



# *Important information for You as a prospective nurse in Germany*

## **Working in Germany – 1.2**

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Everything you need to know about the nursing profession is described in the following sections which can help you with your decisions on your way to Germany. Read them carefully and feel free to ask us any questions you may have.

The nursing profession is a vital profession, it is about helping people and is therefore accompanied by great responsibility. You will find all information about its regulation in Germany, the compliance management by authorities and institutes and the protection of nurses' rights in the first part of the compliance brochure.

The relevant authority has prepared a brochure for nurses who wish to work in Germany. It contains all basic information about your rights and opportunities. For German-speaking nurses, [this brochure can be downloaded here](#).

The English version will follow soon.

- 1.2.1. Rights, obligations and traps
- 1.2.2. Insurance and protection



### 1.2.1 about rights and obligations

Employees in Germany have rights and obligations, especially when it comes to employment contracts, commitment clauses, holiday and break entitlements, and termination rights. In Germany, the so-called co-determination laws also apply to the implementation and design of corporate processes. Larger companies must have a works and/or staff council. These are elected members from staff who represent the interests of all company employees.

The relevant authority has prepared a brochure for nurses who wish to work in Germany. It contains all basic information about your rights and opportunities. For German-speaking nurses, [this brochure can be downloaded here](#).

The English version will follow soon.

Providing the brochure is also an important part of the recruitment process. For this reason, we ask the candidates to confirm that they have received the brochure at the information seminar (proof is recorded in the event's participant list event and confirmed by the signature of the presenter).

*But the protection and design of the workplace are also regulated.*

An employment contract is basically an agreement between two partners who declare their respective interests. If the interests are equal or nothing stands in the way of an agreement, it can be written up and a contract can be concluded.

BUT be careful with contracts of any kind and especially with the employment contract. There is always a third instant involved when it comes to the regulations applied in the employment relationship.

German labor laws and the Basic Law of the Federal Republic of Germany protect both parties from unlawful clauses and injustices.

The associations, i.e., trade unions (labor unions) also have a say because they represent workers' rights. They negotiate new wages and working conditions. The VERDI is generally responsible for nursing. Without the VERDI, nurses would still work 80 hours a week today, have a maximum of 3 days' vacation and work for a meager wage.

VERDI negotiates collective agreements or works agreements with employers. However, not every facility is a member of VERDI and or adheres to the collective agreements.

The associations of charitable organizations and church organizations such as Caritas, Diakonie and the Red Cross also have their own collective agreements in which the framework conditions for their members are negotiated.



German law has established framework conditions for employment contracts as well. Employers can freely draw up many aspects of employment contracts but certain contents must be covered properly. These are:

- Employer's and employee's name and address
- Type and scope of the job in question
- Information about a probationary period, if applicable
- Employment starting and, if applicable, leaving date
- Place of work, the work location
- Number of working hours (regular working hours per week, daily working hours)
- Payment received by the employee
- Holidays per year
- Notice periods (e.g., how long in advance must an employee submit the written notice of termination)
- Reference to any applicable collective agreements and works or service agreements
- It is important for foreign skilled workers to know that the employer has invested a considerable amount of money and is now trying to recoup it. Therefore, these employers may write additional clauses in the contract which represent a kind of commitment to repayment. This can be formulated in a manner that obliges you as an employee for a certain time not to switch employers or, in case you want to leave the contract prematurely, to make repayments to your employer. These clauses are not illegal, but they must be appropriate and of course comply with German law. We work in accordance with the "Employer Pays Principle" (see below for an explanation).

### *Legislative guidelines*

Many of the issues mentioned above are already stipulated by law within certain limits. Thus, the statutory minimum leave for a full-time position is 21 days. For most associations adhering to a collective agreement, the limit for weekly working hours has been set to 38.5 hours.

Any employment contract should include overtime policies, bonus payments, night shift obligations and continuing education.

Most nursing and medical facilities are members of a trade union. Employer and employee representatives have agreed on certain regulations and written them down in a so-called collective agreement. The contents in the collective agreement always apply when negotiating employment contracts. Therefore, this does not completely invalidate the written employment contract if employment contracts or certain clauses in them contradict a law or collective agreement.

Only the corresponding wording is affected in this case - the superior law is applicable.



