

## **Mandatory health insurance and private insurance**

At the beginning of your placement, you have to decide whether to stay in the public health system or to change to a private insurer. If you stay in the public system, you have to pay 8.2 % (up to 313.65 Euros) monthly. For younger people, the private insurance is cheaper than the public insurance. However, it is more expensive for older people.

## **Pension**

To have a pension entitlement, you need to make 60 monthly payments in the public pension insurance. Years later you can receive your pension also in your country of origin. If you have made less than 60 payments you can get the money from your contribution back (~3,000 to 5,000 Euros a year). The pension system for German medical doctors is organised by the [‘Versorgungswerk’](#). Pensions from this system are normally higher than those from the public pension system.

## **Personal deductions / taxes**

Payments to health insurance, pension insurance, unemployment insurance and personal taxes are direct deductions. Therefore, the sum you get paid monthly is a net salary. Church taxes are also direct deductions. Estimations indicate that nearly 45 % of gross salaries are personal deductions.