



watergarden dental  
**CDCP INFORMATION**

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**Our office participates in the Canadian Dental Care Plan (CDCP). This is a successful and important government program designed to help reduce dental costs based on adjusted family net income.**

To verify your coverage, we need a photo of the front of your membership card, your date of birth and your address. We cannot determine the start date of your coverage. This information is your responsibility and will be included in the Sun Life information package sent with your membership card. The CDCP benefit year typically ends on June 30, and coverage must be renewed annually.

If you have questions about your eligibility or coverage you need to contact Health Canada at **1-833-537-4343**.

For new patients, we will first schedule a new patient exam and any necessary radiographs. This allows us to assess your oral health needs and determine what treatment you will need. We can then schedule a cleaning and other treatment as needed.

Please be aware that the CDCP is intended to help reduce the cost of basic dental treatment. It is not a free dental care program like OHIP. Even if your CDCP information package states “100% coverage,” the plan does not cover the full cost of dental treatment. “100% coverage” refers to 100% of the CDCP fee guide, which differs from the *Ontario Dental Association Fee Guide* used by dentists in Ontario. As a result, there is usually still a patient copayment of approximately 15%, even for patients in the lowest income tier. Patients are responsible for the difference between the CDCP fee guide and the dentist’s usual fees. For example, basic

fillings are generally covered at approximately 85% for patients who qualify for “100% coverage.” Some dental services may require estimates and preauthorization from Sun Life before treatment can proceed. As with any insurance plan, there will be balance billings, meaning **the patient is responsible for the balance of the dentist's usual and customary fees, any treatment costs not covered by the CDCP as well as copayments. This applies even if your CDCP information package states you have “100% coverage” of CDCP fees.**

CDCP provides maximum coverage for checkups and cleanings only once every 12 months. This cleaning will have deductibles based on the family income. The 12-month period is based on the date of your last cleaning, not on the calendar year. When you come twice a year, your first cleaning will receive the highest coverage. Your second cleaning within the same 12 months will have reduced coverage and a larger copayment. Once 12 months plus 1 day have passed since the first cleaning, the next visit will again qualify for maximum coverage. To help maximize your benefits, we recommend scheduling checkup and cleaning appointments at least 6 months plus 1 day apart. This helps keep alternating visits outside the same 12-month coverage period.

These frequency limitations apply only to checkups and cleanings. X-rays, fillings, and emergency examinations are not subject to the same restrictions.

We recommend that your recall schedule be based on your oral health needs rather than insurance limitations. **Please remind us that you have CDCP coverage when booking or changing checkup appointments so we can help verify your coverage dates.**

The CDCP is intended for individuals who do not have access to dental benefits. **You are strongly encouraged not to drop any existing dental plan you may have even if you are paying for it privately.** Your existing plan may provide better coverage than the CDCP and you may not be able to get back your existing plan if you cancel it.