

WELCOME



**ARBERLAND**

REGio GmbH

# The administrative district "Regen"

Are you seeking for high quality of life? – This is the place to be!





The administrative district ,Regen‘ in the heart of the Bavarian Forest offers high quality of life at low cost of living. From food to lodging – there is simply more money left for the pleasures of life. And there are plenty in the administrative district ‘Regen‘.

# At a glance

Everything speaks for the district 'Regen'...

## Nature

Several mountains – first of all the 'Großer Arber' as the highest mountain in Bavarian Forest are attractive for hiking and climbing. Surrounded by the oldest and largest National Park you will hardly find such unspoilt nature anywhere in Germany. Hundreds of well-signposted biking- and hiking trails offer recreational fun in summertime and plenty of ski-lifts and well-prepared cross-country ski trails guarantee almost unlimited fun when skiing in wintertime.

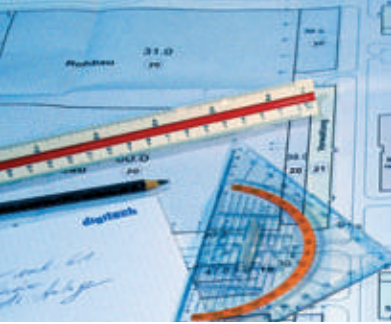
## Club activities

In the district Regen there are 180 sports clubs offering 40 different types of sport from aikido to volleyball – here it is easy to build a friendship.

## Nightlife

Nightlife, party and dancing until sunrise: From lounge music to rock, in the clubs and discos there is something for everyone. The entrance fee for some of them is between 3€ and 5€.





## Quality of life

- Low crime rate
- High-level health care without additional cost
- Plenty of nature, sports- und leisure time activities
- 'pure culture' from beer cellars to the bible garden
- Attractive club activities and positive social environment
- Genuine tradition
- Numerous sights
- National park 'Bavarian Forest'
- Skiing area 'Großer Arber'
- 'Pure air' – the Bavarian forest is the most important producer of oxygen in Europe
- Larger sites give more space for private life
- No time-consuming search for parking space

## Research, development, innovation

- International labour market
- Universities (Deggendorf, Passau, Regensburg, Linz)
- There are six campi of technology of University of Applied Sciences Deggendorf in this region
- Glass school in Zwiesel
- Sponsored technology projects

*Of course the district of Regen offers at lot more – click the website A-Z of the district Regen, and you will see how much it has to offer.*



## Mobility

- Central position in Middle Europe
- Only 75 minutes' drive away from airport Munich
- Hardly ever traffic congestions

## Business environment

- Low real estate price
- International labour market
- Adequate payment in relation to low cost of living and high quality of life

## Mix of trades and industry

- First-class businesses, some of them enjoy worldwide reputation
- Multi-variant mix of trades and industry
- Seal of quality 'Made in Germany'



# Education and Career

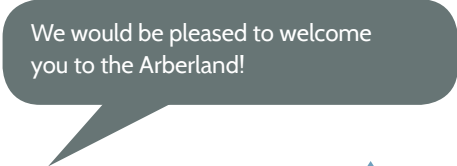
## in the administrative district of Regen

### Are you seeking for a new challenge?

As a professional you will find plenty of employment opportunities with interesting further development for your career. Furthermore opportunities for further education and training are offered here for those not being a skilled employee. In this brochure we want to present the administrative district 'Regen' and show you why it's worthwhile to start a job or training in Germany – particularly in our region. Furthermore you will get essential information on the next pages which important things you'll have consider.

It's our objective to answer if feasible all your open questions occurring at such an important decision for your future. Certainly such a step requires courage and therefore we would like to give you the following quote of Theodor Fontane as a piece advice for the decision-making process:

**"Courage is the basis for success"**



We would be pleased to welcome you to the Arberland!



The administrative district Regen in the center of the tourist destination 'Bavarian Forest' has become an innovative location for business in recent years. Numerous small and medium-sized businesses of various branches are located here and contribute to a very positive economic development. A lot of companies are pleased with the excellent order position on one hand but on the other they experience a shortage of skilled labor. For this reason we have developed a service-oriented acquisition strategy for skilled employees from abroad. But we are fully aware that foreign employees need our support for a fastest possible successful social integration.

This Vademecum provides a lot of useful information for a smooth stay in the administrative district Regen. We won't leave you alone - we will give you a warm welcome.

*Herbert Unnasch*, CEO  
ARBERLAND REGio GmbH



I would also like to welcome you to our wonderful region. In addition to good career opportunities the administrative district Regen offers you one thing above all: High quality of leisure time and life. The target of this brief summary is to give you the most important basic information about our region as well as to present our district as a livable and lovable region. But no worries, that's not an empty promise we can't keep but reality. Without any doubt we can say: All's right with the world over here! That's what the relatively low crime rate also indicates.

The administrative district Regen is also very competitive with regard to education and advanced training. Are you up for skiing in wintertime on the Arber, the highest mountain of the Bavarian Forest, and testing your biking abilities in the 'Bikepark in Bischofsmais' in summertime? A good deal is being offered to active ones and sportspeople. Don't wait any longer! We will extend a warm welcome to you!

