



Information for Pensioners Living Abroad

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Impressum

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Dear Pensioners,

You are now part of the large group of people we are responsible for supporting.

Since receiving a pension comes with various rights and obligations, it is particularly important that you are informed about the legal basis. We therefore ask you to read this brochure carefully.

Upon request, we can also send you this brochure in English. You will also find translations in English, French, Italian, Croatian, Serbian, Slovak, Slovenian, Spanish, Czech, Turkish, and Hungarian on our website at → www.pv.at/bestellung.

This edition is based on the legal status as of July 1, 2025.

In addition, trained professionals at the regional office in Vienna and, in some other states, on special consultation days for pensioners living abroad are available for detailed information and individual consultations.

As a customer-oriented service provider, our goal is to assist you quickly and without bureaucracy within the scope of the legal possibilities.

Your Pensionsversicherung

Pension Grant – Written Notifications

The Notification

If you have been granted a pension advance by means of a notification, this means that the conditions for a final pension determination have not yet been met. However, we strive to complete the determination procedure as quickly as possible and issue a formal decision.

The Decision

The entitlement to a pension is determined by means of a decision. This decision becomes legally binding if you do not file a lawsuit within 3 months of its delivery.

The decision (or notification) is a document that proves you are receiving a pension from the Austrian statutory pension insurance. We therefore recommend that you keep this document carefully.

Payment of the Pension

Pension **payments** are made in **arrears**, on the first of the following month. If this day falls on a Saturday, Sunday, or public holiday, the pension will be transferred in such a way that it is available on the last working day before that.

Pension **payments** are generally made directly **to the pension recipient**.

Worldwide Transfer

The following options are available for the worldwide transfer of the pension via Deutsche Post AG:

- » Cashless transfer to an account/joint account with a financial institution of your choice (in Austria or abroad)
- » Sending of a cheque, as long as this option is available for the respective state

If you wish to change the payment method in the future, please inform us in good time.

Special Payments

In addition to the pensions for **April** and **October of each year**, you will receive a special payment. This is equivalent to the amount of the pension paid in April or October, including the child supplement.

Pro-Rated Payment (Aliquoting)

The **first special payment is only granted proportionally** if the pension was not received continuously during the relevant month of the special payment and the preceding five months. The amount of the special payment is reduced by one-sixth for each calendar month without a pension payment.

Special Case

In the case of survivors' pensions, the following special rule applies: if the deceased person was already receiving a pension, those months of pension receipt are also counted as months for the survivors' pension. This usually means that pro-rating is not applied in such cases (e.g. retirement date of own pension: August 1, 2025; death: August 31, 2025; survivors' pension start date: September 1, 2025).

Taxation of the Pension

Limited Tax Liability

Persons who neither have a residence nor a habitual stay in Austria, or who stay in Austria for less than 6 months, are subject to limited tax liability.

Income tax on pensions is determined according to the Austrian Income Tax Act. Single-earner or single-parent tax credits and personal allowances are not taken into account.

EU/EEA Citizens and Swiss Nationals

Nationals of EU Member States, EEA States, or Switzerland may be treated as having unlimited tax liability if their main income originates from Austria. Applications for such treatment – for past calendar years – must be submitted to the tax office.

However, ongoing pension payments are still taxed according to the rules applicable to persons with limited tax liability.

Double Taxation Agreements (DTA)

Double Taxation Agreements (DTA) are in place to prevent the same income from being taxed in more than one country. These agreements allocate taxation rights between countries. According to these agreements, pensions paid abroad are to be taxed only once.

The current list of Austria's tax treaties can be found on the website of the Federal Ministry of Finance at → www.bmf.gv.at.

If a DTA allows for taxation in the country of residence (abroad) and exempts the pension from Austrian taxation, a certificate of residence confirmed by the foreign tax authority must be submitted before changing the tax status (Form ZS-QU1).

Health Insurance

Statutory health insurance is generally linked to your place of residence. If you live abroad as a pensioner, you are not automatically insured under the Austrian health insurance system.

Residence in an EU Member State / EEA State or Switzerland

The relevant regulations are those of Regulation (EEC) No. 1408/71 and No. 574/72, as well as, since May 1, 2010, Regulation (EC) No. 883/2004 and No. 987/2009.

According to these regulations, you and your family members generally receive health insurance benefits from **the health insurance provider** in your **country of residence**, provided you also **receive a pension** there.

If you **do not have a pension entitlement** in your country of residence and no other EU/EEA state or Switzerland is responsible for providing health insurance, the **Austrian health insurance will cover the costs** of your care. **Medical services** (e.g. doctor visits) will be temporarily provided by the **local health insurance institution** of your **country of residence** under the applicable legal provisions.

