

November 15, 2024

Update on Retiree Dental Plan

Currently, there has been no change in the retiree dental plan. The Trustees are continuing to work with their advisors to fully understand the impact of this new government plan on all our retirees and decide if there will be any changes to the existing retiree dental plan.

Unfortunately, it is not a one shoe fits all scenario as the government program has various family income thresholds, co-payments and a fee guide that does not cover full cost of many dentist fees.

Should there be any changes made to any of our benefit or dental plans it will be communicated to any affected retirees.

Canada Dental Care Plan Eligibility confusion:

Currently we are required by CRA to report on **our retirees T4A's that retirees have "access" to a dental plan whether or not they choose to participate**. Box 15 – is where this is indicated. Based on this our members are **NOT eligible for the Canadian Dental Care Plan**.

There has been an increasing number of retirees who have indicated that they have been approved for the Canada Dental Care Plan despite, having access to a dental plan through the pension plan. Our office reached out to Service Canada seeking clarification; Service Canada indicated that **our understanding of the eligibility is correct, our retirees are NOT eligible**.

Service Canada explained what they believe that when one of our retirees completes the attestation either online or on the phone with Service Canada, they are answering the questions incorrectly and indicating they do not have access to dental through their pension plan even though they do by the Canada Dental Plan rules. This then allows the individual to complete their application, and it is automatically approved.

Service Canada further explained that what has not been happening up until this point is any sort of eligibility review; **an eligibility review is set to begin very soon and once applications are linked to their T4A's eligibility will be corrected**. Once this review process has been implemented it will be ongoing.

If there are questions or concerns about the Canada Dental Plan and their policies, please contact Service Canada.

<https://www.canada.ca/en/services/benefits/dental/dental-care-plan/contact.html>