



APPLYING FOR GOVERNMENT ASSISTANCE

COVID-19 Pandemic

Contents

How to apply for government assistance during the COVID-19 pandemic.

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Step 1 – Applying for Canada Emergency Response Benefits (CERB)

Please note CERB benefits are taxable and you will need to report any payments received on your 2020 tax filing. An information slip will be made available for the 2020 tax year in My Account under Tax Information Slips (T4 and more).

Eligibility for CERB

You are eligible for CERB if:

- You reside in Canada
- You are 15 years old or more when you apply
- You have stopped working and continue to be unable to work due to the COVID-19 pandemic
 - First CERB application
 - No income (employment, provincial parental leave benefits) for at least 14 days in a row
 - Subsequent CERB applications
 - No income (employment, provincial parental leave benefits) for the 4 week application period
- You have not quit your job voluntarily
- You did not apply for or receive CERB or EI benefits for the same eligibility period
- You earned a minimum of \$5,000 income (employment, provincial parental leave benefits) in the last 12 months or in 2019

Benefits under CERB

It provides eligible Canadians \$2,000 a month for a maximum of 4 months. It will be paid every 4 weeks. You will receive payment in 3 business days if you are signed up for direct deposit. If you have not signed up for direct deposit, you will get payment in about 10 business days.

Eligibility periods are fixed in 4-week periods as follows:

4-week period cycle	Period dates
1	March 15, 2020 to April 11, 2020
2	April 12, 2020 to May 9, 2020
3	May 10, 2020 to June 6, 2020
4	June 7, 2020 to July 4, 2020
5	July 5, 2020 to August 1, 2020
6	August 2, 2020 to August 29, 2020
7	August 30, 2020 to September 26, 2020

Applying for CERB

There are two ways to apply:

1. Online with CRA My Account

- Sign in to your [CRA My Account](#)
 - [Help – if you forgot your CRA user ID or password](#)
 - [Help – if you are locked out](#)
 - [Help – if you have a My Service Canada Account](#)
 - [Help – if you don't have an account, but filed a tax return in 2018 or 2019](#)
 - [Help – if you don't have an account and filed tax returns for calendar years prior to 2018](#)
 - [Help – if you don't have an account and have never filed a tax return with CRA](#)

2. Over the phone with an automated phone service

- To verify your identity, you'll need
 - your social insurance number (SIN)
 - postal code
- 1-800-959-2019 or 1-800-959-2041
 1. Select your language preference: English or French
 2. Follow the prompts to enter your information, including:
 - your SIN
 - confirmation of your postal code
 - the period you are applying for
 3. Declare that you qualify for the benefit

Please apply online or by phone according to your birth month:

If you were born in the month of	Apply for CERB on
January, February or March	Mondays
April, May, or June	Tuesdays
July, August, or September	Wednesdays
October, November, or December	Thursdays
Any month	Fridays, Saturdays and Sundays

NOTE – Both services will be closed from 3:00 am to 6:00 am (Eastern Time) for maintenance.

Do not apply if:

- If you are currently receiving EI regular and/or sickness benefits and your benefits have not ceased

After CERB ends

If you are still unemployed due to COVID-19 **AND** you are eligible for EI regular or sickness benefits, you can apply for normal EI.

Proceed to [Step 2 – Determine EI eligibility](#).

More information

Find answers to common questions with an automated help line at 1-833-966-2099.

To speak with an agent about CERB, or CRA My Account call 1-800-959-8281.

Step 2 – Determine EI eligibility

Determine if you have worked the required number of insurable employment hours in the last 52 weeks, or since the start of your last EI claim, whichever is shorter.

1. Go to http://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx and type your home address postal code into the box, then click “Search”

Look up EI Economic Region by Postal Code

Find out:

- The unemployment rate in your region;
- The number of hours to qualify for regular benefits;
- The number of payable weeks of benefits and more...

* Enter Postal code: (required)
(example: K1A0J9)

2. Click on the result for “EI Economic Region Name”

The search for K4A0N9 returned these results:

Filter items		Showing 1 to 1 of 1 entries Show All entries			
Postal Code	2011 Census Subdivision Name (Municipality)	Census Subdivision (Municipality) Type	Common Name	2011 Census Division Name	EI Economic Region Name
K4A0N9	Ottawa	CV	ORLEANS	Ottawa	Ottawa

3. Note the number of hours under the column “Number of Insured Hours Required to Qualify for Regular Benefits”

EI Program Characteristics for the period of March 08, 2020 to April 11, 2020

Province / Territory	Economic Region Code	Economic Region Name	Unemployment Rate	Number of Insured Hours Required to Qualify for Regular Benefits	Minimum Number of Weeks Payable for Regular Benefits	Maximum Number of Weeks Payable for Regular Benefits	Number of Best Weeks Required for Benefit Calculation
Ontario	22	Ottawa (map)	4.3	700	14	36	22

4. Determine how many insurable hours you have worked

- Manually calculate the number of hours you have worked in the last 52 weeks
- Check your last paystub for a section called "YTD Hours"



