

A woman with her hair in a bun, wearing a white button-down shirt, stands in a bright office environment with large windows. She has her arms crossed and is smiling warmly at the camera.

Nice to meet you!

Your personal guide to the
German social insurance system.

Listening is our strongest skill.

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Your reliable guide.

We're here to help.

You have taken the big step and decided to work in Germany. It's an exciting time, but perhaps you also have some uncertainties and questions. While we don't have an answer for everything, one thing is certain: when it comes to health, we are here to help, listen and support you and your well-being through our wide range of services and provisions.

In order to ensure you are well-informed and feel prepared for your new beginning in Germany, we have compiled an overview of the German social security system for you. It prevents crises and helps people in need. This is the principle of the welfare state. This brochure will give you an insight into how you are protected against these risks – like unemployment, for instance – in Germany. We also answer the most important questions concerning our health system.

If you have further queries, we'd be happy to help at info@bkk-sbh.de
We wish you an enjoyable and successful stay in Germany.

BKK SBH



Did you know ...

... that you can become a member online?

You can find all the information you need and the application form on our website. Become a member now: www.bkk-sbh.de

Here for you and your **peace of mind.**

The German social security system.

Life can change in a heartbeat, for example through sudden illness or a serious accident. It is then all the more important to be suitably protected in order to prevent financial hardship. In Germany, you will benefit from a comprehensive social security system.

Have you taken up a position in a German company? If so, you are entitled to remuneration and in most cases, will be included in certain branches of statutory social security. These are there to protect you against risks that could endanger your existence. The main branches of social security in Germany are:

Health insurance

The German health service – and especially the statutory health insurance – is based on the principle of solidarity. After all, every insured person receives the same medical services regardless of their age, gender or health status. Most Germans are members of the statutory health insurance system and enjoy comprehensive and extremely high-quality medical care.

As a member of a statutory health insurance fund, you pay a monthly contribution to the provider. This contribution is based on your monthly income, up to a certain maximum limit. Your employer pays a contribution for you, too. Your husband, wife or civil partner are also insured if they have no or little income of their own. Your children are included up to a certain age, too – regardless of whether they are still in education.

In Germany, you are free to choose your statutory health insurance fund. The contribution rate is the same for all funds. Health insurance funds also charge different additional premiums. It is a good idea to compare the various provisions, services and offers. BKK SBH offers its members health protection that unites a wide range of services with an attractive contribution rate of 15.85 per cent. This means that the contribution rate is cheaper than the average rate of all statutory health insurance providers. Find out more under 'Well-protected every step of the way' on page 8.

One of the main services provided by statutory health insurance is cost assumption for:

- › Medical treatment and prescriptions
- › Hospital treatment and rehabilitation
- › Doctor and midwife care during pregnancy and childbirth
- › Preventive examinations and screening for children and adults
- › Dental care and treatments
- › Recommended vaccinations
- › Psychotherapy
- › Home nursing or palliative care in certain circumstances
- › Sickness benefit for subsistence, also if the member has to care for sick children (see also child sickness benefit, page 9)
- › Treatments such as physiotherapy and occupational therapy and aids such as wheelchairs, hearing aids and prostheses

Long-term care insurance

If you should need care, long-term care insurance covers part of the costs involved. It therefore reduces the high financial risk of requiring care in the event of an accident or illness or due to old age. Members over the age of 23 without children pay an additional premium for long-term care insurance.

Accident insurance

Have you had an accident at work? Statutory accident insurance covers the costs of medical treatment and your subsequent return to work. It also helps in the event of work-related illness, providing comprehensive healthcare and any retraining that may become necessary. Accident insurance is funded through employer contributions.

Unemployment insurance

Losing your job is a daunting experience that brings many worries. In Germany, however, unemployment does not mean that your basic existence is at risk. If you become unemployed, have worked for at least one year during the last 30 months and are actively looking for a new job, the statutory unemployment insurance fund will pay you an income for a certain period of time.

