# Income supports for workers during the Coronavirus pandemic

# Updated August 4, 2021

What is your situation?

- I am an employee with COVID-19 and/or in isolation
- I am an employee caring for a family member who is sick with COVID-19
- I am an employee who needs to stay home from work in order to provide care for my children due to school or child care closures
- I am an employee whose employer has closed permanently.
- I am a permanent employee whose employer has temporarily closed or reduced work hours due to the economic situation or public health concerns
- I am a temporary employee whose employer has temporarily closed or reduced work hours due to the economic situation or public health concerns
- I am a seasonal worker whose employer has indicated they will not be calling me back for work due to the economic situation or public health concerns

I am an employee with COVID-19 and/or in isolation:

- Your employer may have a short-term disability or sick leave program that you need to apply for before applying for other benefits. Check your collective agreement or contact your CUPE local.
- Before September 25, 2021, if you had at least 120 hours of insurable earnings in the past 52 weeks or since your last El claim, you may qualify for up to 15 weeks of El sickness benefits with a benefit of between \$500 and \$573 a week, depending on your previous earnings. For more information on El sickness benefits, check out the section below.
- After September 25, if you had at least 420 hours of insurable earnings in the past 52 weeks or since your last El claim, you may qualify for up to 15 weeks of El sickness benefits with a benefit of between \$300 and \$573 a week, depending on your previous earnings. For more information on El sickness benefits, check out the section below.
- If you do not qualify for EI sickness benefits but you had at least \$5,000 of employment or selfemployment income in either 2019 or 2020, and you have missed at least 50 per cent of your
  scheduled work week due to illness or self-isolation, you can apply for the Canada Recovery
  Sickness Benefit (CRSB).
  - The CRSB will provide a flat rate benefit of \$300 a week for four weeks until October 23,
     2021. You do not need to take these weeks one after the other.
  - You cannot be receiving any other form of paid sick leave while receiving the CRSB.
  - The benefit must be applied for retroactively (after the time period you are applying for has passed) through your CRA My Account.
- Your job will be protected during this leave of absence by federal and provincial legislation.

I am an employee caring for a family member who is sick with COVID-19:

• You may have "ill dependent leave" or other provisions of your collective agreement which provide paid leave. Check your collective agreement or contact your CUPE local.

- Before September 25, 2021, if you had at least 120 hours of insurable earnings in the past 52 weeks or since your last EI claim and your family member is critically ill, you may qualify for up to 15 weeks of EI caregiver benefits for a sick adult or 35 weeks for a sick child, with a benefit of between \$500 and \$573 a week, depending on your previous earnings. For more information on EI caregiver benefits, check out the section below.
- After September 25, 2021, if you had at least 420 hours of insurable earnings in the past 52 weeks or since your last EI claim and your family member is critically ill, you may qualify for up to 15 weeks of EI caregiver benefits for a sick adult or 35 weeks for a sick child, with a benefit of between \$300 and \$573 a week, depending on your previous earnings. For more information on EI caregiver benefits, check out the section below.
- If you do not qualify for EI caregiver benefits but you had at least \$5,000 of employment or selfemployment income in either 2019 or 2020, and you have missed at least 50 per cent of your scheduled work week due to the need to provide care for a child under 12 or a family member who requires supervised care, you can apply for the CRCB.
  - If a child's school or daycare facility is open, a note from a medical practitioner certifying that the child cannot attend for medical reasons is required.
  - Eligibility for the benefit can be shared, but only one member of the household may be receiving the benefit at a time.
  - The CRCB will provide a flat rate benefit of \$300 a week for up to 42 weeks until October
     23, 2021. You do not need to take these weeks one after the other.
  - The benefit must be applied for retroactively (after the time period has passed).
     Applications can be submitted through your CRA My Account.
- Your job will be protected during this leave of absence by federal and provincial legislation.

I am an employee who needs to stay home from work in order to provide care for my children due to school or child care closures:

- If your child is 12 and under or needs supervised care because of a disability; and you had at least \$5,000 of employment or self-employment income in either 2019 or 2020; and you have missed at least 50 per cent of your scheduled work week due to the need to provide care, you are eligible for the Canada Recovery Caregiving Benefit (CRCB).
- Eligibility for the benefit can be shared but only one member of the household may be receiving the benefit at a time.
- The CRCB will provide a flat rate benefit of \$300 a week for up to 42 weeks until October 23, 2021. You do not need to take these weeks one after the other.
- The benefit must be applied for retroactively (after the time period has passed). Applications can be submitted through your CRA My Account.

I am an employee whose employer has closed permanently.

• Check your collective agreement to see how much notice or compensation your employer is required to give you. In large-scale layoffs, sometimes the notice provision is greater than for an individual employee. If you are unsure, check with your CUPE local.

