

A Guide to Maternity Rights and Benefits

Having a baby is exciting, but there can be lots to think about! What benefits can I claim? What are my entitlements at work? Where can I go for support?

Financial support, benefits and grants

Health care

You are entitled to free prescriptions and dental treatment on the NHS during your pregnancy and up until your child's first birthday. You must complete an application form (a FW8) and then you will receive a 'Maternity Exemption Certificate'. The application form can be obtained from your GP, midwife or health visitor and you can apply once your pregnancy has been certified by a doctor or midwife.

Child Benefit

Child benefit is a monthly tax-free payment made to anyone bringing up a child. It is paid for each child and isn't affected by family income or savings so most people bringing up a child can receive it. You are eligible to start claiming this as soon as your child is born. To avoid losing money it is best to make your claim as soon as your child is born because the benefit can only be backdated for up to three months from the date that your claim is received. To claim child benefit you will need to complete a claim form and submit it to the Child Benefit Office along with the child's original birth certificate. If you give birth in a hospital you will get the claim form as part of your 'Bounty Pack'. Alternatively you can contact the Child Benefit Office by phone, email or via their website (see 'Useful Contacts' section at the end). The amount of child benefit you can expect to receive is £18.80 per week for your first child and £12.55 per week for subsequent children (for the tax year 2008 - 2009). From April 2009 the amount of child benefit you can expect to receive for your first child will be increasing to £20.00 per week. Child Benefit is paid directly to the main carer, usually the mother. It can be paid into any bank, building society, post office or national savings account that accepts direct payments. Single parents or families on income support can arrange for the benefit to be paid weekly.

Child Trust Fund

Sometimes referred to as a 'baby bond', the Child Trust Fund is a savings and investment account for children. All children born after 1 September 2002 are eligible for a Child Trust Fund if Child Benefit has been awarded (please see section above) and they live in the UK. A voucher will be sent to the claimant, usually the parent, to be used to open a savings account. You should receive an information pack about the Child Trust Fund automatically as soon you start claiming child benefit for your child. If you do not receive a voucher within a month of starting to claim child benefit you will need to contact the helpline (see 'Useful Contacts' section at the end). The voucher is worth £250. If your household income is at or below £15,575 (for the tax year 2008 – 2009) and you are receiving Child Tax Credit then you will receive an extra £250 (£500 in total). Once your child is seven you will receive an additional £250 (£500 if you're on a low income as detailed above). Your child cannot access this account until they are 18 years old. There are a variety of account types available for parents to choose from, most of which have generous rates of interest. Parents, relatives and friends can all make limited contributions to these savings accounts. For details of the types of

accounts available and a list of account providers please contact the Child Trust Fund (see 'Useful Contacts' section at the end). If you do not open a Child Trust Fund account within 12 months of the date shown on the voucher, the government will open an account for your child.

Health in Pregnancy Grant

From April 2009 you can claim a one-off, tax free payment if you are at least in your 25th week of pregnancy. This grant is for £190 and is issued by H M Revenue and Customs (see 'Useful Contacts' section at the end). The grant will not affect your tax credits or any other benefits and the amount that you will receive is the same regardless of your household income. You may not get the grant if you are subject to immigration control or if you are not a resident or do not have the right to reside in the UK. To claim you will need to get a form from your midwife or doctor, they must fill in part of the form and sign it before giving it to you. You will then need to return your claim form to HM Revenue and Customs within 31 days of obtaining the signature in order to receive the grant. The grant will be paid directly into your bank or building society. The grant aims to provide financial help to support the general health of pregnant women you may choose what to spend the money on, taking into account any recommendations from your midwife.

You may also be entitled to some additional financial support:

Sure Start Maternity grant

This grant is a one-off payment of £500 given to families on low incomes to help pay for essential items they may need for a new baby. Any grant you may receive will not affect any benefits you are already getting and the grant does not have to be paid back. To be eligible you or your partner should be receiving at least one of the following: Income Support; Jobseekers Allowance; Pension Credit; Working Tax Credit (where a disability element is included) or Child Tax Credit at a rate higher than the family element. The claim can only be made during the period from 11 weeks prior to your due date up until your baby is 3 months old. To find out more information or to request a claim pack (reference SF100) please contact your local Jobcentre Plus or alternatively visit www.jobcentreplus.gov.uk. Claim packs are also available to download from the Department for Work and Pensions website (see 'Useful Contacts' section at the end).

