

**Canadian
Dental
Care Plan**

**Régime
canadien de
soins dentaires**

Information session for oral health providers

March 2024



Government
of Canada

Gouvernement
du Canada

Canada

Overview

- 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 of less than \$90,000.
- The plan will help cover a wide range of oral health care services, on the recommendation of an oral health provider.
- CDCP clients, depending on when they apply, will be able to start seeing an oral health provider as early as May 2024, starting with seniors.
- This is an opportunity to provide care to new and existing patients, many of whom have been able to afford to see an oral health provider in the past due to cost.

Services covered

- Most services covered under the CDCP will be available as of May 2024. Some services will require preauthorization which will only be available in November 2024.
- There are no annual spending limits for services, but there are frequency limits. The CDCP may consider coverage for eligible services beyond frequency limits through preauthorization.
- The **CDCP Dental Benefits Guide** provides more information about the CDCP coverage, policies and rules and is available on Canada.ca/dental.

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.
- An **abbreviated version of the 2024 dental benefit grids** is available on Canada.ca/dental.
- The complete 2024 CDCP dental benefit grids will be posted on the Sun Life website in April.
- Any additional charges not covered under the plan will be paid directly to the provider by the patient.
- These grids will be reassessed annually.

Coordination of Benefits

- The CDCP is not intended to replace existing dental benefits offered through employer/pension-sponsored or private plans.
- The CDCP will **complement existing provincial/territorial and federal social dental programs** and to fill existing gaps in coverage. Coordination of benefits will ensure no duplication in coverage.
 - CDCP will be **last payer** in relation to federal social oral health programs.
 - CDCP will be **first payer** in relation to the following provincial/territorial oral health programs: BC, AB, MB, ON, NS, NB, PE, NL, YT, NT, NU (SK and QC to be confirmed)

Navigating the CDCP

- Oral health providers can now confirm their participation to the CDCP.
- The CDCP will operate like many of the insurance plans that you are already familiar with to make this as easy as possible to submit claims and receive accurate and fast reimbursement for services covered under the CDCP.
- Claims and CDCP client eligibility verification can be submitted through CDA.NET, CDHA.NET, DAC.NET and RESEAU-ACDQ from oral health providers existing practice management software.
- Health Canada is engaging with oral health providers to simplify CDCP administrative processes while continuing to offer increased oral health care to the Canadian population.

Service Standards

- Providers will be able to receive payments electronically or by cheque.
- Electronic Fund Transfers will be completed within 2 business days initially, moving towards 24 hours. Cheques will be mailed monthly (industry standard).
- Service standards will apply when processing electronic claims; paper claims; preauthorization and post-determination requests; contact center operations and you can expect these service standards to be in line with industry standard.
 - Providers will be able to submit claims through EDI in May 2024. In November 2024, both EDI and paper claims will be processed.
 - Preauthorization requests can be submitted electronically, including digital x-rays, in November 2024.

Getting prepared for the Canadian Dental Care Plan



How easy is it to confirm participation for the CDCP?

STEP 1

STEP 2

STEP 3

Digitally via Sun Life Direct (SLD):

Log in to SLD.

Enter your unique identification number (UIN).

Read and acknowledge the terms and conditions.

Via a paper form:

Go to sunlife.ca/cdcp or call the CDCP call center.

Download and complete the PDF form.

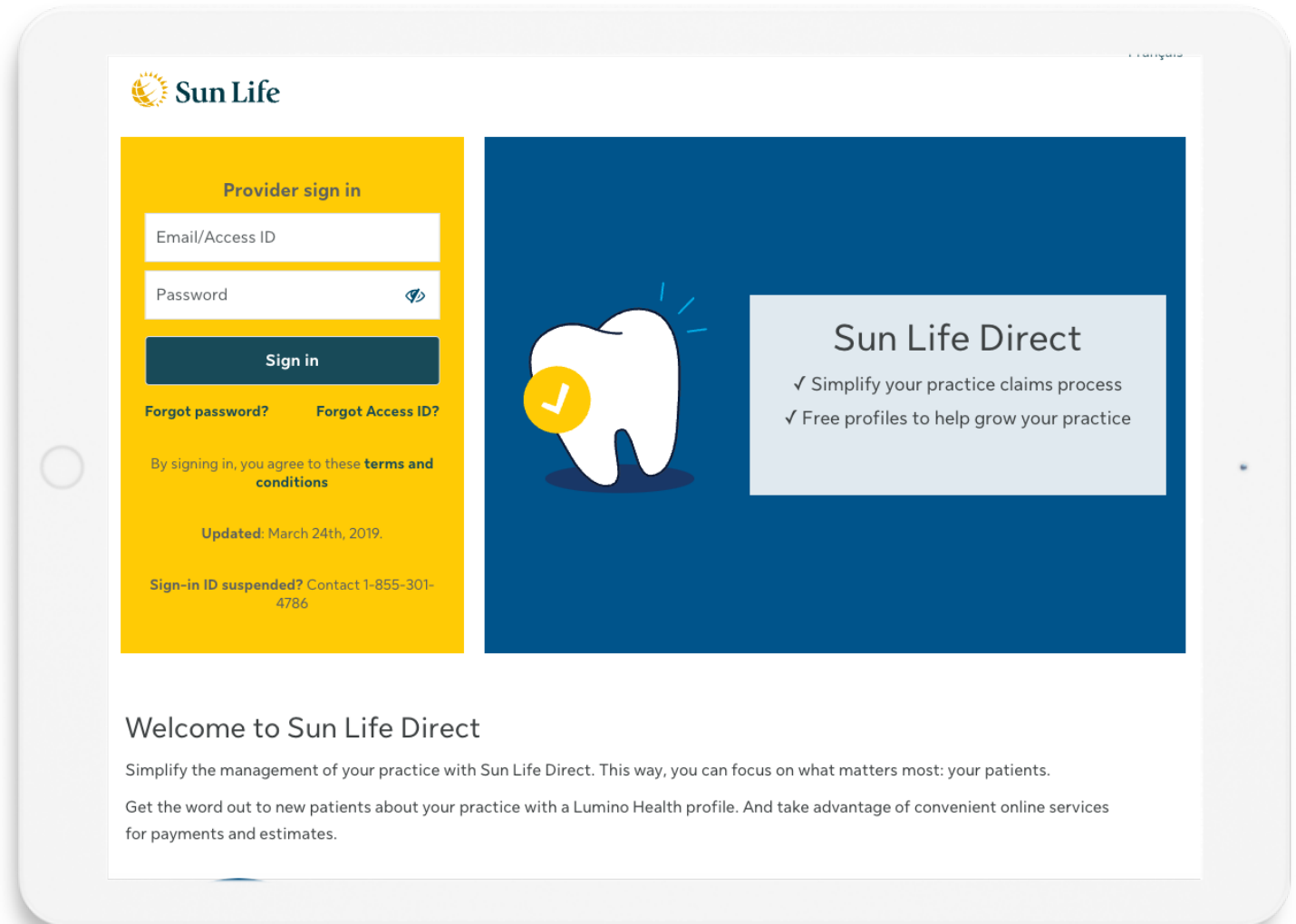
Mail the signed form to Sun Life.

