



Welcome to Germany

Guide for new employees from abroad



Bayer Human Resources

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Dear new employee,

It is a great pleasure for me to welcome you to Bayer here in Germany.

You have recently decided to move on in your career and life and to take on new responsibilities for Bayer in the challenging environment of a different country and culture. This decision means a lot of changes and challenges in your private life as well as in your professional life.

I can well imagine that a lot of careful deliberation went into making this decision and can appreciate that this was not easy to make.

With that in mind, we have prepared this guide for you. We sincerely hope that it will provide practical assistance and answer some of the many questions you may have related to your transfer to Germany. It contains practical information on legal requirements, applicable benefits and a list of contacts. We have put together this information to aid your arrival in Germany and make your start in Germany - and especially at Bayer - as smooth and pleasant as possible. It is our intention to help familiarize you with our company and your new working environment as quickly as possible.

Please take the time to read this guide thoroughly, complete the accompanying checklist and take advantage of the wide range of information contained. Please let us know if there is any additional information you feel would have been helpful.

Our goal is to always try to provide practical information and keep this updated whenever possible.

I wish you and, if accompanied, your family and/or spouse/partner the very best of luck here. I hope you have a pleasant start!

Sincerely,

A handwritten signature in blue ink, appearing to read "G. Müller".

Georg Müller
Head of HR Germany

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1. Health & Social Security

1.1. Medical Examination

All new employees are required to have a medical check-up. The offer of employment is conditional upon passing the medical check-up without any reservations about your fitness for work. The medical check-up should be conducted in Germany before the start of employment. If this is not possible, an appointment with the medical department at your Bayer site in Germany should be scheduled for your first working day. Bayer will pay for this medical check-up.

Please contact your HR Business Partner on the procedure to be followed.

Note: Bayer employees transferring to Germany from abroad are exempted from the need to have a medical examination.

1.2. Social Security

All employees in Germany are required to enroll in the German social security (Sozialversicherung) system.

German social insurance is a statutory insurance system, which plays a predominant role in Germany's overall social security. Based on the solidarity of the community of the insured, it provides effective financial protection against the major life risks and their consequences, including illness, unemployment, old age, industrial accidents and the need for long-term care.

Social insurance guarantees a stable standard of living for every individual. Coverage encompasses the following branches, referred to as insurance funds or funds:

- Accident insurance
- Long-term care insurance
- Health insurance
- Pension insurance and
- Unemployment insurance

The social insurance schemes are primarily financed through contributions paid by employees and employers. Contribution rates are established either by the self-governing funds (in the case of accident insurance) or through legislation (for pension, unemployment, health and long-term care insurance). Contribution rates are based on the wage or salary of the employee.

The attached link provides detailed information on the system:

[Social security at a glance](#)

1.3. Statutory Pension Insurance (Gesetzliche Rentenversicherung)

All employees in Germany (with few exceptions) are required to pay contributions into the statutory pension plan. Statutory pension insurance plays an important role in providing people with the financial security they need when they retire.

Bayer offers you a general consultation (approx. 1 hour) with its pensions organization, BBS Pensions. Please contact your HR Business Partner for further information. Basic information on state pension insurance in Germany can be found in **Annex 1** “Basics State Pension Insurance” Germany”.

1.4. Company Pension Plan (Bayer Plus)

Membership of the company pension plan is mandatory for all Bayer employees in Germany. The pension plan is based on shared responsibility for retirement provision – in other words, it is funded jointly by contributions made by Bayer and by you as an employee. Detailed information can be found in the brochure “RPK BayerPLUS”. You can download it in our web portal for new employees “Hello Bayer”.

Employees whose pensionable income is above social security contribution ceiling (SSCC) can contribute to their supplementary pension plan. This is highly recommendable, because it maximizes future pension benefit. Company pensions built up in one country and accrued pensions entitlements cannot be transferred to Germany, due to tax and social security legislation.

