



**INFORMATION**

**for pensioners living abroad**

**PENSIONSVERSICHERUNGSANSTALT**



Dear Sir or Madam,

You now belong to a vast community of people who we are providing services for.

It is very important for you to be informed about the legal basis involving different rights and responsibilities connected to your retirement benefits. Therefore we kindly ask you to read this brochure carefully.

*If you wish, we can send you the brochure in English. Further on you can find the translation into following languages: Croatian, Serbian, Slovenian, Slovak, Czech, Hungarian, Turkish, Italian, Spanish, French and English, on the internet at*

*[www.pensionsversicherung.at](http://www.pensionsversicherung.at).*

This brochure is based on the legal basis as of 1st January 2017.

In addition to this information trained professionals in our office in Vienna and in several other countries are at your disposal on the established consultation days for detailed information and individual consultation for pensioners living abroad.

We are committed to servicing our customers, thus our aim is to utilize all legal possibilities and to help you in this matter as efficiently and bureaucratically as possible.

Ihre Pensionsversicherungsanstalt  
YOUR PENSION INSURANCE AUTHORITY

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# DETERMINING YOUR PENSION

## DECISION

You will be notified of the decision regarding your pension entitlement. This decision comes into force, if it is not appealed within 3 months after its delivery.

## NOTIFICATION

The notification of an entitlement to an advance payment of your pension means that the preconditions for a final determination of pension are not yet met. We are, however, making every effort to complete the determination process as quickly as possible and to issue a decision.

The DECISION (NOTIFICATION) is a document that identifies you as a person entitled to receive pension from the Austrian statutory pension insurance. Therefore, we advise you to retain this document in safe keeping.

# PAYMENT OF THE PENSION

The **payment** of the pension is made in **arrears** on the first day of the following month.

In case this day is a Saturday, Sunday or holiday the pension will be transferred on time, so that it is available on the last working day before that.


The **payment** of pension occurs in principle directly to the **entitled person**.

## PAYMENT WORLDWIDE

The pension will always be transferred through the German Post AG

- cashless to an account at a money institute of your choice in your country of residence or
- through a cheque withdrawal procedure (order cheque) or

upon your request the Austrian pension can be transferred to an account in Euros for non-residents (formerly free EURO / national account).



If you would like to change the transfer method please inform us about this on time.

## **TRANSFER TO THE FEDERAL REPUBLIC OF GERMANY**

Through German post office (Deutsche Post AG) the pension can

- be paid out in cash or
- be transferred cashless onto a post office account or onto an account at a German financial institution (bank, savings bank) of your choice.

## **FIRST-TIME PENSION ADJUSTMENT**



### **IN THE SECOND YEAR OF THE RECEIPT OF A PENSION**

Pensions with an effective date during the calendar year 2017 **will be increased for the first time on January 1<sup>st</sup> of the second calendar year** after the effective pension date.

**For example:** Effective pension date: during calendar year 2017  
First pension increase: 1.1.2019

### **EXEMPTIONS FOR SURVIVOR'S PENSIONS**

Exemptions are only made with those survivor's pensions where **the effective date of pension of the deceased is before** the calendar year 2014.

In this case the survivor's pension with an effective pension date during 2014 **will be increased for the first time on January 1<sup>st</sup> in the year following** the effective date of the survivor's pension.

**For example:** Effective pension date of the deceased: before the calendar year 2014  
Effective date of the survivor's pension: during the calendar year 2014  
First increase of the survivor's pension: 1.1.2015

## CALCULATION OF THE PENSION AND PAYMENT

Periods of insurance or periods of employment with an international organization which are acquired in a member state of the European Union, the European Economic Area (EEA), Switzerland or a state which has entered into an agreement, will also be taken into account for the calculation of the pension in accordance to Austrian regulations. **In this case Austria is going to pay the part of the pension attributable to Austrian periods of insurance.**

## SPECIAL CONDITIONS FOR OLD-AGE PENSIONS


### INCREASED OLD-AGE PENSION

If an old-age pension is claimed after completion of the standard retirement age (for women at the age of 60 and for men at the age of 65), one will receive **increased old-age pension** for the months of the later use – however, at the earliest after the waiting period or after minimum insurance period (bonus).

