

# Having a baby

April 2014

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You can find up to date information on [GOV.UK](http://GOV.UK)



Department  
for Work &  
Pensions

## Introduction

This leaflet is for parents who are expecting or have recently had a baby, or who are adopting a baby or young child. You should find it useful if this is your first baby, or if you already have children.

It tells you about your rights to time off work, as well as when you return to work. It gives basic advice about the financial support you may get during your pregnancy and the first months of your baby's life.

It also tells you about the benefits you may be entitled to while you are pregnant and the support available to help you buy things you will need for your baby.

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### Your rights if you are in work

You have certain legal rights if you are pregnant or have just had a baby and you work for an employer. These are known as statutory maternity rights.

You may be able to get Statutory Maternity Pay from your employer to help you take time off work around the time your baby is due, and for a period following the birth.

If you cannot get Statutory Maternity Pay because, for example, you are self-employed, or not working but have recently been in employment, you may be able to claim Maternity Allowance.

Your statutory maternity rights also protect you if you are treated unfairly at work because you are pregnant or have had a baby.

If, due to health and safety reasons, your work is not suitable for someone who is pregnant, your employer must look for ways to deal with this.

Both parents have the right to 13 weeks' unpaid parental leave over the first five years of a child's life, (or until the child reaches 18 if the child is disabled). New fathers who work may also be able to get Statutory Paternity Leave and pay.

You may have paid time off for regular checks with the doctor and midwife, for antenatal classes and to go to the hospital for things like scans.

Parents who adopt a child have similar rights. These include a right to time off, Statutory Adoption Leave, to cover the time when a new child settles into your family. This can be taken by either parent, but not both. Some parents taking adoption leave may also be able to get Statutory Adoption Pay.

# Statutory maternity rights

## Maternity leave

All employed women are entitled to up to 52 weeks' maternity leave. You can choose to start your maternity leave any time from 11 weeks before your baby is due, and you can take this leave even if you are not entitled to Statutory Maternity Pay.

The first 26 weeks of maternity leave are called 'ordinary maternity leave'. During this time, your employer must carry on giving you the benefits you would normally get if you were at work. The second 26 weeks are called 'additional maternity leave'.

You are not allowed to work for the first two weeks after the birth, or four weeks if you work in a factory.

If you are off work with health problems related to your pregnancy, your employer can start your maternity leave once you get to the start of the fourth week before your baby is due.

Your employer will usually continue to give you all the benefits you would normally get if you were at work throughout your maternity leave.

For the whole of your maternity leave you are still an employee and you have the right to return to your old job, or a similar one, at the end of your maternity leave.

## What to tell your employer

You should speak to your employer at least 15 weeks before the beginning of the week in which your baby is due. If this isn't possible (for example, because you didn't realise you were pregnant), then you must tell them as soon as possible.

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You must tell your employer:

- that you are pregnant
- when the baby is due
- when you want to start your maternity leave. You can change the date later, if you give them 28 days notice.

Your employer might ask for notice in writing.

They may also ask for proof of your pregnancy, such as a maternity certificate (MATB1) which your doctor or midwife will give you. This says when the baby is due.

You cannot get this certificate until you reach the 20th week before the week in which your baby is due (usually the 21st week of pregnancy). Your doctor or midwife will usually give you the MATB1 at your next ante-natal appointment after that.

Once you've told your employer that you want to take maternity leave, they should write to you within 28 days, telling you the date when your maternity leave will end.

If you don't want to take the full 52 weeks' maternity leave you must tell your employer when you will be coming back. You can change your mind about this later, as long as you give them eight weeks' notice of the change.

### **Statutory Maternity Pay**

If you work for an employer, you may be able to get Statutory Maternity Pay. This is paid by your employer for up to 39 weeks of your maternity leave, as long as you meet the qualifying conditions.

## Do I qualify?

You can get Statutory Maternity Pay if you:

- are employed by your employer in the 15th week before the week your baby is due. This is called your qualifying week.
- are employed by that employer continually for at least 26 weeks into your qualifying week. Certain breaks in employment still count towards this
- have earned an average income equal to at least the lower earnings limit for National Insurance purposes. This is calculated over a period of at least eight weeks into your qualifying week. This period can vary slightly depending on how you are normally paid.

The lower earnings limit can change every year.

Go to: **www.gov.uk** for the current rates.