For providers that want to seek participation in CDCP digitally

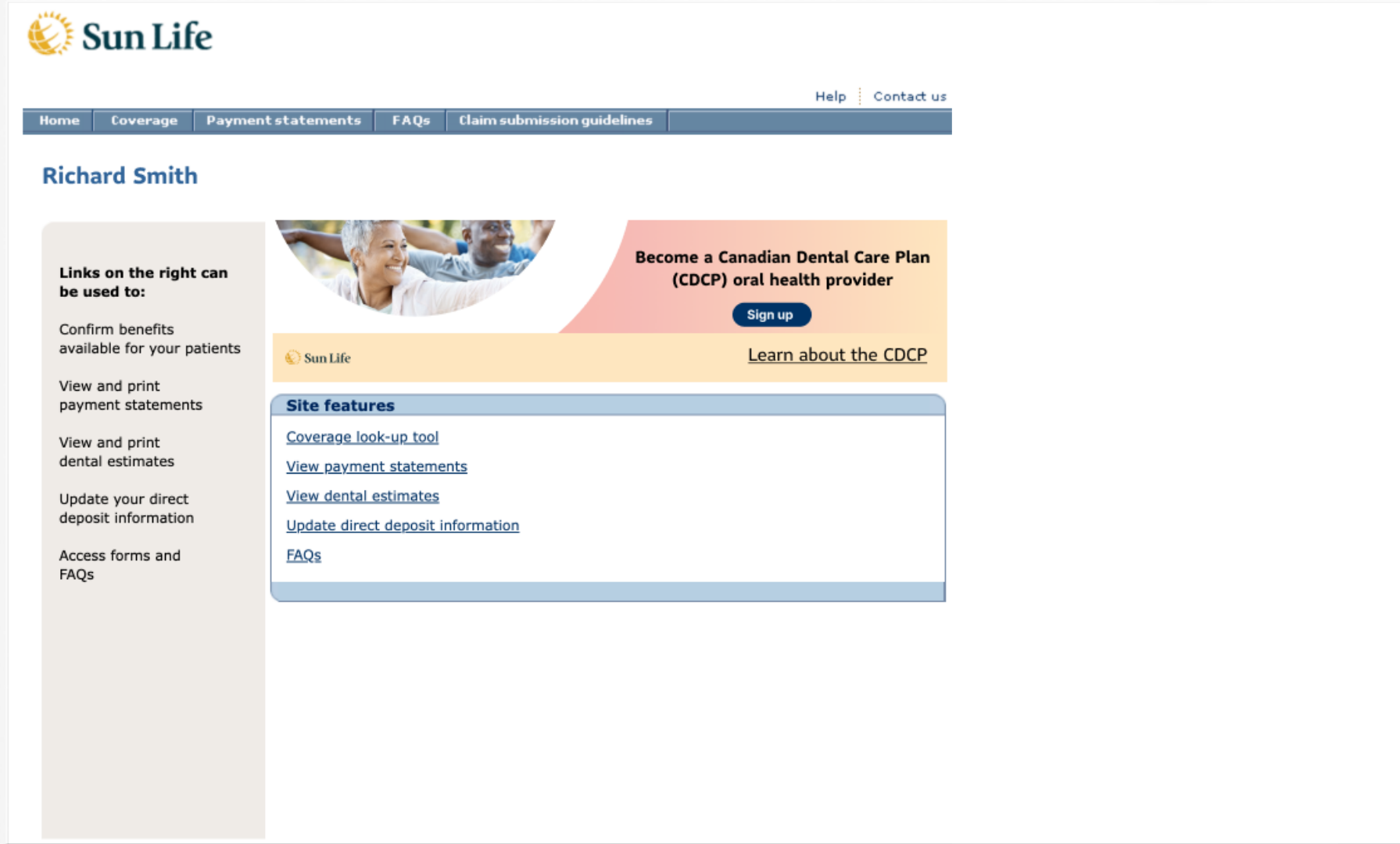
Simply sign into SLD...

- For those already using SLD, log in using your existing account.
- For those without a SLD account, Sun Life has mailed you an Access ID and temporary password (between Feb 20 – Mar 8). Use this to register for an account.

Note: There is a paper form option.



Digital participation: Click on the CDCP banner on the SLD home page



Digital participation: Enter your unique identification number



Canadian
Dental Care Plan

Get started

Only the primary oral health provider who registered for this Sun Life Direct account can agree to participate in the Canadian Dental Care Plan (CDCP).

“Provider” means an oral health professional (including General Practice Dentists, Dental Specialists, Denturists, or Independent Dental Hygienists) who is licenced and in good standing with the provincial or territorial regulatory body in the jurisdiction in which they practice and who remains in good standing with said regulatory body.

To get started, we need you to enter your Unique Identifier Number (UIN).

Provider name	Unique number (i.e. 123456789)
Richard Smith	<input type="text"/>

Purpose of a Unique Identifier Number (UIN)

What's a UIN?


A unique number is issued by the Canadian Dental Association (CDA), Denturist Association of Canada (DAC), Canadian Dental Hygienists Association (CDHA), and the Association des Chirurgiens Dentistes du Quebec (ACDQ).

Why do you need a UIN?

Providers need a unique number to submit EDI claims. Until October 31, 2024, the CDCP will only accept EDI claim submissions.

If you don't have a UIN you can get one through one of the listed dental associations.

Digital participation: Review the agreement and click I AGREE


Sun Life

**Canadian
Dental Care Plan**

Canadian Dental Care Plan Claims Processing and Payment Agreement

It's important to read this information. You must scroll through the terms and conditions, then click **continue**.