## SPECIAL CONDITIONS FOR DISABILITY OR OCCUPATIONAL DISABILITY PENSIONS

### PRORATE PENSION

If a person entitled to a disability or occupational disability pension earns more than the minimum monthly income (year 2017: EUR 425, 70) in a calendar month, the claim on the determined pension for that particular calendar month will be transformed into a prorated pension. If the total income exceeds a certain limit, the total pension will be reduced for the attributable amount. Otherwise the disability or occupational disability pension is due in total.



If the total monthly income exceeds a gross sum of EUR 1.177,25 the total pension will be reduced for the attributable amount. The attributable amount is comprised of the components of the total income. In the year 2017 for the components of the total income of

over EUR 1.177,25 to EUR 1.765,94	30 %
over EUR 1.765,94 to EUR 2.354,50	40 % and
over EUR 2.354,50	50 %

these components of the total income have to be counted.

The attributable amount is not to exceed 50 % of the benefit or the income.

The total income is composed of total pension (excluding the increased amount) and income (gross).

**A new determination of a prorated pension takes place in following cases:**

- in case of an adjustment of the pension;
- whenever a new employment is resumed;
- at a special request of the pensioner;
- for the filing of your annual tax declaration.

## **UNLIMITED DISABILITY OR OCCUPATIONAL DISABILITY PENSIONS**

Unlimited disability or occupational disability pension will only be granted if owing to the physical or mental condition of permanent disability or incapacity to work and if the recovery through medical or occupational rehabilitation cannot be expected.

## **LIMITED DISABILITY OR OCCUPATIONAL DISABILITY PENSIONS**

Persons born **until 31<sup>st</sup> December 1963** are entitled to a **limited disability or occupational disability pension**, if the temporary disability or incapacity to work has existed for at least six months. Basically, the pension is awarded for the duration of 24 months at the longest. If disability or incapacity to work still exists after expiration of the limitation, upon application the pension may be awarded for another 24 months at the longest, provided that an application for continuation was filed within three months after expiration.

## CLAIM FOR CONTINUATION

In case that a person is granted a limited disability or occupational disability pension and there are no signs of improvement in his/her health, it is recommended to apply for the continuation of the pension **three months prior to the expiration** of the benefit in order to prevent discontinuity between payments.

## REHABILITATION MONEY / RETRAINING MONEY

Persons born **after 1<sup>st</sup> January 1964** with a temporary disability or incapacity to work of at least six months might not be entitled to a pension, however, upon compliance with the requirements they can be entitled to rehabilitation money or retraining money.

## FOLLOW-UP EXAMINATIONS

If it is expected that a person's health condition may improve, the Pension insurance authority (Pensionsversicherungsanstalt) needs to conduct the adequate follow-up examinations at appropriate intervals.

## SUSPENSION OF PENSION

The pensions which were awarded due to long-term disability or incapacity to work are to be suspended, if the health condition of the pensioner has improved to the extent that the original conditions upon which the benefit was awarded no longer apply.

Employment may also result in re-examination of disability or incapacity to work and ultimately lead to the suspension of benefit.

**Upon reaching the standard retirement age (for women at the age of 60, for men at the age of 65), suspension is not allowed any more.**



# SPECIAL CONDITIONS FOR EARLY OLD-AGE PENSIONS, CORRIDOR AND HEAVY LABOUR PENSIONS

## DISCONTINUATION OF PENSION

The early old-age pension, corridor and heavy labour pension is no longer being paid as of the date one starts an employment, which also applies to employment abroad, before the standard retirement age, if the **income** (gross) from this employment exceeds the minimum monthly income.

## REINSTATEMENT

The cancelled pension will be reinstated at its earlier scope as of the date the employment or self-employment with an income higher than the minimum monthly income ceases.

**In order for you to receive your pension as quickly as possible, please notify us promptly.**

**The minimum monthly income in year 2017 is EUR 425,70.**

## TRANSITION INTO AN OLD-AGE PENSION

An earlier old-age pension with the amount determined until then **automatically** becomes an old-age pension upon the first of the month after the standard retirement age has been reached (for women at the age of 60, for men at the age of 65).

The application for an old-age pension is therefore not allowed, if there is already an entitlement to an earlier old-age pension.

# SURVIVOR'S PENSIONS

If all the requirements are met, survivor's pensions will be granted to the surviving spouse (also divorced surviving spouse) and the children of the deceased parent. For children the same conditions apply as to the persons in the section Child benefit.