If you have more than one job, you may be able to get Statutory Maternity Pay from each employer; however whether you get Statutory Maternity Pay from each employer will depend entirely on you fulfilling the Statutory Maternity Pay qualifying conditions with that employer.

If you cannot get Statutory Maternity Pay, but you have recently been employed or self-employed, you may be able to get Maternity Allowance.

## How much will I be paid?

If you qualify for Statutory Maternity Pay, your employer will:

- pay you 90 per cent of your average weekly earnings, with no upper limit for the first six weeks, then
- pay you either the standard weekly rate of Statutory Maternity Pay, or 90 per cent of your average weekly earnings if this is less than the standard rate, for the remaining 33 weeks.

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The standard rate of Statutory Maternity Pay can change every year.

Go to: [www.gov.uk](http://www.gov.uk) for the current rates.

### When will I be paid?

You can choose when to start getting your Statutory Maternity Pay. The earliest Statutory Maternity Pay can start is the 11th week before the week your baby is due, and the latest it can start is the day after your baby is born.

If your Statutory Maternity Pay has not yet started and you are off work for a reason related to your pregnancy or after the start of the fourth week before the week your baby is due, your Statutory Maternity Pay must start. If this happens, Statutory Maternity Pay will start from the day after you were first absent from work because of your pregnancy in those four weeks.

If your baby is born before the start of your Statutory Maternity Pay, payment will begin the day after your baby is born. If your baby is born later than expected, but after your Statutory Maternity Pay has started, your Statutory Maternity Pay period will not change.

Statutory Maternity Pay is usually paid in the same way and at the same time as your normal wages.

Statutory Maternity Pay is treated as normal pay so your employer will take tax and National Insurance off as usual.

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You can find up to date information on GOV.UK



## What if I do not go back to work?

If you satisfy the conditions for payment of Statutory Maternity Pay, you will receive it even if you decide not to return to work. You don't have to repay it if you decide not to return to work.

If you leave your employment after your qualifying week (for example if you are made redundant, or resign), your employer must still pay you Statutory Maternity Pay if you satisfy the conditions above. You must tell your employer about any changes that may affect your Statutory Maternity Pay entitlement.

## Pay rises

If you receive a pay rise that is effective at any time from the start of the period used to calculate your Statutory Maternity Pay (called the set period) and the end of your maternity leave, your employer must re-calculate your Statutory Maternity Pay.

Your employer must also re-calculate your Statutory Maternity Pay if you are awarded a pay rise that is effective before the start of the set period but the earnings used in the calculation did not reflect that pay rise.

## Twins or multiple births

If you are expecting more than one baby, your entitlement to Statutory Maternity Pay is exactly the same as if you were expecting only one.

## If your baby dies

If your baby is born dead earlier than the 24th week of your pregnancy you will not be able to get Statutory Maternity Pay. But you may be able to get Statutory Sick Pay from

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your employer or Employment and Support Allowance from Jobcentre Plus. If your baby is stillborn from the start of the 24th week of pregnancy and you have notification of registration of a stillbirth from the attending doctor or midwife or a certificate of stillbirth, you are entitled to Statutory Maternity Pay where all the conditions for payment are satisfied. If your baby is born alive, then dies, you are still entitled to Statutory Maternity Pay.

### What to tell your employer

You must give your employer medical evidence of the date your baby is due. This will normally be on the maternity certificate (MATB1) that you can get from your doctor or midwife.

To get Statutory Maternity Pay, you must tell your employer at least 28 days before the date you want your Statutory Maternity Pay to start. If you can get both maternity leave and Statutory Maternity Pay it is best to tell your employer the date you want your Statutory Maternity Pay to start at the same time as you tell your employer about your leave.

If your employer can't pay you Statutory Maternity Pay, they will give you a form (SMP1) which explains why in writing. If you believe your employer's decision not to pay you Statutory Maternity Pay is wrong, or that you are not getting the correct amount, speak to your employer about it. If you still disagree with the decision, you should contact HM Revenue & Customs Statutory Payments Disputes Team



Phone **0300 056 0630**

### Maternity suspension

Once your employer knows you are pregnant they must look at your workplace and the type of work you do to see if there could be any health and safety risks to you or your baby.

If there are risks that cannot be avoided, your employer must take steps to offer you other suitable work on at least the same terms and conditions as your current role.

