claim for pension.

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

Please note:

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



Pension payments abroad

Pensioners, too, can choose their place of residence nearly anywhere they wish. The German pension will follow. However, there are some exceptions you should keep in mind before you leave.

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

Please note:

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

Please consult page 5 to find out more about third country nationals.

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

Our advice:

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

If you are permanently resident outside the Member States there may be restrictions. This applies to all pensioners with periods under the Foreign Pensions law (Fremdrentengesetz) in their insurance record, for example.

Non-German nationals who are not treated like Germans or nationals of the Member States or their respective survivors will have to accept reduced pension rates. Therefore, please make sure to get advice before you leave.

How is your pension paid?

You will also receive your monthly pension payments if you live abroad. They can be transferred your account with a financial institution in Germany, in the Member States or in other countries. To keep the bank transfer fees as low as possible when paying a pension to a Member State we require your international bank code – BIC and your international account number – IBAN. Please ask your bank about your BIC and your IBAN.

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

Our advice:

If you live abroad we will check once a year whether you are still alive and your pension payments will continue. Please return the Life Certificate promptly after you have fully completed and signed it and it has been certified. Otherwise, we will have to discontinue your pension payments.

Reduced earning capacity pensions

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

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



Health insurance coverage for pensioners

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

If you are resident in Germany and are in receipt of a German pension you are covered by the German health insurance regulations. This also applies to you if you are also in receipt of a pension from another Member State.

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

When you apply for your pension your health insurance fund will determine whether you are liable to pay health and nursing care contributions as a pensioner. If you pay voluntary contributions to a state health insurance fund or to a private health care scheme you may apply for a grant to cover part of your contributions.

Our advice:

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

If you are a member of a private health insurance scheme in Germany you should be aware of the following: If you are in receipt of a pension from a Member State you are also entitled to medical benefits provided by the health insurance fund of that Member State. First of all you need to decide whether or not you wish to get health insurance cover abroad.

If you do not wish to get health insurance cover abroad you may apply for a grant to cover part of your contributions to your private health insurance fund with your German pension office.

If you wish to be covered by the health insurance scheme abroad you have to apply for a certificate of entitlement (form E 121) with your pension office abroad. If you present this certificate to your German state health insurance fund they can register you as being entitled to medical services, thereafter you may claim medical services in Germany.

Please note:

If you have been granted exemption from paying compulsory health insurance contributions you are not entitled to medical services provided by another Member State.

If you are resident in Germany but only receive a pension from another Member State you can still receive medical services in Germany, e.g. see a doctor. You will then remain covered by the health insurance scheme of the Member State which pays your pension.

To be able to receive medical services in Germany you will have to apply for form E 121 with the pension authority abroad. Then please present the form to a German state health insurance fund.

Health insurance coverage in the Member States

If you are resident in another Member State and receive a German pension as well as a pension from your country of residence you are covered by the health insurance scheme of that Member State. If you are resident in a Member State but you only receive a German pension you are covered by German regulations. To be able to claim medical benefits in the Member State you will be issued form E 121 by your German statutory health insurance fund to which you pay your compulsory contributions. You will then have to present this form to a health insurance fund in your country of residence.

If you pay voluntary contributions to the German statutory health insurance scheme or a private health care scheme you may also apply for a grant to cover part of your contributions if you are resident in another Member State. Unless you are already covered by a compulsory health insurance scheme abroad.



Our advice:

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



Your responsible pension offices in Germany

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

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

Our advice:

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

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

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

Deutsche Rentenversicherung Bund (formerly Bundesversicherungsanstalt für Angestellte), Deutsche Rentenversicherung Knappschaft-Bahn-See (formerly Bundesknappschaft, Bahnversicherungsanstalt, and Seekasse) are federal institutions. Consequently, it is not relevant in which Member State you have lived or worked. These pension offices are responsible for all Member States.

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

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

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

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

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

You will find the addresses and phone numbers of the respective offices at www.deutsche-rentenversicherung.de under "Versicherungsträger".

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

Please note:

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

Regular international consulting events are held in Germany and abroad in collaboration with pension offices from the other Member States. This is a good

opportunity for you to have your questions answered on site and to get information about your social security rights in other countries.

You will find the respective dates on our website www.deutsche-rentenversicherung.de under Internationale Beratungstage.

If you would like to visit a consulting event we suggest that you make an appointment by calling or by using our eSERVICE/Termin (in the Internet).

Information. Advice. Assistance.

Information service in your area

Auskunfts- und Beratungsstellen (information offices): Do you still have any questions? We will be happy to help you: In our information offices in your area. We will help you professionally, neutrally, and free of charge, of course. Come and see us for a consultation session. At our combined rehabilitation service points we will inform you about the services other agencies offer.

Social insurance advisors and Versichertenälteste (social insurance deputies): Our social insurance advisors and social insurance deputies who work on a voluntary basis throughout Germany will advise you and help you to complete your claim forms.

Where to find us: You will find all addresses at www.deutsche-rentenversicherung.de and at the homepage of your pension office. You are also welcome to send an email to info@deutsche-rentenversicherung.de or to use our 'Kontakt' form in the internet.

Toll-free service hotline (within Germany)

Call the free Deutsche Rentenversicherung number: 0800 10004800 to speak to our experts. Our lines are open for you Monday to Thursday 7.30am to 7.30pm and Friday from 7.30am to 3.30pm.

Internet

You can reach us day and night at www.deutsche-rentenversicherung.de. There, you can download forms and leaflets, request a pension forecast and find information about many pension insurance matters.

Our partners – the Versicherungsämter of the Stadtkreise and Landkreise

You can file your pension claim, get forms and have your insurance documents forwarded at the Versicherungsämter in many areas.

Your Deutsche Rentenversicherungs pension offices in Germany

**Deutsche Rentenversicherung
Baden-Württemberg**

Gartenstraße 105
76135 Karlsruhe
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Bund**

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