### *Employee benefit principle (“Günstigkeitsprinzip“)*

And what if more favorable conditions for the employee are defined in the employment contract than those set out in the corresponding (legally protected) collective agreement? In that case, the employee benefit principle applies. This means that the conditions of the employment contract take precedence.

Further information is listed below.

<https://www.arbeitsvertrag.org/rechte-und-pflichten/>

<https://www.make-it-in-germany.com/de/jobs/arbeitsvertrag>

<https://www.faire-integration.de/de/topic/22.arbeitsvertrag.html>

<https://karrierebibel.de/wp-content/uploads/2016/12/FAQ-Arbeitsvertrag-Checkliste.pdf>

### *Employer Pays Principle*

Employers invest substantially in foreign employees during their recruitment process. It is no surprise employers try to recover some of these costs from the recruited candidates.

For this purpose, they incorporate binding clauses into the employment contracts or into a side agreement contract in order to achieve a certain amortization over time. Legally, it is clearly regulated that the agreements must be fair and comply with German law. But ethically, these procedures are not only controversial, but usually not well enough secured or allowed in their prepared legal form.

In most cases, it is a matter of repaying part of the costs when the employee leaves the employer prematurely. If the repayment agreement is not agreed in a lawful manner, e.g., due to unfair disadvantage to the employee, it is invalid. The employer then has no claim to repayment.

**With regards to foreign employees, binding payment clauses are not generally permitted by Talent Solution and its clients.**

At Talent Solution, we work in accordance with the "Employer Pays Principle" and therefore charge our employers all recruitment and transfer costs, but at the same time we offer comprehensive funding advice so that employers can also cover the costs through government funding programs.

Some costs can only be settled on site. Expenses such as VISA fees, which are to be paid in CASH on site, have to be paid by the candidate during the lockdown but will be compensated by Talent Solution or the employer.

### *Protection provided by the Philippine government*

Since Talent Solution transfers skilled workers almost exclusively from the Philippines to Germany, the requirements of the Philippine government are especially important to us. We meticulously adhere to all laws and regulations and are affiliated with two Philippine agencies as well as accredited with the Philippine government.

The Philippine government closely monitors the employment and treatment of its overseas workers and has enacted numerous laws to protect skilled workers, nurses and seafarers. Many governments have difficulty complying with the rules and meeting the requirements. An agreement was signed



with the German government in March 2013 which included mutual facilitation. Talent Solution was present at the time and helped shape the first steps of new opportunities. Of the more than 20 independent agencies who participated in the negotiations at the time, none other than Talent Solution are now involved in the process. The Philippine government has since issued and processed thousands of exit permits applications. But an agreement is also tied to responsibilities.

One of the most important employee duties is carrying the responsibility tied to the opportunity to work in a foreign country. The Employer Pays Principle, however, also entails a responsibility for the applicant. This is where the Philippine Overseas Employment Office, the POEA, responsible for issuing exit permits, comes into play. It ensures that candidates are protected and assume responsibility.

In recent years, it has become increasingly common to find that many workers chose the first available option of coming to Germany, only to look for a job with a higher salary once they have been recognized and change jobs as soon as possible. Many agencies woo the nurses and entice them with high bonuses and premiums. In some facilities, there have already been court cases between the agencies and facilities regarding such incidents.

It is a big financial loss for employers, who pay for everything, when candidates change jobs. The Philippine government has also become aware of this and wants to prevent JOB hopping. The POEA, the Philippine Employment Office, requires the agencies to report rule violations and job hopping. Candidates who have been caught job hopping are then put on a list. Not much of a problem so far, but if they want to return home to the Philippines for vacation, they will require another exit permit provided by the new German employer to go back to Germany. The POEA are not going to issue this permit until the candidates have covered all procedure costs.

The abovementioned procedure involves educating skilled workers about the consequences from the beginning. The applicant is educated about it in four different events. 1. During the initial application: The procedure is mentioned and verbal consent is obtained. 2. At the major orientation event: The procedure details are explained. 3. After that, the applicant has to register with our partner agency. Thereby he signs the "Affidavit of Undertaking" in which he confirms to have read and understood the individual consequences. Once the applicant has achieved the language level A2 and meets all the other document requirements, he will also receive a MOA (Memorandum of Agreement) from us in which he confirms to comply with the laws of his country. In the last step, the applicant has to complete a kind of culture course "Working Abroad" with the Philippine government, in which he is again advised not to engage in job hopping and informed about all legal consequences.

