

Living and working in Europe

- European law
- Working in more than one Member State
- Pension entitlement, calculation and payment



Working without frontiers

Nowadays it is not unusual for people to live and work in different European countries. The idea to spend one's retirement abroad in another European country also appeals to many people.

You might ask yourself what happens to your insurance cover and pension entitlement when you change your place of residence. Even though the social security systems abroad are quite different, the European countries have established provisions in the field of social security to ensure that you will not be at a disadvantage.

This brochure informs you about the effects of living and working abroad in other European countries.

Please do not hesitate to contact us if you have any further questions which have not been answered here.



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European law – where and to whom it is applicable

An increasing number of people lives and works in different European countries. European law coordinates the different national social security systems of the individual Member States. As a result, the same rights and obligations apply to everyone.

If you have worked abroad for a certain period of time, you should inform your pension service accordingly because these insurance periods may have a positive effect on your future pension entitlement.

NB: Only persons who satisfy the entitlement conditions will receive a pension. One of these conditions is the so-called “minimum insurance period”. Insurance periods that have been acquired in different countries will be summed up for this minimum period. In application of European law, the addition of periods is carried out between Member States of the European Union and, additionally, with Iceland, Liechtenstein, Norway and Switzerland.

If you satisfy the entitlement conditions for a pension, every Member State will pay you a pension on the basis of the insurance periods you acquired in that country. This means that you may obtain a pension from several Member States.

Please note:

You may only obtain an old-age pension once you have reached the legally required minimum age for retirement in the respective Member State. The minimum age can differ from one Member State to another. Please contact the responsible authorities of all countries involved in due time to enquire about the effects the pension starting date chosen by you.

Please seek advice from your pension service.

If you have not acquired the minimum period of insurance even though the various insurance periods were summed up, you are not entitled to receive a pension. In this case it is possible to get a contribution refund.

Please contact your pension service for information on the effects of Brexit on Great Britain and Northern Ireland. Please see page 45 for a list of the competent pension offices.

To whom does European law apply?

European law applies to all citizens of a Member State of the European Union and to citizens of Iceland, Liechtenstein, Norway and Switzerland.

Persons who are not citizens of one of these States are called third-country nationals. European law applies to them if they legally reside in an EU Member state and have been covered by social insurance in at least one other EU Member state. Persons residing outside the EU must have acquired insurance periods in at least two EU Member States. Iceland, Liechtenstein, Norway and Switzerland are excluded from this provision.

As far as Germany is concerned, persons to whom EU law is applicable need to prove that they have acquired pension entitlements in the German pension insurance scheme. They may have acquired these entitlements as an employee, a self-employed person subject to compulsory insurance, by having paid voluntary contributions or by bringing up children.

In Germany, the following persons are also covered by European law:

- members of a pension scheme for certain professional groups (e.g. architects, physicians, pharmacists, lawyers, tax consultants), or
- civil servants (e.g. on the federal, federal state or local level, but also judges, temporarily enlisted and professional soldiers, clergymen, civil servants under Church law, and employees in the civil service), or
- self-employed persons under the old-age insurance scheme for farmers.

If you are entitled to a survivor's pension after one of your family members has passed away, you are covered by European law if you

- are a survivor of a citizen of an EU Member State, Iceland, Liechtenstein, Norway or Switzerland, or
- are a citizen of an EU Member State, Iceland, Liechtenstein, Norway or Switzerland.



Working in more than one Member State

Planning to work in another Member State does not always mean that you will be insured with a pension insurance institution of the country you work in. Therefore, before you leave, you should find out by which legislation you will be covered.

Your residence and the place where your company 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 which you work in.

If you work in Germany you are consequently covered by German regulations, but if you work in another Member State you are covered by the regulations of that state unless one of the following exceptions applies to you.

Please note:

If you receive an old-age pension from another Member State while you are working in Germany, you might cease to be subject to compulsory insurance in Germany. However, you may apply for insurance liability under the German state pension insurance. This may have advantages for you. Please contact your pension service for advice.

Posting – what does it mean?

If you work in another Member State for your employer for a limited period of time, the insurance liability in your country of origin remains unchanged. This is called posting.

Please note:

The posting should be scheduled for a period of 24 months at the most. If you are sent to take the place of an employee at the end of their post, you are subject to the regulations of the EU Member State in which you work.

Certificate of
Posting A1

If you are posted, your employer has to apply for a Certificate of Posting A1 before you leave to work in the other Member State. The Certificate of Posting states under which pension scheme you will be insured during your period of posting.

In Germany, as a rule, members of the statutory health insurance scheme will be issued a Certificate of Posting by their respective health insurance fund; all other persons will be issued such a certificate by their competent German pension service or by the pension services of the liberal professions for members of professional associations (Arbeitsgemeinschaft berufsständischer Versorgungseinrichtungen).

Our advice:

Please consult pages 45 to 46 to find out which Deutsche Rentenversicherung pension service is responsible for you.

