

Explanatory notes for doctors and dentists from abroad when commencing work

The personal and job designations used in this text refer to all genders.

Pension scheme of the Saarland Medical Association

The pension scheme of the Saarland Medical Association is the professional pension institution for doctors and dentists who engage in professional activity in Saarland. Our pension scheme was founded in 1951 and guarantees its members an indexed retirement pension, provision for dependants and survivors, and security in cases of permanent occupational disability.

Beginning of membership

The principle of locality applies to pension schemes in Germany. This means that each doctor or dentist is a compulsory member of the pension scheme in whose association territory he or she pursues his or her professional activity.

Compulsory members of the pension scheme are all compulsory members of the Saarland Medical Association. Membership begins when they commence their work in Saarland, so please remember to register with the pension scheme too. You will find a registration form attached.

End of membership

Compulsory membership of the pension scheme ends at the end of compulsory membership of the Saarland Medical Association or on commencement of work as a civil servant or medical officer.

Premiums / exemption from the legal obligation to be insured in the statutory pension scheme

Employed members are also compulsorily insured by law in the statutory German pension insurance scheme. In order for the premiums from your work as an employee to be eligible for payment to the pension scheme, you need to apply for exemption from the legal obligation to be insured in the statutory German scheme in favour of our scheme.

The deadline for submitting an application is three months after the commencement of work. If the application is made later than that, exemption from the legal obligation to be insured in the statutory German scheme is not actually declared until the application has been received.

For these reasons, please make sure you submit your exemption application in good time. The application must be submitted electronically. Further information is posted on the homepage.

Any exemption from the legal obligation to be insured in the statutory pension insurance scheme in favour of our pension scheme only applies to one actual position of employment with a given employer. If that employment or self-employment is abandoned, the exemption ceases to operate. So a new application for exemption has to be made for each newly commenced occupation.

Employed members who are not exempt from the legal obligation to be insured in the statutory pension insurance scheme pay a compulsory premium to our scheme which is 0.4 times the highest currently applicable compulsory insurance premium in the statutory pension insurance scheme.

If you have any questions we will be glad to advise you:

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