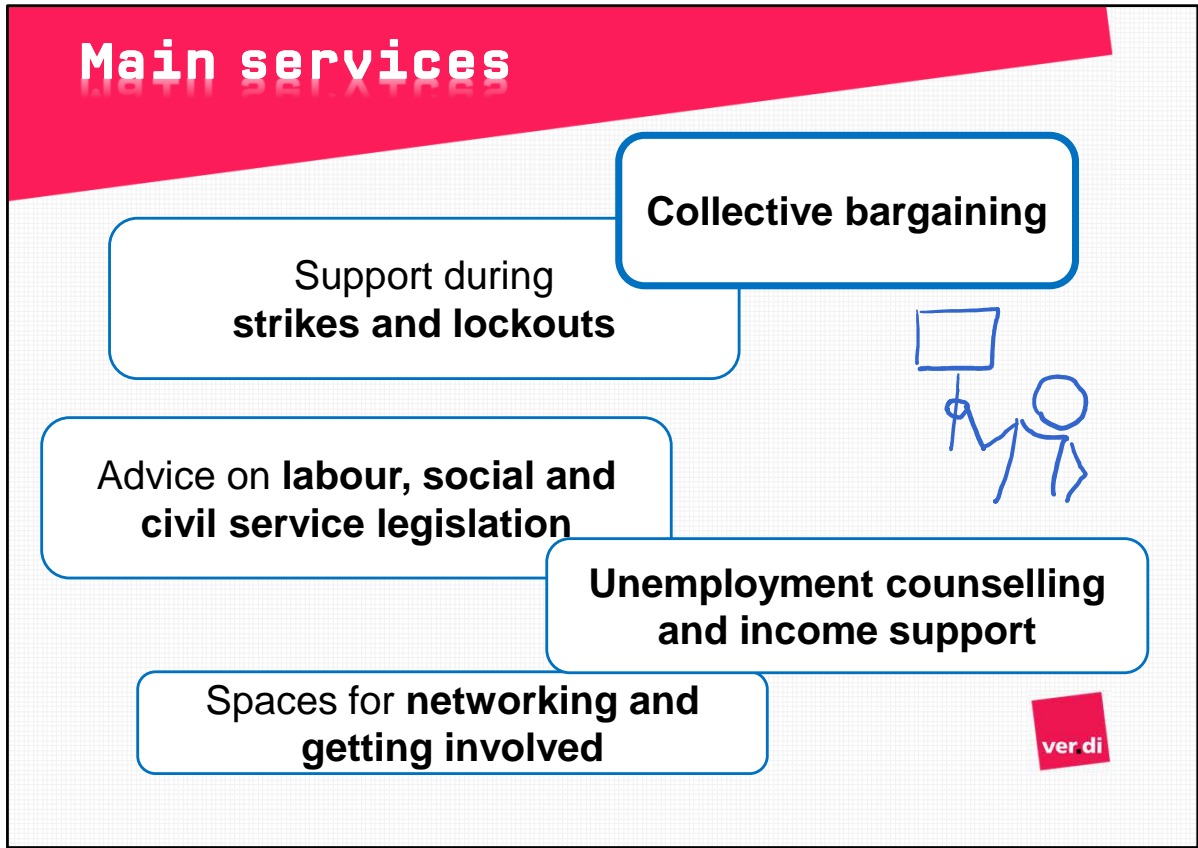


Impressive benefits - fair contributions

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.

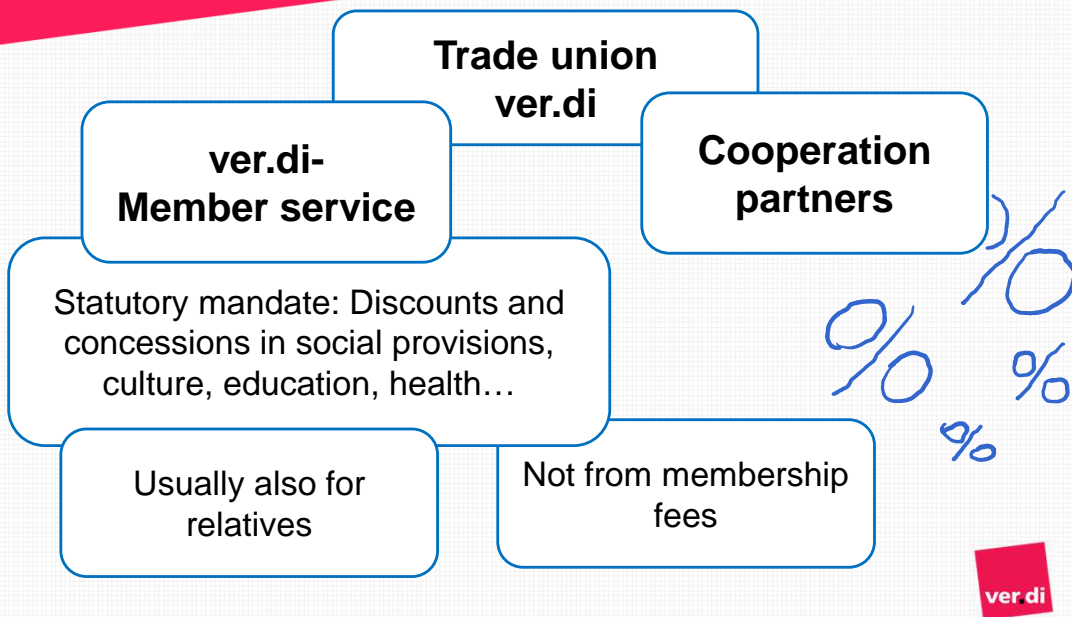


Time and again we find that members are not aware of the wide and varied range of benefits available from ver.di. Perhaps some of you would also like to pass on this information to colleagues.

