

Canadian Dental Care Plan

Régime canadien de soins dentaires

Frequently Asked Questions

Q1. What is the Canadian Dental Care Plan?

The Canadian Dental Care Plan (CDCP) is a federally delivered public plan that will help ease financial barriers to accessing oral health care for up to nine million uninsured Canadian residents with an adjusted family net income of less than \$90,000, with no co-payments* for those with family net income under \$70,000.

**A co-payment is the percentage of the CDCP fees that is not covered by the plan and that people covered under the CDCP will have to pay directly to the oral health provider.*

Q2. What is the difference between the Canada Dental Benefit and the CDCP?

In December 2022, the Government of Canada launched the interim Canada Dental Benefit (CDB) as the first step towards a long-term Canada-wide dental care plan. The CDB provides a direct payment up to \$650 per eligible child, sent directly to parents to help pay the cost of oral health care for that child.

The CDB is a temporary benefit that provides a direct, tax-free payment to help eligible families pay for oral health care services for their children under the age of 12. To date, more than 405,000 Canadian children have benefited from the CDB. The CDB will remain in place until June 30, 2024. Once the interim CDB ends, those children will be eligible to transition to the CDCP assuming they meet the eligibility criteria.

The CDCP is a federally delivered public plan that will help ease financial barriers to accessing oral health care for up to nine million uninsured Canadian residents with an adjusted family net income of less than \$90,000. To limit out of pocket costs for enrolled Canadians, oral health providers are expected to bill the CDCP directly for reimbursement, so the patient doesn't have to.

Q3. Who is the contracted service provider for the CDCP, and how were they chosen?

Public Services and Procurement Canada (PSPC) ran an open, multi-stage, competitive procurement process to select a contracted service provider. As a result, a contract was awarded to Sun Life to act as the service provider for the CDCP.

PSPC engaged the services of a third-party firm to act as an independent Fairness Monitor. The Fairness Monitor's duties included, but were not limited to, observing the procurement process from start to finish; providing feedback to the Government of Canada on any potential fairness issues; and attesting to the fairness, openness, and transparency of the entire procurement process.

Q4. How will the CDCP be administered?

Oral health professionals play a vital role in delivering oral health care, and this plan will allow more Canadians to receive their care. Resources and tools on how to assist and inform their patients about the CDCP will be provided to the oral health professional community.

The CDCP will be administered by Health Canada. Employment and Social Development Canada (ESDC), through Service Canada, will act as a service delivery partner for processing applications for the CDCP, drawing on applicant provided information as well as taxpayer information provided by the Canada Revenue Agency (e.g., to assess family income). Service Canada will provide qualified applicant information to Sun Life, the contracted service provider, to enrol them in the CDCP and process claims.

In early 2024, oral health providers, who are licensed and in good standing with the regulatory body of the province/territory in which they practice, will be able to confirm that they want to be a participating CDCP provider directly with Sun Life. Participation in the CDCP will be on a voluntary basis.

Q5. What is the Government of Canada doing to prevent private businesses from cancelling their dental plans once the CDCP is fully implemented?

Private businesses should not be cancelling their dental plans. The Government of Canada will continue to work with industry partners and provincial and territorial governments to put in place mitigation solutions that avoid displacement of existing dental plans.

The CDCP is intended to help those who currently have no access to dental insurance, not to replace current employer benefits packages they offer employees as part of their competitive compensation packages. In addition, based on the income threshold and associated co-payment structure under the CDCP, most employees will be better off under their current employer-sponsored plans.

We anticipate that in most cases employer-sponsored insurance will be maintained by private businesses as a means of recruitment and retention of their employees (i.e., competitive compensation package).

Eligibility

Q6. What are the eligibility requirements for the CDCP?

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.

* What does not having access to dental insurance mean?

This means you do **not** have access to any type of dental insurance or coverage through:

- your employment benefits or a family member's employment benefits, including health and wellness accounts
- a professional or student organization

Note: If you're eligible for dental coverage through your employment benefits or through a professional or student organization, you're not eligible for CDCP. This is true even if:

- you decide not to take it
- you have to pay a premium for it
- you don't use it
- your pension benefits or a family member's pension benefits
 - this includes federal, provincial and territorial government employer pension plans
 - Exception: You may be eligible for the CDCP if you're retired and:
 - you opted out of pension benefits before December 11, 2023, and
 - you can't opt back in under the pension rules
- coverage purchased by you or a family member or through a group plan from an insurance or benefits company
 - if you purchased your current dental insurance policy privately (and not as part of any of the coverage described above), you're not eligible for the CDCP while that coverage is in effect.

If you have dental coverage through a provincial, territorial or federal government social program, you can still qualify for the CDCP. If you meet all the eligibility criteria, your coverage will be coordinated between the plans to ensure there are no duplication or gaps in coverage.

Q7. How is the adjusted family net income calculated?