Child Tax Credit and Working Tax Credit

Tax credits offer extra financial support to families with children and working people on low incomes. Depending on your household income you may be eligible to claim both. For more information please ask for our factsheet 'A Guide to Child Tax Credit and Working Tax Credit'. To check your eligibility for Tax Credits or to make a claim contact HM Revenue and Customs (see 'Useful Contacts' section).

Healthy Start Scheme

If you are pregnant or have a child under 5 years old you may be eligible to receive vouchers for free milk, fresh fruit and vegetables, infant formula and vitamins. To qualify

you must be pregnant and under 18 years old OR you or your family must be receiving either Income Support, Income-based Jobseekers Allowance, Child Tax Credit (but not Working Tax Credit) and have an annual family income of below £15,575 or less (for tax year 2008 - 2009). To start receiving the vouchers you will need to complete an application form and get your midwife, health visitor or registered doctor or nurse to sign it. To obtain an application form and to check your eligibility contact Healthy Start (see 'Useful Contacts' section).

Travel Costs

If you are claiming Income-based Job seeker's Allowance, Income Support or Child Tax Credit (but not Working Tax Credit) and have an annual family income of below £15,575 or less (for tax year 2008 - 2009) then you may be able to claim travel costs to relevant hospital and health appointments. You should inform the office that pays your benefit of your pregnancy and ask for details of this support.

Working when Pregnant

The law gives special protection to pregnant women at work against unfair treatment or dismissal. If you are employed you are entitled to *paid* time off (at your normal rate of pay) for all of your antenatal appointments, regardless of how long you have worked there for. These include medical examinations and other activities made on the advice of your GP or midwife including relaxation classes and parent craft classes. With the exception of your very first appointment your employer has the right to request evidence, for example a certificate confirming your pregnancy and/or an appointment card. You cannot take paid time off for antenatal appointments until you have told your employer you are pregnant. Once you have informed your employer of your pregnancy they must conduct a risk assessment and remove risks or make alternative arrangements to protect your safety, and your baby's safety, when you are at work.

Maternity Leave

If you are employed you have the right to 52 weeks' statutory maternity leave, or as much of this period as you wish to take. You can take this no matter how long you've been with your employer, how many hours you work or how much you are paid (this is not the same for Maternity Pay, please see below). The law requires that you take a minimum of two weeks' leave immediately following the birth of your child (four weeks for those who work in factories). Statutory Maternity Leave is made up of 26 weeks 'Ordinary Maternity Leave' (OML) and 26 weeks 'Additional Maternity Leave' (AML). AML follows OML and there must not be a gap between the two. During OML you will continue to receive all of your contractual benefits with the exception of full pay, for example the use of a company car. During AML your contract of employment will continue, but only certain terms of that contract will apply. You can agree with your employer for other terms to continue, although this is not required by law. Recent amendments to the law however, means that if you are expecting your child the week on or after 5 October 2008 you will be entitled to the same contractual benefits during AML as you will receive during your OML.

You can choose to start your maternity leave anytime from the 11th week before the week your baby is due, up until the birth. You must inform your employer of your pregnancy, your expected week of childbirth and when you wish to start your maternity leave no later than the end of the 15th week before the week your baby is due (the 15th week before the week your baby is due is approximate to being 25-26 weeks pregnant). After your employer has received this notification they have 28 days to inform you of the end date of your maternity leave, this will normally be the first working day 52 weeks after your maternity leave begins. If you wish to change the date that you start your maternity leave you must give your employer 28 days' notice. If you wish to return to work before the end of the full maternity leave period you must give your employer 8 weeks' notice, this applies during OML and AML. If you decide not to return to work you must give your employer the amount of notice for leaving your job under your contract.

During your maternity leave your employer is allowed to make reasonable contact with you, and in the same way you can make contact with your employer. With agreement from your employer you can work up to 10 Keeping In Touch (KIT) days during your maternity leave. KIT days are worked without you losing your maternity pay or having to bring your leave to an end. They may be used for any form of work and may make it easier to return to work after your leave. You will need to agree with your employer what work is to be done on KIT days and how much pay you will receive.

