

# How to Apply for EI during COVID-19

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Prime Minister [Justin Trudeau](#) unveiled a sweeping economic aid package to help Canadians impacted by the [new coronavirus pandemic](#), including direct financial support for workers who wouldn't ordinarily qualify for employment insurance benefits.

Source: <https://globalnews.ca/news/6701363/coronavirus-ei-covid-19-emergency-benefit/>

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**Apply as soon as possible after you stop working.** If you wait more than 4 weeks after your last day of work to apply, you may lose benefits.

**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.

## 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.

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## EI Sickness Benefits

Under the new rules, Canadians who have been asked to self-isolate or quarantine can apply for EI without a medical certificate, as would normally be required along with employment records.

Workers who can't apply because they are sick or quarantined, can also file for EI sickness benefits at a later date and have the claim backdated.

**Workers can also now have the one-week waiting period waived by calling 1-833-381-2725.** People can also apply in person at a Service Canada location, but the government is advising those who are experiencing COVID-19 symptoms to remain at home.

**In order to start the application, visit:**

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

1. **Gather supporting documents** – You must have your records of employment (ROEs), but a medical certificate won't be necessary for those who have been asked to self-isolate or quarantine. Service Canada advises people to apply right away even if you don't have these documents as you can send them in later.
2. **Complete the online application**–

Make sure you have the following information to complete your application:

- the names and addresses of your employers in the last 52 weeks
- the dates you were employed with each employer and the reasons you're no longer employed with them
- your detailed explanation of the facts if you quit or were dismissed from any job in the last 52 weeks
- your full mailing address and your home address, if they are different
- your social insurance number (SIN)
- your mother's maiden name
- your banking information, including financial institution, branch (transit) number and your account number, to sign up for direct deposit

The online application takes about an hour to complete. Your information is saved for 72 hours (3 days) from the time you start. If you don't complete the application, you can come back to it later using a temporary password that you receive when you start your application.

If you don't complete the application within 72 hours, it will be deleted and you'll have to start a new application.

- 3. Provide supporting documents-** You can visit My Service Canada Account (MSCA) to view ROEs that have been issued to you by past and current employers. If you do not have an account you can sign up.

Link: <https://www.canada.ca/en/employment-social-development/services/my-account.html>

- 4. Receive access code by mail** – Once your application is complete, Service Canada will mail you a benefit statement. This statement will include a 4-digit access code. You need this code and your SIN to inquire about your application and to complete biweekly reports. **Receiving the EI benefit statement doesn't mean that Service Canada has made a decision about your claim.**

## **5. Review your application status**

To check the progress of your application, you can:

- [log into MSCA](#)
- [contact Service Canada](#)

If you haven't registered with MSCA, you can create an account when you receive your benefit statement and access code.

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## EI Regular Benefits

To be entitled to receive regular EI benefits, you need to have lost your employment through no fault of your own (i.e. laid off due to COVID-19 closures).

### How many hours of insurable employment do I need to qualify for regular benefits?

It depends on your situation. However, in all cases, the hours of insurable employment that are used to calculate your benefit period must have been accumulated during your qualifying period.

### What is the qualifying period?

The qualifying period is the shorter of:

- the 52-week period immediately before the start date of your claim; or
- the period from the start of a previous benefit period to the start of your new benefit period, if you applied for benefits earlier and your application was approved in the last 52 weeks.

The number of hours of insurable employment required is determined when you apply for benefits, depending on the following:

- your place of residence; and
- the unemployment rate for your region.

### Look up EI Economic Region by Postal Code

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[https://srv129.services.gc.ca/ei\\_regions/eng/postalcode\\_search.aspx](https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx)

**British Columbia: 700 hours**

**Alberta: 665 hours**

**Saskatchewan: 700 hours**

**Manitoba: 700 hours**

**Ontario: 700 hours**

**Quebec: 700 hours**

**New Brunswick: 630 hours**

**PEI: 595 hours**

**Nova Scotia: 665 hours**

**Newfoundland and Labrador: 455 hours**

**Yukon: 700 hours**

**Northwest Territories: 630 hours**

**Nunavut: 420 hours**

To complete the online EI application for **EI regular benefits**, you will need the following **personal information**:

- your Social Insurance Number (SIN). If your SIN begins with a 9, you need to supply proof of your immigration status and work permit.
- your mother's maiden name.
- your mailing and residential addresses, **including the postal codes**.
- your complete banking information to sign up for direct deposit, including the financial institution name, bank branch number, and account number
- names, addresses, dates of employment, and reason for separation for all your employers over the last 52 weeks
- your detailed version of the facts (if you quit or have been dismissed from any job in the last 52 weeks)
- the dates, Sunday to Saturday, and earnings for each of your highest paid weeks of insurable earnings in the last 52 weeks or since the start of your last EI claim, whichever is the shorter period. This information will be used, along with your Record(s) of Employment, to calculate your benefit rate.

**In order to start the application, visit:**

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

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**This info provides supplementary information for food industry workers:**

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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.

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## Regarding tips:

Source: <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.

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## Can I earn money while I am getting EI?

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

Yes, you can work while getting EI, but half the amount you earn will be taken off your EI benefits.

This applies as long as you do not earn more than 90% of the average insurable earnings your benefit was based on. Any money you earn above that 90% will be fully taken off your benefits.

"Average insurable earnings" is the amount EI considers you were making before you lost your job. For more information, see [How much will I get?](#)

If your earnings are the same as, or more than, your average insurable earnings, your EI benefit for that week will be zero. This means that your EI benefit can never make your total income in any week go higher than your average insurable earnings.

Also, when you work a full work week, you will not get any benefits for that week, no matter how little you earn.

You must report all of your earnings in your reports. If you are caught not reporting all of your earnings, the whole amount you earned will be taken off your benefits. You will probably also get other penalties. See [What happens if I give information that is not true](#) for more information.

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**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.

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**What about Canadians who don't qualify for EI?**

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

## Emergency Care and Emergency Support

For workers without paid sick leave (or similar workplace accommodation) who are sick, quarantined or forced to stay home to care for children, the Government is:

- Introducing the **Emergency Care Benefit** by providing up to \$900 bi-weekly, for up to 15 weeks. This benefit will provide income support to:
  - Workers, including the self-employed, who are quarantined or sick with COVID-19 but do not qualify for EI sickness benefits.
  - Workers, including the self-employed, who are taking care of a family member who is sick with COVID-19, such as an elderly parent.
  - Parents with children who require care or supervision due to school closures, and are unable to earn employment income.
- Application for the Emergency Care Benefit will be available in April 2020, and will require Canadians to attest that they meet the eligibility requirements. They will need to re-attest every two weeks to reconfirm their eligibility. To apply for the Benefit, Canadians can access it on their CRA MyAccount secure portal.
- Introducing an **Emergency Support Benefit** delivered through CRA to provide up to \$5.0 billion in support to workers who are not eligible for EI and who are facing unemployment.

## Canada Child Benefit

- Eligible recipients will receive \$300 more per child with their regular May CCB payment.
  - If you have previously applied for the CCB, you do not need to re-apply.
  - For more information on the Canada Child Benefit such as how to apply and eligibility requirements, go to [Canada child benefit](#) or call 1-800-387-1193.
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