*Markus König*, Head of Regional Management  
ARBERLAND REGio GmbH

# Working in Germany

## ... It pays!

### Experience report by Petya Koledeeva (21 years) from Bulgaria

(Apprentice as a management assistant in hotel and hospitality)

After graduating from high school I took notice of training in Germany by a project comparable to MobiPro. I realized that I wanted to take on this challenge as the advantages did outweigh.

From the very first moment my colleagues were very helpful and warm-hearted – I really feel being supported by them.



I'm doing an apprenticeship as a management assistant in hotel and hospitality in Tagungshaus Bayerischer Wald in Regen. I have got to know the local residents as open-minded and extremely friendly people. After work I can relax when going for a wonderful walk or hiking in the beautiful nature and its fresh air. I really fall for the nature of the Bavarian Forest: Here you can experience every single season and watch the nature presenting itself again and again with a new livery. In winter there's the opportunity to hit the slopes in two large skiing areas. Due to the low cost of living and the good pay it is a good life here. At a gross income of about 800 Euro less taxes, rent and maintenance there is even money left. I haven't regretted for a moment having ventured this step – on the contrary: I see my future in Germany!

*Petya's motives for training in the district Regen:*

#### **Language:**

By training in Germany I can broaden my German vocabulary and therefore improve my German skills. This knowledge is a firm basis for my future.

#### **Pay:**

Here in Germany I earn more than twice as much compared to my mother country Bulgaria.

#### **Safety in the country:**

The administrative district Regen is one of the safest regions in Bavaria and isn't comparable to my mother country Bulgaria in this respect.



# Social insurance

## for citizens of the EU in Germany

The social insurance of the people living in Germany is good. Being employed within the scope of national insurance the citizens of the EU are safeguarded against the main risks. There are five national insurances:

- *National health insurance*
- *Statutory nursing care insurance*
- *German statutory pension insurance*
- *German Social Accident insurance*
- *Public unemployment insurance*

Every insured employee pays a statutory percentage of the income for the membership in the social insurance scheme. The employer also pays a fixed percentage.

The wage level in Germany is higher than in many other European countries and most notably very stable. There are also regulations for worker protection, as there are for example the right of holiday, sick pay etc., which are respected and also controlled.

The current contribution rate to national insurance is composed as follows:

### **National health insurance:**

The contribution rate amounts to 15.5 per cent of the gross pay. The employee contributes 8.2 per cent of the gross pay.

### **German statutory pension insurance:**

The contribution rate amounts to 18.9 per cent of the gross pay. The employee contributes 9.45 per cent.

### **Statutory nursing care insurance:**

The contribution rate amounts 1.95 to 2.2 per cent of the gross pay (depending on whether there are children or not) The employee contributes 1.5 per cent.

### **Public unemployment insurance:**

The contribution rate is 3 per cent of the gross pay. The employee has to contribute 1.5 per cent.

### **German Social Accident insurance:**

The contribution rates vary from sector to sector, but the employee doesn't have to contribute to insurance premium. The insurance is free for employees.

*\*latest rates valid since 27.12.2012*





# Important first steps

## when arriving in Germany

### 1. See the registration office

You have to register at the local registration office within 7 days. At that the specification of the place of residence is necessary. If there is no permanent residence available, the transitional address can be given. When moving a notification of change of address is necessary.

### 2. Open a bank account

In Germany periodic payments (eg. wages, rent, telephone) are effected by bank transfer. As cashless payment is increasing in Germany, too, a corresponding ec card is an advantage anyway. Look for a conveniently located bank branch and open an account there. The respective bank determines whether the bank account is set up as a bank giro account only or as an account in credit with sufficient payment capacity. The bank requires standard evidence for foreign citizens eg. passport and a certificate of registration from the registration office.

*In the administrative district Regen there are the following banks:*

- Sparkasse Regen-Viechtach: [www.sparkasse-regen-viechtach.de](http://www.sparkasse-regen-viechtach.de)
- GenoBank DonauWald eG: [www.genobank-donauwald.de](http://www.genobank-donauwald.de)
- Deutsche Postbank: [www.postbank.de](http://www.postbank.de)
- Commerzbank AG: [www.commerzbank.de](http://www.commerzbank.de)
- HypoVereinsbank: [www.hypovereinsbank.de](http://www.hypovereinsbank.de)
- Sparda-Bank Ostbayern eG: [www.sparda-ostbayern.de](http://www.sparda-ostbayern.de)
- VR-Bank eG: [www.vrbankonline.de](http://www.vrbankonline.de)

### 3. Contract health insurance

Coming from a foreign EU-country for working in Germany you have to find a statutory health insurance before beginning of work. The employer will ask you for the membership in the health insurance before the first work day, so that he can transfer the new employee's social insurance contribution. The health insurance starts on the day of employment at the latest.