- 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 will help you and if necessary refer you to DGB Legal Protection or its own lawyers.)
- There are Unemployment Committees (full-time and voluntary) in every district, offering support in the form of advice, actions and campaigns.

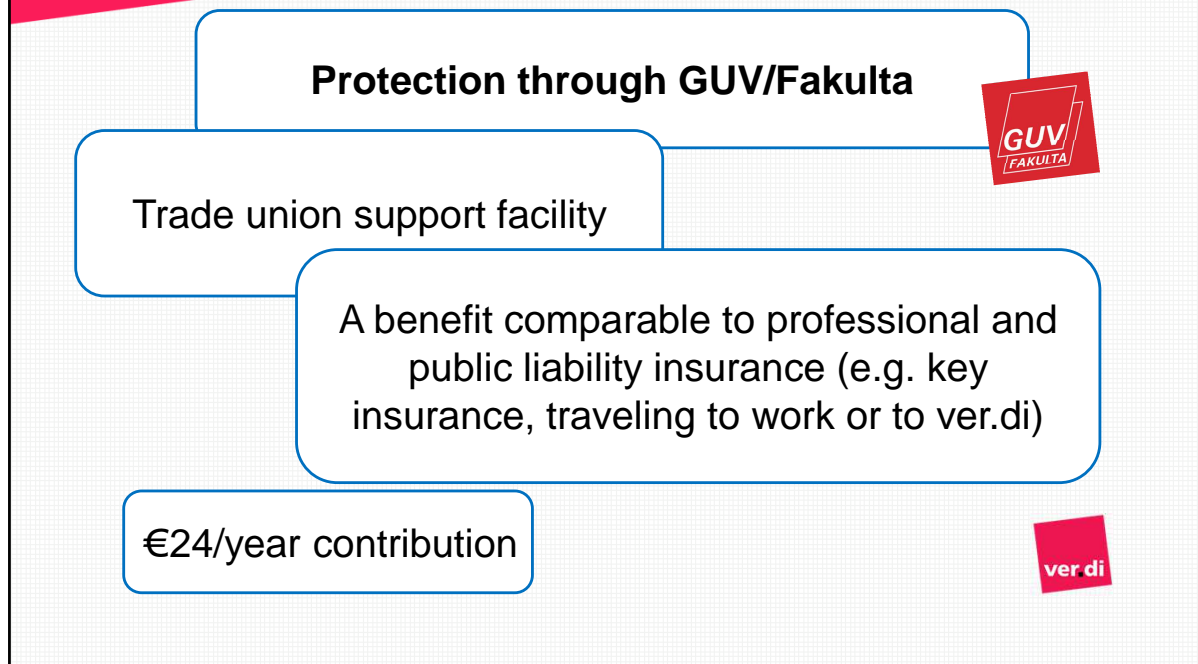
There are also services offered in conjunction with cooperation partners as well as the ver.di Member Service.

Other Services



All of the services presented here are offered either directly by ver.di or by the ver.di member service. In the latter case, they are laid down in ver.di's statutes. Section 15 (3) states: "ver.di can organize, develop or offer additional services. These services are intended to open up better or more favorable conditions for general services, goods and financial services." Since ver.di itself may not offer any discounted services, as otherwise the organization would become liable for tax, a ver.di Service GmbH was set up, consisting of the shareholders DBV, Ergo and Wüstenrot, i.e. it is these companies that finance the member service. More on this later.

Employment history I



The GUV/Fakulta is a trade union support institution, NOT an insurance! An additional contribution of €24/year has to be paid, but is also tax deductible. The €24 is well worth it, as the benefits of the GUV are comparable to professional and public liability insurance cover. In contrast to these, however, the GUV/Fakulta also covers costs for calling in expert opinions, if required! 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. Examples of these are described here. Lectures can also be booked through the GUV/Fakulta.

Employment history I

Trade union support facility GUV/Fakulta

Ab 2023: das Verletzengeld.



Erleidest du einen Unfall und bist länger arbeitsunfähig, endet nach 6 Wochen die Lohnfortzahlung des Arbeitgebers. An deren Stelle tritt ein gesetzliches Verletzengeld. Dann hast du etwa 80% deines Arbeitsentgeltes zur Verfügung. Wir helfen dir, deinen Lebensstandard und ggf. den deiner Familie zu sichern. Und das bis zu 400 Tage lang, wenn es nötig ist. Von uns bekommst du 12 € pro Tag.

