



Beacon Academy Trust

A COMPELLING VISION FOR SUCCESS

Maternity & Paternity Guidance

- **EMPLOYEE GUIDANCE**
- **FREQUENTLY ASKED (MATERNITY RELATED) QUESTIONS**
- **MATERNITY/PATERNITY/ADOPTION LEAVE**
- **MATERNITY GUIDANCE**
- **PREGNANCY**
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INTRODUCTION

PREGNANCY AND WORK

It is important that employees who are or become pregnant are aware of their maternity rights and the process they need to follow with regards to their employment. Employees should make sure their managers are aware of their pregnancy, as soon as possible and at least by the end of the 15th week before the expected week of childbirth, in order that any risk to the health and safety arising from their work may be avoided.

On confirmation of pregnancy, an appointment should be made to meet with the Headteacher. The aim of this meeting is to provide the opportunity to discuss any concerns and identify supportive measures that can be put in place.

1. Maternity leave and pay

1.1 Key points:

- Pregnant employees have the right to 52 weeks maternity leave.
- 39 weeks could be paid which may be statutory maternity pay, maternity allowance or contractual maternity pay (contractual pay may be more than statutory pay or could be paid for longer than 39 week - this will depend on the terms of employment).
- During maternity leave employee and employer can agree to have up to 10 keep in touch days.
- Paid reasonable time off for antenatal care.
- Employee has the right to return to original job or suitable alternative.

1.2 Further details:

A pregnant employee has the right to both 26 weeks of ordinary maternity leave as well as 26 weeks of additional maternity leave. To qualify for maternity leave, an employee must tell their employer by the end of the 15th weeks before the expected week of childbirth:

- that she is pregnant
- the expected week of childbirth, by means of a medical certificate if requested
- the date she intends to start maternity leave. This can normally be any date which is no earlier than the beginning of the 11th week before the expected week of childbirth up to the birth. It is best to advice the employer as soon as possible.

1.3. Once notification has been given to the employer they must then write to the employee, within 28 days of her notification, setting out her return date. The employee must give eight weeks notice if she wishes to change the return date.

- 1.4. All pregnant employees are entitled to reasonable time off with pay for antenatal care made on the advice of a registered medical practitioner, which may include relaxation classes and parent-craft classes. Except for the first appointment, employees should show the employer, if requested, an appointment card or other documents showing that an appointment has been made.

2. Reforms of flexible parental leave

- 2.1 Under a new system of flexible parental leave, parents will be able to choose how they share care of their child during in the first year after birth. Employed mothers will still be entitled to 52 weeks of maternity leave; however, working parents will be able to opt to share the leave.
- 2.2 Mothers will have to take at least the initial two weeks of leave following the birth as a recovery period. Following that they can choose to end the maternity leave and the parents can opt to share the remaining leave as flexible parental leave.
- 2.3 The Government will introduce the changes to flexible parental leave in 2015. Further information is available from GOV.UK - Reform of flexible parental leave.

3. Statutory maternity pay

- 3.1 Statutory maternity pay (SMP) will be payable if the employee has been employed continuously for at least 26 weeks ending with the 15th week before the expected week of childbirth, and has an average weekly earnings at least equal to the lower earnings limit for National Insurance contributions. SMP is payable for 39 weeks; for the first six weeks it is paid at 90 percent of the average weekly earning. The following 33 weeks will be paid at the SMP rate or 90 per cent of the average weekly earnings which ever is the lower. The SMP rate from April 2014 is £138.18 per week, the standard rate for SMP is reviewed every April.

3.2. Maternity Allowance

Women who do not qualify for Statutory Maternity Pay may be entitled to Maternity Allowance, paid by the Benefits Agency, for up to 39 weeks. To qualify, they must have been employed or self-employed for 26 weeks out of the 66 weeks before the expected week of childbirth.

3.3 Acas Helpline

Call their Helpline on 0300 123 1100 for free support and advice or to check your workplace policies and practices. The Acas Helpline provides free and impartial advice for employers, employees and representatives on a range of employment relations, employment rights, HR and management issues.

4. FREQUENTLY ASKED (MATERNITY RELATED) QUESTIONS

Will I get paid when I am on Maternity Leave?

Am I entitled to Statutory Maternity Pay (SMP)?

