

Newcomer Information

Last updated: July 28, 2023

Disclaimer: Although we do our best to keep the information up to date, we cannot vouch for the accuracy and/or timeliness of the content. Please consider them as guidelines and check if the information applies to your individual situation.

Contents

Contents	1
Visa and Residency (for non-EU and EU citizens)	2
Registration	3
Licence Fee for Public Braodcasting "Rundfunkbeitrag"	4
Residence Permit (for non-EU citizens)	5
Insurances	6
Health Insurance (German: Krankenversicherung)	6
Liability Insurance (Haftpflichtversicherung)	9
German Bank Account	9
Semester Fees	10
Semester Ticket	10





Visa and Residency (for non-EU and EU citizens)

<u>Non-EU</u> citizens need a visa. It is your responsibility to get one to start your PhD fellowship at BIGSSS in time.

We will be happy to support you in your efforts, but we would like to stress that ultimately this is your responsibility. Also, we can recommend the <u>DAAD information on visas</u>.

Please have in mind that **the time to acquire a visa varies largely** from country to country. In some countries, it is a rather quick procedure once you get your stipend letter from BIGSSS. In others, you need to register for an appointment with a privately run company that will then allocate you an appointment with the visa granting institution situated in another part of the country. This may take much longer than you think. **Therefore, we expect every fellow to start applying for a visa immediately after acceptance to BIGSSS**. Should you encounter problems during the application for a visa, please do not hesitate to contact us. We will do our best to help you.

EU (plus Norway, Iceland, Liechtenstein, Switzerland) citizens do not need a visa.

EU citizens and citizens of Norway, Iceland, Liechtenstein and Switzerland (EFTA states) have a right of free movement for Germany. Therefore, you do not need an application or permit for entry and residence. In principle, you can prove your right to freedom of movement with your national passport from your country of origin or your identity card. An application or a visit to the Migration Office Bremen is therefore neither necessary nor possible. However, for your legal residence you must register your residence at the Citizens' Office (see "registration" below).

Official information by the City of Bremen: <u>"Free movement of EU and EFTA citizens and their family members"</u>







Registration

You are required by law to register with the local authorities within two weeks!

If you have a **work contract** you need to do this **within the first two weeks after arrival in Bremen**. Please be aware that Airbnb addresses can't be registered. So, if this is your temporary solution, be prepared to start looking for something more permanent immediately after your arrival in Bremen. A timely registration of your address is important because you need to register your address to get a tax identification number!

If you receive a **stipend**, you need to do this **within the first two weeks after moving permanently to Bremen**. If your first accommodation in Bremen is a short-term temporary one (e.g., Airbnb or a sublet room for only a few weeks), it makes sense to wait for a more permanent address. However, don't put this off too long!

Official information by the City of Bremen: Registering your residence / moving in from abroad

The registration is done at the Residents' Registration Office serving your area. Please make an appointment for registration at one of the offices (websites in German):

- Bürger Service Center Mitte (Pelzerstraße 40, 28219 Bremen):
- <u>Bürger Service Center Nord</u> (Gerhard-Rohlfs-Straße 62, 28757 Bremen)
- <u>Bürgeramt/Bürger Service Center Stresemannstraße</u> (Stresemannstraße 48 28207 Bremen)

For registration, you need to bring the following documents:

Your passport,
Your visa documents (if applicable),
Filled out <u>registration form</u> ("Anmeldung" – in German only),
Confirmation by landlord or landlady ("Wohnungsgeberbestätigung" - Your land-
lord or landlady has to fill it in and sign it, it's the confirmation that you have an
accommodation in Bremen).

After registration you will receive the following documents to keep with your records and/or to take care of:

- **Proof of registration** ("Meldebescheinigung"). You will need it when applying for a library card or a residence permit, for example.
- Your **tax identification number** ("Steueridentifikationsnummer") will be sent within 14 days to your German address. Inform the relevant people at the HR department administering your work contract.





