

**Impressive benefits - fair contributions**

**What ver.di members should definitely know!**



Many members are not fully aware that ver.di offers a wide range of excellent services. We would like to explain some of these in more detail here.

## Overview of services



- Collective bargaining
- Support during strikes and lockouts
- Advice on labour, social and civil service legislation
- Unemployment counselling
  
- Other ver.di benefits
- Services in conjunction with outside partners
- ver.di Member Service



Time and again we find that members are not aware of the wide and varied range of benefits available from ver.di. Perhaps some of you would also like to pass on this information to colleagues.

-Collective bargaining, labour and social legislation, support during strikes and lockouts are core services and certainly do not need to be explained in detail.

- Social legislation: Problems with rehab applications, social insurance, disability assessment etc. (Contact for appointments or enquiries always via the district. It can help and if necessary refer you to DGB Legal Protection or its own lawyers.)

- There are Unemployment Committees (full-time and voluntary) in every district, which offer support in the form of advice, actions and campaigns.

There are also services offered in conjunction with cooperation partners as well as the ver.di Member Service.

## Other services I



- Advice for the self-employed: [selbststaendigen.info](http://selbststaendigen.info)
- Vocational training and further education offers (e.g. German Employees Academy, <https://daa.de> )
- Educational and recreational opportunities [www.bildungsportal.verdi.de](http://www.bildungsportal.verdi.de)
- Advice on pension matters
  - 1) by DRV advisers to insured persons
  - 2) by u.di e.V. for further questions (bAV) <https://www.u-di.de/>



First of all, please note: Subscription payments in accordance with the statutes are a prerequisite for receiving any benefits! Please check your subscription regularly.

At [selbststaendigen.info](http://selbststaendigen.info) you can find very good advice online and by telephone for the self-employed. Here, the self-employed can ask any questions that concern them. This could, for example, include topics concerning health insurance premiums or the fees that can usually be charged in the respective sectors. At [selbststaendigen.info](http://selbststaendigen.info), you can read up for yourself or if necessary contact an advisor directly. 30,000 self-employed workers are organised in ver.di. All information is also available to read in the form of a guide: <https://selbststaendigen.info/der-ratgeber/>

If you have reached a point in your career where you want a change and would like to take advantage of further training options, e.g. through the DAA (German Employees Academy), you will qualify for a 10% discount as a ver.di member. The cost of further training or retraining can be enormous (amounting to several thousand euros). The relevant discount voucher can be printed out in the member network. The DAA mainly offers vocational training in technical and health-related professions.

Many members are not - or hardly at all - aware of the extensive services offered by our educational centres, of which ver.di has 9. The offer various seminars, e.g. for works/staff council members, as well as many on other areas, e.g. socio-political topics, for members of various committees and groups or for joint recreational activities (vegan cuisine, cocktail seminar, biker meetings, adventure weekends etc.). There are offers available for all ver.di members. At [bildungsportal.verdi.de](http://bildungsportal.verdi.de) you can browse by keyword or by region. But you can also take a holiday with friends and family in one of our training centres. They offer good meeting places for colleagues from a wide variety of sectors - for exchanging experiences, networking and mutual support.

We especially recommend taking educational leave (5 days / calendar year, can often be combined over 2 years), which is available in all federal states except Bavaria and Saxony. In addition, some collective agreements provide for special leave of 5-6 days for political education.

Basic general pension advice is provided by our voluntary and professional insurance advisors nationwide. If you need help with your pension application or a clarification of your account (e.g. in the case of divorce), you can get an appointment and advice from the relevant ver.di district. Detailed pension advice is unfortunately not offered, but various secretaries from the public services know their way around and can provide initial counselling. Or you can use u.di:

Further questions on old-age provision, e.g. company pensions, are answered by the Unterstützungs- und Vorsorgewerk für den Dienstleistungsbereich, u.di e.V. (Support and Pension Fund for the Services Sector). Lawyers and other experts work there as court-approved advisers, and their advice is included in your membership fee.

"u.di takes a stand on socio-political issues, in particular those related to old-age security and pension provision. It participates as a source of expertise in conferences of [companies](#), trade unions and professional associations, and draws up and maintains labour law regulations for occupational [pension provisions](#).