Maternity Pay

To help you to take time off work when you have a baby, you may be able to get Statutory Maternity Pay (SMP), a weekly payment from your employer. To qualify for SMP you must have been employed by the same employer without a break for at least 26 weeks into the 15th week before the week your baby is due (the 15th week before the week your baby is due is approximate to being 25 - 26 weeks pregnant) and you must be earning an average of £90 or more a week before tax (for tax year 2008 – 2009). SMP is paid by an employer for up to 39 weeks. For the first 6 weeks you will receive 90% of your average weekly earnings with no upper limit. For the remaining 33 weeks you will receive £117.18 (for tax year 2008 – 2009) or 90% of your average earnings, whichever is the least amount. SMP will usually be paid in the same way and at the same time as your normal wages. Tax and national insurance will also be deducted from this in the same way as your normal wages.

You must give your employer written notice at least 28 days prior to the date you want to start your Maternity Leave and SMP. If you decide to change this date then you must give your employer at least 28 days notice of your new start date. You must also provide your employer with evidence of when your baby is due (this is normally on the maternity certificate, MATB1, that you can get from your doctor or midwife). You cannot get this certificate until you reach the 20th week before the week in which your baby is due (approximately the 21st week of pregnancy).

You can choose to start your SMP from 11 weeks before your due date or any date until the day following your baby's birth. If you choose to continue to work during the 11 weeks before your baby's due date your SMP will begin on the first day of your Maternity Leave (please see above for details of Maternity Leave). If you decide not to return to work you will not be

expected to repay any SMP you have received. If you have more than one job you may be able to get SMP from each employer. If your employer can not pay you SMP they will give you a SMP1 form that will explain why. If you believe your employers' decision is wrong, or you are not receiving the correct amount you should contact the HM revenue and Customs Office who will decide the matter (see 'Useful contacts' section). If you can not get SMP you may be able to receive Maternity Allowance instead (please see the section below).

Maternity Allowance

Maternity Allowance (MA) is a benefit paid weekly by Jobcentre Plus to women who are not eligible to receive Statutory Maternity Pay (SMP). If you are entitled to SMP you will not be eligible for MA. You will be eligible to receive MA if you are registered as self-employed and paying Class 2 National Insurance Contributions, or hold a Small Earnings Exception Certificate or you are employed or have done some employed work in the 15 months, before the week your baby is due. If you fit the criteria as detailed above, in order to be eligible for the MA you will also need to have been at work for at least 26 weeks of the 'test period'. The 'test period' is the 66 weeks up to and including the week before the week your baby is due. You will also need to have earned on average at least £30 a week in any of the 13 weeks of your 'test period'.

MA can be paid for up to 39 weeks at a rate of £117.18 per week (for tax year 2008 – 2009), or 90% of your average earnings, whichever is the least amount. The number of weeks MA is paid to you is determined by when your baby is due, not by the date your baby is actually born. You will not have to pay tax or national insurance on any MA that you might receive. MA can be paid weekly or every 4 weeks directly into any bank, building society, post office or national savings account that accepts direct payments. You can start to receive MA from 11 weeks before your due date until the day following your baby's birth. To obtain a claim form you should contact your local Jobcentre Plus (see 'Useful Contacts' section). To claim Maternity Allowance you will need to give your maternity certificate (MATB1) to your employer. You can get this from your doctor or midwife once you reach the 20th week before the week in which your baby is due (approximately the 21st week of pregnancy).

If you are pregnant and not working

If you are not entitled to SMP or MA, you may be able to claim Incapacity Benefit (IB), Income Support (IS) or National Insurance credits. If you are unemployed and claiming Jobseekers Allowance you may be able to continue doing so only if you are available for, capable of and actively seeking work, but you must ensure that you declare your pregnancy to Jobcentre Plus. For further details of claiming any of these benefits you can apply online or contact your local Jobcentre Plus or HM Revenue & Customs (HMRC) office (see 'Useful Contacts' section).

