

Canadian Dental Care Plan Update

March 19, 2025

In [Budget 2023](#), the Federal Government established a permanent dental program, the Canadian Dental Care Plan (CDCP). The CDCP is available to uninsured eligible families earning less than \$90,000 per year, with no out-of-pocket costs for families earning less than \$70,000 per year. Canadians with access to dental coverage are not eligible for CDCP.

The CDCP began providing coverage at the end of 2023 with Health Canada administering the program, supported by a third-party benefits administrator (Sun Life Assurance Company).

The plan is currently available for seniors aged 65 and above, adults with a valid federal Disability Tax Credit certificate, and children under 18.

The CDCP is anticipated to launch its final phase this year (date to be determined), which will expand the coverage to adults aged 18 to 65 who do not have access to dental benefits and have an adjusted household income of less than \$90,000 per year. Limited orthodontic services which would improve oral health outcomes for eligible clients will also become available in 2025.

Details on the existing CDCP plan can be found here:

<https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html>

Please contact Giovanna Lau, Director, Employee Benefits at WCBC for your benefits needs.
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