Selbstbehalt



Unterstützung durch Übernahme des Selbstbehaltes bei bestehender Kasko- bzw. Haftpflichtversicherung pro Schadensfall einmalig bis maximal 300 Euro bei Wegeunfällen sowie bei Unfällen auf dem Weg zu und von gewerkschaftlichen Veranstaltungen und der damit verbundenen Nutzung eines Privatfahrzeugs.

Beispiele [☞](#)

Schlüsselverlust



Schadensersatzbeihilfe je nach Lage des Einzelfalles bei Abhandenkommen von Dienstschlüsseln. Voraussetzung hierfür ist eine begründete Regressnahme durch den Arbeitgeber bzw. Dienstherrn. Die Leistungsobergrenze ist von 100.000 Euro auf 150.000 Euro gestiegen.

Beispiele [☞](#)

Schadensersatzbeihilfe



Schadensersatzbeihilfe, je nach Lage des Einzelfalles, bei arbeits- oder beamtenrechtlich begründeter Inanspruchnahme durch den Arbeitgeber oder Dienstherrn. Dies gilt auch bei Schäden an Dienstfahrzeugen, soweit anderweitiger Versicherungsschutz nicht vorrangig in Anspruch zu nehmen ist. Darüber hinaus bei Schädigung Dritter und Eintritt von

Wirtschaftliche Notlage



Unterstützung bei wirtschaftlicher Notlage infolge eines Schadensfalles, je nach Lage des Einzelfalles.

Beispiele [☞](#)

Rechtsschutz

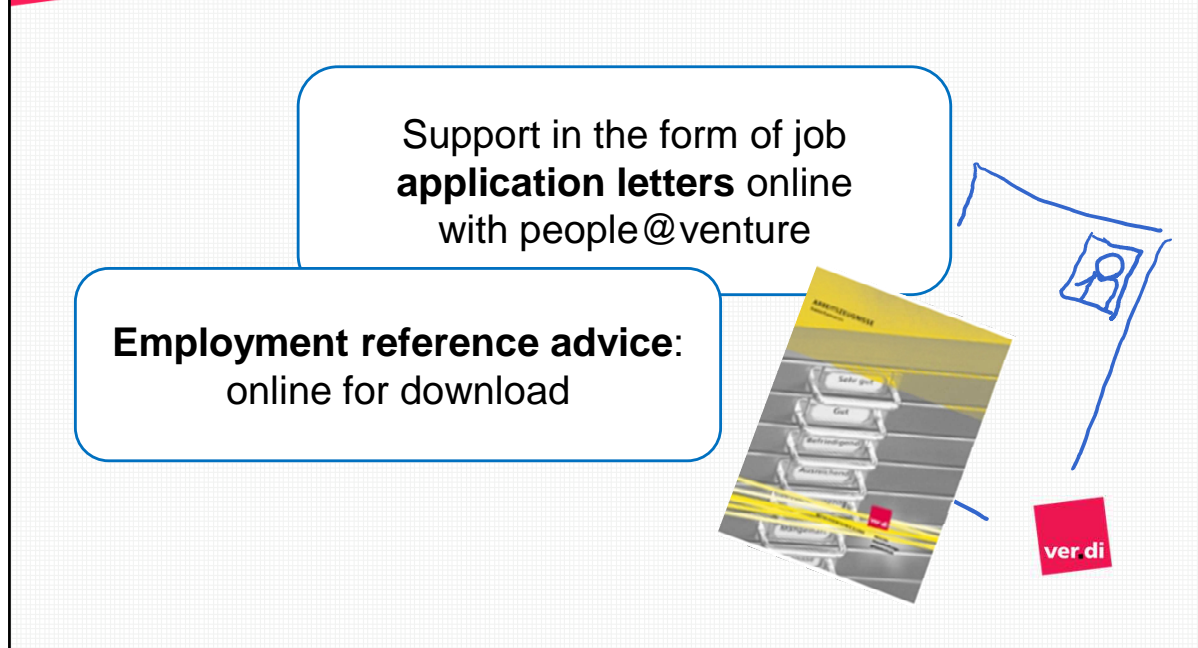


Rechtsschutz in Angelegenheiten des Straf- und Ordnungswidrigkeitenrechts.

