



# EMPLOYMENT INSURANCE PACKAGE

What You Need To Know

## ESSENTIAL INFORMATION ABOUT THE EI PROGRAM

This document will help you prepare your EI application and determine which other benefits you may be entitled to under the EI program.

IAMAW CANADA

As you and your family face this difficult time, the IAM is here to offer help and support. This document provides information on EI regular benefits, EI Sickness Benefits, and other benefits you may be entitled to as a result of this lay-off. If you have any questions, don't hesitate to contact your shop steward, union rep, or your local lodge office. We are here to help with your questions and offer assistance with filing claims.

Thank you for your membership and the contributions you've made to our union community. We wish you the best of luck.

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### Keep in mind of the following changes for REGULAR EI Benefits:

- The bi-weekly reporting period is no longer required
- The one week waiting period for EI Sickness Benefits has been waived
- If your employer issues ROEs electronically, you do not need to submit an ROE
- If you opt for voluntary off-duty status, that amount may be subjected to a “claw-back”. Furthermore, the process of applying for EI may be more complicated than in cases of a regular lay-off.

### Things You Need To Know Before You Apply:

- Have three most recent pay stubs if an ROE has not been submitted.
- If your employer submits ROEs **electronically** to Service Canada, they are not required to print you a copy; however, they may give you one as a courtesy. If this is the case, the serial number of your ROE will start with W or S. You can view copies of your electronic ROEs by visiting [My Service Canada Account](#).
- Apply immediately upon receiving notice. Technically you have four weeks to apply, but given the unprecedented number of people applying for EI, we strongly recommended starting the process ASAP.
- Work separation refers to 7 consecutive days that you’ve been out of work without pay
- Insurable hours vary by region, use this link to determine the amount you’ll need to have to qualify for EI. [https://srv129.services.gc.ca/ei\\_regions/eng/postalcode\\_search.aspx](https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx)
- The current maximum for receiving EI is 45 weeks, however, this number depends on your insurable hours, so you could receive EI for less than 45 weeks, but not more than 45 weeks.
- If you find other employment, you may continue receiving a reduced EI amount, unless you work a full week, regardless of the amount you earn, which will cease your EI payments.
- The basic benefit rate is 55% of your average insured earnings. A new claim in 2020 pays a maximum of \$573 weekly. This amount differs based on your average insured earnings.
- If you need help filing an EI claim, contact your union rep, or local office for help.
- All claims are done online, <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>



— An image of the process for applying to EI. (Employment and Social Development Canada)

**To qualify, you need to meet the following requirements;**

- You were employed in insurable employment, which refers to employment where your employer paid their premiums as well as you; this is done through payroll.
- You lost your job through no fault of your own;
- Have been without work and without pay for at least seven consecutive days in the last 52 weeks;
- Have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter.

In most cases you must have worked a minimum of 420 to 700 insurable hours to qualify for regular EI benefits.

**If you have been on mat leave or parental leave**, if you have remaining hours left on mat leave, those hours may count towards eligible hours for EI. You will need to contact EI to get more information.

**To determine how many insurable hours you'll need to qualify for EI, use this link to find the hours required in your region.**

- [https://srv129.services.gc.ca/ei\\_regions/eng/postalcode\\_search.aspx](https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx)
- You'll need to type in your postal code and will have access to the following information,
- The number of hours to qualify for regular benefits, the unemployment rate in your region and the number of payable weeks of benefits.

Exception: In some cases, the qualifying period may be extended to a maximum of 104 weeks if you were not employed in insurable employment or if you were not receiving EI benefits.

**Before you begin, you will need the following documents;**

- 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)

- 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.

**To avoid being disqualified from receiving EI following the rules below;**

- Report income from all employment (farming, self-employment, etc.);
- Report absences out of country;
- Report all work you do, even if you'll be paid later;
- Follow EI staff instructions, including a call to an interview;
- Don't start any classes until you get Employment Ontario and EI authorization.

**Group termination**

A group termination of employment is the termination of employment of 50 or more employees working at a single industrial establishment either on the same date or within any 4 week period.

In such cases, employers must notify the [Minister of Labour](#) in writing of their planned group termination of employment at least 16 weeks before the employment terminations begin.

Employers are also required to give notice of [individual termination](#) or pay in lieu of notice, as well as the group termination of employment notice to each individual employee identified as part of the group affected.

The employer, along with employee representatives, must establish a joint planning committee immediately upon providing a notice of group termination of employment.

An employer may request that the Minister of Labour waive an employer's requirement to give notice, cooperate with the Employment Insurance Commission, provide employees with a written statement of benefits and/or establish a joint planning committee.

