# Smile Brighter

Maximize Your CDCP Benefits Now

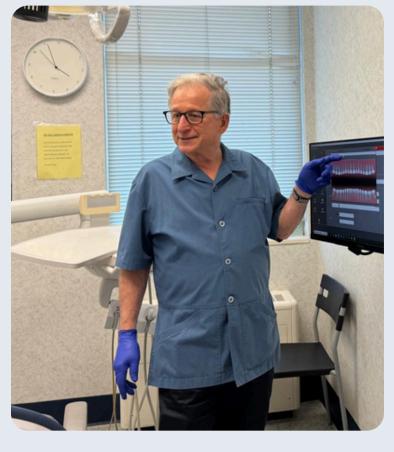


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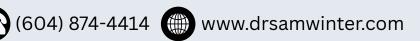
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# Introduction to Canada's CDCP Dental Program

Millions of Canadians are now eligible for affordable dental care through the Canadian **Dental Care Program** (CDCP). Understanding eligibility, navigating coverage, and planning for renewals can be confusing.



Dr. Sam Winter, named Canada's Choice #1 Dentist in Vancouver for 2024 and 2025, wants to simplify the process. This guide includes everything you need to know about CDCP benefits, renewal requirements, and how Dr. Winter and his team provide exceptional, judgment-free care to help you maximize your benefits.



# Are You Eligible?



Eligible Canadians can apply:

- Online: Visit <u>Canada.ca/dental</u>.
- By Phone: Call the Government of Canada's toll-free dental care line. 1-833-537-4342
- In Person: Visit a Service Canada **Centre** near you.

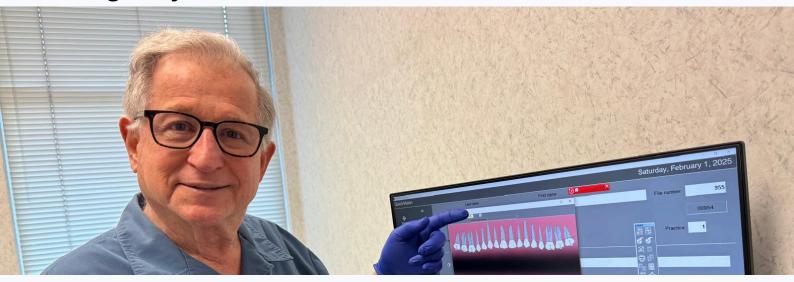
### **Universal Access Comprehensive Coverage**

- All eligible Canadians can now apply for the **CDCP**
- Coverage: is in effect for eligible uninsured Canadians.
- Eligible Canadians receive letters and reminders from the Government of Canada to support the process



# Income Thresholds and How to Qualify

To qualify for the CDCP, applicants must meet specific eligibility criteria.



#### **Dental Insurance**



Applicants must not have access to dental insurance through work, private plans, or other sources

#### 2024 Tax Return Filed



Applicants and their spouse/common-law partner must have filed their individual 2024 tax return in Canada.



#### Income Under \$90,000

Adjusted family net income must be less than \$90,000 annually.

#### **Canadian Resident**



Must be a Canadian resident for tax purposes.

# **CDCP** vs Private Insurance: What You Need to Know

Understanding how the CDCP interacts with private insurance is crucial for maximizing your benefits.

#### **Primary Rule:** No Dual Coverage



The CDCP is designed for those without access to dental benefits. You cannot have CDCP and private dental insurance. Social service benefits can be combined.

#### Coordination of **Benefits**



If Treatments require preapproval, even if recommended by your dentist, to be covered.



### **Important Considerations:**

- Workplace Changes: If you lose employer coverage, you may become eligible for CDCP
- Spouse Coverage: Having a spouse with benefits may affect your eligibility
- Partial Coverage: Limited workplace coverage may still disqualify you from CDCP
- Coverage Gaps: Temporary gaps in private coverage may qualify you for CDCP

#### **Administration and Management**

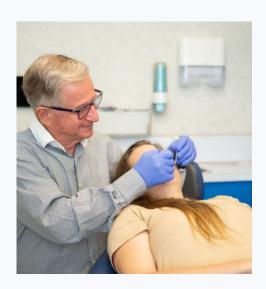
The CDCP is managed by Health Canada and administered by Sun Life, ensuring professional oversight and streamlined claims processing.