Pension insurance

Once you have retired, the statutory pension insurance fund will pay you a pension. The amount of your pension depends on how high your income was and how many years you worked in Germany.

Pension contributions made in Germany are not lost if you move back to your home country. Anyone who has worked for more than five years in Germany is entitled to a pension. For shorter periods, contributions can enhance your pension if there is a social security agreement with your home country. If no such agreement exists, you can request a refund for your contributions two years after you return to your home country. Please note that only the employee contribution can be refunded.

Social security card

As an employee, you will receive a social security card with your social security number. You can also order one from the BKK SBH online centre at www.bkk-sbh.de/service/kundenanfrage/

You need to give this number to your employer. It is important to keep your social security card in a safe place as you will need to provide it for various procedures. It is only issued once and is valid for life.

Salary statements

You will receive a regular (usually monthly) salary statement from your employer. This statement will also include a detailed list of how much you pay in social security contributions – it is a fixed percent of your salary. Your employer also pays a fixed contribution rate. You do not need to transfer these amounts yourself – your employer will do this for you.



Pay Advice for February 2023

X02 129101/40200/00001
28/02/2023 Page: 1

Pers. no.	Date of birth	TxC	Factor	Ch.tx.a	Religion	Tax allow. annual ¹	Tax all. monthly ¹	DTA	Sliding	Tx dys		
00001	011074	4		20	rk					30		
Social security number		Health insurance		HI % ⁸	HR grp.	Contr.grp.	EC	So dys	Days pres.	Days hold.	Days sick	Days absent
54011074W490		BKK SBH		153	101	1111	1	30				
Start date		Leaving date		Hours pres.	Hours hold.	Hours sick	Hours abs.					
010120												
Tax ID		MJH ⁷		Hrs. timebas	Hrs. overtime	Hours paid						
03215684959												

Testmandant*Teststraße 123*12345 Testort

Pers.-Nr. 00001

B/N
X02
40200

Pay advice remarks

Weekly hrs. 40,00

Robert-Muster Wichtig
Obere Kanalstr. 2
90429 Nürnberg

- Ann.adj. w. tax:
CT 3,64 Sols 2,52

Payments

Wag. code	Description	Unit ²	Quantity ³	Basic Wage ³	Percentage	Tx ⁴	So ⁴	TGF ⁵	Amount
2000	salary					L	L	J	3.300,00
3040	salary cut, monthly					L	L	N	85,00-
4720	comp.pens.sal.ct,per. \$3,63ESTG					F	F	N	85,00
5200	comp.pens.sch.empl.sub.per.					F	F	N	15,00

Tax/Social Security

Tx ⁴	Taxable gross income	Wage tax	Church tax	Solidarity surcharge	Amount
L	3.215,00	464,33	18,19	124,9	495,01

So ⁴	Contr.income(HI)	Contr.income(PI)	Contr.income(UI)	Contr.income(CI)	HI Contribution	PI Contribution	UI Contribution	CI Contribution ⁶	Soc. sec. deductions
L	3.215,00	3.215,00	3.215,00	3.215,00	245,95	299,00	385,8	490,3	632,56

Statement of earnings

Total gross income	41.250,00	Contr. inc. (Soc.sec.)	40.230,00
Tax. gross income	40.230,00	HI Contribution	3.077,63
Wage tax	6.004,96	PI Contribution	3.741,45
Church tax	292,96	UI Contribution	482,76
Solidarity surcharge	201,41	CI Contribution	613,52
Non-tax. payments	1.200,00	Capit.accum.benefit	
Life ins./PI, tax, flat		Short-time paym.	
Att. of earnings, bal.			
Loan, balance			

Non-taxable/non-contributory payments and deductions

Wag. code	Description	Amount
9820	company pension scheme	85,00-

Bank Postbank Ndl Deutsche Ba

Acc.no. DE03 7601 0085 0004 0XXX XX

Emp.soc.sec.contr.

