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Social security rights and obligations in the Union including those related to getting pensions

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Modul	Sachverhalt
Leistungsschlüssel	99154014000000
Leistungsbezeichnung I	Social security rights and obligations in the Union including those related to getting pensions
Leistungsbezeichnung II	Social security rights and obligations in the Union including those related to getting pensions
Typisierung	11 - SDG: Allgemeine Rechte und Pflichten
Quellredaktion	Bund
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt
Leistungsgruppierung	SDG allgemeine Rechte und Pflichten (154)
Verrichtungskennung	
SDG-Informationsbereich	Rechte und Pflichten im Bereich der sozialen Sicherheit

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	in der Union, auch im Zusammenhang mit Renten
Lagen Portalverbund	Behinderung (1130300), Existenzsicherung und staatliche Unterstützung (1140100), Hilfen für Geschädigte (1160200), Altersvorsorge (1180100), Rente (1180200)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	08.12.2022
Fachlich freigegeben durch	* Office for the Equal Treatment of EU Workers (Gleichbehandlungsstelle EU-Arbeitnehmer)
Handlungsgrundlage	
Teaser	Here you will find information about your rights and obligations in the field of social security, including relating to pensions.
Volltext	<p>State social insurance</p> <p>The social security system in Germany includes protection against the most serious risks. If you are employed in Germany in a job where social security contributions are mandatory, you will usually be covered by the following types of statutory insurance:</p> <ul style="list-style-type: none"> • Statutory health insurance covers the costs of seeing a doctor and of many medicines and treatments. • Statutory nursing care insurance provides a basic safety net in the event that you become permanently dependent on nursing care as a result of illness. • Statutory accident insurance covers the costs of medical treatment and reintegration into the workforce following an occupational accident or in the case of occupational illnesses. Under this insurance you will be paid a compensatory salary during the period in which you are unable to work. In the event of permanent personal injury, you will also receive pension payments, including survivor's pensions. • Statutory pension insurance covers rehabilitation benefits and pension payments in the case of old age, reduction in earning capacity or death. • Statutory unemployment insurance will pay an

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income to jobseekers under certain conditions, and offers counselling and mediation services to support jobseekers.

A fixed percentage of your income will be deducted to pay for your social insurance cover. You will bear some of the costs, and the rest will be borne by your employer. The costs will be deducted straight from your salary.

If you are in salaried employment in Germany, it will usually be mandatory for you to be insured under the German social insurance system.

Please note: there are exceptions to this rule for certain types of work, for example, in the case of certain posted workers, cross-border workers, seasonal workers, low-income workers and individuals working in several EU countries.

Your employer is responsible for registering you in the social security system. This means that they must send the following information to the competent health insurance fund:

- your name,
- your address,
- your insurance number,
- your nationality,
- your salary and information about your activity.

This registration ensures that your employer pays the necessary social security contributions. You must provide your employer with all the information required in order to allow them to meet their obligations. This means you have a duty to cooperate.

Please note: your employer must provide you with a copy of the data that has been provided. In the event of an infringement of the registration obligations, both you and your employer may be subject to a penalty.

In certain sectors, employers must register their employees before they start work. This applies to the following sectors:

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- construction,
- hospitality and accommodation,
- freight forwarding,
- transport and related logistics,
- commercial cleaning,
- meat processing,
- prostitution, and
- security.

This means that you will also need to provide the necessary information in accordance with your duty to cooperate before you start work. You must always carry your ID card in case there is an inspection.

More information on the registration and contribution procedure can be found in several languages on the German pension insurance website. The health insurance funds also provide information on their websites.

Tip: when you have been registered in the social security system you will receive a social security number which will stay with you for the rest of your life. This social security number is used to compile and supply the information needed to calculate your pension, so keep this number safe.

As an employee, it is mandatory for you to be registered for statutory pension insurance in most cases.

Tip: if you are in low-paid employment (mini-job), you can apply for an exemption from the pension insurance obligation.

Pension insurance provides a number of benefits:

- the purpose of the pension is to provide financial protection in old age. In order to draw an old-age pension, you must have reached a certain age and have worked a certain minimum number of pensionable periods.
- Pension insurance also offers support in the event of a reduction in earning capacity while you are still

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working, i.e. if you are no longer able to work or can only work part-time due to an illness or disability. In this case you will either receive rehabilitation benefits to restore your earning capacity or, in the event that your state of health means that you will not be able to return to work fully or at all in the foreseeable future, a reduced earning capacity pension.

- Pension insurance also provides for survivor's pensions. These are pensions paid to the widow/widower and orphaned children of an insured person when they die.

If you were born in or before 1946, you must be 65 in order to draw your standard old-age pension. For those who were born later, the retirement age is gradually being increased to 67. As of 2029, this retirement age will apply to all individuals born after 1964. However, statutory pension insurance also provides for other old-age pensions which allow individuals to retire early as a result of certain personal circumstances, for example if they have a severe disability and/or have paid statutory pension insurance contributions for many years.