If there are no other suitable working options, your employer must suspend you on full pay for as long as necessary to protect your and your baby's health and safety. You will remain their employee and continue to receive all your rights and benefits. This period of 'maternity suspension' can count towards your entitlement to Statutory Maternity Pay.

If you are offered a different type of work but refuse it without good reason, your employer doesn't have to pay you.

## Adopting a child

Parents who are employed may be entitled to Statutory Adoption Pay and adoption leave. You may be able to get them whether you adopt a child on your own or you are part of a couple adopting a child.

If you are part of a couple you can decide between you who will claim Statutory Adoption Pay. The other person may be able to take paid paternity leave.

To claim you must be:

- matched with a child for adoption by an adoption agency
- employed by your present employer without a break for at least 26 weeks up to and including the week the adoption agency told you that you had been matched with a child for adoption
- earning more than the lower earnings limit for National Insurance contributions. The minimum earnings level to qualify for Statutory Adoption Pay can change every year.

Go to: **www.gov.uk** for the current rates.

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### Adoption leave

Either parent may take adoption leave if they meet the requirements above.

If you are entitled to adoption leave, you can take up to 52 weeks off work.

The first 26 weeks of adoption leave are called 'ordinary adoption leave'. During this time, your employer must carry on giving you the benefits you would normally get if you were at work.

The second 26 weeks are called 'additional adoption leave'. During this time, your employer does not have to give you all the benefits you would get if you were at work, although they may choose to do so.

For the whole of your adoption leave you are still an employee and have the right to return to your old job, or a similar one, at the end of your adoption leave.

Special rules apply if you adopt a child from overseas.

If you arrange a private adoption in order to qualify for adoption leave, the adoption agency you use must be properly recognised in UK law.



Go to [www.gov.uk](http://www.gov.uk)

### Statutory Adoption Pay

Statutory Adoption Pay is paid for 39 weeks at a maximum set level, or at 90 per cent of your average weekly pay, whichever is lower.

You can choose when to start receiving your Statutory Adoption Pay. It can start from the date of the child's placement or up to 14 days before the expected date of the placement.

Your employer will pay you the Statutory Adoption Pay in the same way and at the same time as your normal wages.

Statutory Adoption Pay is treated as normal pay, so your employer will take off tax and National Insurance as usual.

If you have more than one job, you may be able to get Statutory Adoption Pay from each employer.

### **What to tell your employer**

You must tell your employer that you will be taking adoption leave and that you want to claim Statutory Adoption Pay within one week of being told that you have been matched with a child for adoption.

You must also give your employer at least six weeks' notice of when you want your adoption leave and Statutory Adoption Pay to start.

You will need to give your employer written proof from the adoption agency that you have been matched with a child. You should find this on the matching certificate that is given to you.

If you don't want to take the full 52 weeks' adoption leave you must tell your employer when you will be coming back. You can change your mind about this later, as long as you give them eight weeks' notice of the change.

### **Working during your maternity or adoption leave and pay period**

During your leave it may be helpful to keep in touch with your employer.

This might be to discuss things like arrangements for your return to work, or to update you on changes at work.

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If you and your employer agree, you may do up to 10 days' work, known as 'keeping in touch days'. This work can be done without losing Statutory Maternity Pay or Statutory Adoption Pay and without bringing your leave to an end.

Any work done on any day during the maternity leave or adoption leave period will count as a whole keeping in touch day, up to the 10-day maximum.

If you work more than 10 days, you will lose a week's Statutory Maternity Pay period in which you have done that work.

Your employer cannot make you work during this time if you do not want to.

### **Paternity rights**

When your wife, partner or civil partner gives birth or adopts a child, you may be entitled to paternity leave. You can take either one week or two weeks together.

You may also be entitled to Statutory Paternity Pay. This is money paid by your employer to help you take time off work.

To claim it you must be the biological father or adopter of the child, or be the mother's (or adopter's) husband, partner or civil partner, and have or expect to have responsibility for the child's upbringing.

### **Partner**

By partner, we mean:

- a person you live with who is your husband, wife or civil partner, or
- a person you live with as if you are a married couple.

## Do I qualify?

You can claim Statutory Paternity Pay if you are:

- employed by your present employer in the 15th week before the week your baby is due or – for adoptions – in the week the adoption agency told you that you had been matched with a child
- employed by that employer without a break for at least 26 weeks by the 15th week before the baby is due or – for adoptions – up to and including the week you were matched with a child
- have average weekly earnings which are at least equal to the Lower Earnings Limit for National Insurance contributions.

