

**Canadian  
Dental  
Care Plan**

**Régime  
canadien de  
soins dentaires**



# Overview

# Overview

- Visiting an oral health professional is 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 provides 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, it is intended for the CDCP to complement existing provincial and territorial dental programs and to fill existing gaps in coverage for those programs.

# Eligibility criteria

- To qualify to the CDCP all the following criteria will need to be met. Eligibility will be reassessed annually:
  - no access to dental insurance\*;
  - an annual adjusted family net income under \$90,000;
  - be a Canadian resident for tax purposes; and
  - have filed their tax return in the previous year.
- Canadian residents who have access to dental benefits through provincial, territorial and federal social programs who meet the CDCP eligibility criteria will be able to apply to the CDCP. Coverage will be coordinated to ensure no duplication in coverage.

\* 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. This 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.

# Phased rollout

- To ensure a successful and smooth rollout of the CDCP for Canadian residents, Service Canada will accept applications in phases:
  - Applications first opened for seniors aged 87 and above in December 2023, and are now expanding in phases by age group. Individuals in these age groups who may be eligible have started receiving letters inviting them to apply.

Group	Applications open
Seniors aged <b>87 and above</b>	Starting in <b>December 2023</b>
Seniors aged <b>77 to 86</b>	Starting in <b>January 2024</b>
Seniors aged <b>72 to 76</b>	Starting 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**.
- Persons 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 in the CDCP.

# When will coverage start?

- 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 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.

# What services are 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

# How much is covered?

- To limit out-of-pocket costs for people covered under the plan, providers who participate in the CDCP will receive direct payment from Sun Life for services covered under the CDCP rather than having patients seek reimbursement from Sun Life.
- The CDCP will only pay for treatment from participating providers and for oral health care services covered within the plan at the established CDCP fees.
- The CDCP fees may differ from the provincial and territorial suggested fee guides that providers often use to charge for oral health services.
- Patients may have to pay additional charges directly to the oral health provider if:
  - their adjusted family net income is between \$70,000 and \$89,999
  - their oral health provider charges more than the established CDCP fees, **or**
  - there is an agreement between the patient and the oral health care provider to services that the CDCP doesn't cover. In this case, the patient will need to pay the full cost of these services.

# How much is covered? (continued)

- A co-payment is the percentage of CDCP fees that is not covered by the CDCP, and that patients will have to pay directly to their oral health provider.
- The percentage of co-payments will depend on the adjusted family net income, as follows:

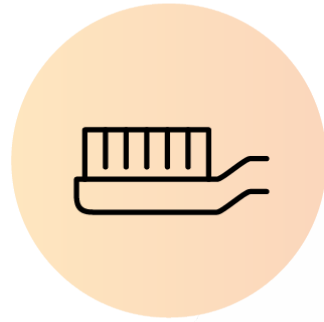
Adjusted family net income	How much the CDCP will cover	How much the patient will cover
<b>Less than \$70,000</b>	100% of eligible oral health care service costs will be covered at the CDCP established fees.	0% of the CDCP established fees. Patient may face additional charges as described in the previous slide.
<b>Between \$70,000 and \$79,999</b>	60% of eligible oral health care service costs will be covered at the CDCP established fees.	40% of the CDCP established fees. Patient may face additional fees as described in the previous slide.
<b>Between \$80,000 and \$89,999</b>	40% of eligible oral health care service costs will be covered at the CDCP established fees.	60% of the CDCP established fees. Patient may face additional fees as described in the previous slide.

- Oral health providers will be encouraged to bill at the CDCP established fees, which are not the same as the provincial and territorial suggested fee guides, to reduce financial barriers for their CDCP enrolled patients. Patients should always confirm what costs will not be covered by the plan and which amount they will be expected to pay their oral health provider before receiving treatment.



# Participation of oral health providers

- 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.
- Oral health providers who choose to participate in the CDCP will agree to do the following:
  - Validate CDCP client information, by making reasonable efforts to validate the identity of the person eligible for CDCP services, through their existing patient intake process, prior to providing care.
  - Confirm eligible services under the CDCP, by informing 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.



**Visit [Canada.ca/dental](https://Canada.ca/dental) for more details**