BG BAU
Berufsgenossenschaft
der Bauwirtschaft

If a serious accident has happened!

Key information at a glance.

Englische Fassung

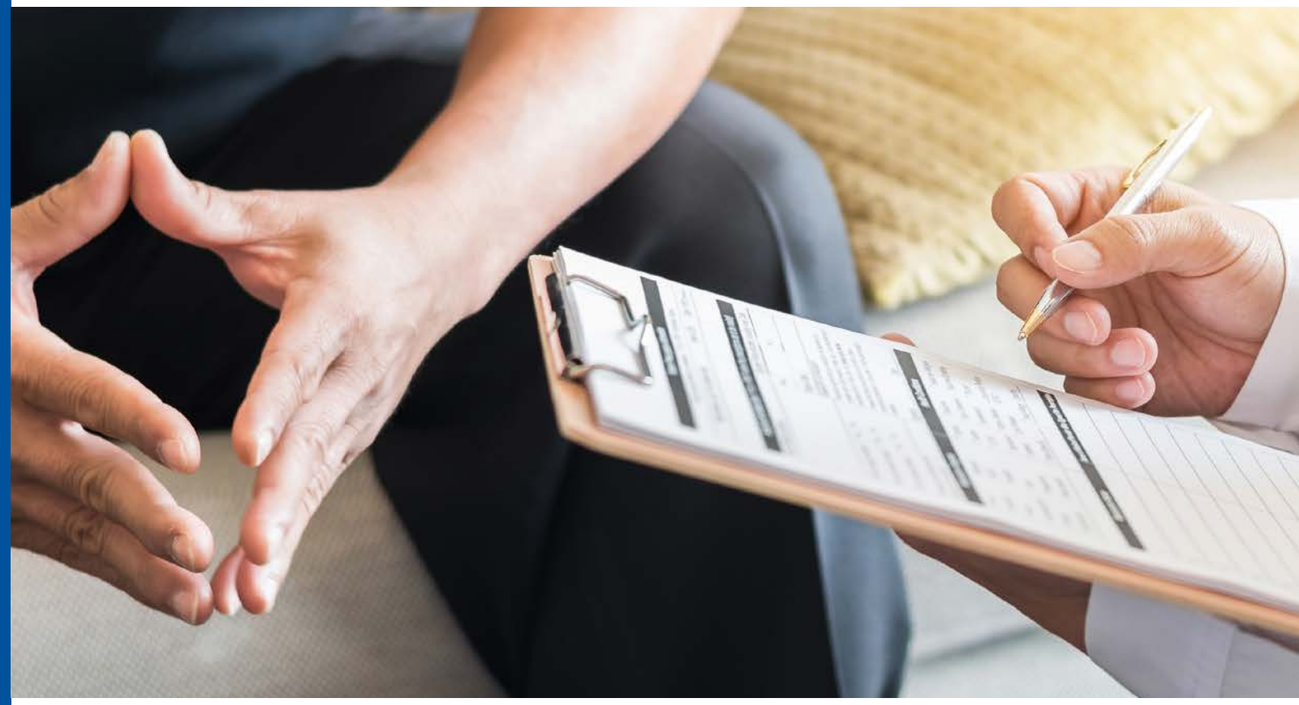
Contact information / Kontaktdaten

Your reference number / Ihr Aktenzeichen

**Your caseworker /
Ihre Sachbearbeiterin, Ihr Sachbearbeiter**

Phone number / Telefonnummer

Email address / E-Mail-Adresse



Dear readers,

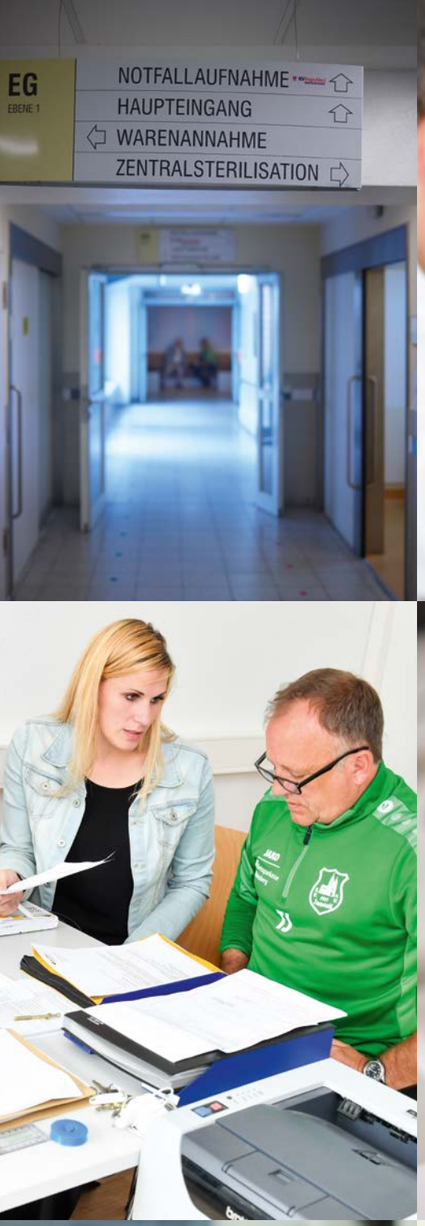
You have suffered a serious accident, which raises many questions for you and your family and presents you with new challenges. If it is an occupational accident, then you are in the best hands with us, BG BAU (Berufsgenossenschaft der Bauwirtschaft/Employer's Liability Insurance Association for the Construction Industry). We are your statutory accident insurance provider and we want you to get well again.

