ABC of employment

All questions and answers relating to employment

- Posting abroad
- Maternity protection
- Minijobs
- Parental Leave
- Payroll
- Sick leave
- Side income
- Unemployment benefits and basic income support
- Vacation
- Care Support Allowance (Pflegeunterstützungsgeld)
- Students

Posting abroad

If you process an order through Smart and carry it out wholly or partly outside Germany, you must inform Smart at least **10 days before the start of your stay abroad**. This also applies to temporarily working from abroad, for example from a home office or as part of a “workation”.

Please complete the posting abroad form. Our Payroll Team will then take care of applying for the A1 certificate and completing the necessary notifications. You can find the A1 certificate in your Mein Smart folder.

For temporary orders as part of your employment with Smart in the EU, the EEA (Iceland, Norway and Liechtenstein), Switzerland or the United Kingdom, a **posting** may apply. In this case, Smart must assess the posting and apply for the A1 certificate. The A1 certificate may be checked by the relevant authorities in the country where you are working.

The A1 certificate confirms that German social security legislation continues to apply during your order abroad. It therefore serves as proof that, in principle, you remain covered by the German social security system for this period.

If you regularly work at the same location, an A1 certificate with a longer period of validity may also be issued. However, it is only valid for the duration of your employment with Smart.

The posting procedure is **not possible** in the following cases:

- For non-EU nationals who temporarily work in Switzerland, Denmark, the United Kingdom or the EEA countries Iceland, Norway or Liechtenstein
- For nationals of Iceland, Norway or Liechtenstein who temporarily work in Switzerland
- For Swiss nationals who temporarily work in the EEA countries Iceland, Norway or Liechtenstein

If you work for a limited period in a country outside the EU, EEA and Switzerland, a social security agreement may exist between that country and Germany. Under certain conditions, German social security legislation may continue to apply, and a corresponding certificate may be requested. Please contact us if you plan to work in such a country.

Maternity protection

What is Maternity Protection?

Maternity protection safeguards pregnant and breastfeeding employees and their children. It includes, among other things:

- protection of health in the workplace,
- special protection against dismissal,
- statutory protection periods before and after childbirth, and
- financial protection during these periods.

How long does maternity protection last before and after birth?

The statutory protection period begins **6 weeks before the expected due date**. During this period, you generally may not be required to work. However, you may expressly declare that you wish to continue working. You can withdraw this declaration at any time with effect for the future.

After childbirth, a **protection period of 8 weeks** generally applies, during which you may not work. In the case of premature births, multiple births, and certain cases in which the child is diagnosed with a disability, the protection period is extended to **12 weeks**. If the child is born before the expected due date, the post-birth protection period may also be extended by the number of days by which the pre-birth protection period was shortened.

Am I allowed to work during maternity protection?

Before childbirth, you may continue working during the six-week protection period if you expressly wish to do so. Please send us a written declaration confirming that you wish to continue working. You can withdraw this declaration at any time.

After childbirth, you generally may not work during the statutory protection period.

During the maternity protection periods, you are generally entitled to **maternity benefit (Mutterschaftsgeld) and, where applicable, an employer supplement to maternity benefit**. For employees with statutory health insurance, maternity benefit is paid by the health insurance provider; where applicable, the employer pays the supplement.

> During this time, Smart cannot issue invoices on your behalf. You will continue to receive your full salary for these two months, and no budget will be deducted.

Required Documents

- Written declaration confirming that you wish to continue working during the protection period before childbirth, if you want to continue working before the birth.
- Medical certificate stating the expected due date. This is required to determine the maternity protection period.
- Notification of parental leave, if you wish to take parental leave after the maternity protection period. Please email us at members@smartde.coop. You must generally notify your employer of parental leave at least 7 weeks before it begins.
- Birth certificate or other proof of birth once your child has been born.

Minijobs

For whom?

At Smart the highest mini-job category M13 corresponds to a salary of 603 EUR. You can find all mini-job categories for each Smart cooperative and Smart Bildungswerk here.

> Although mini-job contracts are not subject to regular social security contributions or income tax, the employer is still required to pay flat-rate contributions, which will be covered from your budget. You can find the total employment costs in the table of employment categories.

> Please note that a mini-job contract does not give you access to statutory health insurance. A mini-job can be a good option for you if you already have social security coverage and use Smart to handle assignments alongside your main activity. This applies, for example, to students, people covered by family health insurance, or employees.

