



## **Pension Insurance System**

Social Security in Germany is based on the principle of solidarity and for most people mandatory. The system is supposed to protect all residents from the potential consequences of serious risks such as unemployment, illness or old age. The German social insurance system comprises the following elements:

- Health insurance
- Pension insurance
- Unemployment insurance
- Accident insurance
- Nursing care insurance

The German pension insurance is part of social security. Apart from this obligatory insurance you can also benefit from an occupational pension scheme (VBL) as a public servant and additionally take out voluntary private insurance.

### **The German statutory pension scheme (“Deutsche Rentenversicherung”)**

The German statutory pension scheme covers more than just retirement pensions. As stated by Euraxess: “The scheme protects those insured and their families if their employment capacity is endangered or reduced and when it ends due to age or death. It covers medical rehabilitation measures, professional rehabilitation, pensions due to diminished employment capacity, old-age pensions, surviving dependents' pensions. It certainly does not just pay retirement pensions. Its aim is to maintain employment capacity, too” (Source: [Euraxess](#)).

The employer in Germany pays half of the contributions to the statutory pension scheme and the employee the other half (18.6 % of the gross salary). The contributions are like other social security contributions deducted from your salary at source.

The German statutory pension scheme also coordinates regulations with pension insurance agencies in Europe as well as all other countries with which Germany has signed a social security agreement. You get the opportunity to apply for a refund of the contributions you paid during your employment at Julius-Maximilians-Universität if you return to a country which did not conclude a social security agreement with Germany.

If you work in Germany based on a **fellowship**, contributions to social security are not compulsory. Nevertheless, you can decide voluntarily to pay into the pension scheme with a contribution between 85,05 € and 1096,20 € per month to avoid losses concerning your old-age benefits.

#### **Further information:**

- You can read more on different pension types, benefits and answers to the question if and to what amount German pension can be paid to you abroad on the [website of the German statutory pension scheme](#).

Information is available in English, French, Spanish, Russian and other languages.

- The portal "[Find your Pension](#)" supports researchers in the public sector to find out more about pension providers in different European countries.
- The European Commission and EURAXESS provide more detailed information on [pensions for researchers](#).

#### **The occupational pension scheme (VBL) for public servants**

Public servants can benefit from a supplementary or occupational pension scheme. In general, the employer registers the employees for the compulsory insurance with the VBL (**VBLklassik** scheme). For scientific employees with temporary employment contracts, however, the labour agreement provides for a special pension scheme. Scientific

employees typically are employed for a short period of time and are unable to accumulate the 60 months of insurance (qualifying period) which are prerequisite for acquiring pension benefits within VBLklassik. Therefore, they can choose to apply for exemption from the VBLklassik pension scheme. In that case, the employer has to provide supplementary pension coverage through **VBLextra**. The benefit: You can acquire a pension entitlement without having to meet the qualifying period requirement.

You are entitled to submit an application to your employer for registering with VBLextra within 2 months of starting work. Prerequisites are that you will be working at Julius-Maximilians-Universität for less than 5 years and have not previously been insured with VBLklassik.

**Further information:**

- For more information and a brochure on the topic, please consult the [VBL webpage](#). On the webpage, you can also find [basic facts about pension insurance for new employees](#).
- For more general information on the German pension scheme consult the [EURAXESS](#) webpage.

In case of any further questions your contact person in the Human Resources Department can give you advice.

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