*Addresses of health insurances in the district Regen are as follows:*

- AOK Bayern, Bahnhofstraße 33-37, 94209 Regen  
+49 (0)9921 6030
- AOK Bayern Arberstraße 2, 94227 Zwiesel,  
+49 (0)9922 84110
- BARMER GEK, Stadtplatz 11, 94209 Regen  
0800 3320600
- BKK Faber-Castell & Partner, Bahnhofstraße 45,  
94209 Regen, +49 (0)9921 96020
- DAK-Gesundheit, Am Sand 11, 94209 Regen  
+49 (0)9921 960550
- BKK advita, Holzweberstraße 7, 94227 Zwiesel  
+49 (0)9922 84740


# Security

## by private insurance

In addition to statutory insurance there are a lot of private insurances in Germany.

Each insurance costs money. Therefore you should think twice which one is really necessary.

The insurance premiums vary from insurer to insurer.



It's advisable to obtain offers from several insurance companies.

**The following insurances rank among the most common ones:**

### Liability insurance:

It's a must-do as everyone takes unlimited liability for damages, which you cause intentionally or negligently. This can have serious consequences.

### Vehicle insurance:

If you are the owner of a car or motorbike you are obliged to contract vehicle insurance. The cost of insurance can differ widely. It's subject to e.g. the type of vehicle (car or motorbike), the age of the vehicle and number of accident-free years of driving. The annual subscription for a moped, scooter or small moped usually amounts from 50 Euro to 100 Euro. Here the age is an issue, too.

### Disability insurance:

Particularly for job starters this insurance is a financial security in the case of occupational disability, as the pensions of-fice only grants a pension if the person concerned had paid in for a period of at least 5 years.

# Life

## in the district Regen

### Mobility

In the Northeast the district Regen borders on Czech Republic.. The roads Bundesstraße B11 and B85 connect the district to the highways Autobahn A3 (Regensburg-Passau) and A92 (Deggendorf-Munich).

The railway 'Waldbahn' runs at hourly intervals from Bayerisch Eisenstein via Zwiesel and Regen to ICE/IC station Plattling and has direct connection to national train service there. Fast transport connection via train within Germany and in direction to Wien is available (e.g. Regen-Frankfurt or Regen-Wien 4 ½ hours' travel).

The international airport Munich is 130 kilometers away and can be reached in about 75 minutes.

### Good health care

Health is the most important thing in life. It will make you feel reassured that also from the medical point of view you are in good hands in the district Regen.

If you need to see the doctor, it is good to know that when being employed within the scope of national insurance you are safeguarded by a statutory health insurance. This ensures a good adequate medical treatment and almost no high medical fees are incurred for the patient. There is also the right to continued payment of wages from the employer for a period of 6 weeks at the maximum.

### Procedure and cost of a visit to the doctor

In Germany you can make your own decision for the doctor you want to visit. Normally the family doctor is your first contact point. If needed he will give you a referral to a medical specialist or hospital. You can also address yourself to a specific doctor without the family doctor's referral. In order to avoid a long wait you should arrange an appointment at the doctor's in advance. Almost no expenses are incurred for National Health Service patients. Since in Germany doctors balance accounts directly with patient's medical insurance company.

Kreiskrankenhaus Viechtach  
Karl-Gareis-Straße 31  
94234 Viechtach  
+49 (0)9942-200  
info@kkhviechtach.de

Kreiskrankenhaus Zwiesel  
Waldschmidtweg 40  
94227 Zwiesel  
+49 (0)9922-990  
info@kkhzwiesel.de

Both hospitals provide a large range of medical care with the special departments surgical ward (accident surgery and general surgery), internal medicine and anaesthesia as well as the in-patient wards gynaecology, obstetrics (Zwiesel) and ENT department (Viechtach).

In addition to that: massages, lymphatic drainage, fango-paraffin pack, infrared light and electro treatments as well as sport physiotherapy.

# Emergency numbers

## in the district Regen

Under the following emergency numbers you can contact ambulance men and doctors being on standby for First Aid and for referral to hospital during the emergency service:

### Medical emergency

für den Landkreis Regen

Tel.: 01805 191212 or 116117

### Fire brigade, emergency medicine specialist or emergency medical service:

Emergency number: 112

### Pharmacy

being open 24 hours can be found on the following link:

<http://www.apotheken.de>

### Dental emergency service

can be found on the following link:

<http://www.notdienst-zahn.de>

#### Sprechblase:

You can have a look at the safety report 2012 by the police headquarters Lower Bavaria on:

<http://www.polizei.bayern.de>

### Low crime rate

The citizens of the district Regen live in one of the safest regions of Bavaria according the safety report 2012 by the police headquarters Lower Bavaria. Comparing the statistics of the past 10 years this shows the excellent safety situation and the successful police work in Lower Bavaria.

The following police stations are responsible for safety in the district Regen.

#### Polizeiinspektion Regen

Amtsgerichtstraße 4

94209 Regen

+49 (0)9921 / 9408-0

#### Polizeiinspektion Zwiesel

Böhmerwaldstraße 30

94227 Zwiesel

+49 (0)9922 / 8406-0

#### Polizeiinspektion Viechtach

Mönchshofstraße 43 a

94234 Viechtach

+49 (0)9942 / 9404-0



# ARBERLAND

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