## When will I be paid?

Your paternity leave can start on any day of the week:

- on or after the baby's birth, but it must finish within eight weeks of the actual date of birth, or eight weeks after the expected date of birth if the baby is born early
- from the date of the child's placement – if you are adopting a child – but it must finish within eight weeks of the date of the placement.

You can choose when to start receiving your Statutory Paternity Pay.

Your employer cannot pay you Statutory Paternity Pay for any week in which you are at work.

If you have more than one job, you may be able to get Statutory Paternity Pay from each employer.

Statutory Paternity Pay is treated as normal pay, so your employer will take off tax and National Insurance as usual.

## What to tell your employer

If you plan to take paternity leave, you must tell your employer by the 15th week before your baby is due, or within one week of you being told by the adoption agency that you have been matched with a child. If you don't, you may not be able to take the leave. If you change your mind you must give your employer four weeks' notice.

You must also give your employer 28 days notice of when you want your Statutory Paternity Pay to start.

You will need to give your employer a self certificate which shows that you meet all the conditions to take paternity leave.

## Returning to work

Your employer must consider your needs when you return to work after having a baby or adopting.

## Flexible working

You have the right to ask your employer to consider flexible working or part-time working. You can only do this if you have been working for your employer for at least 26 weeks in a row at the time that you ask for flexible working.

You may only apply once every 12 months. Both parents have this right.

Your employer must consider your request seriously. However, they can turn your request down on business grounds or suggest another flexible or part-time option which works better for them.

You need to bear in mind that, if your employer agrees to your request, this will permanently change your contract of employment.



## Breastfeeding

If you want to carry on breastfeeding when you go back to work, your employer should support you with this. You should give your employer notice in writing so they can prepare for when you come back to work.

Your employer should then talk to you about any arrangements they will need to make, and assess any risks to you or your baby.

Employers should provide facilities for you to rest and to store expressed milk.

For more information ask your health visitor for the NHS leaflet 'Breastfeeding and work'.

## Financial support if you are having a baby

### Maternity Allowance

If you are pregnant or have recently had a baby and you cannot get Statutory Maternity Pay, you may be able to get Maternity Allowance. Maternity Allowance can be paid for up to 39 weeks.

### Can I claim?

You may receive Maternity Allowance if you:

- are not entitled to Statutory Maternity Pay from any employer
- have been employed recently, but are not employed at the moment
- are a 'participating spouse'. By this we mean, you work in your spouse's or civil partners self employed business, not registered as employed or self employed and receive no payment
- are self-employed.

You must have been employed and/or self employed for at least 26 weeks in the 66 weeks up to the week before the week your baby is due. This 66 week period is called your 'test period'. These 26 weeks do not have to be in a row.

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You must have average weekly earnings (before tax and National Insurance are taken off) of at least £30. This is worked out from any 13 weeks in your test period.

### How much will I be paid?

The amount you receive depends on how much you earn. You may get:

- the standard rate of Maternity Allowance, which can change every year or
- 90 per cent of what you earn a week on average, if that is less than the standard rate.

Go to: [www.gov.uk](http://www.gov.uk) and search for 'maternity allowance calculator' to find out how much you could get.

### Small earnings exemption certificate

This applies to self-employed people with profits, or anticipated profits, below the level at which class 2 National Insurance contributions are payable.

The National Insurance contributions office issues these certificates.

For more information, phone the self-employed hotline:  
**0300 200 3505**

We will use the information you give us to decide how much Maternity Allowance you can get.

### When can I claim?

You can claim for Maternity Allowance 14 weeks before the week in which your baby is due.

If you decide to work later into your pregnancy, you can claim Maternity Allowance before you stop working. If you are entitled we will write to you to ask for the date you stopped work to have your baby, so that you can start getting your payments.

If you claim after your baby is born, ask the doctor or midwife to write the date your baby was due on your MATB1 certificate.

If you claim more than three months after the date your Maternity Allowance was due to start, you will lose money.

## How to claim

You can claim Maternity Allowance as soon as you've been pregnant for 26 weeks.



Find out more at  
[www.gov.uk](http://www.gov.uk)



Phone **0800 055 6688**

Do not delay claiming as you may lose money if you claim Maternity Allowance more than three months after the date your Maternity Allowance period is due to start.

