Occupational accident and accident insurance

In Germany, you are insured against the consequences of accidents that you suffer while at work or on the way there. The employers' liability insurance association (Berufsgenossenschaft), to which your employer pays contributions, is responsible. If you suffer an accident at work, you must report it to your employer and see a specialist accident insurance physician (a so-called "Durchgangsarzt"). You can obtain information from your accident insurance company.

Notification of illness to the employer

- If you are unable to work due to illness, inform your employer immediately.
- If the illness continues for a longer period, you need a certificate from your doctor on the fourth day of illness at the latest.
- During an illness, you will generally continue to receive your salary for six weeks.
- From the seventh week of illness, you can apply for sickness benefit from your health insurance fund.

All information is also available in various languages at **zuwanderer.aok.de**

AOK. Die Gesundheitskasse.

The AOK is a statutory health insurance fund represented in eleven regions of Germany. More than 27 million people, i.e. about one third of the German population, have health insurance with the AOK.

What the AOK offers:

- Extended preventive care benefits such as skin care, travel vaccinations and professional dental cleaning
- Health courses
- Special services such as help in finding a doctor or hospital
- Innovative optional tariffs with bonus programmes
- Personal advice – on the phone, by e-mail or in our offices

aok.de/fm

You can register online at: **aok.de > Mitglied werden**

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Welcome to Germany

Information for ukrainian national skilled workers

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AOK. Die Gesundheitskasse.

First steps in Germany

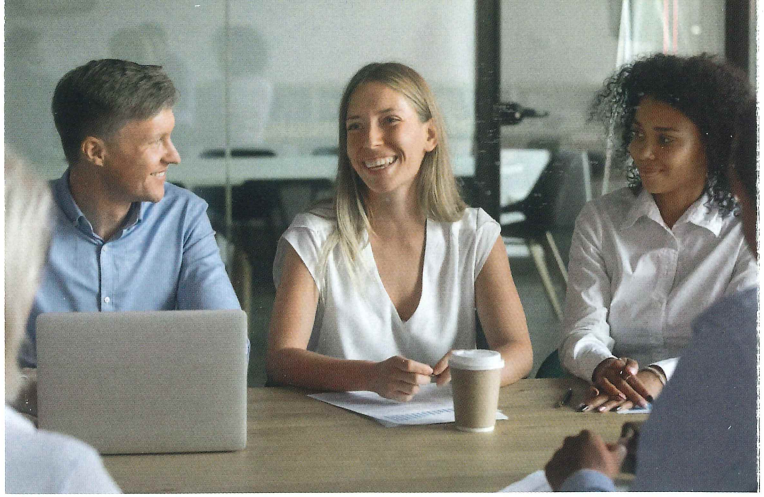
Germany is implementing the so-called Mass Influx Directive. This makes it easy for you to obtain a residence title as a refugee from Ukraine. This is initially valid for one year and can be extended to up to three years:

Stay

After entering the country, you – as a Ukrainian national – have until 31 August 2022 to register with the competent foreigners authority and apply for a residence title, including a work permit.

Work

- As a refugee from Ukraine, you can immediately pursue employment if your residence permit is marked "gainful employment permitted" ("Erwerbstätigkeit erlaubt").
- Even with a temporary certificate, the so-called "Fiktionsbescheinigung", which bridges the time until the actual residence permit is issued, you already have a work permit.
- If you take up employment or start training in Germany, you are covered by the German social security system like all other employees or trainees.



Choose your health insurance
When you take up a job in Germany, this usually obliges you to become a member of a statutory health insurance fund that you are free to choose – for example, the AOK of the place of employment or residence. You have 14 days after becoming subject to compulsory insurance to choose a health insurance fund. If you do not exercise your right to choose, the employer chooses a health insurance fund and registers you there.

Simply submit your membership application to the AOK online.
aok.de > Mitglied werden

Social security card
When your employer reports the start of your employment, a social security card is automatically issued.

Open a current account with a bank
Your employer pays your salary into a current account. In order to open an account, you need an identity card and a certificate of registration from the Residents' Registration Office (Einwohnermeldeamt) or Citizens' Registration Office (Bürgeramt).

Social security in Germany

When you work, your employer pays your social security contributions directly from your salary. These include:

1. **Health insurance.** As an insured person, you are entitled to medical treatment, hospitalisation, medicines and preventive benefits. You can insure your spouse and children free of charge through family insurance.
2. **Care insurance.** Long-term care insurance is linked to health insurance and supports people who are dependent on care.
3. **Unemployment insurance.** You pay contributions to the Employment Agency in the event that you become unemployed. After 12 months of paying contributions, you are entitled to unemployment benefit.
4. **Pension insurance.** To protect yourself against disability or for the period of time after your working life, you pay contributions to the pension insurance.

In Germany, social security contributions are generally paid half by the employer and half by the employee.

Further information on work and social benefits is available from the Federal Ministry of Labour and Social Affairs at
bmas.de > Information from the BMAS for those affected by the war in Ukraine