### *The first day with the Employer – rights and obligations*

In addition to some personal registrations and arrangements of needs, the support by the employer is of course the first priority here. Following a carefully prepared plan, you will be introduced to departments and the legal framework of your work and get acquainted with colleagues. The first day is usually an exciting day of exploring a new working environment. You will receive a SIM card and all the information you need to get started.

We have a checklist for you and the employer in which we have defined the first steps. You will receive this checklist after your arrival.



## *Occupational safety and health in Germany*

The legal basis of the training is article 12 of the "Arbeitsschutzgesetz" (German Act on the Implementation of Measures of Occupational Safety and Health to Encourage Improvements in the Safety and Health Protection of Workers at Work). According to this act, the employer must adequately and appropriately train his employees on safety and health protection at work during their working hours. Articles such as § 12 of the "Betriebssicherheitsverordnung" (German Regulation on safety and health) or § 14 of the "Gefahrstoffverordnung" (German Ordinance on Hazardous Substances) build on to the German Occupational Safety and Health Act by concretizing the applicable requirements with regard to specific topics.

## *Why are safety trainings necessary from the very beginning?*

Through occupational health and safety trainings, the employer aims to educate employees about potential hazards and dangers in the workplace and how to conduct themselves in order to minimize the risk of accidents and injuries.

## *Initial training*

The initial training is intended to familiarize new colleagues with occupational safety and health protection in the new company. Both general and workplace-related content is conveyed for this purpose. But it's not just about conveying knowledge: increasing awareness for safety and health is the primary focus of safety training for young people in particular.

On the first day of work, the new employee first has to go to the personnel office to complete necessary formalities such as signing a data protection declaration, handing over keys, and being taught about regulations within the hospital and/or nursing facility. After that, in most cases, the Nursing Superintendent takes the new employee to their new workspace for the first time and reports them to their new supervisors.

Following the actual training, employees are usually given their first tour of the facility, during which the contents of the training are clarified using practical examples.

## *Contents of the initial training*

**Significance of occupational health and safety in the company:** explaining what occupational health and safety measures are taken in the company. Answering Questions such as: What is the company's strategy/philosophy for occupational health and safety? What are the priorities? What are the most important rules of conduct for employees (e.g., obligation to report accidents, near miss or hazards).

**Introduction of the relevant contact persons:** those who are responsible for occupational health and safety within the company – for example, occupational health consultants, safety coordinators or the occupational physician.

**Increasing awareness of occupational health and safety:** the importance of the topic both for the success of the company and for themselves should be made clear to the new employees.



**General information about the company:** a tour of the company includes an introduction to colleagues, vulnerable occupational safety areas, the main social spaces and to the persons in charge of occupational health and safety in the company.

**Questions from the new employees:** At the end of the training, the new employees should be allowed to ask questions which the instructor answers.

The initial training is just the beginning. Employees must undergo follow-up training at least once a year since many aspects of occupational safety and health are subject to constant change. Trainees must undergo further training every six months.

### *“Berufsgenossenschaft (BGW)” (occupational health and safety agency)*

The prevention of occupational accidents, occupational diseases and work-related illnesses is the primary task of the Berufsgenossenschaft für Gesundheitsdienst und Wohlfahrtspflege (BGW). In the event of an injury, they provide occupational and social rehabilitation as well as appropriate compensation.

**Further information regarding occupational health and safety can be found here:**

[https://macht-immer-sinn.de/arbeitsschutz-und-sicherheit/?gclid=EAlaIQobChMloeg-mJjq8wIVxplmAh06IQf4EAAYBCAAEgIDJvD\\_BwE](https://macht-immer-sinn.de/arbeitsschutz-und-sicherheit/?gclid=EAlaIQobChMloeg-mJjq8wIVxplmAh06IQf4EAAYBCAAEgIDJvD_BwE)

<https://www.service.bund.de/Content/DE/DEBehoerden/B/Berufsgenossenschaften/BGW/Berufsgenossenschaft-fuer-Gesundheitsdienst-und-Wohlfahrtspflege.html?nn=4641496>

## **1.2.2. Social insurance**

**The social insurance law in Germany:**

Social insurance is a central component of the German state and protects a large part of the population against threats to their livelihood. Germany is the country of insurance; no other country in the world offers more insurances. No matter how you look at it, for certain areas these insurances are good and necessary. During your employment as a nurse in Germany you automatically also become "sozialversicherungspflichtig" (subject to social insurance contributions), which means that you must be registered with various insurances as soon as you set foot on German soil.