To qualify for SMP you need to have been continuously employed by the academy for at least 26 weeks into the 15th week before the baby's due date, and to have received average earnings above the Lower Earnings Limit for National Insurance Contributions.

How much SMP am I entitled to?

Pregnant women who satisfy eligibility criteria are entitled to 39 weeks' Statutory Maternity Pay (SMP).

The first six weeks are paid at 90% of average earnings. Average earnings are based on the 8 weeks (2 months) pay, prior to the 15th week before the baby's due date.

The remaining 33 weeks are paid at the lower of the Standard weekly rate of SMP or 90% of average earnings. For further information please contact Pay & Contracts or visit www.direct.gov.uk

I am a supply employee; am I entitled to SMP?

As a supply employee you will be entitled to Statutory Maternity Pay if you satisfy the eligibility criteria, this being: sufficient service at the 15th week before your due date and having earned enough in the qualifying period.

You may also have an entitlement to Occupational Maternity Pay. For further details please contact Pay & Contracts.

I am on a temporary contract; am I entitled to Statutory Maternity Leave?

If you are employed on a temporary/fixed-term contract, subject to the usual eligibility criteria, you have the same entitlement to Statutory/Occupational Maternity Leave/Pay (and Statutory Paternity/Maternity Support Leave) as a permanent employee; however there may be restrictions to your right to return to you work. Please contact HR – Pay & Contracts for further information.

What is Maternity allowance? How do I claim for this?

Maternity Allowance (MA) is a benefit paid weekly by Jobcentre Plus to pregnant women who cannot get SMP. Any employee not entitled to SMP will automatically receive the relevant forms to enable them to make a claim for Maternity Allowance.

For more information regarding Maternity Allowance, please visit the Department for Work & Pensions website: www.dwp.gov.uk

I have more than one job; can I claim maternity benefits separately from each employment?

Employees that have more than one job, but with **separate** Employers, will be able to claim maternity benefits separately for each employment. Employees must be careful to follow different notification rules for each employer.

What is Occupational Maternity Pay (OMP)?

Occupational Maternity Pay is an entitlement paid by your Employer, during your Maternity Leave. It is governed by your length of service and terms & conditions of your employment.

Am I entitled to OMP?

An employee who has 1 year's continuous service at the 11th week prior to the baby's due date will have an entitlement to Occupational Maternity Pay.

If you are employed under **Teacher's Conditions of Service** & qualify, you will receive the following:

- 4 weeks at full normal pay
- 2 weeks at 90 % of normal pay
- 12 weeks at 50% of pay

Payment of 12 weeks half pay is paid on the condition that you to return to your post for at least 13 weeks service following you maternity leave. If you have requested to return on a part time basis, these 13 weeks must total the equivalent of your service before the commencement of your maternity leave. Normal notice periods must also be adhered to

For all other employees who qualify, the following occupational maternity pay is due:

- 6 weeks at 90% of normal pay
- 12 weeks at 50%

Payment of 12 weeks half pay is paid on the condition that you return to the employment of the school for at least 3 months following your maternity leave. Normal notice periods must also be adhered to

How is my Maternity pay calculated?

The weekly rate for Occupational Maternity Pay is calculated based on all contractual elements of your current salary.

For the first 6 weeks pay, a comparison is made between your Statutory Maternity Pay entitlement and your occupational entitlement and you will receive the higher amount. SMP will be paid on top of any occupational half pay entitlement.

If there is a pay award during my maternity leave, am I entitled to this?

Yes. If a pay award or increment is given during the period of maternity leave, a recalculation of occupational maternity pay will be made from the relevant date.

Do I still pay pension contributions on my maternity pay?

Pension contributions will be deducted from all payments made to you during your maternity leave. However, any periods of unpaid maternity leave will not count towards pensionable service, but you may if you wish, buy service in respect of this period:

Members of Teachers Pension Scheme should contact: Teachers Pensions Telephone: 0845 6066166
Or via the website: <http://www.teacherspensions.co.uk>

Members of the Local Government Pension Scheme should contact
The Pensions Group, LB of Redbridge Telephone 020 8708 3447/3236
Or via email to pensionsLGPSadmin@Redbridge.gov.uk

What is a MATB1 Certificate? Do I need to show this to my employer?

