

About us

Membership

All members of the Veterinary Chamber Westphalia-Lippe are members of its Pension Scheme. Membership of the pension scheme begins with the commencement of veterinary activity in the chamber sector of Westphalia-Lippe. Registration has to be done in writing via contact form on the website of the Veterinary Chamber Westphalia-Lippe or by e-mail within 4 weeks of the start of activity by the member. All necessary forms and documents will then be sent to the address communicated to us. The forms have to be completed, signed and returned to office. As soon as the completed documents are complete, a member file is created, a membership number is assigned and a member certificate is sent.

Members of the Veterinary Chamber who taking up veterinary activities in our sector and have exceeded the standard age limit or are incapable of working or do not pursue the veterinary profession or were older than 40 years on 31st Decemeber 2004 and therefore could not become a member of a professional public insurance or pension institution and, after 31 October 2012, did not pursue a veterinary-related employment to social insurance contributions are excluded from membership of the pension scheme.

In addition, civil servants and nationals of another Member State of the European Union or of another Contracting State who exercise their profession in the Land of North Rhine-Westphalia temporarily and occasionally (service providers) are excluded.

Voluntary membership

Professionals who are not a contributory member of another professional care institution and who do not receive benefits from the pension scheme may continue their membership voluntarily after the end of their compulsory membership. This requires a written application for voluntary continuation of membership within three months. A voluntary contribution can be paid at a maximum of the monthly compulsory contribution. Retroactive payment of voluntary contributions or a retroactive increase of voluntary contributions which are already paid is not possible. Voluntary membership expires upon entry of compulsory membership, by termination of voluntary membership by the member and in the event of a contribution arrears in amount of more than three monthly contributions. The default of payment is initially admonished and the member is informed of the legal consequences.

Additional contributions

Compulsory members of the scheme may apply for additional voluntary insurance in addition to their pension rights from compulsory membership, provided that they are not incapable of working. This requires a written, informal request. As from 3rd February 2015 additional voluntary contributions may only be taken into account for increasing a pension, early retirement or deferred pensions and for the payment of survivors' pensions (in order not to increase the occupational disability pension). An additional contribution can be paid

at a maximum of the monthly compulsory contribution. Retroactive payment of voluntary additional contributions or a retroactive increase of any additional contributions which are already paid is not possible.

Compulsory contributions for self-employed persons

In principle, a minimum contribution must be paid for periods of professional veterinary activity. The minimum contribution is 1/10 of the respective mandatory contribution. The basis for calculation is the notice of income tax assessment of the penultimate financial year preceding the assessment period or a certificate from the tax advisor for the penultimate financial year.

Since in the first years of self-employment the income tax notice of the previous year might still not be available, a self-classification takes place first with the help of a special form.

The maximum standard compulsory contribution corresponds to the respective monthly maximum contribution of the German statutory pension insurance. Income from the operation of a veterinary pharmacy is also used for the assessment of contributions.

Contributions for employees

Employed veterinarians who are exempted from compulsory insurance in accordance with § 6 para. 1 No. 1 SGB VI have to pay as a contribution at least the amount which would be payable to the German statutory pension insurance without exemption from the compulsory insurance obligation. An application for exemption from compulsory insurance in statutory pension insurance must be submitted within 3 months from the date of commencement of employment and returned to the pension scheme in its original form.

For the application for exemption, the national insurance number is required. The national insurance number consists of a total of twelve letters and digits. Each of these elements has a fixed attribution: 1-2: Area number of the pension insurance institution, 3-8: Date of birth, 9: Initial letter of the birth name, 10-11: Serial number (00-49 = male, 50-99 = female) 12: Check digit.

Upon receipt of the exemption notice, the amount of the pension insurance contribution is sent monthly to the pension scheme by the employer's electronic contribution notification.

Employed Veterinarians who have not submitted an application for exemption from compulsory insurance in accordance with § 6 para. 1 no. 1 SGB VI pay a monthly minimum compulsory contribution of 1/10 of the maximum standard compulsory contribution to the pension scheme in addition to the contributions to the German statutory pension insurance scheme.

