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Privately Insured Students

How to get your Social Security Number

What is it?

The **Sozialversicherungsnummer** (SV-Nummer) is your German Social Security Number. It is a unique identifier used by the German social security system to track your pension contributions and insurance status. It is also called your **Rentenversicherungsnummer** (Pension Insurance Number).

Why do I need it?

Your employer is legally required to register your SV-Nummer when you start working (including part-time and internships). This number keeps track of your social security contributions, such as your pension insurance.

How do I get it?

To get your SV-Nummer, you can contact the German Pension Insurance (**Deutsche Rentenversicherung**), or your employer can request it. Instructions for both are outlined below. Alternatively, you can contact a Public Health Insurance and request it from them.

How can I get my SV-Nummer?

You can choose between 2 options

Tip: This is usually the easier option

Option 1: Via your employer

Your employer can request this on your behalf.

1. Tell your employer you have private insurance and no SV-Nummer yet.
2. Ask them to request it for you.
3. Your SV-Nummer will arrive by mail in 1–2 weeks.

Option 2: Via German Pension Insurance (DE Rentenversicherung).

1. Contact them by phone or online form (scroll down on the linked page to find *Kontaktformular für sonstige Anfragen*).
2. Share the required details with them, including your date of birth, place of birth, birth name, current postal address, and valid ID.
3. Your SV-Nummer will arrive by mail in 1–2 weeks.

Frequently Asked Questions

1. Can working students be insured by Private Health Insurance?

Yes, working students ("Werkstudenten") in Germany can be insured under Private Health Insurance (PKV) like Study Secure Premium by ottonova, but there are important conditions to consider.

Important: Both publicly and privately insured students can work during their studies, as long as they maintain their student status.

Here is a quick breakdown of the hours you can work while maintaining your student status (as of 2025):

- Up to 20 hours/week: You keep your student status and can stay on your Private Insurance.

- 26-week rule: You may work over 20 hours/week for up to 26 weeks per year if it's during semester breaks, evenings/nights, or weekends.

If you work more than these hours, you will lose your student status and instead become an employee. This means you must switch to Public Insurance (GKV).
It is important that you follow these working hour limits so that you do not breach the terms of your visa.

2. Does my employer have to pay any additional costs for me as a privately insured working student?

No, there are no additional costs for your employer compared to publicly Insured working students.

3. What Social Contributions do I have to pay as a working student?

As a working student, your contributions are the same regardless of whether you are publicly or privately insured. However, you do not have as many social contributions as a full-time employee:

- You **do contribute** to pension insurance (deducted directly from your monthly salary)
- You **do not contribute to unemployment** insurance
- You **do not contribute to Health Insurance via your salary** (this is deducted separately from your Bank Account).

4. Is my SV-Nummer automatically assigned?

Privately insured working students must request their SV-Nummer; it is not automatically assigned. However, this is a very simple process. Just follow the steps mentioned above and ask your employer or contact the German Pension Insurance (Deutsche Rentenversicherung) yourself. This is the only difference between public and privately insured working students!

5. Is my German Tax ID (Steuer ID) the same as my SV-Nummer?

No, your German Tax Identification Number (Steuer ID) is not the same as the Social Security Number. The Tax ID is for tax purposes, while the SV-Nummer is for social security. Your employer will need both your German Tax ID and Social Security Number.
Your German Tax ID is created automatically when you register your address in Germany.

6. Can I use my SV-Nummer from my home country?

No, once you begin working in Germany you must use a German SV-Nummer. You cannot carry over your SV-Nummer from a different country.

Breakdown of contributions you make as a student

Contribution Type	Do you contribute?	Additional Info
Health Insurance	✅ Yes	Public or Private Health Insurance. Paid directly to your provider from your Bank Account.
Nursing Care Insurance / Long Term Care Insurance	✅ Yes	Included with your Health Insurance contributions.
Pension Insurance	✅ Yes	If you earn more than €538/month, deducted from your monthly salary.
Unemployment Insurance	❌ No	You do not contribute as a working student
Accident Insurance	❌ No	You do not contribute. Your employer pays 100%.