

Parental leave

For Doctors



How to make parental leave work for your
whānau and your finances

Welcome!

If you're reading this, chances are you're planning to have a baby or already have one on the way — so, congratulations! Pregnancy is a full-time job in itself, and preparing for the arrival of your pēpi is exciting, overwhelming, and often expensive. For many of us, parental leave is the first time we've faced an extended period without our usual income, all while juggling mortgages, rising living costs, and the many unknowns of new parenthood.

The good news? While you can't control your baby's arrival date or how much they sleep (if at all), you can structure your parental leave to work as hard as possible for you and your whānau. I've done the mahi — consulting the RDA, STONZ, and ASMS — to bring you a comprehensive guide to parental leave in Aotearoa, tailored especially for doctors.

Disclaimer: This is a general guide. It is not exhaustive or legal advice. For individual situations, please contact your union (RDA, STONZ, or ASMS), Employment New Zealand, or IRD.

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IRD Paid Parental Leave - The Basics

PPL is a government payment to support time off work after the birth or adoption of a child. It applies to employees, contractors, and self-employed doctors if you meet the eligibility rules.

Eligibility

You qualify if, before your baby's due date (or adoption/placement), you worked:

- At least **10 hours per week**,
- For **any 26** of the 52 weeks immediately before leave begins.
- 💡 Any type of paid work counts – not just medical work.

Payments

- Duration: **Up to 26 weeks**.
- Amount: Up to **\$788.66/week** (before tax) for 1 July 2025 – 30 June 2026. (Reviewed annually on 1 July.)
- Tax: PPL is taxable income.
- End date: Payments stop the day before you return to work.

When Leave Starts

- Up to 6 weeks before your due date, OR
- On the day the baby is born/placed in your care, OR
- After any annual leave you take immediately before.

Example



IRD Paid Parental Leave - The Basics

Sharing Paid Parental Leave

- Only one person can be paid at a time (only one primary carer).
- Each person's payments must be in one continuous block.
- The entitlement can be transferred to a partner if they also meet the eligibility test.

	Weeks 1-14	Weeks 15- 27	Weeks 27-52
Mum (GP)	IRD PPL	Unpaid Leave	Back to work
Dad (TWO employee)	Working	IRD PPL + Top-up	Annual / Unpaid

Working During PPL

- You may work up to 64 hours total (Keeping in Touch hours) during your 26 weeks of PPL.
- ⚠️ No work in the first 28 days after birth/placement.
- Exceeding 64 hours may stop your PPL payments.

Best Start Payment

- \$73/week per child, starting after PPL ends until the child turns one.
- From 1 April 2026 births onward, Best Start is income-tested in the first year.
- Children born before this date remain eligible for the full amount until age one.

What Employees Are Entitled To In NZ

These rights are in law and apply to employees (not contractors). They sit alongside IRD PPL.

Important distinction: Paid Parental Leave = IRD and Parental Leave = for Employees and related to job protection etc

Partner Leave

Separate from PPL, partners have a legal right to unpaid leave:

- ≥12 months employment: Up to 2 weeks unpaid leave.
- 6–12 months employment: Up to 1 week unpaid leave.

Job Protection

- ≥12 months service: Up to 12 months' parental leave with job protection.
- 6–12 months service: Up to 6 months' leave with job protection.
- Must return to work for at least 6 months to retain it for the next pregnancy

Notice periods

- Apply for parental leave: generally 3 months' notice before leave starts
- Return early: at least 21 days' notice

Breastfeeding at work

- Employers should provide reasonable breaks and facilities for expressing/breastfeeding where practicable.

Flexible work

- Employees may request flexible working arrangements; employers must consider these requests in good faith.

Specifics for TWO Doctors

Top-up entitlements at a glance		
Union	Eligibility	Top-up to full pay
RDA & STONZ	Worked ≥ 12 continuous months for Te Whatu Ora (nationwide)	14 weeks
ASMS	Meets IRD PPL criteria (no time-based service)	14 weeks
ASMS	Do not meet IRD criteria	6 weeks full pay (no top-up)

LIMITS ON HOURS DURING PREGNANCY (HOSPITAL DOCTORS)	
RMOs – RDA/STONZ	SMOs – ASMS
28 weeks No night shifts	• No nights/after-hours
32 weeks No long days >10 hours	• No long days >8 hours
36 weeks No acute clinical workload	• No acute clinical workload

Earlier earlier if advised by recommended by your LMC/clinician.

