



Colleague Maternity Guide



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Introduction

Welcome to this guide about maternity arrangements here at the Co-op. We'll go through step-by-step what will happen before, during and after your Maternity Leave.

We hope it will give you the answers to most of your questions. But if you need any further information, speak to your manager or you can contact HR Services on **0330 606 1001**.

Section One - Telling us that you are pregnant

As soon as you can, you should let your manager know that you're pregnant. Then either you or your manager will need to call HR Services on 0330 606 1001 to notify them about your pregnancy.

You can download an Application for Maternity Leave (ML1) form from the colleague website, which you should complete and ask your manager to sign. The form will ask you to say when you'd like to start your Maternity Leave – you'll need to agree this with your manager, but it must be after the beginning of the 11th week before your baby's due.

Your GP or midwife will give you a MATB1 form (Maternity Certificate), which will confirm the date of your expected week of childbirth (EWC). You'll normally get your MATB1 around the 21st week of your pregnancy. You should give a copy of your MATB1 to your manager who will send it to HR Services, along with the ML1 form you completed. These forms need to be with HR Services by the beginning of the 14th week before your due date at the latest.

Without your MATB1, we can't pay you maternity pay. So, if you're having difficulties in getting hold of the certificate, you need to let HR Services know as soon as possible.

After your ML1 form has been sent to HR Services, if you change your mind about the date you want to start your Maternity Leave, you must tell your manager as soon as possible - and at least 28 days before you intend to begin your leave, unless this isn't reasonably practicable. Your manager will then need to call HR Services on 0330 606 1001 to advise them of your new Maternity leave start date. If you work nightshifts and your manager is unable to contact HR Services they can also email HR Services at HRservices@coop.co.uk with case reference number, Full name and employee number and your new Maternity leave start date.

Frequently Asked Questions

Q. When can my MATB1 be issued?

A. Your midwife, GP or health visitor should sign your MATB1 no earlier than week 20 of your pregnancy. If it's signed before this date, the MATB1 is invalid and we can't use this to process your Maternity Leave. Please check that your MATB1 form hasn't been signed too early and if necessary ask your midwife, GP or health visitor for a replacement.

Q. What if I don't get my MATB1 in time?

A. Don't panic. Tell your manager that you're still waiting for your MATB1 and ask your midwife, GP or health visitor for this important document at your next appointment. They know you'll need this to be able to take Maternity Leave and get maternity pay. In the meantime you can still tell your manager when you want to begin your Maternity Leave and fill in the ML1 form.

Q. What happens if I forget to send my MATB1 form to HR Services?

A. HR Services need a copy of your MATB1 as soon as possible to sort out your maternity pay and leave. Just so you're aware, if you haven't told us you're pregnant and when you want to begin your Maternity Leave, we might not be able to let you to begin your Maternity Leave on the day you wanted it to start and your maternity pay may be affected.

Section Two - Your health during maternity

Health and Safety

It's in your best interests and those of your baby to tell your manager as soon as possible that you're pregnant. Your manager will then carry out a risk assessment of your job to make sure it's still safe for you to continue. If necessary, they'll talk to you about possible changes to remove or minimise the risk to yourself and/or your baby.

Your manager will review the risk assessment with you regularly throughout your pregnancy. If the circumstances regarding your health change following your risk assessment, make sure you tell your manager straight away so that the risk assessment can be reviewed.

Antenatal Care

We know you'll have antenatal appointments to go to during your pregnancy. It would be helpful if you could try to arrange these outside your normal working hours if you can. If not, then you'll get paid time off to attend. Let your manager know as early as you can when your appointments are and try to arrange them at the start or end of the day if possible. Your manager may ask to see your appointment card or email/text to confirm things.

An antenatal appointment includes any appointment with your GP, midwife, hospital or health clinic, relating to your pregnancy. It may also include parent craft and relaxation classes, when these appointments are made on the advice of your doctor, consultant, midwife or registered health visitor.

Frequently Asked Questions

Q. I've not had a risk assessment. What should I do?

A. Your manager will arrange a risk assessment once you've told them that you're pregnant. If you haven't had a risk assessment, ask your manager to set aside some time to do the assessment as soon as possible. You won't normally need to bring anything with you. If your risk assessment hasn't been carried out within a reasonable time, let HR Services know.

