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## 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
<b>Health Insurance</b>	14.6 % + Ø 2.9 %	50 %	50 %	Doctor visits, hospital, medication
<b>Rentenversicherung</b>	18.6 %	9.3 %	9.3 %	Retirement, disability pension
<b>Pflegeversicherung</b>	3.6 % (4.2 % childless)	~50 %	~50 %	Care in old age/illness
<b>Arbeitslosenversicherung</b>	2.6 %	1.3 %	1.3 %	ALG I upon job loss

Insurance	Contribution Rate 2026	Employee Share	Employer Share	Purpose
<b>Unfallversicherung</b>	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
<b>West</b>	€66,150/year (€5,512.50/month)	€96,600/year (€8,050/month)
<b>East</b>	€66,150/year	€96,600/year
<b>Insurance Obligation Threshold</b>	€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