

# Canadian Dental Care Plan for Older Adults

The Canadian Dental Care Plan (CDCP) will help ease financial barriers to accessing oral health care for eligible Canadian residents with an annual adjusted family net income of less than \$90,000 who do not have access to dental insurance.

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## Canadian Dental Care Plan

The Canadian Dental Care Plan is one of the country's largest social programs and it is expected to make the cost of dental care more affordable for Canadian residents.

**Statistics as of Oct. 30, 2024**

Total number of approved applicants = 2,771,230

Total number of approved applicants who received care = 1,000,430

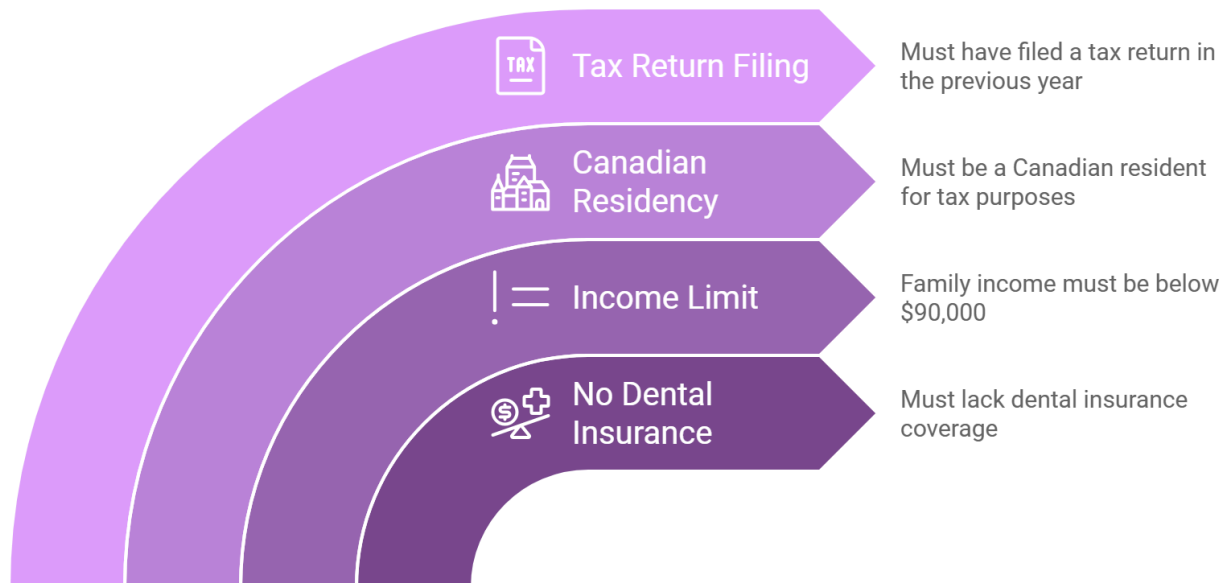
Total number of oral health providers participating in the CDCP = 22,340

## Qualification Criteria

To qualify for the CDCP, you must:

1. not have access to dental insurance
2. have an adjusted family net income of less than \$90,000
3. be a Canadian resident for tax purposes
4. have filed your tax return in the previous year

### Eligibility Criteria for Canadian Dental Care Plan



## Application Timelines

Applications for the Canadian Dental Care Plan (CDCP) will open in phases.

- Seniors aged 65 and above - currently open
- Adults with a valid Disability Tax Credit certificate - currently open
- Children under the age of 18 - currently open
- All remaining eligible Canadian residents - Starting 2025

## When can you visit an oral health provider

Canadian residents who are enrolled in the CDCP will be able to start seeing an oral health provider as early as May 2024.

Sun Life is the contracted service provider who will manage the Canadian Dental Care Plan (CDCP) on behalf of the Government of Canada. Once you've applied and it is confirmed that you qualify, your information will be shared with Sun Life, who will enrol you in the CDCP.

**Sun Life will then send you a welcome package, which will include:**

1. information on the CDCP
2. your member card
3. your coverage start date

The Canadian Dental Care Plan (CDCP) will help cover the cost of various oral health care services that keep your teeth and gums healthy and treat problems that can happen.

## Coverage

**Examples of services that could be covered under the CDCP, as recommended by an oral health provider, includes the following:**

- 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
- oral surgery services, including extractions

### **How much will be covered**

People covered under the CDCP will not have to pay the full cost out of their own pocket. Oral health providers enrolled in the CDCP will be required to submit the claims directly to Sun Life for payment rather than having patients seek reimbursement from Sun Life for services covered under the plan.

Co-payments are based on adjusted family net income. (Line 23600 on your Federal Tax Return)

### **How much will the CDCP cover:**

Lower than \$70,000 = 100%\*

Between \$70,000 and \$79,999 = 60%\*

Between \$80,000 and \$89,999 = 40%\*

\*Percentage of eligible oral health care service costs that will be covered at the CDCP established fees.

### **IMPORTANT NOTES:**

Your dentist may charge more for a procedure than the CDCP set coverage - talk to your dentist before starting any procedure.

When you apply online - you don't have to supply any financial information - they only ask for your Social Insurance Number.

### **Links for application, benefits guide and finding a dentist**

If you're not a member and you'd like to apply to the CDCP

Search for local CDCP oral health providers

CDCP dental benefits guide

You should not rely on information tools for medical, financial or legal advice. It provides general information only. NICE is not responsible for any use of the information other than for general educational/informational purposes and no claim can be made against NICE or any of its personnel for any such use.

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NICE - National Initiative for Care of the Elderly

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