



Information sheet for foreign student and research assistants

In principle, persons from other countries who are employed in the Federal Republic of Germany are subject to the same social security regulations as German employees. However, if the employee is to be employed from abroad, the question of health insurance cover must be clarified in advance.

This health insurance cover depends on the type of employment in question. A distinction must be made distinguish between

- a.) marginal employment
- b.) employment subject to social security contributions
- c.) employment that is exclusively subject to pension insurance

Regarding a.:

In principle, marginal employment always exists if the monthly earnings from this employment do not exceed the so-called “marginal earnings threshold”. This limit is currently €556 per month. Monthly earnings of up to €556 constitute a “mini-job”. Working a mini-job in Germany does not result in membership of statutory health insurance. Foreign employees who only have a mini-job are therefore not covered by health insurance. You should therefore always check in advance whether you have sufficient health insurance cover (possibly with the foreign health insurance company). Otherwise, the employee may not be entitled to health insurance benefits in the event of acute illness.

Re b.:

In principle, employment is always subject to social insurance contributions if the monthly earnings from this employment exceed € 556. In this case, the employee is obliged to take out insurance with a statutory health insurance fund in Germany. Health insurance cover is then provided by the chosen German health insurance fund.

Re c.:

In the case of employment of students, it is possible that this employment is only subject to pension insurance (e.g. research assistant with a completed degree and taking up a second degree). In this case, there may also be no health insurance cover. Therefore clarify in advance whether, in the event of acute illness, you are entitled to benefits from your existing (possibly foreign) health insurance.

In general, it should be noted that the applicable regulations in the employee's home country may mean that employment or a mini-job and the application of German legislation may have a negative impact on the employee's own social security. Persons from abroad should therefore contact their social insurance provider to find out what effects employment or a mini-job in Germany will have on their social security.