

EI/CERB benefits application quick reference guide.

Disclaimer: this is only a guide and not a determination for whether you will get a claim approved or not.

A second Emergency Benefits and EI guide compiled by Dr. Jennifer Robinson here:

<https://docs.google.com/document/d/13kkn2TbUP2-Xavhs-Mf4XLPO0edYSzO7CBOQSM8iQH0/mobilebasic>

Canada Emergency Response Benefit: Q&A

Provided by CUPE

<https://cupe.ca/canada-emergency-response-benefit-qa>

How to Apply for the CERB

https://www.vice.com/en_ca/article/xgq95q/coronavirus-news-how-to-apply-for-the-cerb

Here is a guide for ways you can access financial support at various levels of government right down to municipal/mental health/utility bills and other services not covered in the rest of the documents (note that the audience of this link is mostly people from Ottawa/Ontario but it includes tips for federal stuff too):

https://www.shawnmenard.ca/covid_19_resources

Ontario announces one-time financial support for families in response to coronavirus (April 6, 2020)

<https://dailyhive.com/toronto/ontario-family-coronavirus-pandemic-financial-aid>

++++Update from April 1st, 2020++++



Rosemary Barton ✓

@RosieBarton



Govt says you can find more information on the emergency relief fund on Canada.ca/coronavirus. Applications will start to be taken on Monday, April 6th. If you have applied for EI you don't need to reapply. You will be switched over.

***NEW UPDATE EFFECTIVE MARCH 24, 2020**

<https://www.cbc.ca/news/politics/parliament-covid19-emergency-funds-legislation-1.5507797>

This is the Government aid package that is currently being proposed.

Here is a tweet from Wednesday March 25, 2020 breaking down the latest emergency care package from the government.

<https://twitter.com/armineyalnizyan/status/1242836169261568000?s=21>

THE CANADA EMERGENCY RESPONSE BENEFIT:

\$2,000 a month for up to 4 months

You qualify if you:

- ☒ must stop work due to COVID-19 and do not have other income
- ☒ are sick, quarantined, or taking care of someone who is
- ☒ are a parent who must stay home without pay to care for children
- ☒ are still employed but not being paid

Full details of Canadian emergency response package available here:

<https://www.canada.ca/en/departement-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html>

Should you apply for EI of CERB?

<https://www.theglobeandmail.com/business/article-ottawas-new-emergency-benefit-opens-traditional-employment-insurance/>

There are best days you should apply for CERB depending on your birth month:

Day to apply for the Canada Emergency Response Benefit

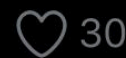
If you were born in the month of	Apply for CERB on	Your best day to apply
January, February or March	Mondays	April 6
April, May, or June	Tuesdays	April 7
July, August, or September	Wednesdays	April 8
October, November, or December	Thursdays	April 9

Note if you are a freelancer or self-employed:



Glen McGregor ✓ @glen_mcgre... · 1d ✓

A bit more clarity from Dept of Finance on the Canada Emergency Response Benefit: although the \$2,000 is taxable, it will not be taxed at source. Recipients will get the full amount monthly and pay tax on it at tax filing time in 2021. 1/



Jen Gorman
@JenGorman__

Replying to @glen_mcgregor

The CERB apparently does not apply to self-employed workers who have not lost ALL of their income (my example to Min. Freeland was income of \$50/mo which her office confirmed excludes you from benefits) What do these people do?

DID YOU KNOW?

If you've applied for EI benefits since March 15th, or if you are already receiving EI payments, you will be automatically enrolled in the Canada Emergency Response Benefit.

There is no need to apply again.



▼ Can I have other income while receiving the Canada Emergency Response Benefit?

You must have stopped working as a result of COVID-19 and be without employment income for at least 14 consecutive days within the initial four-week period. This includes income from paid leave, self-employment income or collection of any Employment Insurance benefits.

For subsequent periods, you must expect to have no employment income.

How or when do I reapply for the CERB?

According to the CRA, each application for CERB covers a four-week period. After those four weeks, the applicant can reapply, for a maximum of 16 weeks, or four periods. If applying through the CRA, you must make a new application for every period.

The first 4-week period runs from March 15 to April 11, and a full list of the periods can be found [here](#).