**The following regulations regarding the widow's/widower's pension also apply to registered partner.**

## WIDOW'S/WIDOWER'S PENSIONS

The widow's/widower's pension is calculated from the pension which the deceased (divorced) spouse was or would have been entitled to at the time of his/her death.

### ENTITLEMENT FROM 0 % TO 60 %

The amount of the widow's/widower's pension ranges **between 0 % to maximum 60 % of the pension** which the deceased person was or would have been entitled to.

To establish the percentage, a calculation basis has to be formed; for this purpose the **income** of the deceased person and the income of the surviving dependant **for the last two calendar years** prior to the date of death of the insured person have to be taken into account, divided by 24.

In case the decrease in income of the deceased person was due to disease or unemployment during the last two calendar years, the income for the last four calendar years prior to the date of death must be considered to establish the calculation basis for the deceased person, divided by 48, if this has more advantages for the surviving dependant(s).

## INCOME

The following earnings are considered as **income**:

- earnings from self-employment or employment (in Austria or abroad),
- certain earnings for officials if the marginal amount of earnings is exceeded (see appendix),
- recurring cash benefits (gross) from state social security and unemployment insurance (e.g. pension, accident insurance, sickness benefit, unemployment benefit),
- any other retirement or care benefits and similar pension benefits,
- pension from foreign countries,

- any income which is subject to Benefit Law or payment for office,
- compensation vacation and any settlements thereof,
- in case if the semi-retirement the amount of the contribution basis of the compulsory insurance and supplementary payments, if these are higher than the amount of the simultaneously received income,
- administrative pensions and bridging payments based on social plans (or contribution basis of a simultaneously existing voluntary insurance, if these are higher than the income of the deceased person).

### **AN INCREASE OF UP TO 60 %**

Depending on the financial situation of the widow/widower, the entitlement of less than 60 % may be subject to an increase.

In the case that the amount of the widow's/widower's income or widow's/widower's pension – except for a possible increase for supplementary insurance – do not reach a specific minimum income (in year 2017: EUR 1.925,32), as long as the requirements are met, the percentage of the widow's/widower's pension will be increased to the extent that sum emerging from one's own income and the widow's/widower's pension reaches the specific minimum income.

It is **allowed** to increase the widow's/widower's pension only up to a **maximum of 60 %**.

### **A DECREASE TO 0 %**

If the sum of the spouse's own pension and/or earned income together with the widow's/widower's pension exceeds the double maximum contribution basis, the widow's/widower's pension will be reduced by the amount exceeding down to 0 %.

**As of 1<sup>st</sup> January 2013, the double regulated maximum contribution basis from 2012 (value 2012 EUR 8.460,00) is applicable.**

Under certain circumstances, 60 % of a specific increase contribution of the deceased (for possible supplementary insurance contributions) is to be added to the widow's/widower's pension.

### **NOTIFICATION OF ANY INCOME CHANGES**

**Increases or decreases** in your own income can influence the change of the amount of your widow's/widower's pension. A new determination will initially be made ex officio if there is a change of income, but within the pension adjustment and upon a special request.

## WIDOW'S/WIDOWER'S PENSIONS FOR DIVORCED PERSONS

If not remarried, the divorced persons are entitled to a widow's/widower's pension as long as at the date of death of the insured person:

- according to a court judgement,
- according to a court settlement or
- before the marriage was dissolved, according to a contract, hat to pay support or alimony, or
- after divorce was official, until his/her death at least during the last years before the death, payed a regular support for the costs of living (entitlement to support based on the income levels) (duration of marriage for at least 10 years).

## LIMITATION OF SUPPORT

The extent of the widow's/widower's pension to the divorced spouse is limited to the monthly support.

## NO LIMITATION OF SUPPORT

However, as long as he/she has not remarried the widow's/widower's pension is due to the full extent, if

- the divorce decree contains the sentence according to § 61 paragraph 3 of the Marriage Law (the party requesting divorce is solely or primarily guilty of the disruption of the marriage),
- the marriage lasted for at least 15 years and
- at the time the divorce enters into effect, the widow/widower is at least 40 years of age.

The requirement of being 40 years of age at the time the divorce came into effect no longer applies if the widow/widower is unable to work or is receiving an orphan's pension for a child from the divorced marriage or adopted as a step-child by both spouses and following her/his death the child has been living in a common household with the widow/widower. The requirement of a common household no longer applies if the child is born after the death of the father.

