

## Canadian Dental Care Plan (CDCP)

April 25, 2024

This fact sheet is solely for informational purposes. We urge you to consult with us at [info@connectingottawa.com](mailto:info@connectingottawa.com) if you have any specific legal questions about a client's situation.

<b>WHAT IS THE CDCP?</b>	<p>The CDCP is:</p> <ul style="list-style-type: none"> <li>A federal program that is managed by Sun Life for eligible Canadian residents who do not have dental insurance and have an adjusted family net income (AFNI) of less than \$90,000</li> </ul>												
<b>DO I QUALIFY FOR THE CDCP?</b>	<p>You must meet <u>all</u> of the eligibility criteria to qualify for the CDCP:</p> <ul style="list-style-type: none"> <li>✓ Not have dental insurance through your employer or a family member's employer benefits, including health and wellness accounts</li> <li>✓ Not have dental insurance through a professional or student organization – even if you decide not to take it or don't use it</li> <li>✓ Not have coverage through your pension or a family member's pension benefits (see Note 1)</li> <li>✓ Not have dental insurance purchased by you or by a family member or through a group plan from an insurance or benefits company (see Note 2)</li> <li>✓ Have an AFNI of less than \$90,000</li> <li>✓ Be a Canadian resident for tax purposes and filed your tax return in the previous year</li> </ul> <p><i>Note 1: You may be eligible for the CDCP if you're retired and opted out of pension benefits before December 11, 2023, and you can't opt back in under the pension rules.</i></p> <p><i>Note 2: 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.</i></p>												
<b>HOW DO I CALCULATE ADJUSTED FAMILY NET INCOME (AFNI)?</b>	<p>Add line 23600 of your tax return to 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 Canada Revenue Agency, such as by a new resident <b>MINUS</b> line 11700 and line 12500 of your or your spouse's or common-law partner's tax return <b>ADD</b> line 21300 and line 23200 of your or your spouse's or common-law partner's tax return = <b>AFNI</b>.</p>												
<b>CAN I APPLY IF I HAVE COVERAGE THROUGH THE PROVINCE?</b>	<p>Healthy Smiles Ontario (HSO) and ODSP's dental coverage can be used to supplement CDCP coverage. HSO and ODSP will coordinate benefits for clients who are eligible for both federal and provincial coverage, up to the maximums in Ontario's schedules. Dental coverage for adults on OW depends on the municipality / First Nation community. Questions about interaction with the CDCP should be directed to the local OW office. Seniors who qualify for the Ontario Seniors Dental Care Plan [OSDCP] can choose to access dental benefits through the OSDCP or the CDCP but may have to pay some fees out-of-pocket for the CDCP.</p>												
<b>WHAT DENTAL SERVICES ARE COVERED?</b>	<p>Examples of services that could be covered (see note 3), as recommended by an oral health provider, are:</p> <ul style="list-style-type: none"> <li>preventive services, including scaling (cleaning), polishing, sealants, and fluoride</li> <li>diagnostic services, including examinations and x-rays</li> <li>restorative services, including fillings</li> <li>endodontic services, including root canal treatments</li> <li>prosthodontic services, including complete and partial removable dentures</li> <li>periodontal services, including deep scaling</li> <li>oral surgery services, including extractions</li> </ul> <p>For information on the services provided: <a href="https://www.canada.ca/en/health-services/canadian-dental-care-plan-dental-benefits-guide">Canadian Dental Care Plan - Dental Benefits Guide - Canada.ca</a>.</p> <p><i>Note 3: The CDCP will only pay for oral health care services covered within the plan at the established CDCP fees. Services requiring preauthorization will become available in November 2024.</i></p>												
<b>HOW MUCH WILL BE COVERED?</b>	<p>You will not be required to seek reimbursement from Sun Life for services covered under the CDCP. Oral health providers enrolled in the CDCP are required to submit claims directly to Sun Life for payment. However, you may have a co-payment, which is the percentage of CDCP fees not covered by the program. A co-payment must be made directly to your oral health provider. This is why it is important to confirm what costs will not be covered by the CDCP and what you will be expected to pay before receiving treatment.</p> <table border="1" data-bbox="370 1623 1515 1915"> <thead> <tr> <th>Adjusted family net income</th> <th>How much the CDCP will cover</th> <th>How much you will cover</th> </tr> </thead> <tbody> <tr> <td>Lower than \$70,000</td> <td>100% of eligible oral health care service costs will be covered at the CDCP established fees</td> <td>0%</td> </tr> <tr> <td>Between \$70,000 and \$79,999</td> <td>60% of eligible oral health care services will be covered at the CDCP established fees</td> <td>40%</td> </tr> <tr> <td>Between \$80,000 and \$89,999</td> <td>40% of eligible oral health care service costs will be covered at the CDCP established fees</td> <td>60%</td> </tr> </tbody> </table>	Adjusted family net income	How much the CDCP will cover	How much you will cover	Lower than \$70,000	100% of eligible oral health care service costs will be covered at the CDCP established fees	0%	Between \$70,000 and \$79,999	60% of eligible oral health care services will be covered at the CDCP established fees	40%	Between \$80,000 and \$89,999	40% of eligible oral health care service costs will be covered at the CDCP established fees	60%
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For more information visit: [Canadian Dental Care Plan - Canada.ca](https://www.canada.ca/en/health-services/canadian-dental-care-plan)