Under special circumstances you may remain subject to German legislation if your work abroad is not considered as a period of posting or if it is clear from the outset that the period of work abroad will last longer than 24 months. In such cases, GKV-Spitzenverband, Deutsche Verbindungsstelle Krankenversicherung-Ausland, Postfach 200464, 53134 Bonn, Germany, Phone 0049 (0) 228 9530-0, www.dvka.de, will contact the responsible institution in the other Member State to conclude an exemption agreement.



Example:

Klaus M. is sent abroad by his German company to work with its subsidiary in Austria for three years. During this time his salary is paid by the Austrian subsidiary. Since his work abroad is not a period of posting, Klaus M. and his German employer apply for an exemption agreement so that Klaus M. remains subject to German legislation while he works in Austria.

Please note:

Please file your application for an exemption agreement before your employment or self-employment abroad begins.

Working in two or more Member States

If you are working in two or more Member States at the same time, as a rule, you are insured under the legislation of your country of residence provided that the major part of your work is carried out there.

This rule also applies to self-employed persons. However, if you are self-employed and also work as an employee in another Member State, as a rule, you will be covered by the regulations of the Member State where you are employed.

Special groups of persons

Civil servants, persons performing compulsory military or civilian service, and members of the auxiliary staff of the EU should always contact one of the services of Deutsche Rentenversicherung. There are special regulations for them under European law.



Paying voluntary contributions in Germany

Paying voluntary contributions may lead to an increase of your German pension rate or help you to become entitled to a pension in the first place, or you can use them to close gaps in your insurance record.

If you reside in Germany and are not liable to pay social security contributions you may pay voluntary contributions into the German pension insurance system irrespective of your nationality. The only requirement is that you are at least 16 years old.

If you are German you may pay voluntary contributions regardless of the country you live in. This also applies to the citizens of other EU Member States provided that they have paid at least one contribution into the German system.

You will find the Member States on page 4.

If you do not reside in Germany and are not a citizen of an EU Member State you may pay voluntary contributions provided that you reside in another EU country (but not in an EEA country or in Switzerland) and have already paid at least one contribution into the German system.

Our advice:

In addition to the citizens of the Member States, citizens of other countries may also pay voluntary contributions into the German system. This is a result of Germany's bilateral social security agreements with different countries all over the world. Please refer to our brochures in the series called "Arbeiten in Deutschland und in ..." regarding the respective social security agreements.

Voluntary contributions: Your advantages

You can use voluntary contributions to complete the qualifying period for a German pension. You may also maintain your coverage for a pension for a complete or partial reduction in your earning capacity.

Our advice:

For these types of pension it may be important that the period from 1984 to date is fully covered by periods for which pension entitlements have been secured. If you leave the German state pension insurance system but wish to keep your entitlement to one of these pensions you should contact us for advice in advance.

You will find your competent pension office in the chapter "Your points of contact in Germany".

Furthermore, paying voluntary contributions may result in an increase of the amount of your old-age pension or the pensions which will be paid to survivors. As a self-employed person you have the possibility to pay voluntary contributions in order to make provisions for you and your survivors.

Paying contributions

You can decide how many voluntary contributions you would like to pay and what their amount should be. However, there are minimum and maximum limits of contribution rates.

Voluntary contributions for the respective current year must be paid by 31 March of the following year.

Before you pay voluntary contributions you should contact your pension insurance office. We advise that you have the contributions debited from your bank account or from a representative's bank account in Germany. It is also possible to make a transfer from a bank account in Germany or abroad.

Please note:

The German pension insurance scheme does not bear any bank fees, transfer charges or any other charges for bank transactions. If you make payments from abroad please use Euro amounts in order to avoid differences in the exchange rate.



Rehabilitation – Return to your daily life and work

“Rehabilitation before pension” is the slogan of the German state pension scheme when it comes to offering rehabilitation benefits. People whose health is affected shall be enabled to resume their working activity and to participate in social life again.

The main focus is on providing medical rehabilitation benefits. However, benefits for participation in working life and preventive measures can also be granted.

Medical Rehabilitation

Medical rehabilitation benefits can be granted once every four years. Normally, they are provided by institutions in Germany.

If you are unable to work or can only work part-time due to reasons of ill health, you might want to consider medical rehabilitation measures. They can help you to recover or continue to work in your profession for as long as possible despite your condition. The measures will be provided either as inpatient or all-day outpatient treatment.

You may be eligible for medical rehabilitation measures if your earning capacity

- is considerably jeopardized or reduced by illness or disability, and
- is likely to be restored or substantially improved by rehabilitation.

For more information, please see our brochure "Berufliche Rehabilitation: Ihre neue Chance".

Benefits for participation in working life

Some diseases or disabilities require further measures or special assistance in which case benefits for participation in working life can be provided with the aim of improving or restoring your ability to work so that you are able to cope with your job requirements on a permanent basis. The measures that are offered include personal or technical aids, training and further education.