- Before September 25, 2021, if you have 120 hours of insurable employment in the past 52 weeks or since your last EI claim, you may qualify for EI regular benefits for up to 50 weeks, with a benefit of between \$500 and \$573 per week, depending on your previous earnings. For more information on EI regular benefits, check out the section on EI below.
- After September 25, 2021, if you have 420 hours of insurable employment in the past 52 weeks or since your last EI claim, you may qualify for EI regular benefits for up to 45 weeks. Between September 26 and November 20, you will receive a benefit between \$300 and \$573 per week, depending on your previous earnings. After November 20, 2021 your benefit amount will depend on your previous earnings with no minimum floor. For more information on EI regular benefits, check out the section on EI below.
- If you do not qualify for EI regular benefits but you had at least \$5,000 of employment or selfemployment income in either 2019 or 2020 and you are available and looking for work, you will be eligible to receive the new Canada Recovery Benefit.
  - This benefit will provide a flat rate payment of \$300 a week for up to 54 weeks until October 23, 2021.
  - The benefit will be paid for two-week periods. You can view period start and end dates here. You must claim two weeks at a time, but these two-week periods do not need to be taken one after the other.
  - A Record of Employment from your employer is not required, but the CRA may ask you to verify your previous employment.
  - If your annual earnings in the calendar year exceed \$38,000, you will be expected to repay the benefit on your annual income tax return at a rate of 50 per cent of every dollar.
  - The benefit must be applied for retroactively (after the time period you are applying for has passed). You can apply for this benefit through your CRA My Account.

I am a permanent employee whose employer has temporarily closed or reduced work hours due to the economic situation or public health concerns.

- A reduction in hours is still considered a layoff, so check your collective agreement to see how
  much notice or compensation your employer is required to give you. For assistance in
  interpreting your collective agreement, contact your CUPE local.
- If your employer believes the slowdown will continue for a period longer than six weeks, they can apply for a Work-Sharing arrangement (if they are an eligible employer). Once your employer has submitted the required paperwork and been approved, employees on Work-Sharing can work part-time while receiving El benefits part-time.
- Your employer may qualify for a wage subsidy that will pay up to 75 per cent of your salary in order to keep employees on the payroll. Contact your CUPE local to find out if your employer might be eligible for the CEWS. More details are available from the <u>federal government</u>.
- Before September 25, 2021, if your employer has closed production and you have 120 hours of
  insurable employment in the past 52 weeks or since your last El claim, you may qualify for El
  regular benefits for up to 50 weeks, with a benefit of between \$500 and \$573 per week,
  depending on your previous earnings. For more information on El regular benefits, check out the
  section on El below.

- After September 25, 2021, if your employer has closed production and you have 420 hours of insurable employment in the past 52 weeks or since your last El claim, you may qualify for El regular benefits for up to 45 weeks. Between September 26 and November 20, you will receive a benefit between \$300 and \$573 per week, depending on your previous earnings. After November 20, 2021 your benefit amount will depend on your previous earnings with no minimum floor. For more information on El regular benefits, check out the section on El below.
- If you do not qualify for EI Work-Sharing or regular benefits but you had at least \$5,000 of employment or self-employment income in either 2019 or 2020 and you are available and looking for work, you will be eligible to receive the new Canada Recovery Benefit.
  - This benefit will provide a flat rate payment of \$300 a week for up to 54 weeks until October 23, 2021.
  - The benefit will be paid for two-week periods. You can view period start and end dates here. You must claim two weeks at a time, but these two-week periods do not need to be taken one after the other.
  - A Record of Employment from your employer is not required, but the CRA may ask you to verify your previous employment.
  - If your annual earnings in the calendar year exceed \$38,000, you will be expected to repay the benefit on your annual income tax return at a rate of 50 per cent of every dollar.
  - The benefit must be applied for retroactively (after the time period you are applying for has passed). You can apply for this benefit through your CRA My Account.

I am a temporary employee whose employer has temporarily closed or reduced work hours due to the economic situation or public health concerns.

- You may have rights under your collective agreement. Contact your CUPE local.
- If you are a term or a contract employee who has maintained similar working hours to permanent part-time or full-time employees, you may be eligible for a Work-Sharing arrangement (if your employer is eligible). Once your employer has submitted the required paperwork and been approved, employees on Work-Sharing can work part-time while receiving EI benefits part-time. More information about changes to EI Work Sharing is available from the federal government: https://www.canada.ca/en/employment-social-development/services/work-sharing.html
- If you are a seasonal employee or you are a temporary employee or student who does not work typical hours, you are not eligible for Work-Sharing.
- Your employer may qualify for a wage subsidy that will pay up to 75 per cent of your salary for three months in order to keep employees on the payroll. Contact your CUPE local to find out if your employer might be eligible for the CEWS. More details are available from the <u>federal</u> government.
- Before September 25, if your employer has closed production and you have 120 hours of
  insurable employment in the past 52 weeks or since your last EI claim, you may qualify for EI
  regular benefits for up to 50 weeks, with a benefit of between \$500 and \$573 per week,
  depending on your previous earnings. For more information on EI regular benefits, check out the
  section on EI below.
- After September 25, 2021, if your employer has closed production and you have 420 hours of insurable employment in the past 52 weeks or since your last EI claim, you may qualify for EI