Income from self-employed activity and income from employed activity

Members who earn both salaries from employed work and income from self-employed work have to pay contributions in accordance with the rules applicable to each activity, with the preference of employees' contributions. Offsetting with negative income is not possible. If the contribution obligation arising from the individual activities exceeds the maximum contribution to be paid in the respective financial year, the contribution obligation will be reduced to the maximum contribution.

Retrospective contributions

Persons who have submitted an application for subsequent insurance (Nachversicherung) to the Pension Scheme of the Chamber of Veterinarians Westphalia-Lippe within one year of leaving the employment which is relevant for subsequent insurance in accordance with the provisions of the SGB VI and who are re-insured in accordance with these provisions are deemed to be obligatory members of the pension scheme of the Veterinary Chamber Westphalia-Lippe with retroactive effect from the beginning of the post-insurance period.

The pension scheme accepts the subsequent insurance contributions (Nachversicherungsbeiträge) and treats them as if the contributions had been paid punctual in accordance with the statutory provisions in force at the time of the supplementary insurance. The supplements according to § 181 para. 4 SGB VI do not lead to an increase in the pension entitlements.

Exemption from contribution or reduction of contribution

At their written request, an exemption from contribution or reduction of contribution has to be granted:

- Employed Veterinarians who do basic military service, civil service or military training.
- Members of the Veterinary Chamber who are officials on revocation or on trial.
- Members of the pension scheme who are under statutory maternity leave or parental leave.
- Members of the pension scheme who are unemployed.
- Members of the scheme who are incapable of working. The incapacity for work due to illness must be demonstrated by a medical certificate within two weeks of the incapacity for work.
- Marginally employed members of the Chamber who are not subject to insurance under § 5 para. 2 No. 1 SGB VI i.V.m. § 8 para. 1 No. 1 and No. 2 SGB IV.
- Self-employed veterinarians who work marginally within the meaning of § 5 para. 2 no. 2 SGB VI i.V.m. § 8 para. 3 and para. 1 no. 2 SGB IV.

Members who are entitled to receive a contribution from the respective competent institution (e.g. if they are entitled to sickness benefit, care allowance or benefits from the Employment Agency) pay contributions equal to the the entitlement to the payment of contributions.

Payment of contributions

Contributions have to be paid as monthly contributions and not later than the 5th day of the following month. The obligation to contribute starts with the beginning of membership of the Chamber of Veterinarians Westphalia-Lippe. In case of members who are exempted from compulsory insurance in accordance with § 6 para. 1 sentence 1 SGB VI, the obligation to contribute begins with the date on which the exemption from the compulsory insurance becomes effective.

Payment of contributions may be postponed, deferred or partially waived upon written request. The Administrative Committee has to decide on the request.

Due contributions as well as late payment fines can be enforced after a reminder. The enforcement procedure is governed by the general rules on the enforcement of public money claims.

At the written request of the member of the pension scheme, late contributions may be paid by instalments. The obligation to contribute expires on the last day of the month in which the member died or on the last day of the month in which the pension occurs or the beginning of the month following the departure of a member from the pension scheme.

Contributions still due

If the amount is not paid by the end of the due date, a late payment fine equal to 1 % of the debt due have to be paid for each month commenced. In addition to this, reminder fees can be levied. They amount to EUR 3.00 for the first payment reminder and EUR 6.00 for each additional payment reminder.

The costs of foreclosure have to be paid by the contributor(s). For reasons of equity, the measures referred to in paragraphs 1 and 2 may be waived at the written application of the contributor. The request has to be justified and submitted latest after the first reminder of payment. The Administrative Committee shall decide on the application.

Refund of contribution

At the request of a pensioner who withdraws from the scheme who has not received benefits yet and to whom the personal scope of Article 2 of Regulation (EC) 883/2004 i.c.w. of Regulation (EC) 987/2009 does not apply, will receive a compensation:

The compensation is as follows: for the 1st to the 6th month with contributions 30 per cent of the contributions paid without interest, for the 7th to the 36th month with contribution. 40 per cent of the contributions paid without interest, for the 37th to the 59th month with contributions. 50 percent of the contributions paid without interest.