It sets up company and inter-company pension schemes together with [the parties involved](#) and support their operational implementation. In doing so, they are able to draw on many years of experience and tried-and-tested concepts". (Quote from the website)

## Other services II



There are also **regional services** in specific districts (examples):

- Potsdam: Skydiving and flying in the wind tunnel
- Berlin: Conflict and mobbing counselling
- Hamburg: discounted membership of Mieterbund, job check
- Saxony-Anhalt-North (Magdeburg): 5% discount at Selgros cash-and-carry Saxony
- West-East-South (Dresden): up to two vouchers for the consumer advice centre, discounts in swimming pools and thermal baths, discounted admission to the Dresden cabaret "Die Komödie", discounted membership of the Urban Sports Club
- Leipzig-North Saxony: Consumer advice centre vouchers for €2x15 per year
- Westphalia: Kulinaris Card €13.90 instead of €19.90
- Stuttgart: Support in dealing with local authorities, e.g. Job Centre



Some districts also have special regional offers in their programme, some of which can also be enjoyed by members who do not live in the corresponding district, such as the Komödie cultural centre in Dresden.

The services on offer differ enormously, e.g. there is a job check in Hamburg with individual counselling and training for your professional future. Which professions have a future (for me)? (For those who don't live in Hamburg: the DAA offers a similar service!) In addition in Hamburg: **discounted membership of Mieterbund (tenants association) (€15 initial fee saved, €62 instead of €75 annual membership fee).**

There are regional cooperation agreements with consumer centres (e.g. in Saxony). Members receive advice for selected problem areas, e.g. legal advice on contract reviews or housebuilding finance advice.  
Spas, sports clubs.

There is a wide range of very varied regional events. It is best to regularly check the website of the relevant ver.di district. There are, for example, cultural events, trips, political discussions and much more.

## Other services III



- Recreational accident benefits
  - Per diem hospital allowance
  - Allowance applied for in ver.di district
- Income tax service
  - Advice available from 1,350 experts
  - Appointment booked via district
  - There is also email advice available at [www.mitgliedernetz.verdi.de](http://www.mitgliedernetz.verdi.de)
- Income tax software



The recreational accident benefit (*not* insurance) has been handled by a benefit association since 2010. It is covered by your subscription. There is also a hospital per diem. All these benefits are based on the state regulations on the matter. The per diem is €25 for each day spent in hospital. The minimum requirement is a stay of more than 48 hours in hospital as a result of a recreational accident. The per diem is payable for a maximum of 30 days. The per diem is also payable in the case of hospital-based rehabilitation following the hospital stay.

Application for the benefit should be made via the ver.di district using the form available on the members' network (see list of links).

For this and all other benefits it is always assumed that the statutory subscription has been paid. You should therefore please always check that this is the case. 1% of gross income, 0.5% of pension, unemployment benefit etc., minimum €2.50. Self-employed: 1% of average monthly income or of 75% of gross income, minimum €15. Incidentally: It is the address of the employer that counts, but no new membership card is issued in the case of a job change. You should nevertheless register the change either at [info@verdi.de](mailto:info@verdi.de) or via [meine.verdi-verdi.de](http://meine.verdi-verdi.de)

A unique service within the trade union scene is the income tax service. There are currently 1,350 income tax officers nationwide who prepare tax returns on a voluntary basis for members, formulate appeals (note: 4 weeks!) and, if necessary, assist with legal action. Members can get hold of an appointment through their district. Some districts offer the option of booking online.

Anyone who prepares their tax return independently, but has questions at one point or another, can send them to the income tax service via the member network. Volunteer colleagues usually answer within 1-2 days. New income tax representatives are always being sought. If you are interested, please contact the district or the national district. Those who are interested are well trained and are assigned mentors for the first few months.

Anyone wishing to prepare their tax return on their own can purchase at a reduced price from the ver.di member service the tax programme of the Akademische Arbeitsgemeinschaft, which is also used by the ver.di wage tax service.