More detailed information is available from the relevant pension or health insurance institution in your country of residence.

Residence in a Country with a Social Security Agreement

Health insurance rules for pensioners depend on the respective bilateral **agreement over Social Security**. Not all agreements include provisions on health insurance. Currently, such agreements are in place with: **Bosnia and Herzegovina, Montenegro, North Macedonia, Serbia, Tunisia, and Turkey**.

If you live in one of these countries and **do not receive a pension** under local regulations, the **Austrian health insurance will cover** your health-care costs. **Medical services** (e.g. doctor visits) are temporarily provided by the **health insurance institution** in your **country of residence** under the applicable local regulations.

Further information is available from the relevant pension or health insurance provider in your country of residence.

Registration for Austrian Health Insurance

Access to healthcare covered by Austrian health insurance requires registration with the appropriate Austrian health insurance provider and proper registration with the assisting provider in your country of residence.

Upon registration, a **health insurance contribution** is generally **deducted** from **each pension** (except for orphan's pensions).

No Pension in the Country of Residence

If you live in an EU/EEA state, Switzerland, Bosnia and Herzegovina, Montenegro, North Macedonia, Serbia, Tunisia, or Turkey, **registration** with Austrian health insurance **typically** happens **automatically** during the **pension determination process**.

Receiving a Pension in the Country of Residence

If you **live** in one of the **countries** listed above and **receive a pension** from that country and are entitled to healthcare benefits under that country's legislation, registration with **Austrian health insurance** is **not possible**.

Notification of Pension Adjustment

Austrian pensions are increased annually on January 1. You will receive a separate notification regarding the increase (adjustment).

Pensions **starting from January 1, 2025**, will be **increased** for the first time in January 2026 with **50 %** of the calculated increase amount.

Pensions with a start date up to December 31, 2024, will continue to receive the full increase (100 %) starting January 1, 2026.

This rule does **not apply to rehabilitation benefits**, which will **not be increased** in the calendar years **2026** and **2027**.

Special Regulations for Old-Age Pensions

Additional Income While on Old-Age Pension

At the beginning of pension receipt, stopping employment is not required. Even while receiving an old-age pension, you may engage in employment that is subject to mandatory insurance from the beginning of the month after reaching the statutory retirement age, without restriction.

Special Regulations for Long-Term Insurance, Corridor Pension, and Heavy Labor Pensions

Loss of Pension

As a rule, the long-term insurance pension, the corridor pension and the heavy-labour pension cease to be payable as from the day on which gainful employment -- including employment pursued abroad -- begins before the standard retirement age, if the **gross** monthly earned **income** from that employment exceeds the marginal earnings threshold of **€ 551.10** (as of 2025). However, the pension only ceases for the first time if the permissible excess amount within the calendar year -- 40% of the monthly marginal earnings threshold -- is exceeded (permissible excess amount = 40% of € 551.10).

Reactivation

A discontinued pension will be reinstated at the previous amount starting from the day no self-employed or employed work with earnings above the marginal threshold is carried out.

To resume receiving your pension, please notify us immediately. Also refer to our reporting instructions (see „Notification Obligations“ → page 31).

Transition to an Old-Age Pension

An early retirement pension **automatically** transitions into an old-age pension in the same amount on the first of the month after reaching the statutory retirement age.

Therefore, applying for an old-age pension is not permitted if you are already receiving an early retirement pension.

For detailed information, please contact our staff.



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Special Provisions for Disability or Occupational Disability Pensions

Partial Pension

Employment while receiving a **disability or occupational disability pension** can lead to **pension reductions** and a **reassessment** of disability status.

If **employment income exceeds** the monthly marginal earnings threshold of **€ 551.10** (as of 2025), a **partial pension** may be granted for the respective month.

If the total monthly income (= gross pension plus employment income) exceeds **€ 1,557.93** gross, the pension amount **is reduced** by a **credit amount**.

A **partial pension** is **newly determined** because of following reasons

- » Each time new employment is taken up
- » Upon special request by the pension recipient

Additionally, income fluctuations during the months of pension receipt are balanced out through an official annual adjustment.

Application for Continuation

If no improvement in the state of health occurs while a fixed-term invalidity or occupational disability pension is being received, it is recommended that an application to this effect be submitted **three months before the benefit ceases**, in order to avoid, where possible, any interruption in the receipt of the pension.

Reassessment

If an improvement in health is expected, a reassessment may be required even during the entitlement to a disability or occupational disability pension.

