



Dental insurance

Dental insurance, included in a personal health insurance plan from Sun Life, can help you manage dental costs including cleanings, braces, crowns and more.

Get dental insurance

Last updated: August 22, 2024 | Reviewed by [Liane Goulet](#)

Having dental coverage can help you avoid dipping into your savings to cover the cost of procedures. It's a simple way to help ensure you have access to quality dental care when you need it.

This type of coverage can be beneficial for those who don't qualify for the new **Canadian Dental Care Plan (CDCP)**. However, if you're interested in learning more about CDCP for uninsured Canadian residents, go to the [Canadian Dental Care Plan website](#).

What is dental insurance?

Dental insurance covers costs related to the care of your teeth and gums. At Sun Life, you can get access to dental coverage through our [Personal Health Insurance \(PHI\)](#) and [Health Coverage Choice](#) plans.

Coverage for dental procedures may include teeth cleanings, dental x-rays and exams, orthodontics (braces for adults and children), as well as bridges, dentures, and crowns.

Who is dental insurance for?

It's ideal for people who need a health insurance plan to help cover the cost of medical and dental bills.

Personal health insurance product comparison

Depending on your Personal Health Insurance (PHI) plan with Sun Life, whether it's the Basic, Standard, or Enhanced plan, you can get access to a range of different dental coverage.

PHI Basic plan

- 60% reimbursement for **preventative dental care**.
- \$500 annual maximum.
- Recall visits every 9 months.

Ideal for: People who have basic dental needs, such as cleanings and checkups.

[Learn about the Basic plan](#) >

PHI Standard plan

- 70% reimbursement for **preventative dental care**.
- \$750 annual maximum.
- Recall visits every 9 months.

Ideal for: People who want more coverage for their dental needs.

[Learn about the Standard plan](#) 

PHI Enhanced plan

- 80% reimbursement for **preventative dental care**.
- \$750 annual maximum.
- Recall visits every 9 months.
- 50% reimbursement for **restorative dental care**.
- \$500 annual maximum.
- 60% reimbursement for **orthodontics** (including braces).
- \$1,500 lifetime maximum.

Ideal for: People who want more comprehensive coverage for their dental needs.

[Learn about the Enhanced plan](#) 

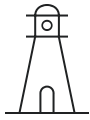
When does dental coverage start?

Once you've purchased a PHI plan, you can access your coverage after a specific **waiting period**. The waiting period begins on the effective date of your coverage. You can find full details within your policy contract.

PHI waiting periods

- ✓ Basic plan waiting period
- ✓ Standard plan waiting period
- ✓ Enhanced plan waiting period

How to get dental insurance

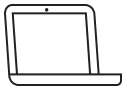


Find an advisor

Not sure what type of health insurance plan you need? A Sun Life advisor can help you figure it out and get you a quote.

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Find an advisor near you



Apply online

You can find a new plan in 3 simple steps:

1. Tell us about yourself.
2. Select your coverage.
3. Get a quote.

Apply now



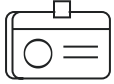
Give us a call

Getting advice can help you achieve your goals. Speak to a Sun Life licensed representative, who can assess your coverage needs and recommend solutions.

1-866-292-2517

MON - FRI:

8 a.m. - 8 p.m. ET



Leaving your job: What about your health and dental insurance?

If you're leaving your workplace plan (or you left in the last 60 days) from any provider, you may be able to replace it with our Health Coverage Choice option. No medical questions needed.

[Get a quote and apply online for Health Coverage Choice](#) ➤

Frequently Asked Questions

Do you need personal health insurance to have dental insurance?

Yes, with Sun Life you will need to purchase a Personal Health Insurance (PHI) plan to get access to dental coverage.

[Learn more about personal health insurance](#) ➤

Who gets free dental care in Canada?

The **Canadian Dental Care Plan (CDCP)** provides dental care coverage to Canadian residents who have an adjusted family net income below \$90,000, have filed a tax return for the previous year, and who don't have access to dental insurance. For eligible Canadian residents, the CDCP will help cover the cost of various oral healthcare services.

[Learn more about the CDCP](#) 

How do you know if you need dental insurance?

Dental care can be costly. It's helpful to have your own dental coverage if you don't have access to a health insurance plan through an employer.

If you're about to retire or leaving your current job, you may lose your employee health benefits. If that's the case, you can apply for Sun Life's [Health Coverage Choice](#) plan.

Are braces covered by dental insurance?

Yes, Sun Life offers coverage for braces for both adults and children under our [PHI enhanced plan](#), which provides insurance for orthodontic procedures.

Does dental insurance cover wisdom teeth removal?

Wisdom teeth removal coverage can vary depending on your specific PHI plan. Basic and Standard plans may cover only the removal of teeth that are fully exposed and don't require a surgical procedure. However, many wisdom teeth extractions involve a surgical procedure, such as making an incision in the gum or breaking the tooth into smaller pieces for removal.

Please keep in mind that there are waiting periods: the preventive dental benefit three months after the effective date of this policy, and the restorative dental benefit one year after the effective date of this policy.

When an insured person incurs anaesthesia and laboratory charges, these charges will be paid only if incurred while receiving eligible dental services. The repayment for the anaesthesia and laboratory charges is limited to the reimbursement percentage of the services they were performed with.

The more comprehensive Enhanced plan may cover wisdom teeth extractions that require a surgical procedure. Keep in mind that this coverage is limited to a percentage of the cost, up to a certain annual maximum.

[Speak to a Sun Life advisor for more information.](#)

More about health and dental insurance

Do you need adult braces?

Find general information about your treatment options, how to pay for braces and how much they cost in Canada.

[Braces for adults](#) >

Does your child need braces?

Braces can be costly. Here are a few things to keep in mind if you choose to get braces for your children.

[Braces for children](#) >

Leaving your workplace plan?

Are you about to retire or leave a job with employee health benefits? If that's the case, you can apply for Sun Life's Health Coverage Choice.

[Learn about Health Coverage Choice](#) >



Submit a claim

Get step-by-step instructions on how to submit a health insurance claim.

[Submit a claim](#) ➤

This information is meant for educational and illustrative purposes only. Some conditions, exclusions and restrictions apply.

Interested in the Canadian Dental Care Plan?

Find available information about the new Canadian Dental Care Plan (CDCP) for uninsured Canadian residents on the Canadian Dental Care Plan website.

Go to the [Canadian Dental Care Plan website](#) ➤

Quick links ▼	Plan sponsors & advisors ▼	About us ▼	Careers ▼	Contact us ▼
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欢迎访问永明金融网页	Plan sponsor site	Donations and sponsorships		

Life’s brighter under the sun

We acknowledge that Sun Life operates in many Territories and Treaties across Canada. Our Canadian headquarters in Waterloo are on the traditional territory of the Anishnaabeg, Haudenosaunee Confederacy

and the Mississaugas of the Credit First Nations.

Today, Canada is still the home to many Indigenous, First Nations, Inuit, and Metis peoples from all across Turtle Island. We are grateful to have the opportunity to work in this territory. We offer this acknowledgment as a stepping stone towards honouring the original occupants, as a testimony to the oppression faced by Indigenous peoples, and our commitment to Indigenous communities and employees of Sun Life.

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