

Employment Insurance and federal pandemic benefits: Q&A

Updated October 25, 2021

Workers who have lost their jobs, seen their incomes reduced, who are ill or in self-isolation, or who have caregiving needs may be eligible to apply for Employment Insurance, one of the Canada recovery benefits, or the new Canada Worker Lockdown Benefit.

Who should apply for EI?

To qualify for EI regular benefits, EI sickness benefits, or EI caregiver benefits, you must have 420 hours of insurable employment in the past 52 weeks or since your last EI claim.

To be eligible for EI regular benefits, you must be available and looking for work and willing to accept reasonable job offers. This includes accepting recalls from your employer if you have been temporarily laid off. You will need a Record of Employment from your employer to apply for EI, and your ROE must not say that you quit your job voluntarily.

EI sickness and caregiving benefits have additional eligibility criteria. You can learn more about these here: <https://www.canada.ca/en/services/benefits/ei.html>.

Who should apply for one of the recovery benefits?

Until May 7, 2022, you may also be eligible to apply for one of two Canada Recovery benefits:

- **The Canada Recovery Sickness Benefit:** This benefit is available to you if you are a worker who is ill or must self-isolate. You must have had employment or self-employment income of at least \$5,000 in either 2019 or 2020, and you must have missed a minimum of 50 per cent of your scheduled work week. If you are receiving any other form of paid sick leave, you don't qualify.
- **The Canada Recovery Caregiving Benefit:** This benefit is available to you if you had employment or self-employment income of at least \$5,000 in either 2019 or 2020, and you missed at least 50 per cent of your scheduled work week because you were caring for a child under 12 or a family member whose school, child care facility, or regular program is closed or whose normal caregiver is unavailable. Family members can share eligibility for the Caregiving Benefit, but only one family member can receive it at a time.

Who should apply for the Canada Worker Lockdown Benefit?

To be eligible for the Canada Worker Lockdown Benefit, you must have lost your job directly due to a government-imposed public health lockdown and must be ineligible for Employment Insurance or not already receiving EI benefits.

You are not eligible if the reason for your loss of income or employment is due to a vaccine mandate.

This benefit is available until May 7, 2022.

What if my hours have been reduced but I am still employed?

In order to qualify for Employment Insurance, you must be unemployed for at least one week. Thereafter, you may work and receive EI benefits through the Working While on Claim program.

What counts as employment income to determine eligibility for the recovery benefits?

In calculating the \$5,000 of employment or self-employment income, all forms of employment-related income can be counted, including tips, honoraria, and royalties. Disability benefits; pension income; student loans, grants, or scholarships; the Canada Emergency Response Benefit and the Canada Emergency Student Benefit cannot be included.

How do I apply?

You can apply for Employment Insurance through Service Canada: <https://www.canada.ca/en/services/benefits/privacy-notice.html>. You should apply as soon as possible after you stop working. Delaying your application could mean losing benefits.

You can apply for the recovery benefits through the [Canada Revenue Agency My Account](#) page. The Canada Recovery Sickness Benefit and the Canada Recovery Caregiving Benefit use one-week payment periods (you can view period start and end dates [here](#)). You can only submit an application for each payment period after the period has ended. You have up to 60 days after the period has ended to apply for benefits for each period.

More information on how to apply for the Canada Worker Lockdown Benefit will be coming soon.

How much will I get?

If you qualify for Employment Insurance, you will receive a minimum of \$300 a week until November 20. After November 20, there is no minimum benefit amount and you will receive a benefit that is equivalent to 55% of your salary or weekly wage up to the maximum insurable earnings. EI benefits are taxable, and taxes will be deducted before the benefit is paid to you.

The two recovery benefits and the Canada Worker Lockdown Benefit provide a set amount of \$300 per week. The benefit is taxable and 10 per cent will be deducted from your benefit payment for each period (meaning you will receive \$270 a week). At tax time, you may qualify for a reimbursement of some of this money, or you may have to pay more in taxes, depending on your income.

How long can I get benefits for?

Employment Insurance sickness benefits provide up to 15 weeks of benefits. EI caregiving benefits provide up to 15 weeks of benefits for a sick adult or 35 weeks of benefits for a sick child.

For EI regular benefits, the number of weeks of benefits depends on your accumulated hours of employment and the unemployment rate in your area. (More information on the number of weeks of benefits available to you can be found [here](#).)

The Canada Recovery Sickness Benefit provides six one-week periods of benefits. These weeks do not need to be taken one after another.

The Canada Recovery Caregiving Benefit provides 44 weeks of benefits. These weeks do not need to be taken one after another.

What if I go back to work?

If you are receiving EI benefits, the Working While on Claim program allows you to earn up to 90 per cent of your previous salary while still collecting benefits. However, your benefits will be reduced by 50 cents for every dollar of income you earn.

For the Canada Recovery Sickness Benefit and the Canada Recovery Caregiving Benefit, if you work more than 50 per cent of your normally scheduled work week, you are not eligible for the benefit.

More details will be coming soon on the Canada Worker Lockdown Benefit.

Who is not covered by EI or one of the pandemic benefits?

If you have less than \$5,000 in employment income or are not currently available for work, you are not eligible for EI regular benefits or for the recovery benefits. Furthermore, if you stopped working for a reason not related to the COVID-19 pandemic or a government-imposed lockdown, you are not eligible for the recovery benefits or Canada Worker Lockdown Benefit. This means that students and workers who were already unemployed before the pandemic are not eligible.

Parents of children whose school or child care facility is open and who do not have a note from a medical professional certifying that their child is ill or at high risk of illness are not eligible for EI caregiver benefits or the Canada Recovery Caregiving Benefit.

Workers who are suspended or terminated or voluntarily end their employment due to refusal to abide by a vaccine mandate are also not eligible for Employment Insurance or the pandemic benefits.

Where can I learn more?

There's more information about all of these benefits on the Government of Canada website:

<https://www.canada.ca/en/services/benefits/covid19-emergency-benefits.html>.