

DENTAL PLANS COMPARISON: ALBERTA PROVINCIAL vs CANADA FEDERAL

Here's a clear side-by-side summary of the **key differences** between Alberta's *Dental and Optical Assistance for Seniors Program* and the federal *Canadian Dental Care Plan (CDCP)* — so you can see how they stack up.

Feature	Alberta Seniors Dental Plan	Canadian Dental Care Plan (CDCP)
Administered by	Government of Alberta	Government of Canada (Health Canada, administered by Sun Life)
Target Group	Alberta residents aged 65+ who meet income criteria	Canadians of all ages (phased rollout), with priority to seniors, children, and other vulnerable groups.
Eligibility Criteria	<ul style="list-style-type: none">- Must be 65+ and have lived in Alberta at least 3 months- Income thresholds: up to ~\$31,675 (single) or ~\$63,350 (couple) for full benefits; partial benefits for higher incomes up to a limit	<ul style="list-style-type: none">- Canadian resident for tax purposes- Adjusted family net income under \$90,000- No access to other dental insurance (private, employer, or pension)
Coverage Scope	Basic dental services such as exams, X-rays, cleanings, fillings, extractions, dentures (within set maximums)	Preventive, diagnostic, restorative, and some prosthodontic services; coverage levels vary by procedure and are based on a federal fee guide
Payment Model	Alberta pays a percentage of eligible costs directly to the dentist; seniors may pay the balance	Dentists must register with CDCP; Sun Life reimburses them directly based on CDCP rates; patients may owe the difference if dentist charges above CDCP fees
Geographic Limitation	Only for Alberta residents	National program, available across provinces and territories
Interaction Between Plans	Alberta seniors who qualify for both may have coordination of benefits; Alberta is negotiating to potentially replace CDCP with its own expanded program by 2026	Designed to complement, not replace, existing provincial programs; currently operates alongside Alberta's plan until any opt-out agreement is finalized

In short:

- **Alberta's plan** is age-restricted, income-tested, and tailored to provincial fee schedules, with a focus on basic services for low- to moderate-income seniors.
- **The federal CDCP** is broader in age range, has a higher income ceiling, excludes those with other dental insurance, and uses a national fee guide — but requires dentists to opt in, which has raised concerns about access.

Here's a **service-by-service breakdown** of what's covered under the **Alberta Dental and Optical Assistance for Seniors Program** and the **Canadian Dental Care Plan (CDCP)** — so you can see exactly where they overlap and where they differ.



Alberta Seniors Dental Plan – Covered Services

Coverage limit: Up to **\$5,000 every 5 years** (amount depends on income; pays a percentage of the Alberta Seniors Fee Schedule, not necessarily the dentist's full fee).

Examples of covered services:

- **Diagnostic:**
 - Dental exams (complete, recall, specific, emergency)
 - X-rays
- **Preventive:**
 - Cleanings (scaling, polishing)
 - Fluoride treatments
- **Restorative:**
 - Fillings (amalgam or composite)
 - Pain control for diseased teeth
- **Extractions:**
 - Simple and surgical tooth removal
- **Endodontics:**
 - Root canals
- **Periodontics:**
 - Treatment for gum disease (root planing, scaling under the gumline)
- **Prosthodontics:**
 - Full or partial basic dentures
 - Denture repairs, relines, rebases

Notes:

- Frequency limits apply for each procedure.
 - Only services performed in Alberta are eligible.
 - Seniors may have to pay the difference between the program fee schedule and the dentist's charge.
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Canadian Dental Care Plan (CDCP) – Covered Services

Coverage limit: No fixed dollar cap, but pays a percentage of the **CDCP national fee guide**; co-payment depends on income.

Examples of covered services:

- **Diagnostic & Preventive:**
 - Exams (complete, recall, specific, emergency)
 - X-rays
 - Cleanings (scaling)
 - Fluoride treatments
 - Sealants
- **Basic Restorative:**
 - Permanent and temporary fillings
 - Pain control for diseased teeth
- **Endodontics:**
 - Root canals, pulpectomies, infection control
- **Periodontics:**
 - Cleaning under the gumline
 - Non-surgical gum disease treatment
 - Bonding for mobile teeth (pre-approval needed)
- **Major Restorative:**
 - Crowns, cores, posts (pre-approval needed)
- **Prosthodontics:**
 - Complete and partial dentures (including immediate and overdentures)
 - Denture repairs, relines, rebases
- **Oral Surgery:**
 - Tooth and root removal
 - Surgical removal of cysts/tumours
 - Jaw fracture treatment
- **Sedation & Anaesthesia:**
 - Minimal, moderate, deep sedation, and general anaesthesia (some require pre-approval)
- **Orthodontics:**
 - Starting in 2025, only for medically necessary cases, with strict criteria

Notes:

- Some services require **pre-authorization**.
- Dentists must be enrolled in CDCP to bill directly.
- Patients may owe the difference if the dentist's fee is higher than the CDCP rate.

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Key Takeaways

- **Alberta's plan** is more limited in scope (basic services, dentures) and has a fixed 5-year dollar cap.
 - **CDCP** covers a broader range of services, including crowns, surgical procedures, and sedation, but requires dentist participation and may involve pre-approvals.
 - For Alberta seniors, **both plans can coordinate** — Alberta's plan may pay first, with CDCP covering some remaining eligible costs, until Alberta finalizes its decision on whether to opt out of CDCP in future.
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Submitted by Tom Scott
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