11.1 Doctors and Health

If you need to consult a doctor in Germany you can ask your colleagues or acquaintances for a recommendation. You will find a list of all the doctors, listed according to field of specialisation, in your local classified directory, “Gelbe Seiten” (Yellow Pages). It is often advisable to consult a general practitioner, known as a “Hausarzt”, who will transfer you to a specialist if necessary.

You should always ring the doctor’s surgery in advance to make an appointment. In case of accident or emergency you will be given an appointment immediately or on the same day. Otherwise you will probably have to wait a couple of days or even weeks for an appointment, particularly with dentists or specialists.

Opening hours at doctors’ surgeries vary considerably. At the weekends surgeries are usually shut but emergency and stand-by services are available at night and during the weekend.

Emergency services

If you urgently need a doctor at night, during the weekend or on a public holiday, you will have to turn to the “ärztlicher Notdienst” or “ärztlicher Bereitschaftsdienst” (emergency services). You can find the telephone numbers in the column on the right or on the Internet. You can also ring a doctor: usually the answering machine will contain a message telling you which doctor is currently on stand-by duty.

Pharmacy service

If you need medication at night or out of hours during the weekend you should enquire about the “Apotheken-Notdienst” (pharmacies that are open all night). You can discover which pharmacy is open all night on which specific day in the local daily newspaper or on the Internet. Furthermore, every pharmacy has a list on its door informing you which pharmacies are open through the night.
Hospitals and clinics in Bochum

Knappschaftskrankenhaus
Bochum-Langendreer
- In der Schornau 23–25
- Tel.: 02 34 / 2 99-0

Augusta Krankenhaus
- Bergstr. 26 & Dr.-C.-Otto-Str. 27
- Tel.: 02 34 / 5 17
- www.augusta-bochum.de

St. Elisabeth-Hospital
- Bleichstr. 15
- Tel.: 02 34 / 6 12
- www.klinikum-bochum.de

St. Josef-Hospital Klinikum der Ruhr-Universität Bochum
- Gudrunstr. 56
- Tel.: 02 34 / 5 09

Kliniken Bergmannsheil Klinikum der Ruhr-Universität Bochum:
- Bürkle-de-la-Camp-Platz 1
- Tel.: 02 34 / 3 02-0
- www.bergmannsheil.de

Other hospitals and clinics:
- www.bochum.de > Krankenhäuser

Costs of medical treatment

Statutory health insurance
If you are not a private patient your doctor will invoice your statutory health insurance provider directly. All you need to do is to present your health insurance card at the surgery. However, for some treatment and services, such as certain dental fillings, dentures, spectacles, contact lenses and particular medications, you have to pay an additional fee even if you are not a private patient.

There is a further additional charge known as the „Praxisgebühr“ (practice fee). Once every three months you are required to pay a single fee of 10 euro for consulting the doctor. You will be asked to pay at reception on your first visit and will be given a receipt which you can present if you need to consult the same doctor again in the same three-month period. If you wish to consult another doctor during the same three-month period you should ask the first doctor for a referral, otherwise you will have to pay another 10 euro to this doctor, too.

Private health insurance
If you have a contract with a private health insurance provider you will usually have to pay the costs for treatment and medication yourself and then submit the invoices to the insurance provider for reimbursement. Take careful note of the conditions of your health insurance which stipulate whether the provider will reimburse your costs and at what level. Depending on your insurance premium certain treatment may be excluded, or you may be required to pay part of the costs yourself.
11.2 Emergency Telephone Numbers

Important emergency telephone numbers
Police: 110
Fire: 112
Emergency/ambulance: 112
Poisoning: 0551 / 19 240
0551 / 38 31 80

Vehicle breakdown
Allgemeiner Deutscher Automobil-Club (ADAC): 0180 / 2 22 22 22
Auto Club Europa (ACE): 0180 / 2 34 35 36
Vehicle insurance – call centre: 0180 / 25 026
Pastoral advice service: 0 800 / 111 01 11

Lost or stolen credit card?
Central blocking number for credit cards: 116 116
Visa: 069 / 79 20 13 33
900 974 445
MasterCard: 069 / 75 76 10 00
900 971 231
American Express: 0 69 / 97 97 40 00
EC-cards: 0 18 05 / 021 021
Eurocard: 0 69 / 79 33 19 10
001 / 31 42 75 66 90
Diners Club: 069 / 26 03 50
01 80 / 2 34 54 54

Important information in emergency situations:
- Who are you?
- Where has the emergency occurred (address, floor ...)?
- What has happened?
- How many people are involved?
- What are the injuries / what is the illness?
- Wait for answers!