Pension contributions

If you are employed as a mini-jobber, you can decide if you want to be into the pension fund as an employee, or not. If you chose to be be exempted from the pension insurance obligation, you have to fill out an exemption request. You'll find the document in the Smart Portal, when requesting a mini-job.

> **How are pension contributions calculated on the employee and employer side?**
> The minimum pension insurance contribution is 32.55 EUR in total. The employer's share (i.e. the difference between your gross salary and the employment costs) is 15%.
> **Example:** For a salary of EUR 100, the employer's contribution is 15 EUR. The remainder (32.55 EUR - 15 EUR = 17.55 EUR) is then deducted from the employee's gross salary. With a salary of EUR 165, the employer's contribution is 24.75 EUR, while the employee's contribution is then only 7.80 EUR.

Parental Leave

What is parental leave?

Parental leave is a legally protected period away from work for mothers and fathers who personally care for and raise their child. As an employee, you can request parental leave from Smart. You can take up to **3 years of parental leave per child**. During this time, you do not have to work and do not receive a salary from Smart. Under certain conditions, you may apply for parental allowance (*Elterngeld*) as financial support.

Good to know:

- Each parent can take parental leave.
- You do not have to receive parental allowance at the same time in order to take parental leave.
- During parental leave, you can reduce your working hours to 0 and receive no salary. If you are **publicly health insured**, you are generally covered by health insurance without having to pay contributions during parental leave, provided you have no other income subject to social security contributions.
- During parental leave, you can generally work up to **32 hours per week on a monthly average**.
- You can take up to 3 years of parental leave per child.

Parental leave and Smart

The most important information:

- If you do not receive a salary from Smart during parental leave, no social security contributions are deducted from this salary. If you work part-time during parental leave, social security contributions are generally payable on your employment income.
- During parental leave without a salary, you cannot process orders through your employment relationship with Smart. If you want to continue processing orders, you need to be employed part-time accordingly.
- If you work part-time during parental leave while receiving parental allowance or parental allowance plus (*ElterngeldPlus*), your income may affect the amount of parental allowance you receive. The amount of parental allowance depends, among other things, on your income before and after the birth of your child.
- You can divide your parental leave into several periods. If you want to receive a salary again between these periods, we need detailed information about your orders and the planned payments.

Applying for parental leave

Inform us by email that you would like to take parental leave. We will then send you the necessary documents. Please notify us of your parental leave **at least 7 weeks before it begins**.

Payroll

If you are employed via Smart, you will receive an automatically generated payslip ("Lohnzettel", "Lohnbeleg") at the beginning of the following month, which is uploaded to the Mein.Smart portal. The payslip summarizes all the information about your employment.

> **The payslip** is an important document and official proof of your income. You will receive it every month per e-mail and additionally you can find it in your Mein.Smart account.

Payslip

> On the payslip there are only the employee's shares (50%) visible. If you are employed via Smart, you must also pay the employer's share (the other 50%) from your budget. However, this is not listed on the payslip. You can see the full costs in your budget, and an orientation in the employment categories table.

your Tax-ID nr (Steueridentifikationsnummer)

your health insurance provider

your social security number

LOHN- UND GEHALTSABRECHNUNG

Dezember 2024

Arbeitgeber	SMartDe eG Wilhelmstr. 150 10963 Berlin
Abteilung	

Your current address will appear here

Pers.-Nr.	Krankenkasse / Satz	Personengruppe
	AOK Sachse (14,60 % + 1,30 %)	101
Vers.-Nr. BGS	Tätigkeitsschlüssel PV-Zuschlag / GZ / MFB	St-/SV-Tage
1-1-1-1	714244414 ja / nein / nein	30 30/30/30/30 L 30/30/30/30 E

ELStAM gültig ab 01.08.2024

Steuer-ID	St.-Kl. / KFB / Konfession	Freibetrag
Hauptarbeitgeber	I / 0,0 rk / --	monatl. jährl.