## What proof do I need to send with the claim form?

You must provide us with medical evidence of the date your baby is due. This will normally be on the maternity certificate MATB1 that you 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 – generally the 21st week of pregnancy. Your doctor or midwife will usually give you the MATB1 at your next ante-natal appointment after then.

You must also send us your original payslips for the 13 weeks you have chosen for us to calculate your average weekly earnings on. We will return them to you.

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If you were employed in the 15th week before the week your baby is due, you must get form SMP1 from your employer (or employers if you have more than one), which gives the reason why you cannot get Statutory Maternity Pay.

If you work for yourself, and you have a small-earnings exemption certificate, you must send this to us. We will return this to you.

Don't wait until you have your proof – you can always send it later.

### **When will Maternity Allowance be paid?**

The earliest we can pay you your Maternity Allowance is the start of the 11th week before the week in which your baby is due.

Your Maternity Allowance will only start if you are no longer working. If you continue to work after the 11th week, the date you start getting your money will depend on when you stop work to have your baby.

If your payments of Maternity Allowance have not started and you have your baby, your Maternity Allowance will begin the day after you have your baby.

If you have not started your Maternity Allowance and you cannot work because of your pregnancy on or after the start of the fourth week before the week your baby is due, your Maternity Allowance must start. It will start from the day after you were first off work because of your pregnancy in this four week period.

If your Maternity Allowance has started and your baby is born late, your Maternity Allowance will not change. If your Maternity Allowance has not started and you carry on working past the date your baby is due and you give birth, your Maternity Allowance will start the day after you give birth.

If your baby is born early and your Maternity Allowance has already started, nothing will change.

## If your baby dies

If your baby is born dead earlier than the 24th week of your pregnancy you will not be able to get Maternity Allowance. But you may be able to get Statutory Sick Pay from your employer or Employment and Support Allowance from Jobcentre Plus.

If your baby is stillborn from the start of the 24th week of pregnancy and you have notification of registration of a stillbirth from the attending doctor or midwife or a certificate of stillbirth, you are entitled to Maternity Allowance where all the conditions for payment are satisfied. If your baby is born alive, then dies, you are still entitled to Maternity Allowance.

If you are expecting more than one baby, your entitlement to Maternity Allowance is exactly the same as if you were expecting only one.

Maternity Allowance is paid into your bank or building society account. You can choose to be paid every two weeks or every four weeks.

We can't pay your Maternity Allowance into an account if you are claiming Employment and Support Allowance at the same time.

## Changes you must tell us about

You must tell us about any changes which may affect your Maternity Allowance. This could be:

- if you do any work or go back to work
- if you start getting Statutory Maternity Pay
- if you leave the UK
- if you go to prison.

## **What happens when I go back to work?**

You must tell us if you go back to work before your Maternity Allowance finishes.

You can work for up to 10 days for an employer or as a self-employed person without losing any payments of Maternity Allowance. These days are called 'keeping in touch days'. If you work for more than 10 days your payments of Maternity Allowance will be affected and may stop.

## **How other benefits affect Maternity Allowance**

You may get less Maternity Allowance or none at all if you get another benefit or a training allowance.

While you get Maternity Allowance you will not be able to get Jobseeker's Allowance. You may still be able to get other benefits, such as Income Support, at a reduced rate.

## **Employment and support Allowance**

If you are pregnant and cannot get Statutory Maternity Pay or Maternity Allowance to cover your time off work, you may be able to claim Employment and Support Allowance.

Employment and Support Allowance can be paid from six weeks before the week your baby is due until 14 days after your baby is born. You cannot claim Employment and Support Allowance for any weeks that you work during this period.

If you claim Maternity Allowance but do not qualify, we will see if you can get Employment and Support Allowance instead.

## **Income Support**

If your new baby means that you will be on a low income, or have no income at all, you may be able to claim Income Support. You do not need to have paid National Insurance to claim it.

You may be able to claim Income Support if you are pregnant and your baby is due in the next 11 weeks, or for up to 15 weeks after you have given birth. If you are a lone (single) parent you may be able to continue to get Income Support after this time. To claim you must be aged 16 or over and not be working, or be working less than 16 hours a week. You must not have a partner who is working 24 hours or more.

If you are a lone (single) parent you may be able to continue to get Income Support after this time.

You may also be able to claim Income Support while you take Statutory Paternity Leave if you do not get any paternity pay, or if you get paternity pay during your Statutory Paternity Leave, but are already getting Working Tax Credit, Housing Benefit or a reduction in your Council Tax.