- A letter from *ARD ZDF Deutschlandradio Beitragsservice* in which you will be asked to pay a **TV & Radio License Fee** ("Rundfunkbeitrag").

You will need to re-register with the Residents' Registration Office every time you move in Germany. Before you leave the country, you will have to inform them of your departure at least two weeks in advance.

Please contact us if you face problems in the process.

Licence Fee for Public Braodcasting "Rundfunkbeitrag"

You are obliged to pay a license fee for public broadcasting service ("Rundfunkbeitrag") based on a contributory model. Contributory means that in principle all adult citizens, companies, and institutions as well as public interest bodies in Germany are asked for a contribution – regardless of their actual media use. **The fee is mandatory to be paid by each household.**

Basically, for citizens who are at least 18 years old, the following applies: One dwelling – one fee. If several people live together in one dwelling, only one person pays the fee, regardless of how many persons live in it or how many devices they use.

The contribution rate is set by law and is currently 18.36 euros per month. The contribution is collected quarterly by a joint institution of ARD, ZDF and Deutschlandradio, the "Betragsservice".

If you do not receive a letter from *the Beitragsservice* after registering your residency, you should **register your own as soon as possible for the broadcasting service** (you can to this online here). The databases are compared with those of the residents' registration offices at regular intervals, so that all people who have not paid any contributions at the time of the data comparison are contacted and requested to pay the overdue contribution. If you move into a shared apartment, check if your roommate is already registered and paying the fee. For further exemptions please check their website.

You will need to notify the *Beitragsservice* should you move and change your address. If you leave Germany for good, you need to deregister your address.

Website of the ARD ZDF Deutschlandradio Beitragsservice

- Registering an address /dwelling with Beitragsservice (in German)
- Deregistering an address/dwelling with Beitragsservice (in German)





Residence Permit (for non-EU citizens)

Non-EU citizens need to turn their visa into a residence permit in order to stay in Germany after their visa expires. This needs to be done **within the first 90 days of entering Germany**. We recommend you submitting your application as soon as possible.

Official information by the City of Bremen: <u>"Applying for a residence permit after entry with visa"</u>

To turn your temporary visa into a permanent residence permit you need to apply at your local Migration Office (→ Bremen_Service Universität). Currently, the application for a residence permit and other inquiries can only be made by email.

Please send the following documents in one pdf file to bsu@migrationsamt.bremen.de:

Filled out <u>application form</u> ,
Valid passport (please note that it must be valid for the entire duration of the proposed stay) + one copy,
Entry visa (only for first application, not necessary if you apply for a prolongation of the residence permit),
Your "Meldebescheinigung" (current confirmation of registration),
Proof of health insurance,
Employment contract or fellowship award letter (stating the amount of the monthly stipend or salary as proof that you can support yourself financially),
Biometric passport photo,
For marital partners / children: certified German or English translations of mar- riage and birth certificates.

After checking your application for a residence permit you will receive an appointment by e-mail for the inclusion of the biometric data and payment of the fees.

Current fees for residence permit (as of September 1, 2017):

- issuing of an electronic residence permit (eAT): 100 EUR
- extension of an electronic residence permit: 93 EUR
- issuing of a supplementary document in the case of loss 15 EUR

The fees must be paid at the time of application in cash or by debit card (EC-Karte). Credit cards are not accepted.





Insurances

There are plenty of types of insurance on offer in Germany. Some of them are dispensable, some of them are essential, maybe even a prerequisite to acquiring a visa such as your health insurance. Therefore, please take a careful look at our insurance guidelines.

Health Insurance (German: Krankenversicherung)

Health insurance is required by German law for everyone. Many Fellows get a travel health insurance to enter Germany and take care of a German Health Insurance once they have settled. However, be aware that you need a health insurance certificate for the issuing of a residence permit and the conclusion of an employment contract.¹

There are two types of health insurance in Germany. The statutory health insurance (Gesetzliche Krankenversicherung – GKV) and the private health insurance (Private Krankenversicherung – PKV). Basically, every employee is obliged to be a member of the statutory health insurance. If you fund your stay in Germany independently, e.g., with a stipend, you can choose a private health insurance or, as an EU citizen, voluntarily become a member of the statutory health insurance. If you are an EU citizen, you can also get a European Health Insurance Card (EHIC). Please check the information provided by EUR-AXESS and contact your health insurance provider in your home country to ask for details. This also applies for countries with which Germany has a social security agreement.