Searching for doctors in Bochum:
- www.kvwI.de/earzt
- On the Welcome Centre website you can also find a list of doctors and pharmacies where they speak foreign languages.
- www.rub.de/welcome-centre/en/information/doctors

Emergency Number
In life-threatening situations:
Emergency Telephone: 112
11.3 Banks and “Sparkassen”

If you are staying in Germany for an extended period, are receiving a regular salary or fellowship and have to pay rent, it is a good idea to open a current account at a bank at the earliest opportunity. You can open a current account at a bank or “Sparkasse” (savings bank). To do so, you will need to present your passport or identity card and confirmation from the “Einwohnermeldeamt” (Residents’ Registration Office) that you are registered. Some banks will also require you to present your residence permit from the “Ausländeramt” (local Immigration Office).

There are hardly any differences between the banks in respect of the services they offer, but there are differences in the charges you have to pay, so you should be sure to check in advance. You will be issued with a debit card called a “EuroCheque-Karte” (EC card) for your current account which will allow you to draw cash from a cashpoint (ATM). This service is free if you use cashpoints belonging to your own bank but incurs charges if the cashpoints are maintained by other banks. Most banks are open from Monday to Friday between 8.30 am and 4 pm.

Transferring money abroad can be expensive. You should enquire about the conditions at your own bank at home in advance and possibly choose a bank in Germany that cooperates with your bank at home.

Apart from cash, most shops, restaurants and firms accept debit and credit cards. Smaller sums, in cafés, for example, are usually paid in cash.

What is a “Sparkasse”?

“Sparkassen” or savings banks are public financial institutions. Their profits are not distributed amongst shareholders but are designated to be used for the general good. One of the tasks of the “Sparkassen” is to promote medium-sized enterprises by granting them credit. Just like private banks, “Sparkassen” offer the full portfolio of banking and other financial services.
Most places in Germany have a “Stadtbibliothek” or “Stadtbücherei”, local or municipal library. These are public libraries which are usually operated by the municipal or local authorities. They serve a general educational purpose, provide information and are a cultural facility for local residents. As a result, they cover a very broad spectrum of interest. Apart from specialist and non-fiction works they usually have a comprehensive collection of light reading as well as books for children and young people. They often also stock light reading in foreign languages. Most libraries lend films, CDs, DVDs and games as well as books and magazines. In order to use the library and borrow books and other media you will need a library card. You can register at the library by presenting your passport and proof that you are registered in the locality. Registration itself is free of charge; libraries often charge a modest fee for borrowing books and other media.

Bochum Public Library

Stadtbücherei Bochum

Central library
Bildungs- und Verwaltungszentrum (BVZ)
Gustav-Heinemann-Platz 2–6
44777 Bochum

Opening hours:
Mo.–Fr. 10:00 am – 8:00 pm
Sa. 10:00 am – 1:00 pm

In addition to the central library there are also branch libraries in various parts of Bochum.

www.bochum.de/stadtbuecherei
11.5 Public Transport

Germany has a good public transport system. You can easily get almost everywhere you want to go by train or bus, tram or underground. Lots of towns also have a sophisticated network of bicycle lanes – if you enjoy cycling it can be a useful alternative to public transport.
Deutsche Bahn

“Deutsche Bahn” (German Rail) connects all the larger and many of the smaller towns locally, regionally and long-distance.

“Deutsche Bahn” has a lot of special offers and deals. With the “BahnCard 50” and the “BahnCard 25” you can save 50% or 25% on the standard price of any ticket for a whole year. Furthermore, there are special discounts for groups and advance bookings.

Buy your ticket before you get on the train. You can purchase tickets online, or there are ticket machines or ticket offices at the station. If you are in a hurry you can buy your ticket from the ticket collector on long-distance trains. But this is more expensive. Please note: on local, regional and “S-Bahn” trains you have to buy your ticket before you enter the train. Make sure you always have a valid ticket. There are ticket inspections on trains and buses, and travelling without a valid ticket (“Schwarzfahren” – fare dodging) might prove expensive.

If you are embarking on a longer journey, particularly at the weekend, you should reserve a seat. On some routes the trains get very full.

Local transport system

There is plenty of local transport – buses, trams and underground – in Germany. Particularly in the larger towns, during the day it is often quicker and easier to travel by bus or tram than by car.

