Canadian Dental Care Plan

Updates

June 16, 2025
Private and confidential





Complete Health members taking dental

Last 12 months

IP PLAN TYPE	% OF NEW ENROLLMENTS
Complete Health	68%



Canadian Dental Care Plan (CDCP)

RECENT UPDATES

Health Canada announced final phase of rollouts for ages 18-64, applications opening in May and coverage as early as June 1, 2025. As of May 30, 2025, any Canadian above the age of 18 is eligible for the Canadian Dental Care Plan.



Current CDCP members must renew enrolment by **June 1**st to avoid lapse in coverage. Coverage ends **June 30**th for those not renewing.





CDCP coverage details

HOW MUCH IS COVERED?

Adjusted family net income

Amount covered under the CDCP*

Lower than \$70,000



100%

Between \$70,000 & \$79,999



60%

Between \$80,000 & \$89,999



40%

- Fees for service are determined on a provincial basis according to a benefits grid
- Dentists do not need to bill according to this benefits grid, if a dentist charges above the allowed fee for a service, the member will be responsible for the difference
- Even at 100% coverage, a member may be paying out of pocket for standard dental procedures



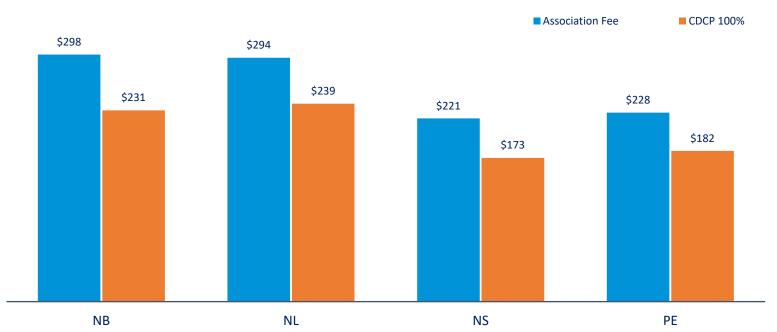


*Percentage will be based on the eligible amount for covered health care service costs at CDCP-established Fees



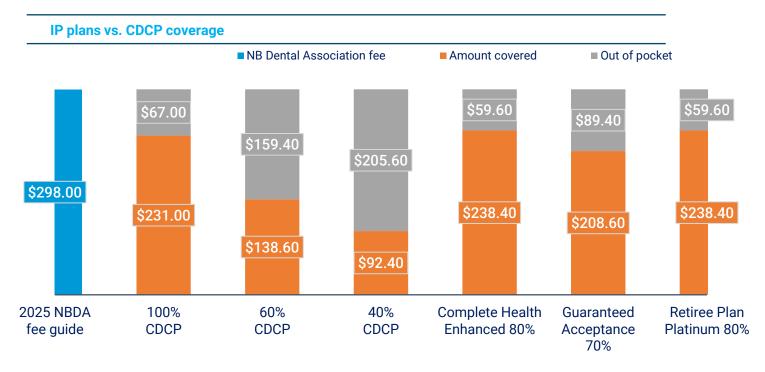
Provincial Associations vs CDCP fees

2025 Typical recall* appointment fee comparison



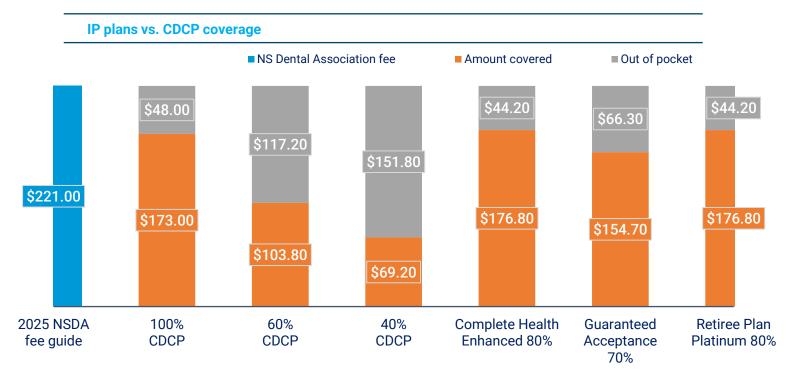


Typical recall* comparison (New Brunswick)





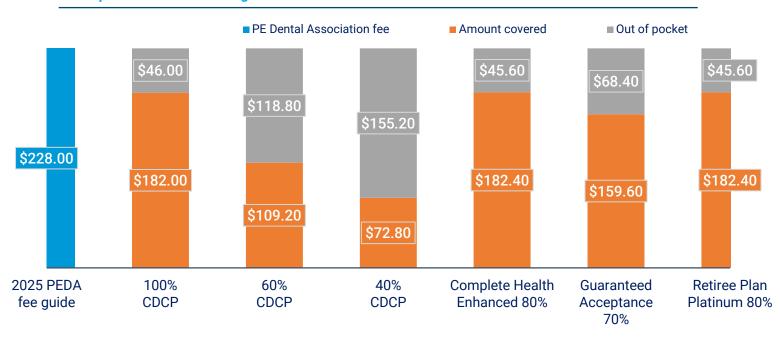
Typical recall* comparison (Nova Scotia)





Typical recall* comparison (PEI)

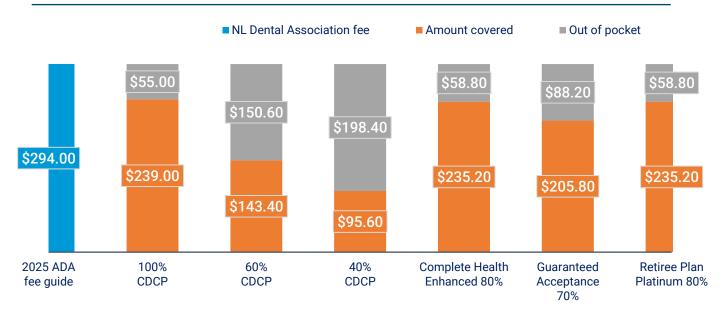
IP plans vs. CDCP coverage





Typical recall* comparison (Newfoundland)

IP plans vs. CDCP coverage





What is considered ineligible under the CDCP

Serv	ice under Major Dental or Ortho Benefits	Services under Periodontal Benefits	
(<u>@</u> <u>@</u>)	All ¾ crowns	9999 ,	Some periodontal appliances
	Inlays/onlays in composite, precious metal or ceramic	₩,	Bone grafts
<u> </u>	Fixed prosthodontics (bridges)		
	Implants and any associated procedures		
	precision attachment partial dentures		





Complete Health covers 60% up to \$500 for major, 60% up to \$1,200 for Periodontal and 60% up to \$1,500 lifetime for Orthodontics for Children

Questions?