# SPECIAL ISSUES REGARDING WIDOW'S/WIDOWER'S PENSIONS

## CONTINUATION AFTER LIMITATION

If the widow's/widower's pension is only awarded up to 30 calendar months subsequent to the death of the insured person, you should bear in mind following information.

In case the survivor is disabled at the time of discontinuation he/she is still entitled to the pension for the period of disability. An application for continuation must be submitted no later than three months after discontinuation. An application submitted later than three months will be rejected. If you consider yourself to be disabled, we advise you to **apply for a continuation of the widow's/widower's pension before the expiration of the 30 calendar month period.**

## LUMP SUM

In case of **remarriage**, a lump sum equivalent to 35 times the monthly pension benefit (without compensatory allowances) will be paid.

**In case that a widow's/widower's pension has been rewarded for a limited period of time and the beneficiary has remarried, there is no entitlement to a lump sum settlement.**

## REINSTATED ENTITLEMENT

If the new spouse dies or the new marriage is divorced, dissolved or annulled, the former entitlement may be reinstated **upon application** on following conditions

- the divorce or dissolution of marriage is not solely or predominantly the fault of the widow/widower;
- the widow/widower is deemed not guilty for the annulment of marriage.

The entitlement will be continued at the first of the month after filing an application, however, at the earliest, two and a half years after the discontinuation of the previous pension payments.

For the reinstalment of the widow's/widower's pension, the widow's/widower's pension, support or income from the new marriage will be added, which the widow/widower is entitled to from the dissolved or annulled marriage and which he/she gets in addition. **It is not possible to reinstate any temporarily awarded widow's/widower's pension.**

# ORPHAN'S PENSIONS

The orphan's pension is based on the entitlement to the pension the deceased father or mother had or would have had at the time of death.

## THE AMOUNT OF ORPHAN'S PENSION

Every child of the deceased insured person is entitled to an orphan's pension. The calculation for the orphan's pension is always based on 60 % of the widow's/widower's pension, independent of how high the amount is or if it is actually accrued.

The orphan's pension in case one parent is deceased amounts to 40 % and in case both parents are deceased to 60 % of the widow's/widower's pension.

If the conditions for the entitlement to orphan's pension are fulfilled according to the entitlements of both parents, then two pensions are awarded.

## UNTIL REACHING 18 YEARS OF AGE

A person is considered to be a child until the age of 18 and this includes children and adopted children of the insured person as well as stepchildren, if they have lived in a common household with the insured person. At the same time it is not important if a child already is already working or is still in education.

## OLDER THAN 18 YEARS

If older than 18, an orphan is only entitled to an orphan's pension in following cases:

- In full-time schooling or vocational training, maximum until the age of 27 years or if pursuing his/her studies for which dependency allowance is drawn or for which no dependency allowance is drawn but a study is pursued in a serious and focussed manner (§ 2 para. 1 lit. b Familienlastenausgleichsgesetz as amended on 1.9.1992)
- is participating in the voluntary social year, the voluntary environmental protection, year, the memorial service both inland and abroad or the peace and social service in a foreign country, at the most until having completed the age of 27, or
- unable to work if the disease or the handicap has started prior to the age of 18 or during educational or vocational training, the participation to a voluntary year of social service resp. a voluntary year of environmental protection, the memorial service both inland and abroad or the peace and social duty in a foreign country.

# **SPECIAL ISSUES OF THE REGARDING ORPHAN'S PENSION**

## **CONTINUATION OF THE ENTITLEMENT**

An application for continuation of the entitlement of the orphan's pension must be submitted within the first three months after reaching 18 years of age, in order to assure that no interruption of payment occurred.

## **TERMINATION OF ENTITLEMENT**

If the requirements for a continuation of entitlement cease to exist, the orphan's pension will be revoked at the end of the month (payments will be terminated), in which the reason for termination occurred. If the incapacity to work ceases to apply the awarded orphan's pension will be revoked by the end of the month following the delivery of the decision.

Grandchildren are not entitled to the orphan's pension.

## **CARE BENEFIT**

In the case of a domestic residence and receipt of a standard benefit (e.g. pension) or in possession of the Austrian citizenship (or a citizenship equivalent to the Austrian citizenship) entitlement to care benefit can be available after the application has been filed and is in compliance with the additional requirements. Depending on the care needs the care benefit is divided into 7 levels.

All domestic or foreign benefits related to care will be taken into account when calculating the care benefit, likewise specific in-kind benefits from an EU, EEA member state and Switzerland.

