Closeness is, when there's always someone there for me.

That is why we are always close to you. With 61,500 employees, 1,380 offices and numerous preventive services, we take care that you remain healthy or recover quickly. More than 26 million policyholders all over Germany have already placed their trust in us.

Health in the best hands

aok.de
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Immigration to Germany

Foreign population in Germany
Welcome to Germany! You have chosen to live in an exciting country rich in opportunities, with a strong open culture of acceptance. Germany needs immigration; since the 1960s, an increasing number of foreigners have been invited to Germany to meet the demand for skilled workers. Many of those originally entering the country as so-called "guest workers" remain in Germany permanently and bring their families to join them. Since the late 1980s, the percentage of foreigners in the total population has been steadily rising. In 2019, it stood more than 13 percent.

Incidentally, anyone who stays in Germany for at least eight years can acquire citizenship. In recent years, an increasing number of foreign migrants have done just that; in other words, they are now German nationals with German passports. Those with foreign parents can hold dual citizenship – i.e. two passports – in Germany. The condition: Up until your 21st birthday you must have lived in Germany for at least eight years or attended school here for six years. A German school leaving certificate or degree will also serve as proof.

Slight increase
In recent years, immigration has decreased: In 2018 alone, around 1.6 million people moved to Germany from abroad, yet a good 1.2 million left.
Top ten EU countries migrants to Germany

Figures for 2017:
1. Romania
2. Poland
3. Bulgaria
4. Italy
5. Croatia
6. Hungary
7. Greece
8. Spain
9. Serbia
10. Bosnia-Herzegovina

DE
PL
RO
BG
IT
FR
DE
ES
GR

Source: Federal Office for Migration and Refugees, immigration of EU citizens to Germany 2017 compared to 2016
Immigration to Germany

Welcome to Germany, land of trees: Trees occupy more than 11 million hectares – almost a third of the total area. 57 percent of these are conifers and 43 percent deciduous.
Culture of acceptance
Germany has the largest population in the European Union. It is a modern, open-minded country. When compared at international level it achieves the highest level of compliance with integration policy. Here, we see immigration as an opportunity. This is because, in order to stay fit for the future, Germany needs foreign skilled workers. With their knowledge and labour, they can contribute greatly to the development of the economy. For this reason, Germany aspires to a culture of acceptance in politics, administration, society and business that invites people to stay. An example: the ‘Diversity Charter’ – a corporate initiative to promote diversity within businesses and institutions (charta-der-vielfalt.de), under the patronage of Federal Chancellor Angela Merkel.

Language
To be able to communicate in the private and professional sphere and to get in contact with others, it is important for foreign skilled workers to learn German as quickly as possible, e.g. through an integration course, where, in addition to the language, they will also learn important facts about German culture and the legal system. There are also special ‘Business German’ language courses available. Likewise, many schools and nurseries offer specific opportunities for children and young people to learn the German language.

Germany at a glance
Form of government: Germany is a democratic and social federal state governed by the principle of federalism.
Number of Federal States: 16
Capital city: Berlin
Geography: Germany is located in a temperate climate zone. It borders the North and Baltic Seas to the north and the Alps to the south. It also shares borders with nine neighbouring countries.
Number of inhabitants: over 83 million
The five biggest cities: Berlin, Hamburg, Munich, Cologne, Frankfurt am Main

Find out more here:
› Information centres for immigrants – often called ‘Migrationsberatung’ (migration counselling) or ‘Jugendmigrationsdienst’ (youth migration service)
› Office for Integration/Intercultural Office in your community
› Cultural centres
› Language schools/universities
› Employment agency/Job-Centre/Integration Point
› Adult education institutes

Learn more about integration courses by visiting the website of the Federal Office for Migration and Refugees – in German, English, Turkish and Russian: bamf.de/integrationskurse
Immigration to Germany

Society
What is typically German? Enthusiasm for summer BBQs and meticulously maintained gardens for certain, but also a sense of duty and good behaviour – so they say. The fact is: German society is modern and open. Most people are well-educated and enjoy a high standard of living when compared at international level. But we are facing challenges, too: Demographic change is putting the country under pressure. Germans are living longer and having fewer and fewer children. Nevertheless, the total population has grown in recent years due to the influx of foreign workers. In the context of globalisation, the country has become a multicultural immigration society – with the aim of integrating migrants without them having to abandon their own culture.

Public festivals

1 February
Karneval (also known as ‘Fasching’ or ‘Fastnacht’): Revellers celebrate with music, carnival processions and costumes before the start of the six-week fasting period. Karneval magnets include Cologne, Mainz and Düsseldorf.

2 April to May
Spring festivals: The Stuttgart Spring Festival, also referred to as ‘Wasen’, is particularly well-known. It is the largest spring festival in Europe and goes on for three weeks.
‘Kirmes’, as it is called, is a public festival with fast food stalls and carousels held all year round in many German cities, mostly in the summer months. The ‘Öcher Bend’ in Aachen is one of the larger Kirmes and takes place twice a year, as is the Hamburg ‘DOM’ – the largest public festival in northern Germany.

