Navigating the Canadian Dental Care Plan (CDCP)

This quick reference sheet highlights some key facts about the Canadian Dental Care Plan (CDCP).
FOR UP-TO-DATE DETAILS, VISIT CANADA.CA/DENTAL.

The CDCP is a federal government program that helps cover some dental costs for people who don't have private dental benefits and have a household income of under $90,000 a year.

IT IS NOT A FREE DENTAL PROGRAM. THE CDCP DOES NOT COVER FULL DENTAL FEES.

Even with CDCP coverage, you may still have costs to pay. This could include a co-payment (your share of the cost) and/or additional fees. Many dentists opt to follow a fairly-established guideline of fees, which often vary from what is covered by the CDCP. Before starting any treatment, ask your dental office what the CDCP will cover and what you may need to pay. The final cost of services is based on the day you receive care.

CO-PAYMENTS

A co-payment is the portion you have to pay under the CDCP, based on your adjusted family net income (your household income):

Under $70,000: no co-payment	$70,000 - $79,999: 40% co-payment E.g.: If the CDCP covers $100 of your treatment, your co-payment would be $40.	$80,000 - $89,999: 60% co-payment E.g.: If the CDCP covers $100 of your treatment, your co-payment would be $60.

BALANCE BILLING (PAYING THE DIFFERENCE)

If your dental office charges their usual and customary fees, you may have to pay the difference. This is allowed under the program and helps ensure dental offices can provide sustainable care to everyone. Patients are responsible for paying any potential outstanding amount to dentists, as applicable.

HERE'S AN EXAMPLE: THE CDCP PAYS $100 FOR A TREATMENT FOR WHICH THE DENTAL OFFICE NORMALLY CHARGES $120.

If there's no co-payment, you pay: $20 balance	With a 40% co-payment, you pay: $40 (co-payment) + $20 (difference) = $60 total	With a 60% co-payment, you pay: $60 (co-payment) + $20 (difference) = $80 total

PREAUTHORIZATION

Most CDCP services do not need approval ahead of time. However, certain treatments, such as crowns, dentures, and endodontic services, require preauthorization before treatment can begin.

Please note, dental offices do not receive immediate responses to preauthorization requests. It can take up to several weeks to hear back and approval is not guaranteed. Your dental office cannot expedite the process.

ELIGIBILITY

Your eligibility for the CDCP is reviewed regularly and may change. If you get private dental coverage — through a new job, a change to your pension plan, or by joining a student or professional organization — you must let the CDCP know by calling 1-833-537-4342. If you receive CDCP benefits while you are not eligible, you will need to repay them.

You must renew your CDCP coverage each year to stay eligible and avoid any gaps in coverage. You can learn more at canada.ca/dental.

If you currently have coverage through the Ontario Disability Support Program (ODSP) or Healthy Smiles Ontario (HSO), you are still eligible for the CDCP and can access dental benefits under both programs.

Before every appointment:

- Bring your CDCP card and documentation.
- Tell us if you have any other dental coverage (work, school, pension plan, private plan, ODSP/HSO).
- Ask before treatment starts: "What will the CDCP cover, and what will I pay today?"
- If you have a set budget, tell us, so we can discuss options.

Navigating the Canadian Dental Care Plan 5 Minute Survey

Ontario Dental ASSOCIATION

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Last updated: June 2026