ACCESSING DENTAL BENEFITS & LOW-COST SERVICES IN CANADA

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1. Federal Dental Benefits

Canadian Dental Care Plan (CDCP) - Preventive and basic dental services for eligible residents with no other dental insurance, income under $90,000, and tax residency in Canada. As of 2025, all eligible people can apply.

Non-Insured Health Benefits (NIHB) - For registered First Nations and recognized Inuit individuals.

Interim Federal Health Program (IFHP) - Temporary coverage for refugees and certain protected persons until provincial/territorial coverage begins.

CRA Residency Codes - Some temporary residents may qualify. Eligible codes: 0, 5, 8, 9, 10, 12.

2. Provincial & Territorial Dental Benefits

Programs vary by region, often covering low-income adults/families, children/youth, people with disabilities, and income assistance recipients.

3. CDCP Co-Payments

Income under $70k: 0% you pay, 100% CDCP pays

$70k-$79,999: 40% you pay, 60% CDCP pays

$80k-$89,999: 60% you pay, 40% CDCP pays

4. Questions to Ask Your Dental Provider

Direct billing? Written estimate? Covered services? Co-payment coverage? Claim help? Interpretation services?

5. Documents to Bring

Government ID, SIN, Program ID/CDCP card, Tax Notice of Assessment, consent form.

6. Tax Clinics - Why They Matter

Free tax clinics like CVITP and regional programs help residents file taxes to access benefits.

7. University Dental Programs

Many Canadian universities (e.g., University of Toronto, University of Manitoba, Dalhousie University) offer reduced-cost supervised care.

8. Why Dental Care Matters

Prevents pain, supports nutrition, linked to chronic disease prevention, and boosts mental health.

Learn more about the Canadian Dental Care Plan here