The purpose of providing insurance is to cover the costs caused by illness, maternity leave, need for health care services, occupational accident, occupational disease, unemployment, reduction in



earning capacity, old age and death. In other words, to provide financial compensation or cover costs.

The employer must deduct a certain percentage from each salary for the social insurance funds and transfer these contributions to the respective agencies. According to the law, the employer and the employee each share approximately half of the costs. This means the employee contributes 200 euros to health insurance instead of 400 euros.

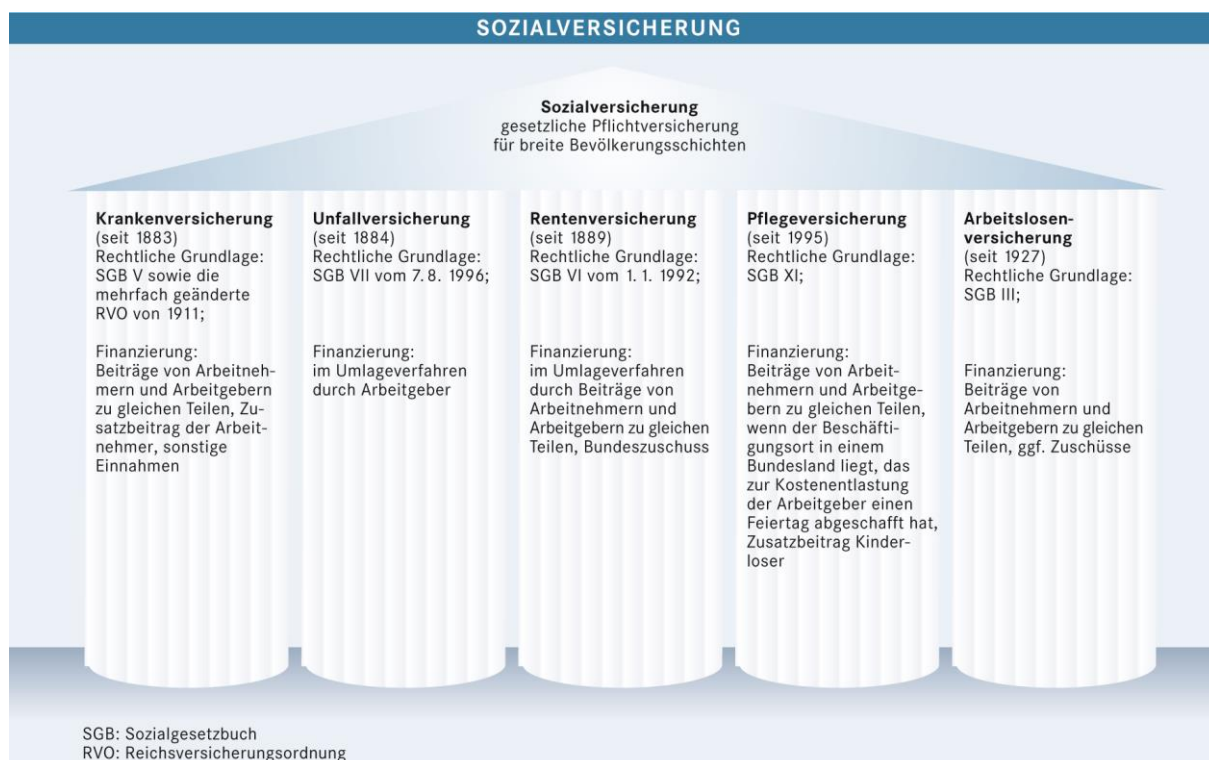
But social insurance includes other insurances as well

Social insurance includes:

1. health insurance,
2. long-term care insurance,
3. accident insurance,
4. pension insurance and
5. unemployment insurance.

For some of these insurances, the insurance carrier deducts a part from the employee's salary. Only the accident insurance is borne by the employer alone. It will be explained later why accident insurance is paid by the employer, why there are so many different insurances and how the employer benefits from them.