Transfer of contributions

If the membership expires and the veterinary becomes a member of another statutory pension institution, the pension contributions paid shall be transferred to that institution at the members request in accordance with the provisions of the relevant transfer agreement with interest if the application has been received within six months of the commencement of membership of the host institution with the pension scheme or the other institution if the contributory membership has not exceeded 96 months and if there is a transfer agreement with the other pension institution. To the extent that the transfer has taken place, all claims of the professional against the pension scheme shall expire.

A request for transfer shall be made in writing by means of a special form to the newly competent pension scheme.

Pension compensation for divorces

If a member or a former eligible member is involved in a pension equalisation procedure an internal division takes place in the pension scheme under the German Pension Sharing Act. If the person is not a member of the pension scheme the division establishes only an entitlement for the person entitled to compensation and not a membership. It is not possible to increase the rights acquired by the pension settlement by a contribution payment.

The member's pension contributions for the period of marriage are reduced by half and allocated to the person entitled to compensation. After the split has been completed, the pension rights of both spouses are to be recalculated on the basis of the reduced or allocated pension contributions, including increases in benefits from the use of profits. If both the person entitled to a pension rights adjustment and the person obliged to compensate are former members of the same pension scheme with pension entitlements, the contributions are offset.

Types of benefit and entitlement to benefits

Benefits provided by the scheme are:

1. Payment of a pension after reaching the standard retirement age
2. Payment of early or deferred pension
3. Payment of an invalidity pension
4. Payment of dependents' pensions
5. Grants for rehabilitation.

A right to benefit is only made after at least one month's contribution has been received by the Pension Scheme. The provision of benefits is not subject to any waiting period. The member is entitled to an individual calculation of his/her acquired pension rights per calendar year (pension information).

Pension allowance

The pension has to be paid on written request from the month following the standard retirement age. The standard standard retirement age will be gradually raised from 65 years to 67 years from 1st January 1947 beginning with the year of birth in 2012.

The pension is paid monthly in advance in twelve equal instalments. Pension payments are made in principle to an account held in the European Union. If the member requests the transfer to a non-european bank account, the additional costs of cash transactions outside the European Union have to be borne by the member. The additional costs are deducted from the amount of the pension to be transferred and will be documented.

If the member receives an invalidity pension until the standard retirement age is reached, from then on a regular pension is paid at the same level instead. To the extent that voluntary contributions have not been taken into account in determining the amount of the disability pension, these contributions will increase the pension after the standard retirement age has been reached.

The pension entitlement expires at the end of the month of death.

Early or deferred pension

Upon request, the pension can be granted by a maximum of 60 months before the standard retirement age is reached with actuarial deductions. For members whose first membership of a professional pension scheme of the liberal professions began after the 31st December 2011, the pension can be drawn at the earliest from the age of 62. The reduction in pension entitlement is 0.4 percentage points per month of advancement. The discount applies to the pension entitlement acquired at the beginning of the pension.

On request, the beginning of the pension may be postponed beyond the standard retirement age, but at the latest until the age of 70. The member is entitled, but not obligated, to make further contributions. Any contributions paid as well as the unused pensions after reaching the standard retirement age will be converted into a pension increase per calendar year.

Invalidity pension

Any member who does not receive a pension is entitled to an invalidity pension if he or she is incapacitated and gives up the pursuit of the veterinary profession. A member is incapable of working if he is permanently or temporarily unable to pursue a veterinary activity as a result of a physical infirmity or weakness of his or her physical or mental

powers. A veterinary activity is any activity in which the veterinary training can be used in whole or in part. A right to the payment of an invalidity pension has been suspended as long as the veterinary activity is continued with the help of an assistant.

For the purpose of granting an invalidity pension, a written application from the member is required. The application shall be accompanied by medical evidence of the current state of health. The invalidity pension can be paid at the earliest after the expiry of 26 weeks of the duration of the incapacity for work and has to be paid not more than 6 months retroactively after the application has been made. Entitlement to an invalidity pension begins after the end of the month in which the conditions have been met.

In the event of temporary incapacity for work, the pension is paid for a limited period of time, but not more than three years. The decision to grant a temporary disability pension is the responsibility of the Administrative Committee.