This is the certificate that is issued by the GP or midwife confirming the baby's expected due date and is normally available around the 26th week of pregnancy. The original certificate must be sent to HR -Pay & Contracts as evidence of the pregnancy and entitlement to Maternity Leave. It will be returned to you if you need to claim Maternity Allowance.

When does my maternity leave start if my baby is born early?

If your baby is born before the commencement of your maternity leave period, your maternity leave will automatically start from the day following your baby's birth. Please inform your Headteacher as soon as practicable and send a copy of your baby's birth certificate to Pay & Contracts to avoid any overpayment.

What happens if my baby is born later than the expected due date?

If you are already on maternity leave and your baby is born after the original due date, there will be no need to contact us as this will not effect your maternity entitlements.

What happens if I am unwell before my Maternity leave?

You must start your Maternity Leave if you are absent due to a pregnancy related illness in the **4 weeks** before your baby is due. If you do not think your illness is pregnancy related, ask your employer to look at the decision again.

What happens if my baby is stillborn?

If your baby is stillborn before the 25th week of pregnancy SMP is not payable and there is no entitlement to maternity.

If the baby is stillborn after the 25th week pregnancy or is born alive but later dies, entitlement to SMP will continue until you return to work. You must give at least one month's notice of your intention to return to work.

Do I get paid when I attend antenatal appointments?

A pregnant employee has the right to paid time off to attend antenatal care irrespective of their length of service or hours of work.

Paid time off is available for antenatal care where the appointment is attended on the advice of a registered doctor, midwife or health visitor. Antenatal care can include medical examinations, appointments with the employee's midwife, antenatal classes, relaxation and parent craft classes.

Do I need to provide proof of my appointment?

You must provide evidence of the appointments, such as an appointment card or a letter. Approval from your Line Manager or Headteacher must be sought in advance.

Is there anything else I need to know about?

Are there any risks at work for me whilst I am pregnant?

The Management of Health & Safety at Work Regulations 1999 place a duty on employers to undertake a suitable and sufficient assessment of the risks to the health and safety of their employees, to which they are exposed whilst at work in order to identify the measures that need to be taken to comply with health and safety legislation.

For expectant mothers a specific risk assessment must be undertaken, or an existing risk assessment reviewed, in order to identify any additional control measures that may need to be taken.

Am I entitled to payment for Statutory and Bank Holidays when I'm on maternity leave?

If you are employed under **Teacher's Conditions of Service**, you have an entitlement to receive pay or time off in lieu for the first May (early Spring) Bank Holiday.

Other employees have entitlement to payment or time off in lieu of all Bank Holidays/Statutory days that fall during the period of maternity leave.

What are "Keeping in Touch" (KIT) Days?

KIT Days are designed to help ease your into your eventual return to work and to make it easier for you to keep in touch with your employer during your maternity leave.

You can work for up to 10 days, whether consecutive or not., but arrangements must be agreed in advance with your Line Manager/Headteacher, including the work that you will be doing and how much you will be paid. Whether you work for one hour or a whole day, it will still be counted as one day for 'KIT' purposes.

KIT days can be claimed using the following claim form: <http://insidelbr/files/publications/10087.doc>

However, you have no right to demand to undertake such work and your manager or Headteacher cannot demand that any 'KIT' work is undertaken .

How much will I get paid if I work some KIT days, will I still receive my SMP?

Where no rate of pay is specified, it will be assumed that the normal salary rate will apply and will be inclusive of the SMP due for the period.

You will not lose your SMP if you work any KIT days

When do I have to go back to work?

How many weeks of Maternity leave am I entitled to?

All female employees are entitled to 52 weeks maternity leave. You may return before the end of this period but no earlier than 2 weeks after the birth.

What happens if I want to return to work earlier than 52 weeks?

If you can elect to return earlier than this, you must contact your Headteacher and the Pay & Contracts Team, in writing, giving at least 28 days notice prior to your intended return date.

What happens when I go back to work?

Can I change my job and/or working hours?

If you are looking to alter your working arrangements when you return to work, you will need to make your request to your Headteacher as soon as possible.

Any request must be given serious consideration, with discussion by both parties where necessary, but it may be refused where there are recognized grounds for doing so.

If any reorganisation takes place you will be consulted during the period of change. Consultation documents will be sent directly to you at home.

What happens if I decide not to return to work after taking maternity leave?