The legal basis for social insurance is the "Sozialgesetzbuch" (German Social Code). Social insurance is a mixture of insurance (financed by contributions), care (compensation according to social aspects) and welfare (benefits for rehabilitation).







## *Health insurance company - health insurance*

A health insurance company helps people pay for doctors and nurses. When you visit a doctor or hospital, it can be very expensive. Not everyone has the financial means to cover these costs.

Every member of a health insurance company pays contributions every month. Everyone who works has to pay money into the health insurance. Part of the cost is paid by the employer. The other half is deducted directly from the employee's salary. The employer transfers this money directly to the health insurance company. The money that is collected in this way is used to pay the costs, for example, for a hospital stay. The health insurance also pays for therapy, where illnesses or injuries are usually treated for a longer period of time. Visits to the dentist or other specialized physicians are also paid for by the health insurance, as are certain medications. However, you may have to pay extra for medications. Basic medications you can get without a prescription, you have to pay yourself.

In Germany it is obligatory have health insurance, this is legally stipulated by the state.

The health insurance company pays sick pay if you are ill for more than 6 weeks. At that point, you will no longer receive a salary from your employer. In general, sick pay is equivalent to 70 percent of your last gross salary but not more than 90 percent of the net salary. One-time payments such as Christmas bonuses are taken into account. Sick pay is limited to a statutory maximum of 112.88 euros per day (in 2021).

While you are receiving sick pay, you are covered by health insurance free of charge with most health insurances. In order to maintain your insurance for pension, unemployment and long-term care, you pay contributions from your sick pay, just like from your salary. Your health insurance company pays for the contributions normally paid by employers. They also take care of the transfer to the respective social insurance institution.

(Social insurance institutions are responsible for pension, unemployment and long-term care insurance).

## *Long-term care insurance*

All dependent employees, unemployed and retirees, regardless of their age and personal care risk, must pay into the statutory long-term care insurance and with their contributions jointly bear the care risks of all insured persons, which is why it is called social long-term care insurance. Adults without children have to pay in a little more than adults with children.

Unlike statutory health insurance, long-term care insurance, as a type of part comprehensive cover insurance, does not cover all of its insureds' medical costs. Insureds can close this coverage gap with private supplementary long-term care insurance.



### *Statutory insurance limit:*

The provision of statutory insurance is currently limited to a regular monthly income of 5,362.50 euros or an annual income of 64,350.00 euros (including vacation and Christmas bonuses). (3) (As of 2021) This means that up to this wage or salary, employees must remain insured under statutory health and long-term care insurance companies. They are allowed to leave the statutory insurance companies and seek private insurance only if their income exceeds the statutory insurance limit for one year.

### *Contribution-free family insurance:*

Children up to the age of 18, as well as low-income spouses or partners of statutory insured employees, can be insured in your statutory long-term care and health insurance without having to pay additional contributions. This automatically means that children are also covered by long-term care insurance.

### *Long-term care insurance services:*

The most important long-term care services to which insured persons with a certain acknowledged level of nursing care needs are entitled, are listed below:

- **Outpatient care:** "Pflegegeld" (financial support for long-term care) if care is provided by relatives or friends, or "Pfleagesachleistungen" (care benefits) if care is provided by a professional outpatient nursing service. If required, a combination of "Pflegegeld" and "Pfleagesachleistungen" is also available.
- **Day or night care:** For the hours of professional care for patients living in a day or night nursing care facility, the long-term care insurance funds grant "Pfleagesachleistungen" in addition to the "Pflegegeld" for care provided by relatives or care provided by an outpatient nursing service.
- **Residential care:** those who require residential care in a nursing or retirement home receive special benefits from their long-term care insurance fund, depending on the required level of care.
- **Further benefits:** Among other things, long-term care insurance also provides benefits for consumption-based aids, for long-term care aids such as positioning mattresses, benefits for home emergency calls, for the establishment of an outpatient assisted residential group or residential community, and for age-appropriate living space adjustments.



### *MD assesses the insured*

The Health Insurance Medical Service (MD in short) personally assesses everyone who has applied to their statutory long-term care insurance fund for the acknowledgement of the required level of long-term care. They will also visit the patients at home and recommend one of the five care levels (1-5) with corresponding benefits for them if they meet all the requirements. Ultimately, the patient's long-term care insurance fund decides whether to follow the MD's recommendation and then approves their application and the associated benefits.

