



Navigating The Canada Emergency Response Benefit & Employment Insurance (Sickness/Job Loss)

Recently Unemployed & Employed With No Income

All EI and non-EI eligible workers are being directed to use the CERB

Note: EI applicants that have applied to EI before CERB launch and have pending applications will automatically be enrolled into CERB. After launch, EI eligible workers must apply to CERB directly. It is currently unknown if those with higher EI payments will receive EI or CERB amounts.

Self-Employed & Contractors

Qualify for EI?

Yes

No

Cause of Leave?

Business Reduction

Medical Reasons

EI Sickness Benefits are currently directed to CERB

CERB Done and Still Qualified for EI?

Business Closure & Layoff

Medical Reasons

Regular EI Benefits

- Taxable payments of the lowest of \$573 or 55% of average weekly earnings
- Payments last for 14 to 45 weeks

EI Sickness Benefits

- Taxable payments of the lowest of \$573 or 55% of average weekly earnings
- Payments last for max of 15 weeks
- After 2 weeks requires a doctor note
- 1 week waiting period waived

Apply here:

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

EI Benefits Run Out?

Those that are already receiving EI can apply to CERB by Oct. 3rd if unable to return to work due to COVID-19

Canada Emergency Response Benefits

- Taxable \$2,000 monthly payment for up to 4 months
- Due to COVID-19 - loss of income due to sickness, quarantine, job loss, taking care of a sick family member or a child that is sick or home from school/daycare
- Available from March 15th to October 3rd, 2020

Qualifications

- Canadian Resident and is 15 years of age or older
- Earned \$5,000 in 2019 or 12 months before application
- For at least 14 consecutive days in a four-week period, there is no income from employment, self-employment, benefits as defined in 2 of the Employment Insurance Act, provincial maternity/parental benefits, and other sources of income at government's discretion

Applications

- Applications can be completed on CRA MyAccount, My Service Canada Account, and by telephone (TBA)
- Applications open by April 6th and payments begin within 10 days from completed application
- An attestation is required before funds are received
- No income verification required, however provided information will be verified at a future date

Existing EI Recipients and Applicants

- EI applications that have not been processed until CERB Launch will automatically be enrolled for CERB.
- Afterwards it's believed that EI eligible individuals apply directly to CERB.
- EI Regular and Sickness recipients may be eligible for EI after CERB ends if still unemployed due to COVID-19
- If you are already being paid EI benefits, must wait for Benefits to end before applying to CERB

Please be advised that these are taxable benefits that will not have any taxes withheld; this may result in taxes owing at the end of the year when filing your tax return.