

Canadian Dental Care Plan (CDCP)

Eligibility Criteria

To qualify under the CDCP you must **NOT** have access to dental insurance.

What does **NOT** having access to dental insurance mean?

- This means that you do **NOT** have any access to any type of dental insurance or coverage through the following:
 - Through your employment benefits or a family member's employment benefits, including health and wellness benefits.
 - Through a professional or student organization.
NOTE: If you are eligible for dental coverage through your employment benefits or through a professional or student organization, you are **NOT** eligible for CDCP. This is true if –
 - ❖ You decided at any point in your career not to participate in the dental plan
 - ❖ You have not paid a premium for the plan
 - ❖ You have not used benefits under the plan
 - Through your pension benefits or a family member's pension benefits which include federal, provincial and territorial government employer plans.
 - Through coverage purchased by you or a family member or through a group plan from an insurance or benefits company.
 - ❖ If you purchased your current dental insurance policy privately (and not part of the coverage described above) you are **NOT** eligible for the CDCP while that coverage is in effect.

You are still considered to have access to dental insurance if you decided to opt out of the available benefits like the noted above.

If you provide false information in your application, you and others you applied for may be removed from the CDCP. If you or your family members were not eligible to apply, you or your family members may have to repay the full cost of care received through the Canadian Dental Care Plan.