It is important to know that the "Pflegegeld" is never sufficient to cover complete long-term care. Part of it will have to be paid privately.

### *Long-term care contribution rates*

<b>Group</b>	<b>Contribution rate</b>
Children	As part of the "contribution-free family insurance" with statutory long-term care insurance funds, children are automatically covered by long-term care insurance through their parents.
Parents	3.05 percent of the gross income
Without children	3.3 percent of the gross income
Statutory insured pensioners	The German Federal Pension Fund retains the contributions to the statutory health and long-term care insurance and pays them directly to their insurance companies. This means that pensioners themselves pay their contributions in full.
Beneficiaries (e.g., retired civil servants)	Beneficiaries pay half the contribution rate which is 1,525 percent.



### *Statutory accident insurance in Germany (“Unfallversicherung”)*

All employees and vocational trainees are covered by accident insurance as per law, regardless of age, gender, civil status or nationality. This statutory accident insurance covers occupational accidents, commuting accidents and occupational diseases.

The employer registers the company with an occupational health and safety agency or another competent accident insurance institution and pays the full contribution. You can find out which occupational health and safety agency or accident insurance fund is responsible for you by contacting your employer's personnel department.

The employer is obliged - in your case, this is the hospital or the nursing home you work at - to report to the accident insurance institution within three days all accidents in the company (including commuting accidents during business trips and drives to and from work) in which a worker is injured and rendered unable to work for more than three days or dies.

### *Leistungen der Unfallversicherung in Deutschland*

Accident insurance services in Germany

The insurance services of the German accident insurance include:

- medical treatment and compensation costs
- occupational and social participation through rehabilitation measures
- injury benefit and transitional allowance
- nursing allowance
- pension benefits
- pensions to widows and widowers and orphans' pensions

### *Postaccident medical treatment and compensation (Germany)*

In the event of an occupational accident or disease, the occupational health and safety agency and the public-sector accident insurance institutions provide rehabilitation and compensation benefits.

If you are rendered unable to work for at least one day or need treatment for at least one week, you must consult an accident insurance consultant ("Durchgangsarzt") immediately.

In the event of an injury, accident or illness that is recognized as an occupational disease, you must see special doctors who are licensed to treat occupational accidents/illnesses. These doctors are called accident insurance consultants.

Treatment and rehabilitation after work accidents or occupational diseases that are covered by the statutory accident insurance are exempt from co-payments. This means that the policyholder does not have to pay medical fees or additional charges for medicines and remedies, provided treatment was issued following an occupational accident or occupational



disease. Medically prescribed drugs and bandages are generally covered up to the fixed amounts (defined in the health insurance rights).

### *Sick pay after an accident*

If you are unable to work due to an occupational accident at work or an occupational disease, your employer is obliged to continue paying your salary for six weeks. After that, the corresponding occupational health and safety agency (this is the employer's insurance company) pays the insured "injury benefit". This amounts to 80% of the gross salary. Pension and unemployment insurance contributions are deducted from it. However, the injury benefit may not be higher than the regular net pay. Payments end with the last day of work incapacity or with the first payment of transitional allowance, at the latest at the end of the 78th week - but not before the end of inpatient treatment.

Transitional allowance is provided if the insured participates in occupational rehabilitation measures. For insured persons who have at least one child or are in need of care, this transitional allowance amounts to 75% of the injury benefit and to 68% to those who don't.

If, following an accident, the insured is so helpless that he or she requires assistance from others, a nursing allowance or the stay at a nursing home or residential care will be paid. In the event of a permanent reduction in earning capacity, a pension may be provided.

Quelle: <https://www.infobest.eu/de/themengebiete/artikel/sozialversicherung/gesetzliche-unfallversicherung-in-deutschland>

