HAMBOORG.CITY

Free platform for foreigners in Germany

✓ 24/7 Assistant in Your Language
✓ Official Document Scanner
✓ Deadline Reminders
✓ Benefit Calculators

hamboorg.city — is and will be FREE

Social Insurance — The 5 Pillars of the German System

Health, pension, long-term care, unemployment, and accident insurance: How Germany's social insurance system works. Status: March 2026.

Deutsche Begriffe: Sozialversicherung | Rentenversicherung | Arbeitslosenversicherung | Sozialabgaben

---

Social Insurance — The 5 Pillars of the German System

> Status: March 2026. All information without guarantee.

The 5 Pillars

Insurance	Contribution Rate 2026	Employee Share	Employer Share	Purpose
Health Insurance	14.6 % + ∅ 2.9 %	50 %	50 %	Doctor visits, hospital, medication
Rentenversicherung	18.6 %	9.3 %	9.3 %	Retirement, disability pension
Pflegeversicherung	3.6 % (4.2 % childless)	~50 %	~50 %	Care in old age/illness
Arbeitslosenversicherung	2.6 %	1.3 %	1.3 %	ALG I upon job loss

Insurance	Contribution Rate 2026	Employee Share	Employer Share	Purpose
Unfallversicherung	varies by industry	0 %	100 %	Workplace accidents, occupational diseases

Total burden 2026: approx. 40–42 % of gross salary (split between employee and employer)

Contribution Assessment Ceilings 2026

	Health/Long-term Care Insurance	Rentenversicherung/Arbeitslosenversicherung
West	€66,150/year (€5,512.50/month)	€96,600/year (€8,050/month)
East	€66,150/year	€96,600/year
Insurance Obligation Threshold	€73,800/year (€6,150/month)	—

Above the contribution ceiling, contributions do not increase. The insurance obligation threshold determines when you may opt for private insurance.

What Do You Get?

Health Insurance:

• Doctor visits, hospital, medication, dental treatment, preventive care

Rentenversicherung:

• **Retirement pension** (standard retirement age: 67 years)

• **Disability pension** due to illness/accident

• **Survivor's pension** for spouse/children

• **Rehabilitation** (spa treatment, retraining)

Pflegeversicherung:

• Care allowance, benefits in kind, nursing home subsidy

Arbeitslosenversicherung:

- **ALG I** (60–67 % of net salary, 6–24 months)
- Further education offers, job placement

Unfallversicherung:

- Treatment following workplace accidents
- Accident pension for permanent disability
- Commute accidents (on the way to work)

Tips

- **Keep your social insurance card** — you need it with every new employer
- Your **pension statement** comes annually by post from age 27 — check the details!
- Abroad: Your **pension entitlements** do not expire