Explanatory Note No. 20 and 21 concerning Continued Insurance and Non-Contributory Insurance (shortened version)

1. Why take out continued insurance?

If you interrupt your employment with the theatre, your compulsory or non-compulsory insurance ends and becomes non-contributory. Non-contributory periods are not considered to be part of the minimum insurance period during which contributions must be paid in order to claim any benefits. In addition, no future pension rights accrue. The following benefits are not paid during non-contributory insurance periods even if all other requirements for claims are met:

- occupational disability or invalidity pensions
- supplementary medical benefits.

Continuing your insurance on a non-compulsory basis avoids these disadvantages. It is advisable to take out continued insurance particularly in the case of unemployment, illness without entitlement to wages, during childcare leave, when working in a position that does not require insurance (including as a self-employed artist) or if you pay into compulsory insurance irregularly as a guest performer. Continued insurance can also be taken out in addition to insurance covered by the Artists’ Social Security Act.

2. What are the prerequisites for continued insurance?

Continued insurance is permissible immediately after:

- a period of employment at a theatre,
- payment of an occupational disability or invalidity pension or
- the end of temporary occupational invalidity if you were insured on a compulsory basis immediately before it commenced.

It is not possible in the case of

- invalidity and
- occupational disability, as long as a pension is paid by the German Theatrical Pension Fund.

3. How do you take out continued insurance?

If you intend to continue your insurance, this must be declared in writing within a year after the end of your employment at the theatre or after other prerequisites are fulfilled. The application form for your declaration is available at www.buehnenversorgung.de under “Downloadcenter → Versicherung → Weiterversicherung”.

The contributions for continuing your insurance must be paid within three months after submitting the declaration.
4. How high are the contributions?

The basic contribution is EUR 12.50 per month and is due on the first day of each month or by March 31 of the following year at the latest. Any contributions paid after this date cannot be accepted. In this case, continued insurance ceases and becomes non-contributory insurance.

In addition to the basic contribution, an additional continued insurance contribution can be paid up to the maximum contribution (16% of the contribution ceiling, i.e. EUR 1104 per month in 2020 or EUR 13,248 per annum).

5. How should the amount be paid?

Contributions can be paid by standing order or transfer to “Bayerische Versorgungskammer-Bühnenversorgung” (IBAN) DE 40 7005 0000 0000 0247 14, (BIC) BYLADEMMXXX. Please always quote the insurance number - V1-502000 and the contribution period on bank transfers.

It is easier to have the contributions debited directly from a current account. This can only be done in the European standard SEPA Direct Debit Scheme.

If you wish to change the amount of your contributions or your bank account has changed, you must renew your SEPA authorisation.

A confirmation of contributions paid for the previous year will be sent out each year.

6. When does continued insurance end?

Continued insurance becomes non-contributory insurance in the following cases:

- if it is terminated to the end of the following month in writing
- retrospectively if you are in arrears with payment beyond March 31 of the following year.

Continued insurance becomes compulsory insurance if you resume employment subject to compulsory insurance.

Continued insurance also ends when you receive benefits (with the exception of supplementary medical benefits).

7. When does non-contributory insurance end?

Non-contributory insurance is transformed into compulsory insurance if you resume an occupation, which is subject to compulsory insurance.

In all other cases, non-contributory insurance ends when the insurance relationship ends, i.e. when

- a situation arises in which benefits can be claimed,
- you are exempted from compulsory insurance and have not yet fulfilled the qualifying period for benefits,
- you receive compensation or a refund of contributions.

8. Can contributions be subsidised under the Pension Fund Law (“Riester support measures”)?

To compensate for the long-term decline in the level of pensions, as of January 1, 2002 state funding has been provided for a supplementary old-age pension system. The German Theatrical Pension Fund (VddB) is classified as a pension fund under the company pension scheme. Contributions to a non-compulsory continued insurance can also be granted state support if they are paid following a subsidised compulsory insurance.
The application forms for supplementary allowances and further information on the procedure are available from the VddB or online at www.buehnenversorgung.de under “Downloadcenter → Riester”.

Tax must be paid in full on the shares of pension benefits based on subsidised (i.e. tax-free) contributions and on supplementary allowances. This is known as deferred taxation.

9. Note

Please inform us immediately of any change of address.