Do I Qualify for the CDCP?

Tick all four to apply. Check each one for you and your spouse or common-law partner.

☐ 1

No access to private dental insurance

T4 BOX 45

Not through a job, pension, your spouse's plan or a health spending account, even if you declined it, never used it or would pay a premium.

Check your T4 Box 45 or T4A Box 015. **Code 1** means no dental coverage was offered. Check your spouse's slips too.

☐ 2

You and your spouse filed last year's return

FILED

Both returns must be filed so the government can assess your family income for the previous year.

For the 2026-27 benefit year, that means your **2025** returns.

☐ 3

Adjusted family net income under $90,000

UNDER $90K

Your combined Line 23600, adjusted for a few benefit amounts. Work it out in the box below.

Under $70,000: no co-payment. $70,000 to $89,999: you pay part of each fee.

☐ 4

You are a Canadian resident for tax purposes

RESIDENT

This applies to your spouse or common-law partner too.

Newcomers: file your first Canadian return before you apply.

WORK OUT YOUR ADJUSTED FAMILY NET INCOME

	Your net income	Line 23600	$
+	Your spouse's net income	Line 23600	$
−	UCCB income received	Line 11700	$
−	RDSP income received	Line 12500	$
+	UCCB amounts repaid	Line 21300	$
+	RDSP amounts repaid	Line 23200	$
=	**Adjusted family net income**		$

Under $70,000
No co-payment

$70,000 to $79,999
40% co-payment

$80,000 to $89,999
60% co-payment

$90,000 or more
Not eligible

Good to know: dental coverage through a provincial, territorial or federal social program does not disqualify you. **One exception:** if you retired and opted out of pension dental coverage before Dec 11, 2023, with no way to opt back in, you may still qualify.

All four ticked? Apply at **Canada.ca/dental**, through My Service Canada Account, or by calling **1-833-537-4342**. You must confirm every year that you have no dental insurance; false information can mean removal from the plan and repaying what it covered.

Tax Guy

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General information based on 2026 federal rules as of November 2026. It is not personalized tax advice. Rates, limits and line numbers change, so confirm with the CRA or a tax professional before you file.