Paternity Leave & Pay

Your baby's father, your husband, partner or civil partner may be entitled to Paternity Leave (PL) and Statutory Paternity Pay (SPP). To be eligible they must have been employed by the same employer without a break for at least 26 weeks before the 15th week before the week that your baby is due (the 15th week before the week your baby is due is approximate to being 25-26 weeks pregnant). They must also continue to work for that employer without a break up to the date your baby is born and earn an average of £87, or more per week before tax. PL can not be taken before the birth of your child. It can begin on the day of the birth or any day following the birth and must be taken within 8 weeks of the birth date. PL can either be one or two consecutive weeks. SPP is also available during this leave. The amount paid is either £108.85 a week or 90% of your earnings, whichever is less. To claim PL and SPP your employer might request a SC3 form which is available from HMRC (See 'Useful Contacts' section).

The future

The Government has announced plans to introduce a separate right to Additional Paternity Leave and Pay (APL&P). The scheme will be in addition to current PL and SPP. It will provide fathers with an opportunity to take up to 26 weeks' leave to care for their child during the first year of the baby's life. Some of this leave could be paid, if certain conditions are met. This will give parents more choice about caring for their child during the first year and to respond to the growing number of fathers who want to take a more active role in bringing up their children.

What about adoptive parents?

Adoptive parents are entitled to Ordinary Adoption Leave (OAL) and Statutory Adoption Pay (SAP) providing the child is 18 years of age or below when placed for adoption. SAP is paid for up to 39 weeks at £117.18 per week (for tax year 2008 – 2009) or 90% of your usual earnings, whichever is the least amount.

Flexible working for parents of children under 6

If you return to work after maternity leave you have the 'Right to Request' a flexible working pattern and your employer has a duty by law to seriously consider your request. Your application can cover your hours of work, times of work and your place of work. Currently, any parent with a child under 6 years or a disabled child under 18 years has the 'Right to Request'. For further information about flexible working please contact Sheffield Information Link.

Childcare Vouchers

Childcare Vouchers are one of the ways that your employer can help with the costs of registered or approved childcare. The vouchers are exempt from National Insurance Contributions for employers and Tax and National Insurance Contributions for employees (up to a maximum of £243 per month per employee) so they can help you save money with the cost of childcare. If both parents are working then you can both use the vouchers and double the savings. For further information about Childcare Vouchers please contact Sheffield Information Link.

Other Information you may find useful:

Birth Registration

You need to register the birth of your child within 42 days. Registration is free of charge and they will provide you with a short birth certificate that shows the child's full name and date of birth. If you want any additional copies there is a charge. For further information on registering a birth or to make an appointment at the Sheffield Register Office please ring 203 9427 or drop in (see 'Useful Contacts' section). If the baby was not born in Sheffield you will need to either contact the Register Office for the district where the birth took place or contact the Sheffield Register Office and ask about registering by declaration.

The Parent's Guide to Money

The Parent's Guide to Money is an information file produced by the Financial Services Authority designed to help new and expectant parents manage their money. It is a comprehensive guide to budgeting, benefits, the cost of children and childcare, maternity and paternity rights, savings and work. It also includes a CD-ROM containing calculators to help you to balance your family finances. Your midwife should give you a guide or you may be able to obtain one at your local Children's Centre. Alternatively you can view the information online at www.fsa.gov.uk/financial_capability/pgtm or borrow the guide from the Sheffield Information Link library.

Equipment & Clothes for your baby

Buying all the things you need for your new baby can be extremely expensive. However there are a number of organisations that sell second hand clothes and baby equipment, please contact us and ask for a list.

Parenting

For many families parenting is a new challenge and not always an easy one. Various organisations in Sheffield run parenting courses and support groups. If you live in a SureStart area you may find that there are parenting classes you can attend locally. For details of your local SureStart please visit www.surestart.gov.uk or contact Sheffield Information Link. There are also several helplines available for parents to contact for support, some of which are listed in the 'Useful Contacts' section below. For further information about parenting and family support please contact Sheffield Information Link.

Childcare

If you are a working parent you will need to consider childcare arrangements for your baby. Choosing childcare is not always easy, so it's best to give yourself plenty of time so that you can visit a variety of childcare providers and make an informed decision. Sheffield Information Link can provide lists of Ofsted registered Nurseries and Home Based Childcarers (Childminders) in Sheffield. If you would like to receive this information please contact us

and we will be happy to put a pack together for you.