Geburtsdatum	Eintrittsdatum	Austrittsdatum
	01.08.2024	

IBAN	Art
	SEPA

your tax class and church tax (if applicable)

Urlaubsanspruch	genommen	Resturlaub		Anz. U
10,0 Tage	10,0 Tage	0,0 Tage		0

LA	Bezeichnung	St*	SV*	GBr*	Betrag in €
400	Monatliches Festgehalt	L	L	L	1.615,00
515	Reisekostenerstattung steuerfrei	F	F	F	124,80
569	Statistik-Normalarbeitsstunden 102:00 h	-	-	-	0,00
572	Statistik-Normalarbeitsstunden bezahlt 11:00 h	-	-	-	0,00

In case you received per diems as travel reimbursement, these will be listed here

your gross wage (as in your contract)

Please note: this is not the same amount that you invest in your employment (employment costs/ employer's gross salary), as you must also pay the employer's share from your own budget, which is not included in the pay slip.

LSt = wage tax
SoliZ = solidarity surcharge
KiSt = church tax
Kammer = Chamber contribution (only for certain professional groups and for employees of the Bildungswerk)
SV = social insurance
SV-Brutto = the amount that forms the basis for the assessment of social security contributions
KV = health insurance contribution + additional health insurance contribution
RV = the contribution to pension insurance
AV = the contribution to unemployment insurance
PV = the contribution to long-term care insurance (insured persons with children pay 3.05 %, insured persons without children pay 3.05 + 0.35 = 3.4 %)

monthly

yearly

Monatliche Werte

Wert	laufend	einmal	pauschal	gesamt
Brutto	1.615,00			1.615,00
LSt	6,33			6,33
KiSt	0,56			0,56
SolZ				
Kammer				
KV inkl. Z	128,40			128,40
RV	150,20			150,20
AV	21,00			21,00
PV	37,15			37,15
KV-Brutto	1.615,00			
RV-Brutto	1.615,00			
AV-Brutto	1.615,00			
PV-Brutto	1.615,00			

Jahreswerte

Steuerpflicht	Betrag
Brutto	8.075,00
LSt	159,65
KiSt	14,32
SolZ	0,00

SV-Pflicht	Brutto	Beitrag
KV	8.075,00	642
RV	8.075,00	751,00
AV	8.075,00	105,00
PV	8.075,00	185,75

Gesamtverdienst	11.384,60
Auszahlung	9.526,88
VWL-AG	0,00

§ 108 GewO/EBeschV	
Gesamtbruttoentgelt	1.615,00
Gesetzl. Abzüge	343,64
Nettoentgelt	1.271,36

Auszahlung	
Gesamt-Verdienst	1.739,80
St/SV-Abzüge	343,64
Netto-Verdienst	1.396,16
Pers. Be-/Abzüge	0,00
Auszahlung	1.396,16
Voraussichtlicher Jahresarbeitslohn	8.075,00

the net amount that you receive to your account

*) St = steuerliche Behandlung, SV = sozialversicherungsrechtliche Behandlung, L = laufender Bezug, S = sonstiger Bezug, A = außerordentlicher Bezug, P = pauschale Versteuerung /Verbeitragung, PAG = pauschale Versteuerung/Verbeitragung Arbeitgeber, E = Einmalzahlung, F = frei, V = dem Vorjahr zuzuordnende Einmalzahlungen, GBr = Behandlung im Gesamtbrutto

In the "St/SV-Abzüge" line you'll the total amount going to the social security contributions and taxes in that given month.

The numbers behind "KV inkl. Z", "RV", "AV" and "PV" in the box at the bottom left are the total amounts as an employee going towards each social security insurance for that given month.

The respective shares are broken down again separately in the box at the bottom left:
LSt = wage tax
SoliZ = solidarity surcharge
KiSt = church tax
Kammer = Chamber contribution (only for certain professional groups and for employees of the Bildungswerk)
SV = social insurance
SV-Brutto = the amount that forms the basis for the assessment of social security contributions
KV = health insurance contribution + additional health insurance contribution
RV = the contribution to pension insurance
AV = the contribution to unemployment insurance
PV = the contribution to long-term care insurance (insured persons with children pay 3.05 %, insured persons without children pay 3.05 + 0.35 = 3.4 %)

Income tax statement

The **Lohnsteuerbescheinigung** is an income tax certificate that you receive for a full calendar year. It shows all contributions that you have paid that year. You will find this document in your Mein.Smart folder. You might need this document for your tax declaration.

> Please note that there is no income tax certificate issued for employees on a social-security free Minijob.

image.png

Statements for the social security

Every member employed at Smart with access to social security will receive this official document at the beginning and at the end of employment. These documents are saved in your Mein Smart folder.