Q. At my risk assessment, I didn't agree with my manager's assessment. What should I do?

A. Talk to your manager about your concerns. It may be that they've just misunderstood your point of view. If you're still unhappy about the outcome of the risk assessment, you should contact HR Services straight away.

Q. I've recently returned from Maternity Leave and I'm breastfeeding. Does the risk assessment still apply?

A. Yes, the risk assessment applies to colleagues who are pregnant and those who are breastfeeding. You should let your manager know if anything has changed since the last risk assessment was done.

Q. Is time off for an antenatal appointment paid or unpaid?

A. Any antenatal appointment approved by your GP, registered midwife or health visitor is paid at your normal hourly rate.

Q. Will I get paid an average of my overtime for attending an antenatal appointment?

A. No. The payment will be based on your contractual hourly rate. Where you don't have any standard hours or standard hourly rate of pay, the rate will be based on an average of your payments over the previous 12 weeks.

Section Three - Maternity Leave

If you're having a baby, you can take up to 52 weeks of Maternity Leave – it doesn't matter how long you've worked here or how many hours you work. You have to take at least two weeks leave after your baby's born, but after that it's up to you how much Maternity Leave you take. So, let your manager know how much leave you'd like to take.

Just so it's clear, any period of Maternity Leave counts as continuous service with the Co-op.

Once HR Services have received your MATB1 and ML1 form stating when you want your Maternity Leave to start, they'll send you a Confirmation of Maternity Entitlements (ML3) form, which will confirm the arrangements for your Maternity Leave and pay. The ML3 form will state when your 52 weeks' Maternity Leave entitlement will end – although of course you can choose to agree an earlier return to work date with your manager if you like.

If you later change your mind about your return date, you should contact your manager as soon as possible and at least eight weeks before you want to come back to work. Your manager will then let HR Services know.

Frequently Asked Questions

Q. How can I check what Maternity Leave I'm entitled to?

A. After your MATB1 and completed ML1 form have been sent to HR Services, they'll write to you with an ML3 form which confirms:

- the date on which your Maternity Leave will begin
- the date when your Maternity Leave entitlement ends
- the amount of maternity pay you'll get, and when

If you're not sure what you're entitled to, or if you don't agree with the information from HR Services, contact them immediately and ask them to explain things to you. If you still disagree with the information given, you should talk to your manager about it. If you're a member of a trade union, your representative may be able to help.

You can also check what you're entitled to by going to **www.gov.uk/pay-leave-for-parents**



Section Four - When does my Maternity Leave begin?

You can start your Maternity Leave at any time from the Sunday in the 11th week before your baby's due. Maternity Leave can begin on any day of the week. Your maternity pay may be pro-rated in the first week of Maternity Leave depending on the day it starts, but you'll still get your full entitlement.

You won't normally be able to begin your Maternity Leave until 28 days after you've confirmed to your manager, by giving them your completed ML1 form, the date you want to start your Maternity Leave.

If you change your mind about when you want to start your Maternity Leave, you must give your manager 28 days' notice of the new start date, unless this isn't practically possible.

Also, if your baby arrives early and before you've begun your Maternity Leave, your Maternity Leave will begin on the day following the birth of your baby. If this happens, let your manager know as soon as possible and confirm it in writing when you can.

The Maternity Leave timeline below shows all the key dates you need to be aware of.

Sickness and Pregnancy

If you're absent because of a pregnancy-related illness at any time after the Sunday four weeks before your due date, your Maternity Leave will begin automatically on the following day.

If you're sick during your pregnancy you'll need to follow the normal sickness absence reporting procedure. And if the reason for your absence is pregnancy-related, you must tell your manager about this straight away.

