

CM Growth budget

Having a child is one of the most wonderful things that can happen to you. Every parent agrees on that. But just like your baby, you too as a parent need to grow. After all, being a mum or dad is new to you too. And as you grow in that new role, you can count on the new CM Growth Budget*.

Get more than 7,000 euros in benefits until your child is 3 years old

Pregnant: Do you want to have children or are you pregnant? Folic acid is important for your baby's development. That's why you receive a **30-euro** gift voucher for the purchase of folic acid.

At birth: As a brand-new parent, you can choose from one of these benefits**:

- a premium of **520 euros**;
- a Dreambaby gift voucher worth **360 euros** + a premium of **260 euros**;
- a buggy and a car seat from Maxi-Cosi worth. **850 euros**.

*** These benefits apply when both parents are CM members. Is only one parent a member? You will then receive half the chosen benefit. Are you a single parent? Then you will receive the benefit as mentioned above.*

3 months: When your child turns 3 months, you can choose from one of these gifts:

- a **125-euro** gift voucher for nappies;
- an adjustable high chair worth **239 euros**.

11 months: Good first shoes support your child's feet when they take their first steps. That's why you will receive a gift voucher worth **60 euros** for the purchase of your child's first shoes at Torfs.

1 year: A year flies by. For your child's first birthday, you can choose from:

- a **75-euro** gift voucher for nappies;
- a bicycle seat worth **80 euros**.

2 years: Your toddler is full of energy and discovering the world. You can choose from:

- a **25-euro** gift voucher for nappies;
- a gift voucher for a prevention item worth **40 euros** from one of these categories: potty training, bicycle safety, hearing protection or sun protection.

3 years: On your child's third birthday, you will receive a **25-euro** gift voucher for a CM electric toothbrush.

More information and conditions can be found at www.cm.be/groeibudget.

Benefits are valid from 1 January 2026 to 31 December 2026. This info sheet has an informative value. For a detailed description of the rights and obligations of members and of the health insurance fund, only the statutes are legally binding.

* Subject to approval by the Health Insurance Funds Supervisory Authority
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And there's more

- Are you pregnant or have recently given birth? If so, extra help around the house is welcome. CM will help you on your way with up to **300-euro** reimbursement for **maternity care**.
- You will receive a **25%** discount when you buy a baby scale, a breast pump or an Aerosol at a **Goed Thuiszorgwinkel***.
- CM reimburses up to **75%** of the copayment for a **doctor's visit** for children up to and including six years of age.
- Is your child sick and you have to work? CM acts quickly: for an hourly rate of **5 euros**, we will arrange a **home sitter service**.
- Are you being treated by an **osteopath or a chiropractor**? CM reimburses up to **10 euros** per treatment, with a maximum of 50 euros annually.
- Need **psychological help**? You will be reimbursed up to 20 sessions a year for psychological help. Children are reimbursed up to 700 euros a year, adults up to 400 euros.
- CM reimburses up to **15 euros** per calendar year for **vaccinations** against, for example, pneumonia, meningitis, HPV, and rotavirus.
- Want to **take up a sport** or are you already a member of a club? CM reimburses up to **15 euros** annually – for your membership fee or your 'Bewegen Op Verwijzing' programme.
- At **camp or a playground camp**? CM reimburses your child up to **100 euros** a year.

CM grows with you

At www.cm.be/jongegezinnen, you will find information and advice on a variety of topics. The first ultrasound, the first tooth or first day at school? CM grows with you. What's more, we treat you to great deals. Don't miss any news and subscribe to the young families' **newsletter**.

Report your pregnancy to CM

CM likes to make things easy for you. Report your pregnancy through the **My CM app** and receive notifications when you need to request important things.

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Do you have a complaint? Please let us know via www.cm.be/klachten or contact a CM employee. Your feedback helps us to improve our service. We guarantee an initial response within seven days and full resolution of your complaint within 30 days.