September to October

Oktoberfest (‘Wiesn’) is the world’s largest public festival. It takes place annually at the Theresienwiese in Munich and attracts around 6.3 million people from across the globe every year. Munich’s breweries produce a special beer for the Oktoberfest, which is served in steins and drunk in the beer tents at the Theresienwiese.
Living in Germany

German democracy lives primarily off its citizens, who, with their political commitment – for example during elections or referendums – provide a basis for a functioning community. Freedom of opinion and quality of education are key pillars. Germany’s cultural diversity makes it a great place to live.

How do Germans live?
A good 53 percent of Germans own their own house or flat. Here in Germany, buying property is a popular way to invest capital or make provisions for old age. And it would appear to be correct: 95 percent of home owners state that they are happy with their living situation. Those who rent – around half of Germans – benefit from greater flexibility when choosing somewhere to live. In cities in particular, renting is the preferred way to live.

Info
Germans segregate their waste: There are recycling bins for paper, packaging and bio-waste (fruit and vegetable waste) and a bin for non-recyclable waste.
Flat-hunting
There are various options available:

- **Ads:** Local daily newspapers mainly contain advertisements about flats. You can also find ads on the online housing market.

- **Estate agents:** Flat-hunters can also appoint an estate agent. This involves a commission, however, which is generally borne by the tenant (max. two months’ rent plus VAT).

- **Employer:** (Simply ask) Many employers are happy to help you search for a place to stay.

Flat-hunters interested in a particular apartment normally have to book a viewing appointment. As a general rule, landlords ask for proof of income and a credit report.

What costs do I have to cover?

- The monthly **rent** is determined in the rental agreement. The amount of the rent can vary greatly according to residential area – from four to over twelve Euro per square metre.

- Then there are **associated costs**, such as those for waste collection, heating, electricity and water, which average out at 2.20 Euro per month, per square metre.

- Landlords often ask for a **deposit** as a guarantee (max. three months’ rent excl. heating). As a rule, you get this back when you leave the property, provided that you leave the flat free of damages and no rent is due.

- The estate agent’s **commission**, if any, must also be factored in.

10 p.m. to 6 a.m. During this period: Show special consideration for your neighbours.

5 tips for being a good neighbour

1. Introduce yourself to your neighbours.

2. Observe the statutory rest periods from 10 p.m. to 6 a.m. (don’t use this time to play loud music or move furniture, for example).

3. Of course you can still celebrate a festival. Just let your neighbours know in advance — or invite them along.

4. There is no longer a national statutory siesta period. Many households, however, still observe the siesta, which generally lasts from 12 p.m. to 3 p.m.

5. Often there are House Rules that outline the rights and duties of the tenants — they should give you an indication of what is important to your neighbours or the landlord.

Welcome to Germany, land of the home builder: Nearly one in five tenants plan to buy their own property. FYI: The tallest structure in Germany is the Berlin television tower (368.03 m).
Living in Germany

Germany – a nation of cars
We Germans are crazy about cars – not only because we are home to some of the biggest car manufacturers. We’re driven by motors and spend a lot of money keeping our wheels in good shape. The German ‘Autobahn’ (highway network), stretches of which have no speed limit, is famous the world over. Where there are speed limits in force – and radar controls are frequent – the police are extremely stringent. The speed limit in built-up areas is 50 km/h and on the highway it is 100 km/h. Using a mobile phone whilst driving is forbidden without a hands-free kit – and if you drive with an alcohol level of more than 50 millilitres, you risk being fined and having your licence revoked.

Travelling by bus and rail
Germany has an excellent public transport network. Deutsche Bahn transports about 2.6 billion passengers every year on its trains. Local buses, trams and metro services transport as many as 11.4 billion people a year. Short-distance bus and rail tickets are state-subsidised and as such, they are comparatively cheap: Depending on the region, a single short-distance journey, i.e. three or four stops, will cost between 1.20 and 2.00 Euro. Deutsche Bahn also offers family, group and weekend tickets, making it easier for parents and their children to travel throughout Germany for less. Children under six travel free of charge, as do children under 15 if they are travelling with a parent or grandparent.
Checklist:

Driving a car in Germany

> Registering: Those who have bought a car have to go to their local motor vehicle registration office with their vehicle papers and TÜV- and insurance certificates in order to register their car. The authorities set the annual vehicle tax depending on the fuel type, engine power and emissions class. You are given a registration number and have your number plate embossed as you wait. And then you’re free to go.

> Servicing: Every two years you take your car to a dedicated garage, who checks that it is safe to drive and that the exhaust emissions are consistent – the car is then given a so-called TÜV sticker.

> Insurance: Third-party liability insurance is compulsory. Fully comprehensive policies, which cover damages caused to the car by the driver, are optional. Here the following principle applies: Insurance premiums go down the longer the policyholder drives without having an accident.

Welcome to Germany,

land of the autobahn: The German highway network stretches almost 13,000 kilometres. Within Europe, only Spain has a longer network (around 17,000 kilometres).
Enjoying and experiencing Germany
Germans might be perceived as extremely hard-working, but our work isn’t the be all and end all – we also value work/life balance. Whether you like swimming in a bathing lake in the summer or skiing in the mountains in the winter – there are lots of opportunities for recreation, right on your doorstep. From museums and concerts to festivals and local fairs: Germany has a thriving art and cultural scene.