You can buy tickets at ticket machines on the platform or inside the trams and underground trains; in buses the drivers often sell tickets, too. However, what is true for one town is not necessarily true for another so you should enquire locally. “Mehrfahrtenkarten” (multi-trip tickets) are cheaper than individual tickets and can usually be purchased at ticket machines. If you are staying in one place for a longer period and intend using public transport regularly, it may well be worth buying a weekly or monthly season ticket. They are available at the local transport company’s ticket offices which are usually situated near the railway station.

In Bochum: buses, trams and underground

Bochum has an excellent local transport system comprising buses, trams and underground. You can get information on timetables and prices from the local transport company “Verkehrsverbund Rhein-Ruhr” (VRR). At Bochum main station there is a BOGESTRA service centre, run by the company that maintains public transport in Bochum.

For more information visit:

www.vrr.de/en

Here you will also be able to find out about the various tickets.

Bochum itself is in price category A.

If you are intending to use the bus or tram regularly in Bochum it is worth purchasing a monthly season ticket (Ticket 1000 or 2000).

For longer journeys and excursions there is a wide selection of tickets with special deals for groups and weekend trips.

You can easily do all the travelling you want by public transport during your stay in Bochum. For short distances a bicycle is a serious alternative. Cycling is very popular in Bochum, and there is a good network of cycle paths in other towns in the Ruhr Area, too.
Taxis in Bochum:

Tel.: 02 34 / 33 3000

www.taxibochum.de
Taxis

Taxis in Germany are relatively expensive and many people only use them in special situations – at night, for example, or when they have a lot of luggage. Prices are regulated. You are charged a basic price plus a charge per kilometre. All taxis have a taxi meter which runs during the entire journey and registers the price at the end. It is usual to give the taxi driver a tip by rounding up the amount.

“Mitfahrzentrale”

One alternative to public transport, especially for long journeys, is the “Mitfahrzentrale” (car sharing agency). Drivers who are going on long journeys often register their journeys at car sharing agencies and offer to take passengers. These offers are sorted according to destination and date, and you can find out about them online or by telephone. You pay a fixed sum based on distance to the driver directly. Please note that you use car sharing agencies at your own risk. The agencies themselves cannot usually guarantee the quality or reliability of the arrangement or accept liability.

Air travel

Some airlines offer special rates on certain routes. You may well be able to fly to other European countries very reasonably, and even within Germany air travel may be cheaper than rail travel. However, on domestic routes you may not save time if you add the time spent getting to the airport and waiting for the flight. Most large towns have good connections to the nearest airports by public transport.

From Bochum to the airport by bus and rail:

Bochum is situated between Dortmund and Düsseldorf airports. Köln/Bonn Airport is also easily accessible by public transport. You can get to Düsseldorf Airport directly by Deutsche Bahn. There are various different ways of getting to Dortmund Airport. There is a regular rail connection from Bochum to Dortmund main station. During airport operating hours, you can catch the airport express from there to the airport. The journey takes about 25 minutes non-stop.

To get to Köln/Bonn Airport you have to travel to Cologne main station (regular connection from Bochum main station) and then by “S-Bahn” directly to the airport.

www.dortmund-airport.de
www.duesseldorf-international.de
www.koeln-bonn-airport.de
Living in Germany

11.6 Your own Vehicle

Having your own car guarantees you maximum freedom and flexibility despite the heavy traffic and frequent traffic jams in towns, on the motorways, during rush hour, at weekends and holiday times.

Many researchers bring their cars with them from home or buy one in Germany. If you are only staying up to six months this is relatively easy. There are no problems about the validity of your driving licence or whether you have a foreign number plate and car papers or even about vehicle tax and third-party liability insurance.

However, many researchers stay longer and then you have to face costly, time-consuming bureaucratic challenges in order to comply with the regulations on driving licences and registration. And you also have to deal with vehicle taxation and insurance. Do think carefully whether it is really worth your while to bring your own car with you to Germany.

Visit the EURAXESS Germany website for more information on taxation and insurance, the validity of your driving licence and how you can get a German driving licence.

Automobile associations

The “Allgemeine Deutsche Automobil-Club” (ADAC) is the largest automobile association in Germany. You can also join the “Auto Club Europa” (ACE) or the “Automobilclub von Deutschland (AvD)”. They provide services in case of breakdown. You can call them for help if you get stuck on the road somewhere. This service is usually free for members; non-members have to pay. For emergency phone numbers see chapter 11.2.

