

Maternity protection planner



Enter your expected due date and work out when your maternity protection (Mutterschutz) begins and ends. Page 2 shows what to send to whom and when, and how much money you receive.

As of October 2026 · Maternity Protection Act (MuSchG)

6 weeks

protection period before the expected due date – work only if you expressly declare that you want to

8 weeks

protection period after the birth, 12 weeks after a premature or multiple birth

€13 /day

maximum maternity benefit from the health insurance fund, plus the employer's top-up

1 My protection periods

What	My date	How to work it out
Expected due date		shown in the maternity record (Mutterpass) or the certificate from your doctor or midwife
Start of maternity protection		expected due date minus 42 days (6 weeks)
Last working day		the day before maternity protection begins (agree any holiday beforehand with your employer)
Actual date of birth		enter after the birth
End of maternity protection		date of birth plus 56 days (8 weeks) or 84 days (12 weeks) – plus the days missed before the birth if your baby came early
Parental leave from		possible straight afterwards; maternity protection after the birth counts towards parental leave

Example: due date 10 March 2027

Maternity protection begins on **27 January 2027**. If the baby arrives on the due date, it ends on **5 May 2027**. If it comes 10 days early (28 February 2027), it also ends on 5 May 2027 – the 10 days are added at the end. If it comes 7 days late, it ends on 12 May 2027.

2 Special cases

- **Premature birth, multiples:** 12 weeks after the birth.
- **Child with a disability,** medically diagnosed within the first 8 weeks: 12 weeks – only **on your application**.
- **Miscarriage** from the 13th / 17th / 20th week of pregnancy: 2 / 6 / 8 weeks of protection; work only if you expressly declare that you want to.
- **Employment ban** (Beschäftigungsverbot) before maternity protection: your employer pays maternity protection pay equal to your previous average earnings.

Protection against dismissal: During pregnancy and until at least 4 months after the birth, your employer generally may not dismiss you – also for 4 months after a miscarriage after the 12th week of pregnancy. Condition: your employer knows about it or is told within 2 weeks of receiving the notice.



Maternity leave calculator – work out your dates

einfach-elterngeld.de/en/maternity-leave-payment/maternity-leave-calculator · Detailed explanations, calculators and examples online.

All information carefully checked, without guarantee. The decision of the responsible authority is what counts.

3 What to send to whom and when

- ☐ **Inform your employer** **as soon as you know**
Tell them about the pregnancy and the expected due date. Only then can your employer assess your workplace, and protection against dismissal applies reliably. A template letter in German is available at einfach-elterngeld.de/checklisten.
- ☐ **Get a certificate of the expected due date** **before maternity protection begins**
From your doctor or midwife – for the health insurance fund and your employer.
- ☐ **Apply for maternity benefit (Mutterschaftsgeld)**
Statutory health insurance: with your health insurance fund. Private or family insurance: with the Federal Office for Social Security (Bundesamt für Soziale Sicherung).
- ☐ **Trigger the employer's top-up**
Your employer also needs the certificate of the due date.
- ☐ **After the birth: submit the birth certificate** **in the first weeks**
To the health insurance fund or Federal Office and your employer – only then is the end of maternity protection fixed.
- ☐ **Notify parental leave (Elternzeit)** **1 week after the birth**
So that it follows maternity protection without a gap (7 weeks before parental leave begins).
- ☐ **Apply for parental allowance (Elterngeld)** **within the first 3 months of life**
Maternity benefit and the top-up after the birth are deducted from basic parental allowance – enclose the certificate on them with the application.

4 My money during maternity protection

Calculation step	My amount	Example
Net pay of the last 3 months invoiced before maternity protection, added up		$3 \times \text{€}2,400 = \text{€}7,200$
divided by 90 = net pay per calendar day		€80
of which health insurance fund (max. €13)		€13
Employer's top-up = net pay per day minus €13		€67
Days of maternity protection (standard case 99 days: 6 weeks, day of birth, 8 weeks)		99 days: €1,287 + €6,633

Private or family insurance (e.g. mini-job): the Federal Office for Social Security pays no more than €210 in total; the employer's top-up stays the same. Maternity benefit and top-up are free of tax and social security contributions but increase the tax rate on your other income.

Calculate exactly: The free maternity leave payment calculator on einfach-elterngeld.de takes one-off payments, pay rises and days of absence into account and shows the amounts per calendar month. The parental allowance calculator then plans your months of parental allowance.



Maternity leave payment calculator

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