regular benefits for up to 45 weeks. Between September 26 and November 20, you will receive a benefit between \$300 and \$573 per week, depending on your previous earnings. After November 20, 2021 your benefit amount will depend on your previous earnings with no minimum floor. For more information on EI regular benefits, check out the section on EI below.

- If you do not qualify for EI Work-Sharing or regular benefits, but you had at least \$5,000 of employment or self-employment income in either 2019 or 2020, and you are available and looking for work, you will be eligible to receive the new Canada Recovery Benefit.
  - This benefit will provide a flat rate payment of \$300 a week for up to 54 weeks, until October 23, 2021.
  - The benefit will be paid for two-week periods. You can view period start and end dates here. You must claim two weeks at a time, but these two-week periods do not need to be taken one after the other.
  - A Record of Employment from your employer is not required, but the CRA may ask you to verify your previous employment.
  - If your annual earnings in the calendar year exceed \$38,000, you will be expected to repay the benefit on your annual income tax return at a rate of 50 per cent of every dollar.
  - The benefit must be applied for retroactively (after the time period you are applying for has passed). You can apply for this benefit through your CRA My Account.

I am a seasonal worker whose employer has indicated they will not be calling me back for work due to the economic situation or public health concerns.

- You may have rights under your collective agreement. Contact your CUPE local.
- If you had at least \$5,000 of employment or self-employment income in either 2019 or 2020, and you are available and looking for work, you may be eligible to receive the new Canada Recovery Benefit.
  - This benefit will provide a flat rate payment of \$300 a week for up to 54 weeks until
     October 23, 2021.
  - The benefit will be paid for two-week periods. You can view period start and end dates here. You must claim two weeks at a time, but these two-week periods do not need to be taken one after the other.
  - A Record of Employment from your employer is not required, but the CRA may ask you to verify your previous employment.
  - If your annual earnings in the calendar year exceed \$38,000, you will be expected to repay the benefit on your annual income tax return at a rate of 50 per cent of every dollar.
  - The benefit must be applied for retroactively (after the time period you are applying for has passed). You can apply for this benefit through your CRA My Account.

#### **EMPLOYMENT INSURANCE BENEFITS:**

#### El sickness benefits

- Until September 25, 2021:
  - If you cannot work because of a medical condition or because you are in quarantine, and you have worked at least 120 hours in the last year or since your last El claim, you are eligible for up to 15 weeks of El sickness benefits. (Note that employer-provided sick leave should be used first.)
  - El sickness benefits cover 55 per cent of your earnings to a maximum of \$573 a week. You
    will receive a minimum benefit of \$500 regardless of the duration of your claim. Your
    collective agreement may also stipulate that your employer provides a top-up for some or
    all your period of sick leave.
- After September 25, 2021:
  - If you cannot work because of a medical condition or because you are in quarantine, and you have worked at least 420 hours in the last year or since your last El claim, you are eligible for up to 15 weeks of El sickness benefits. (Note that employer-provided sick leave should be used first.)
  - El sickness benefits cover 55 per cent of your earnings to a maximum of \$573 a week. Between September 26 and November 20, 2021, you will receive a minimum benefit of \$300. After November 20, there is no minimum threshold for benefits so depending on your previous earnings, you may receive less than \$300. Your collective agreement may also stipulate that your employer provides a top-up for some or all your period of sick leave.
- The federal government has also established a new, dedicated toll-free number for questions about the EI sickness benefits waiting period:
  - Telephone: 1-833-381-2725 (toll-free, English and French)
  - Teletypewriter (TTY): 1-800-529-3742
- Applications from Canadians under quarantine will receive priority processing.
- As well, medical certificates are normally required from a qualified medical professional in order
  to apply for EI sickness benefits. However, in cases where patients are required to go into
  quarantine by law, by a public health official, or by their employer if instructed by public health
  officials, the requirement to have a medical certificate is being waived. For patients put into
  quarantine as a precaution who test positive at a later time, a signed medical certificate will be
  required beyond the initial period of quarantine.
- People who cannot apply for benefits immediately, because of their period of quarantine, will be able to apply later and have their claim backdated to the start of their quarantine period.
- To apply, visit: https://www.canada.ca/en/services/benefits/ei/ei-sickness.html

#### El caregiver and compassionate care benefits

- Until September 25, 2021:
  - If you cannot work because you are providing care for a critically ill family member and you
    have worked at least 120 hours in the last year or since your last EI claim, you are eligible for
    EI caregiver benefits for up to 15 weeks for a sick adult or 35 weeks for a sick child.