Preventing disability in time

The German state pension scheme supports working people by granting benefits which help them to tackle health problems actively and at an early stage. We offer extra-occupational classes for groups of people to learn about healthy diets, sports and physical activities as well as relaxation techniques. All this should become an integral part of your daily life as you develop a healthier lifestyle which means that you take an active part in preventing chronic illness and other serious health problems.

Please also refer to our brochure "Prävention – werden Sie aktiv".

Which requirements do I have to meet?

In order to be eligible for rehabilitation benefits, you must have paid contributions for a certain period of time (minimum insurance period). As a rule, you need to have 15 contribution years to qualify but insurance periods acquired in the other Member States may be considered as well.

You may also receive medical rehabilitation or prevention benefits if

- you have paid compulsory contributions resulting from an employment or self-employment for six calendar months during the two years preceding the application date, or
- you have been in employment for two years after completing a professional education up until the date of application, or have been unfit for work or unemployed after an employment.



- your capacity to work is reduced or at risk of being reduced and you have paid contributions for a minimum period of five years.

Please note that your insurance periods in other Member States may also be taken into account to fulfill these requirements.

Please note:

If you reside outside Germany you are only eligible to receive rehabilitation benefits if you have paid a compulsory contribution to the German state pension scheme in the month of application. If you were unfit for work during that month, you need to have paid a compulsory contribution in the previous month. Some benefits for participation in working life may only be provided in Germany.

Information for cross-border commuters from Germany

If you reside in Germany and commute to another Member State for work, you may also be eligible for German medical rehabilitation measures if you meet the requirements. The German state pension scheme will provide these benefits and the responsible institution in your country of employment will then reimburse

the costs of these benefits. You have to apply for an S1-Certificate to be issued beforehand by the responsible health insurance provider in your country of employment.

Please note:

If you are a cross-border commuter, you will only receive financial benefits such as transitional allowances and sick pay from the responsible provider in the country of your employment. This means you will not receive any transitional allowances from the German state pension scheme while receiving medical rehabilitation benefits in Germany. We recommend that you contact your employer or health insurance provider in advance to find out if you can receive continued salary or wage replacement payments.



Pensions – Basic requirements

Contrary to popular belief, there is no such thing as a comprehensive pension based on all contributions paid in each Member State. Every Member State has its own social security system and grants or refuses benefits according to their own regulations. Basically, certain requirements have to be met in order to qualify for a pension, for instance a certain age and a prescribed minimum insurance period.

Please also read the chapter "Pension starting date and pension application".

These requirements differ in each Member State. Consequently, it is not surprising that the retirement age varies in different Member States. In some Member States you will receive your old-age pension 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.

In application of European law the contributions you have paid in different Member States in the course of your life will not lapse. Once you have acquired pension rights they will be protected.

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

Please note:

There are some exceptions if you have less than one year of insurance periods. Please see page 31 and following of the chapter “Pension calculation – How your pension is worked out”.

It might be difficult in some cases to complete the necessary qualifying period for a pension entitlement in each country you worked in. If you do not meet the eligibility requirements in one Member State on the basis of your insurance periods you have acquired in that Member state, your periods in the other Member States will also be taken into account. This may help you to become entitled to a pension after all. In order to determine your entitlement to a German pension all insurance periods which you have completed in other Member States and which do not overlap with German periods will be taken into account. Any periods you have completed before the entitlement to benefits under the German scheme (e.g. a reduction in your earning capacity) occurs can be used.

Minimum insurance period

In order 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, can be 5, 20, 35, or 45 years depending on the type of pension.

For certain types of pension, other periods apart from contribution periods will count towards your qualifying period, for example periods of illness and unemployment or child-raising periods. Please note that certain periods (e.g. periods of unemployment) completed abroad cannot be taken into consideration for the completion of the German qualifying period of 45 years.

For more information on the different types of German periods please see our brochure “Rente: Jeder Monat zählt”.

Special requirements under insurance law

In order to receive certain German pensions you will have to meet special requirements in accordance with insurance law. This means that you must have paid enough compulsory contributions for an insurable employment or self-employment within a certain period of time (e.g. within a period of five years). This applies for example to the pensions which are granted on account of a reduction in earning capacity.

Please also read the chapter "The right pension for you".

You may of course use your respective compulsory contributions in other Member States to fulfil the required number of compulsory contributions in Germany.

Please note:

You might have acquired compulsory contributions in other countries without having worked there. These are, for instance, periods of residence in Denmark, Finland, the Netherlands and Sweden. However, these periods cannot be used to meet the special requirements under insurance law.

If you have not been able to pay social security contributions for some months within the stipulated period due to circumstances beyond your control (e.g. pregnancy or illness) these months will be added on to the "basic" period retroactively, so that other compulsory contributions can be taken into account. This period may be extended by the following periods completed in the Member States:

- receipt of an invalidity pension or an old-age pension,
- receipt of sickness benefits,
- unemployment, or
- child-raising periods on the territory of another Member State.



