

FAQ of the Webinar „Basics of social insurance“

Is it possible to leave the pension insurance at any time?

No, it is not possible to get out of the pension insurance. Every employee has to be in the pension insurance (except for general manager, for example).

How many mini-jobs can an employee have at the same time?

Beside a social insured relationship only one mini-job is possible.
Without a social insured relationship, a lot of mini-jobs are possible – all together with a total maximum income of 450 Euro.

Can every employee decide which health insurance company he chooses?

Yes, with the first employment every employee can choose a health insurance company with a period of commitment of 18 months (aside of special right to cancel).

Which employee groups are not entitled for a continuous six weeks sick pay?

- Pensioners
- Employees in the first four weeks of a new employment relationship
- Partial retirement (passive-phase)

An employee exceeds the annual income limit in 2015 and is expected to exceed it in 2016 as well and chooses the private insurance. But then in 2016 he will take unpaid leave for three months without any income. So at the end in 2016 he is no longer expected to exceed the annual income limit. Will he then become subject to the statutory health insurance system?

Yes, this employee is immediately back in the statutory health insurance system.

What does Air mean in German?

Sozialversicherungsluft (SV-Luft)

If the paid health insurance and pension insurance achieved the maximum in the first half year, then there is no reduction for the half year monthly payroll, right?

For the salary per month there is a contribution assessment limit per month and for the one time payment there is a contribution assessment limit pro rata – the maximum is the contribution assessment limit of the year.

Can we use the March clause also for another month? For example, if the bonus is paid in June?

No, just for one time payments in the months January, February, March.

Does the March clause only apply to one time payments?

Yes.

Does vacation pay qualify as one time payment?

Yes, vacation pay is also a one time payment.