EURAXESS Germany

www.euraxess.de/portal/own_car.html
If you bring your own vehicle with you you should not forget the following documents:

- international driving licence or a licence issued abroad;
- depending on country it should include a German translation
- after 6 months at the latest you will have to apply for a German driving licence
- green insurance card (confirming German insurance cover)
- confirmation from your third-party liability insurance provider at home that you have not had any accidents (this should entitle you to a rebate on your German insurance policy)
Radio and television licensing fees

Just as in other European countries, the state charges a fee for the use of radios and televisions which finance the public broadcasting stations. It is usually collected by a fee-collecting agency known as the “Gebühreneinzugszentrale” (GEZ). If you have a radio or television you must register with GEZ. Visit GEZ online for more information or call round your local post office.

Telephone and Internet

“Deutsche Telekom” operates the telephone service in Germany. Apart from Deutsche Telekom there are now numerous other providers which might be more reasonable. Most firms offer various options and services, for example different telephone and Internet packages. It is worth comparing. You can register or cancel a Telekom landline at “T-Punkte” (telephone shops) which can be found in nearly every town.

Charges for telephone calls vary significantly according to provider, time of day and distance. You can use cheaper providers on a call by call basis (by predialling a specific code) from private telephones. The differences may be substantial if you are phoning abroad.

There are also a number of mobile providers offering different options and services. Most firms also have shops in the majority of large towns. Check on the length of the contract before you sign it.

Cheaper telephone and Internet charges

Using the following links you can compare the current charges levied by the various providers. As the charges change constantly it is worth taking a look every so often.

- [www.billigertelefonieren.de](http://www.billigertelefonieren.de)
- [www.billiger-surfen.de](http://www.billiger-surfen.de)
Searching for telephone numbers
Anyone who is registered in the Telephone Book is also traceable online. Alternatively, you can ring directory enquiries (This service incurs charges and can be expensive.):

For domestic telephone numbers: 11 8 33
For domestic telephone numbers in English: 11 8 37
For foreign telephone numbers: 11 8 34

In the classified directory or so-called “Gelben Seiten” (Yellow Pages) you will find the telephone numbers of doctors, pharmacies, shops, restaurants, plumbers, electricians and many others.

Registering televisions and radios at the GEZ
If you have private accommodation and your own television or radio you will have to register them at the “Gebühreneinzugszentrale” (GEZ) and pay the fees.

Gebühreneinzugszentrale
www.gez.de

Telephone Book
www.telefonbuch.de

Yellow Pages
www.gelbe-seiten.de
Living in Germany

11.8 Religion

Article 4 of the German “Grundgesetz” (Basic Law) guarantees the freedom of belief: every person is free to choose and practise his or her own religion. Equally, every person has the freedom not to choose or practice a religion, to leave a religious community or to join another religious community.

There is no state church in Germany. The state and the churches or religious communities are not allowed to enter into institutional association; they are, however, allowed to cooperate provided that the principles of neutrality and non-discrimination are upheld. This means that churches are expected to make statements on social issues and be involved in bodies and commissions like ethics councils. The state and the churches have also come to agreements on religious instruction in state schools and the collection of church tax by state financial authorities (see chapter 9.5). As a result, there is not a strict division of church and state in the secular sense in Germany.

Today, some 30 percent of the population in Germany are Roman Catholics, another 30 percent are Protestants. Roughly four percent of the population come from Moslem countries, about two percent belong to other religious communities and roughly 34 percent are not affiliated to any religious group. Altogether, there are more than 160 different religious communities in Germany which contribute to the religious diversity of the country.
11.9 Public Holidays

The following public holidays are observed in the whole of Germany:

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Years’ Day</td>
<td>1 January</td>
</tr>
<tr>
<td>Good Friday</td>
<td>Friday before Easter</td>
</tr>
<tr>
<td>Easter Sunday / Easter Monday</td>
<td>end of March / beginning of April</td>
</tr>
<tr>
<td>International Labour Day</td>
<td>1 May</td>
</tr>
<tr>
<td>Ascension Day</td>
<td>Thursday, 10 days before Whitsun (Pentecost)</td>
</tr>
<tr>
<td>Whit Sunday / Whit Monday</td>
<td>in June</td>
</tr>
<tr>
<td>German Unification Day</td>
<td>3 October</td>
</tr>
<tr>
<td>Christmas Eve</td>
<td>24 December (afternoon)</td>
</tr>
<tr>
<td>Christmas Day / Boxing Day</td>
<td>25 and 26 December</td>
</tr>
<tr>
<td>New Year’s Eve</td>
<td>31 December (afternoon)</td>
</tr>
</tbody>
</table>

