

## Canada Dental Benefit (CDB) Updated January 16, 2024

This fact sheet is solely for informational purposes. We urge you to consult with us at [info@connectingottawa.com](mailto:info@connectingottawa.com) if you have any specific legal questions about a client's situation.

<p><b>WHAT IS THE CANADA DENTAL BENEFIT (CDB)?</b></p>	<p>The CDB is intended to help lower dental costs for eligible families earning less than \$90,000 per year. Parents and guardians can apply if the child receiving dental care is under 12 years of age and does not have access to a private dental insurance plan or their dental costs are not fully covered by another dental program provided by any level of government.</p> <p>Applications for the second period opened on July 1, 2023 and close on <b>June 30, 2024 (11:59 pm ET)</b>.</p>															
<p><b>AM I ELIGIBLE FOR THE CDB?</b></p>	<p>There are two benefit periods for the interim CDB that are specific to the period when your child receives dental care:</p> <ul style="list-style-type: none"> <li>• <b>Period 1:</b> October 1, 2022 to June 30, 2023 (applications for this period closed on <b>June 30, 2023</b>)</li> <li>• <b>Period 2:</b> July 1, 2023 to June 30, 2024 (applications for this period opened on July 1, 2023)</li> </ul> <p>You must meet <b>all</b> of the criteria for Period 2 for <u>each</u> child you apply for (if you have more than one child, check your eligibility for each child):</p> <ul style="list-style-type: none"> <li>✓ Your child was born <b>on or after July 2, 2011</b> (under 12 years old as of July 1, 2023)</li> <li>✓ Your child received, or receives, dental care services in Canada between July 1, 2023 and June 30, 2024 (see note 1)</li> <li>✓ Your child does not have access to a private dental insurance plan (see note 2)</li> <li>✓ Your child's dental costs are not fully covered by another dental program provided by any level of government</li> <li>✓ You are the only parent or caregiver receiving the Canada Child Benefit (CCB) for your child as of July 1, 2023 (see note 3) or you share custody of your child and receive half of the CCB for your child as of July 1, 2023 (see note 4)</li> <li>✓ You filed your 2022 income tax and benefit return</li> <li>✓ Your spouse or common-law partner filed their 2022 income tax and benefit return <b>OR</b> You do not have a spouse or common-law partner as of July 1, 2023</li> <li>✓ Your adjusted family net income is less than \$90,000 in 2022 (the Canada Revenue Agency calculates your adjusted net family income for this benefit using your 2022 tax information)</li> <li>✓ No one applied for the additional payment for your child's dental costs for the first benefit period</li> </ul> <p><i>Note 1: You should book a dental appointment for your child before applying. Details about your child's dental provider and expected appointment date must be provided when you apply. You will need to <b>repay</b> amounts you received if your child does not receive dental care within this period.</i></p> <p><i>Note 2: Access to a private dental insurance plan includes: some or all of your child's dental costs are covered by a private dental insurance plan of any kind; your employer provides a dental insurance plan for your child; your child's other parent or caregiver's employer provides a dental insurance plan for your child; you or someone else declined an employer provided dental insurance plan that would have covered the dental care for your child.</i></p> <p><i>Note 3: you must be the person eligible to receive CCB for your child as of <b>July 1, 2023</b> to apply for the CDB.</i></p> <p><i>Note 4: your benefit payment will be adjusted to 50% of your CDB amount which is based on your own adjusted family net income. Therefore, you may receive a difference amount than your child's other parent whom you share custody with. <b>The CDB uses the same custody arrangement as the CCB as of July 1, 2023.</b></i></p>															
<p><b>HOW MUCH CAN I RECEIVE?</b></p>	<p>CDB payments are tax-free and will vary based on your adjusted family net income (see note 5). Depending on your adjusted family net income, a payment of \$260, \$390, or \$650 is available for each eligible child:</p> <table border="1" data-bbox="371 1507 1513 1665"> <thead> <tr> <th>Adjusted family net income</th> <th>Full custody amount</th> <th>Shared custody amount</th> </tr> </thead> <tbody> <tr> <td>Less than \$70,000</td> <td>\$650</td> <td>\$325</td> </tr> <tr> <td>\$70,000 to \$79,999</td> <td>\$390</td> <td>\$195</td> </tr> <tr> <td>\$80,000 to \$89,999</td> <td>\$260</td> <td>\$130</td> </tr> <tr> <td>\$90,000 or more</td> <td>Not eligible</td> <td>Not eligible</td> </tr> </tbody> </table> <p>You can use this tool to estimate your benefit amount: <a href="https://www.canada.ca/en/revenue-agency/services/tax/child-benefits/canada-dental-benefit/canada-dental-benefit-amount-estimator.html">How much you can get - Canada Dental Benefit - Canada.ca</a>.</p> <p><i>Note 5: the benefit amount for each eligible child will not change based on your dental costs.</i></p>	Adjusted family net income	Full custody amount	Shared custody amount	Less than \$70,000	\$650	\$325	\$70,000 to \$79,999	\$390	\$195	\$80,000 to \$89,999	\$260	\$130	\$90,000 or more	Not eligible	Not eligible
Adjusted family net income	Full custody amount	Shared custody amount														
Less than \$70,000	\$650	\$325														
\$70,000 to \$79,999	\$390	\$195														
\$80,000 to \$89,999	\$260	\$130														
\$90,000 or more	Not eligible	Not eligible														
<p><b>HOW OFTEN CAN I APPLY FOR THE CDB?</b></p>	<p>During the second benefit period, you can apply for one or two payments for each eligible child depending on your situation. If you received a payment for a child in the first benefit period, that child will only be eligible for one more payment.</p>															