# What Dental Services Are Covered by CDCP?

(What's Included & What's Not)

#### AILABLE SERVICES



#### **Checkups & Preventive Care**

- Dental (routine, exams emergency, etc.)
- X-rays
- Cleaning (scaling)
- Fluoride
- **Sealants**

Helps detect problems early and keep gums & teeth healthy.

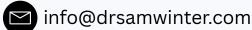
#### **BASIC TREATMENTS**

Ask your dentist about pre-approval.

- Fillings (temporary & permanent)
- Pain relief for cavities
- Root canals & pulp treatments (some need preapproval)
- Gum disease treatment
  - Cleaning below gumline
  - Bonding for loose teeth (preapproval needed)
  - Post-surgical care
  - Non-surgical gum treatment



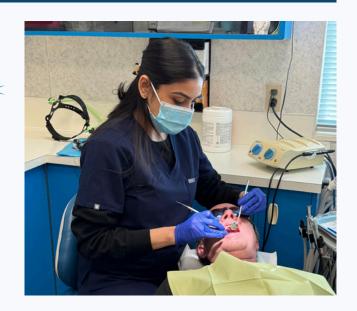




#### AVAILABLE SERVICES

#### **MAJOR SERVICES**\*

Ask your dentist or clinic to preauthorize before starting treatment.



#### **DENTURE SERVICES**

- Complete dentures (standard & temporary)
- Denture repairs, relines, and rebases
- Placing lining in dentures for oral comfort
- Immediate and overdentures \*\*
- Partial dentures \*\*

#### **ANESTHESIA / SEDATION SERVICES**

- Minimal (conscious) sedation
- Moderate sedation \*\*
- Deep sedation \*\*
- General anaesthesia \*\*





#### AVAILAB SERVICES

#### ORAL SURGERY

#### RESTORATIVE **SERVICES**

For serious dental issues or injuries.

For rebuilding or strengthening damaged teeth.

 Tooth and root removal

- Posts and post removal
- Tumor or cyst removal
- Repairs and re-bonding of crowns & posts
- Surgical incisions and draining
- Crowns \*\*
- Jaw bone treatments (e.g., fractures)
- Cores to support crowns \*\*
- Posts for crowns \*

#### UNVAILABLE

Orthodontic Services: Scheduled for End of 2025 Only for medical criteria, need. Based on strict with a maximum spending limit.

#### EXCLUD

- Cosmetic procedures
  - Teeth whitening, veneers for aesthetic purposes
- Implants may be covered in specific medical cases \*\*
- Services beyond established frequency limits \*\*
- **Upgrades** to premium materials or procedures









# Fee Check:

### CDCP vs. Standard Rates

#### **Understanding Fee Structures**

The CDCP operates on established fee schedules that may differ from standard dental office fees. Here's what you need to know:

#### **CDCP Established Fees vs. Actual Costs:**

- CDCP fees are set by the federal government
- These fees are lower than actual treatment costs
- The difference is your responsibility for co-payment

Family Income: Under \$70,000

Co-payment: Minimal co-pay only

Family Income: \$70,000 - \$79,999

Co-payment: Small co-payment

Family Income: \$80,000 - \$89,999

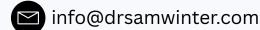
Co-payment: Highest co-payment

Family Income: \$90,000+

Not eligible







# How Dr. Sam Winter **Maximizes** Your **CDCP** Benefits

#### **Best Tips**

- Schedule routine cleanings every 6-9 months as covered
- Address small cavities before they require major treatment

# **Our CDCP Optimization Approach**

Dr. Winter's office specializes in helping patients get the most from their CDCP coverage through:

#### 1. Comprehensive Treatment Planning

- Thorough assessment of your oral health needs
- Strategic timing of treatments to maximize annual benefits
- Prioritizing covered services when multiple treatments are needed

#### 2. Preauthorization Management

- We handle all preauthorization requests for major services
- Clear communication about approval likelihood
- Alternative treatment options if preauthorization is denied

