

**Canadian  
Dental  
Care Plan**

**Régime  
canadien de  
soins dentaires**



# Overview

# Overview

- Visiting an oral health professional is so important for overall health. A third of Canadians do not have dental insurance, and one in four Canadians have not seen an oral health professional because they cannot afford to pay for it.
- The Canadian Dental Care Plan (CDCP) aims to help ease financial barriers to accessing oral health care services and provide coverage to eligible Canadian residents, who currently do not have access to dental insurance.
- The CDCP will support eligible Canadian residents in getting affordable, accessible and essential oral health care services.
- The CDCP is not intended to be a replacement for existing dental benefits offered through employer/pension-sponsored or private plans. However, the CDCP is intended to complement existing provincial and territorial dental programs and to fill existing gaps in coverage for those programs.

# Eligibility criteria

- To qualify for the CDCP, all the following criteria will need to be met (eligibility will be reassessed annually):
  - not have access to dental insurance\*
  - have an annual adjusted family net income of less than \$90,000
  - be a Canadian resident for tax purposes
  - have filed their tax return in the previous year
- Canadian residents who have access to dental benefits through a provincial, territorial or federal government social program and who meet the CDCP eligibility criteria will be able to apply to the CDCP. Coverage will be coordinated between the plans to ensure there are no duplication in coverage.

\*No access to dental insurance is defined as:

- not available through an employer or a family member's employer benefits, including health and wellness accounts
- not available through pension (previous employer) or a family member's pension benefits, this includes federal, provincial and territorial government pension plans
- not available through a professional or student organization
- not purchased individually, by a family member or through a group plan from an insurance or benefits company

Applicants who have access to any of the above, regardless of whether they opt out or do not use the benefits available to them, would be ineligible for the CDCP.

# Phased rollout

- To ensure a successful and smooth rollout of the CDCP for Canadian residents, Service Canada will accept applications in phases:
  - Applications have already opened for seniors aged 72 and above and will expand in phases by age group. Individuals in these age groups who may be eligible will receive a letter inviting them to apply.

Group	Application opens
Seniors aged <b>87 and above</b>	Started in <b>December 2023</b>
Seniors aged <b>77 to 86</b>	Started in <b>January 2024</b>
Seniors aged <b>72 to 76</b>	Started in <b>February 2024</b>
Seniors aged <b>70 to 71</b>	Starting in <b>March 2024</b>

- Seniors aged 65 to 69, will be able to apply online starting in **May 2024**.
  - Adults with a valid Disability Tax Credit certificate and children under 18 will be able to apply online starting in **June 2024**.
  - All remaining eligible Canadian residents will be able to apply online starting in 2025.
- Service Canada will share applicant information with Sun Life for the purpose of enrolment into the CDCP.

# Coverage start date

- Once enrolled, Canadian residents who qualify will be sent a welcome package by Sun Life with a member card and the start date for when their oral health care services will be covered under the CDCP.
- Those covered under the CDCP will be able to start seeing an oral health provider as early as May 2024, starting with seniors, depending on when they apply.
- The coverage start date will be based on when the application is received and when the individual is enrolled in the CDCP. The CDCP coverage start date will vary by individual.
- The CDCP will not reimburse any oral health care services received before that individual's start date.

# Services covered

- To improve oral health outcomes, the CDCP will help cover a wide range of oral health care services, when recommended by an oral health provider.
- The majority of services covered under the CDCP will be available as of May 2024, the start date of when claims can start to be submitted by participating providers. Some oral health services will require preauthorization and will only be available beginning in November 2024.
- There are no annual spending limits for services, but there are frequency limits. The CDCP may also consider coverage for eligible services beyond frequency guidelines through preauthorization.
- The CDCP Dental Benefits Guide provides more information about the CDCP coverage, policies and rules, now available on [Canada.ca/dental](https://Canada.ca/dental).

