

The Statutory Social Insurance System

Kompetenzerwartung	Die Schülerinnen und Schüler
zeitlicher Rahmen	45 Minuten
Ressourcen	Broschüre (pdf) Welcome to Germany (Link s.u.) Die Broschüre kann auch als Klassensatz bestellt werden.
Durchführung	Im Rahmen einer Unterrichtsstunde erarbeiten sich die Schülerinnen und Schüler Sachinformationen zum gesetzlichen Sozialversicherungssystem in Gruppenarbeit.
Anregungen und Tipps	Lassen Sie Ihre Schülerinnen und Schüler selber entscheiden, ob sie für die Recherche englischsprachige Internetseiten verwenden oder solche in ihrer Muttersprache. Lernende, die beides ausprobieren, erkennen den großen Vorteil der englischsprachigen Angebote: Die Inhalte sind hier bereits in der Zielsprache formuliert und können viel einfacher übernommen werden.
Literatur zum Thema	Broschüre (pdf) Welcome to Germany https://www.bamf.de/SharedDocs/Anlagen/EN/Integration/WillkommenDeutschland/willkommen-in-deutschland.pdf?__blob=publicationFile&v=21
Materialien	Folie Einstieg, Foto © Clipdealer LH 1 Useful terms & group worksheets LH 1 Fachvokabular, ggf. mit Hinweisen zur Aussprache
Autor	Steffen Ellbrück, Staatl. Realschule Bad Griesbach
Bildmaterial	Foto © Clipdealer

Stundenverlauf: The Statutory Social Insurance System

	Struktur	Erläuterung
Unterrichtsverlauf	Einstieg	Folie Einstieg, Foto © Clipdealer; Das Foto als Bildimpuls gibt Anregung zum Grundgedanken des Versicherungssystems und führt in das Stundenthema ein.
	Erarbeitung	Recherche zu verschiedenen Aspekten des gesetzlichen Sozialversicherungssystems. Die Schülerinnen und Schüler bearbeiten in Gruppenarbeit das Arbeitsblatt FH 1
	Präsentation	Die Gruppen stellen ihre Ergebnisse vor.
	Sicherung	Im Plenum werden die Ergebnisse besprochen und verfügbar gemacht.

Get started



Stand: 10.04.2024, Seite 3 von 14



LH 1 “Welcome to Germany”, pp. 106ff.

**1. Match the English terms with their German equivalent.
Grab a ruler and draw lines.**

Englisch	Deutsch
statutory	Rentenversicherung
social insurance	gesetzlich
pension insurance	beabsichtigen, etwas zu tun
health insurance	Arbeitsunfähigkeit
unemployment insurance	Sozialversicherung
long-term care insurance	Pflegeversicherung
nursing care insurance	Arbeitslosenversicherung
accident insurance	Krankenversicherung
incapacity of work	Pflegeversicherung
to intend to do sth.	Arbeitsleben
standard of living	Unfallversicherung
support	Beitrag
working life	Bruttolohn / Gehalt
scheme	Nettolohn / Gehalt
mandatory	gesetzlich vorgeschrieben
contribution	Leistungen
employer	Arbeitnehmer/-in
gross wage	Anspruch
net wage	Beitragsbemessungsgrenze
entitlement	Plan / System
benefits	Unterstützung / Hilfe
employee	Waisenkind
assessment ceiling	Lebensstandard
orphan	Arbeitgeber



2. Read page 106 and answer the following questions:

SOCIAL INSURANCE SYSTEM - OVERVIEW (group 1)

A What risks are covered by the social insurance system?

B What is to be ensured?

C Where do the contributions to the social security system come from?

D Who pays what? -> see table on: https://en.wikipedia.org/wiki/Social_security_in_Germany

type of insurance	total percentage %	employer's share %	employee's share %
pension insurance			
health			

E What is built up when you pay your contributions?

F What determines the amount of your contributions?



3. Read page 107f. and answer the following questions:

PENSION INSURANCE (group 2)

A What is the pension age?

B Can you describe what “incapacity of work” means?

C What should the pension insurance ensure?

D Who pays what? -> see table on: https://en.wikipedia.org/wiki/Social_security_in_Germany

type of insurance	total percentage %	employer's share %	employee's share %
<i>pension insurance</i>			

E What about orphans, widows and widowers?



4. Read page 109 and answer the following questions:

HEALTH INSURANCE (group 3)

A In what cases does your health insurance pay?

B What is sick pay and when do you receive it?

C What choice do self-employed people have? (see TIP)

D Who pays what? -> see table on: https://en.wikipedia.org/wiki/Social_security_in_Germany

type of insurance	total percentage %	employer's share %	employee's share %
health insurance			

E If an employee earns more than the assessment ceiling, what can they do?



5. Read page 111 and answer the following questions:

LONG TERM or NURSING CARE OR INVALIDITY INSURANCE (group 4)

A In what cases does long-term care or nursing care insurance help you?

B Who else might get money from this insurance?

C If you have private health insurance, what do you have to do?

D Who pays what? -> see table on: https://en.wikipedia.org/wiki/Social_security_in_Germany

type of insurance	total percentage %	employer's share %	employee's share %
nursing care insurance			

E What is the additional contribution for childless employees? Why do you think they have to pay an extra contribution?



