

**Canadian  
Dental  
Care Plan**

**Régime  
canadien de  
soins dentaires**



# Overview

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- 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 reported avoiding seeing an oral health professional because they could not afford to pay for it.
- Budget 2023 announced \$13 billion over five years (starting in 2023-24) and \$4.4 billion ongoing to implement the **Canadian Dental Care Plan (CDCP)**.
- The CDCP aims to 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 CDCP will support eligible Canadian residents in getting affordable, accessible and essential oral health care services.

# 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 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 for the CDCP. Coverage will be coordinated between the plans to ensure there is no duplication in coverage.

## Note:

- An individual may be eligible for the CDCP if they are retired and have opted out of pension benefits **before December 11, 2023**, and cannot opt back in under the pension rules.
- If an individual purchased a current dental insurance policy privately on their own (and not as part of any of the coverage described above), they are not eligible for the CDCP **while that coverage is in effect**.

## \* 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 (including 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

# Phased rollout

- To ensure a successful and smooth rollout of the CDCP for Canadian residents, Service Canada is accepting applications in phases.
  - Applications are now open for seniors aged 70 and above. Potentially-eligible seniors will have received a letter inviting them to apply.
  - Seniors aged 65 to 69 will not receive an invitation letter but 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.
- Applicants, including seniors, can apply for the CDCP with the help of a trusted person like a friend or family member, or a delegate. More information on applying with the help of a trusted person or delegate can be found at [Canada.ca/dental](https://Canada.ca/dental).

# 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.
- CDCP clients will be able to start seeing a participating oral health provider as early as May 2024, starting with seniors, depending on when they apply.
  - As of April 2024, clients can find a participating CDCP provider near them by using Sun Life's dedicated CDCP provider search portal.
- 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.
- Most services covered under the CDCP will be available as of May 2024, the start date of when claims can be submitted by participating providers. Some oral health care services, such as crowns or initial placement of partial dentures, 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 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](https://Canada.ca/dental).

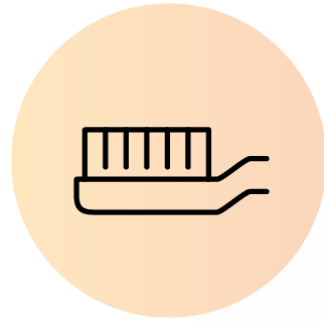
- Diagnostic services, including examinations and x-rays
- Preventive services, including scaling (cleaning), sealants and fluoride
- Restorative services, including fillings
- Endodontic services, including root canal treatments
- Prosthodontic services, including removable complete and partial dentures
- Periodontal services, including deep scaling
- Oral surgery services, including extractions

# Amounts covered

- The CDCP will only pay for treatments from participating providers. The CDCP will **directly** reimburse participating oral health providers for any eligible expense up to the established CDCP fees.
- The CDCP established fees are not the same as what providers often charge. Therefore, CDCP patients may face additional charges in addition to the co-payment (if applicable).
- **Any co-payment and additional charges will have to be paid by the patient directly to the provider.** The percentage of the co-payment will depend on their adjusted family net income as follows:

Co-payments are based on the adjusted family net income		
Adjusted family net income	How much will the CDCP cover?	How much will CDCP-enrolled patients cover?
Less 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 <b>plus</b> 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 <b>plus</b> 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 <b>plus</b> any additional charges not covered by the plan.

- Before receiving care, patients should always confirm with their oral health provider what costs will not be covered by the plan and how much they will be expected to pay out of pocket.
- An [abbreviated version of the 2024 dental benefit grids](#) is available on [Canada.ca/dental](https://Canada.ca/dental). The complete 2024 CDCP dental benefit grids will be posted on the Sun Life website in April.



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