Canadian Dental Care Plan Claims Processing and Payment Agreement

The Canadian Dental Care Plan (CDCP) aims to help cover costs of various oral health care services and reduce financial barriers to accessing care for eligible Canadian residents who do not have access to dental coverage. You, as an oral health provider, play a vital role in delivering oral health care. The CDCP is allowing more Canadian residents to benefit from your care. If you are a dentist, dental specialist, denturist, or independent dental hygienist who is licensed and in good standing with the provincial or territorial regulatory body in the jurisdiction in which you practice, you may choose to participate in the CDCP.

CDCP Claims Processing and Payment Terms

• Validating CDCP clients

The CDCP wishes to avoid any confusion about who is eligible for services in order to avoid placing any undue financial hardship on patients who you care. You need to make reasonable efforts to validate a CDCP client's identity through your existing patient intake process, prior to providing care.

• Confirming eligible services under the CDCP

You need to inform CDCP clients which of the services you are recommending will and will not be covered by the CDCP before they receive care.

You are strongly encouraged to bill the fees set out in the CDCP Dental Benefits Grids to reduce financial barriers for CDCP clients. Where you do not bill in accordance with the CDCP fees, CDCP clients will be responsible for the portion of your fees not covered by the CDCP. CDCP clients need to be informed about any fees that will not be covered by the CDCP before they receive care.

- You should be familiar with the CDCP Dental Benefits Guide and CDCP Dental Benefit Grids (links to both documents to be embedded in the final document).
- To make this validation easier, Sun Life (the CDCP Benefit Administrator) can validate eligibility of services for you through EDI, its contact centre, or the CDCP provider portal.
- Claims will be paid according to the CDCP Dental Benefit Grids for the province or territory where you provide the services. Service Level Standards for payment will be published; CDCP will pay claims quickly (i.e., within days).

Agreeing to direct payment by direct deposit or cheque

We know that out-of-pocket costs for oral health care prevent many Canadian residents from seeking oral health care. Even with CDCP coverage, if CDCP clients need to pay costs upfront they may not seek needed care, perpetuating existing inequities. To limit out-of-pocket costs for CDCP clients, by entering into this

Canadian Dental Care Plan Claims Processing and Payment Agreement

agreement, providers are agreeing to direct payment by direct deposit or cheque from Sun Life to the oral health provider for the services covered under the CDCP (minus any co-payment or other remaining fees the CDCP client is responsible for paying themselves).

• Providing information required for claims verification

As a Government of Canada publicly-financed plan, the CDCP is required to have processes and procedures in place to verify the expenditure of taxpayer funds. These procedures are in line with dental benefit industry standards and allow for accountability to Canadians. All claims submitted under the CDCP will be subject to verification. Upon request, you will need to provide information related to the claims you submit to the CDCP.

- For more information on the details of how to submit claims for payment to Sun Life, see (link to Sun Life Web Site for Claims Submission information). Being aware of the claims submission process, developed in line with industry standard procedures, will help ensure your claims are processed without delays.
- If you do not agree with a verification decision, you can appeal the decision to Health Canada.

Canadian Dental Care Plan Claims Processing and Payment Agreement


Annex A: Claims Verification Program


The Claims Verification Program that is administered by the CDCP Benefit Administrator (Sun Life) is intended to confirm that claims are submitted in accordance with the CDCP Claims Processing and Payment Agreement. This information should

For security reasons, your session will time out after 18 minutes of inactivity. Any information you may have entered will be saved and can be retrieved by signing in again.

[Cancel](#)

[continue](#)


Sun Life

**Canadian
Dental Care Plan**


Richard Smith

According to our records, here's your eligible license information:

General Practitioner Ontario 987654321	General Practitioner Ontario 987654321	General Practitioner Quebec 987654321
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Here are all the locations where you can offer CDCP services. **Note:** You don't have to offer services in all locations — the choice is up to you.

1021 Cavendish Square Unit 105 Pickering, Ontario X1A 0C2	6 Courtoreille St. Toronto, Ontario X0E 1G2	123 Main St. Toronto, Ontario X1A 1E7
123 Main St. Montreal, Quebec X1A 1E7		

