



CDCP INFORMATION

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Our office is opting to participate in the Canadian Dental Care Plan (CDCP). Patients who have signed up and plan to use the CDCP benefits must send us their member cards in advance of their visit so we can validate eligibility.

We need a picture of the front of your membership card, your date of birth, and address to verify the amount of your coverage.

We cannot know the date your coverage begins. That is something you are responsible for and will be in the information package with Sun Life that included your membership card.

For new patients, we will schedule a new patient exam and any necessary radiographs which allows us to assess your needs and determine what treatment you will need. We can then schedule a cleaning and other work if required.

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

Please be aware that the CDCP is designed to help defray some costs of basic treatment but does not mean free dental care. It's not like OHIP. The CDCP will not cover the full cost of your dental care.

There are deductibles and copayments that the patient will be responsible to pay. Basic fillings for example seem to be covered at about 85% of the cost for those in the lowest family income tier with the lowest deductibles. The patient will be

responsible to pay for the other 15%. The CDCP coverages are based on adjusted family net income and are lower for those in higher income tiers and the deductibles for those patients, the amount the patient is responsible for, are higher.

There are also frequency limitations. Only one cleaning and checkup is covered per year, and that visit as well has deductibles that depend on family income. How often you come in should be based on your individual needs to maintain optimal oral health and to catch problems early and should not be dictated by insurance policies.

Like 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 and any treatment costs not covered by the CDCP and co-payments.** Dr. Tanen's fees are always at or below the *Ontario Dental Association's Dental Fee Guide*.

The CDCP is for people who do not have dental benefits. **You are strongly encouraged not to drop any existing dental plan you may have even if you are paying for it.** Your existing plan is likely far better than the CDCP. As well, we don't know what the future is for the CDCP and you probably won't be able to get back your existing plan if you drop it.

Some oral health services will require preauthorization and will only be available beginning in November 2024. You should continue with your regularly scheduled appointments. Waiting could create or worsen oral health problem.

This is new for everyone; please be patient while this program is ironed out by Sun Life and new information is released to dentists.