63256

Empl. cost, add.

Total cost

Net pay

2.087,43

¹ H = Additional amount

² Std = Hours, T = Days, KM = Kilometres, St = Number, EUR =

Euros, Tsd = Thousands of Euros, Mio = Million of Euros

³ If applicable, net wage/net hourly wage

⁴ A = Severance pay, E = One-day paym., F = non tax./non contrib., L = Regular paym., M = Tax, over more than one year, N = Correction (past months), P = flat rate tax, V = Last year, S = Other payment, W = Credit

⁵ J = Part of total gross income

⁶ Z = Including an additional long-term CI

contribution for childless employees

⁷ MJH = Multiple Job Holding

⁸ Essential health insurance contribution rate incl. additional contribution rate



An explanation of the main parts of your salary statement.

An example:

- O** The salary may be made up of various components.
- a** This field is where you will see your total gross earnings.
- b** Here you will see the amount of income tax that is deducted from your gross salary.
- c** If you are a member of a specific church, you will pay church tax in Germany. Churches use this money to fund charitable causes, for instance. The amount deducted depends on your salary and also varies from state to state.
- d** The total amount of tax deductions.
- e** This is the amount you pay for your health insurance. The contribution rates for statutory health insurance are based on the gross monthly salary. Part of the insurance contribution is paid by the employer and you pay the other as the employee. There is also an additional contribution set by each individual insurance fund. Since 2019, its cost has been split equally between the employer and employee.
- f** This is your monthly pension contribution. In 2022, it was 18.6 per cent of an employee's earned income. The employer and employee each pay half, in other words, 9.3 per cent.
- g** This is your unemployment insurance contribution. This protects you and provides unemployment benefits if you lose your job. Your monthly contribution is 2.4 per cent. Here, too, your employer pays the other half of the total of 3 per cent.
- h** Should you require care, you will need financial support. This is provided by the long-term care insurance. The contribution rate is currently 3.05 per cent. Again, these contributions are shared between employer and employee. Members over the age of 23 with no children pay a long-term care insurance supplement, which is currently 0.35 per cent.
- i** The total amount of all social security deductions.
- j** Your exact net monthly salary after all deductions.



Lohnsteuerklassen – what are they?

In general, the amount of income tax you pay depends on your salary. If you earn more, you pay more tax. In Germany, there are several income tax brackets or wage tax classifications and as an employee, you will be assigned to one of them by the tax authorities. There is a total of six different tax brackets, which are primarily based on your marital status. If you are single, for example, you will automatically be assigned to tax bracket 1.

Well-protected every step of the way.

This is what our insurance guarantees.

BKK SBH offers various insurance plans. This means that you can choose the one that best suits your life and personal circumstances.

Compulsory insurance

As soon as you start working in Germany and earn a wage, you become subject to compulsory health insurance. You now have the option to choose BKK SBH as your health insurance fund. Perhaps you were previously covered by your own health insurance. In this case, you need to talk to your previous insurance company and present the insurance certificate to BKK SBH. You will be asked to complete a declaration of membership for BKK SBH, which will then be checked by us. After this, you will receive a membership certificate. It is best to present this to your employer straight away, but no later than two weeks after you have started working. Once you have chosen a health insurance fund, you are bound to it for at least twelve months.

Self-paying members

If you are a full-time self-employed or freelance worker, you can, under certain circumstances, opt for voluntary insurance with BKK SBH. You can choose between an insurance plan with or without sickness benefits (more information on page 11). Voluntary insurance with entitlement to sickness benefits (from the 43rd day of incapacity to work) makes sense if you would have to forego all or part of your income from self-employment in the event that you were unfit to work. You are bound to your choice for three years.

Family insurance

BKK SBH is a family insurance fund. As a result, we welcome every member of the family and, wherever possible, include them in your insurance for free. Enjoy the comprehensive protection offered by BKK SBH family insurance – without any additional premium.