In the statutory health insurance (GKV) your contribution depends on the amount of your salary and is independent from your health risk and condition. Currently, the contribution is at 14.6% of your gross income for all health insurance funds (to be paid equally by your employer and yourself) plus an additional contribution that varies by health insurance fund and that you have to pay yourself (average in 2023: 1.6% of gross income). Your total contribution for health insurance is directly deducted from your salary.² In addition, the principle of benefits-in-kind applies, meaning that you do not have to make any advance payments for medical services. As a rule, the service provider set-

² Please note, as a doctoral student, you are not considered a student by the GKV which means that you are not eligible for the student rate. This also applies if you are a voluntary member of the GKV because you receive a stipend. In this case, you must pay the share, which is otherwise paid by our employer, too. That is the entire contribution of 14.6% plus the additional contribution.



C>ONSTRUCTOR UNIVERSITY

¹ If you have not picked an insurance fund before your arrival, the HR department of your university will ask you to do so and might even assign you one. You will be able to change to a different one within the first weeks of your contract.



tles directly with your health insurance fund. In a few cases, like for drugs or physiotherapy, you pay a small co-payment (5-10 Euro). You can select a health insurance fund of your choice. In fact, however, statutory health insurance funds differ only insignificantly from one another, since both the contribution and the benefits are regulated by law. Only the additional contribution varies as well as a few additional services offered. Generally, the GKV has a high level of benefits. It covers the following services: outpatient medical treatment, for example, in doctors' surgery, dental care, medication, health remedies or medical aids, in-patient medical treatment, for example in a hospital, medically necessary rehabilitation measures, benefits during pregnancy and childbirth.

In private health insurance (PKV), in contrast to GKV, the "typical" insurance principles apply. Your premiums are based on the desired benefits and your health risk, which is defined, for example, by age, occupation, health condition and lifestyle. For young and healthy people, this usually means that the PKV is cheaper than the GKV at the moment (but this can change as you get older or if you become chronically ill). You are free to choose from several insurance companies, but keep in mind that premiums and benefits vary considerably depending on the company and insurance plan, so check the offers carefully. The basic plans of the PKV usually cover less than those of the GKV. However, there are also special student rates in PKV for which doctoral students may be eligible. Costs are settled directly with the service providers and are then reimbursed by your insurance company. Unlike GKV, there is usually no co-payment required (unless otherwise defined). In many cases, PKV insurees receive an appointment with a specialist more quickly than with GKV. A few specialists or hospitals even accept only privately insured patients.

Below, we have summarized the most important information on the two types of health insurances:

	Statutory Health Insurance (GKV)	Private Health Insurances (PKV)
Who is or can get insured?	Compulsory for employees, EU citizens with a stipend (private insurance is also possible)	Stipend holders (Plus employees with a income >66.600 Euro gross income/year & self-employed persons)
Contribution / Premium	Currently (as of 2023) 7.3% of gross income) + additional contribution varying by insurance fund (Ø1.6 %); deducted directly from salary	Dependent on your health risk and desired benefits; not deducted from salary.
Benefits	in-kind (provider charges your insur- ance fund), co-payments (5-10 Euro)	Cash benefits (you get reimbursed by your insurance company)





Coverage	Regulated by law; basically the same	Varies by insurance company and
	across all insurance funds (plus some	contract. Basic plans typically cover
	extra benefits varying by fund). Gener-	less than the GKV.
	ally high coverage.	
	any man coverage.	

