



# Canada Dental Benefit

## What You Need to Know

### Q1. Who is eligible to receive the Canada Dental Benefit for the second benefit period?

To be eligible, families need to meet all of the following criteria for each child they apply for:

- Have a child under 12 years of age as of July 1, 2023, who does not have access to private dental insurance (employer-based or purchased through the applicant or other family member);
- Have an adjusted family net income under \$90,000 per year;
- Have filed the previous year's income tax and benefit return (for more information on how to file a return, visit [Canada.ca/doing-your-taxes](https://Canada.ca/doing-your-taxes));
- Be the parent (or legal guardian) who receives the Canada Child Benefit for that child;
- **Have incurred—or will incur—out of pocket expenses** for the dental care of the eligible child that would not be fully reimbursed under another federal, provincial or territorial government program; and
- Provide information on the recent or planned oral health care visit in Canada between July 1, 2023, and June 30, 2024, that the benefit would be used to pay for, along with information about the oral health care provider.

### Q2. What constitutes the definition of a child under 12? As of what date?

Eligible children need to be 11 years old or under as of December 1, 2022, for the first benefit period, and 11 years old or under as of July 1, 2023, for the second benefit period.

### Q3. What types of dental care are covered by the Canada Dental Benefit?

The Canada Dental Benefit can be used for any oral health care provided by a regulated oral health professional licensed to practise in the place where care is provided. An official receipt must be provided for these services.

#### Coverage

### Q4. How much money do eligible families receive?

The Canada Dental Benefit provides payments up to \$650 per child under 12, per benefit period, for families with an adjusted net income under \$90,000 per year.

- \$650 is provided for each eligible child if the family's adjusted net income is under \$70,000.





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- \$390 is provided for each eligible child, if the family's adjusted net income is between \$70,000 and \$79,999.
- \$260 is provided for each eligible child, if the family's adjusted net income is between \$80,000 and \$89,999.

## **Q5. Is the Canada Dental Benefit taxable?**

No, the benefit is tax-free.

## **Q6. Does receiving the Canada Dental Benefit reduce any other federal income-tested benefits such as the Canada Workers Benefit, the Canada Child Benefit, or the GST Credit?**

No, the benefit does not reduce other federal benefits.

## **Q7. Are applicants covered by provincial or territorial programs eligible?**

Yes. We know that provincial and territorial programs do not cover dental care needs for children under 12 equally across Canada, and that in some cases, the programs focus only on emergency needs. Children under 12 who are currently covered by provincial or territorial programs are still eligible for the Canada Dental Benefit **so long as they are incurring out of pocket expenses for dental care services**—expenses that are not reimbursed under another federal, provincial or territorial government program—and if their family meets all of the criteria to qualify for the benefit.

We encourage applicants to validate whether the dental care services provided by the dental clinic/oral health professional will be fully covered by their provincial or territorial dental program, based on the eligibility of those programs, before applying to the Canada Dental Benefit.

**However, families whose needs are met by their provincial or territorial programs and don't have out of pocket expenses are not eligible for the benefit and should not apply.**

## **Q8. Are applicants covered by the Non-Insured Health Benefits program eligible?**

Yes. Children under 12 covered by Non-Insured Health Benefits (NIHB) for registered First Nations and recognized Inuit continue to be covered by the robust dental coverage available to them under that program. If parents incur additional out of pocket oral health care expenses for their children under 12, beyond what may be covered by the NIHB dental benefit, they can apply for the Canada Dental Benefit for those additional expenses, provided they meet all the other criteria.



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## Application process

### **Q9. When can families apply for this benefit? Will applicants be able to apply for dental care expenses retroactively?**

Applications for the second benefit period opened on July 1, 2023, and cover expenses incurred from July 1, 2023, to June 30, 2024. Applications for the first benefit period of the Canada Dental Benefit are now closed.

The benefit is not retroactive; however, applicants who received dental services with out of pocket expenses exceeding \$650 in one of the benefit periods may be able to apply for an additional dental benefit payment during the second benefit period. Specific conditions apply, visit [Canada.ca/dental](https://Canada.ca/dental) for more details.

### **Q10. What if I do not have access to the Internet? How can I apply?**

Eligible families who are unable to access the Internet can apply for the Canada Dental Benefit through the Canada Revenue Agency's (CRA) dedicated phone line at 1-800-715-8836.

### **Q11. How can families or individuals who do not file income taxes, or do not receive the Canada Child Benefit, or cannot provide an address for their oral health professional (as is the case for many vulnerable populations), receive the Canada Dental Benefit?**

To receive the Canada Dental Benefit, applicants will need to make sure they have filed the previous year's income tax and currently receive the Canada Child Benefit (CCB) for their eligible child. Filing taxes is easy with the Community Volunteer Income Tax Program (if eligible) or through NETFILE-certified software. They can also file online through the services of an electronic filer certified to use FILE service.

If applicants are unable to apply for these new programs online, they can call the CRA and complete their application over the phone with an agent. To validate their identity, applicants should make sure they have their social insurance number address, date of birth, and a copy of their assessed tax return from last year on hand for the CRA agent.

### **Q12. Who is responsible for processing the payments and how quickly can applicants expect to receive the money?**

CRA's [My Account](#) is a quick, easy and secure way to apply. To receive this benefit, parents/guardians must also be in receipt of the Canada Child Benefit. As a result, many applicants may already be familiar with My Account. Most applicants can expect to receive their payments within 5 business days if they are enrolled for direct deposit, and within 10-12 business days if they are receiving a cheque by mail.





Need to enroll for direct deposit? Follow the steps outlined on [Canada.ca](https://Canada.ca).

### **Q13. How are applicants' eligibility verified?**

CRA uses a variety of evidence to verify an applicant's eligibility. This includes an up-front verification of:

- adjusted family net income through filing of the previous year's tax income
- child's age (under 12) at date of application
- receiving the Canada Child Benefit
- the date of the dental care appointment
- the dental care provider's name, address and phone number
- employer's name, address, and telephone number (if applicable)
- spouse or common-law partner's employer's name, address, and telephone number (if applicable)

Parents and guardians must keep their dental receipts for six years, for the first benefit period—dental services received between October 1, 2022, and June 30, 2023; and for the second benefit period—dental services received between July 1, 2023, to June 30, 2024, in case the CRA contacts them in the future to validate eligibility. Applicants must keep their mailing address with the CRA up to date, as they may be contacted by mail during the verification process. Applicants that are found to be ineligible for the benefit during the verification process will be required to repay the benefit they received.

### **Q14. How does the second benefit period application work?**

Applicants must apply for the Canada Dental Benefit for each benefit period. Just as with the first benefit period, families can apply as soon as they have a confirmed appointment date with an eligible oral health provider. Families who meet eligibility criteria on July 1, 2023, can apply again to receive up to \$650, depending on their family adjusted net income, for each eligible child under 12 for dental care services that are received between July 1, 2023, and June 30, 2024.

### **Q15: What happens if someone missed the application deadline for the first benefit application period?**

Eligible families cannot retroactively apply for the first benefit period once the deadline has passed (June 30, 2023).

However, eligible families who did not receive a payment in the first benefit period and who incurred dental services with out of pocket expenses exceeding \$650 between October 1, 2022,



and June 30, 2023, may apply for an additional payment of up to \$650 during the second benefit period.

Families must have proof of dental services to show their child received dental care during the eligibility period of benefit period 1 (October 1, 2022, to June 30, 2023), with out of pocket expenses that exceeded \$650, as well as meet all other eligibility criteria for the first benefit period. Specific conditions apply, visit [Canada.ca/dental](https://Canada.ca/dental) for more details.