The right pension for you

Deutsche Rentenversicherung grants pensions for a reduction in earning capacity, old-age pensions and survivors' pensions when an insured customer has passed away.

For each of these pensions certain requirements must be met. The chapters “Pension – Basic requirements” and “Pension calculation – How your pension is worked out” will tell you how European law affects your pension and how it can help you to receive a pension in the first place.

Our advice:

If you would like to know if you satisfy the conditions for a German pension, please request a pension forecast from your pension service. The forecast contains all relevant information.

Pensions for a reduction in earning capacity

You can receive this pension if

- your earning capacity is reduced due to illness or disability,
- you have fulfilled the required five-year qualifying period, and

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

- you have three years of compulsory contributions for an insurable employment or self-employed 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 1984 by paying compulsory contributions, and on the condition that you have insurance periods for every month from 1984 onwards until the date on which the case of entitlement for a benefit occurs.

Your pension office will consult medical documents in order to assess whether your earning capacity is completely or partially reduced. You will receive a pension for a complete reduction in earning capacity if you are able to work less than three hours per day. If you are able to work at least three hours but less than six hours per day, you will receive a pension for a partial reduction in earning capacity. The rate of this pension is only half the rate of the pension for a complete reduction in earning capacity.

For more detailed information, please refer to our brochure "Erwerbsminderungsrente: Das Netz für alle Fälle".

As a rule, your pension for 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 this period, if your health problems persist.

Regular old-age pension

You are entitled to receive a regular old-age pension if you

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

If you were born before 1947, the regular pension age is 65 years. If you were born between 1947 and 1963 the age threshold is being raised gradually: For persons born between 1947 and 1958 by one month for each year they were born after 1946, for persons born between 1959 and 1963 by two months for each year. For persons born in 1964 or later, regular pension age is 67 years.

For more detailed information, please refer to our brochure "Die richtige Altersrente für Sie".



If you receive a regular old-age pension, there is no limit for additional earnings and your pension payments will not be reduced.

Other types of old-age pensions

It is possible to receive an old-age pension in Germany before reaching regular pension age if you fulfill certain requirements. However, the amount of your old-age pension will be permanently reduced by 0.3 per cent for each month of early retirement (i.e. before reaching regular pensionable age). The maximum deduction is 18 per cent.

Please note:

It is not possible to change to another type of old-age pension (with fewer deductions) once you have made your choice. Please contact your pension office for advice. This is important because there are exceptions you might not be aware of. Please see page 44 for your points of contact.

Old-age pension for the particularly long-term insured

You are entitled to receive this type of old-age pension if you

- are 63 years old and
- have completed the 45-year qualifying period.

This type of pension is paid without deductions.

If you were born after 1952 the age threshold will be gradually raised by two months for each year of birth up to 65 years.

Old-age pension for the long-term insured

You are entitled to receive this old-age 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 of early retirement (maximum deductions range from 7.2 to 14.4 per cent).

Example:

Maria F. will turn 63 on 27 June 2019. She wants to receive an old-age pension for the long-term insured as of 1 November 2019, i.e. two and a half years earlier. Her pension will therefore be permanently reduced by 9 per cent.

Old-age pension for severely disabled persons

If you are severely disabled you may receive an early pension from the age of 60 (persons born in 1964 or later from the age of 62 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.

You must be recognized as a severely disabled person under German law with a degree of disability of at least 50 per cent (i.e. you need to present a certificate stating

Please contact the pension offices of Deutsche Rentenversicherung to find out which "Auslandsversorgungsamt" is responsible for you.

After a pension splitting has been carried out, the surviving spouse is not entitled to a widow's or widower's pension.

this). If you reside in a Member State, the responsible German office (Auslandsversorgungsamt) will determine the degree of your disability.

If the pension payments begin before you have turned 63, as a rule, you will have to expect deductions of 0.3 per cent per month of anticipated pension payments (10.8 per cent at the most). For persons born between 1952 and 1963 the age threshold will be gradually raised from 63 to 65 years.

Pensions for widows and widowers

You may receive a widow's or widower's pension if your late spouse was in receipt of a pension until he/she passed away, or on the condition that he/she completed the five-year qualifying period. Furthermore, the surviving spouse is only eligible if they have not remarried.

Please note:

Partners of the same sex who have entered into a registered life partnership are treated as legally married spouses. The partners of a same-sex marriage are also entitled to a widow's/widower's pension.

To qualify for this pension, the spouses must have been married for at least one year when one spouse passes away. This does not apply if you got married before 1 January 2002 or if it was not the main aim of the marriage, to receive survivors' pension.

Widows or widowers pension can be paid as a minor or large pension. To be able to receive the large pension the surviving spouse 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

- have a reduced earning capacity, or
- raise his/her own child or the deceased person's child who is younger than 18, or
- care in a joint household for his/her own child or the deceased person's child that cannot provide for itself due to a physical, mental or psychological disability.

