

Programs and Services

Canadian Dental Care Plan
And
Canada Disability Benefit

Disclaimer notice

Information provided in this presentation is based on the current procedures and directives of our organization as of June 2025.

For the most current and up to date information on the topics discussed in this presentation, please refer to [Canada.ca](https://www.canada.ca)



CDCP – Importance of Oral Health

Quality dental care represents a pledge for overall health.

- Maintaining good oral health should be a priority throughout life.
- Visiting an oral health professional on a regular basis can help reduce the risk of developing poor oral health, gum disease and other diseases.

Consequences of Gum Disease	Results of Delaying Preventative Care	Overall Possible Impact of Poor Oral Health
<ul style="list-style-type: none">• Tooth loss• Cardiovascular effects• Effects on unborn child• Respiratory infection• Complication with diabetes	<ul style="list-style-type: none">• Costlier treatments• Worsening health outcomes	<ul style="list-style-type: none">• Mental Health issues• Reduction in quality of life• Employment challenges• Social shame• Nutritional issues• Isolation

CDCP – Eligibility

The Canadian Dental Care Plan (CDCP) will help to **reduce cost barriers** to access oral health services.

Eligibility Criteria	Coverage	Department(s) Responsible
<ul style="list-style-type: none">• Do not have access to dental insurance• Have an adjusted family net income of less than \$90,000• Must be a Canadian resident for tax purposes• Have filed tax return in the previous year	<p>Phased-in launch</p> <p>2024: Seniors; adults with disabilities; children under 18</p> <p>2025: All eligible Canadian residents</p>	Health Canada, ESDC/Service Canada

CDCP – Online Application

Applications for the Canadian Dental Care Plan (CDCP) are completed online at Canada.ca/dental and are assessed using all eligibility criteria, including previous year's tax returns.

After you apply:

- allow up to **28 calendar days** for your application to be processed;
- you will receive a letter to confirm your eligibility;
- **if eligible**, you will receive a **welcome package** from Sun Life; **and**
 - The **member package** includes a member card, your effective benefit date (coverage start date) and your co-payment level (if applicable).
- you must wait for your **benefit effective date** before seeing an oral health provider.

CDCP – Application Status

There are two ways to confirm the status of a Canadian Dental Care Plan (CDCP) application:

- Online at [Dental coverage - Canada.ca](https://www.dentalcoverage-canada.ca), or
- Using the Interactive Voice Response (IVR).

In order to access the CDCP online status checker, you will need to provide either:

- Your 6-digit **application code** (from your Invitation to Apply letter), or
- Your 11-digit **client number**, from your Determination letter, or
- Your 13-digit **application confirmation number** (provided when the application was submitted online), **AND**
- Your last name, first name and date of birth.



CDCP – Renewal Process

- Individuals covered under the CDCP must be reassessed on an annual basis to confirm that they still meet all four eligibility criteria.
- Renewal applications will start in March 2025 and must be **done prior to June 1, 2025**, to avoid a gap in coverage.
- Those covered under the plan that have filed their 2024 tax return and received their Notice of Assessment from the Canada Revenue Agency, will be ready to renew their application online through the Canadian Dental Care Plan website, or in My Service Canada Account (MSCA).
- The Government of Canada will also be sending letters to each individual covered under the CDCP to inform them to renew their application.

IMPORTANT: any renewal application submitted after June 1, 2025, may result in a gap in coverage.

CDCP – Coverage Start Date

Sun Life sends a welcome package to eligible Canadian Dental Care Plan (CDCP) clients. The package includes:

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

CDCP clients will be able to see an oral health provider **AFTER** their coverage start date and **will not be reimbursed** for any oral health care services received before.

The start date will depend on:

- when the application is received, **and**
- when the enrolment is completed.

Visit Canada.ca/dental for more information about the coverage start date.

Visit sunlife.ca/sl/cdcp/en/member/provider-search to consult the provider search tool.

CDCP – Oral Health Providers

CDCP clients can see any oral health provider for their care as long as the provider agrees to direct bill Sun Life directly. CDCP clients are not to pay the full amount upfront as they will not be reimbursed by the plan.

The CDCP is not a free dental care plan. The CDCP will reimburse a portion of the cost, based on established plan fees and your adjusted family net income. The established CDCP fees may not be the same as what providers normally charge. In addition, a co-pay between 40% and 60% may be applied based on the adjusted family net income.

