



## Canadian Dental Care Plan (CDCP)

Useful information to help you navigate claims processing under the CDCP

The following is useful information to help you prepare for when CDCP clients request services through your practice.

If you haven't confirmed your participation in the CDCP, it can be confirmed through Sun Life Direct or the provider participation form. The form and Claims Processing and Payment Agreement are available in the Oral Health Provider section at [sunlife.ca/cdcp](https://sunlife.ca/cdcp).

The CDCP will operate like many of the insurance plans you're already familiar with. The goal is to make it as easy as possible for you to submit claims and receive accurate and fast reimbursement for services covered under the CDCP.



## Step 1. Confirm patient eligibility

- Confirm a CDCP client's identity through your existing patient process.
- Ask patients for their CDCP member card. They received this in their CDCP welcome package.
- All CDCP clients, regardless of their age, will have their own CDCP member ID number, printed on their member card.
- Your patient's coverage must be in effect at the time of the appointment. Their coverage start date is in their welcome package.
- If your patient is uncertain of their ID number or coverage start date, they can contact the CDCP contact centre to obtain the information. Sun Life cannot give member ID numbers directly to oral health providers.



## Step 2. Confirm patient coverage

- When recommending treatment to a patient, you can confirm their coverage via an Electronic Data Interchange (EDI) estimate, Sun Life Direct's coverage look-up tool, or by calling Sun Life's CDCP contact centre.
- Updates to the coverage look-up tool's procedure code list are being made and some of the procedures may not display. You can still submit an estimate or call the contact centre to confirm coverage.
- If you don't have a Sun Life Direct account and would like to register, contact the CDCP contact centre.
- Services requiring preauthorization won't be covered under the CDCP until November 2024. Consult the CDCP dental benefit grids at [sunlife.ca/cdcp](https://sunlife.ca/cdcp) and the CDCP dental benefits guide at [canada.ca/en/services/benefits/dental/dental-care-plan](https://canada.ca/en/services/benefits/dental/dental-care-plan) for details.
- Let your patient know if they're required to pay any out-of-pocket amount before their treatment. This amount could include their co-pay requirements, additional fees, or charges that aren't covered by the CDCP.

## Step 3. Submit a claim

You must be a participating provider to submit claims to the CDCP. Claims for eligible services must be submitted directly to the CDCP for payment from Sun Life, within one (1) year of the service date. Your patients cannot submit CDCP claims.



## Step 3. Submit a claim (continued)

### Electronic Data Interchange (EDI)

EDI claims submission is the exclusive method accepted during the first six (6) months of the Plan. To submit claims by EDI, you'll need a Unique Identifier Number (UIN) and EDI submission software.

#### A UIN is issued by the:

- Canadian Dental Association (CDA),
- Denturist Association of Canada (DAC),
- Canadian Dental Hygienists Association (CDHA) and
- Association des chirurgiens-dentistes du Québec (ACDQ).

**You can submit EDI claims to the CDCP in the same way you submit EDI claims for private insurance plans. Follow these steps to submit an EDI claim for the CDCP.**

1. Access your EDI software.
2. Enter all information required for the claim, including your patient's CDCP plan number (333333), member ID and service details. All claims must be sent under the oral health provider who provided the service.
3. Proceed to submit the electronic claim to Sun Life. Refer to your EDI software vendor for more instruction if needed.
4. When the claim is sent successfully, you'll receive an Explanation of Benefits (EOB).
5. Please share a copy of the EOB with your patient to make them aware of the amount covered by the CDCP.
6. In some cases, the EOB is not generated right away as the claim will need further review from Sun Life. There's no need to resubmit the claim.
7. You need to retain CDCP claims documentation for a minimum of two (2) years.

### Paper claims

Paper claims will be accepted starting in November 2024.

### Coordination of benefits

Coordination of benefits is only allowed with provincial/territorial or federal social dental programs. More information will be provided to allow enough time to familiarize yourself before launching claims processing.

## Step 4. Receive payments and statements

- You can receive payments through Electronic Fund Transfers (EFT) or by cheque.
- You will be paid within 2 business days by EFT and will receive notification that your claim statements are in your Sun Life Direct account.
- If you're paid by cheque, you'll receive CDCP payments and accompanying statements monthly.
- To provide banking information, you'll need a Sun Life Direct account. If you don't have an account, contact the CDCP contact centre.



## Contacting Sun Life

For additional information, including FAQs, please visit [sunlife.ca/cdcp](https://sunlife.ca/cdcp).

Call our CDCP contact centre at **1-888-888-8110** Monday to Friday, 7 a.m. to 6 p.m. local time.

### Sun Life's dedicated CDCP mailing address

Sun Life Assurance Company of Canada  
Canadian Dental Care Plan (CDCP)  
PO Box 99865 STND  
Montreal, QC H3C 0E6