Income tax software:

download and shipping in the 1st year:

Saver subscription €24.95 - €14.55 = €10.40

In the following year:

with subscription download final price €20.40

for subscription shipping final price €20.40 + €1.95 shipping

For one-off purchase:

Download:

One-off purchase €29.95 - €7 = €22.95

Shipping:

One-off purchase €34.95 - €7 = €27.95

## Consultation: results of payroll tax service 2022

Total consultations:	74.830
Total refund amount:	€47.000.000
Consultations via email:	13.800
Number of appeals:	2.100

Here are some figures for the Payroll Tax Service's nationwide activities in 2022.

## Other services IV



- Loyalty allowance
  - for members who have been a member of the ÖTV / FDGB for at least 15 years
  - The amount of the loyalty allowance for this group of members is stored in the system
  - Apply when pension payments start in district (up to 12 months after retirement)
- Subsidy for grave maintenance
  - Available to members who on 02.07.2001 had been members of the DPG for at least 5 years
  - The amount of the subsidy is fixed in the system for this group of members



Some benefits already existed in the source unions and were transferred to ver.di by federal congress resolution.

A loyalty allowance is a benefit for members of the former ÖTV (and FGDB). To receive it, they must have been a member of the ÖTV for at least 15 years when ver.di was founded (i.e. since at least June 1986). Those who receive a loyalty allowance are listed in the membership administration. The allowance must be applied for when entering the statutory pension scheme, at the latest 12 months after the start of the pension, otherwise it lapses. Here, too, a basic requirement is payment of the annual subscription in accordance with the statutes. Membership must not have been terminated. The amount depends on the contribution rate paid from July 2000 - June 2001 (average).

There is also a subsidy for grave maintenance. Surviving dependents of members of the former DPG receive this. This has also already been deposited in MIBS. Surviving dependents apply for the grave maintenance grant in the district with the corresponding application. If there are several heirs, a certificate of inheritance or a power of attorney which all heirs have signed must be submitted. The amount increases gradually with each 5 years of membership prior to 2001.

## Other services V



### Examples of target group specific services

- Group service liability insurance for members of public service **fire brigades**
  - €10 million lump sum for personal injury and property damage
  - €50,000 in case of loss of service keys
  - €50,000 for motor vehicles not subject to compulsory insurance
  - €5,000 for personal equipment
- Group service liability insurance for members in the **penal system**
  - €10 million lump sum for personal injury and property damage
  - €50,000 for loss of service keys/code cards
  - €5,000 for personal equipment
- Free of charge for full-time **journalists**
  - Press card: <https://dju.verdi.de/service/presseausweis>



For some professional groups, the departments have taken out group service liability insurance policies. They first try to prevent possible recourse claims, but otherwise also take over the costs. Recourse claims can be quite expensive (2 - 6 months' salary).



## Other services VI



Job reference advice, Brochure for €2.00

[Job reference counselling - ver.di \(verdi.de\)](#)

Brochure "Illness and death - what to do?" from €7.50

[Illness and death - what to do? - ver.di \(verdi.de\)](#)

Telephone advice on tenancy law

Mon, Tue 12.00 - 14.00, Wed 13.00 - 15.00,

Thu 18.00 - 20.00, Fri 10.00 - 12.00

Hotline: 030 - 2 23 23 73

ISIC - International Student Identity Card

12 months' validity, free of charge for ver.di members,  
irrespective of age. Application through member network,

[www.isic.de](http://www.isic.de)



A brochure on the topic of employer's references can be purchased from ver.di (€2, no download). The brochure explains in detail possible pitfalls and provides advice on specific formulations. In emergencies, the responsible trade union secretaries also check the wording and correctness of the references.

[Illness and death - what to do? - ver.di \(verdi.de\)](#)

Important tips on health care proxies, living wills, etc.

Telephone advice on tenancy law provides an initial consultation on all questions concerning such matters. It is available 5 days a week for 2 hours each by lawyers of the German Tenants' Association. At the start of the consultation, it is mandatory to state your ver.di membership number. Please have it ready (membership card, bank statement).

The International Student Identity Card, ISIC (now an app), is free for ver.di members. The card is valid for school pupils, trainees (in full-time training according to the Vocational Training Act), students - in short, for anyone who is studying at an educational institution for at least 20 hours a week. Holders of this card enjoy many benefits worldwide, details of which can be found at [www.isic.de](http://www.isic.de) (50%-60% discount in the cultural sector, software/hardware...). The card/app can be re-applied for at ver.di after expiry if the requirements are still met. If you have it, you can use it pro-actively: Always ask if there are any benefits!