If you decide that you do not wish to return to your post following your maternity leave, you must inform your Line Manager/Headteacher, in writing, as soon as possible. Where you have received payment of the 12 weeks occupational maternity half pay, arrangements must be made for repayment. Please contact the Pay & Contracts section to discuss the options available.

Are there any risks at work for me when I go back to work?

For new mothers a specific risk assessment must be undertaken, or an existing risk assessment reviewed, in order to identify any additional control measures that may need to be taken.

Can I breastfeed at work? What do I need to do?

You should ensure that your employer has written notification that you are breastfeeding so that in the health and safety 'risk assessment' they can take account of the particular risks to you and your baby while you are breastfeeding. If your working conditions prevent you from continuing to breastfeed, your baby's health will be put at risk, so your employer should allow you to make reasonable adjustments to your job such as breaks to breastfeed or express milk, or a shorter working day.

Where can I access childcare information?

Families Information Direct (FIND) provide information on childcare options and details of all registered services including nurseries, childminders and out of school and holiday clubs. They also have information on other activities such as parent and toddler groups, leisure and social activities. You can call them on 0800 587 7500 or look for information online on the Redbridge Website/Intranet.

What is Parental Leave? How much parental leave am I entitled to?

Parental leave is unpaid. It is different from maternity or paternity leave, which is related to the birth of a new baby, and from adoption leave, which applies when an employee adopts a child.

If you have worked for the same employer for a year you can take: 13 weeks off work (in total, not per year) for each child, up to their fifth birthday (or up to five years after the placement date of an adopted child) or 18 weeks for each disabled child, up to the child's 18th birthday

A maximum of four weeks' leave for any one child can be taken in a year, and leave must be in blocks of full weeks. If your child has a disability, you can take time off in days instead of weeks, so you could use parental leave for regular hospital visits.

You must give at least 21 days' notice, in writing, when you want to take parental leave.

What are Child Tax Credits?

Child Tax Credit (CTC) is a means-tested allowance for parents and carers of children or young people who are still in full-time non advanced education or approved training.. More information can be found using the following link:

<http://www.direct.gov.uk/en/MoneyTaxAndBenefits/TaxCreditsandChildBenefit>

5. OTHER (MATERNITY RELATED) QUESTIONS

When my wife, partner or civil partner gives birth am I entitled to any paid leave?

Fathers, partners or in some cases, nominated carers*, may be entitled to claim 5 days paid leave to enable them to support and care for the mother at the time of the birth. This is Maternity Support Leave and must be taken within an 8 week period, 4 weeks either side of the birth.

The leave must be applied for no later than 11 weeks before the baby's due date and must be accompanied by proof of the partner's pregnancy. This application must also be approved by your Line- Manager/Headteacher. * This does not apply to those employed under Teachers Conditions of Service

<http://insidelbr/files/publications/9591.pdf>

When my wife, partner or civil partner gives birth am I entitled to any Statutory Pay or leave?

When your wife, partner or civil partner gives birth, you may be entitled to Statutory Paternity Pay (SPP).

Those employees who satisfy eligibility criteria, are entitled to 2 consecutive weeks (not odd days) leave, payable at the current rate of SPP (or 90% of average earnings, whichever is lower). The leave must be taken within 8 weeks of the baby's birth. If Maternity Support Leave has been granted, only 1 further week is granted for Statutory Paternity Leave.

<http://insidelbr/files/publications/9589.pdf> For more information, please visit www.direct.gov.uk

There may also be an entitlement to Additional Paternity Pay and Leave if the mother returns to work before the end of her maternity pay period.

<http://insidelbr/files/publications/15472.pdf> For more information, please visit www.direct.gov.uk

6. FREQUENTLY ASKED (ADOPTION RELATED) QUESTIONS

What is my Statutory Adoption Pay (SAP) and leave?

An employee adopting a child who satisfies eligibility criteria, is entitled to 52 weeks Statutory Adoption Leave. Only 39 weeks of this is paid at the current rate of SAP or 90% of average earnings, whichever is lower. Average earnings are based on the 8 weeks (2months) pay prior to the confirmation of matching date.

Only one member of the adopting couple (male or female) can take SAP; however the partner may be entitled to Maternity Support and/or Statutory Paternity Leave.

What is the qualifying period for SAP?