Your advantages at a glance:

- › Included in family insurance without additional premium
- › Cost sharing for members and dependants included in the family insurance for osteopathic treatments
- › Additional preventive examinations for children
- › Includes travel vaccinations
- › Homoeopathy

To include your loved ones, we need the following documents:

- › Copies of a marriage certificate or civil partnership certificate or children's birth certificate in German/English
- › Copies of your registration certification from the residents' registration office
- › Copies of resident permit or visa



Family-friendly services

BKK SBH offers a comprehensive range of services designed especially for families. Find out more at www.bkk-sbh.de/familie-mit-kinder/

What should I do if I'm ill?

The main questions and answers.

When it comes to your health, we are your reliable partner. Below you will find out everything you need to know about what to do if you fall ill. To make sure you are always in good hands and are fighting fit again soon.

Important emergency numbers

Fire and ambulance service

112 (in the event of a serious accident, cardiovascular pain (heart attack) and collapse, shortness of breath, unconsciousness, paralysis, stroke, poisoning and burns, acute pain)

Emergency medical service

116 117
(for medical advice at the weekend or outside of office hours)

Emergency poison centre

030 192 40

When should I go to a GP and when to a hospital?

In general, the following applies: if your symptoms are not life-threatening, you should go to a GP surgery. There, you will be examined by a resident doctor (outpatient care). If you want to see a doctor, it is best to call to make an appointment beforehand. If your condition is more serious or you require a procedure or treatment that cannot be done in a GP surgery, you will be referred to a hospital (inpatient care). In case of emergency, call the emergency services on 112. An ambulance will arrive in a few minutes to take you to the nearest hospital.

What is a Hausarzt or Hausärztin in Germany?

Most people have a specific doctor as their first point of contact if they feel unwell. This is their Hausarzt/Hausärztin, or family doctor or general practitioner (GP) in English. You can tell them about your symptoms and discuss medicines or therapies. Often, a close and trusting relationship is formed with this doctor, which is crucial for keeping you healthy. For some symptoms and illnesses, your GP will refer you to a specialist doctor. They will give you a special referral letter for this, known as an Überweisung.

What is a Facharzt or Fachärztin in Germany?

A Facharzt/Fachärztin is a specialist doctor who has specific training in a given medical field, such as cardiology, gynaecology or urology. You will need a referral letter from your GP in order to see certain specialists.



The easy way to find doctors and hospitals

Whether you're looking for the right hospital, GP or care service, we are here to help with any difficult decisions you have to make. Our Health Finder provides you with the assistance you need in just a few clicks. It offers a wide range of information, from the addresses of hospitals, medical practices and care services to details on areas of specialisation and available facilities: www.bkk-sbh.de/gesundheitscenter/gesundheitslotse/

When do I need an appointment?

You usually need to make an appointment to see a GP. This makes it easier for the medical team to organise the practice and ensure that your doctor has more time for you.



Appointment service center: your additional service from BKK SBH

Do you need medical assistance but there are no appointments left?

Our nationwide appointment service centers are on hand to make appointments for you with GPs, paediatricians and specialists in reasonable reach of your home within one week. The service centers can arrange acute psychotherapeutic treatment within two weeks. They can also arrange initial consultations (psychotherapeutic consultations) and therapy sessions. The patient service can also refer you to out-of-hours medical assistance if required. This service is for medical conditions for which you would normally make an appointment with your GP during practice hours. The telephone number is: 116 117 (without area code). For more information, please visit www.116117.de



How do I get a sick note?

If you are very ill and unable to work, your GP will certify that you are unable to work (statement of fitness for work or sick note). You should call your employer immediately. Some companies do not require a statement of fitness for work until the second or third day of absence, whereas others will ask for one from your first day of sick leave. If you have been signed off sick, report this to your employer immediately. From January 2023, companies must request information concerning your inability to work from your health insurer. Your diagnosis is subject to data protection and will not be disclosed to your employer.