If you do not satisfy these conditions you will be paid the so-called minor widows' or widowers' pension. This pension will only be paid for a maximum of 24 calendar months after the spouse's death. The pension rate is 25 per cent of the insured person's pension. The so-called large widows' or widowers' pension will be paid indefinitely. The pension rate is 55 per cent of the insured person's pension. If you married before 1 January 2002 and you or your spouse were born before 2 January 1962 the large widows or widowers pension will amount to 60 per cent of the insured person's pension and the minor widows' or widowers' pension will be paid for an unlimited period. If a widow or a widower marries again his/her entitlement to a survivor's pension lapses. They may apply for a lump-sum settlement of their pension. The settlement amounts to 24 times the average pension rate during the last twelve months.



Example:

Pensioner Willi B. passed away in May 2014. His widow, Ulla B., received the large widows' pension since June 2014. She then remarries in June 2019. Consequently, her widows pension stops on 30 June 2019. In the relevant twelve months before her pension was discontinued (i.e. from July 2018 to June 2019) Ulla B.'s average widows pension payments amounted to 520 EUR (before deduction of her share of the contributions to the pensioners' health and long-term care insurance). The lump-sum settlement is 24 times this average, i.e. 12,480.00 EUR.

Orphan's pensions

An orphan's pension (half-orphan's pension) can be paid if the deceased contributor

- was in receipt of a pension when he/she died or
- had completed the five year qualifying period when he/she died.

If also the other parent dies, an orphan's pension for children having lost both parents will be paid.

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

Under certain conditions, e.g. when he/she is still in school or vocational training, the orphan may receive this pension up to the age of 27.

Other pensions because 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 periods of insurance if you bring up a child. This also applies to registered life partnerships.

Widow's or widower's pensions after the next but 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 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 or widower's pension for divorced spouses.

Our advice:

For more detailed information on these pensions, please see our brochure “Hinterbliebenenrente: Hilfe in schweren Zeiten”.

Pensions and income

If you are in receipt of a pension for a reduction in earning capacity or an old-age pension before having reached regular pension age, and you are in receipt of an income at the same time, this income may not exceed certain additional earnings limits. This applies both to income in Germany and abroad. You may not earn more than 6 300 EUR per year. If you exceed this additional earnings limit, you are only entitled to receive a partial pension or none at all.

Please note:

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

If you receive a survivors' pension, from the fourth month following the contributor's death 40 % of your own income exceeding an amount of exemption will be deducted from your pension payments. Social security benefits, property income and similar income abroad will also 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.

There is no additional earnings limit for orphans if they fulfil all other requirements for the pension entitlement.



Miners – Special pensions granted by Knappschaft (Miners’ Pension Insurance)

German law provides for special benefits for persons employed in the mining industry because of the extraordinary strains and risks they are exposed to. European law also affects this group of persons.

Knappschaft does not only provide pensions from the state pension insurance scheme described in the previous chapters, but also some special miners’ benefits in addition to these:

- pension for miners whose capacity to work in the mining industry is reduced,
- pension for miners who have completed 50 years of age,
- old-age pension for miners with long-term employment underground,
- compensatory payment for miners (the so-called “Knappschaftsausgleichsleistung”).

Our advice:

Please contact the pension offices of Deutsche Rentenversicherung Knappschaft-Bahn-See for more detailed information. You can find their address on page 50.

In other Member States there are special pension schemes for miners similar to the German Miner's Pension Insurance, for example in France. The periods of insurance you completed under such a scheme may also be used to determine whether you are entitled to receive compensatory payments for miners.

If there are no special pension schemes for miners in other Member States your periods of insurance under the Miner's Pension Insurance can only be taken into account if your 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

If you meet all requirements for a pension, every Member State in which you have been insured will grant you a separate pension under its own legislation. All your pensions from the Member States add up to your total pension – your retirement provision based on all your periods of insurance in Europe.

European law may affect the calculation of your benefit. It is to guarantee that you do not suffer any disadvantages because you have lived and/or worked in several Member States. For that reason, your pension will also be calculated by using a special pro rata method.

The aim of the pro rata calculation of your pension is to treat you as if you had completed all your periods of insurance in only one Member State. This is to avoid disadvantages resulting from gaps in your insurance record due to employment periods completed in other Member States. If you only meet the requirements for a pension if the insurance periods in the other Member States are taken into account, your pro rata pension will be calculated and paid to you.

If you are entitled to a pension based on your German periods alone the separate pension under German legislation will also be calculated, in addition to the pro rata pension. Both pension rates are then compared and the higher pension amount will be paid to you.

Please note:

This procedure is carried out by the pension insurance institutions of every European country in which you have acquired insurance periods.

Pension calculation on the basis of German insurance periods only (separate German pension)

European law does not affect the calculation of a separate German pension. The periods you have acquired in the other Member States will not be taken into account. The amount of your pension will only be based on your German insurance periods.