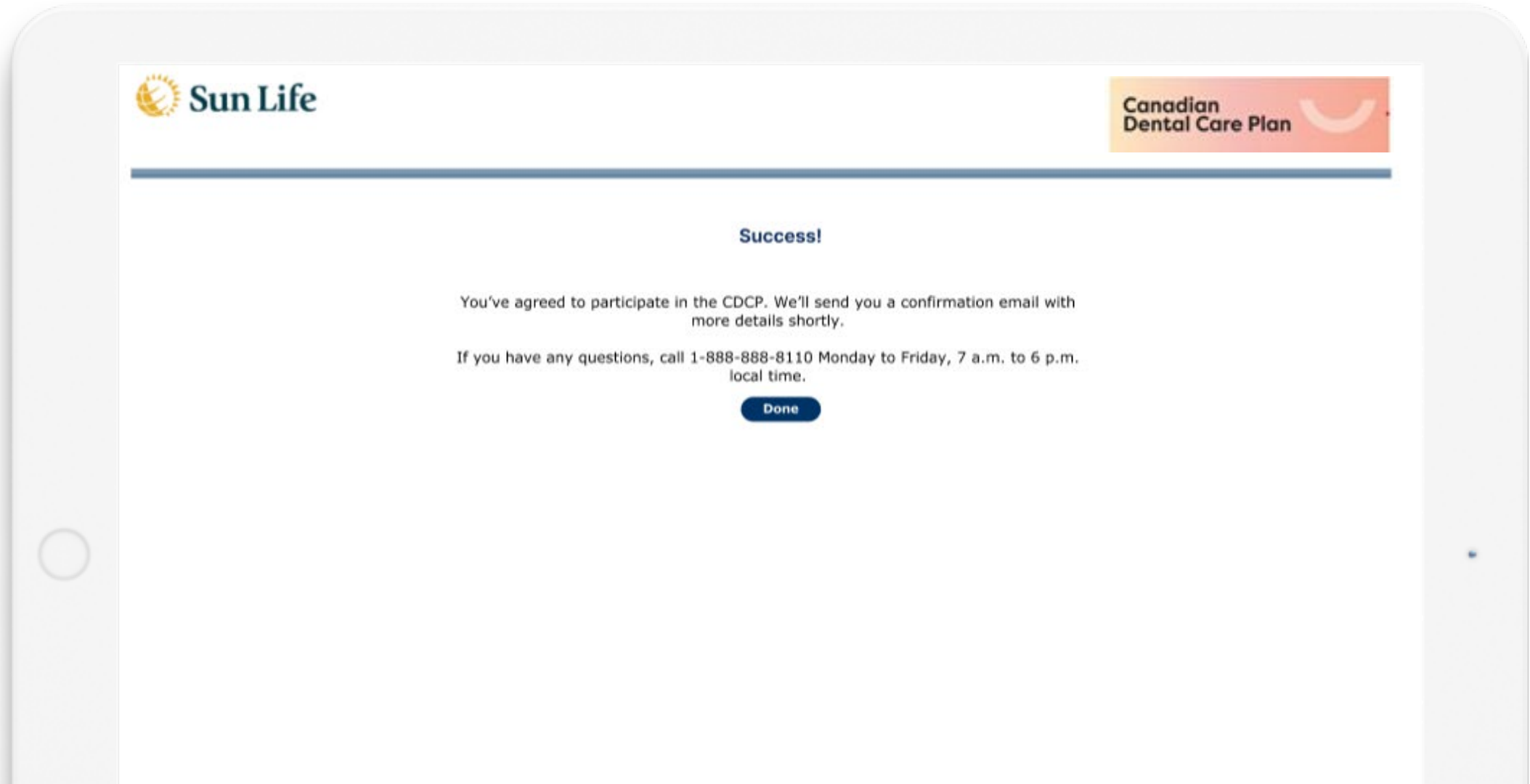
Statement of Agreement

- ☒ You wish to participate in the CDCP and agree to the CDCP Claims Processing and Payment Terms; understanding that these terms will be updated from time to time. You will be informed of any changes.
- ☒ You understand that you or Health Canada can choose to end your participation at any time. You can terminate this agreement by informing Sun Life.
- ☒ The claims that you submit, whether electronically or on paper, to Sun Life for payment will constitute an accurate account of the services that you provided and the charges submitted are in accordance with the CDCP Claims Processing and Payment Terms. Sun Life will only process claims submitted by EDI until November 2024. Starting in November, Sun Life will process both EDI and paper claims.
- ☒ You will provide any information and documentation related to the claims you submit to the CDCP upon request of SunLife as part of the Claims Verification Program (Annex A provides the ClaimVerification Program).
- ☒ Sun Life and/or Health Canada will not be held liable to you or any third party for any claims, fees, costs, expenses, or any other actions or damages arising out of the provision of the services submitted for payment to the CDCP.
- ☒ You understand that any information you provide will be used by Sun Life on behalf of Health Canada for CDCP purposes only. This information is collected under the authority of the Government of Canada's *Department of Health Act* and will be handled in accordance with the *Privacy Act*. All personal information collected from the CDCP client is confidential and will not be used or disclosed other than for the purposes of administering the CDCP, without the CDCP client's consent, unless in accordance with the applicable privacy legislation. You agree to observe and comply with the requirements of all applicable privacy legislation, dental regulatory body requirements and amendments thereto with respect to any such personal information in your possession.