Frequently Asked Questions

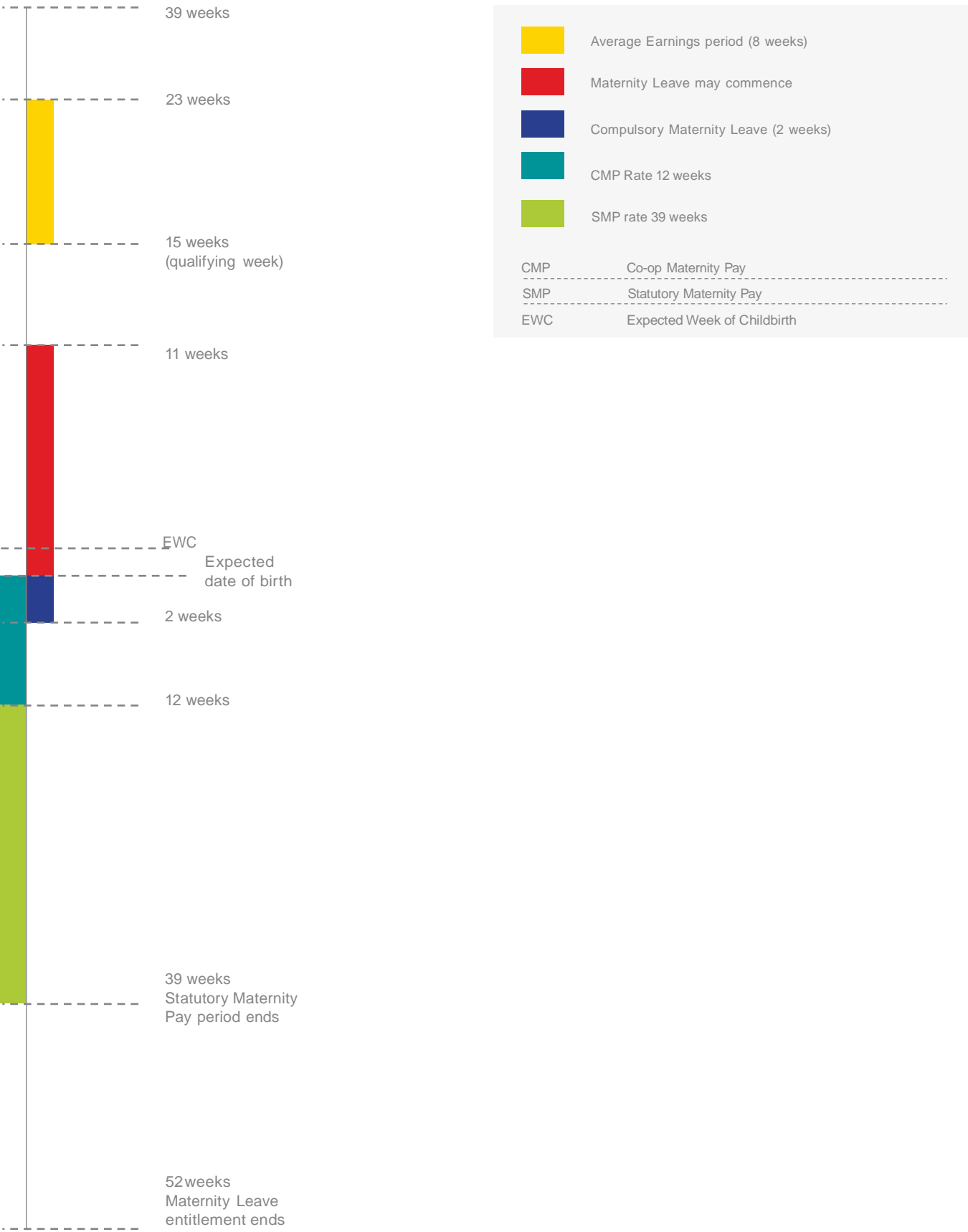
Q. I want to begin my Maternity Leave as late as possible. How do I arrange this?

A. Just make sure you give at least 28 days' notice of your intention to begin Maternity Leave and give us your MATB1 before the beginning of the 14th week before the expected week of childbirth. You can then choose when you want to start your Maternity Leave.

Q. What do you mean by a pregnancy-related illness?

A. Put simply, a pregnancy-related illness means any condition that you wouldn't have had if you weren't pregnant – such as back ache, swollen ankles and nausea. A cold, the flu, a twisted ankle won't normally be considered as pregnancy-related illnesses. These are only examples and each case will be looked at individually.

Maternity Leave timeline



Section Five - What will I get paid during my Maternity Leave?

We give enhanced maternity pay (Co-op Maternity Pay, CMP) if you qualify for Statutory Maternity Pay (SMP).

CMP is a discretionary benefit and isn't part of your terms and conditions, unless your contract says otherwise. This means that the Co-op has the right to change or withdraw CMP at any time, but we won't do this if you're already receiving CMP. Our policy on CMP may change from time to time and you should make sure that you have the latest version of the Co-op Maternity Policy, which is available on the Intranet or the Family Friendly Hub.