For more detailed information on the pension calculation in Germany please see our brochures "Rente: So wird sie berechnet" (for former East Germany and former West Germany).

Essentially, the amount of your German pension is based on the amount of your income from which social insurance contributions were deducted in Germany. Apart from this, you will receive personal earnings points for certain periods without contribution payments such as periods of unemployment, vocational training, periods of pregnancy or maternity periods. These periods are called credited periods ("Anrechnungszeiten").

Please note:

The separate German pension will only be calculated if you already have a pension entitlement based on your German insurance periods alone.



Calculation of your pension based on insurance periods from all Member States involved (pro rata calculation)

European law affects the pro rata calculation of your pension. According to German provisions, periods of insurance completed in other Member States will also be taken into account in addition to creditable periods under German legislation. The pension institutions of the Member States will exchange details of the insurance periods with each other, provided that you state all countries where you have worked when filing your pension application.

Each Member State will then calculate the pro rata pension according to its own regulations. Periods completed under the legislation of another Member State will be taken into consideration as if they had been completed in the Member State calculating the pension.

Each month can only be considered once, even if German periods and those of other Member States overlap, e.g. due to a change of employment during the course of a month. The pension amount will then be calculated taking into account the German periods as well.

Subsequently, every pension institution proceeds to determine the proportion of the periods of insurance

completed under its own legislation to all insurance periods. This is called pro rata relationship. The pro rata pension calculation is done to avoid that periods are considered more than once which would be the case if each pension institution paid a pension on the basis of all insurance periods acquired in Europe.

As a rule, the pro rata pension will be higher than the separate pension, if you have German non-contributory periods which will be uprated due to your periods in other Member States. For that reason your pension office will calculate the national pension to compare the two pension rates, provided that you are entitled to a pension based on German periods only.

Please note:

If you have worked in a Member State only for a short time and have completed periods of insurance of less than one year in that Member State these periods of insurance are treated as paid to the other Member State. Consequently, this Member State will not calculate a partial pension. Thus, payments of very small pensions are avoided and administration procedures are simplified.



Changes in European law – Advantages remain unchanged

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

If you have not been entitled to a German pension to date because you did not meet the requirements, you might become entitled to a pension when European law is applied. You may also become 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 can prove that you have acquired periods of insurance in the new Member States.

Consequently, you are entitled to have your pension reviewed whenever new Member States join the EU (for example, Croatia on 1 July 2013), or in application of European law.

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 or European law is amended. Should the review not result in a more favourable result for you, no further action will be taken.

Please note:

You may request a review of your entitlement within two years after a new Member State has joined the EU, after European law has entered into force, or after European law has been amended. When this two-year period has expired, your pension payments or the higher pension will begin with effect from the date of your application.



Pension starting date and pension application

You have to claim your pensions from the statutory pension insurance in Germany and in the other Member States. This chapter explains briefly when German pension payments start, where you can file your pension application, and which time limits you should observe.

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

Example:

Rita N. turns 65 years and 7 month in May 2019. On that date she has met all requirements. Her pension payments start on 1 June 2019.

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

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

Example:

Rita N. files her application as late as September 2019. Since she has met all eligibility requirements already in May 2019 – i.e. more than three months earlier – her pension payments only start on 1 September 2019.

This rule does not apply to reduced earning capacity pensions and survivors' pensions. A temporary pension for a reduction in earning capacity will first be paid from the 7th calendar month after the reduction in earning capacity occurred. If the application is filed later, i.e. after the seven-month-period has expired, the pension payment will start from the month of application. Survivors' pensions can be paid retroactively up to twelve calendar months before the month in which the pension application was filed.

Where can I file my pension application?

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

Please see page 44 ff. to find out where in Germany you can file your pension application.

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 due time to enquire about your entitlement so that you do not suffer any disadvantages.

One application is sufficient

If you file a pension application in a Member State, it will also be valid in all Member States in which you have completed periods of insurance. For instance, if you apply for your French pension in France, this application is also considered as an application for your German pension filed on the same date.

However, this only applies if you state all your insurance and residence periods in all Member States when you file your pension application. If you do not state them at all or only at a later point in time, not the “initial” date on which you filed your application is binding, but the date when you provided the missing data or filed a new application.

Our advice:

When you file an application for an old-age pension in one Member State, you may specify from which other Member State/s you wish to claim a pension as well at that point, or if you want to claim this/these other pension/s at a later point in time. Please indicate this in your pension application.



Pension payment abroad

Pensioners can choose their place of residence nearly anywhere they like. Their German pension will follow. However, there are some exceptions to bear in mind.

As a rule, German nationals, nationals of other Member States or of other countries will continue to 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 the pension offices if you change your permanent residence to another Member State. Please inform the pension offices in due time, i.e. about two months before moving.

Please also see our brochure "Das deutsch-polnische Sozialversicherungsabkommen vom 9. Oktober 1975".

There may be restrictions if you move from Germany to another Member State in case your German pension is also based on foreign insurance periods (e.g. periods of insurance under the German-Polish Agreement of 1975). Under certain circumstances, your pension payment will be reduced.