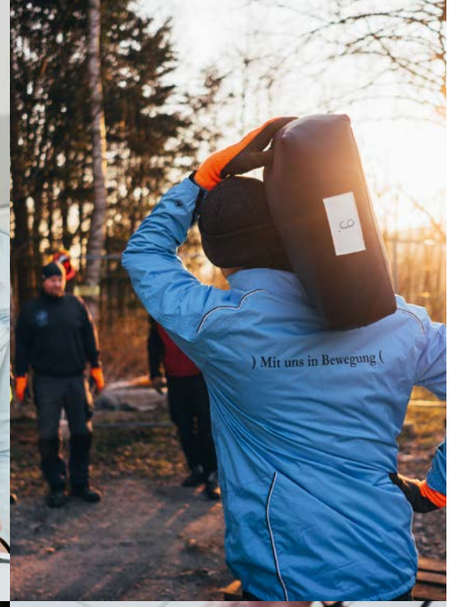
We will handle your treatment and successful return to working life using any appropriate means at our disposal. We also grant benefits that you are entitled to along the way to recovery.

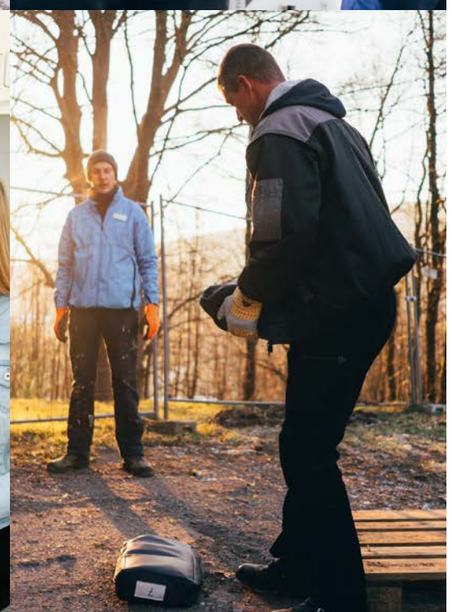
With this brochure, we want to provide you with orientation as to the further course of your treatment and answer your most important questions. This information is meant to complement the personal connection to your contact persons and to BG BAU. Please do not hesitate to contact us directly.

We are at your disposal and wish you a speedy recovery.

BG BAU







The most important information from A to Z

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- Who supports me on my way back to work after an occupational accident?

