

## **Canadian Dental Care Plan Update**

**June 11, 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 was only available for seniors aged 65 and above, adults with a valid federal Disability Tax Credit certificate, and children under 18. However, all remaining eligible Canadians aged 18 to 64 years-old are now able to apply for the CDCP. To qualify for the CDCP, applicants must:

- not have access to dental insurance;
- have filed their individual 2024 tax return in Canada (and their spouse's or common-law partner's, if applicable);
- have an adjusted family net income of less than \$90,000; and,
- be a Canadian resident for tax purposes.

From March 2025 onward, current CDCP members must take action to renew their coverage. CDCP members must have filed their 2024 tax return and received their 2024 Notice of Assessment from the Canada Revenue Agency before applying for renewal at [canada.ca/dental](https://canada.ca/dental), in My Service Canada Account (MSCA) or by telephone.

CDCP members must submit their renewal applications by June 1, 2025, to ensure uninterrupted coverage. Coverage for those who do not renew will end on June 30, 2025 and any oral health care services received during a gap in coverage will not be eligible for reimbursement. Updated information on the CDCP plan can be found here:

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

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