



## Fact Sheet - Key Points of the Canadian Dental Care Plan to Date

Version: February 8, 2024

### General information

To be eligible for the Canadian Dental Care Plan (CDCP), patients must meet **all eligibility criteria**. Eligibility will be reassessed annually:

- No access to dental insurance\*
- Net family income of less than \$90,000
- Resident of Canada for tax purposes
- Tax return filed for the previous year

### Net family income eligible for the CDCP

According to the Canada Revenue Agency, this is the net family income minus any income from the Universal Child Care Benefit and the Registered Disability Savings Plan, plus any amount refunded under the Universal Child Care Benefit and the Registered Disability Savings Plan.

The co-payment percentage (the deductible) referred to in the CDCP fee schedule depends on the patient's annual adjusted net family income. This is the portion of the fee that the CDCP has determined the patient must pay. **This amount does not include any additional amount that will be charged by the dentist, in accordance with the dentist's usual fees.**

Adjusted Net Family Income	Patient's Share
Less than \$70,000	0%
Between \$70,000 and \$79,999	40%
Between \$80,000 and \$90,000	60%
Over \$90,000	Not eligible for the CDCP

### Comparison between the CDCP's and the RAMQ's dental coverage

The CDCP is not intended to replace employer-provided insurance, pension plans or private plans, but rather to complement provincial dental programs like the RAMQ. As stated in the CDCP eligibility criteria, one does not replace the other. In Quebec, the RAMQ remains the primary payer and therefore takes precedence over the CDCP.



## Sun Life’s role in managing the program on behalf of Health Canada

Health Canada selected Sun Life Canada in a tender process to manage the transmission of dental claims and payments on its behalf through a dedicated platform for the CDCP. Sun Life is therefore the administrator of the CDCP.

Thus, Sun Life's role in the CDCP differs from its regular business activities that you are familiar with. Sun Life should be seen as an agent serving the government.

## And what about the assignment of benefits?

Although dentists enrolled in the program will be required to receive direct payments, this is not considered an assignment of benefits because it is a public dental care program. Sun Life will manage the program on behalf of the government as a third-party payer. Just like Blue Cross does for the veteran and refugee program (IFHP) and Express Scripts does for the NIHB, Sun Life will apply the rules requested by the government to this public plan. No more, no less.

## Effective date of the CDCP

Individuals who are covered by the CDCP may begin seeing dental care providers **in May 2024**, starting with seniors. **No reimbursements will be provided for services rendered before the effective date of the plan.**

## Enrolment in the CDCP - Correspondence with eligible groups

Service Canada is currently mailing CDCP-eligible citizens information about the plan, following the schedule shown below.

Eligible Patient Age Groups	Mail Correspondence Schedule
87 and up	December 2023
77 to 86	January 2024
72 to 76	February 2024
70 to 71	March 2024
65 to 69	May 2024
Individuals with a valid certificate for the <b>disability tax credit</b> and <b>children under 18 years of age</b>	June 2024
All other Canadians aged 18 to 65	2025

The letter sent directly to the targeted groups outlines the application process with Service Canada, which will first confirm the eligibility of the applicants and then forward their information to Sun Life. Finally, Sun Life will send an information package to these individuals to confirm their enrolment in the CDCP.



## Instructions from Service Canada to eligible Canadians

Service Canada is sending an invitation letter to individuals who might be eligible; some may have already received this letter while others may receive one in the coming months (see the schedule). The letters outline the steps in CDCP application process.

These are the steps:

- Call Service Canada at 1 833 537-4342 and press 1. You can also go to a Service Canada Centre to apply.
- Bring two (2) pieces of identification and the code provided in the top right corner of the letter sent by Service Canada. This code is unique, personalized and reserved for the recipient until April 30, 2024. To make a request after this date, you will need to go to the website [Canada.ca/dental](https://Canada.ca/dental).
- Have the social insurance number of the person being enrolled.
- The person concerned will need to answer questions regarding dental insurance to ensure that they are not covered in any way by a private plan.

Once the eligibility of the person is confirmed, they will receive an information package from Sun Life Canada containing their membership card and the start date of their dental care coverage under the CDCP.

## Range of covered services (phased rollout)

The following services will be covered, with some becoming available starting in the fall of 2024 only:

- preventive services, including scaling (cleaning), polishing, topical fluoride application, and sealants
- diagnostic services, including examinations and x-rays
- restorative services, including fillings
- endodontic services, including root canal treatments
- prosthodontic services, including removable complete and partial dentures
- periodontal services, including deep cleanings
- oral surgery services, including extractions

See the complete [Dental Benefits Guide](#).

## CDCP dentist providers enrol through Sun Life starting on March 11, 2024

Dentists who wish to participate as providers in this program must enrol on the Sun Life website through their Sun Life account. **We recommend that you do not enrol on this site until you receive further notice from us, as mentioned in [communiqué 580](#).**



## **Fees charged by dentist providers enrolled with the CDCP**

CDCP-enrolled dentist providers **must bill their usual fees.**

Patients treated under this plan will have to pay the difference between the CDCP rate and the dentist's fee. They must also absorb the amount of the co-payment if it applies to their adjusted net family income based on the CDCP fee schedule.

## **Example of billing with co-payment**

Ms. Tremblay has an adjusted net family income of \$72,000 per year. She is eligible for the CDCP and her dentist is enrolled as a provider under the plan.

Her dentist has just performed a composit on a molar with 3 surfaces. This procedure corresponds to code 23223 with a fee of \$342 in the ACDQ's 2024 Fee Guide.

Let's assume that the fee assigned by the CDCP for this procedure is \$272.

Ms. Tremblay will have to pay the difference between the ACDQ's fee and the CDCP's fee, which is \$70. Additionally, she is required to cover a co-payment of 40% of the amount covered by the CDCP, which means that she will have to pay an additional \$108,80 to the dentist since the CDCP will only reimburse her \$163.20 (60% of \$272).

In summary:

- Ms. Tremblay will have paid \$178,80 before leaving the clinic.
- The CDCP will have paid the dentist \$163,20 through Sun Life.

The dentist will have received a total of \$342, which is the full amount claimed for this treatment.

## **A summary designed to help you better support your patients**

For all the official information, visit [Canada.ca/dental](https://Canada.ca/dental).

The information in this document comes from official sources, but we cannot guarantee that it is complete or comprehensive. The ACDQ sought to gather all available information to make it easier for dental clinics to understand this new dental care plan and answer questions from patients who may be eligible for this plan.