

## **Social Security**

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 scheme
- Unemployment insurance
- Accident insurance
- Nursing care insurance

If you are an employee of Julius-Maximilians-Universität, your contribution to the statutory social insurance is directly deducted from your salary at source. The amount depends on your income (approximately 20% of your gross salary). For most components, you pay half of the contribution and the employer pays the other fifty percent. However, concerning accident insurance, the university covers all costs whereas employees have to contribute more money than the employer for their health insurance coverage. For the calculation of your contribution to health insurance as well as to the pension fund an assessment ceiling is employed.

You may also have to pay some additional dues, such as 0.9 % of your gross salary for additional health insurance contributions (in the context of the general rate which has been fixed at 14.6 %) as well as an additional contribution of 0.25 % of your gross salary toward nursing care insurance in addition to the general rate of 3.05 % if you do not have any children.

### **Holders of Research Fellowships:**

For holders of a Research Fellowship usually only adequate health insurance cover is mandatory.

## **International researchers with an employment contract**

When you sign an employment contract with Julius-Maximilians-Universität you will automatically be registered with the necessary social security providers. After you have taken out health insurance and submitted proof to the Human Resources Department, they will register you with the health insurance company ("Krankenkasse") of your choice. Your health insurance provider thereupon informs the other social security providers. When the registration process is completed, you will receive your insurance number ("Versicherungsnummer") from the provider handling the pension scheme as well as your documentary proof of insurance ("Versicherungsnachweisheft") which you have to hand in to the Human Resources Department.

Please refer to the [separate guides for more detailed information on the five branches of social security](#).

## **Helpful information on social security in Germany:**

For more information, e.g. on the possibilities of a transfer of claims from one country to another, please consult the [EURAXESS webpage](#).

Consult the webpage of the "Deutsche Sozialversicherung" for [information on all five branches of social security](#).

The European Commission provides an elaborate brochure [on social security rights in Germany](#) (in German only).

On the webpage of the Federal Ministry of Labour and Social Affairs, you can also get detailed information in English. Please consult the [brochure "Social Security at a Glance"](#).

You might also find the information provided by the "Spitzenverband Gesetzlicher Krankenversicherungen in Deutschland" on [bilateral and multilateral social security agreements](#) helpful.

**Disclaimer:**

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