Income Support payments are affected by your income and savings.

## Working Tax Credit and Child Tax Credit

If you work and have a low income, you may be able to get Working Tax Credit to help with the costs of childcare.

If you are responsible for children or young people, you may be able to get Child Tax Credit. If you are claiming Income Support, you should also make a claim for Child Tax Credit.

You could get back up to 70 per cent of your eligible childcare costs. If you want to know more about tax credits, contact HM Revenue & Customs.

Tax credits helpline:



Phone: **0345 300 3900**  
Textphone: **0345 300 3909**

Monday to Friday 8am to 8pm, Saturday 8am to 4pm

## Housing Benefit

If you're on a low income during your pregnancy and after your baby is born, you may get Housing Benefit. You may also be able to get a reduction in your Council Tax. You do not have to be getting other benefits to qualify.

For more information, or to apply for Housing Benefit or a reduction in your Council Tax, contact your local council. Their contact details are in your local phone book or on the internet at [www.gov.uk](http://www.gov.uk) under 'A-Z of local councils'.

Whether you rent or own your home, your local council can give you advice on housing issues, including how to find temporary housing if you need it.

If you qualify for Income Support, income-based Jobseeker's Allowance or Pension Credit, you may be able to get help towards paying the interest on your mortgage and other housing costs that are not covered by Housing Benefit.

## Sure Start Maternity Grant

This is a one-off payment to help pay for things you need for a new baby if you are on a low income and receiving a qualifying benefit or tax credit.

The grant is tax-free and does not have to be paid back.

You may be able to get the grant if your baby or your dependant's baby is due soon, or was born in the past three months.

You can also claim if you have:

- recently adopted a young baby
- in certain circumstances, been granted a residence order for a baby
- been granted a parental order for a surrogate birth.

If your baby is stillborn after the start of the 25th week of your pregnancy, you may still be able to get a grant.



## Surrogate birth

A surrogate birth is when another woman has the baby on behalf of a couple. Parental orders for surrogate births can only be awarded to couples.

### What benefits do I have to be getting?

You or your partner must be getting one of these benefits:

- Income-related Employment and Support Allowance
- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit
- Universal Credit
- Working Tax Credit, which includes a disability or severe disability element
- Child Tax Credit at a higher rate than the family element.

### When can I claim?

If you, your partner or your dependant are expecting a baby, or have recently had a baby, you must claim during the period from 11 weeks before the baby is due until three months after the birth or stillbirth.

If you have adopted a baby or have been granted a residence order for a baby, you can apply for a grant as long as the baby is not more than 12 months old when you apply. You must apply within three months of the date of the adoption or residence order.

If you and your partner have been granted a parental order for a surrogate birth, you must apply within three months of the date of the parental order.

If you have claimed one of the benefits that you need to be on to get this grant and you are waiting for a decision, you must still claim within the time limits above.

## Child Benefit

Child Benefit is paid to the person responsible for a child. It is not affected by your income, National Insurance contributions or savings. You will receive it until your child reaches 16, and perhaps for longer if they are in full-time education.

If you receive a 'bounty pack' from the hospital or midwife, it should contain a claim form.

You can also get a form from the Child Benefit helpline:



Find out more at:  
**www.gov.uk**



Phone: **0300 200 3100**  
Textphone: **0300 200 3103**

Monday to Friday 8am to 8pm, Saturday 8am to 4pm

## Child Maintenance

If you are bringing up a child who has a parent that does not live with you, you may be entitled to Child Maintenance payments. If you want to know more about child maintenance, there is an impartial service called Child Maintenance Options that you can contact.

Child Maintenance Options can help parents who need to think about sorting out maintenance for their children. They will help you understand what options are available and can help you put maintenance arrangements in place.

They can also help you to find out where to go to and who to speak to if there are other problems you need help to sort out, like debt or housing.



Find out more at  
[www.cmoptions.org](http://www.cmoptions.org)



Phone: **0800 988 0988**  
Textphone: **0800 988 9888**

Monday to Friday 8am to 8pm, Saturday 9am to 4pm

## Bereavement Benefits

If your husband or civil partner dies while you are expecting a baby, or if your husband, wife or civil partner dies after the baby is born, you may get a Bereavement Payment and Widowed Parent's Allowance.