Whether you qualify to receive CMP depends on two things:

- when you started working for us
- what your average earnings are

When did you join the Co-op?

If you've worked for the Co-op for 26 weeks before the beginning of the 14th week before your baby is due, you may qualify for CMP, depending on your average earnings. If you've not been with us for 26 weeks, you won't be able to receive CMP or SMP - but you may qualify for Maternity Allowance (see below).

Are your earnings enough to qualify for CMP? To qualify for CMP, your average weekly earnings will need to be above the lower earnings limit for National Insurance contributions. This limit usually changes in April each year and is currently £123 per week. See the 'Working out your average earnings' section for details.

How much pay will I get?

The table below shows how much maternity pay you'll get throughout your Maternity Leave:

Weeks		
1-12	13-39	40-52
CMP - Full pay, based on your average earnings (this is calculated after any salary sacrifice arrangements like pension or childcare vouchers have been deducted)	SMP - The amount you'll get is either the rate set by the government or 90% of your average earnings, whichever is the lower amount.	If you choose to take this amount of leave, these weeks will be unpaid

For the first 12 weeks, CMP is paid as follows:

- 6 weeks at 100% of your average weekly earnings (calculated including any bonus payments received),
- 6 weeks at 100% of your average weekly earnings (calculated excluding any bonus payments received)

The rate of SMP is set by the government and usually changes in April each year. You can find out the current amount by visiting www.gov.uk/maternity-pay-leave/pay or contact HR Services on 0330 606 1001.

Working out your average earnings

Average earnings are based on the pay you receive during the eight weeks before the 15th week before your baby is due. If you have a salary sacrifice arrangement, such as a pension or childcare voucher scheme, your average earnings are calculated after this sum has been deducted.

We'll calculate your average earnings for you and let you know the amount you'll receive, and when. If you don't agree with the amount we've calculated for you, contact HR Services.

Frequently Asked Questions

Q. What happens if I don't qualify for Statutory Maternity Pay?

A. If your average weekly earnings are below the lower earnings limit for National Insurance you won't qualify for SMP. We'll send you a letter to confirm this with a form, SMP1 'Why I cannot pay you SMP'. You might be entitled to Maternity Allowance, depending on your work history and how much you earn. You can apply for this online at www.gov.uk/maternity-allowance/how-to-claim or contact your local Jobcentre Plus for details of how to claim.

Q. HR Services have calculated my maternity pay, but I don't agree with their figures. What should I do?

A. Contact HR Services and ask them to explain how they've calculated your pay. If you still disagree on the figure you've been given, speak to your manager about it. If you're a member of a trade union, your representative may also be able to help.

Q. I've had a pay rise since my Maternity Leave began. Does this affect how much maternity pay I'll get?

A. If you have a pay rise while you're on Maternity Leave, your maternity pay will be re-calculated and you'll be paid any adjustment if applicable.

Q. Will I still get a payslip during my Maternity Leave?

A. If you qualify for CMP and SMP you'll still be paid in the normal way for the first 39 weeks of your leave and get a payslip. If you don't qualify, you may not get a payslip during your leave.

Q. What happens if I leave the Co-op while I'm still getting CMP?

A. If you leave the Co-op while you're getting CMP, it will stop on the date you leave, unless you leave due to redundancy. You'll still get any remaining weeks SMP that you're entitled to paid as a lump sum

How we calculate your Co-op Maternity Pay

This is a quick guide to help you understand how we calculate your maternity pay. There's an example of Maternity Leave on the Payroll Calendar. Just so it's clear, maternity pay is calculated from your average earnings but you need to also meet the length of service requirement to qualify.

As we mentioned earlier, we calculate your average earnings from the pay you get during the eight weeks before the 15th week before your baby is due.

A worked example:

Jane Doe's baby is due on 5th November. 15 weeks before 5th November is 23rd July. So, the 8 weeks we used to calculate Jane's average pay runs from 3rd June to 28th July.

Maternity pay is calculated on the average earnings of the two payslips you receive in this period. For example:

On 7th June (payslip 1) Jane earned a basic amount of £1,350. Jane has the following salary sacrifice arrangements in place:

- Jane pays £100 per month to her pension.
- Jane pays £100 per month to the Childcare Voucher Scheme.
- Jane pays £100 per month to her Cycle to Work Scheme.

After these deductions, this brings Jane's gross (i.e. before tax and NI) pay to £1,050.