BEFORE accepting care from an oral health care provider, CDCP clients MUST:

- | | | | |
|---|--|---|--|
| <ul style="list-style-type: none">➤ Confirm if the oral health provider will accept a CDCP client➤ Know your benefit effective date and your co-payment, if applicable | <ul style="list-style-type: none">➤ Ask your provider if there are any costs that you will have to pay in addition to your co-payment BEFORE receiving care | <ul style="list-style-type: none">➤ Never pay for the full amount of the services in advance. If you pay the full cost yourself, you will not receive reimbursed by Sun Life. | <ul style="list-style-type: none">➤ Pay any outstanding amounts not covered by the plan directly to your oral health provider after the care is received |
|---|--|---|--|

CDCP – Services covered

Dental Specialty

Examples of services that could be covered include:

- | | |
|-------------------------|--|
| Preventive Services: | ✓ Scaling (cleaning), sealants, and fluoride |
| Diagnostic Services: | ✓ Examinations and x-rays |
| Restorative Services: | ✓ Fillings |
| Endodontic Services: | ✓ Root canal treatments |
| Prosthodontic Services: | ✓ Complete and partial removable dentures |
| Periodontal Services: | ✓ Deep scaling |
| Oral Surgery Services: | ✓ Extractions |

CDCP – Other Plans

Other federal Dental Care Plans:

- Interim Federal Health Program
- Veterans Affairs Canada Dental Services Program
- Non-Insured Health Benefits program for First Nations and Inuit
- Correctional Services Canada Dental Care for Inmates



Provincial & Territorial Public Dental Care Plans

- Under the *Canada Health Act*, provinces and territories provide residents with required emergency/catastrophic surgical-dental procedures performed by a dentist in hospital as publicly insured services.
- Provinces/territories provide additional dental coverage at their discretion.

Coordination of Benefits

Eligible Canadian Dental Care Plan (CDCP) clients covered for benefits under any of these plans can request a coordination of benefits. To view the Coordination of Benefit fact sheet for your province/territory, visit <https://www.canada.ca/en/services/benefits/dental/dental-care-plan/providers.html>

CDCP – Costs

The Canadian Dental Care Plan (CDCP) will reimburse a percentage of the cost based on established CDCP fees and your adjusted family net income. You may still have to pay additional charges directly to the oral health provider if:

- your adjusted family net income is between \$70,000 and \$89,999, or
- the cost of your oral health care services are more than the established CDCP fees, or
- you and your oral health care provider agree to services that are not covered by the CDCP.

Details of the plan, including benefit effective date and co-payment level, are provided to eligible CDCP clients in a welcome package.

The full list of dental services covered by the CDCP is available on Canada.ca/dental.

CDCP – Phased rollout 2025

Age Group	Starting Date of Enrolment	Access to Benefits	Application
Adults 55 to 64 years old	May 1, 2025	Coverage could begin as early as June 1, 2025, depending on when the application is received and processed. Sun Life will send a welcome package that includes: <ul style="list-style-type: none"> • a membership card • the benefit effective date • the co-payment level 	Online application By phone at 1-833-537-4342 In-person at any Service Canada Centre
Adults 18 to 34 years old	May 15, 2025		
Adults 35 to 54 years old	May 29, 2025		

Canada Disability Benefit

Canada Disability Benefit

The Canada Disability Benefit (CDB) supports the financial security of working-age persons with disabilities.

The new income-tested benefit is available to low-income individuals who have been approved for the Disability Tax Credit (DTC), and between the age of 18 to 64.

The maximum amount of the Canada Disability Benefit will be \$200 per month, or \$2,400 annually

The first month of eligibility for the benefit will be June 2025, and it is expected that payments will begin in July 2025.

Canada Disability Benefit – Eligibility

To qualify for the CDB:

- you must be between 18 and 64 years old,
- you must have been approved for the **Disability Tax Credit (DTC)**,
- you and your spouse or common-law partner (if applicable) must have filed your 2024 federal income tax return,
- you must be a Canadian resident for income tax filing purposes, and
- you must be one of the following:
 - a Canadian citizen
 - a permanent resident
 - an individual registered or entitled to be registered under the *Indian Act*
 - a protected person
 - a temporary resident who has lived in Canada for the past 18 months

Canada Disability Benefit – Benefit Amount

The benefit amount for the **July 2025 to June 2026** payment period is calculated using **your adjusted family net income from the 2024 tax period**.

When you apply for the Canada Disability Benefit, you might get back payments for past months that you were eligible. You can receive back payments for up to 24 months from when your application is received, but not for any months before July 2025.

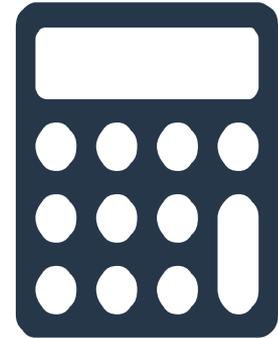
The maximum amount you could receive is \$200 per month, or \$2,400 annually.

Canada Disability Benefit – Benefit Estimator

The benefit estimator is available at Canada.ca/Disability-Benefit to help you determine the amount you may be entitled to.

The estimator will ask you questions about your:

- marital status
- income information from your tax return



This tool does not assess your eligibility for the benefit. It only provides an estimate of the amount you may receive if you're eligible.

