



# A HEALTHY **START**

Practical information on living  
and working in Germany



# CONTENTS

## PAGE

Welcome to Germany!	4
VIACTIV – your health insurance provider in Germany	5
Entering Germany	6
Housing	7
Banking and insurances	8
Health insurance from VIACTIV	9
Working in Germany	10
Income and taxes	12
Children and family	14
Driving and transport	17
What to do in an emergency	18
Leisure time activities	19

# WELCOME TO **GERMANY!**

**Are you planning to work in Germany, or do you already have a confirmed job offer? Welcome! You will find all of the information that is now important for you on the following pages.**

What was perfectly obvious and straightforward in your home country may be done differently in Germany due to completely different rules. You should therefore obtain as much information as possible and make good use of advice services – most of these are free of charge.

To make starting your life in Germany easier for you, we have summarised the most important information about living and working in this country for you in this flyer. We have also included numerous practical tips and checklists. We have particularly highlighted these for you.

**Use the following symbols for guidance:**



**CHECKLIST**



**ADDITIONAL  
INFORMATION  
& TIPS**



# VIACTIV – YOUR HEALTH INSURANCE PROVIDER IN GERMANY

With around 700,000 insured and over 180 years of experience in the healthcare industry, VIACTIV is one of Germany's largest and most renowned statutory health insurance providers. Satisfied VIACTIV customers above all appreciate the fact that they get excellent value for their money and a high-quality service.

## Available 24/7

Regardless of whether you are still in your home country or already in Germany – you can reach us 24/7. If you have any questions or concerns, **simply call our service number on 0800 222 12 11** (free from landlines in Germany). You can reach us from abroad on **0049 234 479-0; local charges apply**. Our friendly and competent staff are looking forward to your call and are happy to help at all times.

[viactiv.de](https://viactiv.de)

Free 24/7 service hotline

**0800 222 12 11**



# ENTERING GERMANY

Various regulations apply to entering and staying in Germany, depending on which country you are from. Please consult the Federal Foreign Office website [www.auswaertiges-amt.de](http://www.auswaertiges-amt.de) before leaving for Germany to see which entry regulations apply in your specific case and what documents (identity card / passports, visa etc.) you need.

You should then look for housing as soon as you arrive in Germany, at the latest, and register your address with your local authority at their customer services office (Bürgerservice). You also obtain the tax identification number which you need to be able to work in Germany from this office.

**Additional information: The local authority's customer services office is usually located in the local town hall or in the same building as the local government offices.**



## **You have to do the following things as soon as you arrive in Germany:**

- ✓ Find somewhere to live
- ✓ Register with the local authority
- ✓ Open a bank account
- ✓ Get health insurance from VIACTIV: 0800 588 93 55
- ✓ Look for a job and sign an employment contract
- ✓ Get personal liability insurance
- ✓ Get insurance for your car



## **Tip: Learning German**

Schools and universities, local organisations, your local VHS adult education institute (Volkshochschule) as well as special language schools all offer German courses. Make sure you find out how much the course costs, how long it lasts and what the course covers before registering with one of these. You may also be entitled to a government funded integration course. See here [www.bamf.de/integrationskurs](http://www.bamf.de/integrationskurs) for more information

# HOUSING

You can find apartments to let in the local newspaper, in special online portals or with the help of an estate agent. Estate agents find an apartment or house for you for a fee.



## **Tip: Housing benefit**

In certain circumstances, you can apply for local authority housing or housing benefit. Contact your local authority for more detailed information!

Once you have found a home, a written lease is agreed with the landlord. It also contains information about the deposit due, the tenancy term, the legal minimum notice required if either party want to terminate the agreement, and your responsibilities with regard to the maintenance of the property.

**Please remember to inform the local authority customer service office and VIACTIV of your new address whenever you move.**



# BANKING AND INSURANCES

For a successful start to your life in Germany, you will also need a bank account. You can open one with a bank of your choice. Please bring your passport or identity card with you to the respective appointment.

In Germany, you are required to take out personal insurances in some areas of day-to-day life. Get some advice on which insurances you really need, as every insurance policy costs money. Personal liability insurance is very important.





# HEALTH INSURANCE FROM **VIACTIV**

## **In Germany, everyone has health insurance.**

The major benefit: your health insurance company will usually pay the costs whenever you go to see a doctor and hospital treatments. All you need to do to obtain health insurance is to submit a completed application form to the VIACTIV health insurance company.

You should contact us as soon as you have registered with the local authority customer services office and ask us to send you an application form. Once you have joined VIACTIV, you will also be covered at work if you get ill.