Our advice:

Please contact your pension office, if you are planning to emigrate. You should also contact your health insurance fund to find out by which health insurance you will be covered.

If you permanently reside outside the territory of the Member States, there may be restrictions. This applies to pensioners whose pensions are also based on periods under the Foreign Pensions law (Fremdrentengesetz). For example, these include creditable periods during which displaced persons and immigrants were in their Eastern European regions of origin.

How is your pension paid?

You will also receive your monthly pension payments if you live abroad. They can be transferred to your account with a financial institution in Germany, in the Member States, or in other countries. Therefore, 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.

Pensions for a reduction in earning capacity

The fact that you are entitled to a pension for a complete reduction in earning capacity or because of invalidity may be due to 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 one of the other Member States to another country you will only be entitled to receive a lower pension for a partial reduction in earning capacity or due to occupational disability.

Please also see our brochure "Erwerbsminderungsrente: Das Netz für alle Fälle".



Health insurance for pensioners

European law guarantees that you are also covered by social security as 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 you are covered.

If you are liable to pay health insurance contributions, we will retain the amount of your contributions from your pension payments and forward it to your health insurance fund.

If you reside 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 in receipt of a pension from another Member State in addition to the German pension. In this case, your pension from abroad will be taken into account as income which is subject to contributions.

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 statutory health insurance fund or to a private health insurance, you may apply for a contribution subsidy.

Our advice:

Please also see our brochure “Merkblatt über die Krankenversicherung der Rentner (KVdR) und Pflegeversicherung”.

If you reside in Germany but only receive a pension from another Member State, you can still have access to medical care in Germany, e.g. see a doctor, but you remain covered by the provisions of the Member State which pays your pension.

To be able to receive medical treatment and services in Germany, you should contact the responsible pension offices abroad for information on how to proceed.

Your health insurance in the Member States

If you reside 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 of that Member State. If you reside in a Member State but you only receive a German pension, you are covered by the German legislation. To be able to claim medical treatment in the other Member State, please ask your German health insurance fund for advice in this matter.

If you pay voluntary contributions to the German statutory health insurance fund or a private health insurance, you may also apply for a contribution subsidiary if you reside in another Member State unless you are already subject to a compulsory health insurance abroad.

Our advice:

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



Your points of contact in Germany

There are different pension offices in Germany which are responsible for processing your enquiries and applications relating to European law. 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 insurance office is the institution to which you have paid your German insurance contributions.

Our advice:

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

If you have paid your last German contribution to Deutsche Rentenversicherung Bund, they are your point of contact.

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

Please note:

Deutsche Rentenversicherung Bund and Deutsche Rentenversicherung Knappschaft-Bahn-See are responsible for cases involving all Member States.

If you have paid your last German contribution to one of the regional pension offices, your case will be treated by the regional pension office that is responsible for the Member State involved.

As a rule, the responsible regional pension office for you is the one who deals with 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, München office
Belgium	Deutsche Rentenversicherung Rheinland
Bulgaria	Deutsche Rentenversicherung Mitteldeutschland, Halle office
Croatia	Deutsche Rentenversicherung Bayern Süd, Landshut office
Cyprus	Deutsche Rentenversicherung Baden-Württemberg, Stuttgart office
Czech Republic	Deutsche Rentenversicherung Bayern Süd, Landshut office
Denmark	Deutsche Rentenversicherung Nord, Hamburg office
Estonia	Deutsche Rentenversicherung Nord, Hamburg office
Finland	Deutsche Rentenversicherung Nord, Hamburg office
France	Deutsche Rentenversicherung Rheinland-Pfalz
Greece	Deutsche Rentenversicherung Baden-Württemberg, Stuttgart office
Hungary	Deutsche Rentenversicherung Mitteldeutschland, Erfurt office
Iceland	Deutsche Rentenversicherung Westfalen
Ireland	Deutsche Rentenversicherung Nord, Hamburg office
Italy	Deutsche Rentenversicherung Schwaben
Latvia	Deutsche Rentenversicherung Nord, Hamburg office

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

For addresses and phone numbers of the respective offices, please see www.deutsche-rentenversicherung.de and look for “Versicherungsträger” under the heading Beratung & Kontakt → Anschriften-Übersicht.

Please note:

In exceptional cases, Deutsche Rentenversicherung Saarland may be responsible for cases involving France, Italy and Luxemburg.

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.

International consultation events

Please note that international consultation events are regularly held in Germany and abroad in collaboration with pension offices in other Member States. This is a good opportunity for you to have your questions answered on site and to obtain information about your social security rights in other countries.

Our advice:

You will find the respective dates on our website www.deutsche-rentenversicherung.de under the heading **Beratung & Kontakt** → **Internationale Beratungstage**. If you would like to visit a consulting event, we suggest that you make an appointment by calling.