(Source:

<https://www.thestar.com/business/2020/04/14/answering-your-questions-about-income-support-during-the-pandemic.html>)

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Which unemployed Canadians will get support?

<https://behindthenumbers.ca/2020/04/02/which-unemployed-canadians-will-get-support/>

How to apply for EI and COVID-19 emergency benefits

<https://www.cbc.ca/news/canada/apply-emergency-benefits-1.5501977>

Article detailing information from today's federal assistance announcements (March 18, 2020)

<https://www.ctvnews.ca/health/coronavirus/how-to-apply-for-ei-sickness-benefits-and-the-new-emergency-worker-fund-1.4858089>

GOC Economic response plan

https://www.canada.ca/en/departement-finance/economic-response-plan.html?fbclid=IwAR1uiMNfdvQQQ94VGyviD2X_AGO8dUvvcNHLn_u6G3hJnR97YQjufa3Cwc4

To apply for EI benefits, you can visit the website. **Afterwards, you can apply to have the one-week waiting period waived** by calling the government's toll-free number at 1-833-381-2725, or teletypewriter at 1-800-529-3742.

Employment Insurance Benefits and Independent Workers and Professionals

<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/independent-workers.html>

Link to application

<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

To fill out the forms you will need:

- Full name
- DOB
- Mother's maiden name (her original last name before she was married, if that is the case)
- Current address for where you live
- Your SIN #
- Current or most recent employer, their address, phone number, and the dates you started and finished working there from 52 weeks of work
- Banking info
- Account number, transit number, institution number

The image shows a TD Canada Trust cheque form. The form includes fields for NAME, ADDRESS, CITY/PROVINCE/POSTAL CODE, DATE, and PAY TO THE ORDER OF. The amount is indicated by a dollar sign and a box. The bank name and address are printed: TD Canada Trust, 220 DUNDAS ST., LONDON, ONTARIO N6A 4S4. Below the cheque, a diagram illustrates the MICR line with the following labels: Cheque number, * Transit (Branch) number, Financial Institution number, Designation number, and Account number.

- If you do not have an ROE (record of employment) than your work needs to submit online to you ASAP. Get in touch with your manager or HR person. Do not wait for your ROE to finish the application. Email and number to reach you at.
- Also the hourly rate you earned. Easier to apply online, and then they will send you everything else you will need to continue for everything else.

This image provides some supplemental info for food industry workers:

If the employee is affected by the virus, the reason on the ROE should be D – Illness or Injury.

If the employee is sent home due to the company closing, the reason on the ROE should be A – Shortage of work / End of contract or Season.

Very important – in Box 18, the following comment “Company is temporarily closed due to the COVID-19 Virus” is necessary.

Employees who are NOT affected by the virus but are put on leave due to the COVID-19 virus, can contact the government at 1-833-381-2725 should they have any questions.

(Credit North & Navy)

Access codes

If you are asked for an access code and you don't have one, it takes about a week for the access code to be mailed to you. There is no workaround for that at the moment.

To apply using the Canadian Emergency Response Benefit to receive the CERB package.

***Application for CERB is processed through CRA not EI.

- The Canada Emergency Response Benefit (CERB) will be processed through the Canada Revenue Agency and not the EI program as it is the biggest/quickest way, already set up, to get money out.

- Unlike EI, the application process will include only 3 questions:

1. What's your SIN?

2. Have you earned more than \$5,000 over the past year?

3. Are you no longer working due to a COVID-19-related reality?

- Unlike EI, you will not have to re-apply every 2 weeks, but rather every 4 weeks -- are you still in the same situation you were 4 weeks ago/are you still not working? -- which will lessen burden on the system.

The backlog of traditional EI applications since March 15 will now automatically be processed through this system, so if you've already applied, you do not need to re-apply.

The CERB benefit has been increased from the \$450/week announced last week to \$500/week, due

If you have been impacted financially during COVID-19, I urge you to do a few things:

1. Ensure you're registered for a CRA My Account, and if you already are, that your information is up to date. The Canada Child Benefit increase will be automatic if you're already receiving it.
2. Sign up for direct deposit to your bank account. This will just make things faster to receive money when you apply.
3. If you're a student or have a low income (less than \$12,069) you won't need to pay any additional taxes if you file your tax return for 2018 (if you haven't yet) and 2019! You will likely just receive benefits and/or a return, and eligible for things such as CCB, GST Credit, and other benefits.

