



Renewals for the Canadian Dental Care Plan (CDCP) are underway

This message was created jointly with the Government of Canada.

Eligibility for the CDCP is reassessed annually and CDCP client's new coverage period may start as early as June 1, 2025.

Existing CDCP clients who did not renew their coverage under the CDCP before June 1, 2025 may have a gap in their coverage and/or see their coverage terminated on June 30, 2025. All existing CDCP clients have received a letter in March/April from the Government of Canada informing them that they need to submit a renewal application to avoid a potential gap in coverage, and how they can renew. Reminder letters were also sent in May for those that had not renewed yet.

A client's coverage can be reinstated if they still meet the eligibility criteria; however, **any treatment received during a gap in coverage will not be covered nor reimbursed retroactively.**

As is the process now, it continues to be essential to **verify that your CDCP clients are still covered under the plan and if their co-payment level has changed prior to providing services and when these are rendered. A CDCP client's co-payment might have changed as early as June 1, 2025, or thereafter, depending on when they renew.**

NOTE: The claims will be paid based on the CDCP client's co-payment level applicable at the time the service was rendered, which could be different than what is indicated in the estimate/preauthorization Explanation of Benefits. For example, a CDCP client whose estimate was based on a 40% co-payment for the previous benefit year and has a co-payment tier of 60% for the 2025-26 benefit period, effective as early as June 1, 2025, will have to pay more than what was originally estimated. The same applies for CDCP clients whose co-payment tier reduced (for example from 40% to a 0% co-payment), they will have to pay less to the provider when the services are rendered.

- **What you should know:** when a CDCP client completes the renewal process, they will receive a confirmation letter from the Government of Canada outlining their eligibility, coverage start date and any changes to their co-payment level (if applicable), that will be effective as of their 2025-26 effective start date.

- **Note:** some CDCP clients who renewed their coverage for the 2025-2026 benefit coverage period with no changes to their co-payment level may have received a confirmation letter from the Government of Canada with their initial benefit effective date from 2024-25, as opposed to June 1, 2025. These clients remain covered for the 2025-2026 benefit coverage period – from June 1, 2025, to June 30, 2026 - with no changes to their co-payment level.
- **Clients who do not renew or become ineligible for the next benefit period will have their coverage end on June 30, 2025,** and will receive an end date notification letter from the Government of Canada. CDCP clients can renew at any time but may experience a gap in coverage if they did not renew before June 1, 2025. Their coverage can be reinstated if they still meet the eligibility criteria; however, **any treatment received during a gap in coverage will not be covered nor reimbursed retroactively.**
- Services are only covered by the plan if your CDCP patient is eligible on the date the service is completed. This also means that any estimates or preauthorization submissions previously approved will not be valid if your patient is no longer covered under the plan.
- While a preauthorization remains valid for 12 months and/or for some preventive and periodontal services up to 24 months, the CDCP client must be covered by the plan **on the date that the service is completed.** This also means that **any estimates or preauthorization submissions previously approved will not be valid if the patient is no longer covered under the plan.** It is not necessary to resubmit preauthorization requests that were previously approved and are within the validity period for eligible CDCP clients.
- CDCP clients who continue to be covered under the plan will keep the same CDCP member ID and card. Providers can confirm coverage through Electronic Data Interchange (EDI) estimates, calling Sun Life's dedicated CDCP Contact Centre, or using the CDCP coverage look-up tool in Sun Life Direct.
 - **Note:** Within the CDCP coverage look-up tool the benefit year field reflects the current benefit period (currently 2024-25) and **not the CDCP clients' coverage start and end dates.** A client's coverage start date within the benefit period could vary depending on when they applied and can be terminated at any time if their eligibility status changes. On July 1, the coverage look-up tool will be updated from the benefit year field 2024-25 to benefit year field 2025-26. If you cannot find your client in the

CDCP coverage look-up tool, they are no longer covered for CDCP services as of July 1, 2025.

- In practice, if a CDCP client's co-payment level changed as part of the renewal process, their co-payment level will be updated in the CDCP coverage look-up tool based on their "new" coverage start date (e.g. as of June 1, 2025), even if the benefit year field reads 2024-25.
- Providers should always discuss any services or costs with their clients before providing care to ensure they understand what their co-payment may be, if any, and any additional costs they might incur.
- There are **no changes to the CDCP Billing Agreement**. Providers who accept to treat CDCP clients agree to bill and receive payment directly from Sun Life. There is no reimbursement to CDCP clients.

Providers can direct their clients to call the Service Canada CDCP Contact Centre should they have issues with or questions about the CDCP renewal process.

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