

# Federal Canadian Dental Care Plan (CDCP)

## RENEW TO MAINTAIN COVERAGE

The deadline to renew is June 1, 2025. Eligible CDCP members who miss the deadline can still renew but they will face a gap in coverage. Any oral care services received during a gap in coverage (or after the coverage date has ended) will not be eligible for reimbursement.

How to renew coverage?  
1. Visit [Canada.ca/dental](https://Canada.ca/dental)  
2. Call 1-833-537-4342  
3. My Canada Service Account



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## WHO CAN APPLY?

Coverage is for ALL Canadian residents who are currently uninsured and have filed tax returns the previous year with an annual family net income of less than \$90,000.

## HOW TO APPLY:

### 1 Apply Online:

Visit [Canada.ca/dental](https://Canada.ca/dental)

### 2 Apply in Person at Service Canada

Nearest Service Canada is located at:

- 200 Town Centre Court, 1st Floor, Scarborough ON
- Additional locations can be found at [servicecanada.ca](https://ServiceCanada.ca)

### 3 Apply by Phone:

Call the CDCP Hotline at 1-833-537-4342. Press **option #2** to check the status of your application.

## FIND A DENTAL CARE PROVIDER HERE:

<https://www.sunlife.ca/sl/cdcp/en/member/provider-search/>

Or scan this QR code to visit Sunlife: →



Visit [Canada.ca/dental](https://Canada.ca/dental) or scan for more CDCP info: →



## SERVICE EXAMPLES:

- preventive services, including scaling (cleaning), polishing, sealants, and fluoride
- diagnostic services, including exams 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

Under \$70,000	Full coverage*
\$70,000-79,999	60% coverage*
\$80,000-89,999	40% coverage*

\*Remaining percentage of fees is paid to oral health provider by user. Eligibility criteria will be re-evaluated on an annual basis for all those enrolled in the CDCP.

\*\*Before receiving oral healthcare, always ask your provider about any additional charges not covered by the CDCP."

**AS OF MARCH 2025, 15,000+ PEOPLE IN SCARBOROUGH—AGINCOURT HAVE BEEN APPROVED TO RECEIVE THE CDCP.**



For frequently asked questions, please flip to the back page! →



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# FREQUENTLY ASKED QUESTIONS

## Q: Do I qualify for the Canadian Dental Care Plan (CDCP)?

To qualify for the CDCP, you must:

- Have **no** access to dental insurance, including through employer, family member, pension, or purchased insurance benefits. This is not meant to replace current employer benefit packages, as it is an income tested program.
- Have an adjusted family net income of less than \$90,000
- **Be a Canadian resident for tax purposes. Have filed your own tax return in the previous year**

## Q: What is the application process for the CDCP?

- Apply online/in person/by phone (See front page for details)
- After submitting your application, it may take up to three months to receive the welcome package from Sunlife.

## Q: When does my coverage begin?

The effective start date will be indicated in the welcome letter. **Only book appointments starting from the benefit effective date.**

## Q: Can I apply if I already have dental coverage through government social programs?

Canadian residents who have access to dental coverage through provincial or other federal government social programs **can** still qualify if they meet all the eligibility criteria.

## Q: Does my oral health care provider accept CDCP?

**Individuals covered under the CDCP should verify their provider's participation when booking appointments. Providers bill the CDCP directly for reimbursement. Cancellation/no-show fees are not covered. Some providers may not be registered but may choose to provide dental services on a claim-by-claim basis.**

## Q. I am unable to apply by myself. Can I get help?

You can ask a trusted person to help you apply by phone or visiting a Service Canada office. You must give clear consent that you agree to let them help you. This could be a friend, relative, caregiver, translator, or interpreter.

## Q. How can I confirm the status of my CDCP application?

You can confirm your CDCP application status either online at [canada.ca/dental](https://canada.ca/dental) or **call the CDCP hotline at 1-833-537-4342**. Press Option #2 to check the status of your application.

## Q. How long will it take to receive the welcoming package?

It can take up to three months to receive the welcoming package from Sun Life. If you have not received it within this timeframe, you can contact Sunlife at **1-888-888-8110**. Their hours are Monday to Friday, 7 AM to 6 PM.

## Q. Do I have to pay anything to dental providers after joining the CDCP? (See chart on front page)

You may need to pay a co-payment, if applicable. **Refer to the chart on Sunlife's website for details (<https://www.sunlife.ca/sl/cdcp/en/provider/dental-benefit-grids>).** Sunlife does not reimburse patients directly. **If you pay out-of-pocket for a treatment, you will not receive a reimbursement from Sunlife.**

## Q. Can I book an appointment with a dental care provider after submitting my application?

No, you must wait to receive the welcoming package from Sun Life, which will include your **membership card** and **coverage start date**. Once you have received your membership card, you can use it to schedule appointments with dental care providers enrolled in the CDCP. Please note that the membership card is renewed annually when you submit your tax return.

Some oral health services **will require preauthorization**. For a list of benefit procedures, go to:  
<https://www.sunlife.ca/sl/cdcp/en/provider/dental-benefit-grids/>

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