

## SOCIAL SECURITY FOR EXPATS

Preparing an international assignment also requires a substitute coverage for the social security of the home base country of an employee. We have tailor-made insurance products with worldwide coverage for your expats.

### EXPAT BUSINESS/EXPAT BUSINESS PREMIUM

A comprehensive alternative to existing public and/or private health insurance covers for demanding employees and their families.

### EXPAT JOB

Private unemployment insurance for assigned employees. Only valid for German citizens.

### EXPAT LEGAL/EXPAT LEGAL PLUS

Legal expenses insurance with worldwide coverage for assigned employees. Only valid for German citizens.

### OLD AGE PENSION AND DISABILITY INSURANCE

Employees who are assigned abroad by their companies usually are no longer part of the social security system of their home country. That's why they need a private insurance product for old age pension insurance – which is one of the most important branches of social security. We have created a solution for German expats.

### INSURANCE PRODUCT FOR BUSINESS TRAVEL

Common travel insurances or products of credit card providers usually don't offer the kind of protection employees need for a business trip. But it is part of the fiduciary duty of employers to provide an adequate solution. If they don't they can be sued by the employee in the worst case.

## CONTACT

### OMER DOTOU

Phone: +49-40-30 68 74-45  
Email: odotou@bdae.com

### CLAUS-HELGE GROSS

Phone: +49-40-30 68 74-70  
Email: chgross@bdae.com

### ZENTRALE:

Phone: +49-40-30 68 74-0  
Fax: +49-40-30 68 74-90  
Email: beratung@bdae.com

### INTERNET:

entsendeberatung.bdae.com

### BUSINESS HOURS:

The office is open:  
Monday to Thursday from 8:00 to 18:00,  
Friday from 8:00 to 17:00 Uhr (CET).

For personal consultations please arrange an individual appointment.

*Because we care!*

BDAE CONSULT GMBH  
Kühnehöfe 3 | 22761 Hamburg | Deutschland  
Tel.: +49-40-30 68 74-0 | Fax: +49-40-30 68 74-90  
beratung@bdae.com | entsendeberatung.bdae.com

Issue: 13.06.2017

## ASSIGNMENT MANAGEMENT SERVICES



**BDAE CONSULT GMBH**

Few processes in a company's value chain involve as much care and expense as that of sending personnel abroad. The challenge for HR managers is to design the whole process in such a way that both corporate goals and employee expectations are met whilst still satisfying all the legal requirements. In strategic terms this sounds very simple, but in reality there are many hurdles to overcome, which pose the risk of increased liability and costs to the firm. Added to this, it is extremely difficult and time consuming for HR managers to keep up with constant amendments to legislation in different host countries.





## WHAT WE OFFER

**BDAE CONSULT GMBH** offers comprehensive consulting services for companies, employees and private individuals concerning the legal structure of international assignments as well as preparations for them. Together with our partners across the globe, we are able to advise on the subject of residency and employment law, social security law, tax law and issues surrounding remuneration. In addition, we offer assistance with moving and searching for accommodation, as well as intercultural and safety training.

## RESIDENCY LAW

- Assistance with preparing applications for all visas, residence permits and work permits required
- Advice on obligatory registration with foreign authorities
- Advice on compliance regulations that must be met

## EMPLOYMENT LAW

Together with our partner lawyers we support human resources management in following cases regarding employment law on international assignments:

- Analysis, review and optimisation of existing contractual structures from an employment law perspective
- Contract drafting and clause checking (e.g. secondment contracts, contract suspension agreements, contracts governing parent company obligations)
- Advice on employment law when reintegrating employees returning from international assignments

## SOCIAL SECURITY LAW

- Review of planned overseas transfers with regard to social security legislation
- In-depth advice for employers and employees concerning the implications of foreign assignments on aspects of social security, and tailored solutions to provide the best possible protection for employees
- Completion of entire application procedure on your behalf (e.g. secondment certificates, special agreements, official communications on assignment and repatriation, reimbursement of German social security contributions)
- Assessment of social security legalities where employment involves several countries

## TAX LAW

We are working together with notable international tax advisors that inform you about tax law of the assignment country of your expatriate and about double taxation agreements and much more besides:

- Advice on fiscal obligations and the implications of international assignments for employers and employees
- Preparation of ongoing tax returns in Germany
- Assistance with finding a tax consultant in the host country

## REMUNERATION

We provide information about common expatriation allowances, cost-of-living and housing costs of the target country and also about home trip arrangements.

- Determining gross salary in the host country taking into account all standard bonus payments (e.g. cost-of-living allowance, hardship allowance and cost-of-living adjustment)
- Preparation of tax returns for Germany and the host country

## PREPARATORY ARRANGEMENTS

- Training on cultural awareness and country-specific information
- Intercultural safety training
- Assistance with all aspects of moving
- Accommodation searches
- Assistance with settling in

## SEMINARS

### AND IN-HOUSE TRAINING

- Providing managers and employees with an awareness of all aspects concerning international assignments
- Seminars
- Assisting HR departments with drafting and optimising processes