<b>DO I HAVE TO APPLY FOR MY CHILDREN AT THE SAME TIME?</b>	No. If you have more than one eligible child, you can apply for all of them at the same time or separately.
<b>WHO CAN PROVIDE DENTAL CARE SERVICES?</b>	A dentist, a denturist, or a dental hygienist can provide dental care services.
<b>CAN I APPLY EVEN IF I DON'T GET THE CANADA CHILD BENEFIT (CCB)?</b>	No. The CDB is only available for families who are eligible to receive the CCB <b>as of July 1, 2023</b> . You cannot apply for this benefit if you are not eligible for the CCB.
<b>CAN I APPLY IF I RECEIVE FUNDING FROM HEALTHY SMILES ONTARIO?</b>	Check what is covered by Healthy Smiles Ontario before you apply for the CDB. If all of your child's dental costs are fully paid by Healthy Smiles, you are not eligible for the CDB. If you find out after applying that your child's dental costs are fully covered by Healthy Smiles, you will need to repay your CDB benefit amounts.
<b>WHAT IF MY DENTAL CARE COSTS ARE MORE THAN \$650?</b>	As of July 1, 2023, the interim CDB may be able to provide you with an additional payment if your child's dental costs are more than \$650 in one of the benefit periods. You are only eligible 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. To check your eligibility for this additional payment: <a href="#">Additional payment if dental costs are over \$650 - Canada Dental Benefit - Canada.ca</a> .
<b>CAN I APPLY IF I SHARE CUSTODY OF MY CHILD(REN)?</b>	Both parents can apply for the dental benefit if they are eligible and share custody of their child(ren). If you split the Canada Child Benefit as December 1, 2022 (first benefit period) or July 1, 2023 (second benefit period), each eligible parent may receive a maximum of two split payments (50% of the benefit amount) for that child (see note 6). The amount you receive would be 50% of the benefit amount based on your own adjusted family net income. This means you may receive a different amount than your child's other parent.  <i>Note 6: Your eligibility or benefit amount will not change even if the other parent does not apply.</i>
<b>WILL THE CANADA REVENUE AGENCY (CRA) CHECK IF I AM ELIGIBLE?</b>	The CDB is administered by the CRA. If your application is selected for review, the CRA may ask for more information to validate your application. You must respond <b>within 30 days</b> or you may be asked to repay the money. If you are found ineligible, you will have to return any payments and cannot apply again. <b>If your application is denied, you can repay the benefit or request a second review within 90 days of the decision.</b> Keep your receipts for 6 years in case the CRA needs to validate your eligibility. For information on how to return a payment: <a href="#">Return a payment - Canada Dental Benefit - Canada.ca</a> .
<b>HOW DO I APPLY FOR THE INTERIM CDB?</b>	Starting December 1, 2022, eligible parents and guardians who have filed their 2021 income tax and benefit returns can apply for the interim CDB online through their CRA My Account IF they meet the rest of the eligibility criteria noted above. If you do not have a CRA My Account, you can access CRA My Account through your My Service Canada Account by selecting "Access CRA".  If you choose to apply by phone, call: <b>1-800-715-8836</b> or TTY: <b>1-800-665-0354</b> . If you use an operator-assisted service, call: <b>1-800-715-8836</b> . To confirm your identity, you will need your social insurance number (SIN), full name and date of birth, complete address, assessed tax return, notice of assessment or reassessment, other tax document, or be signed in to CRA My Account.  Payments for the interim CDB will be made by direct deposit or by cheque. You can set up or change your direct deposit information in your CRA My Account. Alternatively, you can ask your bank or credit union to update your direct deposit information with the CRA. If you prefer payment by cheque, you must make sure that your mailing address is up to date in your CRA My Account or by calling 1-800-959-8281. Direct deposit payments take up to 5 business days, while cheques take about 10 business days.
<b>WHAT IF I NEED HELP APPLYING DUE TO A LANGUAGE BARRIER?</b>	If you cannot complete the application on your own due to a language barrier, we encourage you to contact the Catholic Centre for Immigrants (613) 232-9634 or OCISO (613) 725-0202. If you are the friend or family member of someone who needs help applying over the phone and you are calling on their behalf, they must be present on the call to give their consent. You will also be asked to verify your own identity when you call.