

Taking time off work during and after your pregnancy

Many women wonder how a pregnancy might affect their ability to work. There is no simple answer to this question, as it depends very much upon the woman's health, any problems in her pregnancy, and the type of work she does. In general, except for women with certain risky jobs or those with high-risk pregnancies, most pregnant women will be able to work as long as they want to. In a few cases, job duties might need to be adjusted to meet the pregnant woman's needs. Each woman's situation is different. If you think your job might have special risks for you or your baby, it is best to talk to your doctor or midwife to see if you can keep doing your regular job while you are pregnant.

Time off for a normal pregnancy

In most cases, women with a healthy pregnancy will work until close to their due date. They may consider taking maternity leave during the final days or weeks of the pregnancy, or they may prefer to work until the day their baby is born, which will allow them to have more time off after their baby is born.

Maternity leave rules are the same in nearly every part of Canada -- only Quebec has a slightly different system. The information in this article is about the system in most of Canada, outside of Quebec.

In Canada, most new parents can take time off work around the time when their baby arrives, while receiving pay from Employment Insurance benefits. There are two types of benefit payments that parents may qualify for. Any parent (whether they are a biological mother or father, or a mother or father who has adopted a child) may be able to take up to 35 weeks of leave with pay that is called 'parental benefits.' This must be taken during the first year after the child's arrival.

The other kind of payment covers up to 15 more weeks, and is called 'maternity benefits.' Maternity benefits are only for women who are pregnant or have given birth to a baby. They can start anytime from eight weeks before the baby is expected, and need to be finished by 17 weeks after the birth.

Parental benefits are meant to give parents time off to care for their child, while maternity benefits are a type of medical leave, to allow a woman to recover from the physical part of pregnancy and delivery. The idea is that only the woman giving birth needs medical leave, but all parents -- even those who haven't given birth -- should be able to have time off work to care for their new child.

Most pregnant women will be able to take about 15 weeks of maternity benefits, and this can start as early as eight weeks before a woman expects to have her baby. When to start this leave is the woman's own decision. For most women, it depends on how they are feeling, and whether they are finding it difficult to do their work. Some women start their maternity leave

eight weeks before their due date, while others work until the day their baby is born, saving all of their maternity leave time for after delivery. Keep in mind that you only get 15 weeks of maternity leave: if you decide to use some of it before the baby is born, you will have less maternity leave time to use after your baby arrives.

In addition to maternity leave time, parents will also usually get 35 weeks of parental benefits. These weeks can be taken by just one parent, or two parents can split them any way they want. If the parents share these weeks, they can decide when each of them will be off work. Many parents take turns being off during their child's first year. Others take their weeks off at the same time, so that they can care for their child together.

If you think this system is a bit confusing, you are right! A simple way of thinking about it is that usually, a pregnant woman can have 50 weeks of paid leave in total: 15 weeks of maternity leave and 35 weeks of parental leave. If the woman takes less than 35 weeks of parental leave, her partner can usually take the rest. Parents who adopt get 35 weeks instead of 50, and they can share this time off if they want to.

To qualify for either type of leave, parents must meet certain employment cutoffs -- usually, they need to have worked at least 600 hours in the past 42 weeks -- in a job that is covered by employment insurance. Most people who work full-time will qualify, but there are exceptions. For example, if you have a job where you don't pay Employment Insurance premiums, you might not have this insurance. Sometimes only one parent meets the rules for leave. If this happens, usually that person will usually take all of the weeks, because their partner can't take any.

Employment Insurance payments are always less than what the person would have earned from working at their job. This is because the benefits are not meant to replace all of a person's earnings, just enough to make it possible for them to take some time off without too much financial hardship. For this reason, it helps if parents have some savings to use during this time. Some employers also offer 'top-up' programs, which means they pay some of the difference.