1.5. Health Insurance

Health insurance is mandatory for all employed persons in Germany and is considered part of the social security system.

The health insurance options available to employees living and working in Germany are a government-regulated statutory health insurance system, private health insurance from a German insurance company or a combination of both.

Joining the German statutory health insurance is subject to German social security law and certain conditions have to be met.

For initial information on statutory health insurance please refer to the following brochure from the health insurance fund Pronova BKK and the list of contacts you might approach **before** starting your employment in Germany.

[Brochure Pronova BKK](#)

Pronova BKK*

Contact: Ms. Elisabeth Berghoff
Phone: +49 221 65059 1712
Email: elisabeth.berghoff@pronovabkk.de

Contact in Berlin:

Contact: Mr. Christian Koppius
Phone: +49 30-300116-2973
Email: christian.koppius@pronovabkk.de

* You may select a different provider but Bayer partners with the above mentioned health insurance company.

1.6. Private Health Insurance and other private insurances

If it is not possible to enroll you (and accompanying family members) in a statutory health insurance plan, you are required to take out private health insurance.

You may also opt for private health insurance (Private Krankenversicherung or PKV) if your gross annual salary as an employee is above a certain amount (2014 > € 53,550 p.a. / this changes annually). General consultation on compulsory and supplementary insurance policies in Germany can be obtained from Pallas Versicherung AG.

Please contact your HR Business Partner for further information.

2. Taxation

All employees with a domicile or a customary place of abode in Germany are subject to German income tax, solidarity tax and church tax, if they are a member of a certain religion. The above taxes will be deducted automatically from your monthly salary as advance payments towards your individual tax burden. The final income tax is being calculated within your individual income tax return.

In case you are a member of a church which collects tax in Germany you may only avoid church taxation in case you officially resign from the church by declaring the exit personally at your local county court (Amtsgericht).

2.1 Tax Identification Number

If you establish a residence in Germany, you need to register with the local resident office, the so called Einwohnermeldeamt. In case you do not hold a German tax identification number (TIN) yet (resulting from to a former registration in Germany) you will receive your TIN by mail from the federal tax office after the registration with the local resident office.

As soon as you have received your TIN from the federal tax office you are requested to submit the number to HR, Team Payroll. The TIN allows the payroll to access your personal and wage tax relevant tax characteristics such as tax class, number of children, a possible church tax liability, etc..

You do not need to register separately with the German tax authorities as the relevant information is sent directly from the local resident office to the tax authorities.

2.2 Tax Consultancy

Notwithstanding monthly tax advance payments from your salary, you are requested to file correct income tax returns. You may obtain expert advice on your tax situation in Germany.

The company will pay up to € 2,000 net to cover the cost of preparing your income tax return for the year of transfer (paid in the following year), against the submission of a reimbursement claim and appropriate receipts.

Please ask your HR Business Partner for contact details of tax consultants. Reimbursement will be handled through HR Operations, Team Core Operations.

3. Benefits

A move, especially a move abroad, is always associated with costs and additional burdens on the employees and accompanying family members. To acknowledge this and ensure a smooth transfer, Bayer provides a range of financial and non-financial assistance described in more detail within the following sections.

3.1 Travel Expenses

The company will reimburse you the costs of your travel from your current home to Germany for you and, if applicable, accompanying family members (one way trip only; flights up to 6 hours economy class / flights over 6 hours business class) at the start of employment. You are responsible for making your own travel arrangements.

The cost expenses will only be reimbursed upon submission of a receipt for the single trip to Germany via HR Operations, Team Core Operations.

3.2 Shipment of personal effects and household goods*

Bayer will pay the costs for transporting your household effects from your current home to Germany. A moving agency, commissioned by Bayer, will coordinate the shipment.