Socialisation

There are plenty of opportunities to get out and about with a small baby. Sheffield Information Link can provide lists of Toddler Groups, many of which are suitable from birth, baby massage, baby signing, swimming classes, gym and music sessions, play centres and places to visit. If you would like any of this information please contact us. Many parents find groups like these an invaluable way of meeting other parents with small children.

Bookstart

Bookstart is a nationwide project, which aims to help parents and babies discover the fun and excitement of reading by providing every baby in the UK with a free pack of books. Your Health Visitor should show you a Bookstart bag when they give your baby their developmental check and they will give you a voucher to take and redeem at any library. The bag contains 2 baby board books, a baby library ticket voucher and information about sharing books with babies. For more details ask your health visitor or telephone the Bookstart Team (see 'Useful Contacts' section).

Sheffield Information Link Library

Sheffield Information Link has an extensive childcare library situated in our shop at 11 Leopold Street. The library was developed to provide parents, carers and professionals with resources to support them on any childcare subject they care to browse with topics from bullying to parenting. Many of the books can be borrowed and there is an extensive selection of children's books. The library includes a multilingual resource with many books in dual languages. Membership is free for those wishing to borrow books, although we do ask that you bring proof of ID with you if you wish to take books away. Anyone can come in during opening hours to use it for reference.

SIGN

SIGN (Sheffield Information Giving Network) is a specialist information service provided by Sheffield Information Link for families with children who are disabled or have special educational needs or significant health conditions. SIGN can provide information on services, support and specific conditions and disabilities. For further information and to contact SIGN please see 'Useful Contacts' section below.



This Factsheet is available in other formats upon request, please call 0114 275 6699 for more details.

© Sheffield Information Link 2007. May not be reproduced without permission. We try to ensure the accuracy of information in this factsheet but this cannot be guaranteed.

Useful Contacts

Sheffield Information Link www.sheffinfoolink.org.uk

Tel: 275 6699 (out of hours answerphone). • Textphone 249 4939

Email info@sheffinfoolink.org.uk • 11 Leopold Street, Sheffield, S1 2GY

Mon, Tues, Thurs 9.30am – 5.30pm; Weds 9.30am – 6.00pm; Fri 9.30am – 4.00pm

For information and guidance on children, young people and family services in Sheffield.

SIL produces a range of useful factsheets, including one on Children's Rights, these can be viewed on our website

SIGN

Tel: 266 9476 (out of hours answerphone) • Email sign@sheffinfoolink.org.uk

Ryegate Children's Centre, Tapton Crescent Road, Sheffield, S10 5DD

Monday – Friday 10.00am – 1.00pm

Ask Sid www.asksid.net

Tel: 275 6699 (out of hours answerphone). • Textphone 249 4939

Email csd@sheffinfoolink.org.uk • 11 Leopold Street, Sheffield, S1 2GY

Sheffield's Children and Young People's Services Directory. An online directory of services and activities for children, young people, parents and professionals

Bookstart www.bookstart.co.uk

Tel: 250 6843

Breastfeeding Drop in Clinic

Thursday 11.00am – 2.00pm

Parentcraft Room, The Jessop Wing, Tree Root Walk, Sheffield, S10 2SF

Child Benefit Office www.hmrc.gov.uk/childbenefit

Tel: 08453 021 444 • Textphone 08453 021 474

PO Box 1, Newcastle upon Tyne, NE88 1AA

Monday – Sunday 8.00am – 8.00pm

Child Trust Fund www.childtrustfund.gov.uk

Tel: 0845 302 1470 • Textphone 0845 366 7870

Waterview Park, Mandarin Way, Washington, NE38 8QG

Monday - Sunday 8.00am – 8.00pm

Department for Business Enterprise & Regulatory Reform www.berr.gov.uk

Provides detailed information for employers on Maternity Leave and Pay and Paternity Leave and Pay

Department for Work and Pensions www.dwp.gov.uk

An online resource to help promote opportunity and help people achieve their potential through employment. Provides detailed information on Maternity Leave and Pay, Paternity Leave and Pay and Maternity Allowance

Directgov www.direct.gov.uk

An online resource of public service information including information on Maternity Leave and Pay, Paternity Leave and Pay, Maternity Allowance and the Health in Pregnancy Grant

