

Baby on the way?

Everything you need to know.



Having a baby turns your world upside down. Alongside countless beautiful moments, you also face many administrative issues. With this checklist, you can take things one step at a time.



Are you pregnant? Or are you planning to adopt a child? Congratulations! You are undoubtedly entering a period full of surprises. Expanding your family has a big impact on your life. There is also much to consider, both practically and administratively. We are happy to help you with this list so that you don't forget anything. Please note that some issues differ slightly for employees and the self-employed. Consider for example the number of weeks of maternity leave. Be sure to check our website for the information that applies to your situation.

1. Before your pregnancy 2. Newly pregnant

☐ Hospitalisation insurance

0 - 6 months

Are you eagerly anticipating the birth, or maybe even feeling a bit anxious about it? In any case, make sure that you do not have to worry about the associated invoice. Without hospitalisation insurance, childbirth can be very expensive. Insure yourself before your pregnancy. You will otherwise face restrictions when it comes to reimbursements.

The waiting period after joining is 6 months. This period can be shortened or cancelled if you switch from an equivalent health insurance policy.

☐ Folic acid

Before your pregnancy

Folic acid is important for the healthy development of your child. That is why it is best to start taking a supplement before your pregnancy. Through Helan, you get a refund of up to 30 euros per calendar year for the purchase of folic acid.

☐ Genetic carrier screening

Before your pregnancy

A genetic carrier screening examines before pregnancy whether you and your partner have an increased risk of having a child with a hereditary disorder. Through a blood test, the test examines 1700 genes linked to several hereditary diseases. You will receive a refund of up to 300 euros from Helan for this.

☐ Maternity protection and maternity leave

0 - 3 months

Inform your employer of your pregnancy. Doing so will give you maternity protection against dismissal, night work, etc. This will enable you to sleep soundly - for as long as it lasts. In order to enjoy your statutory 15 weeks of maternity leave as an employee, you must provide your employer with a medical certificate stating the probable date of birth.

☐ Childcare

0 - 3 months

A day-care centre or child-minding centre close to you makes life so much easier. Start your search early and plan a visit. Found the perfect place? Register your child immediately if there is space. Did you know that we also offer childcare?

Take a look at www.helankinderopvang.be.

☐ Midwife

0 - 3 months

A midwife's knowledge and support before and after childbirth are certainly not an unnecessary luxury. An extra pair of helping hands, in addition to those of your doctor. Consider for example the medical follow-up of your pregnancy, help with breastfeeding, weighing your baby, wound care, etc. **You are reimbursed for the costs of a midwife via the statutory health insurance.**

Did you know that...

...The decision to give birth in a single or multi-person room can influence the choice of your hospitalisation insurance? And that maternity care is also partly reimbursed through Hospitalia Medium and Plus?

All benefits at a glance

- ☐ Midwife
- ☐ Pre- and postnatal physiotherapy
- ☐ Reimbursement of patient contribution for children
- ☐ Intervention for maternity care
- ☐ Birth premium
- ☐ Discounts on baby gear at the Helan Care Shop plus free gift
- ☐ Babysitter for sick child
- ☐ Babysitting service Bsit
- ☐ Online psychological care via BloomUp
- ☐ Pelvic floor health

Looking for more information?

Be sure to take a look at www.helan.be/baby-op-komst. You can also sign up for the handy newsletter for brand new parents there. That way you are always up-to-date.

Pregnancy consultation

Do you have a question about your maternity leave, additional benefits or anything else in view of your baby's impending arrival? We are there for you. Apply for your 'Pregnancy consultation' through My Helan. Your advisor will go through everything from a to z with you during this consultation.



3. During your pregnancy

☐ Gynaecologist

12 weeks

The first ultrasound at 12 weeks, a second extensive ultrasound at 20 weeks, numerous interim checks, etc. They are incredibly important in terms of monitoring your health and that of your child. Not to mention that crucial NIP test. The statutory health insurance reimburses you for your visit to the gynaecologist.

☐ Dentist

13 weeks

Believe it or not, if you have healthy teeth, you have a reduced risk of pre-term birth. It is particularly important to watch out for gum inflammation. However, tooth decay can also have a negative impact on your child's health. So be sure to schedule a visit to the dentist either before your pregnancy or after 13 weeks.



Did you know that...

...Children up to the age of 3 can join their parents' Dentalia Up dental insurance free of charge? If your child falls and damages their teeth at home, at daycare or at school, you need not worry about high dental costs.

☐ Physiotherapy

4 months

With the right physiotherapy, you can help your body cope with the many changes it goes through. Combined with the breathing exercises you receive, it is the ideal preparation for your delivery. Ask your gynaecologist for a prescription and don't miss out on the nine sessions of pre- or post-natal physiotherapy that are reimbursed.

Do you have hospitalisation insurance through Helan? Then you can count on extra reimbursements for physiotherapy before and after your hospitalisation. **Be sure to check the conditions of your hospitalisation insurance.**

☐ Baby equipment

5 months

From the fifth month of your pregnancy you can apply for a discount code of 50%, up to a maximum of €150 per child. Use it to save on your favourite products at Helan Zorgwinkel. Discover the 'Mum and Child' range – including everything from care and comfort products to educational toys. With your order you'll also receive a free gift worth €30. The code is valid up to two years after the birth of your child.

☐ Starting amount

5,5 months

Small children... big costs.

The one-off Starting Amount you get from the 7th month of pregnancy is therefore more than welcome. Apply for the Starting Amount from one of the five payers, such as for example **MyFamily**.

