

Income supports for workers during the Coronavirus pandemic

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What is your situation?

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.
- If you had at least 120 hours of insurable earnings in the past 52 weeks or since your last EI claim, you may qualify for up to 15 weeks of EI sickness benefits with a benefit of between \$500 and \$573 a week, depending on your previous earnings. For more information on EI 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 self-employment 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 \$500 a week for two weeks (\$450 after taxes are deducted). 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.
- 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.
- If you do not qualify for EI caregiver benefits but 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 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 \$500 a week for up to 26 weeks (\$450 after taxes are deducted). 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% 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 \$500 a week for up to 26 weeks (\$450 after taxes are deducted). 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.
- 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 between 26 and 45 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.
- If you do not qualify for EI 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 \$500 a week for up to 26 weeks (\$450 after taxes are deducted).
 - 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.

- o 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.
- o 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 EI 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 [federal government](#).
- 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 between 26 and 45 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.
- 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.
 - o This benefit will provide a flat rate payment of \$500 a week for up to 26 weeks (\$450 after taxes are deducted).
 - o 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.
 - o A Record of Employment from your employer is not required, but the CRA may ask you to verify your previous employment.
 - o 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.
 - o 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 [federal government](#).
- 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 between 26 and 45 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.
- 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.
 - o This benefit will provide a flat rate payment of \$500 a week for up to 26 weeks (\$450 after taxes are deducted).
 - o 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.
 - o A Record of Employment from your employer is not required, but the CRA may ask you to verify your previous employment.
 - o 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.
 - o 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 \$500 a week for up to 26 weeks (\$450 after taxes are deducted).
 - 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.

Other income supports available to all Canadians:

- The federal government is providing a one-time payment of up to \$600 for individuals who have been approved for the Disability Tax Credit or who are receiving Canada Pension Plan/Quebec Pension Plan Disability pensions or a Veterans Affairs Canada disability support. The payment will be made sometime this fall.
- Mortgage loan holders have been given permission to offer deferrals on mortgage payments.
- At this point, no federal announcement has been made for any relief to people who rent their accommodation. Some provinces have made announcements.

Employment Insurance benefits:

EI sickness benefits

- 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 EI claim, you are eligible for up to 15 weeks of EI sickness benefits. (Note that employer-provided sick leave should be used first.)
- EI sickness benefits cover 55 per cent of your earnings to a maximum of \$573 a week. The federal government has also set a minimum benefit rate of \$500 for the next year. Your collective agreement may also stipulate that your employer provides a top-up for some or all your period of sick leave.

- Normally, EI benefits have a one week waiting period between the time you stop working and when you can access benefits. For Canadians who are in quarantine, the one week waiting period has been waived, so you can access benefits immediately.
- 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>

EI caregiver and compassionate care benefits

- 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.
- EI 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).
- These benefits cover up to 55 per cent of your earnings to a maximum of \$573 a week. The federal government has set a minimum benefit rate of \$500 a week for the next year. Your collective agreement may also stipulate that your employer provides a top-up for some or all of your caregiving leave.
- A medical certificate is required from a qualified medical professional.
- To apply, visit: <https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html>.

EI regular benefits

- 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.
- 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.

- Your EI regular benefits cover up to 55 per cent of your earnings to a maximum of \$573 a week. For the next year, the federal government has set a minimum benefit level of \$500 a week.
- Everyone is eligible to receive a minimum of 26 weeks of benefits, but you may be eligible for more depending on your regional rate of unemployment and the number of insurable hours you have accumulated since your last EI claim. The maximum number of weeks of benefits available is 45.
- 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-social-development/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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