

Dental Care During the University and College Years

By JoD Patient Guide · 7 min read

University and college are a strange in-between stage for dental care. Many students are living away from home for the first time, often in a different city from the family dentist they grew up with. The parent who used to book the appointments is no longer in the room. Money is tight, schedules are chaotic, and a dental check-up rarely makes the top of anyone's to-do list.

It is also exactly the stage where dental care tends to slip. The habits set during these years, good and bad, often carry forward. A little planning can keep a few busy semesters from turning into a long gap in care. Here is a calm, practical rundown of how the pieces fit together in Canada.

Start with the coverage you may already have

Students often have more dental coverage than they realize, and it comes from a few possible directions. It is worth checking each before assuming you are paying out of pocket.

- **Student union or school health plans.** Many Canadian colleges and universities include a dental component in the student fees you have already paid. These plans frequently cover a portion of check-ups, cleanings, and basic treatment. Details vary widely by school, so look up your own plan's booklet.
- **A parent's plan.** Full-time students can often stay on a parent's workplace dental plan up to a certain age, sometimes into the mid-twenties. If a parent has coverage, ask whether you are still included.
- **Opting out.** Some student plans let you opt out if you already have equivalent coverage elsewhere, which can save money, but only do this if your other coverage is genuinely in place.

If you are covered by more than one plan, the two can sometimes be coordinated so that together they cover more of a bill than either would alone. A dental office's front desk can usually help you understand how that works.

If you do not have coverage

Plenty of students fall between plans, especially mature students, part-time students, and those whose parents do not have workplace benefits. A few avenues are worth knowing about.

Dental and dental hygiene teaching clinics at some colleges and universities offer care at reduced fees, performed by supervised students. Appointments take longer and availability varies, but the cost savings can be meaningful for routine work. Community health centres in some areas also offer dental services on a sliding scale.

The Canadian Dental Care Plan

Some students may be eligible for the Canadian Dental Care Plan (CDCP), a federal program for residents without access to private dental insurance. Eligibility requires that you have no access to private dental coverage, an adjusted family net income under \$90,000, that you are a Canadian resident for tax purposes, and that you have filed your tax return for the relevant year.

That income is assessed at the family level, so a student who is still a dependent may be counted alongside their parents' income, while an independent student may be assessed on their own. The plan is administered with Sun Life, and depending on income a co-payment may apply. For the current rules, how to apply, and what is covered, check the official details at canada.ca and confirm with any dental office whether they are participating before you book.

Finding a dentist away from home

If you have moved cities for school, you have a decision to make: keep the hometown dentist for visits over the breaks, or find someone local. Both are reasonable.

Keeping your hometown dentist and scheduling check-ups during winter and summer breaks works well for many students, since visits two or three times a year line up naturally with trips home. The downside is that a sudden problem mid-semester means scrambling for someone new anyway.

Finding a local dentist near campus makes more sense if you are in one city for several years or want the reassurance of someone nearby for emergencies. When you do look, a practice that offers straightforward [a dental checkup](#) and cleaning, reasonable hours, and clear billing is usually all a healthy young adult needs. Keep your previous dentist's contact information so your records can be transferred when you settle on someone.

Budgeting and realistic habits

The cheapest dental care is the kind you do not need because you kept up the basics. The student years are hard on teeth: irregular meals, late-night snacking, energy drinks through exam season, more sugary coffee, and the occasional stretch of skipped brushing when life gets overwhelming.

A few low-cost habits go a long way:

- Keep brushing twice a day and cleaning between your teeth once a day, even during busy weeks.
- Make water your default drink and keep sugary or acidic drinks to mealtimes rather than sipping them all day.
- Do not skip the routine check-up your plan likely already pays for; catching a small cavity early is far cheaper than treating a big one later.
- If stress has you clenching or grinding during exams, mention it at a visit rather than waiting for it to become painful.

If a treatment is recommended and the cost is a worry, say so. A dental office can often explain what is urgent versus what can wait, provide an estimate in advance, and help you understand what your plan will and will not cover. Results and needs vary from person to person, so an in-person assessment is the only way to know what you actually require.

Frequently asked questions

Does my student insurance cover the dentist?

Many Canadian student union and school health plans include some dental coverage within the fees you already pay, typically for check-ups, cleanings, and basic treatment. Coverage differs by school, so look up your own plan's booklet. You may also still be covered under a parent's workplace plan if you are a full-time student.

How do students find a dentist in a new city?

You can either keep your hometown dentist and book visits during school breaks, or find a local practice near campus with convenient hours and clear billing. Ask about transferring your records from your previous dentist, and keep that office's contact details handy.

Can students get help through the Canadian Dental Care Plan?

Possibly, if you have no access to private dental insurance, meet the adjusted family net income threshold under \$90,000, are a Canadian resident for tax purposes, and have filed your taxes. Because income is assessed at the family level, whether you are a dependent matters. Check the current rules at canada.ca and confirm participation with your dental office.

Sources & further reading

- [Government of Canada — Canadian Dental Care Plan](#) — official eligibility, application, and coverage details

- [Canadian Dental Association — Your Oral Health](#) — everyday care and prevention guidance
- [Government of Canada — Oral health](#) — general oral health resources

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