

## Canadian Dental Care Plan

<https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html>

Given that our NLPSPA Office has received a number of inquiries about the new Canadian Dental Care Plan (CDCP), the following information is being shared from the Government of Canada, Service Canada, concerning this plan.

As you may have heard, the Government of Canada announced the implementation of the new Canadian Dental Care Plan, as of December 18, 2023.

The Canadian Dental Care Plan (CDCP) aims at reducing the costs of dental care for Canadian residents who have a family net income of less than \$90,000 per year. The implementation will follow a phased-in approach. Applications will open for seniors first in December 2023. Persons with disabilities and children under 18 will be invited to apply in Spring 2024. The program will then expand to all eligible Canadian residents as of 2025.

To be eligible for the CDCP, people need to:

- Be a Canadian resident for tax purposes.
- Have filed their taxes.
- Have an adjusted family net income below \$90,000 per year; and,
- **Not have access to private or employer/pension sponsored dental coverage.** Not having access to dental insurance is defined as:
  - no dental insurance through your employer or a family member's employer benefits, including health and wellness accounts;
  - no dental insurance through your pension (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 or benefits company.

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 the end of March 2024.

### Application Schedule by Age Group

Group	Applications Start Date
Seniors aged 87 and above	December 2023
Seniors aged 77 to 86 years	January 2024
Seniors aged 72 to 76 years	February 2024
Seniors aged 70 to 71 years	March 2024
Application Online	
Seniors aged 65 to 69 years	May 2024
Adults aged 18 to 64 with a valid Disability Tax credit certificate	June 2024
Children under 18 years old	June 2024

<b>All remaining eligible Canadian residents</b>	<b>2025</b>
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People covered under the CDCP will be reassessed annually to confirm they are still eligible.

### **Enrolment confirmation:**

Sun Life is the contracted service provider who will manage the Canadian Dental Care Plan (CDCP) on behalf of the Government of Canada.

Once you have applied and are confirmed as qualified, your information will be shared with Sun Life, who will enrol you in the CDCP.

Sun Life will then send you a welcome package, which will include:

- information on the CDCP
- your member card
- your coverage start date

### **Coverage start date:**

Canadian residents who are enrolled in the CDCP will be able to start seeing an oral health provider as early as May 2024, starting with seniors. The start date to access oral health care will vary based on when each group can apply, when the application is received and when enrolment is completed.

### **Booking an oral health appointment:**

Your coverage will begin on the date provided in the welcome package you receive from Sun Life. Appointments with an oral health provider should be scheduled as of that date, and no sooner, for the eligible oral health care services to be covered under the plan. **The CDCP will not reimburse you for oral health care services received before the start date.**

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.

### **What services will be covered?**

The Canadian Dental Care Plan (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, includes 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

**Note:** Some services will only become available in fall 2024. This list will be updated as more details are available.

The CDCP will only pay for oral health care services covered within the plan at the established CDCP fees.

#### **How much will be covered:**

People covered under the CDCP will not have to pay the full cost out of their own pocket. Oral health providers enrolled in the CDCP will be required to submit the claims directly to Sun Life for payment rather than having patients seek reimbursement from Sun Life for services covered under the plan.

The CDCP will reimburse a percentage of any eligible expenses, but **some people covered under the plan may have a co-payment**. A co-payment is the percentage of CDCP fees that is not covered by the CDCP, and that people covered under the CDCP will have to pay directly to the oral health provider. Your co-payment is based on your adjusted family net income.

Patients should always confirm what costs will not be covered by the plan and that they will be expected to pay with their oral health provider before receiving care.

#### **Co-Payments Based on Adjusted Family Net Income**

<b>Adjusted Family Net Income</b>	<b>How much the CDCP will cover</b>	<b>How much you will cover</b>
<b>Lower than \$70,000</b>	<b>100% of eligible oral health care service costs at the established CDCP established fees</b>	<b>0%</b>
<b>Between \$70,000 and \$79,999</b>	<b>60% of eligible oral health care service costs at the established CDCP established fees</b>	<b>40%</b>
<b>Between \$80,000 and \$89,999</b>	<b>40% of eligible oral health care service costs at the established CDCP established fees</b>	<b>60%</b>

NLPSPA understands that Application Intake Clinics, virtual or in-person, will be established to assist clients with completing the steps required to access the CDCP.