- Must return for ≥6 months to retain top-up for a future pregnancy

Reducing hours due to pregnancy

- Salary reduces if hours are reduced for pregnancy
- Top-up payment still based on pre-reduction FTE
- Annual leave before Parental Leave is counted in weeks, not hours— “2 weeks” AL uses a full two weeks of balance regardless of part-time hours.

Paid partner leave

- 2 weeks paid (RDA/STONZ can split into 2×1 week; ASMS usually continuous unless agreed)

Annual Leave and Parental Leave

Normally AL is paid out at the higher of your Average Weekly Earnings (AWE) or Ordinary Weekly Pay (OWP) but not when it comes to Parental Leave!

- Leave before parental leave = paid at full rate.
- Leave during/within 12 months after parental leave = paid only on AWE (usually lower).
- Impact: Using leave soon after parental leave reduces pay.
- Tip: Take leave BEFORE starting parental leave, or delay until later.
- ASMS contracts: Always paid at OWP.

Extras

- Unions cover essential training/education costs while on leave
- STONZ reimburses a wearable breast pump if facilities aren't provided

Specifics for GPs/Locums/Contractors



What you get

- All IRD PPL entitlements
- Statutory unpaid partner leave and job-protection don't apply if you're self-employed (they apply where you're an employee)



What you self-fund

- No employer top-ups or paid partner leave
- KiwiSaver, APC, and College fees are self-funded during leave



Planning tip

- Map cashflow for weeks 27–52 (no PPL) and line up part-time return or savings buffer
- If using KIT hours to boost income consider the costs of APC, indemnity insurance etc to make sure it's still worth it.
- Remember that PPL payment is a taxable payment therefore you are responsible for paying your own taxes on the payments. You'll need to budget for provisional tax and an end-of-year tax return.

Impact on Training

College	Parental/Extended Leave Allowance	Key Conditions
RACP	Unlimited parental leave (not counted toward training max)	<p>>24 months requires return-to-work plan Must start Advanced Training within 5 years of Basic Training (parental leave excluded) Cannot be away from clinical work >2 years continuously Example: ≤24 months leave + 3 months casual work = "reset"</p>
RACS	Prolonged leave = >6 weeks continuous	<p>Return-to-work plan recommended Use "Keeping In Touch" days to stay engaged</p>
RANZCOG	FRANZCOG: up to 156 weeks Subspecialty: up to 104 weeks	<p>Leave approved in blocks ≤52 weeks ≥10 weeks FTE training required before further leave Exceeding max without approval may lead to removal</p>
RANZCP	Max training duration = 13 years (incl. breaks) Up to 5 years cumulative breaks	<p>After 5 years of breaks, training review required Approved deferments count toward 5-year limit</p>
ACEM	Unlimited parental leave (approved ≤52 weeks at a time)	<p>Leave doesn't count toward 3-year Interruption to Training limit Pre/post-leave training time may not count unless in a TAP Return-to-work: up to 3 months at >0.5 FTE with no assessments (counts as interruption) Must notify ACEM in advance with forms</p>

Impact on Training - GPEP

Stage	Allowance / Rules	Key Conditions
GPEP 1	Deferral >12 months before starting requires reapplication	Parental leave approved as “on hold” leave — training resumes without restart
GPEP 2 & 3	Must start within 3 years of GPEP 1 (parental leave doesn't pause this) 5 years to complete once started	Up to 3 years parental leave can be “on hold” (excluded from 5-year limit)
Dependency Tenth	For GPEP 2 & 3 part-timers ($\geq 3/10$ clinical) caring for preschool children or disabled family	Claim 1/10 FTE/week for caregiving (max 3 months FTE) Maintains 4/10 minimum and counts toward training Only applies with part-time clinical work (not full leave/deferral)
⚠ Important Considerations	Applies across all stages	Clinical time during deferral/on-hold doesn't count toward training CPD required if working in GP during leave Exceeding max gaps may require restarting GPEP

Thanks for reading! I hope you found this useful. If you have any questions or suggestions for things to add please don't hesitate to get in contact

welcome@healthywealth.nz

or by visiting

www.healthywealth.nz

And if you're wanting to feel clear and confident about your finances before baby arrives then book your 1:1 Financial Coaching Session with me (Katherine) today:

[Book Your Coaching Session Today](#)



This booklet is for educational purposes only and provides a basic overview of parental leave. This is a very complicated area so if you have any questions please don't hesitate to contact your union:

[RDA](#)

[STONZ](#)

[ASMS](#)