On 5th July (payslip 2) Jane again earned a basic amount of £1,350. Again, we deduct the following salary sacrifice amounts:

- Jane pays £100 per month to her pension.
- Jane pays £100 per month to the Childcare Voucher Scheme.
- Jane pays £100 per month to her Cycle to Work Scheme.

Jane also worked some overtime, giving her an extra £100.

This brings Jane's gross pay to £1,150.

To calculate Jane's maternity pay we take the gross amount paid in these payslips after the salary sacrifice deductions have been made and add them together;

$$£1,050 + £1,150 = £2,200$$

We then divide this by 8 to get Jane's weekly figure, $£2,200 / 8 = £275$

As Jane has decided to start her Maternity Leave on 23rd October, she will be paid £275 per week for 12 weeks from this date.

Your responsibilities

Just so it's clear, you'll stop qualifying for maternity pay if, during the paid maternity period:

- you return to work for the Co-op
- you start working for another employer
- you're taken into legal custody

If you stop qualifying for maternity pay because of one of the things above, you need to let us know straight away. If you have any questions about this or need further information, please speak to your manager.

Section Six - What happens during my Maternity Leave?

Keeping in Touch ('KIT') days

During your Maternity Leave you can take up to 10 KIT days. These allow you to work or attend training during your Maternity Leave, so you can keep up to date with any changes in working arrangements or just to bring yourself up to speed with what's happening in your department. You don't have to work any KIT days and they can only be arranged by agreement with your manager.

If you choose to attend any KIT days, you won't lose SMP and your Maternity Leave won't be brought to an end. Any KIT days worked won't extend your Maternity Leave.

If you work a KIT day, you'll be paid for the day at your contractual rate of pay, depending on the hours you've worked. If a KIT day falls during your paid period of Maternity Leave, you'll have your SMP topped up to your contractual hourly rate. This means that payment for KIT days won't be more than a day's pay. Payments for KIT days will be subject to the usual deductions, including tax, National Insurance and pension, as appropriate.

Just so it's clear, informal visits to your department to show your new baby to your work colleagues, won't be classed as a KIT activity or be paid.

Pension Contributions during Maternity Leave

If you're a member of a Co-op pension scheme then you'll continue to be a member during your Maternity Leave. Whilst you're getting CMP or SMP the pension contributions you pay will be based on the actual pay you receive each period, rather than your normal weekly pay, but the Co-op's contributions will still be based on your normal full pay.

If you don't qualify for SMP, you won't pay any pension contributions. But during the first 39 weeks of your Maternity Leave, the Co-op's contributions will continue as normal based on your full usual pay for the period.

If you choose to take more than 39 weeks' Maternity Leave, the Co-op's pension contributions will stop, and, if applicable, you won't pay any further pension contributions during the rest of your Maternity Leave. All pension contributions will then start again when you return to work.

Visit <http://pensions.coop.co.uk> or contact the Pensions Department for more information.

Repayment of Pension Contributions

When you return to work, if you like you can choose to repay the pensions contributions that you would've paid if you'd continued to work your normal hours throughout the period of unpaid Maternity Leave. You don't have to repay any contributions, it's entirely up to you. And remember, you can only do this when you return to work.

Colleague benefits

During your Maternity Leave you'll still qualify for colleague discounts and any other contractual benefits, except for pay. Information about other benefits can be found below. If you're unsure about anything, just ask your manager.

Group car scheme

If you've got a car which is provided by the Co-op, you'll still be able to use this during your Maternity Leave, subject to the normal rules of the scheme. If you get a car allowance, this will continue throughout your Maternity Leave period.

You need to make sure that you follow all the rules of the car scheme, particularly those that apply to health and safety, legal compliance and car maintenance. If you're not sure when your car checks are due, or need any further information, contact the Transport department.

While you're on Maternity Leave, whether paid or unpaid, you'll still be liable to pay tax for your car as a benefit in kind.

Medical insurance

If you get medical insurance, this will continue throughout your Maternity Leave.

Salary-sacrifice arrangements

If you get any benefits that you contribute to through a salary-sacrifice arrangement, like childcare vouchers or a season ticket loan, contact HR Services to find out how Maternity Leave may affect these.

Laptops

If you have access to a Co-op laptop, you should return this to your manager before your Maternity Leave starts.