The high percentage of foreign citizens has given rise to a multicultural society and international cuisine in particular. In summer people enjoy sitting outdoors in street cafes or restaurants. And for those who prefer to cook there are supermarkets everywhere. Many places also have weekly markets selling regional products – so there’s a huge range of food available. You can get fresh fruit and vegetables almost anywhere – even exotic fruits – as well as meat and fish, which is often organic. Most shops are closed on a Sunday, however, you can still shop in small shops selling newspapers and tobacco products, so-called ‘Kiosks’. On Sunday mornings, many bakeries sell fresh bread and cakes. Flower shops are also open in some places, and you can still shop at some of the larger train stations.
Hearty regional cuisine is extremely popular: Whether it be Bavarian roast pork with dumplings, Thuringian bratwurst or Hessian ‘Handkäs’, Germany remains a land of beer drinkers, with many different varieties on offer. We have over 1,500 breweries, which produce around 96 million hectolitres of "cool, pale ale" every year. But that doesn’t mean we only do beer. In recent decades, talented German wine growers have made a name for themselves across the globe, in particular with their Riesling wines. With its multicultural influences, German cuisine is varied and imaginative. Italian, Chinese, Turkish and Greek dishes are especially popular. And we’re eating healthier: As many as 78 percent of Germans regularly buy organic food according to the German Federal Ministry of Agriculture. And the trend is rising.
State institutions
Germany is a parliamentary democracy. From their 18th birthday, citizens eligible to vote can freely elect political parties and members of parliament. Parliamentary elections take place every four years. Elected politicians represent their constituencies in parliament and vote on who will become Federal Chancellor. The Federal Chancellor is the head of the German government and is generally elected every four years. S/he establishes policy directives and carries ultimate responsibility – even though on paper s/he is subordinate to the Federal President. The second chamber of parliament is called the Bundesrat (Federal Council), and is occupied by representatives from the 16 Federal States. As Germany is a federal state, the individual Länder (states) must also have a say at federal level. Every Land (state) also has a parliament with representatives; these are known as the Landtage (state parliaments). The Bundestag and Bundesrat are responsible for making the laws.

Basic Law
The German constitution is called the Grundgesetz (Basic Law). It stands above all other German legal norms. The Grundgesetz determines the values and norms on which the political system is based. Article 1 is of particular significance.

» Human dignity is inviolable and it is the duty of all State powers to respect and protect it. «

Article 1, sub-section 1 of the Basic Law of the Federal Republic of Germany
The German Head of State is the Federal President, elected every five years by the Federal Assembly. This Assembly is made up of the members of the Bundestag and representatives of the people sent by the Federal States. The Federal President mainly plays a representative role, e.g. on foreign visits, and is the final authority in law-making procedures.

**Parties in Germany**
Seven parties have been represented in the German Parliament (Bundestag) since 2017: the Christian Democratic Union (CDU) and their Bavarian sister party Christian-Social Union (CSU), the Social Democratic Party of Germany (SPD), the Alternative for Germany (AfD), Free Democratic Party of Germany (FDP), DIE LINKE/Bündnis 90 [The Left/Alliance 90] and the GREEN party. Alongside these major parties, there are numerous smaller parties, who commit themselves for their electors' requirements in the European Parliament or the 16 Parliaments of the German States.

**Allocation of seats**
in the German Bundestag (legislative period 2017-2021)

- **CDU/CSU**: 246 seats
- **SPD**: 153 seats
- **Linke**: 80 seats
- **Grüne**: 69 seats
- **FDP**: 94 seats
- **AFD**: 67 seats

**Federal Government Commissioner for Immigration**
The German government is supported in its further development of integration policy and the promotion of coexistence between foreigners and Germans: Since 14th March 2018, the CDU politician Annette Widmann-Mauz has been the Commissioner for migration, refugees and integration. Every two years she produces a report for the Bundestag on the situation of foreigners in Germany and informs the public about her work. Her duties are laid down in the German Residence Act (Aufenthaltsgesetz – AufenthG).
Money and accounts
The currency in Germany is the euro. Financial transactions are often conducted without cash, for which current accounts are available from banks and savings banks. Employers often transfer their employees’ salaries directly into their current accounts. Working people must therefore open an account of this type. They are available from any financial institute, but the conditions and fees may vary – so be sure to obtain more detailed information. Those with a current account can withdraw cash over the counter at banks and from ATMs (Germany has around 58,600). You can also make cashless payments in-store from your current account using your debit card. If you lose your card you can place a block on it immediately by calling the emergency number 116 116. If you need more money temporarily than you have in your account, you can also overdraw in an emergency: by means of an overdraft set up by the bank. A note of caution, however; these incur high rates of interest.

Key insurance cover
In addition to statutory insurance such as sickness, pension, nursing care and unemployment insurance (see page 29), there are a range of other ways to get insured in Germany. It is for the individual to decide which of the options they need.

▶ Liability insurance: This covers you against third-party claims and is a matter of individual contract.
▶ Contents insurance: This type of property insurance pays for damages to household furnishings, commodities and consumables.
▶ Disability insurance: If the insured party – as a result of illness, for example – is no longer able to perform their job, they are entitled to monthly incapacity benefit.
▶ Life Insurance: Principle: The insured party makes financial contributions for a set period (or a one-off payment). During the term they are covered in the event of death; at the end of the term they receive an insurance payment in the form of a pension, capital payment or combination of both.
> **Motor insurance** for cars and motorcycles: This covers risks associated with the use of a vehicle. The three types of insurance – motor vehicle liability, third party, fire and theft, and fully comprehensive – cover different types of damages.

