

Illness and notifying your employer in Germany's public sector

Notifying your employer

If you are unable to work due to illness, you must **notify your employer without undue delay on the first day of your illness, at the latest when you would have been due to start work**. You should also indicate how long you are likely to be unable to work, i.e. when you think you will be able to work again.

You are required to notify your superior of your incapacity for work; the law does not provide for a particular form of notification. This means that you can **call in sick by phone or send an email**, if this is standard practice in your workplace. You can notify your employer yourself or get someone else to do it on your behalf (family members, friends, colleagues, etc.).

Sickness benefit (Krankengeld)

Statutory health insurance providers (gesetzliche Krankenkassen, GKV) usually pay sickness benefit (Krankengeld) to their members **if they have been on sick leave for more than six weeks due to the same illness and their employer has stopped paying them**.

As a new employee, you are not entitled to continue to be paid if you fall ill during the first four weeks of employment. Instead, you will usually receive sickness benefit from your health insurance provider.

The sickness benefit provided by the GKV is significantly lower than your most recent salary: 70 per cent of your gross earnings, but not more than 90 per cent of your net salary.

Patients with statutory health insurance can receive sickness benefit for up to 78 weeks for the same illness. The 78-week period begins anew after three years.

What to do:

- Send one copy of your doctor's note (Arbeitsunfähigkeitsbescheinigung, also known as a gelber Zettel or yellow slip) immediately by post to your health insurance provider or submit it online via your health insurance portal (if your provider offers this service). Send the other copy to your employer.
- Use an [online calculator](#) to work out roughly how much sickness benefit you can expect.
- Three months before your sickness benefit is due to run out, be sure to contact the pension insurance institution (Deutsche Rentenversicherung), the Federal Employment Agency and, if applicable, your professional incapacity insurance (Berufsunfähigkeitsversicherung) provider to clarify your future financial situation.

You can receive sickness benefit (Krankengeld) if you have statutory health insurance (GKV) cover and meet the other requirements. This applies above all to employees with compulsory health insurance cover (Pflichtversicherung) (Sect. 5(1) No. 1 of Book V of the German Social Code, SGB) in the following cases:

- You are treated as an in-patient in a hospital or rehabilitation facility without continuing to receive your salary from your employer.
- You are **unable to work for more than six weeks due to the same illness** and your employer has stopped paying you (Sect. 3 of the German Act on Continued Payment of Remuneration, EntgeltFG).
- You have just started a new job and fall ill during the first four weeks. In this case, your employer is not obliged to continue paying you. Instead, your health insurance provider can pay you sickness benefit (Krankengeld).
- You receive Arbeitslosengeld I (ALG I, a particular form of unemployment benefit) and are ill for more than six weeks. During the first six weeks, the Federal Employment Agency will continue to pay the unemployment benefits. After that, the health insurance provider will pay sickness benefit.

It is important that you send your doctor's note (Arbeitsunfähigkeitsbescheinigung) to your health insurance provider within one week of visiting your doctor. Otherwise, you will forfeit your entitlement to sickness benefit and the health insurance provider will not pay (Sect. 49(1) No. 5 SGB V).

Family members covered by your insurance are not entitled to sickness benefit

Spouses and children who are also covered by your statutory health insurance (Familierversicherung) are not entitled to sickness benefit. Interns, students, and recipients of a form of unemployment benefit known as Arbeitslosengeld II (ALG II) who are covered by compulsory health insurance are also not entitled to sickness benefit.

Sources:

vgl. https://www.haufe.de/oeffentlicher-dienst/personal-tarifrecht/tvoed-krankmeldung_144_434798.html

vgl. <https://www.finanztip.de/gkv/krankengeld/>

Legal notice and disclaimer

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