What is an electronic health card (elektronische Gesundheitskarte or eGK)?

The eGK is your personalised health insurance card, which you receive from your health insurance provider. The chip card is the same size as a bank card and has your photo on it. It is your proof of insurance and also serves as a settlement tool for the medical services you use. In other words, it acts as a type of interface between you, your doctor and your health insurance provider. You must present this card in order to access any type of medical care. The eGK contains all of the insured's details (name, date of birth, address, gender, health insurance provider and insurance number), which are then read every time you visit a doctor or hospital. The European Health Insurance Card, or EHIC for short, is on the back of the eGK. You can use this to access medical assistance when travelling in other European countries. The EHIC is valid in all European Union Member States as well as Iceland, Liechtenstein, Norway and Switzerland.

The e-prescription

The e-prescription makes things easier when you get sick. A digital prescription that you won't misplace or lose. From the comfort of your home, you can conveniently check which pharmacy has your medication in stock, then pre-order it and pick it up or have it delivered. Above all, however, the e-prescription is secure. From the doctor's surgery to the pharmacy, it is encrypted multiple times and securely saved during digital transmission. All you need is the e-prescription app on your smartphone and an up-to-date version of the electronic healthcare card (eGK) with NFC function and the corresponding PIN. The wave symbol on your card tells you it can be used with the app. If this symbol is missing, simply get in touch with us to order a new card. Visit one of our service centres to obtain your PIN.

 **All about healthcare abroad**

Tip: Although the EHIC covers many medical services, it does not pay for repatriation to Germany. If you would like to extend your insurance cover, BKK SBH offers attractive supplementary insurance through its partner. More information at: www.bkk-sbh.de

What is the difference between settling medical services with the eGK and a private invoice?

Your doctor will use your eGK to claim the costs of your treatment from your health insurance provider. You will not receive an invoice and will not be asked to settle any other costs – providing that the service you accessed is included in the catalogue of services issued by your statutory health insurance fund. If this is not the case, your doctor will let you know beforehand. You must expressly agree to the corresponding treatment. Afterwards, you will receive a private invoice to pay yourself, which will not be refunded by your health insurance.

What are sickness benefits?

Has your doctor signed you off due to illness? With BKK SBH, you are in good hands. If a doctor declares you unfit to work or you require inpatient hospital treatment, you will receive sickness benefits from us to give you financial peace of mind. You will usually receive the payment from the seventh week of your incapacity to work. The amount of sickness benefit you receive is based on 70 per cent of your gross earnings and max. 90 per cent of your net salary. You are exempt from paying contributions to BKK SBH during the period in which you receive sickness benefit.

What is Kinderkrankengeld?

Your child is ill and you have to stay at home to look after them and are unable to work. What happens next? In this case, you are covered by Kinderkrankengeld, or child sickness benefit. By law, you receive child sickness benefit amounting to 90 per cent of your net earnings. Child sickness benefit is capped at a maximum of 116.38 euros per day (2023). This benefit is of course included in health insurance free of charge.

As a result of the coronavirus pandemic, entitlement to child sickness benefit was extended. The following regulation applies until 7 April 2023 (as of: January 2023): each parent with statutory health insurance is entitled to a maximum of 30 working days of child sickness benefit per child in 2023, and a maximum of 65 days in the case of more than one child. Single parents may claim a maximum of 60 working days per child and a maximum of 130 working days in the case of more than one child.



Do you have any further questions?

We'd be delighted to help. After all, listening is our strongest skill. Simply send us an email to info@bkk-sbh.de or visit your nearest service center.

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* All versions represent abbreviated summaries. Only the statutory regulations and articles of association of BKK SBH are legally binding (bkk-sbh.de/meine-krankenkasse/). This information applies to all contents of this brochure.