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Social Benefits Upon Return — Pension, Child Allowance, Insurance

What happens to your pension, child allowance, and insurance when you leave Germany?

Deutsche Begriffe: Rentenversicherung | Beitragserstattung | Sozialversicherung | Abmeldung

Pension Insurance

Contribution Refund (outside EU/EEA)

If you **permanently** leave Germany and return to a country **without a social security agreement**:

- **Waiting period:** 24 months after departure
- **Refund:** Your paid employee contributions (50% of total contributions)
- **Application:** Form V0901 with the German Pension Insurance
- **Attention:** You will lose all pension claims in Germany!

EU/EEA Citizens and Countries with Agreements

- **No contribution refund** possible — instead, insurance periods are credited in your home country
- Your German pension will be **sent abroad to you**
- Agreements exist with: Turkey, Serbia, Croatia, Bosnia

Child Allowance

- **Ends** upon deregistration from Germany
- Last claim: month of departure
- Overpaid child allowance must be **repaid**
- **Report your departure to the family benefits office!**

Health Insurance

Statutory Health Insurance (GKV)

- Membership ends upon **deregistration** and departure
- You will receive a **deregistration certificate** from your health insurance fund
- **Important:** Obtain travel health insurance for the transition period

Private Health Insurance (PKV)

- Contract must be **terminated** (3-month notice period)
- Surrender value of age provisions: usually **not refundable**

Liability Insurance and Other Insurance

- **Cancel all insurance** before departure
- Observe notice periods (usually 3 months until end of contract)
- Special termination right for relocation abroad

Taxes

- **File a tax return** for your last year in Germany
- Tax refund may be possible
- Tax identification number remains **valid for life**

Checklist Before Departure

- Deregister at the registration office
- Notify family benefits office (child allowance)
- Deregister from health insurance

- Cancel all insurance policies
- Keep your pension insurance number
- File your final tax return
- Clarify bank accounts (keep or close)
- Request mail forwarding at the post office (12 months, €28.90)

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