Meldebescheinigung zur Sozialversicherung nach § 25 DEÜV
Wichtiges Dokument - Bitte sorgfältig aufbewahren!

SMartDe eG, Mehringplatz8, 10969 Berlin

Folgender Sachverhalt wurde gemeldet:

10 Anmeldung wegen Beginn einer Beschäftigung

Arbeitgeber-Betriebsnummer	95783308
Personalnummer	
Versicherungsnummer	
Beschäftigungszeit von	01.01.2023
Personengruppe	101 Sozialversicherungspflichtig Beschäftigte ohne besondere Merkmale
Statuskennzeichen	liegt nicht vor
Rechtskreis	West
Krankenversicherung	1 Allgemeiner Beitrag
Rentenversicherung	1 Voller Beitrag
Arbeitlosenversicherung	1 Voller Beitrag
Pflegeversicherung	1 Voller Beitrag
Tätigkeitsschlüssel	713249914
Staatsangehörigkeitsschlüssel	
Saisonarbeitnehmer	kein Saisonarbeitnehmer gemäß § 188 Abs. 4 Satz 5 SGB V
Einzugsstelle	Techniker Krankenkasse, Hamburg (15027365)
Übermittlung	DEÜV-Datensatz an EKK
Rückmeldung	Sachverhalt fehlerfrei verarbeitet

Sick leave

> Sick notes (Arbeitsunfähigkeitsbescheinigungen) are now transmitted electronically from the doctor’s office to your health insurance provider. Your employer can generally retrieve the relevant information from the health insurance provider. Nevertheless, please send us an email with the **start date and expected end date** of your sick leave, as we do not automatically receive this information from your health insurance provider. **We need an exact period in order to request the information from your health insurance provider.** Please also let us know if the expected end date of your sick leave changes.

> **Please note:** During your sick leave, you generally cannot process assignments through your employment relationship with Smart.

Sick pay at Smart eG

If you are employed by **Smart eG** and become ill:

- you will generally continue to receive your employment income for up to six weeks.
- At Smart, this employment income is paid from your budget for the first six weeks.
- From the seventh week of illness, employees with statutory health insurance can generally receive sickness benefits (Krankengeld) from their health insurance provider. Sickness benefits generally amount to **70% of gross employment income, but no more than 90% of net employment income**.

Sick pay at Smart Bildungswerk

If you are employed by **Smart Bildungswerk** and become ill, you are generally entitled to continued payment of your employment income by your employer for up to six weeks.

Smart Bildungswerk participates in the **U1 statutory reimbursement scheme**. Under certain conditions, this allows Smart, as the employer, to have part of the costs of continued payment of employment income reimbursed by the health insurance provider.

At Smart, this reimbursement is **credited to the budget of the employed member**. It can therefore help offset financial losses resulting from illness-related absence and the assignments that cannot be carried out as a result.

If you are employed by Smart Bildungswerk and are unable to work due to illness and therefore cannot carry out assignments, please inform us by email of your incapacity for work and its expected duration.

Child sickness allowance

If your child is ill and you are therefore unable to work, you can apply for **child sickness benefit (Kinderkrankengeld)** from your health insurance provider if you meet the statutory requirements. Child sickness benefit is paid by your health insurance provider and generally replaces the employment income you lose as a result. It generally amounts to **90% of your lost net employment income**. In 2026, parents are generally entitled to up to 15 working days per child covered by statutory health insurance and per parent, or up to 30 working days for single parents.

Please inform us as your employer without delay if you are unable to work because you need to care for your sick child. Submit the required certificate for child sickness benefit to your health insurance provider.

As your employment contract excludes claims to continued payment of remuneration under **Section 616 of the German Civil Code (BGB)** (see Section 6 (3) of your employment contract), you generally do not receive remuneration from Smart for this period. Instead, if the relevant requirements are met, you may receive child sickness benefit from your health insurance provider.

Side income

Self-employed activity

If you have your own tax number, you can invoice some of your services yourself alongside your employment with Smart.

Annual income comparison

If you are covered by public health insurance through Smart, it is important that your employment with Smart is the **main focus of your work in terms of both economic significance and time spent**, compared with your self-employed activity.

