

## **Useful information about the Versorgungswerk der Zahnärztekammer Nordrhein**

With the beginning of the dental profession in the Chamber of North Rhine, the Versorgungswerk der Zahnärztekammer Nordrhein (VZN) will be your contact for your old-age, occupational disability and survivors' care. Below we have summarised the most important information for (future) members and their employers.

### **A. Information for members**

#### **Membership**

Until their death, all members of the North Rhine Dental Association are obligatory members of the pension scheme of the VZN, the so-called Dynamic Pension Scheme.

Persons who are incapable of working at the beginning of their membership or who have already reached the age of 62 are excluded from this membership.

Upon request, you may be exempted from membership if:

- a) You don't exercise the dental profession,
- b) You are civil servants or are entitled to a retirement pension in accordance with the provisions of the legislation on beams;
- c) At the start of membership in the North Rhine Dental Association, you are already a member of another professional care facility and pay contributions from the entire dental activity to that care facility,
- d) the obligation to contribute has ceased and membership has not lasted more than one year;
- e) You are only active in the scope of the North Rhine Dental Association for a maximum period of 3 months.

The exemption shall not apply if the reasons which led to the liberation fall away again. A simultaneous compulsory insurance in the statutory pension insurance (Deutsche Rentenversicherung) does not entitle to exemption from compulsory membership of the VZN.

#### **Employees Members and Deutsche Rentenversicherung**

Employees Members of the VZN are compulsorily insured at the same time in the Deutsche Rentenversicherung. However, you can be exempted from the compulsory insurance in the statutory pension insurance (§ 6 (1) sentence 1, point 1 SGB VI).

The exemption from compulsory insurance in statutory pension insurance shall have effect from the start of the respective employment relationship if the application for exemption is received by the

VZN within three months of that date. Otherwise, the application can only be submitted for the future.

**Important:**

**A renewed request for exemption shall be made for each change in the expulsor or field of activity. The administration of the VZN will be happy to help you if you need further information.**

### **Voluntary membership**

If you are not required to contribute at the beginning of your membership, you have the option to pay the contribution voluntarily. You can also continue to pay contributions voluntarily in case of cancellation of compulsory membership (e.g. removal from the Chamber of North Rhine).

### **Change of chamber area – transition**

In the event of a change of pension system, the contributions made so far may be transferred to the newly competent institution upon request. This is only possible if:

- a) You have paid contributions to the previous competent institution for not more than 96 months;
- b) You have not reached the age of 50 yet,
- c) no application for an invalidity pension has been submitted.

The request for transfer shall be submitted within 6 months of the commencement of membership of the newly competent institution.

### **Contributions**

The amount of the contributions of the VZN depends in principle on the maximum compulsory contribution of the general pension insurance.

In addition, your type of employment and income play a major role in the amount of your individual contribution. Further information can be found in § 8 of the Statute of the VZN or upon request from the administration of the VZN.

### **Benefits**

All services of the VZN are granted without waiting time. This means that after payment of the first contribution there will be pension protection. The amount of benefits depends in principle on the contributions made.

The VZN shall provide the following services:

- a) Old age pension
- b) Invalidity pension
- c) Widow's or widower's pension
- d) Orphan's pension
- e) Death grant

The regular old-age pension is granted by statute to members who complete the age of 62. An application period shall not be observed. The VZN will automatically contact you a few weeks before you are 62 years old.

If your membership in the VZN has occurred before 01.01.2012, you have the possibility to prefer pension for 2 years. Please note that your entitlement to benefits will be reduced by early retirement.

Similarly, all members can postpone their retirement age up to 8 years. A corresponding request shall be submitted to the VZN in writing no later than one month before the age of 62. For each month of postponement, your acquired pension entitlement increases.

A pension application for an early retirement pension or a pension application during the postponement period shall be submitted in writing to the VZN in writing no later than 3 months before the date of commencement of the desired pension payment.

Members who do not yet receive an old-age pension and who are permanently unable to pursue the dental profession for health reasons are entitled to an invalidity pension. A claim is therefore not available if there is a temporary incapacity for work or a momentary incapacity for work. A further requirement for entitlement is the task of dental work.

The survivors of the member receive a widow's/widower's pension, an orphan's pension and a death grant after his death. You can refer to §§ 13 et seq. of the statutes of the VZN for the requirements and the amount of the survivors' rights or ask the administration of the VZN.

### **Eligibility notice**

To ensure that our members are always informed and adapt their pension entitlements to their life situation in good time, we send our annual "Amount and Performance Mirror" which informs you about your already acquired and simulated entitlements in the future.

If you also need advice, the administration of the VZN will be happy to assist you in writing, by telephone or in person.

### **Taking European insurance periods into account**

Since 01.01.2005, the VZN has been included in the regulations of Regulations (EEC) 1408/71 and (EC) 883/2004, like the other German professional utilities. This ensures that migration within the EU does not in principle lead to any supply disadvantages.

### **Periods of child rearing**

Members of the occupational pension schemes can apply for the credit of child rearing periods in the statutory pension insurance. This also applies to an exemption from compulsory insurance in statutory pension insurance.