You can find a list of GKV funds here (in German only). Some of the largest funds have branch offices at University of Bremen and/or Constructor University:

Techniker Krankenkasse (TK)

(English service, largest German sickness fund)

- Office at University of Bremen: "Glashalle", Bibliothekstraße 7, tram no. 6 stop "Universität/Zentralbereich")
- Office / contact person at Constructor University

AOK Bremen/Bremerhaven

(English service, at least at Constructor University office)

- Office at University of Bremen: "Glashalle", Bibliothekstraße 7, tram no. 6 stop "Universität/Zentralbereich")
- Office at Constructor University: Reimar Lüst Hall / RLH153

<u>hkk</u>

 Office at University of Bremen: Universitäts-Boulevard 6 (opposite to Mensa), tram no. 6 stop "Universität/Zentralbereich")

You can find a list of private health insurance companies <u>here</u> (in German only).

DAAD Insurance

The DAAD offers a combined private health, accident, and personal liability insurance. If you receive funding by the DAAD, check your DAAD Letter of Award if the insurance is already part of your scholarship. If not and you receive funding by the DAAD or the European Union, are supported by a German University or partner organization of the DAAD, you can apply for the DAAD insurance. Please check their website for further information.





Liability Insurance (Haftpflichtversicherung)

A personal liability insurance is not required by German law. Nevertheless, it is very good to have one in case your, e.g., lose an office key or accidentally break some expensive electronic equipment or belonging.

The good news is that – if you are a PhD student – it is already included in your student registration at Constructor University. For more information on the benefits, please check <u>Constructor University teamwork</u> page (note that you need your CampusNet login credentials to access teamwork).

If you are a postdoc or visiting researcher, you are not insured via Constructor University and might consider getting liability insurance.

German Bank Account

We highly recommend opening a German bank account, especially if you stay for several months or even longer. If you have a German work contract or receive a stipend, you will need a German bank account so that your salary can be transferred. Inform your responsible HR department as soon as you have a German bank account.

In order to open a bank account, you will need to provide the following documents:

- Confirmation of registration ("Meldebescheinigung", see registration above)
- Visa / residence permit
- your passport,
- wage statement (e.g. stipend letter or work contract stating your monthly income)
- (Student ID)

Note however, that required documents vary bank. So, make sure to check this before.

The banks might charge different monthly fees for account management and/or non-European bank transfers. Often fees for account management depend on your status (e.g., student) and amount of money transferred regularly to your account. Hence, it is worth comparing different offers!

Please also be aware that there are banks with branch offices and direct banks (only only). The largest branch bank in Bremen is the <u>Sparkasse</u> (also has a branch office at University of Bremen: University Boulevard, opposite from Mensa). Examples for large direct banks are ING DiBa and DKB.





You could also bring your student ID to check if you get a cheaper rate for monthly account fees. Sometimes, monthly account fees depend on your monthly income (account free of charge if a certain sum is transferred to it each month).

Semester Fees

With the start of your PhD you will be enrolled as a PhD student. Your enrollment is administered by Constructor Student Records Office. However, your student ID will show that you are **enrolled at both universities – University of Bremen and Constructor University.**

This means you are eligible for student benefits from both universities (like using the library services or subsidized meals at University of Bremen, etc.). Enrollment also allows you to register for courses using CampusNet (the course management system we use – don't worry, you'll be introduced soon), provides you with a semester ticket for the public transportation in Bremen and the surrounding area, and eventually allows us to process your BIGSSS PhD transcript and certificate amongst other things.

To be enrolled, you must pay a **semester fee**. Without enrolement, you cannot be a PhD student at BIGSSS. The semester fee is composed of a contribution for administrative services at CU (50 Euro) plus a fee for the semester ticket (see below). The semester fee must be paid each semester again!

Therefore, please pay attention to the emails you will receive from Constructor University and follow the instructions there (check your spam folder if you do not receive any emails).