This will help you when applications are open - if you are in need help yourself be prepared and do the first two things.

Additional notes

To qualify for EI, you need 650 insurable hours over the past 12 months, which comes to 12.5 hours/week.

Scenario 1 – You are under isolation or quarantine: Apply to EI NOW as SICK BENEFITS.

Scenario 2 – You are laid off from work due to shortage of work due to Covid – 19 – Apply for EI NOW under Regular EI benefits – Shortage of Work

Scenario 3 – You are laid off from work due to your place of business closing due to Covid -19 – Apply for EI NOW under Regular EI Benefits – Involuntary Leave

Scenario 4 - You are NOT ELIGIBLE for EI benefits but want to apply for the new Package announced for those not eligible for EI – you must wait until this passes the House of Commons – which should be by April and applications and money will flow by May. You will be given application instructions once the applications are approved for production.

Employers: Please Issue your ROE's NOW so that EI applications can move swiftly.

ROE CODES IN CANADA

Code A – Shortage of Work (Layoff) This is the most commonly used code. ...

Code B – Strike or Lockout. ...

Code C – Return to School. ...

Code D – Illness or Injury. ...

Code E – Quit. ...

Code F – Maternity. ...

Code G – Retirement (mandatory / approved under the Work Force Reduction program) ...

Code H – Work Sharing.

What EMPLOYERS should do with each copy of a paper ROE form

<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-roe.html#s3>

- Give the 1st copy (the original) to your employee as proof of insurable earnings for claiming EI benefits
- Send the 2nd copy (blue) to Service Canada as indicated on the form
- Keep the 3rd copy (white) in your files for 6 years

Regarding tips:

<https://www.canada.ca/en/revenue-agency/services/tax/canada-pension-plan-cpp-employment-insurance-ei-rulings/cpp-ei-explained/tips-gratuities.html#tips>

Tips and gratuities that employees receive are considered income earned in respect of employment for purposes of the Income Tax Act. However, you must determine whether tips received during employment are considered pensionable earnings under the CPP, or whether they are insurable earnings under the Employment Insurance Act, or both. The answer depends on whether the tips are considered to have been paid by the employer (controlled tips), whether they are considered to have been paid by the client (direct tips), or whether they are declared tips in the province of Quebec.

Prime Minister announces support for small businesses facing impacts of COVID-19

<https://pm.gc.ca/en/news/news-releases/2020/03/27/prime-minister-announces-support-small-businesses-facing-impacts>

Ottawa residents: Service Canada Centre locations if you want to process your claim in person and you have an access code:

885 Meadowlands Dr,
Unit 105
Ottawa, ON
(Less wait times at this location)

Ottawa City Hall
110 Laurier Ave W
Ottawa, ON

Some other useful links

Helpful Q&A

<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/faq-online-application.html>

If you were fired

<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/fired-misconduct.html>

EI reconsiderations and appeals

<https://www.canada.ca/en/services/benefits/ei/ei-reconsideration.html>

Can I earn money while I am getting EI?

<https://www.cleo.on.ca/en/publications/emplns/can-i-earn-money-while-i-am-getting-ei>

To get the latest information, follow developments and/or learn about new measures and directives concerning COVID-19, we invite you to consult these links:

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Government of Canada : [Canada.ca/coronavirus](https://www.canada.ca/coronavirus)

<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html>

Government of Ontario : [ontario.ca/coronavirus](https://www.ontario.ca/coronavirus)

<https://www.ontario.ca/page/2019-novel-coronavirus>

Ottawa Public Health : <https://www.ottawapublichealth.ca/en/index.aspx>

World Health Organisation : <https://www.who.int/en/home>

Canadians requiring emergency consular assistance can call the 24/7 Emergency Watch and Response Centre in Ottawa at +1 613-996-8885 (collect calls are accepted where available) or email sos@international.gc.ca <<mailto:sos@international.gc.ca>>

Questions about Covid EI?

Call 1 833 381 2725

For all general questions you must call

1 800 206 7218

There is typically a 2 – 4 hour wait time to speak to an agent. Please exercise patience and compassion for the operator on the phone who likely has not taken a break all day trying to help as many people as they can.