Beispiele [☞](#)



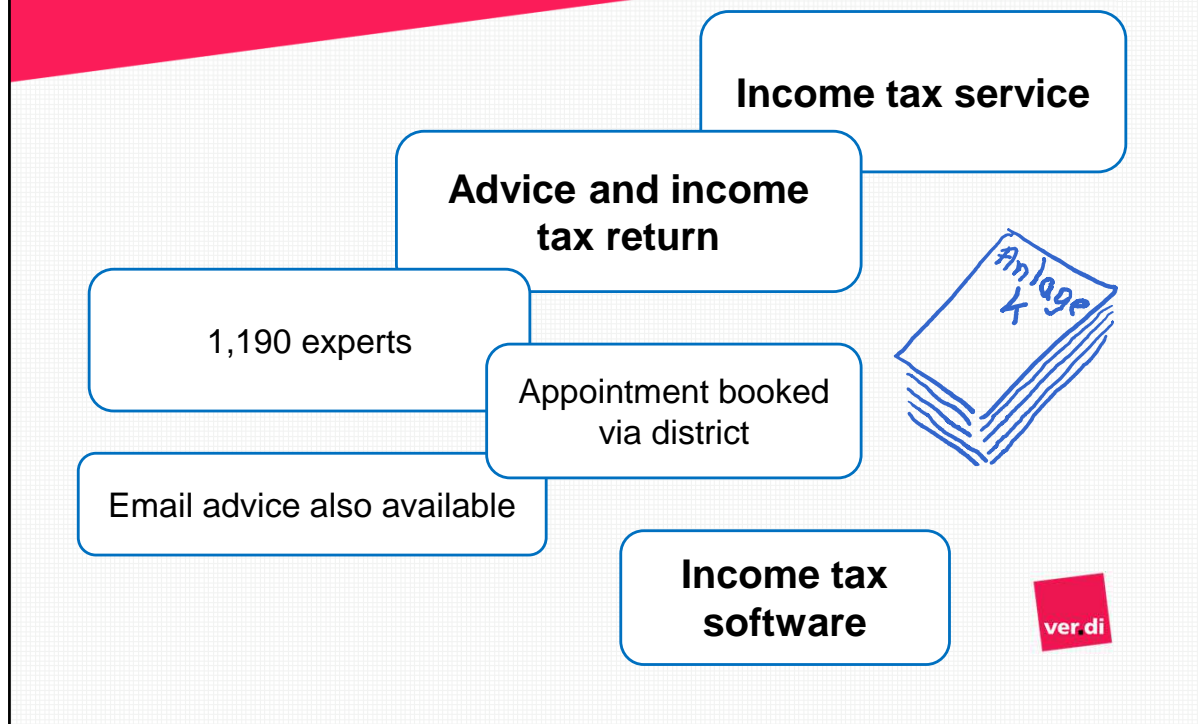
Employment history II



The ver.di Member Service also provides support when you are writing a letter of application. In conjunction 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

A brochure on the topic of employer references can be purchased from ver.di (download only) [2010-05-04](#). The brochure explains in detail the possible pitfalls, and provides advice on specific formulations. In emergencies, the responsible trade union secretaries can also check the wording and correctness of the references.

Employment history III



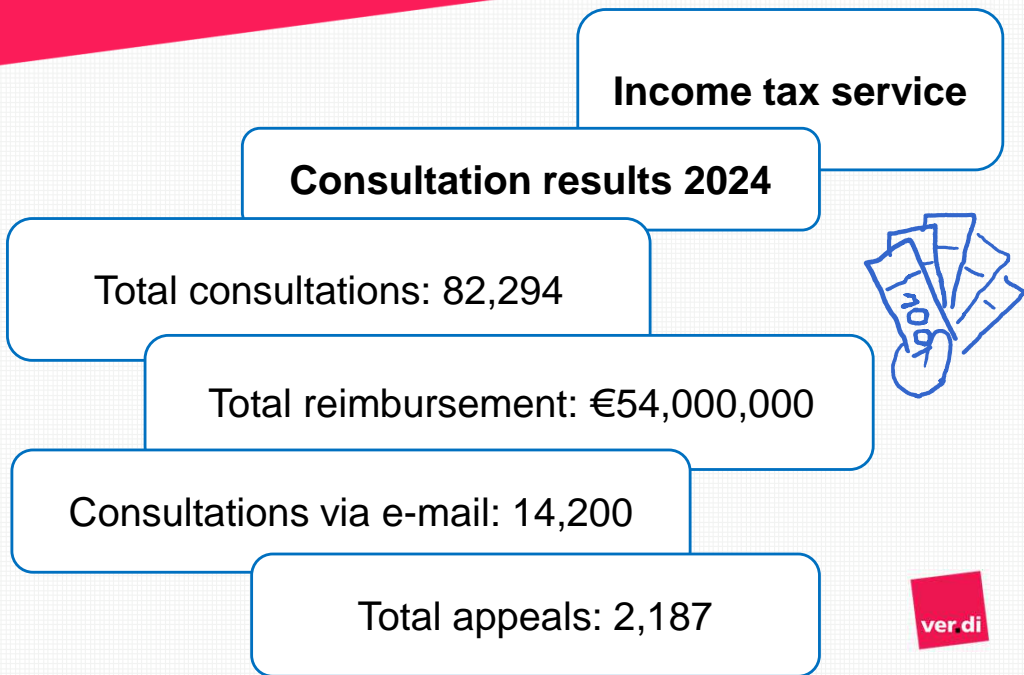
A unique service within the trade union scene is the income tax service. There are currently 1,190 income tax officers nationwide who can prepare tax returns on a voluntary basis for members, formulate appeals (note: 4 weeks!) and, if necessary, assist with legal action. Members can get arrange an appointment through their district. Some districts even offer the option of booking online.