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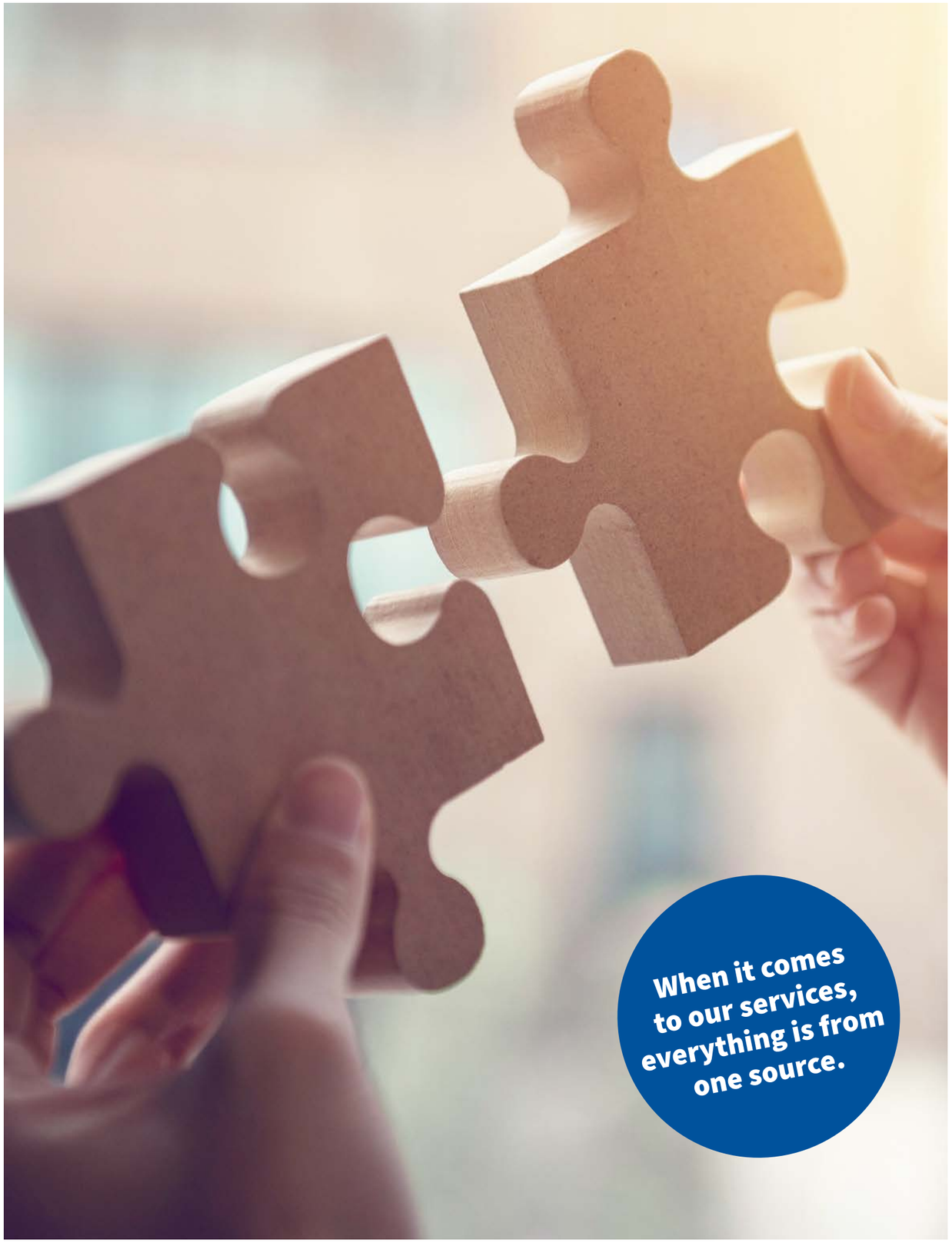