> **Private additional insurance:** From health insurance for trips abroad to subsidies for dentures – in Germany there are numerous ways to complement your statutory health insurance. The AOK would be happy to advise you.

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**Associations and voluntary work**

Germans like to belong to associations – whether for sport, leisure, cultural or social projects. There are almost 600,000 registered associations in Germany, many positions of which are occupied by voluntary workers. Associations can be a good way for foreigners to come into contact with other people and to get to know the local mentality. Often there are associations founded specifically by foreigners, which give you the option to socialise with people with the same background as well as establish yourself in your new environment. Associations play a huge role in integration and multicultural togetherness in Germany and shape the societal, social and cultural life of almost every region.
Art and culture

Germany is a nation recognised for its long history of art and culture, the ‘land of poets and thinkers’. Some of the most prominent writers and philosophers were German: Weimar poet 1 Johann Wolfgang von Goethe, for example – famous the world over for works such as ‘Faust’ and ‘Die Leiden des jungen Werthers’ – and philosopher 2 Hannah Arendt. Many classical composers also came from Germany, including 3 Johann Sebastian Bach, who descended from a widespread family of musicians. Major cultural events such as the Richard Wagner Festival in Bayreuth have attracted hoards of visitors from across the globe for many years. Its eponym, 4 Richard Wagner is considered one of the most significant innovators of European music in the 19th century.

Info

After Finland, Germany has the largest concentration of theatres and orchestras in Europe. We have around 92,400 sports associations, 6,800 museums, 1,600 cinemas, 140 amusement and theme parks, and 25,000 palaces and castles.
The current German cultural scene is also multi-faceted and is acknowledged far beyond Germany. There are around 130 professional orchestras here, and with approx. 82,000 new and reprinted book titles published annually, the country is one of the largest book nations. Nobel Prize winner Günter Grass is regarded as one of the most significant German-speaking authors. German painting and photography haven’t just been hugely successful since the 1990s. The best example: Photographer Helmut Newton – Berlin born and bred. Painter Gerhard Richter. is one of the great personalities of the contemporary art scene. With 25 million records sold, Gabriele Susanne Kerner, better known as ‘Nena’, is one of the most successful artists in German music history.

‘documenta’, held in the Hessian town of Kassel, is the world’s most important exhibition of contemporary art – and next takes place in 2022.
Working in Germany

Labour market
The German labour market is regarded in Europe as the growth driver – the so-called ‘economic engine’. Around 3.5 million businesses employ just under 45 million workers. Until 2019, unemployment fell to less than 2.2 million (an unemployment rate of approx. 4.9 percent). Germany itself fared relatively well in the European debt crisis and lengthy recession that hit in 2008 as a result of the economic crisis. Even in the crisis years the number of people without work in Germany fell continuously. That said, not all training positions and skilled jobs were occupied. Therefore, overseas workers have an important role to play in the German job market and have contributed to keeping up the sustainability of the economy.

In order to make it easier for young international skilled workers to get started in Germany, the Federal Government offers the special program ‘The Job of my Life’, which qualifies and supports youth and young adults from Europe, so that they can successfully complete a dual training in Germany. Find out more at thejobofmylife.de. Information for career entrants and students can also be found at aok-on.de.

9.19 Euro
Since 2019 the minimum wage in Germany, applicable nationwide and across all industries, is 9.19 Euro.
International skilled workers from the EU

EU citizens have unrestricted access to the German labour market. Neither they nor their family members require a visa or residency permit to enter or work in Germany. The reason for the special position of EU citizens is the European right to free movement.

The EU Blue Card

In 2012 the legislative body amended key provisions of immigration law, resulting in the new ‘EU Blue Card’. This entitles highly-qualified citizens of non-EU Member States to work in Germany and live with their families if they have found a job with a German company.

Since 2012 there has also been a law that provides for greater value and recognition in Germany of qualifications obtained abroad. More information on this topic can be found at anerkennung-in-deutschland.de. Foreign skilled workers can also stay in Germany for six months without an EU Blue Card in order to look for work – provided that they are financially secure during this time. The Central Placement Office of the Federal Employment Agency looks for skilled workers from across the globe on behalf of German employers.

Find out more at arbeitsagentur.de/zav.

Link tip

A welcome portal for international skilled workers is provided in German and English by the German Ministry of Economy and Energy.

make-it-in-germany.com
Manners in the workplace

‘Sie’ instead of ‘Du’: Business meetings are normally reserved and objective. Unlike other countries, where people often address each other informally, you always start with the respectful form ‘Sie’ in Germany – with few exceptions. In principle, wait until a superior, customer or older colleague offers ‘Du’ to you.

Respectful interaction: As a new employee, you should take a close look at your team’s existing work processes. Show the same level of respect you would expect from colleagues and superiors – e.g. by knocking on the door before entering someone else’s office and turning up for meetings on time.