#### 3. Direct Billing Services

- We bill CDCP directly, so you only pay your portion
- No upfront payment required for covered services
- Transparent cost breakdown before treatment begins

#### 4. Annual Benefit Tracking

- Monitor your annual benefit usage
- Plan treatments across calendar years when beneficial
- Ensure you don't exceed annual maximums

#### **Treatment Sequencing Strategies Phase 1: Urgent and Preventive Care**

- Emergency treatments for pain or infection
- Preventive services (cleanings, exams, fluoride)
- Basic restorative work (fillings)

#### **Phase 2: Major Restorative Work**

- Crowns and major restorations
- **Endodontic treatments**
- Periodontal therapy

#### **Phase 3: Prosthodontic Services**

- Dentures and partial dentures
- Complex restorative work
- Elective procedures







### Why Do People Avoid the Dentist? Dr. Winter's Solutions

#### **COMMON BARRIERS TO DENTAL CARE**

#### 1. Financial Concerns

- Fear of unexpected costs
- Lack of coverage
- Forced to pay dentist and collect from insurance



#### Dr. Winter's Solution:

- Transparent pricing with detailed estimates
- CDCP direct billing eliminates surprises
- Flexible payments for noncovered services
- No-judgment approach to financial limitations

#### 2. Dental Anxiety and Fear

- Fear of pain during procedures
- Negative past experiences
- Embarrassment about oral health condition



#### Dr. Winter's Solution:

- A gentle, patient-focused professional approach
- Comprehensive explanations of procedures
- A comfortable, modern office atmosphere

#### 3. Time Constraints

- Busy work schedules
- Family commitments
- Long appointment times



#### Dr. Winter's Solution:

- Conveniently located
- Efficient treatment planning to minimize visits
- Same-day emergency appointments when possible







#### **COMMON BARRIERS TO DENTAL CARE**

#### 4. Lack of Understanding

- Unclear about insurance benefits
- Don't know what treatments are needed
- Confusion about costs and coverage



#### Dr. Winter's Solution:

- Comprehensive consultation and education
- Clear explanation of CDCP benefits
- Written treatment plans with cost breakdowns
- Patient education materials and resources

#### **CREATING A POSITIVE DENTAL EXPERIENCE**

#### **Comfort-Focused Environment:**

- Modern welcoming office
- Compassionate, friendly staff
- Comfortable treatment. chairs
- Relaxing atmosphere

#### **Communication Excellence:**

- Clear explanation of procedures
- Regular check-ins during treatment
- Post-treatment care instructions
- Follow-up calls to ensure comfort

#### **Technology Integration:**

- Digital x-rays (lower radiation)
- New Patient Applications **Availble Online** www.drsamwinter.com
- Call 604 874-4414 or
- Text 604 440-1239
- for customized appointments







# Payments Accepted at Dr. Winter's Office



#### **CDCP Direct Billing**

- Primary Method: Direct billing to CDCP for covered services
- Patient Responsibility: Co-payments and additional charges only
- No Upfront Payment: Required for covered services
- Immediate Processing: Claims processed in real-time when possible

#### Additional Payment Options For Co-payments and Non-covered Services:

#### Credit & Debit Cards

- Visa. MasterCard. **American Express**
- Debit cards with PIN
- Contactless payment options

#### Digital Payment Methods:

- E-transfer sent directly to
  - info@drsamwinter.com
- Mobile payment apps to

info@drsamwinter.com

#### Traditional Methods:

- Cash payments accepted
- Cheques payable to
- "Dr. Sam Winter"

#### **Insurance Coordination**

Social Services + CDCP:

- CDCP acts as primary insurer
- Social services is co-payment
- Benefit coordination handled by our office







#### **Alveoloplasty**

Smoothing and shaping of the jawbone after tooth extraction.

#### **Amalgam Filling**

Silver-colored filling material made from metal alloys.

#### **Apicoectomy**

Surgical removal of the tip of a tooth's root.



#### **Biopsy**

Removal of tissue for microscopic examination.

#### **Bitewing X-rays**

Dental x-rays that show the upper and lower teeth in one area of the mouth.







#### **Complete Denture**

Removable appliance that replaces all teeth in an arch.

#### **Composite Filling**

Silver-colored filling material made from metal alloys.