Mobile phones

If you have a Co-op mobile phone, you can keep this during maternity leave. But the usual rules about reimbursement to the Co-op for personal calls will still apply.

Trade Union membership

If you're a member of a trade union, you should contact them to discuss your arrangements.

Holidays

Your holiday entitlement will continue to accrue while you're on Maternity Leave. If your bank holidays aren't already included in your holiday entitlement, you'll also get days in lieu of any bank holidays which fall during your Maternity Leave. If you work part-time, these will be applied on a pro-rated basis.

Talk to your manager before you start your Maternity Leave about taking your holidays either before or at the end of your leave and agree dates.

If you return to work too close to the end of the holiday year to take all your holidays, speak to your manager about carrying forward any remaining days.



Section Seven - Shared Parental Leave

Shared Parental Leave is a scheme you can choose to opt-in to, if you meet the qualifying criteria. It allows you to share your leave with your partner during the first year following the birth of your child.

In order to take Shared Parental Leave you must bring your Maternity Leave to an end and then you and your partner can decide how to share the remaining pot of leave between you. There's more information about Shared Parental Leave in the Shared Parental Leave Policy which is available on the Intranet.

Section Eight - Returning to work

If you want to come back to work on a different date than the original date you agreed with your manager, you'll need to write to them at least eight weeks before you're due to return. If you want to come back earlier and don't give us this notice, we might need to delay your return for up to eight weeks, but it won't be past your original agreed return date.

Unless there's a business re-organisation – in which case we'd consult with you about what this means for you – you'll usually be able to come back to the same role and with the same terms and conditions of employment that you had before your Maternity Leave.

Your manager will get in touch with you before you're due to come back to work to talk about the arrangements for your return. You might want to try and arrange a KIT day with your manager so you can come into work and discuss things with them. It's also good to develop a Return to Work Plan with your manager – so speak to them about this.

If you're sick on the day when you are due to return to work, you should follow the usual absence reporting procedure.

If you decide that you don't want to return to work, you'll need to write to your manager with your notice of resignation, in accordance with your contract. This won't affect your entitlement to Statutory Maternity Pay.

If you have any concerns about your pay on returning to work from Maternity Leave or about your holidays, contact HR Services who will talk you through the process.

Flexible Working

If you're thinking of requesting to change your hours or working pattern when you come back, you should do this through our Flexible Working Policy. A copy of the policy, an application form and the process which we'll follow in dealing with your request can be found on the Family Friendly Hub. Please submit your application as soon as you can to give your manager enough time to consider it.

Your manager will consider your request fairly and with an open mind and will do their best to accommodate it. But there will be some occasions when your manager is unable to accept your request, due to the needs of the business.

Section Nine - Useful numbers and information

If you wish to discuss anything in this guide, please contact your manager or call HR Services on 0330 606 1001.

If you have any questions about tax, National Insurance, pension arrears or your rate of SMP, you should contact HR Services.

Our tax office can be contacted at:
HM Revenue & Customs, Pay As You Earn
PO Box 1000, Newcastle upon Tyne NE98 1WY
Please quote your National Insurance number and our tax reference 961 820 0772 (Group colleagues) or 080/JZ 84722 (Co-op Insurance/CFSMS colleagues)

Information about pensions can be obtained from our pensions department:
Phone: 0843 751 1700
Email: staffpensions@coop.co.uk
Website: <http://pensions.coop.co.uk>

Employee Assistance Programme (EAP)

Having a baby can mean big changes in your personal life and you may need extra support and guidance in adapting to these. Remember we have an Employee Assistance Programme (EAP) who can provide colleagues with support. You can contact the EAP on 0800 069 8854. It's independent and totally confidential. And there's no charge for Co-op colleagues.

Department for Work and Pensions Government website providing information about benefits and assistance www.gov.uk/browse/benefits

Gingerbread

Offers support and advice to lone parents 0808 802 0925
www.gingerbread.org.uk

Family Lives

Helpline for parents or carers of children 0808 800 2222
www.familylives.org.uk

USDAW

National Helpline 0845 6060640
www.usdaw.org.uk

Unite

0161 903 2085
www.unitetheunion.org.uk



Access for all

The Co-op Customer Relations team can provide publications in Braille, in large print and on cassette. There is also a Freephone Minicom for those who are deaf or hard of hearing.

Freephone: 0800 0686 727

Minicom: 0800 0686 717

Email: **customer.relations@coop.co.uk**

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