## **OUR HEALTH SERVICES**

The VIACTIV health insurance company offers you a high level of cover in the event of illness. It guarantees comprehensive treatment based on the latest medical knowledge. You will also benefit from an extensive range of preventive offers as well as a first-class customer and advice service.

As a VIACTIV customer, you will receive a personalised health insurance card. We will need a recent passport photo of you for this. You show this card, and we pay the cost of any medicine a doctor may prescribe, medical treatments or hospital stays. If you become ill, you should first of all visit a local general practitioner who will then refer you to a specialist, if necessary.

**Please remember to present your VIACTIV health insurance card at the surgery whenever you see a doctor.**

# WORKING IN GERMANY

If you are not a national of a Member State of the European Union, the European Economic Area (EEA) or Switzerland and have come to Germany to look for or take up paid work, you must apply for a temporary residence permit that specifically includes a work permit. For more detailed information, please refer to the website of the Federal Office for Migration and Refugees: [www.bamf.de](http://www.bamf.de)

You can look for a job in various ways. The best way is to already start to look for a job before you leave your home country. In Germany, the job centres run by the department for employment Agentur für Arbeit (Berufsinformationszentren, BIZ) offer their services for free. Vacancies are also listed in the daily newspapers and on the internet. Your relationship with your employer is based on an employment contract, which includes a job description and details of the pay, the working hours, your holiday entitlement and the notice either party is legally required to give if they wish to terminate the contract. A trial period up to a maximum of six months may also be agreed in the employment contract.



## Tip: Finding work

One way of finding a job is to contact your local department for employment Agentur für Arbeit. For more information and a list of vacancies, see [www.arbeitsagentur.de](http://www.arbeitsagentur.de)



## Your future employer will require the following information from you:

- ✓ Name of the health insurance company you are insured with
- ✓ Your bank account details
- ✓ Your tax identification number (which you obtain from your local authority customer services office)
- ✓ Your social security contribution card (Sozialversicherungsausweis); VIACTIV will be happy to submit your application on your behalf



## EMPLOYEE STATUTORY SOCIAL SECURITY CONTRIBUTIONS

As soon as you have a job where you earn more than 450 euros a month, you are legally required to pay social security contributions. This means that some of your wages will be deducted as a contribution towards health insurance, the state pension, long term care insurance and unemployment insurance. Your employer will pay half of what you are required to pay and will automatically pay the amounts due to the respective institutions.

## YOU INTEND TO WORK SELF-EMPLOYED?

If you intend to become self-employed in Germany, you must contact the VIACTIV health insurance company before registering a business.

## RECOGNITION OF INTERNATIONAL QUALIFICATIONS

International school leaving and professional qualifications may be recognised in Germany if certain conditions apply. You can also submit an application for recognition from abroad. To do so, you will need certified copies of your certificates as well as translations provided by a sworn or public service translator or interpreter. See here for more details: [www.erkennung-in-deutschland.de](http://www.erkennung-in-deutschland.de)

**We can certify your copies at any VIACTIV service centre free of charge if you provide the original documents along with the copies.**



### **Additional information: Unfit for work**

As an employee, you are legally required to inform your employer of the fact that you are unfit for work without delay. You must send a respective doctor's certificate to your employer as well as to VIACTIV. Your employer will then pay you your wages in full for a period of six weeks. If you are ill for longer, the VIACTIV will pay you sick pay.

# INCOME AND TAXES

**In Germany, you not only have to pay social security insurance contributions but also income tax. Both are deducted from your pay at source.**

This means that your employer credits your bank account with your wages net of taxes and social security insurance contributions. In other words, your employer has already paid your health insurance, state pension, long term care insurance and unemployment insurance contributions to the respective institutions on your behalf.

Your income tax, as well as the so-called solidarity tax and your church tax, will be paid directly to your local inland revenue office. In Germany, there are different tax bands according to your marital status and income that decide your net income.

**Important: If you are self-employed, you must organise your social security insurance contribution payments yourself and also calculate and pay your income tax yourself.**



## **Additional information: Submitting your tax return**

If certain conditions apply, you may be legally required to submit an annual tax return to the inland revenue.

To do so, you will need a tax number. You can find out which inland revenue office is responsible for you on the website of the Federal Central Tax Office: **[www.bzst.de](http://www.bzst.de)**



© BCE



EURO

# CHILDREN AND **FAMILY**

The VIACTIV health insurance company also takes good care of your family in Germany. Your health insurance also covers your spouse or children (family policy), provided they do not have any income of their own (children up to the maximum age of 25). Please do not hesitate to contact us!

