



# Maternity and Adoption Policy

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## Summary

This policy explains your rights and obligations during pregnancy and maternity/adoption leave.

### Informing us of your pregnancy or adoption

To qualify for maternity leave and pay you need to advise us of your pregnancy by;

- Submitting a maternity notification form to your manager, by the end of the 15th week before your Expected Week of Childbirth (**EWC**), and
- Providing your **MATB1** form as soon as it is available

To qualify for adoption leave and pay you need to advise us that you are adopting a child by;

- Submitting an adoption notification form to your manager within 7 days of being matched with a child, (or as soon as possible after that time), and
- Providing a copy of your matching certificate

Within 28 days of receiving your maternity/adoption notification form we will write and confirm your leave start and end dates.

### What maternity leave am I entitled to?

All colleagues are entitled to 52 weeks' maternity leave. You can start maternity leave 11 weeks before your EWC; however it will start automatically if;

- You are absent with a maternity-related illness in the 4 weeks prior to your EWC or
- Your child is born earlier than expected, in which case it will start the day after the birth

For health and safety reasons you are required to take at least two weeks maternity leave following the birth of your child. You can change your maternity leave start date by giving your manager 28 days written notice.



### What adoption leave am I entitled to?

Only one parent can take adoption leave. To qualify, you need to have at least 26 weeks continuous service ending in the week that you are matched with a child.

Adoption leave is 52 weeks. You can start adoption leave on the date your child starts living with you or 14 days before. If you adopt a child from overseas you can start adoption leave when the child arrives in the UK or within 28 days of this date.

You can change your adoption leave start date by giving your manager 28 days written notice.

### How much maternity pay am I entitled to?

You are entitled to receive **Statutory Maternity Pay (SMP)** for 39 weeks if;

- You have at least 26 weeks continuous service by the end of the 15<sup>th</sup> week before your EWC, and
- Your average weekly earnings during the qualifying period (the 8 weeks up to and including the 15<sup>th</sup> week before your EWC) are greater than the lower earnings limit

The first 6 weeks of SMP is paid at the rate of 90% of your average weekly earnings during the qualifying period. The remaining 33 weeks is paid at a flat rate set by the government or at 90% of your average weekly earnings, whichever is lower. If you do not qualify for SMP or you are a bank worker, you may be entitled to receive a Maternity Allowance from the Jobcentre Plus.

You will receive **Occupational Maternity Pay (OMP)** if you qualify for SMP and;

- Your employment contract confirms your entitlement, and
- You have at least 2 years continuous service by the end of the 15<sup>th</sup> week before your EWC

The first 6 weeks of OMP is paid at full pay (inclusive of SMP), followed by 12 weeks half pay (plus SMP) and then 21 weeks SMP only.

SMP and OMP are subject to tax and NI deductions and are paid on your normal pay date.

### How much adoption pay am I entitled to?

You are entitled to receive **Statutory Adoption Pay (SAP)** for 39 weeks if;



- You have at least 26 weeks continuous service by the end of the week that you are matched with a child (the qualifying week)
- Your average weekly earnings during the qualifying period are greater than the lower earnings limit

SAP is paid either at a flat rate (set by the Government), or at 90% of your average weekly earnings during the qualifying period, whichever is lower.

You will receive **Occupational Adoption Pay (OAP)** if you qualify for SAP and;

- Your employment contract confirms your entitlement
- You have at least 2 years continuous service by the end of the 15<sup>th</sup> week before the placement date

OAP is paid at the same rate as OMP.

### **Time off for antenatal care**

You are entitled to request reasonable paid time off work to attend antenatal appointments. Your manager may request evidence of any appointments.

### **Risk assessments**

During your pregnancy risk assessments will be carried out to identify if any adjustments to your job are needed. Your manager will carry out a risk assessment when you inform them of your pregnancy and at various points leading up to your maternity leave.

### **'Keeping in touch' days**

During maternity and adoption leave you may agree with your manager to attend work for up to 10 'keeping in touch' days. These days will be paid at your normal rate of pay.

### **Holiday accrual**

You will continue to accrue your contractual holiday entitlement during maternity and adoption leave. Normally, we would expect you to plan your leave so that you are able to take your full entitlement in the relevant holiday year.

