

GOVERNMENT OF CANADA FINANCIAL SUPPORT DURING COVID-19

The Government of Canada has released new information regarding financial support for Canadians impacted by COVID-19. Both Employment Insurance (EI) and the Canada Emergency Response Benefit (CERB) are available to Canadians during this situation. Detailed information regarding both benefits has been provided below, however we know you have questions on which benefit you should apply for during this temporary layoff.

We want to help provide you with information to access the appropriate benefit. Please review the below to help support your decision.

Should I apply for EI or the CERB?

As of today, **March 26, 2020**, the ability to apply for the CERB is not yet available. The portal, according to current information from the Government of Canada, will open on April 6, 2020. Anyone who has already applied for EI will have his or her application moved over to CERB at that point. For the most up to date information from the Ministry of Finance, please click [here](#).

What is the CERB and how much will I receive?

Detailed information about the CERB has been provide on the following pages. However, you can check for new updates regarding COVID-19 support on the Government of Canada EI site directly by clicking [here](#).

EMPLOYMENT INSURANCE DURING COVID-19

Employment insurance (EI) is a federal unemployment insurance program in Canada offered by the Government of Canada that allows eligible individuals who have recently lost a job, or are temporarily unable to work, to receive temporary financial assistance. Due to the extraordinary circumstances associated with the ongoing COVID-19 pandemic, the federal government has implemented temporary changes to the EI program.

Employment Insurance during COVID-19 Pandemic

The situation is changing quickly and regularly, and the federal government is providing up to date resources and information on their website. It is advised that employees refer to the following link for the most up-to-date information and EI resources:

Regular Benefits: If you have lost your job through no fault of your own
Link: <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html>

Sickness Benefits: If you are unable to work due to illness, injury or quarantine
Link: <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

How to apply for E.I.:

- In order to receive EI during isolation and/or a temporary layoff, you need to apply. Your Record of Employment (ROE) will be provided directly to Service Canada by Compass Group Canada's payroll department on the date of your final pay deposit. You do not need your ROE to apply, nor any special "Reference Codes".
- Employees are encouraged to apply right away on-line to avoid in-person lines/crowds.
 - you will need to provide some detailed information, for example:
 - Social Insurance Number (SIN)
 - Mother's maiden name
 - Mailing and residential addresses, including postal code
 - Complete banking information to sign up for direct deposit (financial institution name, bank branch number, account number)

*Please refer to the link below for a complete list of information required to apply for EI and/or for support, contact Service Canada by telephone (toll free) at: 1 800 622 6232

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

- **Note:** EI financial benefits are for a limited period of time

Resources:

- Government of Canada COVID-19 Employment Resources:
<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>
- Government of Canada COVID-19 Economic response Plan:
<https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>

CANADA EMERGENCY RESPONSE BENEFIT (CERB)

The Emergency Care Benefit and the Emergency Support Benefit have been merged into the Canada Emergency Response Benefit (CERB). The CERB has also been better integrated with Employment Insurance to allow workers to apply for benefits through a single window.

Who is covered by the Canada Emergency Response Benefit?

This new benefit will cover people who have lost their job, people who are sick or quarantined, and parents who must stay home without pay to care for children, the same as the two previously announced benefits. The new CERB also includes workers who have no income due to the COVID-19 slowdown, but who haven't yet been officially laid off. It will cover employees, contract workers, and self-employed workers. To qualify, applicants must have had \$5,000 in employment income, self-employment income, or maternity or parental leave benefits for 2019 or in the 12-month period preceding the day they make the application.

How much will I get?

The CERB will pay out \$2,000 per month for the next 4 months, backdated to March 15th.

Where can I apply?

The application form will be available on **April 6**. If you have already applied for EI, you do not need to also apply for this new benefit, your claim will be automatically moved over to the CERB and you will receive the 16-week benefit. If needed, you can use your hours to apply for benefits after October 3, 2020.

You can apply in one of these three ways:

- By accessing it on your CRA MyAccount secure portal;
- By accessing it from your secure My Service Canada Account; or
- By calling a toll free number equipped with an automated application process.

I've just been laid off, do I apply for EI or CERB?

The CERB portal will not open until April 6. If you are eligible, at this time you should apply for EI. Your claim will automatically be moved over to CERB.

What if I've already been laid off and applied for EI?

If you've already applied for EI you do not need to reapply for the CERB. Your claim will be automatically moved over to the CERB, and benefits paid from this program first. If needed, you can use your hours to apply for EI benefits after October 3, 2020.

What if I don't qualify for EI?

You can qualify for the CERB if you had \$5,000 in employment income, self-employment income, or maternity or parental leave benefits for 2019 or in the 12-month period preceding the day you make the application.

When will I get CERB benefits?

The CERB application is expected to be available April 6. Benefits should be delivered 10 days after you submit your application form. The earliest you could receive benefits through direct deposit is April 16th. (or slightly later if by mail).

What if I'm already receiving EI Benefits?

You will continue to receive your EI benefits. If your EI benefits end before October 3rd, 2020, and you are still unable to return to work, you can apply to the CERB once your EI benefits run out.

What if I continue to be sick or unemployed after October 3, 2020?

If you have enough EI insurable hours, you will still be able to access your normal EI benefits after the 16-week period covered by the CERB.