To qualify for SAP you need to have been continuously employed by Redbridge for at least 26 weeks prior to the confirmation of matching, and to have received average earnings above the Lower Earnings Limit for National Insurance Contributions.

A matching certificate is required as proof of adoption. Leave can commence no earlier than 14 days prior to the expected placement date.

For further information please contact Pay & Contracts or visit www.direct.gov.uk

Is there any Occupational Adoption Pay and leave?

Entitlement to Occupational Adoption pay and leave is granted under the same conditions as Occupational Maternity/Paternity Leave

When my wife, partner or civil partner adopts a child am I entitled to paid leave?

Fathers, partners or in some cases, nominated carers*, may be entitled to claim 5 days paid leave to enable them to support and care for the mother at the time of the adoption. The period of leave that can be taken is therefore restricted to a period 4 weeks either side of the adoption.

The leave application must be accompanied by a copy of the matching certificate and must also be approved by your Headteacher.

* this does not apply to those employed under Teachers Conditions of Service

<http://insidelbr/files/publications/9591.pdf>

When my wife, partner or civil partner adopts am I entitled to any Statutory Pay or leave?

When your wife, partner or civil partner adopts, you may be able to get Statutory Paternity Pay (SPP).

Employees who satisfy the eligibility criteria, are entitled to 2 consecutive weeks (not odd days) leave, payable at the current rate of SPP or 90% of average earnings, whichever is lower) The leave must be taken within 8 weeks of the adoption birth . If Maternity Support Leave has been granted, only 1 further week is granted for Statutory Paternity Leave.

<http://insidelbr/files/publications/9589.pdf> For more information, please visit www.direct.gov.uk

7. Paternity Leave and Pay

- 7.1 If you are a father to be or will share the responsibility with a partner for bringing up a child, you may have the right to Statutory Paternity Leave and Pay. This includes those who are adopting a child.
- 7.2 To qualify you will have to be an employee and worked continuously for your employer for 26 weeks ending with the 15th week before the baby is due, or the end of the week in which the child's adopter is notified of being matched with the child.

7.3 Paternity leave is available to employees who:

- have or expect to have responsibility for the child's upbringing
- are the biological father of the child or the mother's husband or partner (including same sex relationships) and
- have worked continuously for their employer for 26 weeks ending with the 15th week before the baby is due or the end of the week in which the child's adopter is notified of being matched with the child

7.4 Those who are eligible can choose to take either one week or two consecutive weeks' paid paternity leave (not odd days), but only one week if you have already taken 1 week maternity support leave. Employees may be entitled to Statutory Paternity Pay which from April 2013 was £136.78 per week or 90 per cent of your average weekly earnings, if that is less.

7.5 The employee must take their paternity leave within 56 days of the actual date of birth of the child, or if the child is born early, within the period from the actual date of birth up to 56 days after the first day of the week in which the birth was expected.

8. Additional paternity leave and pay

8.1 Additional paternity leave allows employee's who are eligible to take up to 26 weeks leave to care for their new baby.

8.2 Additional paternity leave and pay may be available if:

- you are the father of a child, partner or civil partner
- you and your partner receive notification that you are matched with a child for adoption
- your wife, partner or civil partner is adopting a child from overseas and the child enters Great Britain
- the child's mother is entitled to statutory maternity leave, maternity pay or allowance or statutory adoption leave or pay

8.3 Additional paternity leave is for a maximum of 26 weeks. Leave can be taken any time from 20 weeks after the child is born, but it must have finished by the child's first birthday. In the case of adoption it can start anytime between 20 weeks and 52 weeks after the child starts living with the adopter.

8.4 To qualify for additional paternity leave and pay employers must receive notice in writing at least eight weeks before the start of the leave. This must include:

- the expected date of the baby's birth or date of notified of being matched for adoption
- the actual date of baby's birth, or placement of adoption
- the start date of the Additional Paternity leave and pay relationship to the mother, and leave is taken to care for the child

8.5 For Additional Paternity leave and pay to be taken the child's mother or adopter must have started working again and any relevant payment must have stopped, with at least two weeks of the 39 week payment period remaining. Employees must intend to care for the child during your Additional Statutory Paternity Pay period. Additional Statutory Paternity Pay is only payable during the period of the 39 week Maternity Allowance, Statutory Maternity or Statutory Adoption Pay period. It cannot continue beyond the end of the statutory maternity pay, maternity allowance or statutory adoption pay period.