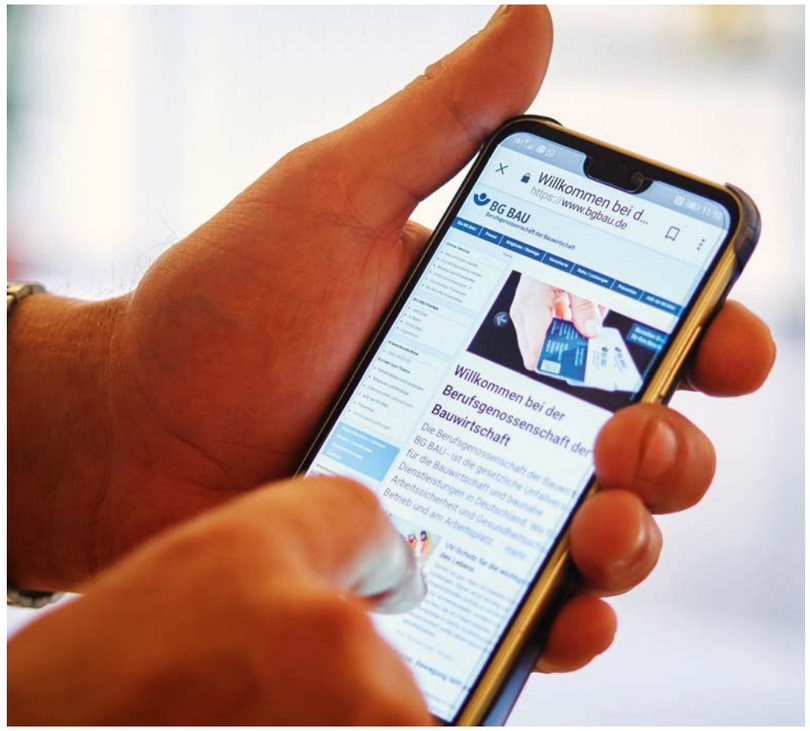
Short videos will explain our work and our services

If you have a smartphone that has a QR code scanner installed, you can scan the printed QR code for some topics. It will open a page on the Internet, where you can start the video.

- **Your statutory accident insurance**
- **Rehab management**
- **Rehabilitation coordinators**
- **Occupational accident – What is it??**

The subtitles of the video can be changed to other languages. You can find instructions here.

Some QR codes will also lead you to detailed information on BG BAU's website.



Contact persons at BG BAU

Who or what is BG BAU?

You have suffered an accident at work or on the outward or return trip. If this is an occupational accident, the statutory accident insurance will come into effect. As an employed person, you are insured by your employer for the consequences of occupational accidents, or you have voluntarily insured yourself through us as an entrepreneur.

BG BAU is the statutory accident insurance for the construction industry and construction-related services, and is one of the employer's liability insurance associations in the Federal Republic of Germany.

You can find more information in this video:
Your Statutory Accident Insurance
www.bgbau.de/erklaerfilm-gesetzliche-uv

Who supports me on my way back to work and re-entering everyday life after an occupational accident?

You will be looked after by our colleagues from rehab management during the entire duration of your medical treatment. These are rehabilitation managers, rehab coordinators and accident specialists who will perform different tasks for you.

Rehabilitation managers

The BG rehabilitation manager is your central contact person during the entire medical treatment and will contact you as soon as possible.

Among others, our rehab managers have these important tasks:

- They manage and coordinate the medical treatment with all those involved. This means that they are the central point of contact for you and your relatives, for doctors, therapists, employers and the colleagues involved in BG BAU at the various locations.
- They will ensure that individual rehabilitation measures are optimally coordinated.
- They will ensure that you can work again as soon as possible. The primary objective for you is to retain your original job and resume your previous professional activity. Only if this is not possible, will we seek other suitable activities or occupations together with you.

You can find more information in this video:
Rehabilitation Management
www.bgbau.de/erklaerfilm-reha-management

In order to provide you with a timetable for further medical treatment at an early stage, the rehabilitation manager will prepare an individual rehabilitation plan together with you and the attending physicians.

This timetable will include all other measures and objectives. The rehabilitation plan steps will be reviewed again in the course of the treatment and, if necessary, adjusted or updated.

Rehabilitation coordinators

There are rehabilitation coordinators in all BG clinics as a special BG BAU service. They work directly in the clinic and will be your personal contact persons during the inpatient stay.

This is true during the time of acute treatment, as well as during later treatments in the BG clinic. Our rehab coordinators will support and advise you and your relatives. They are in close contact with doctors and therapists in the clinic to directly and quickly clarify questions and problems.

You can find more information in this video:
Rehab Coordinators
www.bgbau.de/erklaerfilm-reha-koordinatoren

Accident specialists

In addition to the rehabilitation coordination and rehab management colleagues, your personal accident specialist will be available for inquiries and further information.