Likeable nature: First impressions count: Be sure to dress appropriately. Correct work clothing varies from industry to industry – find out what is appropriate for you before you start your new job.

Form of address: In principle, everyone is addressed by name – and with a firm handshake. If you enter a room with several people, try to greet everyone in a friendly manner, even if this is limited to a quick nod and a smile.

Info

In the event of sickness, every employee in Germany is legally entitled to continuation of pay by their employer for a period of six weeks.

Hours of work, holidays, termination

Full-time working hours in German companies are between 37.5 and 40 hours per week. Part-time work is also possible under certain circumstances. In such cases, an employee can work according to various working time models, in consultation with his or her manager – such as 20 hours per week. Working hours and breaks are legally regulated in Germany and companies must ensure that they adhere to them. A 5-day working week is generally in place: Employees do not work on Saturdays, Sundays and public holidays, but a few industries are exempt from this ruling. Those who do work on these days, or on night shifts, receive more money for such hours. Employees also have a right to holidays. The legal minimum entitlement is 24 days per year. The procedure in the event of a termination is also specifically regulated in Germany. Notice periods must be observed both by the employer and employee.
Accidents at work and notification of illness

What should I do …

… if I'm ill?

♦ If you are unable to go to work due to illness, you must notify your employer immediately.
♦ If the illness is longer-lasting, you will need to submit a medical certificate no later than the fourth day of absence.
♦ Your employer may ask you to submit a medical certificate as early as the first day of absence, in which case you should go straight to your GP.

… if I have an accident at work?

Following an accident at work you first need to go and see an accident insurance specialist, who will give you a medical certificate, where required. Specialists are particularly qualified in dealing with accidents at work. They are also responsible for settling claims with the responsible employer’s liability insurer, to whom accidents at work must be reported. Employer’s liability insurers handle statutory accident insurance on behalf of companies. Statutory accident insurance premiums are paid by employers. This ensures that you are insured through your employer for accidents and occupational illness not only at work, but also when travelling to work and on business.

… if my child is ill?

Inform your employer and, if required, obtain a certificate from your paediatrician certifying the need for assistance. Submit this certificate to your health insurance company. If it is necessary for a working parent to stay at home in order to look after the child, the parent may have a claim to child sickness benefit. You are entitled to ten days per calendar year for each child, on which you can look after the child in the event of illness. For single parents, and if both parents are employed, you are entitled to twice as many days.
**The most important taxes in brief**

Taxes help to fund government spending. With its numerous exceptions and special regulations, the German tax system is perceived as complicated when compared at international level. Here we provide you with an overview of the most relevant taxes:

**Value added tax/sales tax:**
This tax is charged on goods and services. As a rule, the tax rate is 19 percent. Certain everyday necessities have a reduced tax rate of seven percent in order to ease the burden on taxpayers. This includes groceries and daily newspapers, as well as books.

**Income tax:**
Tax on earned income, business and freelance income, income from the letting or leasing of real estate, and pensions. The tax rate varies according to the level of income and family status. Annual incomes of up to 9,000 Euro (2018) are not subject to income tax.

**Solidarity surcharge:**
The so-called ‘Soli’ is a supplement to income and corporation tax. It was introduced to finance the costs of German reunification. The tax rate on income tax, corporate tax, capital gains tax and salary tax is 5.5 percent.

**Church tax:**
This is paid by members of the Catholic or Protestant church. Religious communities are financed by this revenue. The tax rate stands at nine percent of salary/income tax; in Bavaria and Baden-Württemberg this is eight percent.
Land tax:
This is a tax on ownership of land, regardless of whether or not it is built on. Rather than being standardised nationally, land tax is determined regionally by communities and depends on the size and type of use, for example development or arable land.

Inheritance tax:
Those who inherit something must pay tax on it. Who must pay, when and how much, depends on the family relationship and amount of inheritance – there are high allowances for close relatives.

Gift tax:
Similar to inheritance tax and becomes due when someone receives a high sum of money or a house, for example, as a gift. The tax rate here also depends on the amount of the gift.
Welfare state at a glance
The German welfare state goes back a long way. It mainly developed as a result of social security legislation put in place by the German Empire. Back then, Chancellor Otto von Bismarck wanted to improve the situation for working people by introducing a state social policy. In the 1880s, the government under Bismarck introduced health insurance, accident insurance, and old age and disability pensions. This resulted in an insurance system to which employees and employers made roughly equal contributions. Even now, the German system still works according to this principle.

What welfare state means specifically is that: The government must guarantee social justice and social security for its citizens. The aim on the one hand is to prevent poverty and distress of citizens and on the other, to help those in need. The state achieves these aims in various ways – such as by making health insurance and pension schemes compulsory for employees and by paying those in financial difficulties a basic support payment. Low earners also pay less tax and access to public schools and universities is free.

» The Federal Republic of Germany is a democratic and social federal state. «
Article 20 sub-section 1 of the Basic Law
Social security
Germany’s social system is regarded as one of the best and most efficient in the world. Social security plays a central role. It is based on five pillars:

Health insurance finances services relating to the health of the policyholder. This includes, for example, medical treatment, hospital stays, medication and preventive measures.

Pension schemes provide you with cover for old age or for when you retire. Anyone who is no longer able to work before they have reached retirement age, e.g. due to accident or illness, also receives a monthly payment from their pension insurance.