### **Pension contributions**

We will continue to make employer pension contributions at the normal rate during maternity and adoption leave whilst you continue to receive pay. Our pension



contributions will stop when your pay ends.

Your own pension contributions will be based upon your actual maternity or adoption pay, not your normal salary. When your pay ends you can take a break from making contributions to your pension or choose to make a payment to cover the shortfall when you return to work.

### **Returning to work**

If you wish to change your return to work date from maternity or adoption leave, you will need to give your manager 8 weeks written notice.

If you decide to return to work before taking your full leave entitlement, your partner or the father of your child may be able to take additional paternity leave. Please refer to the paternity leave policy for further information.

If you decide not to return to work you will need to resign in writing, giving the notice period stated in your employment contract.

### **Return to work bonus**

Your contract of employment will confirm if you are entitled to receive a return to work bonus. If you do not qualify for OMP or OAP and you are still employed by us six months after you return from maternity/adoption leave (and you are not under notice) you will receive;

- A one-off bonus payment of 5% of your salary. If you have at least 2 years continuous service at the end of the 15<sup>th</sup> week before your EWC or placement date.
- A one-off bonus payment of 10% of your salary. If you have at least 5 years continuous service at the end of the 15<sup>th</sup> week before your EWC or placement date.

The bonus will be based upon your contractual hours at the time of payment.

### **Monitoring and reviewing this policy**

This Policy does not form part of your contract of employment and it may be amended at our discretion. Responsibility for this policy: Employee relations team.

You can get advice on any part of this policy from askHR 0845 694 6635.



### Glossary of terms - maternity

**EWC** is the Expected week of childbirth

**MAT B1** is the maternity certificate provided by your doctor or midwife confirming your EWC

**SMP** is Statutory Maternity Pay which you will receive during maternity leave (if you qualify)

**OMP** is Occupational Maternity Pay, an extra payment that you may be entitled to receive from Anchor during maternity leave. The amount is worked out as an average of your gross earnings (before deductions) during the qualifying period.

**Qualifying period** is the eight-week period up to and including the 15th week before your EWC. This period is used to decide if you are entitled to SMP and to work out your average weekly wage for the purpose of OMP.

**Lower Earnings Limit** is the minimum amount (set by the Government) that you need to earn to qualify for SMP and SAP

**Maternity allowance** is the payment you can apply to receive from the Jobcentre Plus, if you do not qualify for SMP

### Glossary of terms - adoption

**Matching certificate** is the document from the adoption agency which proves your entitlement to paid adoption leave

**SAP** Statutory Adoption Pay is what you will receive during adoption leave (if you qualify)

**OAP** Occupational Adoption Pay is the extra payment that you may be entitled to receive from Anchor during adoption leave. The amount is worked out as an average of your gross earnings (before deductions) during the qualifying period

**Qualifying week** is the week in which an adoption agency tells you in writing that you have been matched with a child

**Qualifying period** is the eight-week period ending with the qualifying week. This is used to decide if you are entitled to SAP and to work out your average weekly wage for the purpose of OAP

**Placement date** is the date a child is placed with you



### Colleague Maternity Planner

Week of pregnancy	Checklist
Weeks 1-16	
Weeks 17 - 25	<b>Qualifying Period (QP)</b> <i>The 8 week period up to and including the QW used to decide if you are entitled to SMP and to work out your average weekly wage for the purpose of OMP</i>
Week 25	<b>Qualifying Week (QW)</b> <i>You need to submit a <b>maternity notification form</b> to your manager by the end of this week and provide your <b>MATB1</b> form as soon as it available</i>
Weeks 26- 28	
Week 29	<i>This is the earliest date that you can start maternity leave (<b>11<sup>th</sup> week before EWC</b>)</i>
Week 36	<i>Your maternity leave will start automatically if you are absent from work with a pregnancy related illness <b>4 weeks before your EWC</b></i>
Week 37-39	
Week 40	<b>Expected Week of Childbirth (EWC)</b>
<b>After childbirth</b>	
	<b>2 weeks compulsory maternity leave</b>