Parents who do not meet the general waiting period of the statutory pension insurance (60 calendar months) with credited periods of child rearing may, under certain conditions, replenish them with voluntary contributions from Deutsche Rentenversicherung.

An application for the determination of periods of child rearing must be submitted in writing to the Deutsche Rentenversicherung Bund, 10704 Berlin. You will receive binding information on this topic from the advisory services of Deutsche Rentenversicherung.

### **I take up a dental activity in the chamber area of North Rhine**

Please inform us in good time as soon as you become obligatory member of us on the basis of the statutes of the VZN. The membership begins with the start of the professional activity, i.e. also retroactively, if we become aware only later. According to our knowledge, we will send you all necessary documents for registration with us.

If all the requirements are met and we determine the membership in our service, you will receive your membership documents. In the case of an employed activity, we ask you also to inform your employer and announce your member identification number (MNRBV-AGV) there.

## **B. Information for employers**

### **General**

Since 01.01.2009, all employers are obliged to send electronically notifications about the remuneration of employees who are exempt from statutory pension insurance for members of a professional pension institution (§ 28a paras. 10 and 11 SGB IV).

The electronic employer notification procedure ensures a smooth operation and the correct allocation of employees' pension insurance contributions. In addition, the occupational pension schemes are promptly provided with amendments notices as well as other information relating to the remuneration subject to social insurance.

In order to ensure a smooth data exchange between employers and professional utilities, the so-called DASBV (Datenservice für berufsständische Versorgungseinrichtungen GmbH) was established as an intermediary data reception point.

### **For whom do you have to report data?**

Data shall be reported for all employees who:

- are members of the VZN;
- are exempted from statutory pension insurance in favour of this membership of the VZN for employment in accordance with the exemption notice (§ 6 (1) sentence 1, point 1 SGB VI) and
- are therefore entitled to an employer's share of the compulsory contribution to the occupational pension institution.

### **What and who do you need to report to?**

For the above-mentioned employees, in addition to the declarations for the collection offices (DEÜV), monthly contributions (so-called contribution surveys) must also be sent to the DASBV in electronic form. From there, the data will be forwarded to the appropriate institution and thus also to the UN.

### **When do you have to report the data?**

Contributions (contribution survey) must be reported monthly, in line with the statutory social security system, five working days before the end of the month.

The DEÜV notifications (e.g. registrations and withdrawals, annual reports, etc.) must be submitted according to the dates of the SGB IV.

**Important:**

**Further information on the DASBV and the notification procedure is available at the following link:**

**[https://www.dasbv.de/fileadmin/Fragen\\_Antworten/FAQ.pdf](https://www.dasbv.de/fileadmin/Fragen_Antworten/FAQ.pdf)**  
*(If necessary, please enter the link in the input bar of your browser.)*

### **Number of employees**

In order for a smooth data exchange to work with each other in compliance with the strict data protection regulations, you need the member identification number (MNRBV-AGV) of your insured employee. This is the existing member number of your employee, supplemented by a 4-digit check digit.

We ask you to request this MNRBV-AGV from your employee before the electronic registration procedure is started.

### **Personnel accounting systems**

We recommend that you inform the manufacturer of your billing system about how the legally required notifications to the DASBV have been integrated into the program, so that you can comply with your reporting obligation.

If your system does not support the direct connection to the DASBV, you can use the notification mask "Contribution Survey" in the "sv.net" programme of the ITSG (Informationstechnische Servicestelle der Gesetzlichen Krankenversicherung) to transmit the data to the DASBV.

### **Operating number**

Please enter in the reports the operating number of your company, so that the reports can be correctly assigned.



### Payment of contributions

The contributions must be paid directly to the VZN (please not to the DASBV). Please use our following bank details:

Dt. Apotheker- und Ärztebank Düsseldorf (BIC: DAAEDED)  
IBAN: DE29 3006 0601 0001 0867 15

### Please enter your own operating number for the purpose of use.

Should you wish to participate in the SEPA direct debit procedure for your employee's pension insurance contributions which is convenient for you, you can request more details from the administration of the VZN or find a "SEPA mandate for employers" on our homepage in the form service.

### C. Data protection

Since 25.05.2018 a new law on the processing of personal data applies throughout the EU. Upon request, we will gladly send you this information by post. Please contact us by phone at 0211 59617-0 or in writing.

### D. Your contact with us

Write to us, give us a call or visit us in the local administration.

<p><b>Versorgungswerk der Zahnärztekammer Nordrhein</b> <b>Am Seestern 8, 40547 Düsseldorf</b> <b>Postal address: Postfach 10 51 32, 40042 Düsseldorf</b> <b>Telephone: 0211 59617-0</b> <b>Fax: 0211 59617-11</b> <b>E-mail: info@vzn-nordrhein.de</b> <b>Homepage: www.vzn-nordrhein.de</b></p>
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Sincerely,

Your Versorgungswerk der Zahnärztekammer Nordrhein