

# Parental and family leave



During paid parental leave you're covered for all your usual USS benefits

**While you're getting parental leave pay, you'll continue to build the same benefits as before your parental leave. What you build up will be based on your normal salary from before your leave, but your contributions (what you pay in) will be based on your actual pay. So, while you may pay in less if you're earning less, the benefits you build up will be the same as before.**

This is because your employer will make up any shortfall – their contributions will be based on your normal salary from before you go on leave and they'll pay the shortfall in your own contributions too.

If you are not eligible for any parental leave pay, your employer will continue to pay some contributions, so you'll still build benefits for your future.

This factsheet looks at how parental and family leave will affect the benefits and savings you build up. For more information on the leave and pay you're entitled to, please speak to your employer.

## Maternity leave

### Your USS contributions if you do not get any maternity pay

If you are not eligible for Statutory Maternity Pay or additional maternity pay from your employer, you'll still be able to build some benefits. Your employer will pay your own contributions plus their employer contributions for the first 26 weeks of your maternity leave. This will be based on your normal salary from before you go on leave. During this time, you'll build your benefits as normal.

### Your USS contributions if you do get maternity pay

If you get maternity pay (including Statutory Maternity Pay), even if it's less than your normal salary, your own contributions will be based on the maternity pay you get. Your employer's contributions will be based on your normal salary, as if you're not on maternity leave. They'll also pay any shortfall in your own contributions if you're earning less than your normal salary. They'll pay this for up to 39 weeks, or until you stop getting maternity pay if this is sooner.

After this, if you're not getting any pay, your membership will be paused until you start paying in again. You can still choose to build benefits and repay your employer if you want to. You'll need to speak with your employer if you want to do this.

### You can choose not to contribute at all

Whether you're getting maternity pay or not, you can choose to not make contributions if you do not want to. You'll need to decide to do this before your maternity leave starts. Your membership would pause, and you would not build any benefits while you're on leave.

If you retire due to ill health or die while your membership is paused, what you'll get will be based on your normal salary from before you go on leave. See [your pension after leaving](#) for more information.

### If you do not go back to work, you'll be classed as a leaver

This means the benefits you'll be entitled to will be a little different. Take a look at [leaving or already left](#) for more information.

If, during maternity leave, your contract ends or you resign, your employer must still pay your Statutory Maternity Pay for the first 26 weeks. But they may not need to pay your pension contributions, depending on what your employment contract says.

### Any additional contributions to the Investment Builder

If you're paying additional contributions to the Investment Builder, you can decide whether you want to continue paying them, pause them completely or just pay a lower amount – it's up to you.

You do not have to decide straight away either; you can make your decision at any time in [My USS](#), either before or during your maternity leave.

**Please note:** If you're making any additional contributions as a percentage of your salary, or have chosen The Match, these will continue as a percentage of your full salary, not of the maternity pay you get.

If you do not get paid while on maternity leave, any additional contributions will automatically stop.

## You can top up any missed pension savings

If you wish to top up any shortfall in your savings when you return to work, you could choose to buy back your benefits for all or part of the time that your membership was paused. You'd need your employer's consent and we'd determine the contributions required based on actuarial advice. Or you could choose to make additional contributions to the [Investment Builder](#), the defined contribution part of USS. These options are entirely up to you and down to individual circumstances.

## If you're paying Added Years or Career Revalued Benefits

While receiving maternity pay you can continue these payments. If you're paying them as a percentage, you'll continue them at the same percentage but based on the maternity pay you get. If you're paying a fixed rate, your payments will remain at that fixed rate (regardless of any change in your salary). You'll continue to build these benefits based on your full salary, even if you're paying less.

Or you can choose to stop paying them altogether. You can restart them once you're back at work but if you do not make up the shortfall then your additional benefits will be reduced to reflect the period that you were not paying them. If you do not restart paying these contributions when you return, they cannot be restarted later.

## Keep in touch (KIT) days

These will be treated as a normal working day and you may need to claim payment from your employer. Any KIT days taken while you're getting paid are pensionable.

## Paternity leave

While you're on paternity leave, you'll still build benefits as if you're not on leave. Your own contributions will be based on the paternity pay you get. But your employer's contributions will be based on your normal salary, as if you're not on paternity leave. They'll also pay any shortfall in your own contributions.

While on paternity leave you have the same options as maternity leave when it comes to additional contributions to the Investment Builder, paying Added Years or Career Revalued Benefits, topping up any missed pension savings or choosing to not contribute at all. You can find more information on all of these in the maternity leave section above.

## Shared parental leave

You can choose to end your maternity leave early and opt for shared parental leave instead. There's a statutory minimum of two weeks from the day your child is born before you can end your maternity leave and move onto shared parental leave. Speak to your employer for more information.

What happens to your USS contributions and what you build up is the same as if you were on maternity or paternity leave. See more in each section above.

## Adoption

While on adoption leave, you'll continue to build benefits in the same way as you would while on maternity or paternity leave. The amount of leave and pay you're eligible for will be dependent on your employer – speak to them for more information.

## Parental bereavement leave

If you're eligible for parental bereavement leave, you'll continue to build benefits based on your normal salary as if you're not on leave. The maximum amount of leave you can take is two weeks.

If you're eligible for Statutory Parental Bereavement Pay, your contributions will be based on the pay you get. Your employer will pay contributions based on your normal salary and they'll also pay any shortfall in your own contributions if you're earning less.

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