9. Reform of flexible parental leave

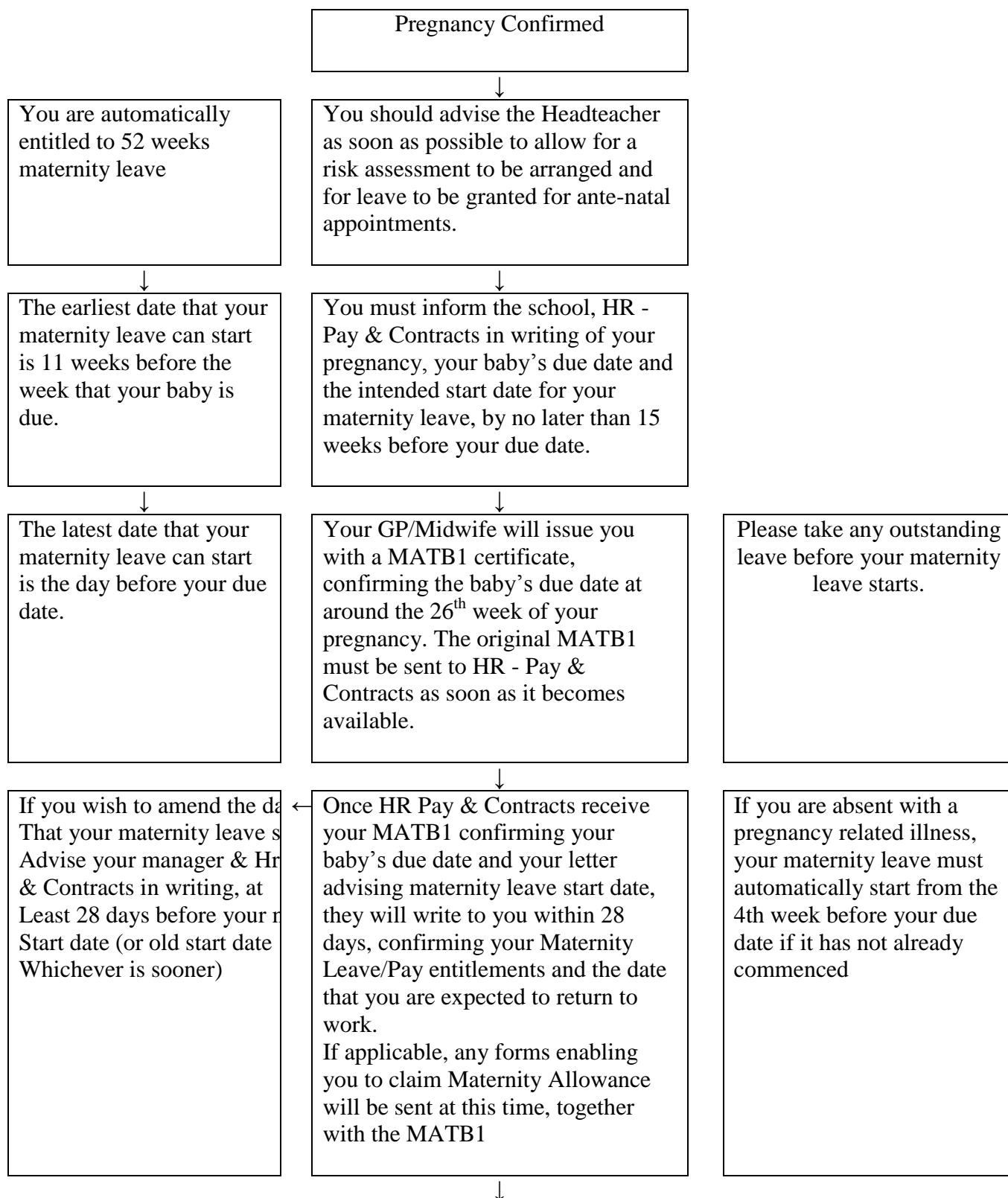
9.1 Under a new system of flexible parental leave, parents will be able to choose how they share care of their child in the first year after birth. Employed mothers will still be entitled to 52 weeks of maternity, however, working parents will be able to opt to share the leave.

