Association canadienne des enseignantes et des enseignants retraités
Canadian Association of Retired Teachers

April 20, 2024

The Right Honourable Justin Trudeau
House of Commons
Ottawa, ON K1A 0A6

Re: The Canadian Dental Care Plan (CDCP) Access Rules and the implications for low-income retirees

Dear Prime Minister Trudeau:

Canadian retirees are grateful for this expansion of the Canadian Dental Care Plan; however, our members and other retirees are struggling with the current access rules that are causing unfortunate confusion and consequences for those with the lowest incomes. I write this letter on behalf of the 88,234 members of ACER-CART (L'Association canadienne des enseignantes et des enseignants retraités, The Canadian Association of Retired Teachers) regarding this recent implementation of a national dental program.

While most retired educators have access to dental plans, some retired teachers with very small pensions have declined coverage because their low retirement income makes enrolment in the dental plans unaffordable.

Under the current rules, two people with identical financial circumstances may be treated unequally. One person with access to a dental plan may be denied coverage while another person without access to a dental plan will be accepted, without apparent reason.

Moreover, individuals who opted out of a dental plan before Dec. 11, 2023, may be eligible while equally needy individuals that didn't know about this arbitrarily and retroactively imposed date are not eligible.

We would ask that the access rules be reviewed. A more appropriate, transparent, and defensible criteria for enrolment would be an acceptance into the dental plan based only on income and wealth. Canadians have always supported programs that subsidize low-income individuals.   The current criteria do not do that fairly. Please reconsider this aspect of the rules and make the changes necessary to meet the needs of those it was designed to serve.

Yours sincerely,

Bill Berryman
President ACER-CART