

Pregnancy and childbirth

Are you pregnant or have you just given birth? Congratulations! However, this is a period that also requires a fair amount of administration. But not to worry: this information sheet will guide you through all the paperwork so that you can go back to enjoying your life.

What should you do during your pregnancy?

- Notify your **employer** of your pregnancy as soon as possible. If your workplace situation poses a health risk to mother and child, the occupational doctor may decide that you need to stop work. Go to www.cm.be/werkverwijdering for full details.
- Apply for your **starting amount** on time. You also need to provide one of the five providers of your child benefit fund (e.g. KidsLife or Infino) with a doctor's certificate specifying the expected birth date. You may choose the provider from which you request the child benefit fund.
- If you need domestic help or help with taking care of the baby after you have given birth, apply for **maternity care** with a recognised family care or additional home-care service in good time. CM pays an allowance of up to 300 euros per family.
- Hospitalisation costs can run up very quickly. Are you properly **insured** for child delivery costs? CM is on hand to take a closer look at the costs involved.
- Notify CM as soon as you take **parental leave or need to be taken off the job for health & safety reasons** (with a medical statement from your gynaecologist). Keen to find out how much maternity leave you are entitled to and how much the benefit is? Go to www.cm.be/moederschapsrust for more details.
- Apply for the **basic child benefit**. Already received the starting amount for your child? In that case, you are automatically paid the basic amount. If you have not been paid the starting amount yet, apply with the child benefit disbursement society of your choice.

What should you do after childbirth?

- After the baby has been delivered, the father or co-parent is allowed to take twenty days' **childbirth leave**. This leave needs to be requested with the employer. Go to www.cm.be/geboorteverlof for more details.
- Your baby must be registered with the registry office of the **municipality** where the birth took place within fifteen days after the child was born. In some places you can also have your baby registered at the hospital before being discharged.
- Report the birth of your child to CM. You can do this online at www.cm.be/geboorteaangifte or make an appointment at your local CM branch at www.cm.be/afspraken.
- Send the birth certificate to **CM**:
 - Your child will be added to your national health insurance, and, potentially, any optional CM insurance schemes;
 - Application to be submitted for parental leave;
 - You will receive yellow stickers and an ISI+ card for the baby.
- Pick your **CM baby gift**.
- The **hospital bill** will be sent to you some two months after you left hospital. Make sure you have the bill checked by CM before you pay it. We can help you if there are any errors.

'Aan deze publicatie kunnen geen rechten worden ontleend. Zij is louter indicatief bedoeld.'

Voordelen geldig vanaf 1 januari 2024 tot 31 december 2024

Uitgifte: April 2024 – EN – Zwangerschap en geboorte

CM is always there for you

Skoebidoe

Go to www.cm.be/skoebidoe for more information and advice on various topics. The first scan, first tooth or even the first school? Skoebidoe is with you all the way! You can also take advantage of exclusive Skoebidoe deals. Sign up to the Skoebidoe newsletter at www.cm.be/skoebidoe-nieuwsbrief so you don't miss the latest Skoebidoe news and keep track of your baby's development.

CM baby gift

For births, adoptions or long-term foster care, as a parent you get to choose between a 130 euro bonus or Dreambaby gift vouchers worth 180 euros. Of this amount, you get to spend 160 euros on Dreambaby's full range and 20 euros on anything from Dreambee, Dreambaby's own brand⁽¹⁾.

CM sun shades

When you register your child, CM will give you two handy CM sun shades for in the car.

Baby equipment on loan

Goed thuiszorgwinkel has everything you need for your baby. **Borrow** things like baby scales, baby inhalers or breast pumps, etc. at **favourable CM member rates**. Visit www.goed.be to find a Goed thuiszorgwinkel near you.

Baby massage workshop

Take a **free baby massage session** with your baby. Sign up at www.cm.be/agenda.

CM insurance plans⁽²⁾

- **CM-Hospitaalplan:** Have you subscribed to a CM hospitalisation insurance plan (CM-Hospitaalplan, CM-Hospitaalfix or CM-Hospitaalfix Extra?) If so, you can also enrol your child, which means it is exempt from premium payments up to and including the second calendar year after the year of birth.
- **CM-MediKo Plan:** It is not only when you are hospitalised that you face high medical bills. A visit to the paediatrician, a physiotherapy appointment, spectacle glasses... With CM-MediKo Plan, you can protect your family against high medical expenses.

Patient contribution for children

CM reimburses 75% of patient contributions for doctor's visits of children up to and including six years of age, without a franchise threshold. Members who are entitled to enhanced reimbursements will receive a full refund of the contribution.

Osteopathy

Would you like to take your baby to an osteopath? Then CM will pay you up to 10 euros per treatment session. For both osteopathy and chiropractic treatment, you will get a maximum of 50 euros per person per year.

Babysitter for sick children

Is your child sick unexpectedly and do you need to work? CM can arrange a babysitter to take care of your sick child at your home for a special rate of 5 euros per hour (1.75 euros with enhanced reimbursements) for the first 9 babysitting hours per day. For more information or to schedule a babysitter, visit www.cm.be/oppas-ziek-kind or call +32 (0)78 05 01 09.

Health Academy

As CM Gezondheidsfonds, CM offers a range of interesting information sessions and webinars tailored to young families. The full range can be found on www.cm.be/agenda.

If you have any specific questions or you need to request any of the above from CM, go to www.cm.be/faq-zwanger-geboorte for answers to your questions. Or go to www.cm.be/contact and select the best way for you to contact CM.

⁽¹⁾ Subject to approval by the Verification Service of the Mutual Health Benefit Societies.

⁽²⁾ Provided by MOB verzekeringen CM-Vlaanderen, insurance company with registered office in Brussels and licensed as number 150/01 to provide branch 2 'illness' insurance services. Company registration number: 0851.601.503. In the event of a dispute, only the general terms and conditions shall prevail. You can find these at www.cm.be/verzekeringen.