



# Canadian Dental Care Plan



**Accessible.  
Affordable.  
Essential.**



## Accessible

Oral health is an important part of your overall health and well-being.

Regular visits to an oral health professional can reduce the risk of tooth dental decay, gum disease and other serious health issues such as cardiovascular disease and stroke.

A third of people living in Canada do not have dental health insurance. In 2022, one in four Canadians reported avoiding visiting an oral health professional because of the cost.

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

## Affordable

To qualify for the CDCP, you must meet all the eligibility criteria. If you have a spouse or common-law partner, you both need to meet the eligibility criteria to be able to qualify for the CDCP.

To qualify, you must:

- ✓ **be a Canadian resident for tax purposes**
- ✓ **not have access to employer/pension-sponsored or private dental insurance**
- ✓ **have an adjusted family net income of less than \$90,000**
- ✓ **have filed your tax return in the previous year**

Canadian residents who have access to dental benefits through government social programs will be able to apply to the CDCP if they meet all the eligibility criteria.



The CDCP will be rolled out using a phased approach, starting with seniors, adults with a valid Disability Tax Credit certificate and children under the age of 18. All remaining eligible Canadian residents between the ages of 18 and 64 will be able to apply in 2025.

Letters will be sent in phases by age group beginning in December 2023 until all potential eligible seniors who are 70 years of age or older have been invited to apply for the CDCP. All letters are expected to be delivered by end of March 2024.

Group	Applications open
<b>Invitation to apply by mail</b>	
Seniors aged 87 and above	Starting December 2023
Seniors aged 77 to 86 years	Starting January 2024
Seniors aged 72 to 76 years	Starting February 2024
Seniors aged 70 to 71 years	Starting March 2024
<b>Application online</b>	
Seniors aged 65 to 69 years	Starting May 2024
Adults aged 18 to 64 with a valid Disability Tax Credit certificate	Starting June 2024
Children under 18 years old	Starting June 2024
All remaining eligible Canadian residents	Starting 2025

People covered under the CDCP will be reassessed annually to confirm they are still eligible.

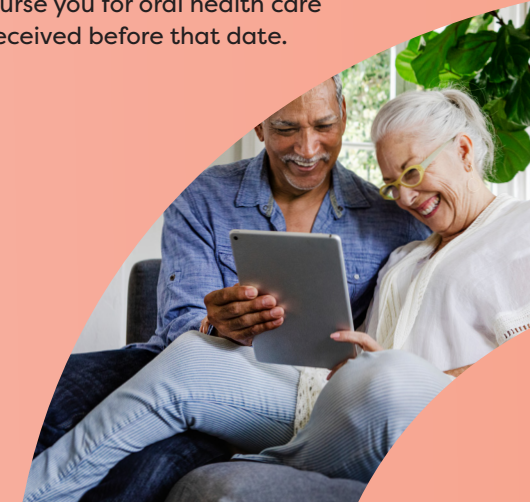
## Essential

To limit the out-of-pocket expenses for people covered under the plan, oral health providers who enrol in the CDCP, on a voluntary basis, will bill the CDCP directly for reimbursement, instead of the patient. Individuals whose adjusted family net income is over \$70,000, will be required to pay a co-payment.

Adjusted Family Net Income	Co-payment percentage
Below \$70,000	Co-payment not required.
\$70,000 - \$79,999	40 per cent co-payment required.
\$80,000 - \$89,999	60 per cent co-payment required.

Coverage will begin on the date provided in your welcome package from Sun Life.

Appointments with an enrolled oral health provider should be scheduled as of that date and no sooner, in order for oral health care services to be covered under the plan. The CDCP will not reimburse you for oral health care services received before that date.



For more information, visit [Canada.ca/dental](https://Canada.ca/dental)

