

## WHAT YOU NEED TO KNOW ABOUT EMPLOYMENT INSURANCE BENEFITS

By Diana F. Saturno and Emily Duncan\*

### Current EI Benefits

There are several types of employment insurance benefits available to individuals during this difficult time.

Employment Insurance Regular benefits are available to employees who are on temporary lay-off. Employment Insurance Sickness benefits provide up to 15 weeks of income replacement. The government has waived the one-week waiting period for those individuals in imposed quarantine that claim EI sickness benefits as of March 15, 2020. As well, the federal government is giving priority application for processing for EI sickness claims for applicants under quarantine. In the normal course, an employee would have to provide a medical certificate to claim EI sickness benefits; however, those under quarantine will not have to provide a medical certificate. In order to qualify for EI sickness benefits, applicants need to demonstrate that they have accumulated 600 insured hours of work in the 52 weeks before the start of their claim.

### How much am I entitled to and how long do I have to wait?

Generally, the basic rate for calculating EI benefits is 55% of the average insurable weekly earnings, up to a maximum amount of \$573 per week. Employees can receive EI for between 14-45 weeks, depending on the unemployment rate in the region. If you are entitled to receive EI regular benefits or EI sickness benefits, you should receive your first payment within **28 days** of the date that your application and all required documents are received.

### The New Canada Emergency Response Benefit

The Government of Canada has introduced the **Canada Emergency Response Benefit** as part of its federal aid package, which provides **\$2,000 per month, for 16 weeks**. This taxable, flat-payment benefit would be administered through the Canada Revenue Agency (the "CRA") and provide income support to:

- workers who must stop working due to COVID-19 and **do not have access to paid leave** or other income support;
- workers who are **sick, quarantined, or taking care of someone who is sick** with COVID-19;



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- **working parents who must stay home without pay** to care for children that are sick or need additional care because of school and daycare closures;
- workers who still have their employment **but are not being paid because there is currently not sufficient work** and their employer has asked them not to come to work;
- wage earners and self-employed individuals, **including contract workers**, who would not otherwise be eligible for Employment Insurance.

The application for the Canada Emergency Response Benefit will be available in April 2020 through a secure web portal. Applicants will also be able to apply via telephone. Benefits will be received within 10 days of application and will be available from March 15, 2020 until October 3, 2020.

Canadians who are already receiving EI regular or sickness benefits would continue to receive their benefits and **should not apply to the Canada Emergency Response Benefit**. If their EI benefits end **before October 3, 2020**, they may apply for the Canada Emergency Response Benefit **once their EI benefits cease**, if they are unable to return to work due to COVID-19.

More information about the Canada Emergency Response Benefit can be found [here](#).

*If you have any questions about the new EI benefit, contact a member of the employment group at Fogler, Rubinoff LLP.*

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