Anyone who prepares their tax return independently, but has specific questions, can send them to the income tax service via the member network. Volunteer colleagues will usually answer within 1-2 days. New income tax advisors are always being sought. If you are interested, please contact your local or national district. Those who are interested are provided with good training and 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, see conditions under [Lohnsteuersoftware](#)

Employment history III



Here are some figures for the Income Tax Service's nationwide activities in 2024.

Employment history IV

Advice on pension matters

by **DRV advisers to insured persons**



By **u.di e.V.** for further questions (bAV)

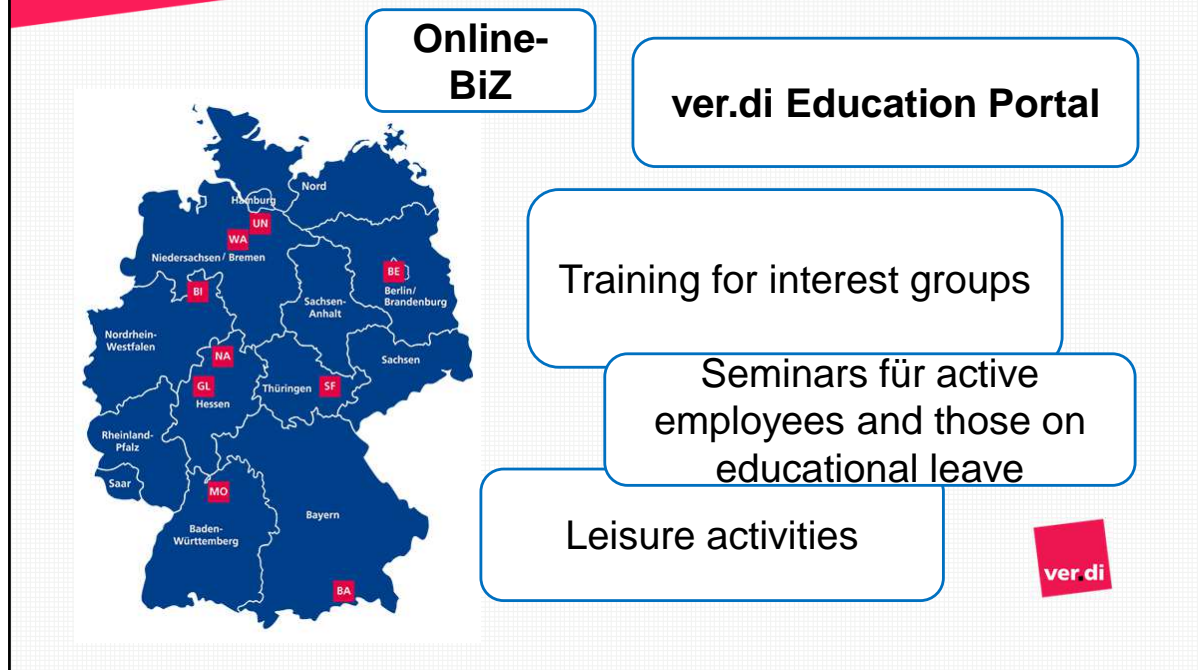


Basic general pension advice is provided by our voluntary and professional insurance advisers nationwide. If you need help with your pension application or a clarification of your account (e.g. in the case of divorce), you can arrange an appointment and receive advice from the relevant ver.di district.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

Education I



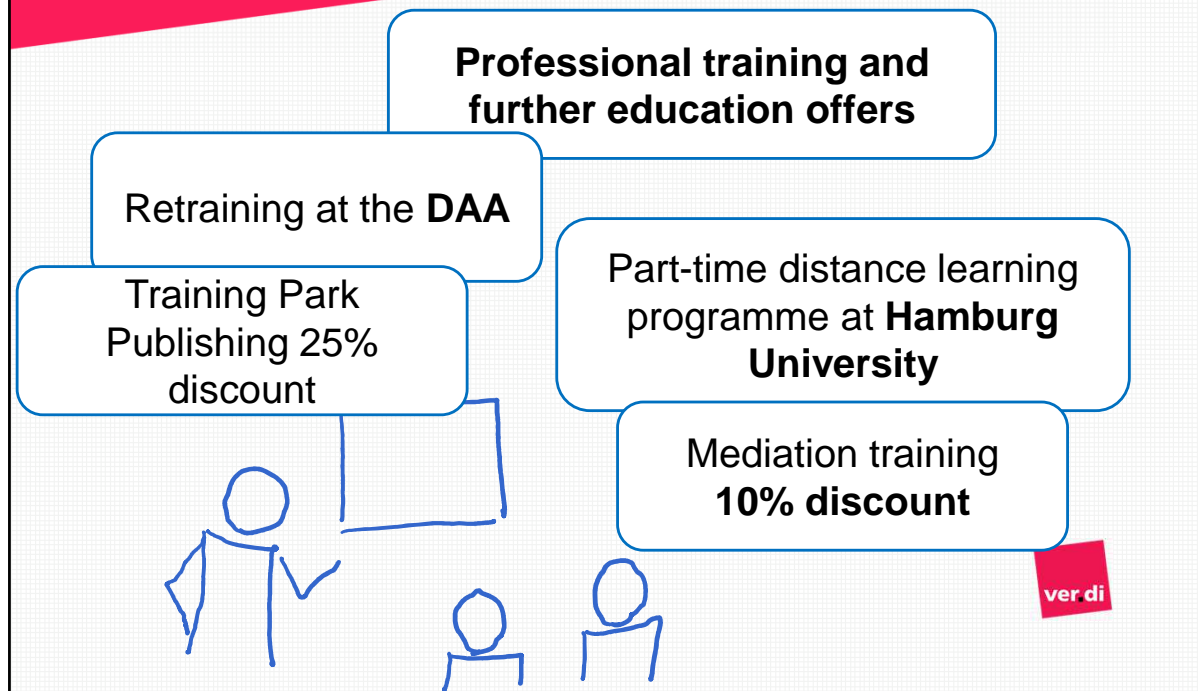
Online-BiZ = digital education center, e.g. with many self-learning offers (e.g. on dealing with populist statements, women's rights, collective bargaining policy ...) and our educational offer.