<p><b>WHEN CAN I APPLY FOR THE CDCP?</b></p>	<p>Invitation letters with a personalized application code and instructions on how to apply by phone were sent in phases by age group starting in December 2023 (see note 4). <b>The application code expires on April 30, 2024 (see Note 5).</b> If you are between 65-69, you can apply online starting in May 2024, while adults with a valid Disability Tax Credit certificate and children under 18 can apply in June 2024. You can find out when to apply by entering your year and month of birth at this link: <a href="https://www.canada.ca/en/revenue-agency/services/apply/canada-dental-care-plan/canada-dental-care-plan-apply.html">How to apply - Canada.ca</a>.</p> <table border="1" data-bbox="370 317 1507 596"> <thead> <tr> <th>Group</th> <th>Applications Open</th> </tr> </thead> <tbody> <tr> <td>Seniors aged 87 and above</td> <td>Starting December 2023</td> </tr> <tr> <td>Seniors aged 77 to 86</td> <td>Starting January 2024</td> </tr> <tr> <td>Seniors aged 72 to 76</td> <td>Starting February 2024</td> </tr> <tr> <td>Seniors aged 70 to 71</td> <td>Starting March 2024</td> </tr> <tr> <td>Seniors aged 65 to 69</td> <td>Starting May 2024</td> </tr> <tr> <td>Adults with a valid Disability Tax Credit certificate</td> <td>Starting June 2024</td> </tr> <tr> <td>Children under the age of 18</td> <td>Starting June 2024</td> </tr> <tr> <td>All remaining eligible Canadian residents</td> <td>Starting 2025</td> </tr> </tbody> </table> <p><i>Note 4: These letters will be sent to the address you used in your 2022 tax return and only if you have an AFNI of less than \$90,000. If you have not filed your 2022 income tax return, you may not receive a letter in the mail.</i>  <i>Note 5: More information on how to apply after April 30 will be available later.</i></p>	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	Adults with a valid Disability Tax Credit certificate	Starting June 2024	Children under the age of 18	Starting June 2024	All remaining eligible Canadian residents	Starting 2025
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<p><b>WHAT DO I DO IF I RECEIVE AN INVITATION LETTER?</b></p>	<p>If you receive an invitation letter (see Note 6):</p> <ul style="list-style-type: none"> <li>Follow the instructions in the letter to apply by phone.</li> <li>Wait to receive a confirmation from Service Canada that lets you know whether your application was successful and you qualify for the CDCP.</li> <li>If you qualify, <u>wait</u> to receive your welcome package from Sun Life before scheduling any dental appointments. Your welcome package includes your member card and coverage start date.</li> <li>You can find out more information here: <a href="#">Member – Canadian Dental Care Plan (CDCP)   Sun Life</a>.</li> </ul> <p><i>Note 6: You may not receive an invitation letter in the mail if you did not file your 2022 income tax return or if your mailing address is out of date. Contact the Canada Revenue Agency to update your file if you need to.</i></p>																		
<p><b>CAN I APPLY ONLINE?</b></p>	<p>People who are eligible to apply starting in May 2024 (see chart above) will be able to do so online. According to the Government of Canada, more information on how to apply online will be added later.</p>																		
<p><b>WHAT IF I NEED HELP APPLYING?</b></p>	<p>You can ask a trusted person to help you apply by phone or at a Service Canada office. This could be a friend, relative, caregiver, translator, or interpreter. You must give clear consent that you agree to their help.</p>																		
<p><b>WHEN DOES MY COVERAGE START?</b></p>	<p>Your coverage starts on the date provided in the welcome package you receive from Sun Life. The start date will be different for each person. Appointments should be scheduled as of that date – and no sooner – for the eligible oral health care services to be covered under the plan (see note 3). <b>The CDCP will not reimburse you for oral health care services received before the start date in your letter.</b></p> <p><i>Note 3: When booking an appointment with an oral health provider, make sure to ask if they have enrolled in the CDCP to limit unexpected out-of-pocket payments.</i></p>																		
<p><b>HOW CAN I FIND A CDCP ORAL HEALTH PROVIDER?</b></p>	<p>Before July 8, 2024, claims will only be processed from a participating provider. People looking for a participating oral health provider can consult the CDCP Provider Search on Sun Life's website: <a href="#">Provider Search – Canadian Dental Care Plan (CDCP)   Sun Life</a>. As of July 8, 2024, oral health providers will be able to bill Sun Life directly on a claim-by-claim basis without formally signing up for CDCP. Therefore, as a CDCP client, you can see any oral health provider of your choice, as long as the provider agrees to bill Sun Life for services provided under the plan.</p>																		
<p><b>WHAT IF I PROVIDE FALSE INFORMATION OR AM NOT ELIGIBLE?</b></p>	<p>If you provide false information in relation to your application, you may be removed from the plan. If you or your family members were not eligible to apply, you or your family member may have to repay the cost of care received through the CDCP.</p>																		
<p><b>WILL COVERAGE AFFECT MY ELIGIBILITY FOR OW OR ODSP?</b></p>	<p>We will update our resources as soon as we receive further policy guidance from the province on the implementation of the CDCP for social assistance recipients. What we know so far is that the Canada Dental Benefit payments available for children under 12 for the period from October 2022 to June 2024 should not be taken into consideration when determining OW and ODSP eligibility.</p>																		
<p><b>IS THE CDCP THE SAME AS THE CANADA DENTAL BENEFIT (CDB)?</b></p>	<p>No. The CDB a direct, tax-free benefit payment for children under 12 who do not have dental insurance and whose parents and guardians earn an AFNI of less than \$90,000. The CDB is available until June 30, 2024. Eligible children under 18 years of age will need to enroll in the CDCP after the CDB expires to continue receiving dental services. Visit here for more information on the <a href="#">Canada Dental Benefit - Canada.ca</a>.</p>																		