As defined and calculated by the Canada Revenue Agency the adjusted family net income (AFNI) is:

- your family net income (line 23600 of your tax return plus line 23600 of your spouse's or common-law partner's tax return, and any world income not reported in a tax return to the CRA, such as by a new resident)
- minus any universal childcare benefit (UCCB) and registered disability savings plan (RDSP) income received (line 11700 and line 12500 of your or your spouse's or common-law partner's tax return)

- plus any UCCB and RDSP amounts repaid (line 21300 and line 23200 of your or your spouse's or common-law partner's tax return)

Family net income is your net income plus the net income of your spouse or common-law partner, if you have one. Family net income does not include your child's net income.

For the vast majority of individuals, adjusted family net income is their and their spouse or common-law partner's net income.

Q8. How will Health Canada validate if people have access to dental insurance?

As part of the CDCP application process, potentially eligible applicants will be required to attest that they do not have access to any dental insurance, which will be verified through a sample audit process by Health Canada. This attestation will be further validated using the T4/T4A dental requirement where employers, through the Dental Care Measures Act, are required to report if their employees or pensioners are eligible to access dental insurance.

Q9. What happens if one of the family members did not file their taxes?

The CDCP is an income tested program. To confirm a person's eligibility to the income threshold of less than \$90,000, the individual and their spouse or common-law partner, if they have one, must have filed the previous year's income tax return.

If you need help to get started with filing your taxes, go to Canada.ca/cra.

Q10. My partner and I are separated, and he/she will not complete their taxes. Will my family and I be penalized?

Your adjusted family net income is calculated in consideration of your marital status when you apply for Canadian Dental Care Plan. This means that if you have a spouse or common-law partner when you apply, your adjusted family net income will be based on both your incomes. Both you and your spouse or common-law partner must have completed your taxes to qualify. It is important that you advise the CRA of any changes in your family situation.

Q11. If I have shared custody of my children, how will this work for the CDCP?

Only one parent will be able to apply to the CDCP on behalf of the child.

Since your adjusted family net income will be calculated in consideration of your marital status when you apply for the CDCP, it is important for everyone to advise the CRA of any changes of their family situation or marital status, especially in the case of shared custody.

Q12. What if I have dental insurance, but would rather have coverage under the CDCP?

The CDCP is intended to help those who have no access to dental insurance. Therefore, only those who do not have access to any form of dental insurance/coverage (private or employer-sponsored) are eligible to apply for the CDCP.

If you have access to dental coverage through private or employer-sponsored plan, you will not be eligible for the CDCP.

Q13. I have private/employer dental coverage but have coverage limits and high deductibles. Can I use the CDCP to cover the difference?

Only those who do not have access to dental insurance will be eligible to enrol in the CDCP. Anyone who has access to dental insurance of any kind, whether sponsored by their employer or purchased by the individual, is ineligible.

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.

Applications

Q14. How is the CDCP being rolled out? How will I be able to apply?

To meet anticipated demand and ensure a smooth onboarding experience, the CDCP is being rolled out using a phased approach over several months, starting with seniors.

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

People covered under the CDCP will be reassessed annually to confirm they still meet the eligibility criteria.

Q15. How did the Government of Canada select the seniors for the mail-out?

Using 2022 tax data, the Canadian Revenue Agency (CRA) was able to identify individuals who met the following criteria:

- were 70 years old or older by March 31, 2024;
- had an adjusted family net income of less than \$90,000;
- and were a resident of Canada in 2022 and filed their taxes.

Seniors who receive a personalized letter inviting them to apply will have to attest whether they have access to any type of dental insurance at the time of their application. Their eligibility will be verified by Service Canada.

Q16. I am a senior and have not received a letter. What do I do?

Since December 2023, letters are being mailed to potentially eligible seniors 70+ in phases informing them that they may qualify for the plan and inviting them to apply. These letters were first sent to those aged 87+ in December, followed by seniors aged 77 to 86 in January 2024, and will be mailed to those aged 72 to 76 starting in February 2024 and those aged 70 to 71 starting in March 2024. These letters will be sent to the address you used in your 2022 tax return and only if you have an adjusted family net income of less than \$90,000. If you have not filed your 2022 taxes, you may not receive a letter in the mail. If you are a potentially eligible senior aged 70 or older and have not received a letter by April 2024, you can contact Service Canada directly by phone at 1-833-537-4342.

Q.17. What will the enrolment process be for seniors who receive a letter?

Seniors 70+ who receive a letter inviting them to apply will be directed to apply through Service Canada's automated Interactive Voice Response (IVR) system. When applying, they will be asked for two pieces of identification, their Social Insurance Number (SIN) and their unique application code provided in their letter. Applicants will also be asked to confirm whether they currently have access to any type of dental insurance. During the call with Service Canada, the IVR system will notify the applicant about whether they are eligible. The applicant will also receive a letter from Service Canada confirming whether they qualify.