One of the basic principles of pension insurance is that the longer and more often you pay contributions, and the higher these contributions are, the greater your future pension will be. In addition to the periods during which contributions were deducted from your employment income, periods in which you were raising children or caring for relatives may also be taken into account. In addition, 'contribution-free periods' apply in certain cases, for example during periods of study.

Insurance periods completed in other countries

If you have worked in other EU countries or in Iceland, Liechtenstein, Norway or Switzerland, the insurance periods completed in these countries will be taken into account when calculating qualifying periods.

Please note: your state pension will be lower than the income you earned when you were working. If you want to maintain your standard of living in old age, you should consider registering with supplementary

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company and/or private pension schemes.

If you have worked in several EU countries, including Iceland, Liechtenstein, Norway or Switzerland, every country in which you have completed an insurance period of more than 1 year will pay you a separate pension once you reach the retirement age applicable in the country in question. The amount of the pension you receive will depend on the amount of insurance periods you have completed there. When calculating pension entitlements, all of the insurance periods completed in the relevant countries will be taken into account. You will receive a document summarising the calculations for each of the countries (form P1). This form will be completed by the pension provider you sent your pension claim to.

Pension claim

You must make your pension claim in the country in which you are living, unless you have never worked there. In that case, you should make the claim in the country in which you were last insured. When you claim a pension in one country, this claim will apply in all of the countries in which you have completed insurance periods.

You will receive your pension regardless of which country you are currently living in.

<https://www.eu-gleichbehandlungsstelle.de/eugs-en/eu-citizens/information-center/pension>

<https://www.eu-gleichbehandlungsstelle.de/eugs-de/eu-buerger/infothek/krankenversicherung>

<https://www.eu-gleichbehandlungsstelle.de/eugs-en/eu-citizens/information-center/pension>

https://www.minijob-zentrale.de/DE/die-minijobs/rente_nversicherungspflicht/rentenversicherungspflicht_node.html#doc4b388a6a-85f8-44ad-b260-c5d97de1d15fbodyText4

<https://www.eu-gleichbehandlungsstelle.de/eugs-en/eu-citizens/information-center/health-insurance#tar-5>

<https://www.eu-gleichbehandlungsstelle.de/eugs-de/eu-buerger/infothek/rente>

https://www.eu-gleichbehandlungsstelle.de/eugs-de/eu-buerger/infothek/versicherungen?id=Wie_wird_die_Ein

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haltung_der_Meldepflicht_bzw_Mitwirkungspflicht_im_deutschen_Sozialversicherungsrecht_kontrolliert
<https://www.bundesgesundheitsministerium.de/themen/pflege/online-ratgeber-pflege/die-pflegeversicherung.html>
<https://www.eu-gleichbehandlungsstelle.de/eugs-en/eu-citizens/information-center/unemployment>
https://www.minijob-zentrale.de/EN/Home/home_node.html
<https://www.eu-gleichbehandlungsstelle.de/eugs-de/eu-buerger/infothek/besondere-arbeitsformen#Grenzgaenger/innen>
<https://www.eu-gleichbehandlungsstelle.de/eugs-de/eu-buerger/infothek/arbeitslosigkeit>
<https://www.eu-gleichbehandlungsstelle.de/eugs-de/eu-buerger/infothek/krankenversicherung#tar-5>
<https://www.bundesgesundheitsministerium.de/themen/pflege/online-ratgeber-pflege/die-pflegeversicherung.html>
https://www.deutsche-rentenversicherung.de/DRV/DE/Experten/Arbeitgeber-und-Steuerberater/Meldeverfahren_nach_DEUEV/Meldung-nach-DEUV.html#DRV
<https://www.eu-gleichbehandlungsstelle.de/eugs-en/eu-citizens/information-center/insurances>
<https://www.eu-gleichbehandlungsstelle.de/eugs-en/eu-citizens/information-center/health-insurance>
<https://www.eu-gleichbehandlungsstelle.de/eugs-en/eu-citizens/information-center/special-forms-of-work>

Erforderliche Unterlagen
Voraussetzungen
Kosten
Verfahrensablauf
Bearbeitungsdauer
Frist
weiterführende Informationen

- Information on living and working in Germany in multiple languages
<https://www.eu-gleichbehandlungsstelle.de/eugs-start>
<https://www.deutsche-rentenversicherung.de/DRV/DE/Rente/Kurz-vor-der-Rente/Wie-beantrage-ich-meine-Re>

Modul	Sachverhalt
	nte/Wie-beantrage-ich-meine-Rente_detailseite.html#d occ3be6c9d-0aba-4c2e-a793-c6bead9543fabodyText1 https://www.eu-gleichbehandlungsstelle.de/eugs-start
Hinweise	
Rechtsbehelf	
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	Rechte und Pflichten im Bereich der sozialen Sicherheit in der Union, auch im Zusammenhang mit Renten, Social security rights and obligations in the Union including those related to getting pensions