# Dental Care & Your Taxes

Your tax return decides if you qualify for the CDCP and what you pay. No return, no coverage.

**File your return** — You and your spouse
1
**Check Box 45** — Code 1 on your T4 or T4A
2
**Apply or renew** — Canada.ca/dental
3
**Keep receipts** — Co-pays count as medical

## 1 Do you qualify?

All four tests, every year

You, and your spouse where it applies, must meet every requirement.

FAMILY INCOME UNDER

**$90,000**

adjusted family net income

THE FOUR TESTS

| | |
|---|---|
| No dental insurance access | REQUIRED |
| T4 Box 45 shows code 1 | CHECK |
| Both returns filed | BOTH |
| Canadian tax resident | BOTH |

**Declined or unused coverage still counts as access.**

## 2 What you'll pay

Co-payments and extra charges

A share of the CDCP fee, plus anything your dentist charges above it.

$300 CHECKUP, UNDER $70K*

**$50**

you pay the amount above the CDCP fee

CO-PAYMENT BY FAMILY INCOME

| | |
|---|---|
| Under $70,000 | 0% |
| $70,000 to $79,999 | 40% |
| $80,000 to $89,999 | 60% |
| $90,000 and over | NO CDCP |

**Ask your dentist if they bill above the CDCP fee.**

## 3 Keep it & claim it

Renewal and the tax moves

Renew every year, and turn what you pay into a tax credit.

RENEW BY

**June 1**

each spring (2026 dates)

KEY DATES & LINES

| | |
|---|---|
| Renewal window | APR-JUN |
| Benefit year | JUL-JUN |
| Co-pays, extra charges | LINE 33099 |
| Lower net income | LINE 23600 |

**Care during a coverage gap is never covered later.**

## JON'S 4 GOLDEN RULES

**1 File every year, even at $0**
No return, no CDCP. Your spouse files too.

**2 Check Box 45 first**
Code 1 means no dental access through that job.

**3 Renew by June 1**
Late renewals leave a gap that is never covered.

**4 Keep dental receipts**
Co-pays and extra charges are medical expenses.

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*Illustrative: a $300 checkup where the CDCP fee is $250. Real fees vary by province, procedure and dentist. 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.