

# Canadian Dental Care Plan

## Régime canadien de soins dentaires

### Accessible. Affordable. Essential.

Oral health is an important part of our overall health and well-being. Regular visits to an oral health professional have proven to reduce the risk of dental decay, gum disease and other serious health issues such as cardiovascular disease and stroke. However, we know that one third of the people living in Canada do not have dental insurance, and in 2022, one in four Canadians reported avoiding visiting an oral health professional because of the cost.

The Canadian Dental Care Plan (CDCP) will help ease financial barriers to accessing oral health care for uninsured Canadian residents who have an adjusted family net income below \$90,000. The CDCP will help cover a wide range of oral health care services, on the recommendation of an oral health provider, when needed.

### WHO qualifies?

To qualify for the CDCP, the following criteria must be met:

- no access to dental insurance\*;
- an adjusted family net income of less than \$90,000;
- be a Canadian resident for tax purposes; and
- have filed their tax return in the previous year.

\* Access to dental insurance means access to any type of dental insurance or coverage through other channels, such as:

- through an employer or a family member's employer benefits, including health and wellness accounts\*\*;
- through a pension (previous employer) or a family member's pension benefits which includes federal, provincial and territorial government pension plans\*\*;
- through a professional or student organization\*\*; or
- purchased by yourself or by a family member or through a group plan from an insurance or benefits company.

\*\* Canadian residents are still considered to have access to dental insurance if they choose to opt out of available benefits like these.

Canadian residents who have access to dental benefits through a social program offered by their province or territory and/or by the federal government will be eligible for the CDCP, if they meet all the eligibility criteria.

## WHEN to apply?

The CDCP is being rolled out using a phased approach over several months, starting with seniors aged 70 and above. In May 2024, applications will shift to an online portal for eligible seniors 65 and older. Persons with a valid Disability Tax Credit certificate and children under the age of 18 will be able to apply online starting June 2024. All remaining eligible Canadian residents between the ages of 18 and 64 will be able to apply online starting in 2025.

Group	Applications open
Seniors aged 87 and above	Starting December 2023
Seniors aged 77 to 86	Starting January 2024
Seniors aged 72 to 76	Starting February 2024
Seniors aged 70 to 71	Starting March 2024
Seniors aged 65 to 69	Starting May 2024
Persons with a valid Disability Tax Credit certificate	Starting June 2024
Children under 18 years old	Starting June 2024
All remaining eligible Canadian residents	Starting 2025

## HOW to apply?

Canadian residents who may qualify will be able to apply for the CDCP through Service Canada.

Each month, Service Canada contacts a new group of seniors, based on age. While applications remain open for those 77 years or older, in February, applications are expanding to seniors, aged 72 to 76. That means potentially eligible seniors aged 72 to 76 will receive letters inviting them to apply to the CDCP, with instructions on how to validate their eligibility and apply for the plan by phone.

Only those who meet the following criteria will receive a letter with instructions on how to apply:

- are 70 years old, or will be 70 years old or older by March 31, 2024;
- have an adjusted family net income of less than \$90,000 based on their and/or their spouse's or common law partner's 2022 tax returns; and
- were a resident of Canada in 2022 for tax purposes.

From December 2023 until end of April 2024, seniors who receive invitation letters may call Service Canada to apply via an automated Interactive Voice Response (IVR) system. When applying, they will be asked for two pieces of identification, and whether they currently have access to any type of dental benefits. The applicant will immediately be notified whether they have been successful in applying and are eligible. They will also receive a letter confirming this information.

**Seniors aged 65 to 69** years and seniors who were not able to apply by phone will be able to apply online starting in May 2024, followed by **persons with a valid Disability Tax Credit certificate** and **children under the age of 18** starting in June 2024.

## WHAT is covered?

The CDCP will cover a wide range of oral health care services, on the recommendation of an oral health care provider, when needed.

Services that could be covered under the CDCP include the following, with some services only becoming available in fall 2024:

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

Health Canada is collaborating with provinces and territories regarding public oral health services, including the coordination of benefits between the CDCP and provincial and territorial publicly-funded programs.

## HOW much is covered?

The CDCP will help ease financial barriers to accessing oral health care for Canadian residents who do not have access to dental insurance. To limit the out-of-pocket costs for people covered under the CDCP, participating oral health providers will bill the CDCP directly for reimbursement rather than having patients seek reimbursement from Sun Life.

We encourage oral health providers to follow the CDCP fees, which are not the same as the provincial and territorial suggested fee guides that providers often use to charge for oral health services. Some people covered under the plan may have to pay additional charges directly to the oral health provider if:

- your adjusted family net income is between \$70,000 and \$89,999, as you will have a co-payment
- your oral health provider charges more than the established CDCP fees
- you and your oral health provider agree to services that the CDCP does not cover (you will need to pay the full cost of these services).

You may have a co-payment based on your adjusted family net income. A co-payment is the percentage of the CDCP fees that isn't covered by the CDCP, and that you will have to pay directly to the oral health provider. Your co-payment is based on your adjusted family net income:

- No co-payments for those below \$70,000.
- 40% co-payment for those between \$70,000 and \$79,999.

- 60% co-payment for those between \$80,000 and \$89,999.

Before receiving oral health care, people covered under the CDCP should always confirm what costs, if any, will not be covered by the CDCP. People who receive services not covered by the CDCP will need to pay the full cost of these services.

Provider appointment cancellation/no-show fees cannot be billed to the CDCP. Therefore, patients will be responsible for covering these fees.

**For more information, visit [Canada.ca/dental](https://Canada.ca/dental)**