The care benefit will also be paid in case of a change of the habitual residence to an EU, EEA member state or Switzerland, provided that the entitled person is still subject to the Austrian health insurance.

Furthermore, those pensioners who migrated from Austria between 4th March 1933 until 9th May 1945 due to political reasons (except for those persons active in the Nationalist party), religious reasons or reasons of ancestry are entitled to care benefit.

Care benefit is awarded upon application and will be paid 12 times a year with no deductions.

You are entitled to the benefit at the earliest at the beginning of the following month after the application was filed. The entitlement to care benefit expires on the date of death of the beneficiary; in this calendar month one will receive the prorated payment of the care benefit.

Care needs are determined on the basis of a medical expert opinion and are officially regulated.

Care benefit is divided into 7 levels, as can be seen in the table below.

Level	Average care needs per month exceeding	Amount (monthly) 2017
1	65 hours	EUR 157,30
2	95 hours	EUR 290,—
3	120 hours	EUR 451,80
4	160 hours	EUR 677,60
For Level 5 onwards there are additional requirements (especially qualified nurses)		
5	180 hours and exceptional nursing expenses	EUR 920,30
6	180 hours and difficult-to-coordinate care procedures during day and night or round-the-clock presence of trained personnel	EUR 1.285,20
7	180 hours and no possible purposeful arm and leg movement or an equivalent condition	EUR 1.688,90

## NOTIFICATION REQUIREMENTS

Applicants, recipients of care benefit or their legal representatives or guardians are required to give notice of every change known to them regarding the conditions for receipt of care benefit **within four weeks**.



# CHILD BENEFIT

Any pensioner (except for the recipient of the survivor's pensions) is entitled to child benefit for every child or adoptive child until the child reaches 18 years of age, for stepchildren and grandchildren only when specific criteria are met. If more than one person is entitled to child benefit, the benefit is only granted once per child.

## AMOUNT PAYABLE

A monthly amount of EUR 29,07 gross for child benefit is awarded for every child.

It may be less if the entitlement to Austrian pension is only possible by adding on insurance years acquired abroad.

**Until the child reaches 18 years of age** one is entitled to child benefit regardless of income, even if the child is employed.

**After the child has reached 18 years of age** one is entitled to child benefit, if the child:

- is in education at school, university or is in training, which draws a maximum of his/her efforts, but at the most until having reached the age of 27,
- is participating in the voluntary social year, the voluntary environmental protection year, the memorial service both inland and abroad or the peace and social service in a foreign country, at the most until having reached the age of 27, or
- unable to work if the disease or the handicap has started prior to the age of 18 or during educational or vocational training, the participation in the voluntary social year or a voluntary year of environmental protection, the memorial service both inland and abroad or the peace and social service in a foreign country.

An application for **continuation of entitlement** to the child benefit **must be filed** within the three months after the child has reached 18 years of age, to assure that the interruption of payment does not occur.

If the requirements for continuation of entitlement are no longer met, payments for child benefit will be terminated at the end of the month, in which the reason for termination occurred, or if the occupational disability does not apply anymore with the end of the month following the notification about the decision.

## DEFERRED PENSION

Under certain circumstances, your pension may be deferred.

This means that the entitlement to pension exists, but that the pension is not paid, as long as there are reasons, which hinder payment.

Pension payments are deferred for **a term of imprisonment lasting more than a month**. Relatives who did not act as accomplice in crime are entitled to prorate pension upon filing an application.

**Special issues:** The pension is not deferred if the imprisonment is executed by the use of an electronically controlled house arrest (ankle monitor).

## CHANGE OF RESIDENCE

Should you change your place of residency, please inform us immediately and send us a registration confirmation. A change of residence into a foreign country could result in change in income tax, health insurance or similar.

## SUPPLEMENTARY PAYMENTS

Complementary to the pensions paid in **April and October of every year**, you will receive supplementary payment.

This supplementary payment amounts to pension paid in the months April and October including child benefit.

### PRO RATA PAYMENT

The **first supplementary payment will only be pro rata**, if you did not continuously receive the pension during the month of the supplementary payment and during the last 5 months before that. Thereby the amount of the supplementary payment will be reduced for a sixth for each calendar month in which you did not receive pension.

### SPECIAL ISSUE

The following special issue has an effect on survivor's pensions: If the deceased person had already received pension, these months will also be calculated as months in which one received the survivor's pension.

