

Briefing

Compliance News Affecting Benefit Plans

April 2024

Federal News



Details About the Rollout of Services Under the New Canadian Dental Care Plan

The Government of Canada recently announced substantial details about the services that will be covered under the new [Canadian Dental Care Plan \(CDCP\)](#). The intent of the CDCP is to make oral health care more affordable for Canadian residents who do not currently have access to dental insurance.

Dental services under the CDCP for adults under age 65 and children are expected to commence this summer and will be rolled out in stages.

Application for coverage under the CDCP began in December 2023, when the plan was announced, and will run through 2025.

The plan will be administered with the support of Sun Life.

Eligibility criteria

To qualify for coverage under the CDCP, Canadians must satisfy all of the following criteria:

- Not have access to any type of dental insurance or coverage through employment benefits, a family member's employment benefits, a professional or student organization or purchased private coverage
- Have family net income of less than \$90,000
- Be a Canadian resident for tax purposes
- Have filed a tax return in the previous year

Application schedule

Application for the CDCP occurs in phases according to the following schedule:

Age Group	First Month Applications Will Be Accepted
Seniors aged 87 and above	December 2023
Seniors aged 77 to 86	January 2024
Seniors aged 72 to 76	February 2024
Seniors aged 70 to 71	March 2024
Seniors aged 65 to 69	May 2024
Adults with a valid Disability Tax Credit Certificate	June 2024
Children under the age of 18	June 2024
All remaining eligible Canadian residents	Month to be determined in 2025

What services are covered

The CDCP will only pay for oral health care services covered by the plan at the established CDCP fees. These fees may not be the same as the provincial and territorial oral health associations' suggested fee guides.

Examples of covered services follow, grouped by service category.

- Preventive services, including scaling, sealants and fluoride
- Diagnostic services, including examinations and x-rays
- Restorative services, including fillings
- Endodontic services, including root canal treatments
- Prosthodontic services, including dentures
- Periodontal services, including deep scaling
- Oral surgery services, including extractions

Co-payments

The CDCP coverage varies based on an individual's adjusted family net income. As a result, patients of the CDCP may be required to make co-payments depending on their level of coverage.

Adjusted Family Net Income	Percent of Eligible Oral Healthcare Service Costs the CDCP Will Cover	Percent of the CDCP-Established Fees Patients Must Cover
Less than \$70,000	100%	0%
\$70,000 to \$79,999	60%	40%
\$80,000 to \$89,999	40%	60%

In addition to the co-payment, patients may incur additional fees if the cost of the oral health care services are more than the established CDCP fees or for services not covered by the CDCP.

Next steps

The Government has asked oral health providers to confirm their participation in the CDCP to accept direct payments from Sun Life. Oral health providers will be compensated according to the CDCP established fees for each service covered under the plan.

Benefit plans considering changes to their dental benefits should evaluate whether their members qualify for coverage under the CDCP.



Segal can be retained to work with plan sponsors and their legal counsel on determining the implications. For assistance or if you have questions about the regulations and the law, contact your Segal consultant or [get in touch via our website](#).

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