For the economic comparison, the health insurance provider generally looks at two different figures:

- **Employment income from your job at Smart:** This is your gross employment income (“Arbeitnehmer-Brutto”), i.e. the employment income stated in your employment contract or payslip.
- **Income from your self-employed activity:** Here, the relevant figure is generally the **taxable profit** from your self-employed activity – not your turnover or the total amount of your invoices.

In simplified terms, this means that your **gross employment income from your job** is compared with your **profit from self-employment**. The health insurance provider also considers the **amount of time** you spend on each activity. What matters is the overall picture: self-employment is generally considered your main occupation if, in terms of economic significance and time commitment, it clearly outweighs your employment.

> As a guideline, we recommend handling the majority of your assignments through the cooperative and aiming for a ratio of at least 60/40. This 60/40 ratio is a guideline used by Smart and is **not a statutory requirement**.

If this ratio is not met, your status may change and you may be classified as primarily self-employed. In that case, you would be responsible for arranging your own health insurance. You may also have to pay contributions retroactively as a voluntarily insured person.

Working hours

It is not only the amount of your income that matters when assessing your status; the **amount of time** you spend on each activity is also important.

For your employment with Smart, the working hours agreed in your employment contract are relevant. For self-employment, the actual time you spend on the activity is also taken into account.

Your health insurance provider may therefore ask you about your working hours and your expected income from self-employment. If you receive a letter about this or have questions about your insurance status, you are welcome to contact Smart.

What happens if you start employment during the year?

If you have previously been exclusively self-employed and start employment with Smart during the year, your health insurance provider will reassess your insurance status from that point onward.

The assessment takes into account your expected income from self-employment, your employment income, and the amount of time you spend on each activity. The health insurance provider does **not automatically compare your entire annual profit from previous self-employment with your annual salary from Smart**.

If your employment with Smart becomes the main focus of your work from that point onward, this may result in compulsory health insurance through your employment.

The final decision on your insurance status is made by your health insurance provider.

> If you invoice only part of your services using your own tax number, you may still be able to benefit from the **small business regulation (Kleinunternehmerregelung)**. The income limits for the small business regulation are set out in Section 19 of the German VAT Act (UStG). You can find further information, for example, here.

Multiple Jobs and Minijobs

In principle, you can have several jobs with different employers at the same time. Different rules apply depending on the type of employment. We recommend contacting us so that we can advise you on your individual situation.

Multiple Social Security-Contributory Jobs

You can have several jobs that are subject to social security contributions at the same time. You must inform all employers about your other employment relationships.

For wage tax purposes, one employment relationship is treated as your **main employment**. Each additional employment relationship is generally taxed under **tax class VI**. This means that more wage tax may initially be withheld from this employment because the usual tax allowances and personal tax characteristics of your main employment are not taken into account there.

However, tax class VI does not automatically mean that you will pay more tax overall. Your final tax liability is calculated based on your total income when you file your income tax return. If too much wage tax was withheld, you may be able to claim it back.

You can choose which employment relationship is treated as your main employment and which is treated as an additional employment. You can also change your main employment during the year.

Example: You work 20 hours per week at Smart and an additional 10 hours per week for another employer. You can designate Smart as your main employment. The employment with the other employer will then generally be taxed under tax class VI.

Social Security-Contributory Employment + mini-job

Alongside employment that is subject to social security contributions, you can generally have **one mini-job**. The mini-jobdoes not affect your wage tax class and generally remains a marginal part-time employment subject to the special mini-jobrules.

If you take on a **second mini-job** alongside your social security-contributory employment, it is generally combined with the social security-contributory employment and is therefore no longer exempt from social security contributions as a mini-job. The second mini-jobbecomes subject to social security contributions and is generally taxed under tax class VI. The first mini-job can generally continue to be treated as a mini-job.

Two mini-jobs Without a Main Employment Subject to Social Security Contributions

If you **do not have a main employment that is subject to social security contributions**, you can generally have several mini-jobs at the same time. The income from the mini-jobs is added together.

Case 1: A combined total of no more than €603 gross per month

If you earn an average of **no more than €603 gross per month** from both mini-jobs combined, both jobs can generally remain mini-jobs.

Example:

- Mini-job 1: €300
- Mini-job 2: €250
- Total: €550

→ Both jobs can generally be carried out as mini-jobs.

