

Canada Dental Benefit

Questions that general public may pose dental offices:

When will the proposed dental benefit start?

The target implementation date for the Canada Dental Benefit is December 1, 2022, pending Parliamentary approval and Royal Assent of enabling legislation. But the program would retroactively cover expenses from October 1, 2022.

How do I access the benefit?

To access the benefit, qualifying families must:

- Provide the CRA with the name of their licensed dental care practitioner and the month of the planned appointment.
- Attest that the child does not have private dental insurance and that they will keep their receipts.
- Applicants can submit to receive this financial support ahead of appointments, but will have to provide proof of eligibility such as contact information for the dental service provider, date of the appointment, and information related to their employer and spouse or partner related to their benefit coverage.

How much dental coverage will the proposed dental benefit provide?

As indicated in the government's announcement, "Canada Dental Benefit will provide payments up to \$650 per child, per year for families with adjusted household income under \$90,000 per year and without dental insurance coverage.

- \$650 would be provided for each eligible child if the family's adjusted net income is under \$70,000.
- \$390 would be provided for each eligible child if the family's adjusted net income is between \$70,000 and \$79,999.
- \$260 would be provided for each eligible child if the family's adjusted net income is between \$80,000 and \$89,999."



If I have private dental coverage for my child(ren) through my employer-sponsored benefit plan, can I still apply to use the proposed dental benefit to cover my co-payment which is a significant amount?

No, the government has stated that the proposed dental benefit is meant to provide dental care for Canadians with a family income of less than \$90,000 annually who do not have access to employer-sponsored dental benefits, starting with children under age 12 in 2022

What happens if parents do not spend the full \$650 on dental expenses for their children? Will parents have to repay this extra money?

The amount of the dental benefit should be enough in most parts of the country to cover basic dental services and should be used towards that. If there is a case where a child does not need to use the full dental benefit amount, the parents will not be required to repay the extra amount.

If my child needs braces, or other major dental work that my private employer-sponsored dental benefits do not cover, can I apply for this proposed dental benefit to offset that cost?

No, the government has stated that the proposed dental benefit is meant to provide dental care for Canadians with a family income of less than \$90,000 annually without access to employer-sponsored dental benefits, starting with children under age 12 in 2022, so Canadians with private employer-sponsored dental benefits for their children would not be eligible.

How can parents or guardians of eligible children access the proposed dental benefit?

To access the proposed dental benefit, parents or guardians of eligible children would need to apply through the CRA. Only the parent receiving the Canada Child Benefit can apply. In addition, they would need to attest that:

- Their child does not have access to private dental care coverage.
- They will have out of pocket dental care expenses for which they will use the dental benefit.
- They understand they will need to provide documentation to verify out of pocket expenses occurred (e.g., show receipts), if required.

Along with the attestation, parents will also need to provide the CRA with:

- The name and contact information of the dental professional who will be providing services.
- The date (month) when services will be provided.
- Information on the parent's employer and their partner/spouse's employer, if applicable.

Even though it is not required to submit them up front, applicants will need to keep detailed receipts of the dental treatment that was provided.

More details on how and when to apply will be communicated as they become available.

Where can parents or guardians apply for the dental benefit?

You will be able to apply to the CRA directly for the benefit, although exact details haven't been announced. For now, you can complete some steps on the Canada.ca website to make it easier to apply, probably after December 1, 2022.

How long does it take to receive the dental benefit payment?

For those who have a CRA account with direct deposit, when using the CRA portal and completing the application, it takes up to 5 business days to receive the payment electronically through direct deposit.

Will parents or guardians only be able to apply for this proposed dental benefit through an online portal?

We do not have a definitive answer for this and are awaiting further clarification from the government. It is important to note that other benefits administered through the CRA typically have a non-online option to apply (i.e., via mail, telephone etc.), but we look forward to finding out more about this as details become available.

What can the proposed dental benefit be used towards?

This benefit can be used to cover dental expenses for children under age 12. To date, the government has indicated that this benefit is intended for basic dental services. The benefit can be used towards any dental service provided by a dental professional without limitations.

Do you have access to the Canada Dental Benefit if you already have access to a provincial public dental care program?

Whether recipients of other provincial programs are eligible to receive funding through this proposed dental benefit is not known at this time, however, our understanding is that parents will not be reimbursed for expenses covered by another provincial/federal plan. We look forward to finding out more about this as details become available.

What if a child's dental care costs more than \$650 in one year?

Dentists will perform the necessary dental services a child needs using the dental benefit as partial payment, with parents covering the additional costs.

If I have two children and one require more dental treatment than the other, can I use both of their dental benefit amounts towards one child?

The Canada Dental Benefit will provide payments up to \$650 per child, per year which are meant to be used to cover basic dental treatment for each eligible child in the household. However, as stated above, if there is a case where a child does not need to use the full dental benefit amount, the parents will not be required to repay the extra amount.