Seniors who have been deemed eligible to the CDCP are starting to receive their personalized welcome package from Sun Life, which includes their member card, coverage start date and information on what they can expect from the CDCP, including details about how to make an appointment with a participating provider.

Q18. When will I be able to see an oral health provider under the CDCP?

Canadians who are enrolled in the CDCP will be able to start seeing an oral health provider as early as May 2024, starting with seniors. The start date to access oral health care services will depend on:

- when we receive your application **and**
- when we complete your enrolment

The individual's coverage will begin on the start date provided in the welcome package from Sun Life. Appointments with an oral health provider can only be scheduled on or after that date for the eligible oral health care services to be covered under the plan. The CDCP will not reimburse you for oral health care services received before the start date.

Coverage

Q19. What services are covered under the CDCP?

The CDCP will help cover a wide range of oral health care services.

Examples of services that could be covered under the CDCP include:

- preventive services, including scaling (cleaning), 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
- oral surgery services, including extractions

As part of a continuous improvement approach, the CDCP will be reviewed regularly based on data and evidence to ensure it meets the needs of Canadians.

The CDCP will only pay for oral health care services covered within the plan at the established CDCP fees. These fees are not the same as provincial and territorial oral health associations suggested fee guides that providers often use to charge for oral health services.

Q20. Is there a cost to be part of the CDCP?

To limit out of pocket costs for the covered patient, providers will bill the CDCP directly for reimbursement rather than having patients seek reimbursement from Sun Life.

The CDCP will only pay for oral health care services covered within the plan at the established CDCP fees. These fees are not the same as provincial and territorial oral health associations suggested fee guides that providers often use to charge for oral health services.

People covered under the CDCP may have to pay an outstanding amount such as a **co-** payment or **additional charges**, which will need to be paid directly to their oral health provider if:

- their adjusted family net income is between \$70,000 and \$89,999, as they will have a co-payment
- their oral health provider charges more than the established CDCP fees
- they agree to services that the CDCP does not cover

A co-payment is the percentage of the CDCP fees that is not covered by the CDCP, and that they will have to pay directly to the oral health provider. The co-payment is based on 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, individuals covered under the plan should always ask their oral health provider about any costs that will not be covered by the plan, and make sure they know what they will have to pay directly to their oral health provider ahead of receiving treatment.

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

Q21. Can any oral health professional in Canada provide services under the CDCP?

The collaboration between oral health professionals and the Government of Canada is a critical success factor for the CDCP.

Oral health professionals (including Dentists, Dental Specialists, Denturists, or Independent Dental Hygienists) who are licensed and in good standing with the provincial or territorial regulatory body in the jurisdiction in which they practice will be able to participate in the CDCP.

Oral health providers will be able to participate, on a voluntary basis, in the CDCP starting in March 2024 through Sun Life.

Other social programs

Q22. If a person is covered under an existing provincial or territorial public dental care program, are they still eligible for the CDCP?

Provincial and territorial programs may not cover all oral health care needs of Canadians equally across the country, and that in some cases, these programs focus only on emergency needs.

Canadian residents who have access to dental coverage through provincial and territorial social programs and meet the CDCP eligibility criteria will be able to apply to the CDCP as it is intended to complement provincial and territorial dental programs, not to replace them. Coordination between the plans will ensure there are no duplication or gaps in coverage.

Claims process

Q23. Do I need to pay my oral health provider when I receive the services?

To limit unexpected costs for people covered under the plan, oral health providers who participate, as CDCP providers will bill the CDCP directly for reimbursement.

The CDCP will only pay for oral health care services covered within the CDCP and in accordance with the CDCP established fees.

We encourage oral health providers to follow the CDCP fees, which are not the same as the provincial and territorial fee guides. You may have to pay fees in addition to the potential co-payment, if:

- your oral health provider charges more than the CDCP fees
- you agree to receive care that the plan doesn't cover

Before receiving oral health care, patients should always ask their oral health provider about any costs that will not be covered by the plan. Make sure you know what you have to pay directly to your oral health provider.

Q24. What if my oral health provider does not participate as a CDCP provider?

Oral health professionals play a vital role in delivering oral health care to Canadians and will be essential to the success of the CDCP, to provide oral health care to up to nine million uninsured Canadian residents.

Oral health providers can now confirm that they want to participate in the CDCP directly with [Sun Life](#).

Oral health providers eligible to participate and who can bill for services include:

- Dentists;
- Denturists;

- Dental hygienists; and
- Dental specialists.

The CDCP will only pay for treatment from participating providers. To reduce out-of-pocket costs for those covered under the CDCP, claims must be submitted by an oral health provider participating in the CDCP for direct payment from Sun Life, and not to the patient, for the services covered under the CDCP.

Q25. There are no oral health providers in my region that are participating in the CDCP. What do I do? Are costs for travelling covered?

Travel costs will not be covered under the CDCP. People can contact Sun Life or visit Sun Life website for where they can receive assistance in finding a participating provider.

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