## **PREGNANCY**

When you are pregnant, you are entitled to special medical care. The VIACTIV health insurance company will pay for the cost of your antenatal care.



### **Additional information: Maternity leave**

In Germany, all women in paid employment are entitled to maternity leave. It starts six weeks before the estimated date of the birth and ends eight weeks after the birth (twelve weeks for multiple births). During this time, pregnant women are not allowed to work. They receive maternity pay from the VIACTIV health insurance company instead of their wages.



## **VIACTIV SCHUTZENGE**

If your baby is covered by a VIACTIV family insurance policy, you will receive a bonus of 200 euros if you attend all of the preventive first year health checks ("U1-U6").

## **PARENTAL LEAVE & PARENTAL LEAVE PAY**

As an employee, you are entitled to take parental leave up to your child's third birthday to allow you to balance your work with your family commitments. Your employer cannot terminate your contract during this period, even if you are not working. All parents who look after their children themselves after the birth and do not work more than 30 hours per week are entitled to parental leave pay. Parental leave pay is paid for a maximum of fourteen months. The amount is based on your previous income. Please refer to the website of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (BMFSFJ) for more detailed information: **[www.bmfsfj.de](http://www.bmfsfj.de)**

## **CHILD BENEFIT**

You are entitled to child benefit until your child turns eighteen (often even until your child's 25th birthday). Child benefit is paid independent of your income. It is paid at different rates according to the number of children you have. You currently receive 204 euros per month for your first and second child, 210 euros for your third child and 235 euros for every additional child. For more information and an application form, go to **[www.familienkasse.de](http://www.familienkasse.de)**

## **CHILDCARE**

Until your child starts school, you can leave your child at a daycare centre, a kindergarten or with a registered childminder if you have to go to work. Contact your local authority for more detailed information. The cost of childcare varies according to the type of facility and the length of time your child spends there. As the available places are limited, please ensure that you register your child in good time! When your child starts school, all-day schools or after school daycare centres offer childcare.

## **SCHOOL**

In Germany, all children resident in this country are legally required to go to school. The legal requirement begins in the late summer of the year in which the child turns six. Children are registered directly with the local school. School education is free; all you have to pay are the materials needed for school. Contact your local authority to find out which local school your child can go to.





# DRIVING AND **TRANSPORT**

You can continue to use a valid, permanent EU driving licence in Germany. You do not need to exchange it for a German driving licence. If you do not have a permanent EU driving licence, it may be possible to extend the period your temporary licence is valid for by exchanging it for a German driving licence. Please contact your local authority's driving licence office.

## **CAR INSURANCE**

If you drive a car or a motorbike, you must be covered by a respective liability insurance (KFZ-Haftpflichtversicherung) as soon as you become a resident of this country. You also have the option of insuring your vehicle with a fully comprehensive type (Vollkaskoversicherung) or a third party, fire and theft (Teilkaskoversicherung) type policy.



### **Tip: Get and compare quotes from various providers**

There are many different tariffs and car insurance providers. Carefully compare their prices before taking out a policy!

## **PUBLIC TRANSPORT**

All larger German cities have well-developed public transport networks. The ticket prices vary from city to city. Monthly or annual season tickets are available for commuters or people who use the system frequently. You can use trains or coaches to travel from city to city.

# WHAT TO DO IN AN EMERGENCY

In an emergency situation, getting help fast is important. In Germany, you can reach the emergency services around the clock free of charge by dialling the following numbers:

**112** Fire brigade / rescue and emergency services

**110** Police



**You will then have to answer the following questions on the phone:**

- ✓ What is your name?
- ✓ What has happened?
- ✓ Where did it happen?
- ✓ How many people are injured?
- ✓ Can you describe the injuries?

**It is vital that you stay on the line afterwards to answer any further questions the operator may have!**

## **Free first aid courses for parents**

The VIACTIV health insurance company offers free courses where parents can learn what they should do in emergency situations (e.g. febrile seizures, burns, falls etc.) to help their child.

# EVERYDAY LIFE AND LEISURE TIME ACTIVITIES

## SHOPPING

In the larger cities in Germany, the shops are usually open Mondays to Saturdays from 9 a.m. to 8 p.m.

## LEISURE TIME ACTIVITIES

A good way to meet people is joining a club. There are sports, music or social clubs, for example. Contact your local authority for more detailed information about what is available in your area.

## TELEPHONE, INTERNET & TELEVISION

The spectrum of options and providers is wide. Prices and services vary greatly; you should compare them carefully. You have to apply for these services, and you may have to wait a while before you can use them.



[viactiv.de](https://viactiv.de)

Free 24/7 service hotline

**0800 222 12 11**