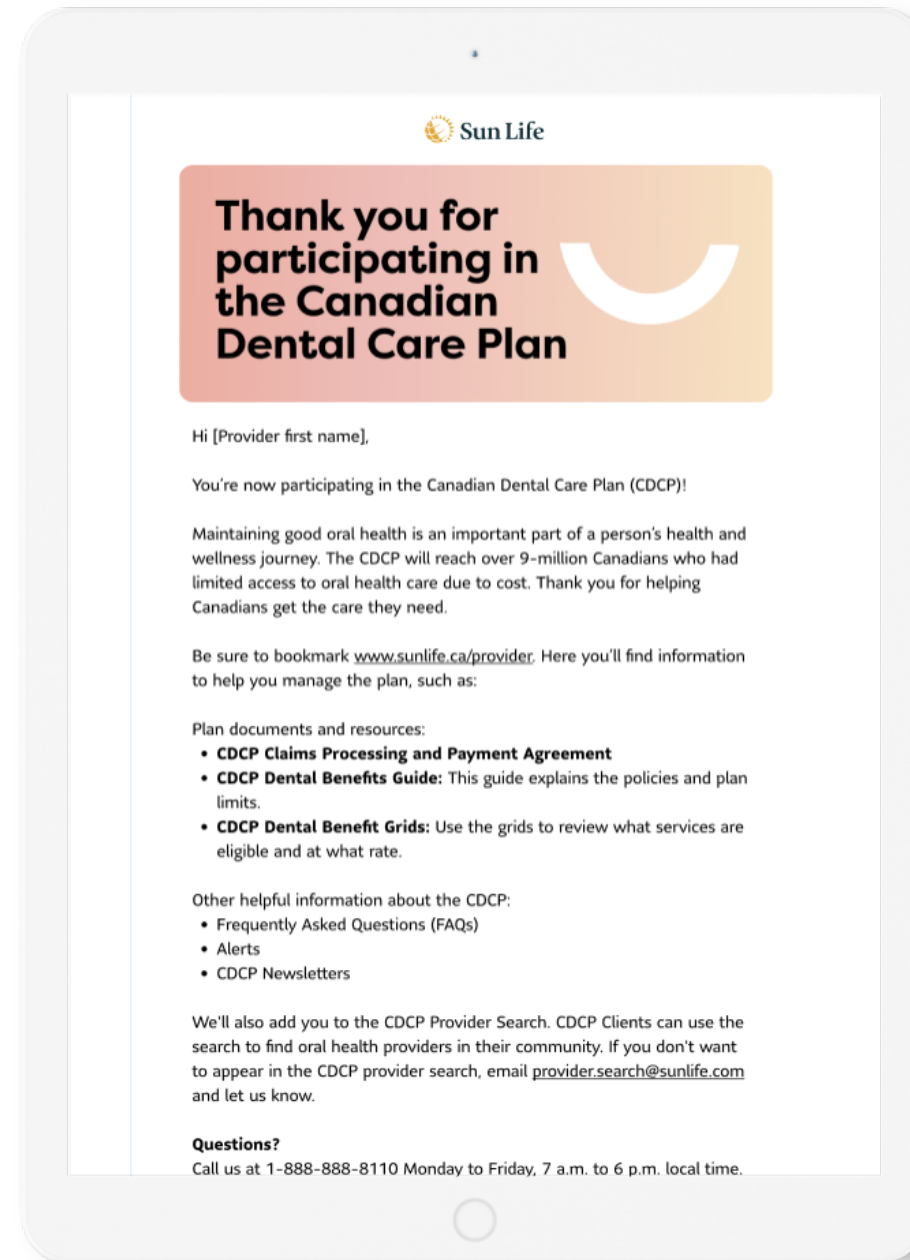
cancel

☒ I agree

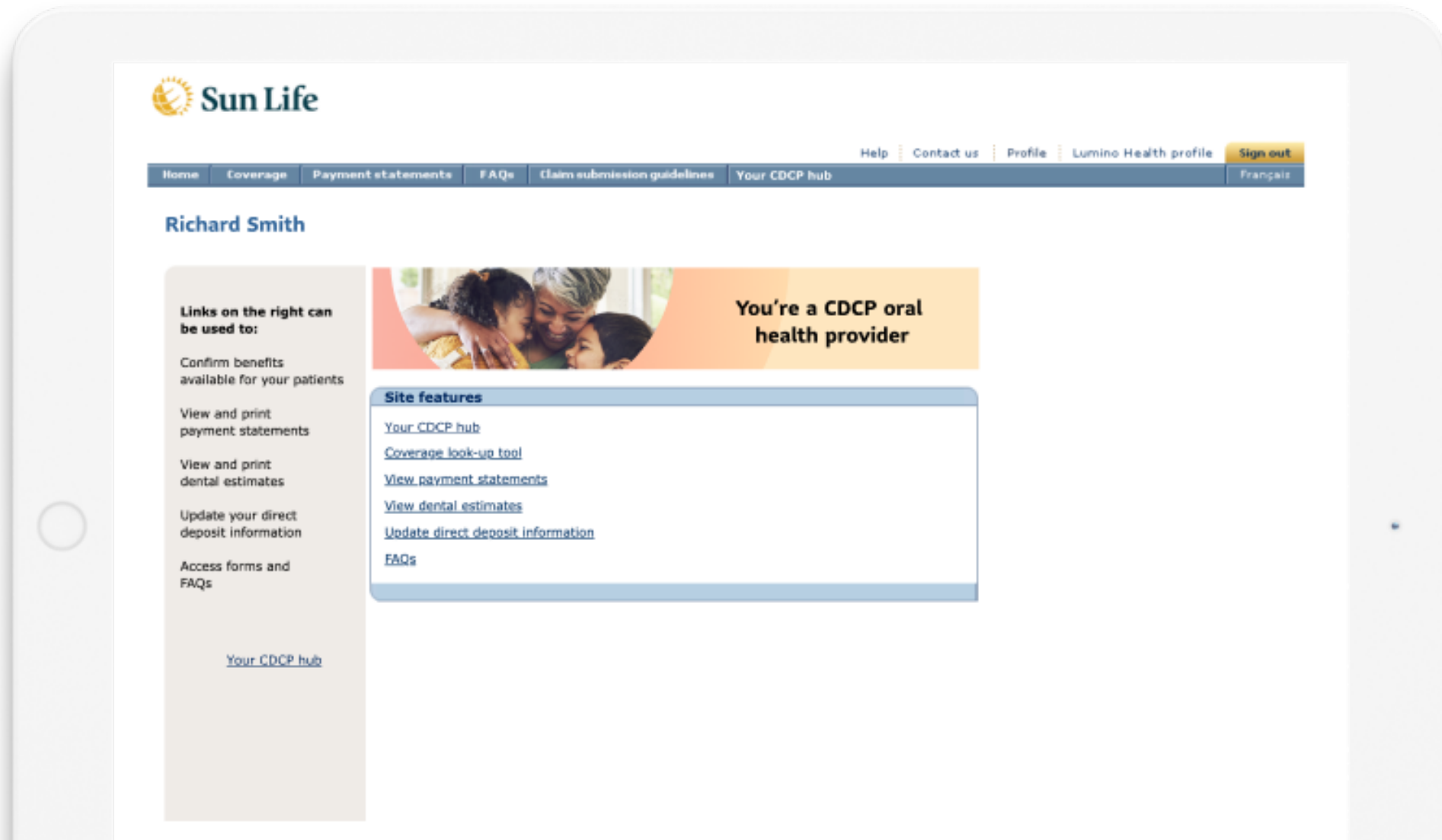
Digital participation: CLICK DONE!



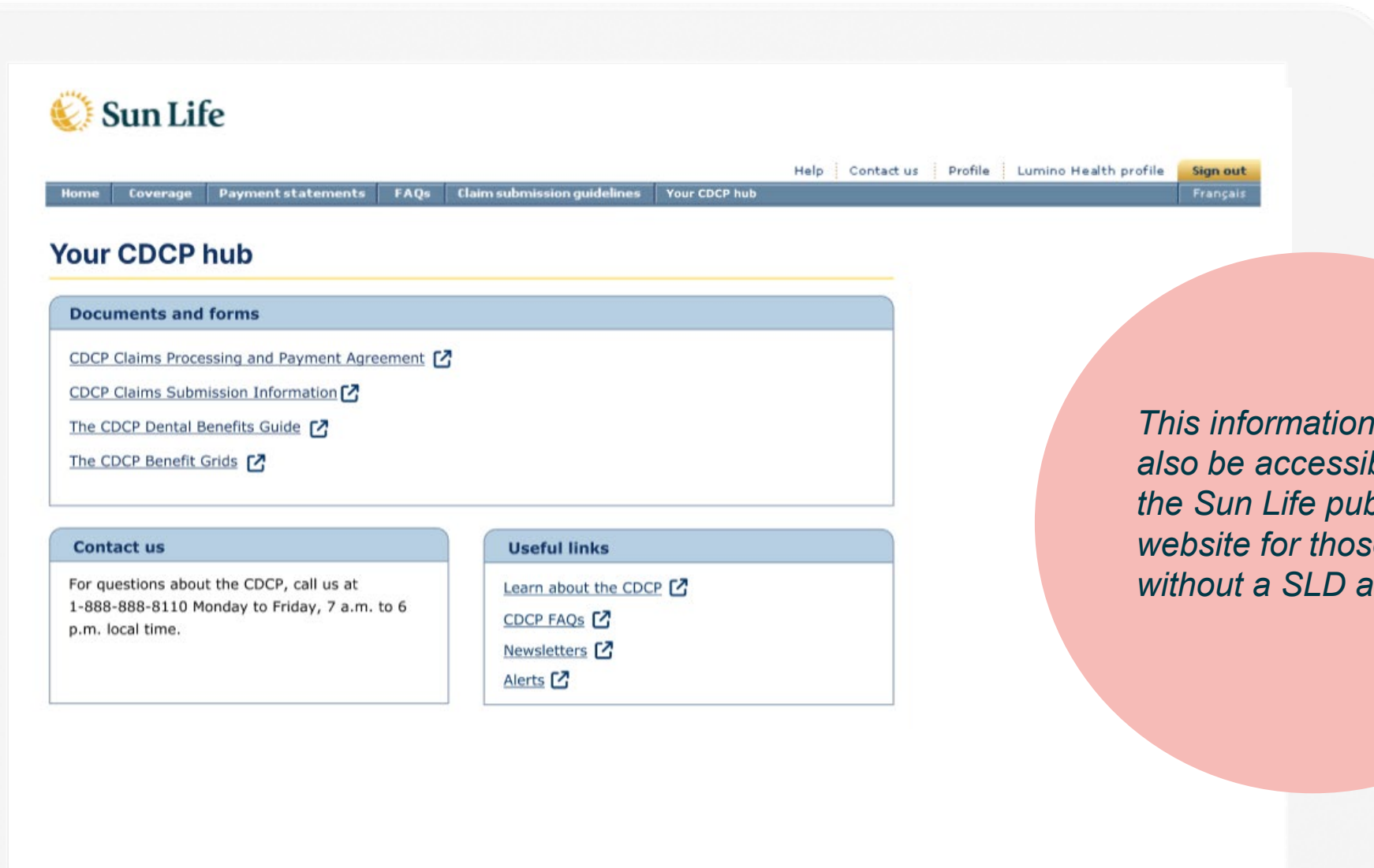
Digital participation: You'll receive a confirmation email to the email address associated with your SLD account



