

Keeping you informed

Benefit plan news for Group Censeo plan sponsors

The Canadian Dental Care Plan (CDCP)

Filling gaps in coverage

In an effort to continue to help build a healthy future and make life more affordable for Canadians, the Government of Canada's 2023's federal budget included an outline of the Canadian Dental Care Plan (CDCP).

The CDCP is a federally delivered public plan that will help ease financial barriers to accessing oral health care for up to nine million uninsured Canadian residents. Sun Life is the selected service provider and will manage the plan for the Government of Canada.

No impact to employer-sponsored benefit plans

The CDCP isn't intended to be a replacement for existing dental care coverage offered through employer sponsored, pension-sponsored, or private plans. It was designed to provide care for uninsured Canadians who have an annual net family income of less than \$90,000.



One third of people living in Canada don't have dental insurance. One in four reports avoiding visiting an oral health professional because of the cost.¹

Who qualifies for coverage?

To qualify for coverage, individuals must meet these requirements. They,

- Don't have access to any existing private dental insurance*
- Have an adjusted family net income of less than \$90,000
- Have filed their tax return in the previous year
- Are a Canadian citizen for tax purposes

*Those who opt out of dental coverage made available through an employer-sponsored plan, including health and wellness spending accounts, are considered to have access to insurance, and aren't eligible for coverage through the CDCP. The CRA requires employers to report on their T4/T4As, whether their employees and employees' families had access to dental insurance coverage for each reporting tax year.

Individuals who have dental coverage through a provincial, territorial, or federal government social program, can still qualify for the CDCP. If they meet eligibility criteria, their coverage will be coordinated between the plans to ensure there are no duplications or gaps in coverage.

Enrolment in the CDCP

Enrolment in the CDCP was opened to eligible seniors, adults with valid Disability Tax Credits Certificates, and children in phases starting in December 2023 through to June 2024. The final phase, which provides coverage to all others who are eligible, will be made available in 2025. Coverage starts no sooner than May 2024, and is dependent on the application receipt date and enrolment completion date. Individuals are notified of their coverage start date which is included in their welcome package from Sun Life.

Dental care providers

Licensed oral health care providers including dentists, dental specialists, denturists, and independent dental hygienists who are in good standing with the provincial or territorial regulatory body in the jurisdiction in which they practice, can participate on a voluntary basis in the CDCP. Registered providers will receive payment directly from Sun Life, the service provider of the CDCP, for the portion of the cost covered by the CDCP. Currently, provider enrolment in the program is low.

Poor oral health can lead to wide range of physical and mental health related illnesses including cardiovascular disease, life-threatening infections, complications with pregnancy, and much more. It can also present social challenges and impact quality of life.



What's covered?

The CDCP will reimburse the entire cost or percentage of the cost of treatment based on the established CDCP fee guide and the individual's adjusted family net income. Coverage is available for a range of services (including preventative, diagnostic, restorative, and more), each of which has a benefit maximum. Consistent with other dental care plans, some services require pre-authorization.

The CDCP has its own fee guide which differs from provincial and territorial fee guides. On average, CDCP fees represent 80-90% of other fee guides set out by professional associations. This means those covered under the plan may have to pay additional charges directly to the oral health care provider (even if they're covered at 100%).

- Coverage for services that require pre-authorization won't be available until November of this year
- Orthodontic services that would improve oral health outcomes for eligible patients will become available beginning in 2025
- Treatment for some procedures isn't covered including bridges, implants, and appliances to treat bruxism

Costs covered by the CDCP are based on a family's annual adjusted net income.

Adjusted family net income	% CDCP will cover*	% the individual will be responsible for
Under \$70,000	100	0
\$70,000 - \$79,999	60	40
\$80,000 - \$89,999	40	60

* Based on CDCP's fee guide

Coverage period

The coverage period runs from July 1 to June 30. Re-enrolment will be required annually and will take place by July 1 of each year.

Employer-sponsored dental care plans

Dental plans are highly valued by Canadian employees. In fact, dental coverage is in the top five benefit types that employees value most.²

In a competitive job market, attractive benefits packages can be a deciding factor for potential employees. And it's an investment that pays off. Companies that offer comprehensive group benefits are more likely to attract and retain talent and see higher employee engagement which translates into improved productivity.

In 2023, Research + Knowledge = Insights was contracted to survey 1535 working Canadians. They ranked more generous plan coverage as #1 in their top three benefit priorities.



For additional details on the CDCP, visit

[The Government of Canada Canadian Dental Care Plan](#)

[The Canadian Dental Association](#)

For more information

If you have questions, contact your Group Censeo benefits consultant. Additional information will be shared as details are made available.

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Consult your advisor or benefits consultant for more information specific to your circumstances.

1 [Statistics Canada, Nov 2023](#)

2 [Pivotalsolutions, Nov 2023](#)