

The Canadian Dental Care Plan

Healthy Smiles from the NDP!

What is the Canadian Dental Care Plan?

The Canadian Dental Care Plan (CDCP) provides dental insurance to Canadians with no private dental insurance if their family income is under \$90,000.

It's a public health dental plan covering preventive and treatment procedures for dental disease. This program covers the full range of dental needs Canadians have.

Some services however do need prior approval to ensure coverage, requiring dental professionals to contact the program before performing the service.

Who Qualifies?

Canadian residents currently covered by provincial, territorial, or federal public dental programs are eligible for the CDCP. Additionally, Canadians who currently have a lack of access to private dental insurance with an adjusted family net income below \$90,000 are eligible.

Applicants must be Canadian residents for tax purposes and have filed a tax return in the previous year.

Defining "Access"

Under the existing definition if applicants currently have employment benefits or coverage under a family member's employment benefits, insurance from a professional or student organization, pension benefits or a family member's pension benefits, or coverage purchased through a private individual or group plan.

If you're eligible for dental coverage through your employment benefits, you're not eligible for the CDCP, even if you don't have a premium, don't use it, or opt out.

You may still be eligible for CDCP if you're retired and you opted-out of pension benefits before December 11, 2023, and you can't opt back in under pension rules.

If you have purchased private insurance as an individual (not part of group plan), you may still be able to access the CDCP if you cancel that coverage.

The Application Process and Timelines

Starting in December 2023, seniors 87 and older began receiving letters about the CDCP, followed by younger age groups older than 70 each month until March 2024. The letters include a code and instructions to apply by phone.

Starting in May 2024, seniors aged 65-69, disability tax credit holders and parents of children under 18 must apply online. Access will open to all eligible Canadians later in 2024 or early 2025.

The Canadian Dental Care Plan

Healthy Smiles from the NDP!

Services Covered:

Diagnostic
examinations and
radiographs (X-rays)

Endodontic
root canal treatments

Oral Surgery
extractions

Preventive
scaling, polishing, sealants,
fluorides

Periodontal
deep scaling and root planning

Prosthodontic
Partial dentures and complete
dentures

Restorative
fillings and crowns

Orthodontic
Provided on a medically
necessary basis.

Fillings and Crowns
sedation and general
anesthesia

Co-Payments Per Family Income

Adjusted family net income	How much will the CDCP cover	How much you will cover
Lower than \$70,000	100% of eligible oral health service costs.	0%
Between \$70,000 and \$79,999	60% of eligible oral health service costs.	40%
Between \$80,000 and \$89,999	40% of eligible oral health service costs.	60%

How much will the program cost?

Over the first five years, starting in 2023, the program will cost \$13 billion, and then \$4.4 billion every year after.

FAQs

Will I have to pay upfront and get reimbursed later?

No! Dentists direct the bill to the CDCP directly.

What happens if I haven't registered for the plan and now I want to?

Call 1-833-537-4342 to register.

Is there a limit on the cost of the work I can get done?

No! There are no annual monetary limits in the CDCP. Some additional services may require predetermination.

Can this plan cover services retroactively?

No, this plan cannot cover services provided before coverage starts.