

THE COST OF HAVING A BABY

Having a baby can be a costly business. Financial planner **Andrew Cole** of Prosperity Insurance Brokers takes a look at maternity insurance, the cost of becoming a parent and maternity leave entitlements under UAE labour laws.



"[Gasp!] I cost how much?"

How much does it cost to have a baby? Truth is, it can be pretty high (OK, that's an understatement). A quick ring around will reveal the costs in the various hospitals but broadly speaking a normal birth is cheaper while figures go up considerably for a Caesarean birth, or if there are complications.

If you're planning on having children you need to decide whether you will go private, semi-private or government for the delivery. Private rooms in the top hospitals can be very expensive. At the other end of the scale, there are public hospitals that are justly famous for their maternity facilities. Whilst you can easily

go all the way through the public system for the pre-natal tests and check ups for almost next to nothing, most mothers-to-be opt to go semi-private for the actual birth and then suddenly the costs start adding up, especially if there are any complications.

Delivery fees at UAE government hospitals increased in January 2011 to AED 5,000 (\$1,400) for natural births, and AED 8,000 (\$2,200) for caesarean section (previously AED 2,500 (\$700) for natural birth and AED 5,000 (\$1,400) for c-section). Or double that to AED 10,000 (\$2,700) and AED 16,000 (\$4,400) for those not holding a UAE health card. Private hospital fees range from AED 6,000 (\$1,600) to AED 25,000 (\$7,000). For example, a normal delivery package with two days stay at

UAE HAS WORLD'S LOWEST MATERNITY LEAVE

The United Nations recently revealed statistics showing that the UAE had the lowest maternity leave in the world. According to the Maternity Protection Convention 2000 of the International Labour Organisation, the international standard for maternity leave is 14 weeks. The UAE offers a shameful 45 days for its working women, which is somewhere between six and seven weeks. Such restrictive maternity leave laws in a country which boasts of empowering women (who make up nearly half of its workforce), is a wrong the UAE needs to remedy.

American Hospital in Dubai costs AED 11,950 (\$3,250); while a C-Section Delivery Package with four days stay costs AED 22,950 (\$6,250).

In reality though, the upper end of private care is almost limitless if you choose the royal treatment of, say, the Presidential suite in a private hospital such as City Hospital's VIP Floor.

KEEPING MUM

Almost all medical plans offer some cover for childbirth and complications of pregnancy. If you're pregnant at the time of applying for medical cover, notify your insurer. Failing to do so may result in a default of the maternity cover. Check with your company or provider about limits of cover and the type of benefits for your plan.

For Abu Dhabi-issued policies, there are differing benefits to those policies issued in other emirates. Maternity is automatically added whereas in other emirates it will

depend on the level and type of your policy. Maternity cover may have to be taken as an option and added as an additional benefit. Outside of Abu Dhabi, a basic plan may require a wait of up to two years before you can claim on these benefits, so it's no use getting cover if you are already pregnant! Having said that, many will cover complications arising from childbirth after six months cover (but will not cover the routine cost of the delivery pregnancy) and a few offer cover for birth defects and congenital abnormalities.

If your pregnancy is or may be via in vitro fertilisation (IVF), check with your company or insurance provider if there are any changes to the cover provided as this can be the case with some insurers.

To be completely safe, the usual rule of insurance applies to maternity cover – get it before you need it! 🍷



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LOCAL RULES ON MATERNITY LEAVE

The UAE has laws regarding maternity leave and nursing time for female employees. The labour laws protect the rights of employees working in the UAE.

Paid Maternity Leave

1. UAE female employees are entitled to 45 days of paid maternity leave when they have a child. The 45 days can be a total of days before and after the birth of the child. If the female employee has been employed less than a year, she receives half of her pay during the 45 days of maternity leave.

Unpaid Maternity Leave

2. After the female UAE employee has completed her 45 days of paid maternity leave, the employee is able to extend the maternity leave by an additional 10 days. The extra 10 days of maternity leave are unpaid.

Additional Allowances

3. Female UAE employees who nurse their child are allowed to have two intervals of up to a half-hour each every day in which they are able to nurse or pump breast milk. This allowance extends for 18 months after giving birth to the child. These hours are not deducted from pay.

Read more: [UAE Labour Law and Maternity Leave at eHow.com](http://eHow.com)

THE SHINING SHARJAH EXAMPLE

Sharjah has been progressive with its legislation. Its most recent amendments to the maternity leave law are a welcome change - perhaps its neighbouring and more populous emirates should take note.

According to the new amendment, a woman will be entitled to fully paid maternity leave for 60 days, starting from as early as two weeks ahead of her due date. She will be allowed to extend her annual maternity leave for a maximum of 100 days without pay. In addition, working women will be allowed to take a daily break of two hours for the first six months, and an hour long break during the second six months, for the purpose of taking care and nursing her child.

But what is exceptionally commendable, and is definitely a step in the right direction, is the fact that the new amendments also entitles male employees, who have just become parents, to a paternity leave of three consecutive days during the first month of the child's birth.

Though new fathers would probably prefer to have more than three days off from work, the new law is a refreshing change here in the UAE.