



Universität
Münster

Section: Social Security

Handbook for International Researchers

Dept. for Researchers & Staff (International Office)

Published 07/2025

wissen.leben



Social Security

Stay with Employment Contract

If you complete your research stay in Germany under an employment contract, you are legally required to make contributions to the social security system. Employers and employees each pay half of the contributions, with the exception of accident insurance, which is covered entirely by the employer. Once you begin your position, the HR Department will take care of registering you for social security. You can register with a statutory health insurance provider of your choice, which will then notify the other social security agencies. If you do not choose a health insurance provider, you will automatically be registered with the AOK by the university. After registration, you will receive your insurance number from the pension insurance provider. Your employer is responsible for paying the contributions, which are deducted directly from your salary.

Health Insurance

See Handbook-Module ARRIVAL AND RESIDENCE PERMIT.

Pension Insurance

Pension insurance is part of the mandatory social security system. It protects you and your family in cases of reduced or lost earning capacity due to age or death. It also provides medical and vocational rehabilitation, disability pensions, old-age pensions, and survivor benefits for spouses and children. Pension insurance contributions are automatically deducted from your gross salary, with the employer and employee each paying half. Employees do not need to take any additional steps.

Under certain conditions, your payments may either entitle you to a pension later on, or if this is not the case, you can request a refund of your contributions.



ARRIVAL AND COUSELING CENTER

Gartenstraße 194
48147 Münster



FIND YOUR PENSION



DEUTSCHE RENTENVERSICHERUNG (GERMAN PENSION INSURANCE)

Recognition of Pension Periods

For EU countries, EEA countries, Switzerland, or countries that have a social security agreement with Germany, pension periods completed in Germany are taken into account when determining eligibility for benefits. However, pension periods from countries without such agreements cannot be combined with German pension periods. If you have worked in several countries during your career and paid into their respective social security systems, it is important to check your entitlements with the insurance providers of each country.

Refund of Pension Contributions

If you return to a country that does not have a social security agreement with Germany, you may be able to claim a refund of the pension contributions you paid in Germany under certain conditions. After a waiting period of two years, you can apply for reimbursement from the German Pension Insurance (Deutsche Rentenversicherung). It is also possible to make voluntary contributions to the German Pension Insurance during your stay in Germany in order to secure pension entitlements. Please seek advice from the German Pension Insurance to determine whether a reimbursement is advisable in your case.

Occupational Pension Scheme

If you are employed as a public sector employee, you are also automatically enrolled in the Federal and State Pension Fund (VBL). Your employer will register you with the VBL, which provides retirement, disability, and survivor benefits for spouses, registered partners, and orphans. Employees with temporary scientific positions at universities may request an exemption from compulsory VBL insurance. However, in such cases, the employer will still register you with the voluntary VBL scheme, with the employer paying a smaller contribution. Therefore, you will accumulate pension entitlements even without making your own contributions. The exemption request must be made within two months of starting employment. The VBL can advise you on your pension entitlements and the possibility of a refund if you were insured for less than 60 months.



Uni MS - Freepik



**VERSORGUNGSANSTALT
DES BUNDES UND DER
LÄNDER (FEDERAL AND
STATE PENSION AGENCY)**



**AGENTUR FÜR ARBEIT (FEDERAL
EMPLOYMENT AGENCY)**

Unemployment Insurance

Unemployment insurance provides financial support during job searches. If you have worked in Germany and were employed in an insurance-mandatory position for at least twelve months, you are generally entitled to unemployment benefits. Periods of unemployment insurance from EU/EEA countries and Switzerland can be credited. Contributions to unemployment insurance are automatically deducted from your salary, with your employer covering half of the costs.

Accident Insurance

Statutory accident insurance covers employees in the event of accidents at the workplace or on their way to work. Occupational diseases are also insured. Contributions are fully paid by the employer. After a workplace accident, it must be reported immediately. Forms for this can be found on the websites of the relevant offices for workplace safety and accident insurance.

Nursing Care Insurance

Nursing care insurance is linked to health insurance and is automatically concluded with it. It assists people in need of care. Contributions to nursing care insurance are deducted directly from the gross salary, with employers and employees each bearing half of the costs. Childless employees pay an additional surcharge.

Liability insurance

Anyone who causes damage is obliged to fully compensate for it. Therefore, it is strongly recommended to take out private liability insurance. This type of insurance is common in Germany; otherwise, you are personally liable with your own assets for the damage caused.



Special Case for Civil Servants

Special Case: Civil servants ("Beamte") are exempt from compulsory social insurance. They receive an allowance ("Beihilfe") that covers part of the costs in cases of illness, care, and childbirth. However, since the allowance does not cover all costs, civil servants must take out private health and nursing care insurance. In some cases, there is the option to voluntarily opt into statutory insurance, but this forfeits the entitlement to the allowance. Children and spouses may also be entitled to the allowance.

In retirement, civil servants receive pension payments. Temporary civil servants, such as junior professors, are entitled to pensions only if a permanent civil service position follows afterwards. Otherwise no pension entitlements will arise, and upon leaving, their employer pays post-insurance contributions to the German pension insurance system.

Uni MS - Pixabay



UNFALLKASSE
(ACCIDENT INSURANCE
FUND) (GER)

Stay on a Scholarship

Non-EU citizens

Non-EU citizens without an employment contract are generally not subject to compulsory social insurance if they finance their stay through a scholarship. However, they must take out health insurance. This is always possible through private health insurance, but it is also possible to voluntarily join the statutory health insurance scheme (GKV). Statutory health insurance is particularly recommended for scholarship holders with families or pre-existing conditions. Important: this decision must be made at the very beginning of the research stay in Germany, as switching to the GKV later is no longer possible (except in the case of employment). Many insurance companies offer special rates for international researchers. These differ in benefits and premiums from full private insurance, which is more expensive. Please note that pre-existing conditions, as well as ongoing pregnancies prior to arrival, are often not covered.

Accident Insurance

Enrolled scholarship holders are legally covered by accident insurance. However, if you are not enrolled as a doctoral candidate and do not have an employment contract, you must arrange your own insurance coverage. Be sure to find out early about statutory accident insurance.

Pension Insurance

Since you are not subject to compulsory social insurance without an employment contract, you can make voluntary contributions to the German Pension Insurance (Deutsche Rentenversicherung) in order to avoid gaps in your pension record or to support your eligibility for a permanent residence permit.

EU Citizens

If you come from an EU/EEA member state, amounts already paid in Germany can generally be claimed in your country of origin. To what extent your country of origin has a social security agreement with Germany and whether you can claim your contributions in each other's country should be clarified in advance with the insurance providers in your home country. If you return to a country that has not established a social security agreement with Germany, you can only have the amounts from the pension insurance refunded, but not from unemployment insurance.



Uni MS - Pixabay



**PRIVATE HEALTH INSURANCE
(GER)**



STATUTORY HEALTH INSURANCE



ACCIDENT INSURANCE



Universität
Münster

Impressum

Publisher:
University of Münster
International Office
Dept. Researchers & Staff (Welcome Centre)

Person of contact:
Maria Homeyer - Head of Department
Hüfferstr. 61
48149 Münster, Germany
welcome.centre@uni-muenster.de

Published:
September 2024

Disclaimer:
These guidelines were created to the best of our knowledge and the content has been carefully reviewed. They do not claim to be complete, up to date or accurate. Despite a close review of the content, we do not assume any liability for the content of external links. The operators of linked pages are exclusively responsible for the content on such pages. We do not assume any liability for the accuracy of the legal information and legal terms, nor for their translation.