Voluntary insurance

If you intend to file an application because you would like to pay voluntary contributions, please contact the pension office which is responsible for your insurance account.

If you do not reside in Germany any longer but in another Member State, please file your application for voluntary insurance with the responsible regional pension office. If Deutsche Rentenversicherung Bund or Deutsche Rentenversicherung Knappschaft-Bahn-See were your point of contact before, they will still be responsible for you.

Please read the chapter "Just one step away: Your pension insurance".

If you reside outside the territory of the Member States, please contact Deutsche Rentenversicherung to find out who is responsible for you.

If you reside in Germany but have not paid any contribution to the German state pension insurance scheme, you may file your application with any of the pension offices listed above.

Just one step away: Your pension insurance

Do you still have questions? You require information and wish to be advised individually? We are there for you: competent, neutral, and free of charge.

Our information brochures

We offer a great variety of brochures: You can order any brochure you are interested in at www.deutsche-rentenversicherung.de or download it from there. There, we also inform you about our information service about special issues.

On the phone

We answer all your question on our toll-free (within Germany) service hotline. There, you can order information brochures and forms or inquire about a responsible contact near you. The number is 0800 1000 4800.

On the Internet

You can reach us 24 hours a day at www.deutsche-rentenversicherung.de. There, you will find information about a great variety of pension insurance matters and can download or order forms and brochures.

With our online services

You can also communicate with us in a safe way by computer, tablet or smartphone. Thus, you can update your insurance periods or file your applications online. For your identification, just use the online ID function of your identity card, your personal access code or the possibility to sign later on.

Personal appointments

You will find your nearest Auskunfts- und Beratungsstelle (information office) on our home page or you can use our service hotline to inquire about them. There, you can also conveniently arrange for an appointment or use our online reservation service. You can also use our app iRente on your mobile phone.

Social insurance officers and deputies

Also, our voluntary social insurance officers and deputies (Versicherten-älteste) are there for you in your direct neighbourhood and will help you to complete your claim forms, for example.

Short communication routes

0800 1000 4800 (toll-free within Germany)

www.deutsche-rentenversicherung.de

info@deutsche-rentenversicherung.de



We offer multilingual advice during the international consultation days.
You will find respective dates in the Internet.

Our partners

You can also file your pension claim, obtain forms, or have your insurance documents forwarded at the Versicherungsamt offices of the cities and municipalities.

The German pension offices

Deutsche Rentenversicherung Baden-Württemberg

Gartenstraße 105
76135 Karlsruhe
Telefon 0721 825-0

Deutsche Rentenversicherung Bayern Süd

Am Alten Viehmarkt 2
84028 Landshut
Telefon 0871 81-0

Deutsche Rentenversicherung Berlin-Brandenburg

Bertha-von-Suttner-Straße 1
15236 Frankfurt (Oder)
Telefon 0335 551-0

Deutsche Rentenversicherung Braunschweig-Hannover

Lange Weihe 6
30880 Laatzen
Telefon 0511 829-0

Deutsche Rentenversicherung Hessen

Städelstraße 28
60596 Frankfurt am Main
Telefon 069 6052-0

Deutsche Rentenversicherung Mitteldeutschland

Georg-Schumann-Straße
146 04159 Leipzig
Telefon 0341 550-55

**Deutsche Rentenversicherung
Nord**

Ziegelstraße 150
23556 Lübeck
Telefon 0451 485-0

**Deutsche Rentenversicherung
Nordbayern**

Wittelsbacherring 11
95444 Bayreuth
Telefon 0921 607-0

**Deutsche Rentenversicherung
Oldenburg-Bremen**

Huntestraße 11
26135 Oldenburg
Telefon 0441 927-0

**Deutsche Rentenversicherung
Rheinland**

Königsallee 71
40215 Düsseldorf
Telefon 0211 937-0

**Deutsche Rentenversicherung
Rheinland-Pfalz**

Eichendorffstraße 4-6
67346 Speyer
Telefon 06232 17-0

**Deutsche Rentenversicherung
Saarland**

Martin-Luther-Straße 2-4
66111 Saarbrücken
Telefon 0681 3093-0

**Deutsche Rentenversicherung
Schwaben**

Dieselstraße 9
86154 Augsburg
Telefon 0821 500-0

**Deutsche Rentenversicherung
Westfalen**

Gartenstraße 194
48147 Münster
Telefon 0251 238-0

**Deutsche Rentenversicherung
Bund**

Ruhrstraße 2
10709 Berlin
Telefon 030 865-0

**Deutsche Rentenversicherung
Knappschaft-Bahn-See**

Pieperstraße 14-28
44789 Bochum
Telefon 0234 304-0



The Statutory Pension Insurance scheme has always been the most important pillar of old-age provision.

Deutsche Rentenversicherung is your competent partner in the field of old-age provision. We attend to 55 million contributors and more than 21 million pensioners.

This leaflet is part of our extensive advisory service.

Information.
Advice. Assistance.
Deutsche Rentenversicherung.