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 in 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 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, often combinable 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.

About [ver.di Bildungsportal - Seminarprogramm \(verdi.de\)](https://bildungsportal.verdi.de) you can browse by keyword search or by region. But you can also take a vacation with friends and family in our training centers. They provide meeting places for many colleagues from a wide range of sectors – enabling exchanges of experience, networking and mutual support.

Education II



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.

Part-time Bachelor's and Master's programmes - flexible distance learning at HFH - Hamburger Fern-Hochschule the part-time HFH distance learning programme, you can complete your Bachelor's or Master's degree at any time and from any location. For optimal support, HFH - Hamburger Fern-Hochschule (Distance Learning University) offers a combination of online teaching and on-site events at 50 regional study centres.

Complete mediation training - in-service training, 10% discount

ver.di Bildungswerk Ausbildungspark Verlag prepares career starters for job applications, recruitment tests and interviews with an online guide, regularly €29.90 - 25% discount

Education III

ISIC – International Student Identity Card

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



Google-Future workshop

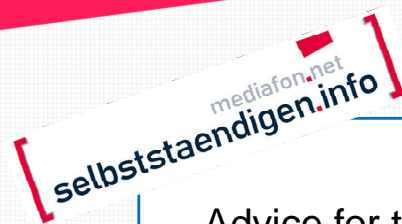
Free self-study courses (online)



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), and 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 (50%-60% discount in the cultural sector, software/hardware...). The card/app can be re-applied for at ver.di after expiry provided the requirements are still met. If you have one, you can use it pro-actively: Always ask if there are any benefits!

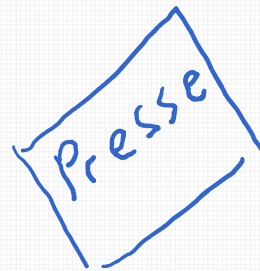
Google Future Workshop offers free online courses on various topics. Google ensures that no user data is stored in the process.

Special target groups I



Advice for the self-employed

For full-time journalists: **free press card**



At selbststaendigen.info you can find very good advice for the self-employed, both online and by telephone. 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, 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/Individuelle Beratung | Selbstständige \(verdi.de\)](https://selbststaendigen.info/der-ratgeber/Individuelle_Beratung_|_Selbststaendige_(verdi.de))

The press card is available free of charge for journalists.

Special target groups II

Group service liability insurance



Members of public service
fire brigades

Members employed in the
penal system

- €10 million lump sum for personal injury and property damage
- €50,000 in case of loss of service keys
- €5,000 for personal equipment
- €50,000 for motor vehicles not subject to compulsory insurance



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

Special target groups III



Loyalty bonus

For members who have been in the ÖTV for at least 15 years, the amount of the loyalty bonus is stored in the system; apply when pension payments start in the 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 bonus 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 pension payments, 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 at any point. 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.

Regional Services

Hamburg: discounted membership of Mieterbund, Co-operation with Schauspielhaus

Sachsen-Anhalt-Nord (Magdeburg): 5% discount at Selgros cash-and-carry Saxony

Sachsen West-Ost-Süd (Dresden): up to two vouchers for the consumer advice centre 2x €30 per year, discounted admission to the Dresden cabarett "Die Comödie", discount (approx. 20%) in Perfumery Thiemann

Leipzig-Nordsachsen: up to two vouchers for the consumer advice centre 2x €30 per year

Stuttgart: support in dealing with local authorities, e.g. Job Centre

Remscheid: Fitness studio InStyle discount

Stress and bullying counselling in various districts

ver.di

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.

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.

