

# 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.

## There is a staggered application schedule by age group:

Is your client too quick to react? How long until they are even eligible to apply? Processing time must be considered as well. It could be several months before they can start using the coverage.

Application schedule by age group

Group	Application open
Seniors aged 87 and above	Starting December 2023
Seniors aged 77 to 86	Starting January 2024
Seniors aged 72 to 76	Starting February 2024
Seniors aged 70 to 71	Starting March 2024
Seniors aged 65 to 69	Starting May 2024
Adults with a valid Disability Tax Credit certificate	Starting June 2024
Children under the age of 18	Starting June 2024
All remaining eligible Canadian residents	Starting 2025

## How the application process works?

1. The government will send an invitational letter to members. This will provide them with a code to apply.
2. Member will be required to follow instructions in the letter and apply via phone.

3. Member will have to WAIT to get a confirmation from SERVICE CANADA that lets them know IF the application was successful.
4. 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).
5. The Government is still unsure if members who opt-out of their individual Dental coverage will still qualify for the CDCP.

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

## Did you know?

- The earliest coverage start date is May 2024, but individual coverage start dates can vary based on:
  1. When each group can apply,
  2. When the application is received, and
  3. When enrolment is completed (this is for all applications received in that specified timeline).
- Dentists, as providers, will need to enroll in the CDCP as an eligible provider?

## 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.

**NOTE: Dentists are only able to enrol as of January 2024 and this is on a voluntary basis only.**

**\*Important: some services will not be available until fall 2024. This means the member may be required to wait a WHOLE YEAR to access services. Are the members aware of how this will affect their current dental treatments?**

**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 your member is adamant about cancelling, suggest an effective cancellation date that is closer to their CDCP application date. We do have the option of submitting a cancellation form with an effective date of April 30, 2024, 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. According to the [Government web-site](#), “Oral health care providers are encouraged to follow the CDCP fees, which are not the same as the provincial fee guides.”
- 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

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