

ACCESSING DENTAL BENEFITS & LOW-COST SERVICES IN ALBERTA

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1. Federal Dental Benefits

Canadian Dental Care Plan (CDCP) - Covers 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 now apply, regardless of age.

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

Interim Federal Health Program (IFHP) - Temporary dental coverage for refugees, refugee claimants, and certain other protected persons until they qualify for provincial benefits.

CRA Residency Codes for Temporary Residents Eligible for CDCP - Some temporary residents may qualify if CRA considers them tax residents. Eligible codes: 0, 5, 8, 9, 10, and 12.

2. Provincial Dental Benefits (Alberta)

Alberta Adult Health Benefit, Alberta Child Health Benefit, Assured Income for the Severely Handicapped (AISH), and Income Support Dental Benefits.

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

Do you direct bill? Written estimate? Covered services? Co-payment coverage? Claim submission 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 clinics like CVITP and Make Tax Time Pay help residents file taxes to access benefits.

7. University Dental Programs

University of Alberta School of Dentistry offers 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](#)