#### **Conscious Sedation**

Medication to relax patients while maintaining consciousness.

#### Core

A foundation built up on a tooth to support a crown.

#### Crown

A cap that covers the entire visible portion of a tooth above the gumline.







#### **Extraction**

Removal of a tooth from its socket.





#### Fluoride Application

Topical fluoride treatment to strengthen tooth enamel and prevent cavities.



#### **General Anesthesia**

Complete unconsciousness during dental procedures.

#### **Gingivitis**

Inflammation of the gums, the earliest stage of gum disease.

#### **Gum Grafting**

Surgical procedure to cover exposed tooth roots with gum tissue.







#### **Immediate Denture**

Denture placed immediately after tooth extraction.

#### **Impaction**

Condition where a tooth cannot erupt properly due to lack of space.

#### Inlay/Onlay

Custom-made restorations that fit into or onto a tooth to restore its shape and function.

#### **IV Sedation**

Sedation medication delivered through an intravenous line.

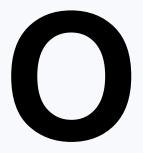


#### **Local Anesthesia**

A cap that covers the entire visible portion of a tooth above the gumline.







#### **Overdenture**

Denture that fits over remaining tooth roots or implants.



#### **Panoramic X-ray**

A single x-ray that shows all teeth and jaw structures in one image.

#### **Partial Denture**

Removable appliance that replaces some missing teeth.

#### **Periodontitis**

Advanced gum disease affecting the tissues and bone supporting teeth.

#### **Pulpectomy**

Removal of the entire pulp from a tooth, often the first step of root canal treatment.







#### Rebase

Replacement of the entire tissue surface of a denture.

#### Reline

Silver-colored filling material made from metal alloys.

#### **Root Canal**

Treatment to remove infected or damaged tissue from inside a tooth.



#### Scaling

Professional cleaning to remove plaque and tartar buildup from teeth and below the gumline.

#### **Scaling & Root Planing**

Deep cleaning procedure to treat gum disease.

#### **Sealants**

Protective plastic coatings applied to the chewing surfaces of back teeth to prevent cavities.





## How to Find Dr. Winter



#### Dr. Sam Winter Dental Clinic

750 West Broadway, Suite 1001 Vancouver, BC V5Z 1H9 Landmark: Fairmont Medical Building





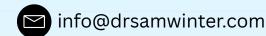
- (604) 874-4414

www.drsamwinter.com

- **(**604) 440-1239

info@drsamwinter.com





# Testimonials from Happy Patients

#### Don B.

Hi Dr. Winter. I'd just like to thank you for taking such good care of my wife Darlene this week. You provided unbelievably fast service. We couldn't believe you were able to take of her needs so efficiently. We feel blessed to have you as our dentist. Thank you again for our care.

#### Nahla Hopfe

I highly recommend Dr Sam Winter. No one enjoys going to the dentist, but from the moment you enter Dr Winter's dental office, his entire staff make it a pleasant, fantastic experience. Dr Winter is very knowledgeable and is v patient answering all questions and taking the time to explain everything. He is very professional, proficient and kind. I completely trusted that I was in good hands and would receive excellent service. The entire staff are professional yet personable, friendly, and courteous. The very welcoming and positive environment is felt from the moment I entered the office. Dr Winter is amazing, and his staff are outstanding. I will definitely continue recommending Dr Sam Winter!

#### Nova Stevens-Miss Universe Canada

Dr Sam is such an amazing dentist! What a pleasure it was to have someone of his talent and expertise work on my teeth. He and the dental assistant made me feel very comfortable and relax, something I never experience during a dental appointment. He is very knowledgeable and confident in his work and makes you feel at ease. Our conversations were natural and enjoyable, it didn't even feel like a dentist visit because I had so much fun; and I left with the biggest, brightest smile ever! Thank you Dr Sam!









## Testimonials from Happy Patients

#### C. Wade

I was a patient of Dr. Winter's from the age of about 12 until well into my 20s. I moved from Vancouver and had to find a new dentist. I wanted to let Dr. Winter know that over the years (I'm 50 now) all the dentists I have been to have marvelled over the work they see in my mouth. I still have some fillings from when I was a child. I mean every dentist has commented on the amazing work. Thank you Dr. Winter!