The allowance may be paid until you no longer have a dependent child. To get Bereavement benefits your husband, wife or civil partner must have paid National Insurance contributions.

The contributions you have paid don't count for Bereavement benefits. Bereavement benefits are not 'means tested' so having savings or other income won't affect whether you can claim.

When you register your husband, wife or civil partner's death, you will be given a certificate of registration of death. To claim Widowed Parent's Allowance and other bereavement benefits, contact the DWP Bereavement Service. They will check what benefits you may be entitled to, and can take your claim for Bereavement Benefit over the phone.



Phone **0845 606 0265**

It is important to claim within three months of your husband, wife or civil partner's death.



For more information  
Go to: [www.gov.uk](http://www.gov.uk)

## Your health and your child's health

The National Health Service (NHS) provides a range of services to help keep you and your children healthy.

If you are pregnant, your doctor or midwife should ask you to fill in a form to get a Maternity Exemption Certificate. This means you can get free NHS and dental treatment until your baby is 12 months old. This does not apply to a course of dental treatment you were already having before you became pregnant. If you are entitled to or named on an NHS tax credit exemption certificate you can also receive help.

If you are on a low income, you may be able to get help with some health costs.

You may be entitled to help if you are getting:

- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- Income Support
- Pension Credit Guarantee Credit.

You may get help with health costs if you get Universal Credit. The rules are likely to change in 2015, so please check the NHS website for up to date information.

You may have to pay a penalty charge if you wrongly claim for help with health costs.



Go to:  
[www.nhs.uk/healthcosts](http://www.nhs.uk/healthcosts)



Phone:  
0300 300 1343

## Becoming a parent if you are disabled

If you are planning to become a parent or take on parenting responsibilities, you may feel you need extra support to look after your child. This could be help at home, equipment or help with everyday things like visiting your child's school.

Your local authority, including social services or health and education departments, can offer this support.

## Health issues

When you are having a baby it is important to have access to the right information and maternity services, which take into account a mother's medical condition or disability or both.

You could start by talking through any issues with your doctor. Things to discuss could include:

- planning a pregnancy and getting pregnant
- how a particular disability or medical condition (or both) could affect your pregnancy and giving birth, including issues like taking medication while you are breastfeeding
- scans and tests
- health support for you and your new baby.

## Parenting classes

The Disability Discrimination Act covers many areas of everyday life, including access to goods and services. Parenting classes should make 'reasonable adjustments' to make sure people with disabilities can go to the classes.

Reasonable adjustments could include:

- using a pen and notepad to communicate with you if you are deaf or hard of hearing, or providing induction loops in a certain room
- holding the class in an accessible location (to avoid stairs, for example) for parents who are physically disabled
- arranging for someone to explain what is being said at the class more simply for a person who has a learning disability.

Before you go to a parenting class for the first time you should tell the people who organise the class about any special needs you have.

## More information

For more information about maternity and employment rights as well as benefits for new parents.



Find out more at  
[www.gov.uk](http://www.gov.uk)

### If you and your employer do not agree

If you are not happy with your employer's decision about any of your parental rights, or about your rights related to returning to work, you should talk to them as soon as possible to try to sort this out.

If you are still not happy, you can get free confidential advice from Acas:

### The Advisory, Conciliation and Arbitration Service (Acas)

This service offers free, confidential and unbiased advice on employment rights and issues.



Find out more at  
[www.acas.org.uk](http://www.acas.org.uk)



Phone: **0845 747 4747**  
Textphone: **0845 606 1600**

Monday to Friday 8am to 8pm, Saturday 9am to 1pm

You may also be able to get advice from your union or local Citizens Advice Bureau.

If you do not agree with your employer's decision about Statutory Maternity Pay, you can ask HM Revenue & Customs to look into it:

HM Revenue and Customs Statutory Payments Disputes Team:



Find out more at  
[www.hmrc.gov.uk/enq](http://www.hmrc.gov.uk/enq)



Phone **03000 560 630**

## Call charges

You can use the **0845** code to call any of our **0345** numbers. Check with your phone company which code is cheaper for you.

## Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or citizens advice bureau has one. Textphones don't receive text messages from mobile phones.

*This leaflet is no longer current. You can find up to date information on GOV.UK*

## Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of April 2014. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

You can find more information about benefits online.



For benefits information go to  
[www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)



For pensions information go to  
[www.gov.uk/browse/working/state-pension](http://www.gov.uk/browse/working/state-pension)