

## Canada Emergency Response Benefit: Q&A

Updated April 2, 2020

The federal government has announced a new benefit to help workers impacted by COVID-19, the [Canada Emergency Response Benefit \(CERB\)](#). The CERB has been integrated with Employment Insurance to allow workers to apply for benefits through a single window.

### Who is covered by the Canada Emergency Response Benefit?

The CERB will cover people who have lost their job, people who are sick or quarantined, and parents who must stay home without pay to care for children because of COVID-19. The CERB also covers workers who have no income due to the COVID-19 slowdown, but who haven't yet been officially laid off. It will cover employees, contract workers, and self-employed workers. To qualify, applicants must have had \$5,000 in employment income, self-employment income, or maternity or parental leave benefits for 2019 or in the 12-month period preceding the day they make the application.

### Who is not covered by the Canada Emergency Response Benefit?

Job loss must be related to COVID-19 and must have happened on or after March 15. This means students who are unable to find a summer job, seasonal workers, and workers who were already unemployed are not eligible for the CERB. In addition, applicants must not be receiving any income from employment, so workers whose hours have been reduced but are still working are not eligible.

### How much will I get?

The CERB will pay out \$2,000 per month for up to four months, backdated to March 15. The benefit is available March 15 to October 3, 2020. The benefit will not be taxed at source but will have to be reported on your 2020 taxes.

### Do I need my ROE?

You do not need your record of employment (ROE) from your employer in order to apply for the CERB. You should still ask for it, because you will need it later if you need to apply for EI regular or sickness benefits after the CERB ends.

### Where can I apply for the CERB?

You can apply now through Service Canada by applying for EI regular benefits or sickness benefits. Or you can apply for the CERB on or after April 6, through a new [Canada Revenue Agency \(CRA\)](#) portal. If you have already applied for EI, you don't need to also apply for the CERB, your claim will automatically be assessed for the 16-week benefit. If you receive the CERB, you can use your hours to apply for EI benefits after you have exhausted CERB benefits. You can apply in one of three ways:

- through your CRA MyAccount secure portal;

- through your secure My Service Canada Account; or
- by calling a toll-free number equipped with an automated application process.

At this point, CUPE is advising our members to apply through Service Canada to ensure an easier transition if you need to apply for EI regular or sickness benefits later.

### **What if I've already been laid off and applied for EI?**

If you submit an application for EI now or have already applied since March 15, you do not need to reapply for the CERB. If you qualify, your claim will be automatically moved over to the CERB, and benefits will be paid from this program first. If needed, you can use your hours to apply for EI benefits after you have exhausted CERB benefits.

### **What if I don't qualify for EI?**

Even if you don't qualify for EI, you can qualify for the CERB if you had \$5,000 in employment income, self-employment income, or maternity or parental leave benefits for 2019 or in the 12-month period preceding the day you make the application and if your job loss, income loss, sick leave or caregiving leave is because of COVID-19.

### **When will I get benefits?**

Applications for EI are being processed now. The application portal through the Canada Revenue Agency opens on Monday April 6. Benefits should be delivered 10 days after you submit your application. There is no waiting period for the CERB.

### **What if I'm already receiving EI benefits?**

If you started getting EI before March 15 you will continue to receive your EI benefits. If you remain unemployed or on sick leave once you exhaust EI benefits, you may qualify for the CERB, if your job loss or sick leave was because of COVID-19.

### **What if I continue to be sick or unemployed after my CERB runs out?**

If you have enough EI insurable hours, you will still be able to access your normal EI benefits after the 16-week period covered by the CERB. Your eligibility and benefit level will be based on the hours you worked and your salary before you started getting the CERB. You will need to have a ROE from your employer to access normal EI benefits after October 3, 2020.

### **What if my province offers emergency income support? Am I still eligible for the CERB?**

You will not be disqualified for the CERB simply for having non-employment income. You can receive income from non-employment sources while on the CERB, including temporary provincial income support, social assistance, workers' compensation, or pension income. However, you can't receive any income from employment.

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