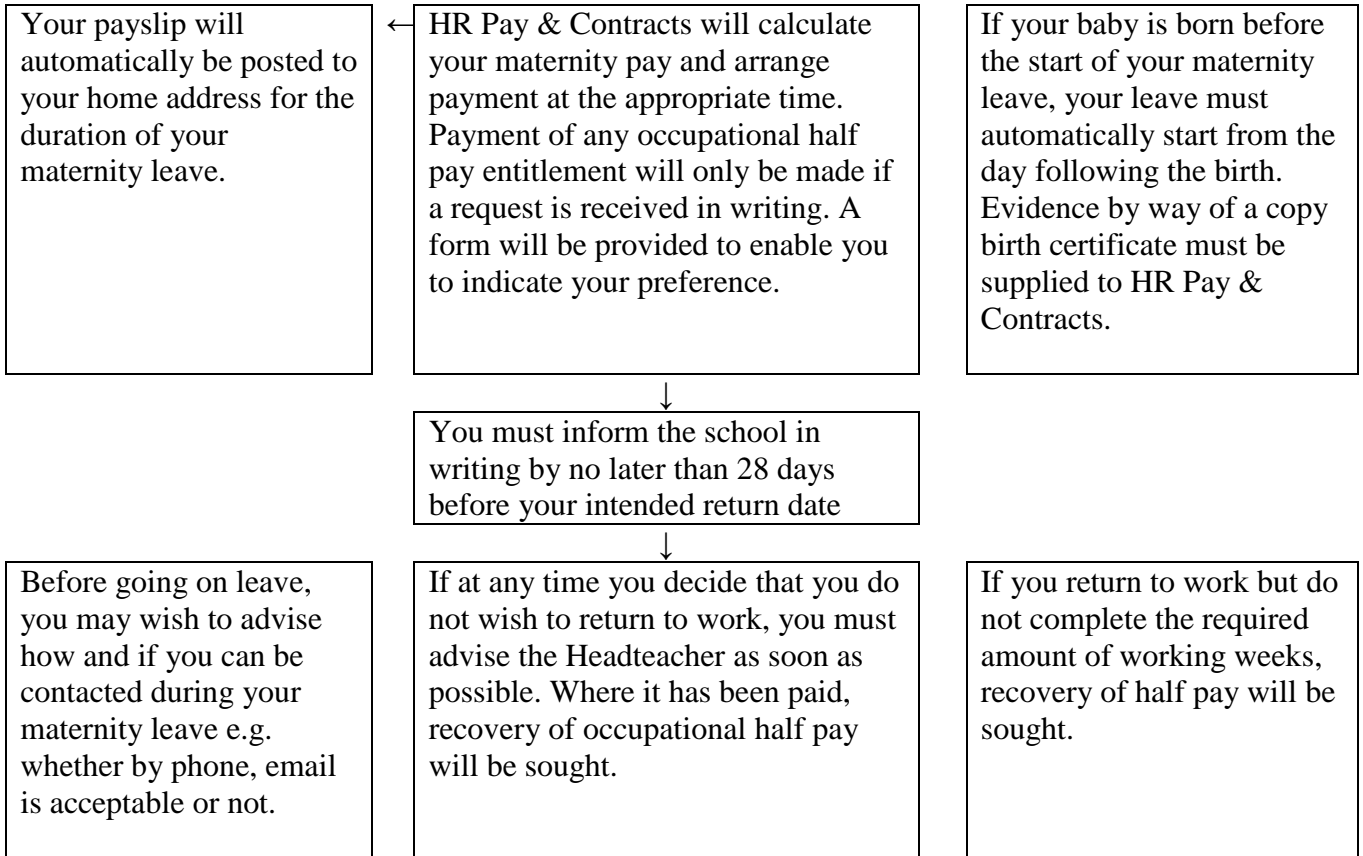
9.2 Mothers will have to take at least the initial two weeks of leave following the birth as a recovery period. Following that they can choose to end the maternity leave and the parents can opt to share the remaining leave as flexible parental leave.