Unemployment insurance companies covers policyholders in the event that they become unemployed. If you lose your job, you receive money from your unemployment insurer via the Federal Employment Agency.

Nursing care insurance supports those needing care due to a physical, mental or psychological illness or disability.

Accident insurance helps in the event of accidents at work and pays for any resulting hospital treatment and medical expenses.

A strong community
In its 130-year history, the AOK – one of Germany’s biggest health insurance companies – has stood for safety and comprehensive medical care in the event of illness. The AOK looks after over 26 million people – almost a third of the German population. For you, this means: optimal care at competitive premiums.
Social security certificates and documents

› **Electronic health card:**
The so-called ‘eGK’ is the key to an extensive portfolio of services at doctors’ clinics and hospitals. It is fitted with a chip which stores the details of your insurance policy.

› **Social security card:**
This is issued by the competent pension scheme provider. The AOK is happy to take care of this for you. We take your information and refer you accordingly. When you start your job, you must present your social security card, which contains your personal social security number, to your employer.

› **Vaccination card:**
All vaccinations should be recorded on your vaccination card by your doctor. This gives you an overview of the vaccinations you have already received as well as which ones are still due.

› **Bonus booklet:**
The AOK rewards patients who look after their teeth and have dental check-ups on a regular basis by awarding you a higher subsidy in the event that you require a denture. Regular dental care is recorded in the bonus booklet by the dentist.

› **Maternity record (where applicable):**
This is a record of how your pregnancy is progressing and contains all the important information a doctor would require in the event of emergency treatment – such as blood group, medical history or information about the unborn child.
**Benefits of statutory health insurance**

Many people place their trust in the AOK. They value our expertise and the protection we offer our large community of policyholders. And, you benefit from top services.

- **Medical treatment:** Every AOK policyholder has the right to freely choose a trusted doctor, provided that this doctor is licensed to provide statutory health care. There are no health assessments and no risk premiums. In Germany, both general practitioners and specialists are on hand to provide medical treatment. There is also an out-of-hours emergency medical care service. This can be reached by calling the national emergency number 116 117. In the event of an emergency you can also call an ambulance on 112.

- **Hospital treatment:** You have free choice of all approved hospitals. The AOK covers the costs of your medical treatment, nursing care, accommodation and food. Only a small cash payment is required by all statutory health insurance companies.

- **Early detection and prevention:** Screening tests detect many illnesses that have so far not presented any physical symptoms. This often means that treatment and recovery are faster and less invasive. The AOK also supports you with initiatives that promote your health or prevent or slow down illness – such as health classes that focus on exercise, relaxation and a balanced diet.
**Prevention and health**

**All-round protection in all areas**
From dentures to outpatient surgery: Discover the first-class services of the AOK. With us, you will enjoy all-round protection. This includes cover for treatment and hospital expenses, medication and dressings, sickness insurance, preventive vaccinations and much more, for maximum safety.

**5.8 billion**

*Euro is invested in care and rehabilitation programmes in Germany each year by health insurance funds.*

**Info**

In the event of a life-changing illness, the AOK gives its policyholders the option of obtaining a secondary medical opinion – to give you the feeling that you’re in the best possible hands.

**Prevention and vaccinations**
Preventive check-ups help to detect health risks at an early stage and increase your chances of recovery from illness. It is all the more important that you get checked on a regular basis. With the AOK, you are completely covered. Example:

- Dental prophylaxis: Those who go to the dentist regularly are doing their teeth a big favour and secure themselves a 'precautionary bonus' from the AOK. If ever you require a denture, the AOK will grant you a higher subsidy. Our health insurance also ensures that children's teeth do not decay: with three check-ups (FU 1 to FU 3) from 30 months to six years of age.

- Health care for pregnant women: The AOK wants all expectant mothers to feel safe and well throughout their pregnancy. It covers the costs for regular medical treatment plus a number of important preventive check-ups.

- Cancer screening: Many types of cancer can be cured nowadays if they are diagnosed at an early enough stage. The AOK therefore offers you various cancer screening tests.

- Check-up at 35: When you turn 35 you can undergo a health check at your GP free of charge. Even if you are fit and healthy, you should have a check-up every two years – this will enable your doctor to detect changes in your body at an early stage.

- Preventive check-ups for children: From the moment it is born, the health of your child is your main focus. The AOK offers you ten screening tests (U1, U9 as well as J1) and helps to ensure the healthy, age-appropriate development of your children.
Vaccinations: These are one of the most important and effective medical preventive measures, which is why the AOK covers the costs of all major vaccinations.

These include:
- Diphtheria
- ESME (Early Summer Meningo-Encephalitis)
- Flu (Influenza)
- Shingles (Herpes zoster)
- Hepatitis B
- Hib (Type b Haemophilus influenzae)
- HPV (Human Papillomaviruses)
- Whooping cough (Pertussis)
- Measles
- Meningococci C
- Mumps
- Pneumococci
- Poliomyelitis (infantile paralysis)
- Rotaviruses
- Rubella
- Tetanus (lockjaw)
- German measles (Varicellae)

At the highest level
Maintaining your health is an important concern for us. We don’t always notice the signs of illness ourselves. The AOK offers various screenings which help to detect illnesses that have not yet presented physical symptoms. We also offer screenings for children – with the first immediately after birth. A further nine are carried out at particular intervals. To give you the feeling of certainty that your family is receiving the best possible healthcare.
Family and children

Family in Germany
Even in modern society, family is of central importance in Germany. For three quarters of the population, family is their top personal priority. Marriage is the most common type of family pattern, with around 18 million wedded couples. Nonetheless: The image of a ‘typical’ family – father, mother and one or two children – has changed. Whether you’re a single parent, patchwork family or same-sex couple, forms of cohabitation have become much more diverse.