All about prevention and aftercare



Recreational accident benefits per diem hospital allowance

Illness and death - what to do?
Brochure on prevention €7.50



Living will
online



The recreational accident benefit (*not* insurance) has been handled by a benefit association since 2010 and 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 or via [meine verdi - verdi](https://www.meineverdi.de)

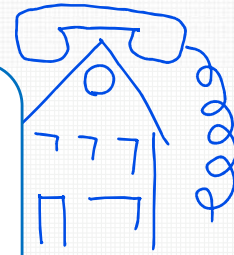
[Krankheit und Todesfall - was tun? | Arbeitsmarkt- und Sozialpolitik \(verdi.de\)](https://www.meineverdi.de/Arbeitsmarkt-und-Sozialpolitik) Important tips on health care proxies, living wills

With the online service portal 'meinepatientenverfuegung.de', the German Society for Advance Care Planning enables the simple and cost-effective creation of personalized and effective advance care documents. The service is available around the clock and guides users step by step through this complex subject matter. All relevant aspects are scrutinized and the information required for an assessment is provided on a neutral basis. Medically, legally and ethically sound disposition options and interactive help functions make it easier to answer the questions. Processing can be interrupted at any time, for example to reflect or consult with trusted persons.

Advice/Information

Telephone advice on tenancy law

Mon, Tue 12 - 14, Wed 13 – 15,
Thu 18 - 20, Fri 10 – 12
Hotline: 030 - 2 23 23 73



meine.verdi.de

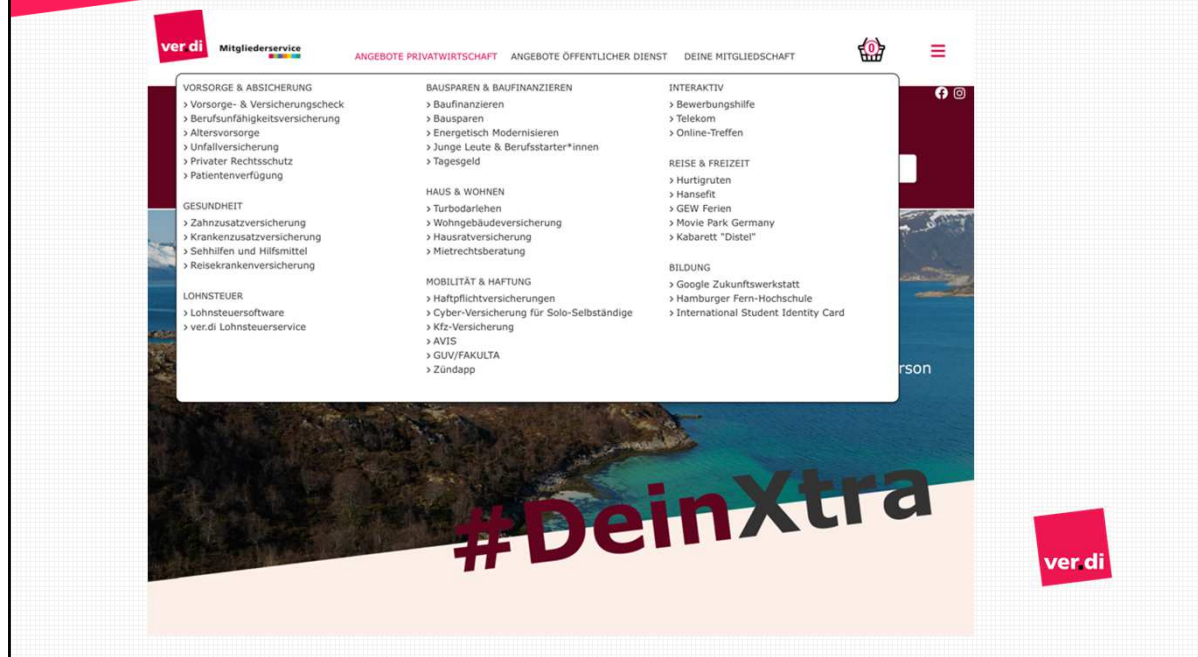
individual documents, membership receipt,
membership certificate, independent
change of your data, networks, industry
newsletter and much more



Tenancy law advice by telephone is initial advice on all questions relating to tenancy law. It is provided 5 days a week for 2 hours each by lawyers from the German Tenants' Association. The ver.di membership number must be provided at the beginning of the consultation. Please have it ready (membership card, bank statement).

At meine.verdi.de you can find almost everything about your membership, change your details and subscribe to newsletters that are of particular interest to you, e.g. from your sector.

Now it's getting interactive...



Services provided by the ver.di membership service are laid down in the ver.di statutes. Section 15 (3) states: 'ver.di can organize, develop or offer additional services. These services are intended to open up better or more favourable conditions for general services, goods and financial services.' As ver.di itself is not allowed to offer discounted services - otherwise ver.di would become liable for tax - a 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 tender was organized among insurance companies. One of the conditions was to offer discounts for ver.di members across all product lines, i.e. not just on select individual lines. There are further principles of the ver.di member service, such as being bound by collective agreements and compatibility of family and career, works councils, etc., which all cooperation partners must fulfil. Compliance is checked regularly. The decision on the offers lies with the ver.di steering group, which consists of several members of the Federal Executive Board.