Withdrawal of the Pension

Pensions granted due to permanent disability or occupational disability must be withdrawn if the health condition of the pension recipient improves to the point that the eligibility criteria are no longer met.

Employment may also lead to a reassessment of disability status and subsequently to the termination of the pension.

After reaching the statutory retirement age, a withdrawal of the pension is no longer permitted.

Survivor's Pensions

Survivor's pensions are granted if the eligibility requirements are met, to the surviving (also divorced) spouse, the surviving registered partner, and the children of the deceased parent.

Widow's/Widower's Pensions

The **amount** of the widow's or widower's pension ranges from **0 to 60 %** of the pension to which the deceased spouse (or surviving registered partner) was entitled or would have been entitled.

Reporting Changes in Income

Increases or decreases in one's own income can affect the amount of the widow's/widower's pension. Reassessments are carried out automatically in the event of income changes and may also be initiated upon request.

Special Rules for Widow's/Widower's Pensions

Time Limitation of a Widow's/Widower's Pension

As of January 1, 1988, the law provides for a **time-limited widow's/widower's pension** for certain groups of people unless additional criteria are met.

Continuation After Time Limitation

If the widow's/widower's pension was only granted for up to 30 calendar months after the death of the insured person, the following applies:

- » If disability is present at the time the pension ends, there is an entitlement to a pension for the duration of the disability (without occupational protection or if the person is no longer employable in the general labor market, and not eligible for an occupational disability pension).
- » The application for continuation must be submitted no later than 3 months after the pension ends.
- » A late application for continuation must be rejected.

If you believe you are disabled, we recommend **applying** for the **continuation** of the widow's/widower's pension **before the 30 calendar months expire**.

Severance Payment

In the case of **remarriage**, the widow's/widower's pension is paid out as a severance equal to 35 times the monthly pension amount (excluding compensatory allowance).

If a time-limited widow's/widower's pension ends due to remarriage, no severance is granted.

Reactivation

The widow's/widower's pension can be reactivated upon request if a second (or further) marriage ends due to the **death** of the spouse and if the original entitlement to the widow's/widower's pension was **not time-limited**.

Reactivation may also be requested if the second (or further) marriage ends in **divorce** or **annulment**. However, it must be ensured that the **applicant was not solely or mainly at fault** for the divorce (or annulment).

The entitlement resumes on the first day of the month following the application, but no earlier than the first of the month after 2.5 years have passed since the pension originally ended.

For the reinstated widows/widowers pension, the widows/widowers pension due from the new marriage, maintenance payments, and income to which the widow/widower is entitled on the basis of the dissolved or annulled marriage, or which are received in addition, must be credited. **A time-limited widow's /widower's pension cannot be reactivated.**

Brochure

Widow's and Widower's Pension



Detailed information can be found on our website as well as in the brochure → www.pv.at/PV121 (German).

Orphan's Pensions

An orphan's pension is generally derived from the pension the deceased mother or father was entitled to or would have been entitled to at the time of death (40 % for a single orphan, 60 % for a double orphan).

The following are considered children **up to the age of 18**, if other conditions are met:

- » **Biological or adopted children** of the insured
- » **Stepchildren**, if they lived permanently in the same household with the insured

Until the child turns **18**, it does not matter whether they are working or still in education.

Children over the age of **18** are only entitled to an orphan's pension under specific conditions.

Grandchildren are not entitled to an orphan's pension.

Special Rules for Orphan's Pensions

Continuation

An application for continuation of the orphan's pension must be submitted within three months after the child turns 18 in order to avoid interruptions in entitlement.

End of Entitlement

If the conditions for continuation are no longer met, the orphan's pension will be withdrawn at the end of the month in which the reason for termination occurs. If a continued orphan's pension ends due to loss of disability, it must be withdrawn at the end of the month following the delivery of the decision.

Brochure

Orphan's Pension



Detailed information can be found on our website and in the → www.pv.at/PV122 (German).

Lump-Sum Settlement

If the minimum insurance period (waiting period) has not been fulfilled, but the deceased had at least one contributory month, a lump-sum settlement is paid as a one-time benefit instead of a pension to the surviving spouse or registered partner and equally to the children (if they qualify as children).

If the waiting period is fulfilled but no eligible survivors exist, the lump-sum settlement is granted in the following order: to the children, the parents, and the siblings of the deceased — provided they lived in the same household with the deceased, were not supported elsewhere, and were primarily financially dependent on them.



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Child Supplement

Recipients of a **personal pension** are entitled to a child supplement.