#### Lavanya Hiremath, contender for Miss Universe Canada 2014

Dr Sam really has an eye for what suits you, but he is also modest, kind and will never sell you products or services you don't need. I trust him and his staff with my teeth and had him do my cleaning and fine tuning before one of the biggest undertakings of my life - Miss Universe Canada 2014! Thank you Dr Sam Winter and team!

#### **Matthew Smith**

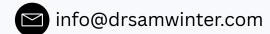
In addition to Dr. Winter's professional approach to dentistry, he provides a safe and listening response to all questions you might have concerning the procedure or materials used in your visit. If I am unclear about what he is about to do, or I would like a little more peace of mind before proceeding, he makes absolutely sure you are informed and feel comfortable before he begins. Even at my age of 73, I still feel a little scared when I first sit in the dental chair. So, his taking this time to settle me into an understanding, clearing any doubts or fears is a wonderful gift and service. I am grateful as you would be as well.

#### Patient testimonial

Thanks to Dr. Winter for the amazing care and service. You made my day! I'll be sure to visit your office more regularly from now on.









#### **CDCP Eligibility and Application**

#### Who qualifies for CDCP benefits?

Anyone with a household income below \$90,000 and no access to dental insurance qualifies. Full coverage is available for incomes under \$70,000, while partial coverage applies for incomes between \$70,000-\$90,000.

#### How do I apply for the CDCP?

You can apply:

- Online at Canada.ca/dental
- By phone 1-833-537-4342
- By visiting a Service Canada Centre

#### What happens if I forget to renew my coverage?

If you didn't renew, you can reapply with a no reimbursement coverage gap. New treatment co-payment levels could change when you renew too. **Preauthorized treatments are paid at co-payment level at treatment.** 

#### How does the CDCP work with private insurance?

There is no CDCP coverage with private insurance

#### Can I use CDCP if I have workplace dental benefits?

No, CDCP is only available to those without existing dental coverage. However, if you lose your workplace benefits, you may become eligible.

#### **Dr. Winter's Office Procedures**

#### Does Dr. Winter handle CDCP billing?

Yes! Dr. Winter's team handles all CDCP billing directly, so you only pay your copay (if applicable) and any additional charges.

#### Do I need to pay upfront for CDCP-covered services?

No, we bill CDCP directly. You only pay your co-payment and any additional charges at the time of service.



#### How long does CDCP preauthorization take?

Most preauthorizations are processed within 5-10 business days. We'll notify you as soon as we receive approval.

#### What if my CDCP claim is denied?

We'll work with you to understand why the claim was denied and explore alternative treatment options or appeal processes.

#### **Treatment and Coverage**

#### Are cosmetic procedures covered by CDCP?

No, CDCP only covers medically necessary dental treatments. Cosmetic procedures like teeth whitening or veneers for aesthetic purposes are not covered.

#### Is orthodontic treatment covered?

Orthodontic services is scheduled to be added to CDCP by end of 2025, but only for cases of medical necessity with strict criteria and spending limits.

#### How often can I get my teeth cleaned under CDCP?

CDCP typically covers routine cleanings every 6-9 months, but frequency may vary based on your oral health needs.

#### What happens if I need treatment that exceeds CDCP fees?

You'll be responsible for the difference between CDCP fees and actual treatment costs. We'll provide a detailed estimate before treatment begins.

#### **Scheduling and Appointments**

#### How do I schedule an appointment?

You can book appointments:

- Online through our website
- By calling (604) 874-4414
- By texting (604) 440-1239
- By emailing <a href="mailto:info@drsamwinter.com">info@drsamwinter.com</a>



#### Do you offer emergency appointments?

Yes, we reserve time slots for dental emergencies and can often see urgent cases the same day.

#### What should I bring to my first appointment?

- Government-issued ID
- CDCP member card List of current medications
  - Any previous dental records
  - Insurance information (if applicable)

#### **Costs and Payment** What payment methods do you accept?

We accept cash, credit cards (Visa, MasterCard, American Express), debit cards, e-transfers, and offer payment plans for larger treatments.

