



QUESTION OF MONEY

I'm in my early forties and pregnant with my first child. My hospital has advised that, for women of my age, pregnancy and childbirth can be more risky and I've been warned I could have a premature birth — possibly two or more months early. How would a premature birth affect state maternity pay? Also, what are my rights on antenatal care, as so far I've been taking annual leave to attend appointments? Are there any other entitlements I should be aware of around leave and pay?

FMcM

You are normally entitled to 26 weeks of state maternity benefit, which is paid at €274 a week for women who are on maternity leave from work and covered by PRSI.

In the event of a premature birth, you are entitled to 26 weeks of state maternity benefit, starting from the day your baby is born, plus the weeks between your baby's actual date of birth and the date you had planned to start your maternity leave.

So let's say you planned to take maternity leave at week 37 of your pregnancy but your baby arrives eight weeks early in week 29. You would then get an extra eight weeks of state benefit, for 34 weeks in total.

If your baby is born more than four weeks before your due date, you must tell your employer in writing within 14 days of the birth.

Very premature babies sometimes require hospitalisation. You can postpone maternity leave if your newborn baby is hospitalised, but only after you have taken 14 weeks of maternity leave. Your employer will also need to agree to the postponed leave. The most you can postpone

maternity leave is by six months.

As this is your first baby, you and the father are entitled to take paid time off to attend some antenatal classes. As the expectant mother, you are entitled to paid time off to attend a set of antenatal classes — but not for the last three classes in the set. Expectant fathers have a one-off right to paid time off to attend the two antenatal classes just prior to the birth. Know that this entitlement to paid time off work for antenatal classes only covers your first pregnancy while in employment.

Your employer may top up your pay while you are on maternity leave but is not obliged to do so — you should check your contract to see if you're entitled to top-up pay and pension contributions. Know too that state maternity benefit is liable for tax, which depends on your overall earnings and the pay arrangements in place while you are on maternity leave. In general, you are treated as in employment while are on maternity leave, so you still build up your entitlement to annual leave.

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