Around 70 percent of German mothers have jobs. In recent decades, families have become smaller. There are more parents with one child than there are parents with three or more children. Since the 1980s, women have also been having children much later in life. On average, women are 30 when their first child is born, and the trend is rising. The German state provides support for families. Parents and expectant parents are entitled to several types of family support services.

Welcome to Germany, land of the family:
Studies have shown that family is the top priority for 76 percent of Germans – followed by friends (12 percent), job (8 percent) and hobbies (5 percent).

Link tip
You can read information (in German) relating to your family’s health at:
aok.de/familie
Work/life balance
Presenting yourself as an attractive employer to parents has long been a way for German companies to safeguard their image. Over 1,000 of them are now certified as ‘family-friendly’. Almost 80 percent of working parents state that their companies no longer have a problem with them taking parental leave – i.e. a family-related absence – from work. There are many regional, local and nationwide initiatives and projects dealing with the subject of work/life balance.

Information
Working mothers and fathers are entitled to parental leave up until their child turns three.
Family and children

Pregnancy and maternity protection
Labour law affords special protection to pregnant women. You must not:
» work more than 8.5 hours per day
» perform heavy, physical labour
» work in the six weeks before your due date and for eight weeks following the birth
Your employer is nevertheless obligated to keep your position open for you during this time.

Incidentally, the AOK takes particular care to ensure that its policyholders feel safe and well during their pregnancy. It therefore covers the costs of regular medical treatment and important preventive check-ups. Until a child turns three, the mother (or also father) may also take parental leave. Your employer must keep your position open in this period also, and is not allowed to give you your notice. Mothers and fathers can take parental leave together or separately, during which time they can work up to 30 hours per week.

Childcare and schooling
Parents are entitled to a place in a daycare centre or crèche as soon as their child turns one. Daycare costs vary according to state and provider. Children can attend nursery from the age of three. This is generally cheaper than daycare.
Information

Do you need daycare? Please contact your Citizen Centre of Youth Welfare Office at your earliest convenience.

AOK service

The AOK promotes the interests of the whole family. Spouses and children can enjoy family cover through the policyholder free of charge provided that they do not exceed certain income thresholds. Under certain conditions, this also applies to family members living abroad. AOK would be happy to advise you.
Child and parental leave benefit
Citizens of EU member states, as well as the European Economic Area (Iceland, Norway and Liechtenstein) and Switzerland, are entitled to child benefit if they work or live in Germany. Other foreigners living in Germany may claim child benefit if they are in possession of a permanent residence permit or certain other residence permits. In Germany, the current entitlement is 204 Euro each for the first and second child, 210 Euro for the third child and 235 Euro for every other child.

Parental benefit provides financial cover for any parent wishing to look after their child personally in the first 14 months of life and who was employed before their child was born. The following also applies to parental benefit. Citizens of EU member states and Switzerland generally enjoy the same entitlement as Germans to parental benefit if they live or work in Germany. Parental benefit is calculated based on net income received by the parent concerned before the birth of the child. It amounts to at least 300 Euro and no more than 1,800 Euro.

Parental benefit "Plus" for births as of 1 July 2015
The parental benefit "Plus" supplements "basic parental benefit". This is an independent design component that can, where expedient, be combined with the "basic parental benefit". It is characterised by an extended benefit period and a special income consideration, in the case of part-time work.

The German school system
The specific structure of the education system varies according to the region, as schooling is the responsibility of the individual Federal States. The following applies as a rule. At the age of six, children attend primary school, sometimes with afternoon childcare. After four (or in some Federal States, six) years of schooling, children move to one of the various secondary schools on offer (lower and upper secondary education). In general, three educational pathways are available:

- Hauptschule (or lower secondary school)
- Realschule (or intermediate secondary school)
- Gymnasium (or grammar school)

The separation of the school system into lower and upper secondary education levels is, however, very differentiated in Germany. Therefore, parents, together with their child and teaching staff, must weigh which school is right for their offspring.
Family in the home country
Many immigrants leave certain members of their family behind and send money home from time to time for decades in order to support them – in Germany, foreign workers can often even treat these remittances as a tax deductible. Those wishing to stay will sooner or later start to think about bringing their family to join them. Spouses of ‘EU Blue Card’ holders always receive a residence permit. Otherwise, spouses or children must apply for a residence permit for the purposes of family reunification in the German embassy or consulate of the relevant country. Upon arrival, they must register at the residents’ registration office and the responsible Foreigners’ Authority. They will need their passports, birth or marriage certificates, income or tax certificates and rental evidence, and possibly further documentation depending on the family situation.