Digital participation: The SLD homepage will reflect your participation status



Digital participation: Your CDCP hub within SLD contains important resources



This information will also be accessible on the Sun Life public website for those without a SLD account

Paper participation: You can download, print and mail your participation into Sun Life

This website page was updated with a link to the paper form on Mar 11th

Home / Oral health provider

Oral health provider

You're invited to participate in the Canadian Dental Care Plan (CDCP)

Oral health providers that participate in the CDCP can help millions of Canadians by offering oral health care services to individuals that previously had limited access due to costs.

How to participate in the CDCP
Oral health providers can confirm their participation online by registering with Sun Life Direct.

Already use Sun Life Direct? Sign in to Sun Life Direct and click on the "Sign up" button to confirm your CDCP participation.

Don't have a Sun Life Direct account? Contact the call center at 1-888-888-8110 to obtain an Access ID.

[Sign in](#)

Why create a Sun Life Direct account?

- Sun Life Direct helps you manage your business and provide quality service to your patients. You can use it to:
 - Verify your patients' CDCP coverage eligibility
 - Sign up and manage your banking information for electronic fund transfer payments from Sun Life
 - View your estimate history
 - View your payment history

Not looking to have a Sun Life Direct account at this time, but you'd like to participate in the CDCP?
Print and complete the [provider participation form](#), then mail it back to the address provided.

Resources

Dental benefit grids
Find the procedure codes and CDCP established fees for oral health care services.

[Go to dental benefit grids](#)

Claims processing and payment agreement
Details regarding the CDCP claims process and payment terms.

[CDCP claims processing and payment agreement](#)

Additional resources
View additional documents that contain information that supports CDCP providers.

[Go to additional resources](#)

For additional information, check out the [CDCP dental benefits guide](#).

Canadian Dental Care Plan (CDCP) Claims Processing and Payment Agreement

Clinic/Office # 1

Clinic/Office name: (CDCP client use only)

Clinic/Office address (street number and name): Apartment or suite: P.O. Box:

City: Province: Postal code:

Phone number:

Alternate mailing address - Complete if mailing address is different than service location indicated above:

Address (street number and name): Apartment or suite: City: Province: Postal code:

Clinic/Office # 2

Clinic/Office name: (CDCP client use only)

Clinic/Office address (street number and name): Apartment or suite: P.O. Box:

City: Province: Postal code:

Phone number:

Alternate mailing address - Complete if mailing address is different than service location indicated above:

Address (street number and name): Apartment or suite: City: Province: Postal code:

Clinic/Office # 3

Clinic/Office name: (CDCP client use only)

Clinic/Office address (street number and name): Apartment or suite: P.O. Box:

City: Province: Postal code:

Phone number:

Alternate mailing address - Complete if mailing address is different than service location indicated above:

Address (street number and name): Apartment or suite: City: Province: Postal code:

1. Oral health provider information

Business name: Location:

Oral health provider type (select all that apply):

☐ General practitioner ☐ Dental hygienist ☐ Denturist ☐ Orthodontist

☐ Pediatric dentist ☐ Periodontist ☐ Oral and maxillofacial surgeon ☐ Endodontist

☐ Prosthodontist ☐ Oral radiologist ☐ Anesthesiologist ☐ Oral medicine specialist

Please identify number (100-999, 000000-999999) used for: Provincial registration/credential number: Province:

2. Clinic/Office information

For multiple clinics or offices please include all locations listed below. If the space provided is insufficient, please provide details on a separate signed and dated sheet.

The information in **Clinic/Office #1** will be used for your preferred communication method.

Clinic/Office #1

Clinic/Office name: (CDCP client use only)

Clinic/Office address (street number and name): Apartment or suite: P.O. Box:

City: Province: Postal code:

Phone number:

Alternate mailing address - Complete if mailing address is different than service location indicated above:

Address (street number and name): Apartment or suite: City: Province: Postal code:

3. Communication preferences

Language Preference (select one): ☐ English ☐ French

CDCP Communication method preference (select one): ☐ Mail ☐ Email

4. CDCP Provider Search tool

We'll add you to the CDCP Provider Search tool. CDCP clients can use the search to find oral health providers in their community. If you don't wish to be included, email providersubmissions@sunlife.com and let us know.

5. CDCP claims processing and payment terms

Validating CDCP clients

The CDCP wishes to avoid any confusion about who is eligible for services in order to avoid placing any undue financial hardship on patients you are seeing. You need to make reasonable efforts to validate an identity of a person eligible for CDCP services (CDCP client - your CDCP patient) through your existing patient intake process, prior to providing care.

