

## Canada Dental Benefit

Questions that general public may pose dental offices:

### **When will the proposed dental benefit start?**

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

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

No, the benefit is tax-free.

### **Will applicants be able to apply for dental care costs retroactively?**

Applications opened for the interim Canada Dental Benefit on December 1, 2022. The benefit will cover dental care expenses retroactive to October 1, 2022, for qualifying children and families who were eligible as of the December 1, 2022. For the second benefit period, applications will be opened on July 1, 2023.

### **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 CRA's client contact centre at 1-800-715-8836.

### **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 year of the benefit, and 11 years old or under as of July 1, 2023, for the second year of the benefit.



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

To access the dental benefit, parents or guardians of eligible children would need to apply through the CRA. The CRA government portal to apply for benefits can be accessed with the following link: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/dental-benefit.html>

Only the parent receiving the Canada Child Benefit can apply. The CRA will use its full suite of existing compliance tools to verify an applicant's identity and eligibility, including an up-front verification of the applicant's income, child's age and family relationship, and confirmation that they are in receipt of the Canada Child Benefit for the presence and age of children. Applicants will be asked to save the receipts for that child. 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.

Parents and guardians must keep their dental receipts for 6 years in case the CRA contacts them in the future to validate eligibility. Applicants that are found to be ineligible for the benefit during the verification processes will be required to repay the benefit they received.

## **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."



**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.

**What if a child's dental care is more than \$650.00 in one year?**

The interim Canada Dental Benefit can provide an additional payment for some children who have dental costs more than \$650 in one of the benefit periods. You would only meet the criteria for the additional payment if you are not applying for both benefit periods for that child. If you are eligible, the payment would be the same amount you received for the benefit period you applied for. The link below has the details on additional payments and eligibility periods:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/dental-benefit/who-apply/additional-payment.html#lgbtly>

**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.

**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.



**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 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, and within 10-12 business days if they are receiving a cheque by mail.

**What can the proposed dental benefit be used towards?**

This benefit can be used to cover dental expenses for children under age 12. The benefit can be used towards any dental service that is required by the eligible child provided by a dental professional.

**Will applicants covered by federal, provincial, territorial programs be 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, territorial or federal programs will still be eligible for the interim Canada Dental Benefit so long as they are incurring out-of-pocket costs for dental care services – costs which 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.

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