# TAXATION OF PENSION

## LIMITED TAX LIABILITY

Persons, who neither have established Austrian residence nor have regularly resided in Austria or have not resided in Austria for more than 6 months, are subject to limited tax liability.

The income tax regarding the pensions will be determined upon the provisions of the Income Tax Law. The deductible amount for sole wage earners and single parents as well as certain tax exemptions (for physically handicapped individuals or holders of victim passes and official certification) will not be taken into consideration.

## EEA NATIONALS AND SWISS CITIZENS

Citizens of one of the member states of the European Union or of a country, to which the treaty of the European Economic Area (EEA/EWR) applies, can be treated as persons with unrestricted tax liability, if their main income source is in Austria. Such a claim – for expired calendar years – should be presented to the tax authorities in Vienna (Marxergasse 4, 1030 Vienna, Austria).

Current pensions are however further subject to taxation under valid regulations for limited tax liability.

## DOUBLE TAXATION AGREEMENT (DTA)

The double taxation agreement (DTA) serves to prevent multiple taxation in a number of countries. DTA divides taxation rights between the countries. In accordance to agreement made with individual countries, pensions transferred to a foreign country are only once subject to taxation. You will find the current list of agreements made with Austria on the homepage of the Bundesministerium für Finanzen (Federal Ministry of Finances) under **[www.bmf.gv.at](http://www.bmf.gv.at)**.

If a DTA provides for the taxation in a (foreign) country of residence and thus the pension in Austria is to tax-exempt, a certificate of residence confirmed by the foreign tax authority has to be provided prior to a conversion of the tax referencing (Form ZS-QU1).

# HEALTH INSURANCE

## RESIDENCE IN AN EU OR EEA MEMBER STATE OR SWITZERLAND

The decisions are in principle made based on the respective provisions of the REG. (EEC) 1408/1971 and REG. (EEC) 574/1972, and as of 1<sup>st</sup> May 2010, the REG. (EC) 883/2004 and REG. (EC) 987/2009 since. Per these you and your dependants shall receive the health insurance benefits from the health insurance authority of your country of residence in accordance with its legal regulations. In general, this would also apply, if you would be receiving a pension from your country of residence.

If there is no established health insurance coverage in your country of residence and no participating member state or Switzerland is responsible for implementing your health insurance, you and your dependants shall receive health insurance benefits based on the Austrian pension entitlement and at the cost of the Austrian health insurance. This temporary provision of benefits will be carried out by the health insurance authority in your country of residence in accordance with its rules and regulations.

**Further information can also be obtained from the pension or health insurance authority of your country of residence.**

## RESIDENCE IN AN AGREEMENT MEMBER STATE

The decisions are based on the respective provisions of the agreement regarding social security coverage. However, not all the agreements contain regulations on health insurance for pensioners. Relevant regulations currently exist in following countries:

**Bosnia-Herzegovina, Macedonia, Montenegro, Serbia, Tunisia, Turkey.**

If you are living in one of the above-mentioned countries and are not receiving a pension according to the statutory provisions of your country of residence, then you and your dependants shall receive health insurance benefits based on the Austrian pension entitlement and at the cost of the Austrian health insurance. This temporary provision of benefits will be carried out by the health insurance authority in your country of residence in accordance with its rules and regulations.

**Further information can also be obtained from the pension or health insurance authority of your country of residence.**



## **REGISTRATION FOR AUSTRIAN HEALTH INSURANCE**

The claim of benefits from the national health insurance at the cost of Austrian health insurance requires registration with responsible Austrian health insurance authority, as well as registration with the assisting health insurance authority in the state of residence.

### **NO PENSION CAN BE RECEIVED IN ACCORDANCE WITH THE REGULATIONS OF THE STATE OF RESIDENCE**

If you are residing in an EU or EEA member state or Switzerland, as well as in Bosnia-Herzegovina, Macedonia, Montenegro, Serbia, Tunisia or Turkey, the verification of the preconditions for registration for health insurance as well as the registration itself are normally carried out during the process of determination of pension.

### **PENSION CAN BE RECEIVED IN ACCORDANCE WITH THE REGULATIONS OF THE STATE OF RESIDENCE**

If you are residing in an EU or EEA member state or Switzerland, the verification does not normally occur automatically. We therefore request you to promptly inform us, if you do not have a national health care coverage in your state of residence.