6. Read page 112 f. and answer the following questions:

UNEMPLOYMENT & ACCIDENT INSURANCE (group 5)

A In what case are you entitled to receive help from unemployment insurance?

B What else is offered by unemployment insurance?

C What is the name of the agency you have to go to?

D Who pays what? -> see table on: https://en.wikipedia.org/wiki/Social_security_in_Germany

type of insurance	total percentage %	employer's share %	employee's share %
unemployment insurance			
accident insurance			

E In what cases are you entitled to get help from 'accident insurance'?



LH 1 “Welcome to Germany” (2021), pp. 106ff.

**1. Match the English terms with their German equivalent.
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Englisch	Deutsch
statutory	Rentenversicherung
social insurance	gesetzlich
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working life	Bruttolohn / Gehalt
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mandatory	gesetzlich vorgeschrieben
contribution	Leistungen
employer	Arbeitnehmer/-in
gross wage	Anspruch
net wage	Beitragsbemessungsgrenze
entitlement	Plan / System
benefits	Unterstützung / Hilfe
employee	Waisenkind
assessment ceiling	Lebensstandard
orphan	Arbeitgeber



2. Read page 106 and answer the following questions:

SOCIAL INSURANCE SYSTEM - OVERVIEW (group 1)

A What risks are covered by the social insurance system?

Life's most serious risks are covered, e.g. illness, accidents, unemployment, old age, long-term care.

B What is to be ensured?

A relatively stable standard of living should be ensured.

C Where do the contributions to the social security system come from?

*Half is paid by the employee and the other half by the employer.
Accident insurance: 100% paid by the employer.*

D Who pays what? -> see table on: https://en.wikipedia.org/wiki/Social_security_in_Germany

type of insurance	total percentage %	employer's share %	employee's share %
<i>pension insurance</i>			
<i>health</i>			
<i>nursing care</i>			
<i>unemployment</i>			
<i>accident</i>			

E What is built up when you pay your contributions?

You build up your entitlement to benefits from the various areas of the statutory social security scheme.

F What determines the amount of your contributions?

Your income determines the amount of your contributions. But there is an assessment ceiling – above this the contributions do not increase any more.



3. Read page 107f. and answer the following questions:

PENSION INSURANCE (group 2)

A What is the pension age?

The pension age rises gradually to 67.

B Can you describe what “incapacity of work” means?

“Incapacity of work” means that you are not able to work because of a long-lasting serious illness or a disability. [Erwerbsminderungsrente – disability pension]

C What should pension insurance ensure?

... that you are financially secure in your old age.

D Who pays what? -> see table on: https://en.wikipedia.org/wiki/Social_security_in_Germany

type of insurance	total percentage %	employer's share %	employee's share %
pension insurance			

E What about orphans, widows and widowers?

The pension insurance will also pay if you become a widow or widower or an orphan.



4. Read page 109 and answer the following questions:

HEALTH INSURANCE (group 3)

A In what cases does health insurance pay?

It helps you when you are ill. It also pays for preventive health care, rehabilitation care and the costs of childbirth.

B What is sick pay and when do you receive it?

If you cannot work for a long-lasting period because of illness and therefore do not receive your salary from your employer, you get sick pay as a compensation.

C What choice do self-employed people have? (see TIP)

They can choose between the statutory health insurance scheme and a private (insurance) scheme.

D Who pays what? -> see table on: https://en.wikipedia.org/wiki/Social_security_in_Germany

type of insurance	total percentage %	employer's share %	employee's share %
health insurance			

E If an employee earns more than the assessment ceiling, what can they do?

These employees can choose between the statutory health insurance scheme or a private health insurance scheme.



5. Read page 111 and answer the following questions:

LONG TERM or NURSING CARE or INVALIDITY INSURANCE (group 4)

A In what cases does long-term care or nursing care insurance help you?

It will help you if you cannot look after yourself in old age or because of a severe illness and are dependent on nursing care.

B Who else might get money from this insurance?

Those who care for people who need long-term care might also receive money from nursing care insurance.

C If you have private health insurance, what do you have to do?

You must take out an obligatory private long-term care policy.

D Who pays what? -> see table on: https://en.wikipedia.org/wiki/Social_security_in_Germany

type of insurance	total percentage %	employer's share %	employee's share %
<i>nursing care insurance</i>			

E What is the additional contribution for childless employees? Why do you think they have to pay an extra contribution?

The additional contribution for childless employees is 0.25%. They might have to pay extra because they won't have any children to look after them in old age.



6. Read page 112 f. and answer the following questions:

UNEMPLOYMENT & ACCIDENT INSURANCE (group 5)

A In what case are you entitled to receive help from unemployment insurance?

If you become unemployed through no fault of your own, you receive financial support from the state.

B What else is offered by unemployment insurance?

job placement services and reintegration into employment/the job market.

C What is the name of the agency you have to go to?

It is the Federal Employment Agency.

D Who pays what? -> see table on: https://en.wikipedia.org/wiki/Social_security_in_Germany

type of insurance	total percentage %	employer's share %	employee's share %
unemployment insurance			
accident insurance			

E In what cases are you entitled to get help from 'accident insurance'?

The accident insurance helps you and your family to cope with health and financial problems that are the immediate consequence of an accident at work or occupational illness (Berufskrankheit). Accidents at work also include accidents on the direct way to and from work or school.