Semester Ticket

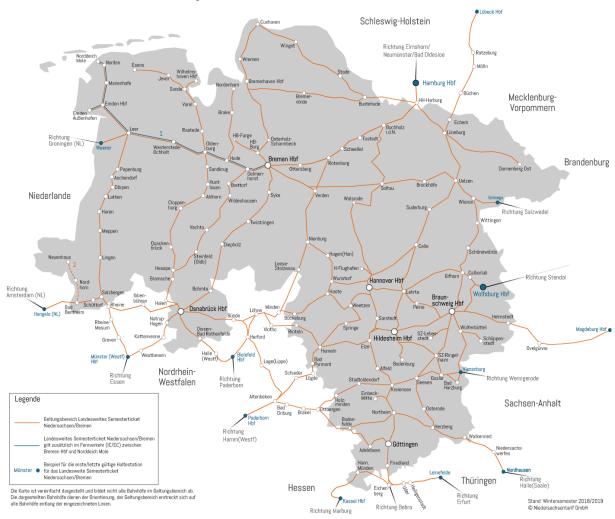
With enrolment as a PhD student comes the semester ticket which allows you to use the public transportation system in and around Bremen. There are options for semester ticket dispensation. If you want to do so (which we do not recommend for your first semester), please get in touch with our Admissions and Administration Officer and she'll see what she can do (hard deadlines). For the later semesters pleaser check your Constructor University's email inbox carefully as you'll be informed about your options.







Areas and Means of Transportation



The semester ticket allows you to use the following public transportation means within the VBN area:

- Buses and trams of the BSAG (mainly within Bremen)
- Buses of the VGB in Bremerhaven
- Buses of the VWG in Oldenburg
- Regional buses around Bremen
- All trains of the NordWestBahn (2nd class)
- Trains of the Deutsche Bahn (RegionalExpress, Regionalbahn in the designated area) as well as the Metronom train
- You can also travel to Hamburg-Altona with the Metronom trains, however not by S-Train nor by the Hamburg-Hochbahn. Ferries and "Nachteule" (i.e., night buses) are not included.
- IC/EC trains between Bremen HBf and Norddeich, Mole/Emden.





The VBN area mainly includes the following cities and villages:

Bremerhaven, Diepholz, Eystrup, Freisdorf, Lemförde, Nordenham, Oldenburg, Rotenburg, Verden, Wildeshausen; villages between Bremen and the places listed above

The following additional train connections outside the VBN area are included: Rastede – Wilhelmshaven (KBS 392/R9), Wilhelmshaven – Sande – Esens (Ostfrl.) (KBS 393), Augustfehn – Leer – Emden, Außenhafen – Norddeich, Mole (KBS 390/R7), Leer – Rheine (KBS 395), Ahlhorn – Cloppenburg – Osnabrück Hbf. (KBS 392/R9), Wildeshausen – Vechta – Osnabrück Hbf. (KBS 394/R6), Diepholz – Osnabrück Hbf. (KBS 385/R5), Verden – Eystrup – Hannover Hbf. (KBS 380A/R1), Rotenburg (Wümme) – Hamburg Hbf. (KBS 120/R3), Bremerhaven – Cuxhaven (KBS 125/R2), Bus 495 Wilhelmshaven – Bremerhaven, Bremerhaven – Bremervörde -Buxtehude

You can find <u>further information on the semester ticket here</u> (unfortunately, in German only).

Deutschland Ticket

With the Deutschland Ticket, you can use regional transport throughout Germany (and travel to some connecting stations in neighbouring countries) with one ticket. However, you are not allowed to travel on the ICE and IC express trains. The Deutschland Ticket currently costs 49 euros per month for a subscription.

You can find further information on the Deutschland ticket here.

Please note that the semester ticket does not (yet) include the Deutschland Ticket. However, you can upgrade the Semester ticket to get the Deutschland Ticket. This is only possible with the app "Abos im VBN" (German only):

- You need to download the app "Abos im VPN" (it seems to be only possible via this app) and register.
- Select the icon "D-Ticket", select "D-Ticket Upgrade VBN-SeTi" from the dropdown menu "Produkt".
- The monthly upgrade to your semester ticket cost 16.60 Euro.
- The upgrade is automatically renewed if it is not cancelled by the 10th of the month for the following month.