Case 2: A combined total of more than €603 gross per month

If you earn an average of more than €603 gross per month from several mini-jobs combined, the jobs generally no longer qualify as marginal employment. The jobs will then generally become

subject to social security contributions.

Example:

- Mini-job 1: €400
- Mini-job 2: €300
- Total: €700

→ The jobs are generally subject to social security contributions. No mini-job remains.

> **Please always inform Smart if you take on another job.** It is important for us to know the gross income from your other employment, not only because of the tax class, but also because of the calculation of the taxes and social security contributions that are paid through Smart.

Unemployment benefits and basic income support

Do you receive unemployment benefits (ALG I) and want to work with Smart?

Processing your orders through Smart is generally possible while receiving unemployment benefits (ALG I). However, you must comply with the rules regarding additional income and working hours.

If you receive unemployment benefits, your secondary activity must comprise **less than 15 hours per week**. As soon as you work 15 hours or more per week, you are generally no longer considered unemployed and are therefore no longer entitled to unemployment benefits.

You must also **notify the Federal Employment Agency before or at the latest when starting any secondary activity**. Any changes to your working hours or additional income must also be reported.

For **ALG I**, there is generally an **income allowance of €165 per month** for additional income. For **basic income support (Grundsicherung)**, the **allowance is €100 per month**. Additional income up to these amounts is generally not deducted from your unemployment benefits. If your additional income exceeds the allowance, your unemployment benefits may be reduced accordingly. Under certain conditions, a higher allowance may apply. You can find further information in the information leaflet provided by the Federal Employment Agency.

Do you have an order that exceeds the the applicable allowance? You can deregister with the Federal Employment Agency for this period and be employed by Smart with a higher salary. In some scenarios you'll still receive unemployment benefits, but they could be reduced. You always have to inform Agentur für Arbeit about any additional income.

If you are receiving unemployment benefits at the same time, you should not “stockpile” your budget by issuing higher invoices while paying yourself only a lower amount as salary.

If you receive or plan to apply for unemployment benefits or basic income support (Grundsicherung), **please inform us immediately**. We can arrange a consultation with you if necessary.

Your employment with Smart is ending and you want to apply for unemployment benefits (ALG I)?

If you have been employed for at least 12 months during the last 30 months, you may be eligible for unemployment benefits (ALG I).

If you know that your employment will end, you must register as a **jobseeker (*arbeitssuchend*)** with the Federal Employment Agency at least 3 months before your employment ends. If you only learn about the end of your employment later, you must register within 3 days. A late jobseeker registration can result in a suspension of unemployment benefits (*Sperrzeit*).

You must also register as **unemployed (*arbeitslos*)** no later than your first day without employment. You can register up to 3 months in advance. If you register late, unemployment benefits can generally only be paid from the date of registration. See the website of the Arbeitsagentur for more information.

After your employment with Smart ends, you must **request the electronic transmission of your employment certificate (*Arbeitsbescheinigung*)** from us. We will then send it to the Federal Employment Agency.

Vacation

Vacation days

All our members are contractually entitled to 20 days' vacation (based on a 5-day week). This corresponds to a statutory regulation on minimum vacation entitlement, which employees are obliged to take.

As a member of Smart, you can organize your working hours flexibly. It is also important to understand that you are responsible for covering all of your employment costs (i.e. your salary during your vacation is also paid from your budget).

To ensure that you have fully used your vacation, two vacation days per month are automatically allocated to you and noted on your payslip.

You can notify us of additional vacation days at any time. As an employer, we can grant you more vacation days. You can apply for a leave in the portal by requesting a change.

Unpaid leave

You can also apply for unpaid leave. This way you can keep your employment uninterrupted even in times with a lower turnover. If you have no budget for further employment, Smart can suggest unpaid leave.

During unpaid leave, your employment will continue, but you will not receive a salary. No social security contributions will be paid from your budget during this time.

> You are still insured during the first month of unpaid leave, but you do not pay pension insurance contributions for that month. For unemployment insurance, periods of unpaid leave do not reduce ALG 1.
> **However, from the 2nd month of unpaid leave, insurance in all branches of social security ends!**

Care Support Allowance (Pflegeunterstützungsgeld)

Care Support Allowance (Pflegeunterstützungsgeld)

> Care support allowance is an **income replacement benefit provided by long-term care insurance in the event of an acute care situation**. Employees can take up to 10 working days off work per calendar year and per person in need of care to organize care for a close relative or ensure that their care needs are met.