**Family supplement**

If your net family income does not exceed \$25,921 per year, you have children and your spouse receives the Canada Child Benefit, you are considered a member of a low-income family. Therefore, you may be eligible to receive the EI family supplement.

The family supplement rate is based on:

- your net family income up to a maximum of \$25,921 per year; and
- the number of children in the family and their ages.

The family supplement may increase your benefit rate up to 80% of your average insurable earnings. If you and your spouse claim EI benefits at the same time, only one of you can receive the family supplement. It is generally better for the spouse with the lower benefit rate to receive the supplement.

As your income level rises, the Family Supplement gradually decreases, so that when the maximum income of \$25,921 is reached no supplement is payable.

### **EI Sickness Benefits:**

Please note that the only change that's been made to EI is to EI sickness benefits, and the work sharing program, where the one week waiting period is waived and those claiming sickness benefits are prioritized over others. A medical certificate is not required, but if members can get one, it certainly makes the process smoother.

Service Canada now has a dedicated line for inquiries on changes to EI sickness benefits: 1-833-381-2725

#### **What is a waiting period and how has it changed?**

- A waiting period is a period of time in which an employee does not receive EI Sickness Benefits.
- Normally, there is a one (1) week waiting period for EI Sickness Benefits, in which an employee would not receive payment. For example, if an employee were under quarantine or self-isolated for two (2) weeks, they would only receive one (1) week of EI Sickness Benefits.
- The Government has now waived the one (1) week waiting period. This means employees will now be able to access benefits for their period of absence, up to a maximum of 15 weeks.

#### **Is a doctor's note required to access EI Sickness Benefits?**

- Normally, a medical certificate (signed by a qualified medical professional) is required to access the benefits.
- As of March 11, 2020, the Government has stated that they are waiving the medical note for individuals required to go into quarantine by law or by a public-health official.
- Should the quarantine period or self-isolation period be extended, a signed medical certificate may still be necessary.

#### **What does EI Sickness Benefits provide?**

- Financial support for eligible workers who:
  - are unable to work for a medical reason (which now includes being subject to quarantine or self-isolation);
  - have experienced a decrease in regular weekly earnings of more than 40% for one week; and
  - have accumulated 600 insured hours of work in the 52 weeks before the start of the claim.

#### **How much can an employee claim and for how long?**

- EI Sickness Benefits pay 55% of an employee's insurable earnings, up to a maximum of \$573 per week, less applicable taxes.
- Employees can claim these benefits for a maximum of 15 weeks.

### Service Canada:

- The one-week waiting period for [EI sickness benefits](#) will be waived for new claimants who are quarantined so they can be paid for the first week of their claim
- Priority EI application processing for EI sickness claims for clients under quarantine
- People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate
- People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their EI claim backdated to cover the period of delay

### The new Emergency Care Benefit

The Emergency Care Benefit provides up to \$900 bi-weekly, for up to 15 weeks. This flat-payment Benefit would be administered through the Canada Revenue Agency (CRA) and 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, 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 for the Benefit will be available in [April 2020](#), and require that you attest that you meet the eligibility requirements. You are required to re-attest every two weeks to reconfirm your eligibility. You will be asked to select one of three channels to apply for the benefit:

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

### Canada Child Benefit

Families who may require additional help with their finances, is making available a one-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples.

### Once you've applied for EI

Shortly after you submit your EI application you will receive an EI benefit statement. This does **not** mean that your application has been approved.

If you are not entitled to receive EI benefits, you'll be contacted by letter or by telephone to explain why. If you disagree with the decision, you have the right to request a reconsideration.

You'll receive a four digit access code printed in the shaded area of your benefit statement. You need to have it with you whenever you want to obtain information about your benefit claim and when you

submit your reports. Your access code is used to identify you and ensure confidentiality of the information you provide. While your EI claim is active, you must submit reports every two weeks to show you are still entitled.

However, you do not need to provide evidence of looking for work. If you do find other employment, you must report it to EI, as your benefit rate would be adjusted.

### **Labour adjustment and training committees**

Helping our members by establishing workplace committees to help and assist those experiencing job loss due to pandemic. While we hope that this is a temporary situation and that everyone will be called back to work, we simply don't know the length of time this may take. We know that we must begin now speaking to our members and working with those laid off to make this transition as easy as possible.

The attached link is to an adjustment committee protocol that was developed in Manitoba. There is a great deal of information on line but we ask that you use trusted sources like the government of Canada or Provincial government websites.

[https://www.gov.mb.ca/labour/standards/asset\\_library/pdf/wac\\_manual.pdf](https://www.gov.mb.ca/labour/standards/asset_library/pdf/wac_manual.pdf)