9.3 Questions and answers

- Is any time off allowed with pay to attend antenatal appointments?
- No there is no legal right to paid time off, however some employers may make arrangements for you to attend: you could take some annual leave; or it may be possible to swap shifts or make time up. These arrangements must be agreed with your employer in advance
- When does an employee need to tell the employer when they are going to take Paternity Leave?
- They should tell the employer as soon as possible, but no later than the end of the 15th week before the expected week of childbirth. They should say when the baby is due, if they're going to take one or two weeks off, and when they expect their paternity leave to start.
- Can any paternity leave be taken before the baby is born?
- No, paternity leave cannot start until the birth of the baby; however employees may be able to take some annual leave before

EMPLOYEE GUIDANCE





Maternity / Paternity / Adoption Leave – Entitlements, Payments and Obligations
Entitlement to Leave/Payment

	Statutory Maternity Pay (SMP) <i>Based on service @ 15th week Usually begins on a Sunday</i>	Occupational Maternity Pay Services & Schools Support Staff <i>Based on service @ 11th week Usually begins on a Sunday</i>	Occupational Maternity Pay Teachers <i>Based on service @ 11th week Usually begins on a Sunday</i>	Statutory Adoption Pay (SAP) <i>Based on service @ Matching Week (MW) Can begin any day</i>	Occupational Adoption Pay All <i>Based on service @ start of leave Can begin any day</i>	Statutory Paternity Pay (SPP) <i>Based on service @ 15th (QW) week Can begin any day</i>	Maternity Support Pay All
0 – 25 Weeks Service	52 wks Leave (1) + Maternity Allowance (2)	Nil	Nil	Nil	Nil	Nil	1 wk Full pay
26 – 51 Weeks Service	6 wks Earns Related Rate +33 wks Std Rate (3) +13 wks leave (1)	Nil	Nil	26 wks Std Rate (3) +26 wks Leave (1)	Nil	2 wks Std Rate (3)	1 wk Full pay
> 1 Year service	6 wks Earns Related Rate +33 wks Std Rate (3) +13 wks leave (1)	6 wks 9/10 pay +12wks 1/2 pay and Std Rate (3) +21 wks Std Rate (3) +13 wks leave	4 wks Full pay + 2 wks 9/10 pay +12 wks 1/2 pay and Std Rate (3) + 21 wks Std Rate +13 wks Leave (1)	26 wks Std Rate (3) + 26 wks Leave (1)	6 wks 9/10 pay +12wks 1/2 pay and Std Rate (3) +21 wks Std Rate (3)	2 wks Std rate (3)	1 wk Full pay

Obligations of employee

Provide MATB1 (available at 20 wks)	Return to work For 3 months	Return to work for 3 Months or equivalent Part time	Provide Matching Certificate Or Complete SC4	Return to work for 3 Months [Teachers=equiv p/t]	Complete SC3	Provide copy MATB1
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Amounts repayable (failure to work) return to

Nil	1/2 Pay	1/2 Pay	Nil	1/2 Pay	Nil	Nil
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Notes

- (1) Leave (Maternity or Adoption) is unpaid
- (2) Payment of Maternity Allowance is dependent on Benefits Agency entitlement
- (3) Standard Rate SMP/SAP/SPP is lesser of 90% salary or Government published rate

February 2013

Useful Contacts

Organisation	How they can help	Telephone Address	Website
Direct.gov.uk	Government website providing a wide range of information		http://www.direct.gov.uk/enParents/index.htm
FIND Families Information Direct	Is a 'one stop' information and advice service for children, young people, families and people who work with families	0800 587 7500 100b Manford Way Chigwell Essex IG7 4DF	http://find.redbridge.gov.uk/
Gingerbread Organisation	Provides advice and information for lone and single parents	0800 018 5026	http://www.gingerbread.org.uk/portal/page/portal/Website
HMRC	Provides guidance on tax credit and Child Benefits	0845 300 3900	http://www.hmrc.gov.uk/index.htm
Netmums	Provides information & support for new and expectant mothers		www.netmums.com
NHS Direct	24 hour helpline for nurse advice and health information		http://www.nhsdirect.nhs.uk
Patient UK	UK source of information and /or support for Pregnancy & Childbirth		www.patient.co.uk/showdoc.508.patient.co.uk
Positive People Company	Employee Helpline Service offering 24 hour, confidential advice and assistance to all Redbridge	0800 716619	http://www.ppcworldwide.com/

	employees. Help and advise covering a wide range of issues including family/marital, emotional and financial problems.		
SANDS Stillbirth & Neonatal Death Society	Offers advice and support to recently bereaved parents	020 7436 5881	www.uk-sands.org/