- diagnostic services, including examinations and x-rays
- preventive services, including scaling (cleaning), polishing, sealants and fluoride
- restorative services, including fillings
- endodontic services, including root canal treatments
- prosthodontic services, including removable complete and partial dentures
- periodontal services, including deep scaling
- oral surgery services, including extractions

# Benefits at a glance

## Diagnostic and Preventive Services

### Diagnostic Services

Intended to evaluate oral health status. Services covered include:

- a range of dental exams, including complete, routine, specific and emergency exams
- x-rays

### Preventive services

Intended to keep teeth, gums and mouth healthy and to prevent cavities and gum disease. Services covered include:

- cleaning (scaling and polishing)
- fluoride applications
- sealants

# Benefits at a glance (cont'd)

Basic Services	
<b>Restorative Services</b>	Intended to treat decayed or fractured teeth. Services covered include: <ul style="list-style-type: none"><li>• permanent fillings</li><li>• temporary fillings</li><li>• pain control for diseased teeth</li><li>• other treatments for cavities</li></ul>
<b>Endodontic services</b>	Intended to treat teeth that are severely decayed, infected or broken. Services covered include: <ul style="list-style-type: none"><li>• root canal treatments</li><li>• pulpectomies (first step of a root canal treatment)</li><li>• procedures to reduce infection and provide temporary pain relief</li><li>• retreatment of previously completed root canal treatment (<b>requires preauthorization</b>)</li></ul>
<b>Periodontal services</b>	Intended to treat areas around the teeth, including gums and bone supporting the teeth. Services covered include: <ul style="list-style-type: none"><li>• cleaning under the gumline</li><li>• treatment of abscesses</li><li>• bonding for mobile teeth (<b>requires preauthorization</b>)</li></ul>



# Benefits at a glance (cont'd)

## Major Services

<b>Restorative Services</b>	<p>Intended to restore teeth with a more extensive procedure when teeth are too damaged to be restored by basic fillings. Services covered include:</p> <ul style="list-style-type: none"><li>• posts and post removal</li><li>• repairs to crowns and rebonding of crowns and posts</li><li>• crowns (<b>requires preauthorization</b>)</li><li>• cores (to support crowns) (<b>requires preauthorization</b>)</li><li>• posts for crown (<b>requires preauthorization</b>)</li></ul>
<b>Removable prosthodontic services</b>	<p>Intended to replace missing teeth. Services covered include:</p> <ul style="list-style-type: none"><li>• complete dentures, including standard and temporary dentures</li><li>• denture repairs, relines and rebases</li><li>• placing lining in dentures to condition oral tissues (for comfort and healing)</li><li>• complete immediate and overdentures (<b>requires preauthorization</b>)</li><li>• initial placement of partial dentures (<b>requires preauthorization</b>)</li><li>• replacement of partial dentures</li></ul>
<b>Oral surgery</b>	<p>Intended to remove teeth or tumours or fix other problems in the mouth and jaw requiring surgical intervention. Services covered include:</p> <ul style="list-style-type: none"><li>• removal of teeth and roots</li><li>• surgical removal of tumours and cysts</li><li>• surgical incisions, including draining</li><li>• treatments for jawbone fractures</li></ul>

# Benefits at a glance (cont'd)

## Anesthesia/Sedation Services

Additional services are provided in support of other services. Services covered include:

- minimal sedation (conscious)
- moderate sedation (**requires preauthorization**)
- deep sedation (**requires preauthorization**)
- general anaesthesia (**requires preauthorization**)

## Orthodontic Services

- Some orthodontic services will be added to the CDCP starting in 2025.
- Orthodontic services will only be covered in cases of medical need based on stringent criteria and will include a maximum spending limit.

# CDCP fees

- Health Canada has established reimbursement fees for each applicable procedure code under the CDCP, for each provincial and territorial jurisdiction and for each profession. The CDCP fees are not the same as the provincial and territorial suggested fee guides.
- The CDCP benefit grids are now available on the [Sun Life website](#) and include the full list of procedure codes covered under the CDCP.
- The 2023 CDCP benefit grids have been made available for illustrative purposes only. When coverage begins, as of May 2024, services covered under the plan will be reimbursed in accordance with the 2024 CDCP benefit grids.
- The 2024 CDCP benefit grids will be made available on the Sun Life Website as they become available.
- The CDCP benefit grids have been established based on the existing approach of other federal dental programs to ensure comparability amongst these programs.
- These grids will be reassessed annually to account for new evidence, inflation, and changes in costs over time.