## Services from cooperation partners



### GUV/Faculta

- Trade union support facility, €24/year contribution
  - A benefit comparable to professional and public liability insurance (e.g. key insurance, traveling to work)
- [www.guv-fakulta.de](http://www.guv-fakulta.de)



The GUV/Fakulta is a trade union support institution, NOT an insurance! An additional contribution of €24/year has to be paid here, but is also tax deductible. The €24 is worth it, as the benefits of the GUV are comparable to professional and public liability insurances. In contrast to these, however, the GUV/Fakulta also covers costs for expert opinions, if applicable! As soon as the employer makes a claim for recourse, the GUV can ward it off or provide financial support. For example, anyone who regularly took aspirin before a car accident (to/from work) may be partly to blame. In this case, the GUV/Fakulta helps to ward off these claims.

Membership of a DGB trade union is a prerequisite for receiving benefits. The benefits provided by the GUV can be viewed at [www.guv-fakulta.de/unsere-leistungen.html](http://www.guv-fakulta.de/unsere-leistungen.html). Examples of these are described here. Lectures can also be booked through the GUV/Fakulta.

## ver.di Member Service



### Advantages for ver.di members

The ver.di membership service is a mandate enshrined in the statutes.

It complements the trade unions' core services and is an original service offered by ver.di in terms of content - not in economic terms.

ver.di statutes § 15 paragraph 3:

"ver.di can organise, develop or offer further services. aimed at opening better or more favourable conditions for general services, goods and financial services."



Services provided by the ver.di membership service are laid down in the ver.di statutes, which state under §15 (3): "**ver.di can organise, develop or offer further services. These services are intended to open up better or more favourable conditions for general services, goods and financial services.**" Since ver.di itself is not allowed to offer discounted services (otherwise it would become liable to tax), a company entitled ver.di Service GmbH was founded. This consists of the shareholders DBV, Ergo and Wüstenrot, i.e. these companies finance the member service.

When ver.di was founded, a nationwide invitation to tender was issued among insurance companies. One of the conditions was to offer ver.di members benefits across all product sectors, i.e. not just to selected individual sectors. There are further principles of the ver.di member service, such as being bound by collective agreements and compatibility of family and work, works councils, etc., which all cooperation partners must fulfil. Compliance is checked regularly. Decisions on what is on offer are made by the ver.di steering group, consisting of some members of the Federal Executive Board.

## ver.di Member Service



### Advantages Ergo and DBV:

- Motor vehicle cover, private liability, official and pecuniary loss liability for civil servants and public sector employees, residential buildings, household contents, glass, accident - 3% premium saving
- Health: Health: supplementary health insurance of any kind (e.g. eye care/dental) & comprehensive health insurance - 4% premium savings, waiver of general waiting periods for many tariffs (Ergo).
- Life: occupational disability, old-age provision (up to 5.5% premium reduction) - special conditions also apply to family members and life partners
- Pension and insurance check, incl. premium benefits - Additional discount bundle up to 15% (Ergo), up to 20% for property insurance (DBV)
- All offers also apply to relatives living in the household



Insurers DBV and Ergo offer reliable and neutral advice for ver.di members (e.g. pension check) and discounted conditions. These vary with the individual offers. There is mostly a 3% discount, as well as additional benefits. Please ask for advice from the ver.di Member Service.

## ver.di Member Service



### Advantages Wüstenrot:

- Building purchase savings from €10,000: As a cash investment or for financing housebuilding (new: up to €50,000 without land register entry)
- Financing housebuilding: Attractive interest rate (savings of up to several thousand euros), provision of interest-free period, unscheduled repayments, combination with subsidies (KfW).
- 10% housing subsidy at €700 / €1,400 per year  
9% employee savings allowance for capital-formation benefits.  
€200 youth bonus up to 25 years of age
- Comparison with other financial institutions
- High-quality gift on conclusion of contract
- Call deposit account 2% interest



Wüstenrot offers very good conditions in the fields of capital-forming benefits, home loan savings and housebuilding finance. Those who take out a building savings contract receive a high-quality promotional gift (carry bag, barbecue set or plush squirrel toy from Steif). In the case of building loans, there is an interest rate advantage of 0.1%. This can mean savings of several thousand euros. A calculator is available at <https://www.verdi-mitgliederservice.de/index.php/themen/wohnen-bauen> which immediately determines the savings or the advantage for ver.di members. Further advantages are the possibility of special savings payments, periods free of provision interest. Special repayments are possible Wüstenrot colleagues can also recommend other financial products.

