

Quick Reference for the CDCP – Canadian Dental Care Plan

Canadian Dental Care Plan (CDCP) Qualification

To QUALIFY for the Canadian Dental Care Plan (CDCP) the client must meet ALL the following criteria. If a client has a spouse or common-law partner, both need to meet the eligibility criteria to qualify.

1. Must have adjusted family net income of less than \$90,000.
2. Must have filed tax return for the previous year.
3. Does NOT have access to dental insurance.
4. Does NOT hold a Health Savings Account (HSA).
5. Must requalify each year.

Not having access to dental insurance is defined as:

- No dental insurance through employer or a family member's employer benefits. (This excludes Accidental Dental Benefits)
- No dental insurance through pension/retiree (previous employer) or a family member's pension
- benefits; or
- No dental insurance purchased by yourself or by a family member or through a group plan from an insurance company.

How the application process works?

1. The member can apply online through the Government of Canada website or by phone.
2. Member will have to WAIT to get a confirmation from SERVICE CANADA that lets them know IF the application was successful.
3. IF the member qualifies, they will have to WAIT for their welcome package BEFORE being able to schedule dental service appointments (i.e.: ID card & coverage start date – this will come from Sunlife).
4. If you are a current CDCP member, you will need to renew your coverage every year to avoid a potential gap in coverage.

***NOTE: There is no estimated time on the government website indicating how long this process can take.**

Did you know?

- Dentists, as providers, will need to enroll in the CDCP as an eligible provider which is done on a voluntary basis.

Questions to consider

- Is the client aware whether their respective dentist is or intends to become enrolled.
- Is your member comfortable with the possibility of having to switch dentists?

For Medavie Blue Cross plans, providers are already set up and clients can plan their appointments accordingly.

Suggested action for any personal health plan benefit cancellation: If a member expresses their intent to terminate their individual dental benefits, it is our recommendation to suggest an alternate date that is closer to the CDCP application date. This can be indicated on the cancellation/change forms. If a client has confirmed their CDCP starts August 1, 2025, we do have the option of submitting a cancellation date form with July 31, 2025, for example.

How much will the member get reimbursed?

- The Co-pay is based on the member's adjusted family net income:
 - If your family net income is between \$80,000 and \$89,999, CO PAY is 60% (Government reimburses 40%).
 - If your family net income is between \$70,000 and \$79,999, CO PAY is 40% (Government reimburses 60%).
 - If your family net income is less than \$70,000, CO PAY IS \$0 (Govt pays 100%).
- The CDCP reimburses based on established CDCP fees and these are NOT the same as the Provincial Dental Fee Guide.
- There is currently no confirmation about whether there are maximum reimbursements every year or not.

If a client's family net income is more than \$70,000, where the Government reimburses 60%, this is less coverage than our Stand Alone Dental plan which reimburses at 70%.

NOTE*: Medavie Blue Cross reimburses claims based on Provincial Dental fee guidelines. Our providers are also encouraged to follow the provincial dental fee guidelines as established by their professional licensing.

For additional information, as well as the list of services covered, please see the Government of Canada Website: <https://www.canada.ca/en/services/benefits/dental/dental-care-plan/qualify.html>.

Services Covered

The (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.

Examples of services that could be covered under the CDCP, as recommended by an oral health provider, include 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
- Anesthesia or sedation services, requires preauthorization

Note: Some services will only become available in 2025. This page will be updated as more details are available.