Confirming eligible services under the CDCP

You need to inform CDCP clients which of your recommended services will and will not be covered by the CDCP before they agree to receive care.

You are strongly encouraged to bill the fees set out in the CDCP Dental Benefit Grids to reduce financial barriers for CDCP clients. However, balance billing and bill to usual and customary fees will not be prohibited. Where you do not bill in accordance with the CDCP fees, CDCP clients will be responsible for the portion of your fees not covered by the CDCP. CDCP clients need to be informed about any fees that will not be covered by the CDCP before they receive care.

- You should be familiar with the [CDCP Dental Benefit Grids](#) and [CDCP Dental Benefit Grids](#).
- To make this validation easier, the CDCP Benefits Administrator (Sun Life) can validate eligibility of services for you through the Electronic Data Interchange (EDI), the CDCP oral health provider portal (Sun Life Direct) or its contact centre.
- Claims will be paid according to the CDCP Dental Benefit Grids for the province or territory where you provide the services. Service Level Standards for payment will be published. CDCP will pay claims quickly (i.e., within 30 days).

6. Mailing information

Sun Life
Canadian Dental Care Plan (CDCP)
PO Box 99000
Toronto, ON M6H 0G8

7. Annex A: Claims verification program

The Claims Verification Program that is administered by the CDCP Benefits Administrator (Sun Life) is intended to confirm that claims are submitted in accordance with the CDCP Claims Processing and Payment Agreement. It is performed through risk-based methodologies and will be considered on a pre- and post-verification basis. It is not designed to be biased towards oral health providers who have more patients or submit more claims. The process will be reviewed regularly to verify that it is fair and objective. Additional information on the process to support the Program including appeal process can be found at www.sunlife.ca/CDCP.

As part of the Claims Verification Program the following actions will be taken:

1. Detect administrative claim submission errors to reduce potential ongoing administrative burden on oral health providers.
2. Detect inaccurate claims and recover overpayments.
3. Confirm oral health providers have returned the appropriate supporting documentation as required by their provincial/territorial regulatory bodies and the CDCP.
4. Ensure claimed treatments or services were received by CDCP clients.
5. Validate oral health providers are in good standing with their regulatory bodies.

Oral Health Provider Responsibilities

As part of participation in the CDCP, the oral health provider agrees to co-operate with Sun Life in claims verification activities. Additional documentation or CDCP client records (Client consent is obtained as part of member enrolment in the CDCP for CDCP purposes) may be asked to support a claimed expense. Documentation would support such information such as treatment/services provided to which patient, and charges billed. CDCP client records are confidential and will not be used or disclosed other than for the purposes of administering the CDCP, without the CDCP client's consent, unless in accordance with the applicable privacy regulations. The agreement complies with the requirements of all applicable privacy regulations. Dental regulatory body requirements and amendments thereto with respect to any such personal information in your possession.

Statement of Agreement

The CDCP needs your support to improve access to oral health services for Canadian residents. By signing you agree that:

- You wish to participate in the CDCP and agree to the CDCP Claims Processing and Payment Terms, understanding that these terms will be updated from time to time. You will be informed of any changes.
- You understand that you or Health Canada can choose to end your participation at any time. You can terminate this agreement by informing Sun Life.
- The claims that you submit, whether electronically or on paper, to Sun Life for payment will constitute an accurate account of the services that you provided and the charges (as indicated on the invoice) with the CDCP Claims Processing and Payment Terms. Sun Life will only process claims submitted by EDI until November 2024. Starting in November, Sun Life will process both EDI and paper claims.
- You will provide performance and documentation related to the claims you submit to the CDCP upon request of Sun Life as part of the Claims Verification Program (Annex A proposes the Claims Verification Program).
- Sun Life and Health Canada will not be held liable by you or any third party for any claims, fees, costs, expenses, or any other actions or damages arising out of the provision of the services submitted for payment to the CDCP.
- You understand that any information you provide will be used by Sun Life on behalf of Health Canada for CDCP purposes only. This information is collected under the authority of the Government of Canada's [Access to Information Act](#) and will be handled in accordance with the [Privacy Act](#). All personal information collected from the CDCP client is confidential and will not be used or disclosed other than for the purposes of administering the CDCP, without the CDCP client's consent, unless in accordance with the applicable privacy regulations. The agreement complies with the requirements of all applicable privacy regulations. Dental regulatory body requirements and amendments thereto with respect to any such personal information in your possession.

