

Newsletter no. 12

In focus: A secure feeling in every phase of life

Topic

Together for all

With our work we secure our livelihood. We are automatically insured against risks such as illness or unemployment, and we are also provided for in our old age. Nevertheless, it is clear to many of us that relying solely on statutory insurance is not advisable.

The social partners in many IGBCE sectors have been taking precautions for a long time and have created collectively agreed solutions, e.g. most recently in the chemical and pharmaceutical sector the collectively agreed CareFlex supplementary care insurance and the social partner model for old-age provision. This is also part of the trade union idea, as especially IGBCE members know: Trade unions are not only about strikes, but about constructive cooperation for the benefit of all. This includes non-tariff employees, which is why, for example, in the social partner model for the chemical industry, the possibility was created in the collective agreement to also include non-tariff employees.

And even beyond its collective agreements, the IGBCE has a lot to offer on the subject of social security. We provide legal



Photo: jd-photodesign / AdobeStock

advice and legal protection on social security issues, and offer seminars that will make you fit for your personal provision decisions. You can read more about this below.

Because you can never start too early to inform yourself about the topic of pensions: You can read a summary of IGBCE's position regarding pension policy and what we have already achieved in terms of collective bargaining here:



[Read more here ...](#)

Other topics in this issue

Events

Musical Dialogue

In clinch with the health
insurance company?

„Wish postcards“ in the company

Stumbled on the career ladder?

Illness during parental leave



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For the social in society

The German social security system is a great achievement, but it also needs to be constantly developed. Trade unions are involved in this, too. At the working level, countless full-time and volunteer IGBCE representatives stand in for the interests of the insured - e.g. in the self-governing bodies of the social insurance institutions such as budget or appeals committees. Voluntary advisers for insured persons provide tips and information on applications and forms. At the political level, IGBCE advocates for necessary reforms, e.g. with statements on draft laws and through its participation in the Social Advisory Council of the Federal Government.

Trade unions stand for cooperation in society, in companies and beyond. That is why the IGBCE is involved at different levels - for the benefit of all employees and insured persons and for a better life.


Enjoy reading the 12th KAAT Newsletter!

Events

Private pension provision on the capital market

This web seminar is subtitled „Becoming active yourself – capital market for beginners“. Because one thing is clear: anyone who relies solely on statutory protection is giving away wealth in old age. We give an overview of which forms of investment and sources of information are available and which options suit whom.


WebSeminar, on 16 November 2023
(Seminar number: HV-003-214301-23)

 [More Info and registration ...](#)

A husband is no provision for old age

This seminar teaches everything women need to know about pensions and financial provision for old age. If you want to understand how your own insurance history affects the amount of your pension and what is needed for a balanced pension strategy, this is the right place for you.

Seminar, from 22 to 25 October 2023
in Haltern am See
(Seminar number: HV-002-505001-23)

 [More Info and registration ...](#)

Engagement
Musical dialogue


Creativity was in demand at the 3rd KAAT dialogue: In one session, the participants exchanged information about the KAAT situation in their companies and described it with song titles: From „Highway to Hell“ to „Imagine“ and „We are the Champions“ everything was there. A great ice-breaker and a great opportunity for exchange and networking! Of course, there were also „classic“ programme points such as a fishbowl discussion and workshops, e.g. on current legal developments, self-efficacy in the job or key performance indicators. Participant Daniela Savu summed up: „I was able to get an overview of the topics and get to know colleagues in a relaxed atmosphere – it was a complete package! Next year I’m bringing along a colleague who has only recently joined IGBCE and is still pondering if he wants to become active. He’ll get lots of inspiration here.“ Read more about the 3rd KAAT dialogue this year here.



Photo: Nadine Cardenão

The KAAT charts: At the 3rd KAAT dialogue, participants also approached their topics in a humorous way.

**Save the date: the 4th KAAT dialogue
will take place on 21 and 22 June 2024!**

 [Read more here ...](#)



Service


In clinch with the health insurance company?



Photo: Romolo Tavani / AdobeStock

The health insurance company refuses an urgently needed therapy? The pension insurance does not want to recognise certain contribution periods? The employers’ liability insurance association is claiming back benefits? Many employees do not know that IGBCE stands by them not only in matters of labour law, but also in matters of social law. And, unlike many legal protection insurances, if necessary through all levels of jurisdiction. So that being right and getting right are not two different things.

If you have a legal question, contact your IGBCE district directly.

 [To the district search ...](#)

From the regions

„Wish postcards“ in the company

What are the (KAAT) colleagues concerned about, what do they want to know? Only if the issues and questions of the entire workforce reach the works council can it take care of them. The works council of Weylchem in Frankfurt am Main has created an additional communication channel for the employees: Every works council newspaper contains a „wish postcard“ as a highly visible invitation to get in touch. Works council chairman Tim Rottke is satisfied: „It's a very simple story. And meanwhile, the colleagues are using this opportunity to tell us about their issues – especially before works meetings. That's great!“



Photo: Wish postcard Weylchem / IGBCE

Legal

Stumbled on the career ladder?



Photo: PeskyMonkey / AdobeStock

What does actually apply if a job candidate has an accident on the way to an interview? Or during „trial work“ or a „trial day“?

According to the case law of the Federal Social Court, it depends above all on whether the candidates are integrated into the work organisation and subject to the employer's instructions, whether their interest in a job is paramount and whether they perform work that is of economic value to the company. You can read an example of the Federal Social Court's case law on so-called „as-employees“ here.



Read more here ...

Popular misconceptions

Illness during parental leave

If I get sick during parental leave, my parental leave is extended accordingly. Wrong! Parental leave is supposed to make it possible for parents to care for and raise their child themselves. But: illness during parental leave has no effect on its duration. In the case of serious illness, it is even possible to apply for early termination of parental leave. In this way, the sick person is entitled to continued payment of remuneration from the employer. In such a hardship case the employer can only refuse the application in writing within four weeks and only for urgent operational reasons. There is a lot of information for (expectant) parents, for example, on the federal government's family portal (familienportal.de).



Photo: igbce-elternratgeber.de / IGBCE

And of course at the IGBCE.



www.igbce-elternratgeber.de

We wish you a wonderful summer!

Participants of the 3rd KAAT dialogue of the IGBCE were not only happy during the group picture. The third edition of this network meeting on 16 and 17 June was a complete success.

Photo: Nadine Cardenão

This is www.kaat.net

[Kontakt](#) [Wissenswertes A-Z](#) [Newsletter](#) [Über uns](#) [Zur IG BCE](#) [Mitmachen](#) [Q](#)

Dein Mehrwert

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