#### Do you offer payment plans? Please speak to Dr. Winter's Receptionist for any payment questions

#### **General Information**

#### Where can I learn more about the CDCP?

Visit the Canadian government's official website at Canada.ca/dental for the most up-to-date information.

#### Are you accepting new patients?

Yes, Dr. Winter welcomes new patients and CDCP members. We're here to help you achieve optimal oral health., anxiety-free visits and a SMILE **BRIGHTER!** 

#### Do you treat children?

We find most young children are better served by pedodontists, who specialize in children's dentistry

## New Patient Form

#### **Patient Information**

Full Name:		Date of Birth:_
Address :		Sex:
City:	Province:	Postal Code:
Phone:	Email:	
Emergency Conta	act:	
Emergency Conta	act Phone:	
CDCP Infori	mation:	
CDCP Member ID	):	
	ed Date:	
If yes, Insurance	vate dental insurance?	Yes No
Do you have priv If yes, Insurance Policy Number:	vate dental insurance?	Yes No
Do you have priv	vate dental insurance?	Yes No
Do you have prival of yes, Insurance Policy Number:	vate dental insurance?	Yes No

	al Condition: Please Check all t	nat apply:	
	Heart Disease	A	llergies (specify):
	High Blood Pressure	ВІ	eeding Disorders
	Diabetese	Ot	her:
	Pregnancy		
Previo	ous Dental History		
Last d	ental visit:		
Reaso	on for last visit:		
Previo	ous dentist:		
Any de	ental concerns or problems:_		
<b>D</b> 1			
Deni	tal Concerns		
Curren	t Issues: Please describe any o	urrent dental ¡	problems or concerns
Treat	ment Preferences:	Anxiety	Level:
	Routine preventive care		Very comfortable with dental treatment
	1		
	Address urgent issues first		Slightly nervous
	Address urgent issues first  Comprehensive treatment plan	n	Slightly nervous  Moderately anxious
	1	n	- ,
Cons	Comprehensive treatment pla		Moderately anxious
	Comprehensive treatment plan Cosmetic improvements	on	Moderately anxious  Very anxious (sedation options available)
	Comprehensive treatment plan Cosmetic improvements sent and Authorizati	on	Moderately anxious  Very anxious (sedation options available)
	Comprehensive treatment plant Cosmetic improvements  Sent and Authorizati  Authorization: I authorize Dr. S	On Sam Winter's o	Moderately anxious  Very anxious (sedation options available)

Treatme	nt Consent: I understand that:
	CDCP may not cover all dental procedures
	I am responsible for co-payments and additional charges
	Treatment plans will be explained before beginning
	I have the right to decline any recommended treatment
Privacy C	Consent: I consent to the collection and use of my personal health information for the purpose of providing dental care and processing insurance claims
Signatur	re over printed name: Date:
Click the	QR Code / link to fill e form:  https://forms.gle/KjTdpLpnw6kHDPyf6

#### **Final Note**

Dr. Sam Winter and his office are happy to answer any questions about CDCP and all dentistry procedures. He welcomes new patients without judgment and is dedicated to helping every patient achieve a healthy, confident smile.

The Canadian Dental Care Plan represents a new era in accessible dental care for Canadians. With Dr. Winter's expertise and commitment to patient care, you can navigate this system with confidence and achieve the oral health you deserve.

For more information or to schedule your appointment, contact us today:



(604) 440-1239



info@drsamwinter.com



(604) 874-4414



www.drsamwinter.com



604-874-4414

www.DrSamWinter.com

Please remember, that this is a new Canadian dental program, which is in flux, and in our experience, benefits and eligibility requires us to preauthorize some treatments, and if your annual earning employment status changes, it will affect your coverage. Be sure to renew and file taxes on time to ensure ongoing eligibility. There is no retroactive coverage.

We encourage you to take advantage of this benefit and we welcome both new and our longstanding patients who now have coverage. As always, any insurance coverage is always handled directly by our professional staff, so you can relax and only pay any co-payments.

Your mouth is the gatekeeper of your health. We are a relaxed and non judgemental office. We welcome your call and hope to see you soon in our conveniently located office or hope that this helps you to ask questions your own family dentist or specialist. "