MUHSEN Canada National Resource Guide

Government Benefits for Health, Disability & Newcomers (2026)

Version 1.0

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This guide is for disabled individuals, newcomers, refugees, and low-income families. While designed for these groups, these benefits are available to any resident who meets the eligibility criteria.

Important Notice: MUHSEN Canada does not provide these services. We provide this information to help you navigate official government portals directly

1. Essential First Steps

You must complete these steps to unlock almost all government health and financial benefits.

- **Social Insurance Number (SIN):** Required for all applications.
  Apply for a SIN (Service Canada)

- **Annual Tax Filing:** Even with $0 income, you **must** file taxes to receive the Dental Benefit, Canada Disability Benefit, and GST credits.
  Find a Free Tax Clinic (CVITP)

2. Canadian Dental Care Plan (CDCP) – Federal

This federal plan helps with the cost of oral health care for residents with an adjusted family net income of **less than $90,000** who do not have private insurance.

What is Covered:

- **Preventive:** Cleanings (scaling), exams, X-rays, fluoride, and sealants.
- **Restorative:** Fillings, root canals, and extractions (pulling teeth).
- **Major:** Complete and partial dentures (requires pre-approval).

How Much is Covered:

- ***Income under $70k:** 100% of the government-established fees.
- **Income $70k–$80k:** 60% covered (you pay 40%). Income $80k–$90k: 40% covered (you pay 60%).

Apply Here: [Official CDCP Portal]

3. Vision Care – Provincial

Vision care is managed by each province, not the federal government. Coverage varies depending on where you live.

General Coverage:

- **Children (under 18) & Seniors (65+):** Most provinces cover one full eye exam every 12–24 months for free.
- **Adults (19–64):** Generally **not covered** unless you are on a provincial disability or income support program (e.g., ODSP in Ontario, AISH in Alberta, PWD in BC).

What is Covered for Eligible Individuals:

- **Exams:** Routine eye examinations to check vision and health.
- **Eyeglasses:** Many provincial programs provide a basic pair of glasses every 2–3 years if you are on low-income assistance.

For Newcomers/Refugees: The **Interim Federal Health Program (IFHP)** covers one eye exam and one pair of basic glasses.

Check Your Province: [Provincial Vision Coverage Guide]

4. Disability-Specific Benefits

To access these, you must first have the Disability Tax Credit (DTC) certificate.

- Disability Tax Credit (DTC): The "Gateway" application. [Apply via CRA.]

- **Canada Disability Benefit:** A monthly payment for low-income adults with disabilities (Ages 18–64). Check Eligibility.
- **Child Disability Benefit:** A monthly tax-free payment for families with a child under 18 with a disability. Learn More.

Quick Link Directory

Resource	Link to Government Portal
Dental Care	Canada.ca/Dental
Newcomer Health (IFHP)	Newcomer Coverage Portal
CRA (Disability Benefits)	CRA My Account

Disclaimer: *MUHSEN Canada provides this guide for informational purposes only. For specific questions about your benefits or application status, please contact the Canada Revenue Agency (CRA) or Service Canada directly.*

Essential First Steps (Required for All Benefits)

Social Insurance Number (SIN)
Required to work in Canada and access federal benefits.
https://www.canada.ca/sin

File Your Income Taxes Every Year
Benefits are calculated and paid only if taxes are filed, even with zero income.
https://www.canada.ca/taxes-get-ready

Free Tax Filing Support
Low-income individuals and families may qualify for free tax help.
https://www.canada.ca/get-tax-help

Disability-Related Federal Benefits

Disability Tax Credit (DTC)

A foundational federal tax credit for individuals with prolonged physical or mental impairments. Approval unlocks multiple supports.

https://www.canada.ca/disability-tax-credit

Child Disability Benefit (CDB)

Monthly financial support for families caring for a child under 18 who qualifies for the DTC.

https://www.canada.ca/child-disability-benefit

Canada Workers Benefit – Disability Supplement

Additional payment for low-income working individuals who are eligible for the DTC.

https://www.canada.ca/canada-workers-benefit

Registered Disability Savings Plan (RDSP)

Long-term savings plan for people with disabilities, including government grants and bonds.

https://www.canada.ca/rdsp

Dental Care (Federal)

Canadian Dental Care Plan (CDCP)

Federal dental coverage for uninsured Canadians with low or modest income. Eligible groups include children under 18, seniors, and adults with a valid DTC.

https://www.canada.ca/dental-care-plan

Child & Family Benefits Canada Child Benefit (CCB)

Monthly tax-free payment to support families with children under 18. Amount is income-based.

https://www.canada.ca/canada-child-benefit

Low-Income Federal Supports

GST/HST Credit

Quarterly payment to help offset GST/HST costs for low-income individuals and families.
https://www.canada.ca/gst-hst-credit

Canada Workers Benefit (CWB)

Refundable tax credit for low-income workers.
https://www.canada.ca/canada-workers-benefit

Immigrants, Refugees & Newcomers

Permanent residents, protected persons (refugees), and eligible newcomers may qualify for federal benefits once residency and tax requirements are met.
https://www.canada.ca/benefits-newcomers