

Employee Resources

What is Employment Insurance (EI) and how much will I receive?

If you have stopped working, apply for Employment Insurance right away. Employment Insurance (EI) provides regular benefits to individuals of up to 55% of your average insurable weekly earnings, up to a maximum amount. The maximum yearly insurable earnings amount is \$54,200. This means that you can receive a maximum amount of \$573 per week, less applicable statutory deductions.

Who is Eligible?

- EI covers Canadian residents who were employed in insurable employment and have worked for the required number of insurable employment hours in the last 52 weeks or since the start of their last EI claim, whichever is shorter.

If you have been laid off:

- Apply to Employment Insurance right away
- Your employer will process your Record of Employment (ROE), this will be used in your EI application
- Check your eligibility for EI here:
 - <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/eligibility.html>
- You will need the following to apply:
 - <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/before-applying.html>
- Apply for EI here:
 - <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

If you are in quarantine or have been diagnosed with COVID-19:

- Apply to Sickness Employment Insurance right away
- Your employer will process your Record of Employment (ROE), this will be used in your EI application
- Check your eligibility for EI here:
 - <https://www.canada.ca/en/services/benefits/ei/ei-sickness/qualify.html>
- You will need the following to apply:
 - <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/before-applying.html>
- Apply for EI here:
 - <https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html>

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Canada Emergency Response Benefit (CERB)

What is the Canada Emergency Response Benefit (CERB)?

- [Bill C-13, COVID-19 Emergency Response Act](#), introduces the **Canada Emergency Response Benefit** (the “CERB”).
- The CERB gives working people who cease working and stop receiving income because of COVID-19 disruptions for at least fourteen (14) days a monthly payment of \$2000.
- The CERB will temporarily replace all new applications for Employment Insurance (“EI”) applications related to COVID-19.

Who is Eligible?

- The CERB covers Canadian residents who have **(1) stopped working** and **(2) lost their income** for at least fourteen (14) consecutive days in a four (4) week period because of COVID-19.
- Any resident of Canada who is 15 years old or older, and who, for 2019 or in the 12-month period preceding the day on which they make an application has a total income of at least \$5,000 from:
 - employment; or
 - self-employment;
 - EI maternity benefits; or
 - EI parental benefits.
- You are eligible for the CERB if due to COVID-19 you have:
 - lost your job;
 - are sick, quarantined or taking care of someone who is sick with COVID-19;
 - are a working parent who is staying home without pay to care for children who are sick or at home because of school and daycare closures;
 - are employed but are not receiving income because of disruptions to your work situation;
 - or
 - while not ordinarily eligible for EI (i.e. wage earners, contract workers and self-employed) have lost income because of COVID-19.

When Will This Occur?

- The CERB will be in place, retroactively from March 15, 2020, until October 3, 2020.
- However, the program will not commence until April 6.
 - One can expect to receive their CERB payments within ten (10) days of application beginning after April 6;
 - Entitlement to the CERB only begins fourteen (14) days after your employer stopped paying you; and
 - There is no one-week waiting period “deductible” like regular EI.

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What Will I Receive?

- All approved workers will receive \$2,000 per month (taxable income) for up to four (4) months.
- There does not appear to be any calculation any consideration given to your income level.

How does the CERB interact with EI?

- The CERB will be administered by the Canada Revenue Agency (“CRA”) while EI is handled by Service Canada.
- You cannot receive EI and the CERB at the same time.
- Existing EI applications that came as a result of COVID-19 will be rolled into the CERB program. As such, there is no need to re-apply.
- The CERB amount (\$2000) is less pay than regular EI for workers who earned over \$54,200 per year (i.e. \$500 weekly earnings vs \$573).
- However, we believe EI eligibility months will not be deducted while on the CERB.
 - Therefore, once the 4-month CERB has been utilized, if you are still eligible, you can receive your full number of months of EI at the \$573 rate.
- In the event you are already receiving EI regular and sickness benefits as of April 6, 2020, you should not apply to receive the CERB.
 - When these benefits end, you may then apply for the CERB.

Canada Revenue Agency Account:

Please ensure to set up a Canada Revenue Agency (CRA) account as soon as possible as you may be eligible for CERB through your CRA account.

Information on how to create a CRA account:

- <https://www.canada.ca/en/revenue-agency/services/e-services/cra-login-services/cra-user-password-help-faqs/registration-process-access-cra-login-services.html#hlp1a>

Create an account here:

- <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

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