The following public holidays are only observed in certain Federal States:

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Epiphany</td>
<td>6 January</td>
</tr>
<tr>
<td>Corpus Christi</td>
<td>2nd Thursday after Whitsun (June)</td>
</tr>
<tr>
<td>Assumption Day</td>
<td>15 August</td>
</tr>
<tr>
<td>Reformation Day</td>
<td>31 October</td>
</tr>
<tr>
<td>All Hallows’ Day</td>
<td>1 November</td>
</tr>
<tr>
<td>Repentance Day</td>
<td>3rd Wednesday in November</td>
</tr>
</tbody>
</table>

Karneval

Particularly in the Rheinland and in Mainz, February and March are known as the “fifth season”. This is when “Karneval” is celebrated. In the strongholds of carnival most employers give their staff a couple of extra days’ holiday. “Weiberfastnacht” (Women’s Carnival Day) warrants an afternoon and “Rosenmontag” (Carnival Monday) an entire day.
Addressing people: “Du” and “Sie”
The polite form “Sie” plus surname is the way you address people you do not know in Germany – officially all those over the age of 15. Many Germans who work together in offices every day still use this form. In order to move on to the more personal “Du” you usually wait for a suitable occasion. The “Du” is “offered” by one person to another. Traditionally, the older or more senior person makes the offer. However, younger people (up to about the age of 30) are less formal. They often use the “Du” plus first name from the very first meeting. If you are unsure, we recommend you to wait until the person you are talking to has addressed you and react accordingly.

Electricity
German electrical power points use 220 V and 50 Hz alternating current. Euronorm plugs fit all power points. Depending on where you come from you may have to use an adapter or transformer.

No smoking
In Germany, smoking is prohibited in all official buildings under the authority of the state, such as stations, airports and public transport, as well as cultural, leisure and sports facilities. An exception is made for separate areas and rooms which are specifically designated. As gastronomy is not regulated by the central authorities in Germany, no-smoking rules are applied differently in the various Federal States. You are not usually allowed to smoke in restaurants and bars but they often have separate rooms for smokers.

Cinema
In Germany foreign films and television series are often dubbed. If there is no reference to the language in the programme you can assume that the film will be in German. However, quite a few of the smaller independent cinemas show films in the original language (OV) or in the original language with subtitles (OmU).
Purchase tax
Purchase tax, often referred to as “Mehrwertsteuer” (value added tax), has to be paid to the financial authorities on the sale of goods or services. In Germany, the rate is 19 percent; the reduced rate 7 percent. The reduced rate is valid for foodstuffs, magazines and books as well as for artistic services. Value added tax (MWSt.) is included in all stated prices and invoices.

Separating waste / recycling
Environmental consciousness in Germany is comparatively acute. One of the ways it expresses itself is in the separation and recycling of waste. In most towns you have individual, colour-coded dustbins or skips for paper (blue), plastics/composites (yellow) compost/garden waste (green or brown) and landfill (grey). In addition, there are also public containers for glass, batteries and electrical waste. Lots of drinks bottles are refundable: if you take the bottles back to the supermarket you will be given a refund. Non-refundable bottles, like wine bottles, belong in the glass container.

Shopping
Generally, shops are open in Germany from Monday to Saturday from 9 am to 8 pm. Supermarkets and large shopping centres sometimes have longer opening hours. Smaller shops, on the other hand, often shut during the week between 6 pm and 7 pm and around lunchtime on Saturdays. All shops are shut on Sundays and public holidays. Bakeries are an exception. They often open in the mornings on these days. At petrol stations and kiosks you can usually find a modest selection of groceries and other articles during the night and the entire weekend.

Tipping
It is usual to leave a tip in restaurants and cafés. Hairdressers and taxi drivers as well as others who provide a service usually receive a tip, too, in recognition of good service. The standard sum is about 10 percent; usually you round up the sum owed. If you pay in cash and do not have the right amount plus tip it is quite normal to ask the waiter or taxi driver to round the sum up to the amount you wish to pay. You can either state the amount or say how much change you want back. When you go out to restaurants or cafés with friends or acquaintances it is quite usual to ask for separate bills in Germany.

Weather
The weather is often changeable. You have to be prepared for cold spells and rain even in summer. We therefore recommend you to bring at least a few warm clothes with you from home.