If you are residing in Bosnia-Herzegovina, Macedonia, Montenegro, Serbia, Tunisia or Turkey, the health care coverage is based on the provisions of the state of residence. In this case the registration for the Austrian health insurance is not possible.

### **CONTRIBUTION TO THE AUSTRIAN HEALTH INSURANCE**

In the event of registration for the Austrian health insurance, contribution has to be paid to the Austrian health insurance from basically any pension, with the exception of the orphan's pension.

## TEMPORARY STAY IN AUSTRIA

If you are residing in an EU or EEA member state or in one of the above-mentioned agreement countries or in Switzerland, then you and your dependants are also entitled to urgently needed services (medical assistance and institutional care), even if you are only temporarily staying in Austria. These costs are covered by the health insurance authority of your state of residence.

Further information can also be obtained from the responsible health insurance authority in your state of residence or from the regional health insurance institution (Gebietskrankenkasse) of your Austrian residence.

## CERTIFICATE OF LIFE

### SUBMISSION OBLIGATION

If you are a pensioner living abroad, you are obligated to submit a certificate of life once a year in order to receive your pension payment.

All pensioners with the place of residence in Germany, whose Austrian pension is paid out in Germany, are exempted from the submission obligation.

### FORWARDING THE CERTIFICATE OF LIFE

The forms are delivered once a year, each year in January. The form is immediately to be sent back to the Pension insurance authority signed and certified. A „statement of acquisition and income rate“ is requested only in case any other income could have influence on your pension payment.

If the Pension insurance authority does not receive the duly completed and certified form within 6 weeks, pension payments will temporarily cease.

You can find the form **Lebensbestätigung** (certificate of life) in several languages on the Internet under **[www.pensionsversicherung.at](http://www.pensionsversicherung.at)**.

# INFORMATION ABOUT REGISTRATION

The statutory regulations oblige all recipients of benefits and applicants to promptly report any changes that affect their entitlement to payments, the benefit amount or their place of residence.

## PLEASE NOTIFY US WITHIN 7 DAYS IN CASE OF

(in case you receive orphans' pension within 2 weeks)

- the pursuit of an employment and the income level
- any change in the income level

## PLEASE NOTIFY US WITHIN 2 WEEKS IN CASE OF

- any change of residence, change of name as well as marriage or a registered partnership
- any award, new determination (except for pension or retirement adjustments) or the discontinuation of pension or retirement from another office in Austria or abroad
- the receipt of any sickness benefit from Austrian health insurance
- prison sentence longer than one month
- receiving widow's/widower's pension, or payment benefit from Austrian accident insurance (or accident care), or unemployment insurance, **as well as** pension settlement from Austria or another foreign country provided to civil servants or persons with similar employment status, a settlement or pension entitlement due to official pension regulation or a private pension contract through an employer, **as well as** a change or discontinuation of listed benefits.
- receiving orphan's pension or child benefit as well as marriage or registered partnership (death) of a child (orphan)

**as well as** a change in income of the child (orphan) or the termination or interruption of studies or education (provided the child/orphan has already reached the age of 18).

**Please note that in case of late notification, the overpayment must be reimbursed!**

# INFORMATION AND CONSULTATION

For any questions concerning pension matters, please contact us during working hours from Monday to Thursday between 7.00am until 3.30pm CET and Friday between 7.00am until 3.00pm CET under the following telephone number: **+43 503 03**.

Inquiries can be sent in a written form to a following address:

**Pensionsversicherungsanstalt  
Landesstelle Wien  
Friedrich-Hillegeist-Straße 1  
1021 Wien  
Österreich**

You can also contact us by **fax** at **+43 503 03/288 50** or by e-mail at **pva-lsw@pensionsversicherung.at**.

Current information on pension matters can be accessed on the homepage

**[www.pensionsversicherung.at](http://www.pensionsversicherung.at)**

Information and consultation can also be obtained at consultation days conducted by the Pension insurance authority, which are currently being held in the following countries: **Germany, Italy, Croatia, Liechtenstein, Switzerland, Serbia, Slovakia, Slovenia, Czech Republic, Hungary.**

The information about the place and time of the consultation days can be obtained from the office in Vienna.

The decision (the notification) includes your social security number („Versicherungsnummer“). Please write your social security number in each written communication. This makes it easier for us to find your file and allows us to process your concern efficiently.





## NOTES

