

# 2024 occupational pension scheme calculation bases

As at 12/14/2023

Earnings ceiling for compulsory insurance	
Statutory health and nursing care insurance	
Privately insured from 1/1/2003	Privately insured before 1/1/2003
€ 69,300.00 p.a.	€ 62,100.00 p.a.
€ 5,775.00 p.m.	€ 5,175.00 p.m.

Contribution assessment ceilings (CAS)	
Statutory pension and unemployment insurance	
West	East
€ 90,600.00 p.a.	€ 89,400.00 p.a.
€ 7,550.00 p.m.	€ 7,450.00 p.m.
Statutory health and nursing care insurance	
€ 62,100.00 p.a.	
€ 5,175.00 p.m.	

Contribution rates for social insurance	
Pension insurance	18.6 %
Unemployment insurance	2.6 %
Health insurance, general contribution rate	14.6 % + top-up
Health insurance, reduced contribution rate	14.6 % + top-up
Nursing care insurance	3.4 %
Addition for childless persons over the age of 23 in nursing care insurance	0.6 % (to be paid by employee only)
Nursing care insurance contribution rates reduced by 0.25 % for persons with 2 children, 0.50 % for those with 3 children, 0.75 % for those with 4 children, 1 % for those with 5 or more children, in each case until the child reaches the age of 25	

Earnings limit for mini and midi employment		
	West	East
Marginal range	up to € 538.00	up to € 538.00
Midi range	€ 538.01 to € 2,000.00	€ 538.01 to € 2,000.00

## Specific to occupational pension schemes

Legal entitlement to conversion of earnings into pension contributions (sec. 1a (1) BetrAVG)		
4 % CAS DRV (West)	€ 302.00 p.m.	€ 3,624.00 p.a.
8 % CAS DRV (West)	€ 604.00 p.m.	€ 7,248.00 p.a.
Minimum earnings to be converted 1/160 of reference value	€ 22.09 p.m.	€ 265.13 p.a.

Subsidy for low earners (sec. 100 EStG)		
(30 %) up to max. € 2,575.00	min. € 240.00 p.a.	max. € 960.00 p.a.

Reference value for social insurance (sec. 18 SGB IV)			
West		East	
€ 3,535.00 p.m.	€ 42,420.00 p.a.	€ 3,465.00 p.m.	€ 41,580.00 p.a.

Health insurance allowance (sec. 226 (2) SGB V)	Nursing care insurance allowance (sec. 226 (2) SGB V)
€ 176.75	€ 176.75

Settlement limits (sec. 3 (2) BetrAVG)		
	West	East
Pensions (1 % of the monthly ref. value)	€ 35.35	€ 34.65
Capital (12/10 of the monthly ref. value)	€ 4,242	€ 4,158

Maximum insolvency insurance limit (sec. 7 (3) BetrAVG)		
	West	East
Pensions (3 x monthly reference value)	€ 10,605.00	€ 10,395.00
Capital (120 x pension)	€ 1,272,600.00	€ 1,247,400.00