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## Pregnancy and Maternity Protection — Your Rights as an Expectant Mother

Maternity protection, maternity benefits, prenatal care and midwife services: what you're entitled to in Germany during pregnancy. As of March 2026.

**Deutsche Begriffe:** Mutterschutz | Schwangerschaft | Mutterschaftsgeld | Hebamme | Vorsorgeuntersuchung

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## Pregnancy and Maternity Protection — Your Rights as an Expectant Mother

> As of March 2026. All information provided without warranty.

### Maternity Protection

The **Maternity Protection Act (MuSchG)** protects pregnant employees:

Protection periods:

- **6 weeks before** the expected delivery date: You **must not** work (optional to continue voluntarily)
- **8 weeks after** delivery: You **must not** work (mandatory protection period)
- In case of premature birth or multiple births: **12 weeks** after delivery

Employment protection:

- From the start of pregnancy until **4 months after delivery**, your employer **cannot terminate** your employment
- Also applies during parental leave

## Maternity Benefit

Who receives it?

- Employees covered by statutory health insurance

How much?

- **Health insurance:** €13/day (max.)
- **Employer supplement:** Difference to average net salary
- **Result:** You continue to receive your **full net salary** during the protection period!

How to apply?

- **Health insurance:** Submit application for maternity benefit + medical certificate with expected delivery date
- **Employer:** Informs itself and automatically pays the supplement

## Prenatal Care

Health insurance covers:

- **Regular prenatal examinations** (approximately every 4 weeks, later every 2 weeks)
- **3 ultrasound examinations** (additional examinations as private services: €30-100)
- **Blood tests, blood pressure measurement, urine tests**
- **Midwife care** — completely free of charge!

## Finding a Midwife

A **midwife** accompanies you before, during and after birth:

- Costs covered by health insurance
- **Search early!** (preferably from week 8 of pregnancy)
- Search portals: ammely.de (GKV-Spitzenverband), hebammensuche.de

## Hospital Birth

- **Visit the delivery room** in advance (free of charge)
- Hospital costs: fully covered by health insurance

- **Birth certificate** — apply at the registry office within 1 week

## After Birth — Complete Immediately:

1.  **Birth certificate** at the registry office (within 1 week)
2.  Apply for **child benefit** (€259/month, retroactive up to 6 months)
3.  Apply for **parental allowance** (within 3 months)
4.  **Health insurance** for your baby (family insurance GKV: free of charge)
5.  Register your child with the **local residents' registration office**

## Tips for Foreign Mothers

- Midwives often speak only German — but there are **midwives who speak native languages** (ask at counseling centers)
- **Pregnancy counseling** is free and confidential (pro familia, AWO, Caritas, Diakonie)
- Pregnant women often receive **faster residence permits** — inform the immigration office