> Please note: We cannot process any orders or send invoices during a period in which you receive or have received an income replacement benefit.

Requirements

To receive care support allowance, you must apply to the long-term care insurance fund or private long-term care insurance provider of the person in need of care. The following requirements must be met:

- The care situation has arisen suddenly and unexpectedly and requires immediate support.
- You are a close relative of the person in need of care.
- Your relative has already been officially recognized as being in need of care, or it is expected that they will become in need of care in the near future.
- You are employed and require a short-term leave of absence from work.
- The relative in need of care is insured with a German health insurance provider but may also live outside Germany.

Applying for care support allowance

1. Obtain a **medical certificate** confirming the existing or expected need for care and the required support.
2. Apply for **care support allowance** without delay to the long-term care insurance fund or private long-term care insurance provider of the person in need of care.

3. Inform Smart, as your **employer**, without delay about your absence from work and its expected duration. A certificate confirming your loss of earnings may also be required when applying for care support allowance.

Amount

Care support allowance generally amounts to **90% of the net employment income lost**. If you received one-off payments subject to social security contributions during the 12 months preceding your leave, the allowance amounts to **100% of the net employment income lost**. A statutory maximum limit also applies.

> During the short-term leave of absence, your insurance coverage under the statutory health, long-term care, pension, and unemployment insurance schemes generally remains in place.

Students

> Please remember to send us your **certificate of enrollment (Immatrikulationsbescheinigung) for each semester** so that we can continue to employ you under the student employee (Werkstudent) rules.

Student Employees (Werkstudent*innen)

If you are a student and work alongside your studies, you can generally be employed as a **student employee (Werkstudent)** if you work **no more than 20 hours per week during the lecture period**, provided the other requirements are also met. The key factor is that your studies remain your primary focus.

As a student at a state or state-recognized university or higher education institution, you can generally be covered by **student statutory health insurance (KVdS)**. If you meet the requirements for the Werkstudent rules, your employment with Smart is generally **not subject to compulsory health, long-term care or unemployment insurance contributions**. Pension insurance contributions, however, generally still apply. You are generally responsible for paying your student health and long-term care insurance contributions directly to your health insurance provider.

As a result, the social security contributions deducted through Smart are lower than for regular employment subject to social security contributions. The exact calculation will be determined individually when you start your employment.

For guidance, you will find three example calculations below that take your student status into account – i.e. without health and long-term care insurance contributions being deducted through your employment at Smart. The employment categories selected are examples only; you can be employed under any category. Your contributions will be calculated individually at the latest when you start your employment.

> **Calculation basis:** 2026, tax class 1, no church tax, no child allowance, employment with Smart eG.

Category	Employer's gross salary	Employee's Gross salary	Net salary	Required net turnover
1	682	605	604	750

Category	Employer's gross salary	Employee's Gross salary	Net salary	Required net turnover
5	943	845	812	1037
9	1275	1150	1077	1402

Family Insurance

If you are a student **under 25** and are employed only through a **Minijob**, you may still be eligible for **family insurance**. In this case, you can generally be covered through the statutory health insurance of your parents living in Germany, provided the applicable requirements are met.

When does student health insurance end?

Student health insurance generally ends:

- when you complete your studies or are deregistered from your university (exmatriculation),
- at the end of the semester in which you **turn 30**, unless a statutory exception applies (more information here),
- if another form of compulsory health insurance takes precedence,
- if the requirements for the Werkstudent rules are no longer met, for example because you regularly work more than 20 hours per week during the lecture period.

A doctoral program does **not automatically** end student health insurance. Whether you can remain covered under the student health insurance scheme during a doctoral program depends on your individual circumstances.

If the Werkstudent rules do not apply to you, you will generally be employed by Smart as a regular employee. The calculations in the employment categories table then apply.

> **Check your residence permit** For students from **non-EU countries**, additional immigration rules may apply. If you hold a residence permit for study purposes, you can generally work up to **140 full or 280 half working days per year**. Alternatively, you can work up to **20 hours per week during the lecture period**. Full-time work is also possible during the semester break.

> During the **semester break**, you may therefore be able to work full-time without losing your status under the student insurance rules. This also applies to students who hold a visa for study purposes. However, for these students, the **annual limit on working days** must also be taken into account.