For much more detailed information about maternity and parental leave, including explanations for people in special situations and how to apply, see the Government of Canada website at http://www.esdc.gc.ca/en/ei/maternity_parental/index.page

Time off for a high-risk pregnancy

If you have a serious medical complication in your pregnancy, your doctor or midwife may advise you to stop working at some point in your pregnancy. If this happens, you will not usually need to use your maternity leave benefits to cover this extra time off. In most cases, it will be considered a medical or sick leave, and may be covered by your sick days or disability insurance, if you have them. If you don't have these, you might qualify for Employment Insurance Sickness Benefits, which are different from Maternity Benefits. Unfortunately, even if your health care provider says that you need to be off work, it does not guarantee that you will receive payments- you must have coverage through one of these programs. Some people are

not entitled to paid sick days at their job, do not have any disability insurance coverage, and have not worked enough insurable hours to qualify for Employment Insurance coverage. In the unlikely event that you do not qualify for any of these payments, if you need stop working for medical reasons, you may need to take this time off without pay.

If you have a medical complication that goes away during your pregnancy, you might be able to go back to work. In this case, your sick leave will end and you will begin earning your usual wages again. Just like any other healthy pregnant woman, you will be able to decide when you will start your maternity leave.

If your medical complication continues, you will usually stay off on sick leave or disability until it improves. If it gets better during the time when you would still qualify for maternity or parental leave, you could switch from sick leave to maternity or parental leave. (Remember that maternity leave needs to be finished within 17 weeks of your child's arrival, and parental leave within one year).

In my practice, women sometimes tell me that their employer has told them to ask for sick leave, even though their pregnancy is normal and healthy. There are many reasons why this may happen. Sometimes it is because the woman has 'sick time' banked and the employer wants her to use it before going on maternity leave. Sometimes it is because the employer would find it more convenient if the woman goes off work at a certain time -- for example, a school might want a pregnant teacher to finish working at the end of the school year. Sometimes, it may even be that a boss or customer feels uncomfortable having a woman at work who is pregnant. A doctor or midwife cannot use any of these as reasons to recommend sick leave. Health care professionals have guidelines that we are expected to follow, and we must make our decisions based on the medical facts. If your employer has told you to request sick leave, talk to your pregnancy care provider about the situation. They will consider your health, your symptoms and your job duties, and can advise you whether there is any medical reason why you need to be off work. If not, they will not be able to recommend sick leave. You will have to decide whether to continue working or start your maternity leave. Remember that your employer does not get to decide when your maternity leave starts: that is your choice. If you are healthy and want to continue working, and if your job is not risky to you or your baby, in most cases you must be allowed to work. Your employer is not allowed to take away your job or discriminate against you just because you are pregnant.

If you are feeling tired or having backaches or other pregnancy symptoms, discuss these problems with your health care provider. If you are healthy and your pregnancy is normal, these common discomforts will not mean that you need to be off work. However, your care provider will be able to give you some ideas for how to deal with these symptoms. If you are close to the end of your pregnancy and working worsens your symptoms, you may decide to take your maternity leave. However, it is good to remember that in many cases, you will feel just as uncomfortable at home. Sometimes work can be a good distraction from the normal aches and pains of pregnancy.

Time off from a high-risk job

Some jobs are especially dangerous for a pregnant woman, even if she is healthy. This includes jobs with an unusual amount of physical activity, like lifting very heavy things or climbing ladders. It also includes some jobs where women are exposed to dangerous chemicals, fumes, radiation or some contagious diseases. Even people who work overnight shifts, or who work on airplanes, have some special risks near the end of their pregnancies. If your work includes some of these duties, talk to your doctor or midwife about the dangers to you and your baby. Most of the time, your employer will be able to adjust your duties so that you can avoid the risks and still continue to work. In rare cases where this is not possible, you might need to be off work for all or part of your pregnancy. Usually, this would be covered by sick leave or disability benefits.

As you can see, decisions about time off in pregnancy can sometimes be complicated. Talk with your doctor or midwife, your employer, and your family members. They may be able to help you decide what will work best for you.

Dr. Heather Wrigley // November, 2016