Income Thresholds

www.canadadisabilitybenefit.ca/payments

Family status	Income threshold: the maximum amount of income you can earn before your benefit amount is reduced	Reduction rates: how much your benefit amount will be reduced if your income exceeds the income threshold	Phase out income: amount at which you will no longer receive the CDB
Single	\$23,000 (plus up to \$10,000 of working income, for a total income threshold of \$33,000)	20%, or 20 cents for every \$1 above the income threshold	\$35,000 (plus up to \$10,000 of working income, for a total phase out income of \$45,000)
Couple with one person eligible for the CDB	\$32,500 (plus up to \$14,000 of combined working income, for a total income threshold of \$46,500)	20%, or 20 cents for every \$1 above the income threshold (for the person eligible)	\$44,500 (plus up to \$14,000 of working income, for a total phase out income of \$58,500)
Couple where both people are eligible for the CDB	\$32,500 (plus up to \$14,000 of combined working income, for a total income threshold of \$46,500)	10%, or 10 cents for every \$1 above the income threshold (for each person)	\$56,500 (plus up to \$14,000 of working income, for a total phase out income of \$70,500)

Canada Disability Benefit – Applying for yourself

If you received a letter from Service Canada

You'll need to provide your:

- **unique application code**: found on the upper right-hand corner of the letter from Service Canada, inviting you to apply
- **Social Insurance Number**
- **legal status in Canada**
- **direct deposit** information

If you did not receive a letter from Service Canada

You'll need to provide your:

- **Social Insurance Number**
- **mailing address**
- **legal status in Canada**
- **net income (line 23600) from your 2024 [notice of assessment](#)**
- **direct deposit** information

Canada Disability Benefit – Applying as a legal representative

If the applicant received a letter from Service Canada

You'll need to provide:

- the applicant's
 - **unique application code**
 - **Social Insurance Number**
 - **legal status** in Canada
- a copy of **your proof of legal authority to act on behalf of the applicant**
- a copy of **your government issued ID**
- **your mailing address**
- your or the applicant's **direct deposit information**

If the applicant did not receive a letter from Service Canada

You'll need to provide:

- the applicant's
 - **Social Insurance Number**
 - **legal status** in Canada
 - **net income (line 23600) from the applicants' 2024 [notice of assessment](#)**
- a copy of **your proof of legal authority to act on behalf of the applicant**
- a copy of **your government issued ID**
- **your and the applicant's mailing address**
- your or the applicant's **direct deposit information**

Canada Disability Benefit – How to Apply

- Online, visit the [Canada Disability Benefit](#) on Canada.ca
- In-Person, at a [Service Canada Centre](#)
- By telephone: 1-833-486-3007, TTY: 1-833-467-2700, or use a sign language interpreter to call the dedicated video relay service (VRS) line
- By completing a printable application form
- Source of resources also at: www.canadadisabilitybenefit.ca/payments

Canada Disability Benefit – Consent to communicate

You can choose to authorize a person to help you communicate with Service Canada about your benefit. **This is different than a legal representative.**

Your authorized person **will** be able to:

- ask about the status of your benefit
- get your monthly payment information (amount and date)
- ask to have letters reissued by mail
- change your address

Your authorized person **will not** be able to:

- apply for the benefit for you
- change your banking information (direct deposit) or payment method
- ask for a formal reconsideration
- stop your benefit

Canada Disability Benefit – After you apply

Service Canada will review your application and send you a letter with an eligibility decision within **28 calendar days** of applying for the benefit.

However, if a legal representative is applying on your behalf, an eligibility decision should be expected within **49 calendar days** of the application.

If your situation changes

- Let **Service Canada** know as soon as possible if:
 - your address, telephone number, direct deposit or bank account information changes.
- Let the **Canada Revenue Agency** know as soon as possible if:
 - your marital or relationship status, or residency status has changed.

Canada Disability Benefit – Payments

Payments are sent on the 3rd Thursday of each month and start the month after your application is approved.

Your information will be reviewed every year. **You do not have to reapply.**

To keep getting your payments

- You must continue to meet the eligibility criteria such as having an approved **Disability Tax Credit** and having filed your income tax return by **April 30**.
- Every **June**, you will receive a letter to confirm your eligibility and your payment amount.

Tax information

- In **February**, you will receive a tax information slip to include when you file your taxes. You don't have to pay income tax on your benefit payment.

Benefit Amounts

Benefit amounts are based on your adjusted family net income

Your adjusted family net income is:

- your family net income
- minus any universal child care benefit (UCCB) and registered disability savings plan (RDSP) income received
- plus any UCCB and RDSP amounts repaid

Benefit amounts for the July 2025 to June 2026 payment period will be calculated using your adjusted family net income for the 2024 tax year.

To be eligible for the benefit, both you and your spouse or common-law partner (if applicable) must have filed your 2024 federal income tax return.

CPP post-retirement disability benefit

The **CPP post-retirement disability benefit** is intended for people receiving the CPP retirement pension who are:

- under the age of 65; and
- became disabled after starting their retirement pension, or did not apply for CPP disability benefits within 15 months of starting their retirement pension

Benefits Finder



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Sign up for direct deposit to get your benefit payments safely and easily. You can also update your banking info if needed.

Contact Us

Click: Canada.ca/dental

Canada.ca/Disability-Benefit

Call: **CDCP Call Centre 1-833-5374342**

CDB Call Centre 1-833-486-3007

Service Canada 1 800 O-Canada (1-800-622-6232)