# Provider participation

- Oral health professionals and their staff play a vital role in delivering care to Canadians and will be essential to the success of the CDCP.
- Oral health providers (dentists, dental specialists, independent dental hygienists and denturists) are encouraged to participate and will be able to confirm their participation, on a voluntary basis, as of March 11, 2024.
- Providers will be able to confirm their participation directly on Sun Life Direct or using a paper form. Providers can withdraw their participation at any time.
- Oral health providers who choose to participate in the CDCP will agree to do the following:
  - Make reasonable efforts to validate the identity of the person eligible for CDCP services, through their existing patient intake process, before providing care.
  - Inform CDCP clients which of the recommended services will and will not be covered by the CDCP before they agree to receive care.
  - Receive direct payment from Sun Life for the services covered under the CDCP, in accordance with the CDCP established fees.
  - Provide information related to the claims submitted to the CDCP in accordance with the CDCP claims verification process and procedures, to verify the expenditure of taxpayer funds.

# Claims processing and payment

- The CDCP will only pay for treatment from participating providers.
- Participating providers will be able to validate eligibility of services for CDCP clients through the Electronic Data Interchange (EDI), the CDCP oral health provider portal (Sun Life Direct) or Sun Life's contact centre.
- Providers are encouraged to register to Sun Life Direct to facilitate participation. Sun Life Direct also allows oral health providers to look up coverage, view claims, statements, sign up for direct deposit, and more.
- Only claims submitted by EDI will be processed starting in May 2024. As of November 2024, Sun Life will process both EDI and paper claims.
- Claims will be paid according to the CDCP benefit grids for the province or territory where services are provided.
- Providers are encouraged to bill at the fees set out in the CDCP benefit grids. Additional charges not covered under the plan (e.g. co-payment and other remaining fees) will be paid directly to the provider by the CDCP client.
- Service level standards for payment will be published; the CDCP will pay claims quickly (i.e., within days)

# CDCP client responsibilities

CDCP Clients (your CDCP-enrolled patients) will need to:

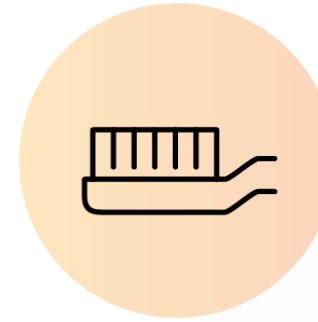
- Agree, at time of application, that their personal information and health history will be collected, used and disclosed to Health Canada and Sun Life to administer and evaluate the CDCP.
- Ask and confirm that their oral health provider is participating in the CDCP at time of appointment.
- Confirm their CDCP coverage with their CDCP member card and personal identification.
- Pay any additional charges not covered under the plan (e.g. co-payment and other remaining fees) directly to the provider.
- The CDCP will reimburse any eligible expense up to the established CDCP fee, but CDCP clients may have a co-payment. The percentage of co-payments will depend on their adjusted family net income as follows:

Co-payments based on adjusted family net income		
Adjusted family net income	How much will the CDCP cover	How much will your CDCP-enrolled patients cover
Lower than \$70,000	100% of eligible oral health care service costs will be covered at the CDCP established fees.	0% of the CDCP established fees and any additional charges not covered by the plan.
Between \$70,000 and \$79,999	60% of eligible oral health care service costs will be covered at the CDCP established fees.	40% of the CDCP established fees and any additional charges not covered by the plan.
Between \$80,000 and \$89,999	40% of eligible oral health care service costs will be covered at the CDCP established fees.	60% of the CDCP established fees and any additional charges not covered by the plan.

- Ask their oral health provider about any costs that will not be covered by the plan before receiving oral health care. This is a dual responsibility between the oral health provider and the CDCP-enrolled patient.

# Engagement and communications

- Starting in February 2024:
  - Information sessions with providers and other stakeholders will be held to answer questions about the CDCP.
  - Joint communication from Sun Life and the Government of Canada to providers in preparation for provider participation.
  - Providers who are not registered on Sun Life Direct or EDI can now register for those.
- Starting in March 2024:
  - Providers can confirm their participation in the CDCP as of March 11, 2024.
  - CDCP clients will start receiving their CDCP welcome package including their member card and coverage start date.
  - CDCP clients with a May 1<sup>st</sup> coverage date can start booking appointments with participating providers for May 2024 and onwards.
- Starting in May 2024:
  - Participating providers can submit CDCP claims electronically for direct payment by Sun Life.



**We look forward to supporting you and your offices in your participation in the CDCP!**

A **[Stakeholder Toolkit](#)** is available to assist you or visit **[www.sunlife.ca/cdcp](http://www.sunlife.ca/cdcp)** and **[Canada.ca/dental](http://Canada.ca/dental)** for more details.