



ASSOCIATION CANADIENNE DES ENSEIGNANTES ET DES ENSEIGNANTS RETRAITÉS
CANADIAN ASSOCIATION OF RETIRED TEACHERS

March 2, 2026

Stephanie McLean
Secretary of State for Seniors
House of Commons
Ottawa, Ontario K1A 0A6

Re: The Canadian Dental Care Plan (CDCP) Access Rules and the Implications
for Low-Income Retirees

Dear Honourable Secretary McLean:

Canadian retirees are grateful for the implementation of the Canadian Dental Care Plan (CDCP), however, our members and many retirees are struggling with the current access rules which are causing unfortunate confusion and consequences for those with the lowest incomes.

I write this letter on behalf of the 93,533 members of ACER-CART (l'Association canadienne des enseignantes et enseignants retraités/Canadian Association of Retired Teachers) regarding recent issues with the national dental program.

When announcing the roll-out of the CDCP, the Liberal government stated that access to oral health care should not depend on one's ability to pay. ACER-CART wholeheartedly agrees with this statement and I am writing to voice our concerns with the arbitrary denial of coverage occurring under the CDCP's current eligibility criteria.

Most concerning to our members is the interpretation of the provision who "don't have access to dental insurance" and therefore cannot enroll in the CDCP. Currently this includes many of our members who do not qualify as they have means to any type of dental insurance or coverage through "your employer or family member's employee benefits including health and wellness accounts."

However, many of these individuals are in receipt of very low income with a small pension based on minimal amounts of teaching service. Many of these members cannot afford the premium for member associations' dental plans, but because they do "have access" to these plans, they are declined coverage as ineligible according to the CDCP eligibility criteria.

ACER-CART encourages your government to move forward and immediately revise the eligibility rules and interpretation by Health Canada in order to provide uninsured low-income retirees with dental care. If eligibility to the CDCP was adjusted to make it truly a plan for low-income Canadians, this would be helpful.

ACER-CART also requests your government to look at situations where individuals were originally approved and later were told that they were ineligible, should not be made to pay back the cost of dental work that was incurred when they were accessing the CDCP in good faith.

ACER-CART believes the "access" rules need to be reviewed and updated. A more appropriate, transparent and defensible criteria for enrolment would be an acceptance into the CDCP based only on income and wealth. Canadians have always supported programs which subsidize low-income seniors. The current criteria does not do that fairly. Please reconsider this aspect of the rules and make the appropriate changes necessary to meet the needs of those it was designed to serve.

I eagerly look forward to action and your response to this request.

Sincerely,

A handwritten signature in cursive script that reads "Bill Berryman".

Bill Berryman
President, ACER-CART
669 Bog Road
Mount Denson, Nova Scotia
BOP 1P0
(902) 684-1172