Dental treatment estimate comparison: what's covered and what I pay

Put written estimates side by side, procedure by procedure, with what your plan covers and what's left for you, before you book treatment.

NAME

DATE

MY COVERAGE

MY DENTAL COVERAGE (PLAN, CDCP OR NONE)

PLAN OR POLICY NO.

ANNUAL MAXIMUM LEFT THIS YEAR

PREAUTHORIZATION NEEDED?

WRITTEN ESTIMATES

Procedure (code if given)	Clinic A fee	Clinic B fee	Plan pays	I pay

BEFORE I BOOK

- ☐ Asked each clinic for a written, itemized estimate
- ☐ Sent the estimate to my plan for preauthorization if needed
- ☐ Asked what is urgent and what can wait
- ☐ Asked about payment plans before booking

Estimates and coverage vary by clinic and plan. Read your own plan's booklet or the CDCP pages in the sources.

SOURCES (CHECKED 2026-11-27)

Canada.ca says that to be eligible for the Canadian Dental Care Plan you must have no access to private dental insurance (including through a student organization), have filed your tax return in Canada, have adjusted family net income under $90,000 and be a Canadian resident for tax purposes. https://www.canada.ca/en/services/benefits/dental/dental-care-plan/qualify.html (checked 2026-11-27)
Canada.ca says the CDCP reimburses a portion of the cost and may not pay the full amount; you may pay extra if your adjusted family net income is between $70,000 and $89,999, if the cost is more than the CDCP reimburses, or for services it doesn't cover. https://www.canada.ca/en/services/benefits/dental/dental-care-plan/coverage.html (checked 2026-11-27)