Partner for insurance

Ergo und DBV

- **Neutral insurance-Check**
- 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: supplementary health insurance of any kind (e.g. eye care/dental) & comprehensive health insurance - **4% premium saving, 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)

Itzehoer Insurance:
Personal legal protection



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.

Partner for finance and building society savings

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 saving 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
- Call deposit account interest
- **High-quality gift** on conclusion of contract



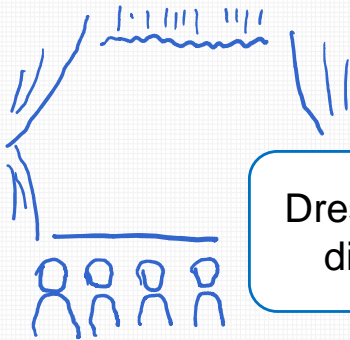
Wüstenrot offers very good conditions in the fields of capital-forming benefits, home loan savings and housebuilding finance. Those who take out a building savings contract receive a high-quality promotional gift (carry bag, barbecue set or plush squirrel toy from Steif). In the case of building loans, 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.

Lesure I: Culture

Berlin cabaret "**Distel**"
15% discount for 2 tickets

Selected events "**Ernst-Deutsch-
Theater**"
about Hamburg district



Dresden cabaret "**Die Comödie**"
discount via district Dresden



In Berlin, there is a 15% discount on up to 2 tickets for the "Distel" cabaret.
The Dresden cabaret 'Die Comödie' also offers discounts.

Leisure II: Travelling and mobility

GEW-Holidays
up to 20% discount

Holiday flat
25% discount

**Yamaha
eBike**
40% discount bis 31.12.24

**AVIS car hire in
Germany**
up to 10% discount

SoFlow
E-Scooter
with 10% discount



With GEW-Ferien (= enjoy-relax-well-being), we have a partner who offers inexpensive holiday destinations, especially for families. These are mainly in Germany, but also on the Côte d'Azur and in Austria. We also offer river and ocean cruises. Up to 20 % discount.

Holiday flat at Salzhaff: 25% discount on bookings with Krause GbR. The costs for final cleaning are excluded.

Discounts at AVIS are only available in Germany, up to 10% discount. There is also a 10% discount for shorter journeys - with the e-scooter offer from SoFlow. Discount code on the website.

Leisure III: Health and sports

Hansefit

for €62.50 train in over 6,000 facilities (fitness centres, swimming pools, e.g.) across Germany every month

E-Bikes from Zündapp
with 12% discount



Biketour.Guide
1/3 saving and 6 months free of charge

Parachuting (summer) or **flying in the wind tunnel** (winter) over the Potsdam district



Zündapp offers a 12% discount on e-bikes and accessories - including low-priced models.

Health - train with Hansefit for €62.50 per month in over 6,000 facilities (fitness centres, swimming pools, etc.) throughout Germany. This is not a sports club, but co-operates with such facilities. Hansefit actually offers company fitness, with the employer and employee sharing the costs. Hansefit co-operates with over 6,000 fitness studios and other providers throughout Germany. Joining entitles you to use the respective offer. Only some services cost extra. Example: You can go to a Cyro (deep-freeze) studio with your membership. The membership fee includes 15 minutes of freezing. If you want longer, you have to pay extra. But you can simply enter the 'normal' fitness studio and work out.

Another advantage: you can go to all 6,000 clubs and only pay €62.50 once. Biketour.guide: €30 instead of €45 + 6 months for free

Skydiving near Neuruppin and flying in the wind tunnel near BER airport with a 10% discount, see Skydiving and flying in the wind tunnel | Potsdam-Nordwestbrandenburg district (verdi.de)

Lesure IV: beautiful life

Ooia.de
10% discount in online shop

Moviepark
up to 40% discount

Perfumery „**Thiemann**“
10% discount in online shop

Telekom for Friends:
30% discount on monthly basic price in mobile telephony



You can get up to 40% discount at Movie Park Germany in the theme park area. Unfortunately, other amusement parks do not have ver.di-compatible working conditions, which prevents cooperation. You should book this offer in advance, as it does not apply at the box office.

There is a 10% discount online for perfumery goods at Thiemann.

ver.di is cooperating with Telekom in the mobile phone sector. 30 % off the monthly basic prices in the MagentaMobil S, M and L tariffs plus €39.95 provisioning fee for new contracts.

All this and much more...



... you can find here:

<https://verdi.de/service>

<https://meine.verdi.de>

<https://verdi-mitgliederservice.de>

[Startseite Energie sparen \(verdi-mitgliederservice.de\)](#)

For queries:

manuela.colombe@verdi.de



We network!

Questions, suggestions and requests can also be sent to kontakt@verdi-servicegmbh.de

Newsletter:

<https://www.verdi-mitgliederservice.de/index.php/newsletter>

Facebook:

<https://www.facebook.com/ver.diMitgliederservice>

Instagram:

<https://instagram.com/verdi.mitgliederservice>

LinkedIn:

<https://www.linkedin.com/company/ver-di-service-gmbh/>

