



The purpose of this translated information-sheet is to offer you a better comprehension of the issue. ANYWAY, please adopt the current values (in Euro) from the German version of this information-sheet.

Employment at multiple employers

If an employee has got multiple employments at the same time, the social insurance reward has to be paid for each of these employments.

Following alternatives are possible:

Alternative 1: Multiple full-insured employments

- If you have got multiple full-insured employments at the same time, the social insurance rewards will be retained by the employer and will be given to the health insurance – until the current maximum contribution base.
- If you exceed the annual maximum contribution base of **€ 68.040,00***, there is the opportunity for you to file an application for the pension-, health- and unemployment insurance that you have paid too much.

Alternative 2: Multiple marginal employments

- An obligatory insurance in the health- and pension insurance occurs if you administrate multiple marginal employments at the same time (also the using attendance-check employments) and your reward from all employments together exceeds **€ 415,72*** monthly.
- But obligatory unemployment insurance does not evolve.

Alternative 3: Marginal employment(s) besides a full-insured employment

- If you have got multiple marginal employments parallel to a full-insured employment, there also occurs an obligatory insurance in the health- and pension insurance, but not in the unemployment insurance.

Contribution payment:

- The health- and pension insurance rewards are for appointees 13.65 % and for workers 14.20 %
- Besides that, there is also the chamber of labour allocation of 0.5 %. This is dropped for the special payments.

Calculation of the amounts:

Alternative 1: Multiple full-insured employments

- If you are occupied at multiple full-insured employments at the same time, the employer calculates the amounts.



For the next two alternatives the social insurance rewards will be prescribed in autumn of the following year by the health insurance (Gebietskrankenkasse)

Alternative 2: Multiple marginal employments

- The rewards for health- and pension insurance will be calculated based on your whole reward: This consists of your current income and the special payments (extra vacation payment, Christmas payment, bonuses, etc.).
- The calculation happens basically on the average-method.
- If you would like to have an assessment notice of the actual monthly earnings, please provide the according income documentation.

An example:

Two marginal employments as appointee with the right to special payments:

Employer	Monthly average income	Special payments	Period
A	€ 250.00	€ 500.00	1.1.15 – 31.12.15
B	€ 200.00	€ 400.00	1.1.15 – 31.12.15
Summation	€ 450.00	€ 900.00	

Assessment notice of reward from 1.1.2015 until 31.12.2015

Base of contribution 450.00 x 12 months + 900.00 = 6,300.00 x 13,65 %	= € 859.95
Plus Chamber of labour allocation 450.00 x 12 month = 5,400.00 x 0.50 %	= € 27.00
Summation of assessment	= € 886.95

There is no Chamber of labour allocation of the special payments.

Our recommendation:

Please contact us if you want to pay monthly contribution advances.

Alternative 3: Insignificant employment(s) parallel to a full-insured employment

- In this case the health- and pension insurance rewards are instructed to you by the contribution base of marginal employment.
- The rewards of the full insured activity have already been kept by your employer.



An example:

A marginal employment besides a full insured employment – as a worker – without claim for special payment

Employer	Monthly average income		Period
A	€ 100.00	Insignificant employment	1.1.15 – 30.6.15
B	€ 2.000,00	Full insured employment	1.1.15 – 31.12.15

Assessment notice of reward from 1.1.2015 until 30.6.2015

Base of contribution	
100.00 x 6 months = 600.00 x 14.20 %	= € 85.20
Plus Chamber of labour allocation	
100.00 x 6 months = 600.00 x 0.50 %	= € 3,00
Summation of assessment	= € 88.20

The effect of the contribution payments

- Health insurance:
Because of the obligatory insurance you obtain claim to benefits of the health insurance (e.g. hospitalisation, medical help, medication, sickness benefit and maternity benefit)
- Pension insurance:
The period of employment applies as a contribution period and the income of that increases the assessment base for pension.

Information

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***All shown values apply for the year 2016 and are subjected to the annual adaption!**