### *„Gesetzliche Rentenversicherung (GRV)“ (German statutory retirement pension scheme)*

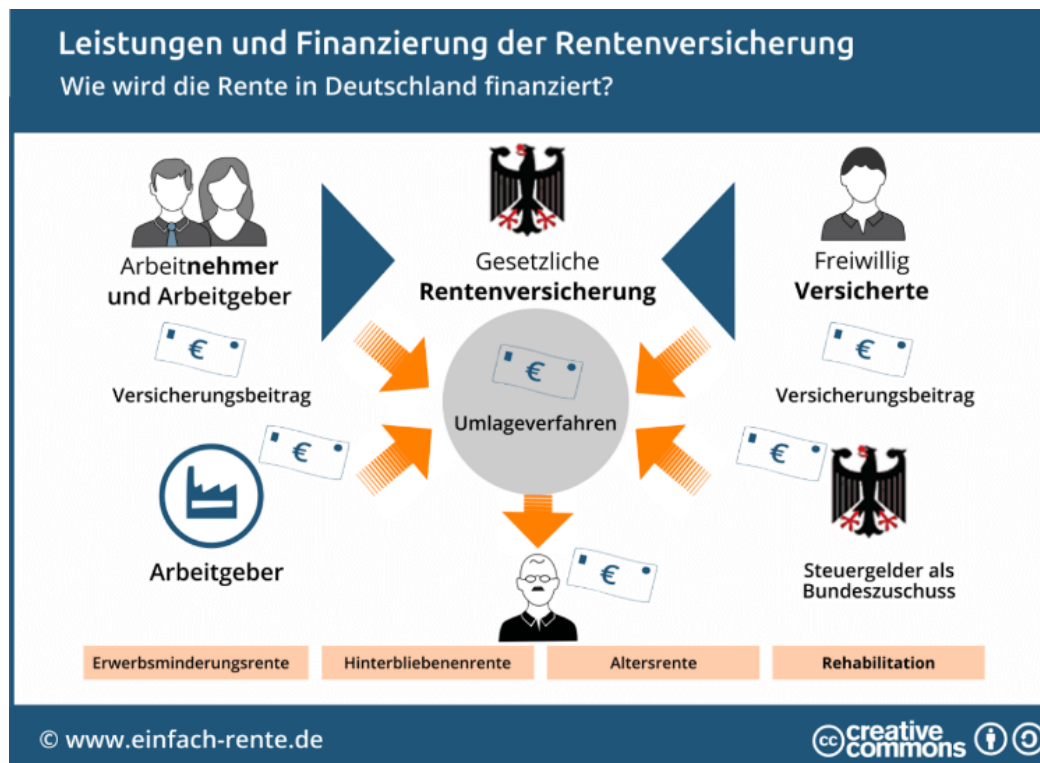
The "gesetzliche Rentenversicherung" (GRV) is a state-run social insurance scheme that is predominantly used to provide for retirement of the insured. It is based on the pay-as-you-go system. This means that contributions are not set aside or accumulated by the pension fund, but go immediately to current pensioners. If the contribution amount is not sufficient, the state makes up the difference with tax money.

### *Who pays retirement pension insurance contributions?*

Employees (= insured) pay monthly contributions to the retirement pension fund together with their employers. But also those eligible for private insurance can choose to remain members of the statutory retirement pension insurance.

### *What are the benefits provided by retirement pension insurance?*

The following infographic "Leistungen und Finanzierung der Rentenversicherung" (benefits and financing of retirement pension insurance) shows how the German statutory retirement pension scheme is financed.



Infographic: "Leistungen und Finanzierung der Rentenversicherung"

The infographic also shows that retirement pension insurance does not only financially cover retirement pension, but also reduced earning capacity and survivor's pension. Rehabilitation measures to restore working capacity are covered as well.

### *Based on what factors is the pension determined??*

The government determines the retirement pension insurance contribution rate. Members pay this contribution, which is based on their income, monthly into the pension fund. For employees, half of the retirement pension contribution is paid by the employer. Each payment is recorded in the form of pension points on the member's personal pension account. Pension entitlements are calculated using the "Rentenformel", a formula designed to calculate pension amounts. It is important for you to know that the statutory retirement pension will never be enough to ensure a decent standard of living in old age. You must start saving money for your old age now. If you have any further questions, please do not hesitate to contact us.

The German state pension is reached when you have paid 45 years of contributions.

The retirement age is currently 67 and if you want to retire earlier, you will get less pension.

Source: <https://www.einfach-rente.de/lexikon/gesetzliche-rentenversicherung>



## *Unemployment insurance*

People who have lost their jobs are eligible to receive unemployment benefit. They can apply for it at the "Agentur für Arbeit" (Federal Employment Agency). They can also seek advice and get support in finding a new job there.