The following services are included:

- Packing and shipment of household goods from one loading point to one unloading point
- Pickup from your present home
- Overland/overseas transportation
- Customs and import duties
- Delivery and unpacking at destination

Note: Items that are unreasonable in terms of size, difficulty of handling, duty, legal restrictions, or limited use at destination may not be shipped and are your own responsibility. In addition, the following conditions must be met:

- Any legal and customs restrictions in both your current country and Germany will apply (e.g. regarding antiques, cultural treasures)
- All items must fit into the container
- Bayer will not pay the costs for shipping large boats, recreation vehicles, campers, trailers, caravans, pianos, large animals (e.g. horses), extensive hobby items, airplanes, large quantities of food and personal cars
- Bayer will not pay for the shipment of any items with excessively high import duties
- Bayer will not ship any items that may be prohibited by customs regulation at the new location (e.g. alcoholic beverages, certain printed literature/video material, guns)
- If you wish to ship a car to Germany, please note that all expenses (shipping, handling, inspections, modifications to the car), are your responsibility.

You are expected to make your own arrangements for such items.

Below listed are examples of approximate expenses for shipment, depending on country of origin and family size:

From	To	Single/ up to 30 cbm	Family/ up to 60 cbm
New York	Leverkusen	approx. € 7,500	approx. € 11,500
Sao Paulo	Leverkusen	approx. € 9,500	approx. € 16,000
Shanghai	Leverkusen	approx. € 6,500	approx. € 9,500
Madrid	Leverkusen	approx. € 6,500	approx. € 8,500
Warsaw	Leverkusen	approx. € 6,500	approx. € 8,500

3.3 Inventory Value

The cost of insuring the shipment of personal effects to Germany is covered by Bayer. Insurance will be arranged through PALLAS Versicherung AG, Leverkusen.

Employees are responsible for the accurate documentation of the full value of all goods on the inventory, which is also required for customs clearance.

The registration and inventory value forms, which are included in the checklist “Welcome to Germany”, have to be completed and returned to the addressee stated in the documents.

3.4 Relocation Allowance*

A relocation allowance equal to one gross month's salary (capped at € 9,600) will be paid to cover various expenses in connection with the move. This will be paid within your first salary payment in Germany.

Examples of the items intended to be covered include, but are not limited to:

- Expenses for visa and work permit application
- Hotel expenses in home country (if necessary)
- Disconnection, reconnection or modification of appliances, installation of telephone, television, internet etc.
- Rental car during transition period
- Veterinary and similar expenses for pets shipped
- Driver's license fees

3.5 Estate Agent Fees for permanent accommodation (rented property only)*

Estate agent fees for rented accommodation have to be paid upfront by yourself. A maximum of € 2,050 net will be reimbursed to you within your salary payment on receipt of the invoice. This process is managed via HR Operations, Team Core Operations.

3.6 Repayment Obligation

All benefits and allowances marked with asterisk (*) will be subject to a repayment agreement for a period of two years which will be specified more in detail in a side letter to your employment contract.

4. Appendix

4.1 Moving Checklist

A Checklist with helpful information that should be taken into consideration before, during and after your move to Germany can be found in **Annex 2**.

4.2 Links and Information

Bayer Websites	
Hello@Bayer 	https://www.hello.bayer.com (only accessible once your employment contract has been signed)
My Services	https://myservices.bayernet.cnb (only accessible once your employment contract has been signed)
Bayer Intranet 	http://intranet.cnb/db/uk/HoldingPortal.nsf/id/Home_EN (only accessible once your employment contract has been signed)
Bayer Homepage 	http://www.bayer.com/en/Homepage.aspx
External Websites	
Just Landed	http://www.justlanded.com/english/Germany
How to Germany	http://www.howtogermy.com/pages/financial.html
City Guides	http://www.cologne.de/ http://www.amazingdusseldorf.com/ http://www.inyourpocket.com/germany/frankfurt https://www.berlin.de/en/

We are very pleased to welcome you to Bayer in Germany and wish you a good start!