These benefits cover up to 55 per cent of your earnings to a maximum of \$573 a week. You
will receive a minimum benefit of \$500 regardless of the duration of your claim. Your
collective agreement may also stipulate that your employer provides a top-up for some or
all of your caregiving leave.

# • After September 25, 2021:

- If you cannot work because you are providing care for a critically ill family member and you
  have worked at least 420 hours in the last year or since your last EI claim, you are eligible for
  EI caregiver benefits for up to 15 weeks for a sick adult or 35 weeks for a sick child.
- These benefits cover up to 55 per cent of your earnings to a maximum of \$573 a week. Between September 26 and November 20, 2021, you will receive a minimum benefit of \$300. After November 20, there is no minimum threshold for benefits so depending on your previous earnings, you may receive less than \$300. Your collective agreement may also stipulate that your employer provides a top-up for some or all of your caregiving leave.
- El will pay compassionate care benefits for up to 26 weeks to a person who is providing care or support to family members who needs end-of-life care (meaning they are at significant risk of death within six months).
- A medical certificate is required from a qualified medical professional.
- To apply, visit: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html.

# El regular benefits

- Before September 25, 2021:
  - If you have worked at least 120 hours in the last year or since your last EI claim and you are laid off from work, either permanently or temporarily, you are eligible for EI regular benefits.
  - Your El regular benefits cover up to 55 per cent of your earnings to a maximum of \$573
    a week. You will receive a minimum benefit of \$500 regardless of the duration of your
    claim for up to 50 weeks.
- After September 25, 2021:
  - If you have worked at least 420 hours in the last year or since your last EI claim and you are laid off from work, either permanently or temporarily, you are eligible for EI regular benefits.
  - Your EI regular benefits cover up to 55 per cent of your earnings to a maximum of \$573
    a week. Between September 26 and November 20, 2021, you will receive a minimum
    benefit of \$300. After November 20, there is no minimum threshold for benefits so
    depending on your previous earnings, you may receive less than \$300.
  - You will be eligible for between 15 and 45 weeks of benefits, depending on the number of hours of insurable employment you accumulated and the rate of unemployment in your region.
  - For more information on how benefit levels and weeks of eligibility are calculated, visit: <a href="https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/regular-benefits/duration.html">https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/regular-benefits/duration.html</a>
- You will need a record of employment (ROE) to apply for EI regular benefits. Your ROE must certify that you are not voluntarily quitting your position in order to be eligible. If you and your employer dispute the cause of your departure, please contact your CUPE local for assistance.

- To find your economic region, search by postal code at this link: https://srv129.services.gc.ca/ei\_regions/eng/postalcode\_search.aspx. Once you have identified your economic region and its rate of unemployment, you can determine the number of weeks of benefits you can collect by consulting the chart at the following link: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/benefit-amount.html.
- To apply, visit: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html

### EI Work-Sharing

- In cases where an employer has lowered the level of service or production and is willing to spread the available work among employees in order to avoid layoffs, the federal government offers work-sharing arrangements. Contact your CUPE local to find out if your employer has applied for a Work-Sharing arrangement. More information about changes to EI Work Sharing is available from the federal government: https://www.canada.ca/en/employment-socialdevelopment/services/work-sharing.html
- To be eligible, employers must have been in business in Canada year-round for at least two years and be a private business, a publicly held company, or a not-for-profit organization.
- In order to qualify for Work-Sharing, an employer must be facing a reduction of at least 10 per cent in normal business activity (not just revenue); the reduction must be due to circumstances beyond the employer's control; and the employer must be committed to returning to normal levels of business. Employees must be permanent employees or temporary employees working the same hours as permanent employees, must be eligible for EI, and must agree to work reduced hours in order to equally share work among all employees.
- Your union will be the dedicated voice for workers in your unit throughout the duration of Work-Sharing.
- Over the course of the agreement, the reduction in work must be on average between 10 per cent and 60 per cent. Actual hours can vary per week if the average is maintained over the course of the agreement.
- Work-Sharing Agreements have a minimum duration of six weeks. Due to the situation with COVID-19, the federal government has extended the maximum duration to 76 weeks.
- While normally, there must be a waiting period in between Work-Sharing Agreements, the federal government has temporarily waived this requirement.
- During the period of work sharing, the employer must maintain all benefits. However, benefits may be reduced if they are normally calculated on an hourly basis.
- Once this paperwork has been approved, each worker will need to apply for EI benefits individually. Individual eligibility requirements (regarding work hours) still apply.
- There is no waiting period for work-sharing benefits.

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