The member is obliged to have medical examinations in accordance with the instructions of the Administrative Committee. The costs of this measure shall be borne by the Veterinary Surgeons' Pension Scheme.

The payment of an invalidity pension ends with the payment of a pension after reaching the standard retirement age according to § 32 para 3, at the death of the pensioner(s), at the end of the month in which the conditions are no longer fulfilled or at the end of the month in which the Administrative Committee decides to withdraw the invalidity pension because the pensioner does not undergo an ordered follow-up investigation.

Dependents' pensions

Dependents' pensions are widow pensions and widower's pensions, pensions for surviving partners of a registered partnership within the meaning of § 1 of the Life Partnership Act, full orphan pensions and half orphan pensions.

The surviving spouse or surviving partner of a registered partnership within the meaning of § 1 LPartG of a pensioner receives an annual dependent's pension amounting to 60 per cent of the annual pension or entitlement to Invalidity pension of the member.

The orphans of a member receive a half orphan's pension of 12 per cent per child or full orphan's pension of 20 per cent per child of the pensioner's pension entitlement or disability pension. The orphan's pension is granted until the age of 18. Children who are still undergoing vocational training or who are unable to earn their livelihood as a result of physical or mental infirmity or chronic illness may be granted until the age of 25, provided evidence is provided. In case of school education or vocational training the entitlement only obtains for the initial education.

The dependent's pension will be paid in twelve equal instalments monthly in advance for the month following the death of the pensioner(s). Pensions to survivors may not, together, exceed 1 1/3 times the amount of the pension that would be due to the deceased pensioner. If the claims go beyond that, a proportionate reduction occurs.

The right to a dependent's pension expires at the end of the month in which the surviving spouse or surviving partner within the meaning of § 1 LPartG of a pensioner dies, marries or enters into a registered partnership within the meaning of § 1 LPartG. The right to an orphan's pension expires at the end of the month in which the entitled child dies, marries or enters into a registered partnership within the meaning of § 1 LPartG.

A right to payment of dependent's pension is not be granted if the marriage or registered partnership within the meaning of § 1 LPartG has not lasted at least 12 months until the date of death, was concluded only during the period of retirement or early retirement pension, was concluded after the age of 60 or after the commencement of the invalidity of the pensioner and did not last for at least 3 years or if the survivors themselves or other beneficiaries deliberately caused the pensioner's death.

Data protection according to Art. 13 General Data Protection Regulation

Responsible for the data collection is the Westphalia-Lippe Veterinary Surgeons' Pension Scheme – Body of Public -, Goebenstr. 50, 48151 Münster, Tel. 0251535940, e-mail address: Versorgungswerk@tieraerztekammer-wl.de.

Contact details of the data protection officer: Ralf Bakenecker, Martin-Luther-King-Weg 42-44, 48155 Münster, Tel. 0251718790, e-mail address: Datenschutz@dsb-ms.de.

The purpose of the processing is the obligation under § 6a Heilberufsgesetz NRW to create a pension facility for members of the Chamber of Veterinarians and their family members who grant these benefits.

Your data will be processed on the basis of Art. 6 para. 1 letter e GDPR in conjunction with § 6a Heilberufsgesetz NRW, § 3 DSGVO NRW. Your personal data will not be disclosed. Your personal data will not be transferred to a third country. Your data will be stored for 50 years after the termination of membership for the purpose of fulfilling documentation obligations.

Under the General Data Protection Regulation you have the following rights: If your personal data is processed, you have the right to receive information about the data stored about your person (Art. 15 GDPR). Should incorrect personal data be processed, you have the right to rectification (Art. 16 GDPR). If the legal requirements are met, you can request the deletion or restriction of the processing as well as object to the processing (Art. 17, 18 and 21 GDPR). If you have consented to data processing or if you have a contract for data processing and the data processing is carried out using automated procedures, you may have the right to data portability (Art. 20 GDPR). Should you exercise your above-mentioned rights, the public authority will check whether the legal requirements for this are met. Furthermore, there is a right to lodge a complaint with the Commissioner for Data Protection and Freedom of Information North Rhine-Westphalia.