

Below is some general information and links to information on Employment Insurance (EI) in Canada and additional programs being implemented by the Government of Canada to provide financial assistance to individuals and businesses due to Covid-19.

General EI 1-800-206-7218

Corona Virus quarantine sick benefits claims only 1-833-381-2725

Employment insurance (EI) regular benefits information can be found on the Government of Canada website <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html> Some highlights are below.

- EI provides regular benefits to individuals who lose their job through no fault of their own
 - (ex: shortage of work)
- Apply for EI benefits as soon as you stop working – do not wait for your Record of Employment (ROE) to be issued
- EI benefits are based on 55% of their average insurable earnings up to a maximum of \$573 per week based on the maximum insurable earnings of \$54,200 per year.
- Benefits run from 14 weeks to a maximum of 45 weeks (maximum length varies by region)
- There is a one week waiting period for benefits (no benefits entitlement for first week of unemployment)

Employment insurance sick benefits information can be found on the Government of Canada website <https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/sickness.html>

Some highlights are below.

- EI sickness benefits can provide up to 15 weeks of benefits if you cannot work for medical reasons.
- Requirement to provide a medical certificate to access EI sick benefits has been temporarily waived effective March 15, 2020
- There is a one week waiting period for benefits (no benefits entitlement for first week of unemployment)

Employment insurance sick benefits - Corona Virus EI updates can be found

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html> on the Government of Canada website. Some highlights are below.

- The one week waiting period is waived for new claimants who are quarantined due to Coronavirus (you can be paid for the first week of your claim)
- Priority is being given for processing EI sick benefits claims for Coronavirus related quarantine
- Dedicated phone number for Coronavirus claims is 1-833-381-2725 (toll free)

Work sharing EI benefits information can be found <https://www.canada.ca/en/employment-social-development/services/work-sharing.html> on the Government of Canada website. Some highlights are below.

- Work sharing is a program to help employers and employees avoid layoffs when there is a temporary reduction in normal level of business activity beyond the control of the employer
- Provides benefits to employees eligible for EI who work a temporarily reduced work week
- Program has been extended up to 76 weeks
- Three party agreement between employer, employees and Service Canada
- Employees must agree to a reduced work schedule and share available work over a specified period of time

- Work sharing agreements must include a reduction in work activity of regular work schedule between a minimum of 10% (one half day) and a maximum of 60% (three days)
- Employees must be
 - Core employees (year-round, permanent full-time or part-time employees required to carry out the everyday functions of normal business activity)
 - Be eligible to receive EI
 - Agree to a reduction of their normal working hours in order to share available work

Working while on EI information can be found <https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/working-while-claim.html> on the Government of Canada website. Some highlights are below.

- If you work while receiving regular benefits, and have served waiting period, you will be able to keep \$0.50 of your EI benefits for every dollar you earn, up to 90% of the weekly insurable earnings used to calculate your EI benefit amount (earnings threshold)
- Any money earned above this threshold will be deducted dollar for dollar from your benefits.

Supplemental Unemployment Benefit Program information can be found <https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/supplemental-unemployment-benefit/introduction.html> on the Government of Canada website. Some highlights are below.

- Supplemental Unemployment Plan (SUB) provides supplemental payments to EI benefits during a period of unemployment due to:
 - Temporary stoppage of work
 - Training
 - Illness, injury or quarantine
- Allows for supplement to EI payment up to combined weekly payments of 95% of the employee's normal weekly earnings from that employment
- Advantages of a SUB Plan
 - Employers can increase the employee's weekly earnings during periods of unemployment
 - Payments from registered plans are not deducted from the employee's EI benefits
 - Payments are not considered insurable earnings, therefore EI premiums are not deducted

Canada's COVID-19 Economic Response Plan information can be found <https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html> on the Government of Canada website. Some highlights are below.

Individuals

Information on Government of Canada support for individuals can be found on the Government of Canada website [https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Support for Canadians](https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Support%20for%20Canadians) Some highlights of these programs are below.

Emergency Care Benefit.

- Provides income support up to \$900 bi-weekly, for up to 15 weeks, through Canada Revenue Agency (CRA) to:
 - Workers, included self employed, who are quarantined or sick with COVID-19 but do not qualify for EI sickness benefits

- Workers, including self-employed, who are taking care of a family member who is sick with COVID-19, such as an elderly parent, but do not qualify for EI sickness benefits
- Parents with children who require care or supervision due to school or daycare closures, and are unable to earn employment income, irrespective of whether they qualify for EI or not
- Application will be available in April 2020 through:
 - CRA MyAccount secure portal
 - My Service Canada account
 - Calling toll free number with automated application process – number to be announced

Goods and Services Tax Credit (GSTC)

- For low and modest income families
- One-time special payment by early May 2020
- Average is \$400 for single individuals and \$600 for couples

Canada Child Benefit (CCB)

- Increase maximum annual CCB payments for 2019-2020 benefit year by \$300 per child
- Will be an average of \$550 per family
- To start with May 2020 payment

Personal Income Tax

- Tax return filing due date deferred to June 1, 2020. Do not delay if you expect to receive GSTC or CCB benefits
- Income tax payments that become owing on or after March 18, 2020 can be deferred until August 31, 2020

Mortgage Payment Deferral

- Government, through CMHC, is providing greater flexibility which may include:
 - Payment deferral
 - Loan re-amortization
 - Capitalization of outstanding interest arrears and other eligible expenses
 - Special payment arrangement
- Contact your bank directly to discuss

Businesses

Information on Government of Canada support for business can be found on the Government of Canada website [https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Support for Businesses](https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html#Support%20for%20Businesses) Some highlights of these programs are below.

Wage Subsidy

- Temporary wage subsidy up to three months
- 10% of remuneration paid during the period to a maximum of \$1,375 per employee and \$25,000 per employer
- Corporations eligible for small business deduction may qualify

Business Tax Filing

- Income tax amounts that become owing March 18, 2020 through September 2020 may be delayed to September 2020.
- No post assessment GST/HST or income tax audits for small or medium businesses will be initiated for the next four weeks

Business Credit Availability Program

- Additional credit available to small and medium sized business through Business Development Bank of Canada (BDC)

Employment Standards

For information on employment standards, such as notice requirements for layoff of employees, please consult your provincial employment standards regulations. Links are below.

British Columbia <https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards>

Alberta <https://www.alberta.ca/employment-standards.aspx>

Saskatchewan <https://www.saskatchewan.ca/business/employment-standards>

Manitoba <https://www.gov.mb.ca/labour/standards/index.html>

Ontario <https://www.ontario.ca/document/your-guide-employment-standards-act-0>

Nova Scotia <https://novascotia.ca/lae/employmentrights/introtols.asp>

New Brunswick

[https://www2.gnb.ca/content/gnb/en/services/services_renderer.17436.Employment Standards Rights and Responsibilities.html](https://www2.gnb.ca/content/gnb/en/services/services_renderer.17436.Employment_Standards_Rights_and_Responsibilities.html)

Newfoundland https://www.gov.nl.ca/aesl/files/labour_relations_work.pdf