They will answer all questions regarding your accident and rehabilitation. They will look into and grant the services to which you are entitled. They will also plan your reintegration into working life in close cooperation with your rehab manager.

Occupational accidents

When is an accident an occupational accident?

Occupational accidents are accidents that insured persons suffer as a result of the insured activity and result in damage to health or death. This includes accidents that happen on the way to work or on the way home.

Unfortunately, despite all accident prevention efforts, occupational accidents cannot always be avoided.

In the event of an occupational accident, we manage and coordinate the treatment and ensure the best medical treatment. We support you when reintegrating into your job and the social life.

You can find more information in this video:
Occupational accident – What is it?
www.bgbau.de/erklaerfilm-arbeitsunfall

Inability to work certificate (AU certificate, sick leave certificate)

Where can I get an inability to work certificate and what do I do with it?

Since January 2023, inability to work certificates have generally been transmitted electronically from the doctor's surgery to the health insurance provider. The employer then retrieves the data directly from the health insurance provider. An inability to work certificate in paper form for employers is no longer necessary.

Note for privately insured individuals:

Privately insured individuals will continue to receive inability to work certificates in paper form. You must forward these to your employer yourself. Please send another copy to BG BAU.

Employer's liability insurance association therapies

What are employer's liability insurance association therapies?

Rehabilitation before retirement – all accident insurance institutions operate in accordance with this principle. This means that, first and foremost, we ensure that you receive optimal medical care. The ultimate goal is for you to return to work and continue your previous professional activity. We achieve this via personal commitment and with all appropriate means available to us.

This inpatient rehabilitation program is conducted under medical supervision and contributes to improving the healing outcome with a combination of diverse physical therapies.

Only highly qualified rehabilitation clinics with suitable equipment and personnel are permitted for this type of treatment.

How and where will I be treated?

Acute inpatient treatment

To start, there will be optimal treatment of your injury. Depending on the nature and severity of your injury, this might be possible only at special acute care hospitals.

These clinics must fulfill special personnel, spatial and technical requirements.

Complex inpatient rehabilitation (KSR)

KSR is a special form of inpatient treatment. It is exclusively undertaken in BG clinics. KSR is undertaken when you need intensive therapeutic rehabilitation, require increased nursing care, or have a great need for specialist medical care. There are nine BG clinics nationwide: Halle, Duisburg-Buchholz, Frankfurt/Main, Ludwigshafen, Murnau, Tübingen, Hamburg, Bochum and Berlin-Marzahn.

Employer's liability insurance association inpatient treatment (BGSW)

BGSW offers extended rehabilitation options for injuries to the musculoskeletal system. It begins as soon as there is sufficient capacity to exercise, making intensive exercise treatment possible.

Outpatient treatment

Can I visit my family doctor for further treatment after discharge from the hospital?

Unfortunately, that is not possible. A so-called "accident insurance consultant" (Durchgangsarzt or D-Ärzte) will be at your disposal for further outpatient medical care.

Accident insurance consultants specialise in the field of surgery with a focus on trauma surgery or the fields of orthopaedics and trauma surgery. We will be happy to assist you in finding an accident insurance consultant near your place of residence.

You can also find an online search tool on the Internet:
www.bgbau.de/d-arzt-suche

Extended Outpatient Physiotherapy (EAP)?

EAP is a comprehensive outpatient rehabilitation measure. It combines standard therapies such as therapeutic exercise, physiotherapy, massages and electrotherapy.

These therapies are complemented by medical training therapy. Training with equipment improves strength, stamina and coordination, increasing movement capacity and performance.

The composition of the individual therapy units is always based on the individual case, and is regularly monitored by a doctor.

EAP is indicated when the isolated standard therapies are not reaching or delaying the rehabilitation objective.

Do I have to pay for medicines, aids or therapies?

Generally not. If you have an occupational accident, we will bear the cost of your medical treatment. This also applies to all prescribed remedies and aids as well as to medications, insofar as these are subject to the fixed amount regulation of the statutory health insurance providers.

Thus, the law stipulates that costs of prescribed medicines are only to be reimbursed up to the fixed amounts, if the aim of the curative treatment can be achieved with medicines and bandages for which fixed amounts have been stipulated.

Monetary benefits

Will I continue to receive my full wages or salary after my occupational accident?