The following persons **under 18** are considered children if other conditions are met:

- » **Biological and adopted children**
- » **Stepchildren**, if they live permanently in the same household with the insured person
- » **Grandchildren**, if they live permanently with the insured person, are entitled to maintenance from them, and the shared residence is in Austria or EU law applies

In certain cases, the child supplement can also be claimed for children **over the age of 18**:

- » During school, university, or vocational education/training (up to a maximum of 27 years)
- » During voluntary social year, environmental year, Holocaust memorial service, or peace and social service (up to a maximum of 27 years)
- » In the event of disability, if it occurred before the child turned 18 or during one of the periods mentioned above

To avoid interruption in entitlement, **continuation** of the child supplement **must be applied** for within three months after the child turns 18.

If the conditions for continuation are no longer met, the child supplement ends at the end of the month in which the reason for discontinuation occurred, or – if due to loss of disability – at the end of the month following the notification of the decision.

Amount

The child supplement is **€ 29.07** gross per child, per month.

Brochure

Child Supplement



Detailed information is available on our website and in the brochure → www.pv.at/PV155 (German).

Suspension of the Pension

Under certain circumstances, a pension may be suspended. This means that while the entitlement remains valid, the pension is not paid out as long as certain conditions exist.

A pension is suspended for the duration of **a prison sentence lasting more than one month**. Relatives who are not responsible for the offense may apply to receive part of the pension.

Special Case: A pension is not suspended if the sentence is served via electronically monitored house arrest (ankle bracelet).

A pension may also be suspended under certain conditions during a **stay abroad**.

Contact



For more detailed information, please contact the staff of the Pension Insurance Institution. Our contact details can be found at → www.pv.at/kontakt

Care Allowance

If you usually reside in Austria and receive a basic benefit (e.g. a pension) or have Austrian citizenship (or equivalent), and meet the other requirements, you may be eligible for a care allowance. The care allowance is structured in seven levels based on the need for care.

Brochure

Care Allowance



Detailed information is available on our website and in the brochure → www.pv.at/PV301 (German).

Under certain conditions, pensioners living abroad may also be eligible for the care allowance.

Change of Residence

If you change your place of residence, please inform us immediately and send a registration or deregistration certificate. Moving to another country may affect income tax, health insurance, or similar.

Proof of Life

Submission Requirement

For pension payments to recipients living abroad, a proof of life must be submitted **once per year**.

The requirement of Proof of Life **does not apply** to the following person categories:

- » Pensioners with **residence** in **Germany** receiving an Austrian pension
- » Pensioners with **residence** in **Croatia** who receive both an Austrian and a Croatian pension

Website

Pensionsversicherung Österreich



More information about the proof of life can be found at
→ www.pv.at/Lebensbestaetigung.

Notification Obligations

The law requires all benefit recipients and applicants to promptly report any changes that affect eligibility, benefit amount, or residence.

Which changes are important, what deadlines apply, and how to report them correctly is explained in our information sheet, which is also available in multiple languages.

Website

Pensionsversicherung Österreich



More information is available at

→ www.pv.at/Meldepflichten.

By reporting in a timely manner, you avoid overpayments. Any Pension Insurance office will accept your report. Please note: if reports are made late, any excess payments must be repaid.

Information and Consultation

For your requests and questions regarding pension matters, we are available on weekdays: Monday to Wednesday from 7:00 a.m. to 3:30 p.m., Thursday from 7:00 a.m. to 6:00 p.m., and Friday from 7:00 a.m. to 3:00 p.m. CET at the telephone number +43 (0)5 03 03.

You can send written inquiries to:

Pensionsversicherung Österreich

Regional Office Vienna

Friedrich-Hillegeist-Straße 1

1020 Vienna, Austria

You can also send an email at → pva-lsw@pv.at.

You can also get advice during our **consultation days** held in the following countries:

Germany, Italy, Croatia, Liechtenstein, Switzerland, Serbia, Slovakia, Slovenia, Czech Republic, Hungary

Please bring a valid ID (e.g. driver's license, passport, or national ID card) to the appointment.

The latest information on pension matters and the time and location of consultation days can be found at → www.pv.at.

The decision (or notification) contains your insurance number. Please always include this number in any written communication. It helps us locate your file and respond to your request more quickly.

Please Note!

This general information cannot replace personal consultation. Pension Insurance staff are happy to help you in person at all regional offices. Addresses and phone numbers can be found at → www.pv.at/kontakt.

Information about our international consultation days is available at → www.pv.at/InternationaleSprechtage.

Please bring a valid ID (e.g. driver's license, passport, national ID card) to your appointment.

You'll find many more details online at → www.pv.at.