Welcome to Germany,
land of talent development:
The foundation, Jugend forscht e.V., holds more than 100 upcoming talent search competitions every year in the fields of maths, IT, science and technology.
All-round solid insurance cover

Good reasons to choose AOK

Quick.
Our experts provide simple and fast responses to your questions on health and health insurance. This means that members receive a response within 24 hours on working days. If you want to find out more for yourself, our health portal also gives you access to high-quality databases, current news and medical terminology.

Reliable.
It goes without saying that the expectations from our advisory services are high. Our experts use reliable and scientifically-based sources to provide you with qualified information.

Competent.
Whether you’re looking for a nutritionist, consultant or sports scientist – we’ve got the right expert for you when it comes to nutrition, relaxation and exercise. And of course health insurance. Not only are they responsible for making sure our information is reliable, they are also on hand at any time to answer your personal queries.

AOK SERVICE
Our special service for non-German-speaking policyholders. We also have an English-speaking information service including medical experts (e.g. doctors, nurses, pharmacologists) who can give you competent information over the phone.
All-round solid insurance cover

For more health
The clear advantage for AOK policyholders is that we offer numerous innovative and service-oriented benefits beyond those covered by statutory health insurance. Your health is always our focus.

Medical line
Our AOK medical information services are available to our policyholders every day of the year around the clock.

AOK health navigators
It’s often hard to find your way through the maze of health insurance. AOK health navigators help you find a suitable doctor or hospital near you – and also give you lots of other important information on the subject of health. aok-gesundheitsnavi.de

Secondary medical opinion
In cases of life-threatening illness, we offer our policyholders the opportunity to get a secondary medical opinion, to give them the feeling that they have been given the right diagnosis and suitable treatment.

Support for family carers
We support carers looking after a family member by providing a wealth of information and services. The AOK’s care consultants personally see to the questions and worries of those affected. There are also many practical tips on our website at: aok.de/pflege

AOK health plans
We want to help our policyholders lead healthier lives. Targeted relaxation, conscious eating, more exercise or finally giving up smoking – the wide range of AOK health plans offer something for everyone.
AOK family insurance
The AOK is particularly committed to families. Spouses and children up to the age of 18 enjoy free complete AOK insurance cover if they are on a low income or no income at all. In many cases, children over 18 will remain co-insured free of charge, such as when they are at university.

Right near you
Around 61,500 employees ensure a competitive service in 1,380 nearby locations. After all, it’s better to discuss questions face-to-face.

You can also call us or send us an email at any time. The AOK – Die Gesundheitskasse is available for its members around the clock by phone and online.
All-round solid insurance cover

Becoming a member of the AOK

The AOK makes it easy. In principle, anyone moving to or living in Germany can get insured with the AOK. Insurance cover for immigrants begins on the first day of employment.

How to become an AOK member in three easy steps:

1. Using the online form (see link tip), you can easily complete your membership application yourself. First select your country. Then enter the postcode of your place of residence in Germany.

2. The next step is to download the membership form and fill it out.

3. Then you print the completed form, sign it and send it by post to the address given on the form. The responsible AOK will then get in touch with you.

Link tip

The membership form is available in multiple languages at: healthinsurance-germany.com

The AOK serves around 26 million people - almost a third of the German population.
Service and information

Foreign Office:
Here you can get information about visa rules, a list of countries whose citizens require visas for entry into Germany and application forms for downloading.
auswaertiges-amt.de > Einreise & Aufenthalt

Federal Office for Migration and Refugees:
From entry requirements to integration courses – here you'll find all you need to know about starting a new life in Germany.
bamf.de

Professional recognition in Germany:
Here you can find out how and where you can get your foreign professional qualifications recognised.
anerkennung-in-deutschland.de

German Federal Ministry of the Interior:
The Federal Ministry of the Interior gives you all the latest about immigration, right of residence and integration.
bmi.bund.de > Migration und Integration

European Commission:
The EU Immigration Portal provides information to non-EU citizens wishing to migrate to the EU.
ec.europa.eu/immigration

Federal Ministry for Economic Affairs and Energy:
The welcome portal for international skilled workers helps you quickly feel at home in your new country.
make-it-in-germany.com
**Adult education institutes:**
The websites of adult education institutes provide you with interesting information concerning further education – e.g. on language and integration courses for migrants.
volkshochschule.de

**Association of German International Schools:**
You can find a list of schools where children can obtain the International Baccalaureate (IB) here:
agis-schools.org/schools/list

**AOK information for immigrants:**
Here you'll find out all you need to know about health insurance and healthy living in Germany, as well as the benefits and services provided by the AOK.
healthinsurance-germany.com

**AOK health portal:**
Find out information about your health and being a member of AOK.
aok.de

**AOK information for career entrants:**
This is where pupils, trainees and students can find out all about health and education.
aok-on.de

**Becoming a member of the AOK:**
The AOK membership application form is available for download in 16 different languages.
healthinsurance-germany.com
Service and information

Emergency telephone numbers

- The out-of-hours, on-call medical care service can be reached by calling
  📲 116 117

- In an emergency, call 112 for an ambulance
  📲 112

- The German police can be reached by calling
  📲 110

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Under section 13 of Social Security Code I (SGB I), social insurance providers are obliged to raise awareness among the public within the framework of their responsibilities.

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