If your occupational accident leads to inability to work and you have been employed in your company for more than four weeks, your employer will continue to pay your wages or salary for the first six weeks.

What is an injury benefit?

Past the end of this continued remuneration, you are entitled to an injury benefit, which serves as a so-called compensation benefit. You will receive the injury benefit from us, BG BAU, for the duration of your accident-based inability to work.

How much is the injury benefit?

The injury benefit is 80% of your regular gross pay. However, it may not exceed the amount of your last net pay. Because of the social insurance contributions you pay out of the injury benefit to pension and unemployment insurance, the amount of the injury benefit may be lower than your last net pay.

It is usually calculated from the monthly earnings that were last paid out before the accident. Overtime may be taken into account if it had been paid regularly in the last 3 months before the accident.

Who pays the injured benefit and when?

Injury compensation is usually paid by your health insurance provider on our behalf.

The injury benefit should not be confused with the lower sickness benefit paid by health insurance companies in the event of illness.

Usually the injury benefit is paid out quickly. Unfortunately, we at BG BAU do not have any influence as to when your health insurance company will transfer the injury benefit. That depends on your health insurance provider's terms of payment. If you have any questions regarding the payment, please contact your health insurance provider directly.

What happens to the social insurance contributions for health and nursing care insurance?

We completely cover the health and nursing care insurance contributions.

I am marginally employed and/or receive benefits from the employment agency. What do I need to consider?

Unfortunately, we cannot clearly identify from the medical records or the information provided by your employer that you are marginally employed or have several minor occupations.

As soon as we have been informed, we will calculate the injury benefit for you on the basis of the marginal employment/multiple occupations and instruct your health insurance provider to begin payment. Please inform us if you are receiving benefits from the employment agency.

Please inform us as soon as possible so that there are no delays in the provision of services. Please inform your rehab manager or call your specialist.

I am self-employed. What are the specifics here?

Sou have voluntarily insured yourself through us as an entrepreneur. This entitles you to the injury benefit. However, different factors result in different payment amounts and periods.

Please contact us as soon as possible for an accurate calculation of your claim. Once all factors are known and taken into account, the injury benefit will be paid by your health insurance provider if you are voluntarily covered by statutory health insurance.

If you are privately insured, the AOK will generally pay the injury benefit on our behalf.

Who pays for my travel/transportation expenses and how can I submit them?

We also reimburse you for travel and transport expenses that arise, for example, in connection with treatments as part of Germany's occupational insurance. You can apply for the reimbursement of your expenses digitally through our website:
meine BG BAU/Schnell & einfach online antworten/Formulare/Fahrtkosten.

Or you can send us all the receipts and proof of payments informally by post. Please make sure to provide your bank details.

Verification of your treatment appointments

In order to be able to quickly transfer your travel and transportation expenses, we always require verification from your physicians or therapists regarding your participation in the agreed treatment appointments.

Public transport

We refund all travel by public transport such as train, bus, tram, U-Bahn, S-Bahn, etc.

Please keep the tickets and receipts and submit them in the original with your statement.

Please be sure to use all possible fare discounts.

Car and parking fees

When traveling with your own car, we will refund you a mileage allowance of EUR 0.20 per kilometre up to a maximum of EUR 130.

Please indicate the kilometres driven in your statement. Parking fees are also refunded. Please submit the corresponding original receipts.

Taxi, support person, ambulance

In the case of particularly serious restrictions, we also cover the costs of taxi rides, a support person or a patient transport.

In these cases, the treating physicians decide on the necessary means of transport and whether a support person is required. In these cases, doctors issue a prescription before driving.

