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 help you to understand 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.
- Ensure you apply for your start amount (formerly maternity allowance) 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.
- After childbirth, do you need domestic help or help with taking care of the baby? Make sure you apply for maternity care with a recognised family care or additional home-care service in good time. CM can offer an allowance of up to 300 euros per family.
- Cost for hospitalisation can mount very quickly. Are you sufficiently insured for child delivery costs? CM can help you establish an overview of the costs involved.
- Notify CM as soon as you take parental leave or need work adjustment (with a medical statement from your gynaecologist).
- Request basic child benefit (formerly child support) from the child benefit fund. Already receiving the starter amount for your child? Then you will receive the basic amount automatically. If you don’t already receive the starter amount, you can request it from the provider of the child benefit fund.

What should you do after childbirth?

- Within fifteen days following childbirth, register your baby at the registry office of the municipality where the birth took place. In some places it is also possible to register your baby 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 in the CM office via 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 insurances;
  - Application to be submitted for parental leave;
  - You will receive yellow stickers and an ISI+ card for the baby.
- Select your CM baby gift
- Approximately two months following your hospital stay, you will receive the hospital bill. Make sure to have it checked by CM before you pay it. We can help you if there are any errors.

Do you have any specific questions or do you need to apply for any of the above at CM? Please go to www.cm.be/nl/contact and choose your method for contacting CM.

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CM is always there for you

Skoebidoe
You can find information and advice on various topics at www.cm.be/skoebidoe. 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.

CM baby gift
After birth, adoption or long-term foster care, you will be offered a unique and valuable gift for your baby. All parents can choose between a premium of 130 euros or a Dreambaby gift card with a value of 180 euros. This voucher can be spent as follows: 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. Borrowing things means you do not need to buy everything yourself. Borrow baby scales, baby inhalers or breast pumps, etc. at advantageous CM member discount prices. Visit www.goed.be to find a Goed thuiszorgwinkel near you.

Baby massage workshop
Take part in a free baby massage session with your baby. Go to www.cm.be/agenda and sign up for a session in your local area.

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.

More info
- Information about pregnancy, birth, education .... www.cm.be/skoebidoe
- Information on all the CM services and benefits www.cm.be/diensten-en-voordelen
- Information on the CM insurances: www.cm.be/verzekeringen
- Information on CM-babysitting at home: www.cm.be/oppashulp

(1) Subject to approval by the Verification Service of the Mutual Health Benefit Societies.
(2) Provided by MIB verzekeringen CM-Vlaanderen, insurance company with its registered office in Brussels and approved under code number 150/01 to cover branch 2 ‘illness’. 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.

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