☐ Maternity care

6 months

As a Helan health insurance fund customer, you are entitled to a reimbursement of 5 euros per hour, with a maximum of 150 euros per affiliated parent for maternity care, from 1 month before birth to 3 months afterwards. To bathe your baby while you have a moment's rest, to help you with household chores and much more. You are advised to apply for maternity care when you are 6 months pregnant. If not, there may be an increased waiting period. **Do so through Helan Maternity Care at www.helankraamzorg.be.**

If you have Hospitalia Medium or Hospitalia Plus, you are entitled to an additional 7 days of maternity care. Be sure to check the conditions of your insurance.

☐ Whooping cough vaccination

7 months

If you are vaccinated against whooping cough during your pregnancy, your baby will be born with antibodies. This way, your child will be well protected until getting their own vaccination. Anyone else who comes into frequent contact with your child should also be vaccinated.

Helan reimburses you up to 25 euros per year for approved vaccinations.

☐ Maternity leave

7,5 months

You are entitled to 15 weeks of maternity leave as a wage earner or job seeker and 12 weeks as a self-employed person. In order to apply for your benefit, we need a medical certificate stating the estimated delivery date at the earliest 6 weeks before the expected delivery date, and later on also the birth certificate of your baby. Simply send us these documents through **My Helan**.

☐ Recognising a child

7,5 months

When you cohabit de facto or legally, as a father or co-parent, you must officially recognise your child. It is best to do this before the birth to avoid both parents having to register the baby together after the birth.

After all, this is not easy for a new mum who has just given birth. Are you married? If so, your partner automatically has all his/her rights as a father or co-mother and this prior recognition is not necessary for the partner to declare the birth alone.

Free help for self-employed moms

An extra helping hand as a self-employed mom. Are you returning to work as a self-employed mom? Then get 105 hours of free maternity help through the social insurance fund.

4. After birth

☐ Birth certificate

1 - 2 weeks

Perhaps easy to overlook in the post-natal excitement. Your child must be officially registered at the registry office of the municipality where it was born. Some hospitals have a separate counter for this. That will save you a trip to the town hall.

☐ Birth certificate and registration of child health insurance fund

1 - 2 weeks

Do you have the birth certificate? Send it to us through www.helan.be/geboortedossier, so that we can complete the registration of your baby and sort out the birth premium and your benefits.

The birth premium is 150 euros per member parent. Are you registering your child with Helan? After registration you will automatically receive stickers, followed by the ISI+ card one month later.

Didn't apply for the baby product discount (50% discount at Helan Zorgwinkel) while you were pregnant? If so, you will automatically receive it by email once the birth has been registered. You can use the discount code up to two years after the birth. On top of that, your order will include a free gift worth 30 euros.

☐ Birth leave

1 - 2 weeks

As a salaried father or co-parent, you are entitled to 20 days of birth leave. These must be taken within the 4 month following the birth. The first 3 days are paid by your employer, the remaining 17 days by the health insurance fund.

☐ Postnatal physiotherapy

3 weeks

If you did not use up all your pre- or postnatal physiotherapy sessions before giving birth, then you are still entitled to them. Your pelvic floor muscles will become your new best friends.

Do the free online check in advance!

☐ First doctor's visit

1 month

Apply for a GMD from your GP for your child so that you don't have to pay the patient contribution. Please note this does not apply to a specialist or paediatrician.

☐ Parental leave

1 month

Do you want to make more time for your family immediately after your maternity leave or later on? Until your child is 12 years old, the biological parents, the parent who acknowledged the child or the adoptive parents are entitled to parental leave. You can consult the various options at www.vlaanderen.be/ouderschapsverlof



☐ Breastfeeding leave and breaks

1 month

There's no need to think about it now, but the time will come when you will be able to go back to work. Are you still breastfeeding? Discuss with your employer the possibility of taking breastfeeding leave. Please note that in many cases this is unpaid leave, and that it may therefore be more beneficial to take parental leave.

As an employee in the private sector, you are entitled to breastfeeding breaks until 9 months after giving birth, which are reimbursed by your health insurance fund.

Did you know that...

... you can easily rent or purchase a breast pump from the Helan Care Shop? Our stock is limited, so don't wait too long to request one!

☐ Groeipakket [Growth Package], the new name for child benefit

1 month

If you already applied for the Starting Amount, or if you already receive a Groeipakket for one of your children, you will automatically receive the Groeipakket for your newborn. The monthly basic amount is 173.20 euros for each child born from 1 January 2019.

☐ Reimbursement of your delivery bill

2 - 3 months

Did you opt for a hospital birth? The invoice should always be sent to your insurer. If you have hospitalisation insurance with Helan, please provide us with your reimbursement request accompanied by the necessary supporting documents. For more information, consult our website.

Did you opt for a home birth? Our hospitalisation insurance provides a lump sum when you submit the reimbursement request along with proof of your home birth. In addition, you are also entitled to reimbursements from Hospitalia Assist, provided you apply for it within 30 days of delivery and you are insured through Hospitalia Medium or Plus. Requests can be submitted by calling: T. +32 2 560 47 86.

☐ Bsit Babysitting service

3 months

Bsit is a handy app that allows you to find a reliable babysitter in your area with just a few clicks. 'Sharing and cooperation' is at the heart of the Bsit system. You can easily find the favourite sitters of your friends or network, while sitters also receive ratings so you can confidently leave your children with them. **Customers of Helan Health Insurance Fund or Helan Childcare receive a discount at Bsit.**

☐ Home babysitter sick child

Is your child suddenly ill and you have to work? Through Helan, a professional babysitter is provided within 48 hours. You can make use of a maximum of 10 babysitting days per year, per child. And that will cost you barely 3 euros per hour.