You can find more information in this video:
https://online-antwort.meine.bgbau.de/formular-online-ausfuellen

Trips to the family home

If you are being accommodated outside of your place of residence as a result of employer's liability insurance association activities, we will cover the costs for trips home to the following extent:

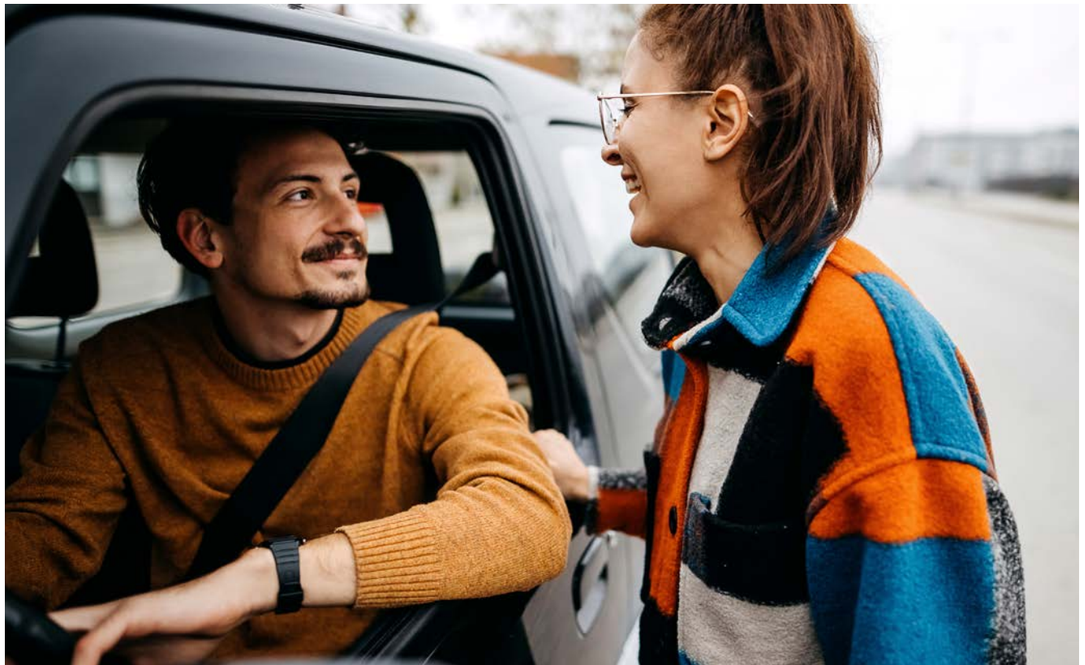
1. In the context of inpatient treatment:

- A trip home if you are undergoing inpatient treatment for less than four, but more than two weeks.
- Two home trips a month if you are undergoing inpatient treatment for more than four weeks.

2. In the context of inpatient rehabilitation:

- A trip home for the first time after eight weeks, if the rehabilitation measure is expected to last at least another two weeks.
- Additional trips home up to a total of two trips per month after two weeks, provided that a remaining period of rehabilitation services of at least two weeks remains.

As an alternative to your trips home and under the conditions listed above, we will also cover the costs of your relatives' visits to where you are residing, starting from the common family home.



Who pays for my destroyed work clothes?

We pay for the cost of your health issues. Unfortunately, we cannot cover material costs for clothing or other destroyed items, such as smartphones.

What happens to damaged spectacles, prostheses etc.?

Unlike clothing or valuables, vision aids (such as spectacles, contact lenses, etc.) or "body replacements" (such as dentures) are part of your body. We can cover those costs if the damage was caused by the occupational accident. Please contact your specialist or colleagues from rehab management.

Re-entering professional and social life

How do I get back to my job?

Our task and objective is to help you return to your current occupation. We use all appropriate means and look into the necessary measures together with you and your employer. These measures can be further medical rehab offerings or services that help you to maintain your occupation,

and include, for example, gradual reintegration (so-called work and stress testing), reorganisation of your workplace, the use of aids or occupational assistance.

If returning to your previous occupation is not possible, we will at least try to find you employment in your current company. Possible measures can include new or further qualifications and transfer to another workplace.

What happens if I cannot return to my job?

If you are unable to return to your work at the time of the accident due to the consequences of that accident, we will support you in your professional reorientation.

How does BG BAU help me re-enter my social environment?

Unfortunately, a complete rehabilitation is not always the outcome. Permanent restrictions may remain after completing your treatment. You may not be able to participate in social life as you have done before, or only with great effort.

If it is no longer possible for you to meet the demands of daily life alone without appropriate help, BG BAU will grant you services so that you can continue to live with and in the community.

For example, this can include undertaking necessary conversions to your apartment, house or vehicle. Various aids can also be provided to make your daily life easier.

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