8. Mailing information

Sun Life
Canadian Dental Care Plan (CDCP)
PO Box 99000
Toronto, ON M6H 0G8

<https://www.sunlife.ca/sl/cdcp/en/provider/>



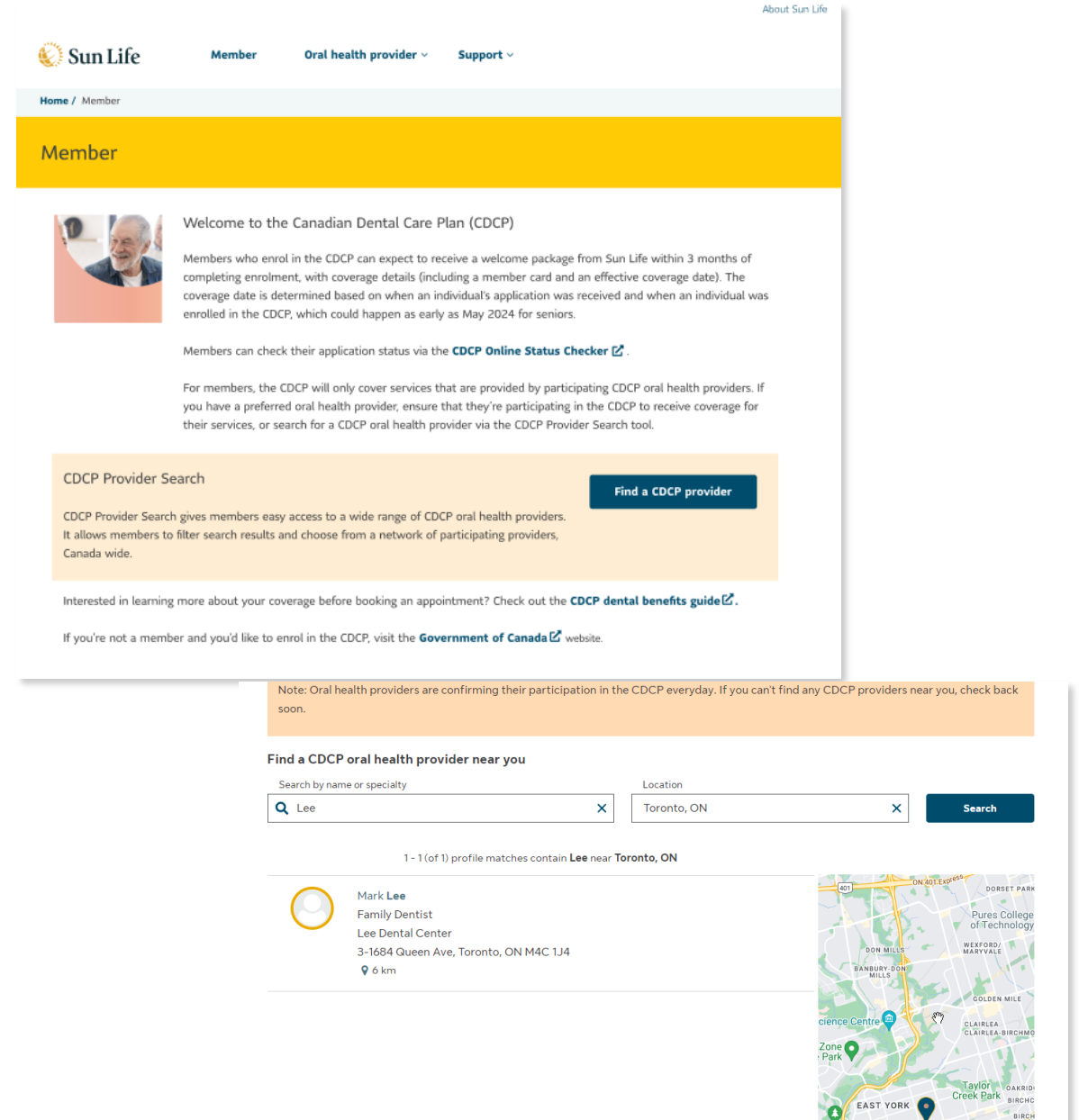
CDCP members

- How will they find you?
- How will you look up coverage?

How can CDCP members find you?

CDCP Provider Search

- Starting Apr 1 - we are placing a CDCP provider search on Sun Life's public website for members to use.
- The results of the search will showcase participating oral health providers (excluding those that have opted out of being displayed).
- The opt out will be available by emailing us after you've confirmed your participation. Instructions are included:
 - On the paper form if applying via paper; or
 - On your confirmation email from SLD



The screenshot shows the Sun Life website's 'Member' page for the Canadian Dental Care Plan (CDCP). The page includes a welcome message, a 'Find a CDCP provider' button, and a search results section. The search results show a profile for Mark Lee, a Family Dentist at Lee Dental Center, located 6 km from the user's location in Toronto, ON. A map of the area is also displayed.

Member

Welcome to the Canadian Dental Care Plan (CDCP)

Members who enrol in the CDCP can expect to receive a welcome package from Sun Life within 3 months of completing enrolment, with coverage details (including a member card and an effective coverage date). The coverage date is determined based on when an individual's application was received and when an individual was enrolled in the CDCP, which could happen as early as May 2024 for seniors.

Members can check their application status via the [CDCP Online Status Checker](#).

For members, the CDCP will only cover services that are provided by participating CDCP oral health providers. If you have a preferred oral health provider, ensure that they're participating in the CDCP to receive coverage for their services, or search for a CDCP oral health provider via the CDCP Provider Search tool.

CDCP Provider Search

[Find a CDCP provider](#)

CDCP Provider Search gives members easy access to a wide range of CDCP oral health providers. It allows members to filter search results and choose from a network of participating providers, Canada wide.

Interested in learning more about your coverage before booking an appointment? Check out the [CDCP dental benefits guide](#).


If you're not a member and you'd like to enrol in the CDCP, visit the [Government of Canada](#) website.

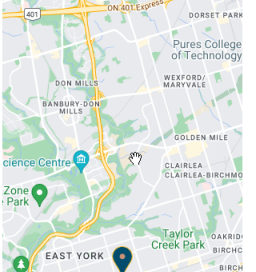
Note: Oral health providers are confirming their participation in the CDCP everyday. If you can't find any CDCP providers near you, check back soon.

Find a CDCP oral health provider near you

Search by name or specialty: Location: [Search](#)

1 - 1 (of 1) profile matches contain **Lee** near **Toronto, ON**

 **Mark Lee**
Family Dentist
Lee Dental Center
3-1684 Queen Ave, Toronto, ON M4C 1J4
6 km



How can you look up coverage for a CDCP member using SLD?

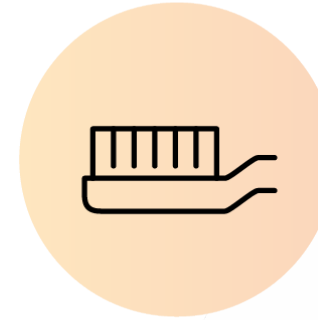
The image shows two tablets displaying the Sun Life website interface for a coverage inquiry. The left tablet shows the initial selection screen, and the right tablet shows the subsequent form for CDCP members.

Left Tablet Screen:

- Sun Life** logo and navigation menu (Home, Coverage, Payment statements, FAQs, Claim submission guidelines, Your CDCP hub, Help, Contact us).
- Coverage inquiry: Member/Claimant search**
- Text: "Tell us about your patient's coverage."
- Two radio button options:
 - ☐ **Non-CDCP Member**
This patient is covered by a group benefits plan or personal insurance.
 - ☐ **CDCP Member**
This patient is covered by the Canadian Dental Care Plan (CDCP).
- Next** button.

Right Tablet Screen:

- Sun Life** logo and navigation menu (Home, Coverage, Payment statements, FAQs, Claim submission guidelines, Help, Contact us, Profile, Lumino Health profile, **sign out**, Print).
- Coverage inquiry: Member/Claimant search**
- Text: "Complete all fields to confirm if your patient has active dental coverage."
- Form fields:
 - Contract number: 333333
 - Member ID number: [text input]
 - Member's date of birth: [text input] (format: dd/mm/yyyy)
 - Member's first name: [text input]
 - Province where services are rendered: British Columbia (dropdown menu)
- Clear fields** link.
- Back** and **Search** buttons.



We are counting on your participation in the CDCP to make Canada a leader in providing oral health care for those in need!