The Financial Services Authority www.fsa.gov.uk

Tel: 0845 606 1234 • Textphone 0845 730 0104

Email families@fsa.gov.uk

25 The North Colonnade, Canary Wharf, London, E14 5HS
Produces the 'Parent's guide to money'

Health & Safety Executive www.hse.gov.uk

Tel: 0845 345 0055 • Email hse.infoline@natbrit.com

Monday – Friday 8.00am – 6.00pm

Information and advice about health and safety issues for new and expectant mums

Healthy Start www.healthystart.nhs.uk

Tel: 0845 607 6823

Issuing Unit, Freepost, ANG 2037, Chelmsford, CM1 3BR

HM Revenue & Customs www.hmrc.gov.uk

Tax Credit helpline: 0845 300 3900 • Textphone 0845 300 3909

Monday - Sunday 8.00am – 8.00pm

Tax Credit Office, Preston, PR1 0SB

Local Office (Sheffield)

Concept House, 5 Young Street, S1 4LA

Provides detailed information on benefits including Maternity Leave and Pay, Paternity Leave and Pay, Maternity Allowance and Tax Credits

Infant Feeding Advisors

Tel: 226 8249 Day time shifts (answerphone)

The Jessop Wing, Tree Root Walk, Sheffield, S10 2SF

Job Centre Plus www.jobcentreplus.gov.uk

Tel: 0800 055 6688 • Textphone 0800 023 4888
Level 1 Steel City House, West Street, Sheffield, S1 2GQ
Monday – Friday 8.00am – 6.00pm

Local Offices (Sheffield)

Cavendish Court, 9 Bank St, S1 2DR
Tel: 259 0000 • Textphone 241 9783
Cavalry and Lancer Court, Hillsborough Barracks, 639-641 Penistone Rd, S6 2GG
Tel: 259 0000 • Textphone 241 9783
Bailey Court, 112 West Street, S1 3SY
Tel: 259 0000 • Textphone 241 9783

Meet-a-Mum Association

Tel: 0845 120 3746
Monday – Friday 7.00pm – 10.00pm
National organisation that provides information and advice about post-natal depression

National Childbirth Trust (NCT) www.nct.org.uk

Tel: 0870 444 8707 Monday – Thursday 9.00am – 5.00pm; Friday 9.00am – 4.00pm
Breastfeeding Line: 0870 444 8708 Monday – Sunday 8.00am – 10.00pm

Sheffield & Rotherham NCT www.sheffieldandrotherham-nct.org.uk

Tel: 07005 802 158 • Email sheffieldandrotherhamnct@hotmail.co.uk
The NCT is a charity providing information and support on all aspects of parenthood. They offer antenatal classes, breastfeeding counsellors, postnatal coffee groups, social events, quarterly newsletter and nearly new sales and toy sales

Parent Lifeline

Tel: 272 6575
St Jude's, 14-18 West Bar Green, S1 2DA
Monday – Friday 9.00am – 1.00pm & 7.30pm – 11.30pm
A locally based helpline for parents and carers to talk about any problems or worries, large or small. Also runs parenting courses

Parentline Plus www.parentlineplus.org.uk

Tel: 0808 800 2222 • Textphone 0800 783 6783
A free and confidential helpline for parents with a comprehensive website that offers information on a variety of parenting topics

Sheffield Committee of One Parents (SCOOP Aid) www.scoopaid.org.uk

Tel: 253 7670 • Email info@scoopaid.org.uk
Arbourthorne Lodge, Guildford Avenue, S2 2PL
Advice and support service for lone parents

FACTSHEET

Sheffield Register Office www.sheffield.gov.uk/your-city-council/register-office

Tel: 203 9427 • Email registeroffice@sheffield.gov.uk

Town Hall, Pinstone Street, S1 2HH

Monday – Friday 9.00am – 4.00pm

Twins and Multiple Births Association (TAMBA) www.tamba.org.uk

Tel: 0800 138 0509 • Email enquiries@tamba.org.uk

Sheffield Twins and Multiples Club

Tel: 268 5820 • Email www.twins-multiples.com

Provides information and support for parents of twins or more



Sheffield
Information
Link



INVESTOR IN PEOPLE



This Factsheet is available in other formats upon request, please call 0114 275 6699 for more details.

© Sheffield Information Link 2007. May not be reproduced without permission. We try to ensure the accuracy of information in this factsheet but this cannot be guaranteed.