All service officers can be found under "on site" on the Member Services website.

## ver.di Member Service



### Other services

- Personal legal protection with Itzehoer Versicherung - special rates for ver.di members
- Telekom for Friends:  
30% discount on the monthly basic price for mobile communications
- Support in the form of application letters online with people@venture
- Google Future Workshop - free online courses [Google Future Workshop \(verdi-mitgliederservice.de\)](https://www.verdi-mitgliederservice.de/google-future-workshop)
- [Living will \(verdi-mitgliederservice.de\)](https://www.verdi-mitgliederservice.de/living-will)



Those who only need legal protection are well advised to opt for Itzehoer Versicherung, which mainly offers private and real estate legal protection - everything concerning labour and social legislation issues is covered by ver.di.

There is a cooperative agreement with Telekom in the mobile phone sector, with 30% off the monthly basic prices in the MagentaMobil S, M and L tariffs plus €39.95 admin charge for new contracts.

The ver.di Member Service also provides support in writing letters of application. With its cooperation partner people@venture, pre-formatted application templates are offered and individual assistance is provided. There is a charge for this service. Members save 60%: €9.96 instead of €25

Google Future Workshop offers free online courses on various topics

Living will Easily create documents online - explained in an understandable way and intuitive to use

Legally secure and compliant with the requirements of the Federal Supreme Court

Includes health care proxy, care and burial instructions

Easy to create without prior knowledge

€16.50 instead of €19.50 for the Comfort Package and the first year with the Premium package

## ver.di Member Service



### Offers for travel and recreation:

- GEW Holidays (up to 30% discount)
- Hurtigruten - travel by mail boat up to 25% discount and 200 € on-board credit
- Amusement parks (currently Moviapark up to 40%)
- Health – train with Hansefit for 62.50 per month in over 6,000 facilities (gyms, swimming pools, etc.) throughout Germany
- “Distel“ Cabaret, Berlin (15% discount on up to 2 tickets)
- E-bike and accessories from Zündapp: 12% discount



In GEW-Ferien, we have a partner offering affordable holiday destinations, especially for families. These are mainly in Germany, but also on the Côte d'Azur and in Austria. New to the range are river and ocean cruises. Up to 30 % discount.

Hurtigruten: travel by mail ship in Norway. Up to 25% discount and €200 onboard credit for drinks

In the field of theme parks: please check [www.verdi-mitgliederservice.de](http://www.verdi-mitgliederservice.de) to see what is currently on offer. You should book these offers in advance - they are not available from the box office.

Health – train with Hansefit for 62.50 per month in over 6,000 facilities (gyms, swimming pools, etc.) throughout Germany

“Distel“ Cabaret Berlin: 15% discount on up to 2 tickets for in-house events

E-bike and accessories from Zündapp: 12 % discount

The advantages of Zündapp bicycles:

- Reliable & state-of-the-art
- Above-average product and service quality at an affordable price

Bicycles from Zündapp are available for everyone and for all uses

Go to the [START page \(verdi-mitgliederservice.de\)](http://START.page(verdi-mitgliederservice.de)) , add a promotional code to your shopping basket and submit the form with your details. You will immediately receive an email with a unique code. Then go to the [Zündapp partner shop](#). Choose the bike that suits you best, order it and enter the code you received in the form. The 12% discount is automatically applied to all Zündapp products. The bike will be delivered to you

## ver.di Member Service



You can find all this and much more here:

<https://verdi-mitgliederservice.de>

[Home page Save Energy \(verdi-mitgliederservice.de\)](https://verdi-mitgliederservice.de)



New page: Energy-saving tips