## *Unemployment insurance contributions*

The unemployment insurance receives contributions from employees and employers alike. They get wages or salary from their employer. The following is deducted from their wages or salaries:

- Taxes to the tax office
- Contributions to the unemployment insurance and other insurances like health insurance, long-term care insurance, pension insurance.

The state determines the contribution rate yearly. Since January 1, 2019, the contribution rate has been 2.6% of the gross salary subject to contributions.

Employer and employee both pay half of the contributions. Workers and employees must pay these contributions. This is stipulated by law.

Gross wages are wages before taxes and contributions are deducted.

The net wage is the wage after the taxes and contributions have been deducted. This is the money that is ultimately paid to the employee.

## *Unemployment benefits*

To be eligible for unemployment benefits you must: have worked for a while and paid unemployment insurance contributions and report to the Employment Agency immediately upon unemployment.

This is how the unemployment benefit is calculated:

- It is based on the average of their last net wage. Unemployed must indicate what they have previously earned with their employer.
- Unemployed with children receive 67 percent (about two thirds) of their last net wage as unemployment benefit.
- Unemployed without children receive slightly less unemployment benefit: they receive 60 percent of the last net wage.



*The eligibility period for unemployment benefits is as follows:*

- Unemployed under 50: 6 to 12 months
- Unemployed over 50: up to 24 months

The eligibility period depends on how long people have worked before. If they have worked longer, they have paid more contributions to the unemployment insurance. Therefore, they receive unemployment benefits for a longer period of time.

### *"Arbeitslosengeld II" (long-term, lower level welfare benefits)*

The "Arbeitslosengeld II" is a basic welfare for job seekers. Many people in Germany also call it "Hartz 4". The amount is determined by the state. With this money a person can pay for essential necessities. It is funded through taxes and not by contributions. That is why people who have not worked before are eligible to receive it. Job seekers can apply for "Arbeitslosengeld II" at the Job Center.

The following groups of unemployed can apply for "Arbeitslosengeld II":

- People who have no savings and have too little money to eat and live.
- People who no longer receive unemployment benefits because they have been unemployed for a long time.
- People who are able to work but can't find a job.

### *Rights and responsibilities of unemployed, what do unemployed receive?*

- They receive money to live.
- They get counseling and job application training.
- They receive support during their job search. What do the unemployed have to do? • They have to search for jobs themselves.
- They have to report all changes to the Federal Employment Agency or job center. For example: marriage, divorce, birth of children, relocation, sickness or upon getting a job.
- They have to be on time for counseling or training courses.
- They have to introduce themselves to an employer if they are invited to a job interview.





### *What are unemployed prohibited from doing?*

They are not allowed to simply refuse a new job because:

- they do not feel like working
- the job in question is in another city
- they earn less than at their previous job

What are the consequences for not adhering to the rules stated above? They receive less or no benefits from the employment agency or job center over a period of time.

Source: [https://jugend-und-bildung.de/fileadmin/user\\_upload\\_sozialpolitik/PDFs/Arbeitsblatt-Arbeitslosen-Versicherung-Leichte-Sprache.pdf](https://jugend-und-bildung.de/fileadmin/user_upload_sozialpolitik/PDFs/Arbeitsblatt-Arbeitslosen-Versicherung-Leichte-Sprache.pdf)

Further information can be found under:

<https://www.gesetze-im-internet.de/index.html>

BGB pertaining to rights and responsibilities, SGB 11 pertaining to long-term care insurance (Pflegeversicherung), 4 for social insurance (Sozialversicherung), 5 for statutory health insurance (gesetzliche Krankenversicherung), 6 for statutory retirement pension insurance (gesetzliche Rentenversicherung), 7 for statutory accident insurance (gesetzliche Unfallversicherung)

<https://www.haufe.de/recht/arbeits-sozialrecht/> : here you can find all information to current topics like labor and social rights in Germany

<https://www.haufe.de/sozialwesen/> : here you can find information on the individual insurances and the corresponding statutory stipulated contributions as well as social welfare benefits in Germany

<https://www.haufe.de/oeffentlicher-dienst/> : here you can find most current decisions in German politics regarding employees and collective bargaining laws

<https://www.bpb.de/nachschlagen/lexika/lexikon-der-wirtschaft/20660/sozialversicherung>

<https://sozialversicherung-kompetent.de/sozialversicherung/allgemeines/751-die-sozialversicherung-ein-ueberblick.html>