STATEMENT OF EARNINGS AND DEDUCTIONS

PAYMENT DATE: 2011 02 25
VIA MM DD
PAY END DATE: 2011 02 28
VIA MM DD

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR						
CRDAPP						
TR LIP V						
TOTAL EARNINGS						
LESS TAXABLE BENEFITS						
TOTAL GROSS						
DEDUCTIONS						
GOV PENS						
EI CONT						
ADVANCE						
LIFE SPO						
OPT H/D						
TOTAL DEDUCTIONS						
NET PAY						

c. Check box "15A" on your ROE

Service Canada

EMPLOYER: SEE THE GUIDE - HOW TO COMPLETE THE RECORD OF EMPLOYMENT, IT IS ALSO AVAILABLE ON THE WEB SITE AT: WWW.CANADA.CA

Protected when completed - B

RECORD OF EMPLOYMENT (ROE)

1 SERIAL NO. E12345678	2 SERIAL NO. OF ROE AMENDED OR REPLACED	3 EMPLOYER'S PAYROLL REFERENCE NO. 001
4 EMPLOYER'S NAME AND ADDRESS Employer name Employer address Postal Code		5 CRA'S BUSINESS NO. (BN) 123 456 789 RP 0001
6 PAY PERIOD TYPE Weekly / Bi-weekly, etc.		7 SOCIAL INSURANCE NO. 123 456 789
9 EMPLOYEE'S NAME AND ADDRESS Your name Your address		10 FIRST DAY WORKED (OR FIRST DAY WORKED SINCE LAST ROE ISSUED) DD MM YYYY LAST DAY FOR WHICH PAID DD MM YYYY FINAL PAY PERIOD ENDING DATE DD MM YYYY
13 OCCUPATION		14 EXPECTED DATE OF REGAL <input checked="" type="checkbox"/> UNKNOWN <input type="checkbox"/> NOT RETURNING
15A TOTAL INSURABLE HOURS ACCORDING TO CHART ON REVERSE 1,273.80		16 REASON FOR ISSUING THIS ROE ENTER CODE m
15B TOTAL INSURABLE EARNINGS ACCORDING TO CHART ON REVERSE \$66,638.28		FOR FURTHER INFORMATION, CONTACT First Name Last Name TELEPHONE NO. 613-123-4567

Record of employment (ROE)

Unique identifier														
1 Serial no. S12345678	2 Serial no. of roe amended or replaced	3 Employers payroll reference number												
4 Employer's name and address Employer name Employer address 7 Postal code A1B 2C3		5 CRA payroll account number 123456789RP0001												
		8 Social insurance number 123 456 789												
		10 First day worked D M Y												
		11 Last day for which paid D M Y												
9 Employee's name and address Your name Your address		12 Final pay period ending date D M Y												
		13 Occupation												
		15a Total insurable hours according to chart 252												
		15b Total insurable earnings according to chart 6,582.89												
15c		<table border="1"> <thead> <tr> <th>Pay period ending</th> <th>Insurable earnings</th> <th>Insurable hours</th> <th>Pay period ending</th> <th>Insurable earnings</th> <th>Insurable hours</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Pay period ending	Insurable earnings	Insurable hours	Pay period ending	Insurable earnings	Insurable hours						
Pay period ending	Insurable earnings	Insurable hours	Pay period ending	Insurable earnings	Insurable hours									

5. If the number of hours in part 4 is equal to or more than the hours required in part 3, proceed to [Step 3 – EI eligible; status determination](#)

Step 3 – EI eligible; status determination

Are you:

- Sick with COVID-19
- Caring for a sick person
- Required to quarantine due to exposure or suspected exposure to a person diagnosed with COVID-19

If any of the above apply to you, **AND** the number of hours in part 4 of [Step 2 – Determine EI eligibility](#) is equal to or greater than 600, proceed to [Step 4 – Applying for EI sickness benefits](#)

If none of the above to apply to you, proceed to [Step 5 – Applying for regular EI benefits](#)

Step 4 – Applying for EI sickness benefits

Please note regular EI benefits are taxable. Federal and provincial or territorial taxes, where applicable, will be deducted from your payment.

Eligibility for EI sickness benefits

You may be eligible for EI sickness benefits if:

- You are unable to work for medical reasons including:
 - Illness, including COVID-19
 - Injury
 - Any medical condition that prevents you from working
- Your regular weekly earnings from work have decreased by more than 40% for at least one week
- You are caring for a sick person
- You are required to quarantine due to exposure or suspected exposure to a person diagnosed with COVID-19

Please note you do NOT need to obtain a medical certificate. This requirement has been waived due to the COVID-19 pandemic.

How much can you receive?

Service Canada will have to process your application to tell you exactly how much you will receive. Employment Insurance (EI) sickness benefits can provide you with up to 15 weeks of financial assistance if you cannot work for medical reasons. You could receive 55% of your earnings up to a maximum of \$573 a week. The amount you receive depends on your insurable earnings before taxes in the past 52 weeks or since the start of your last claim, whichever is shorter.

How is EI sickness benefits paid?

It is highly recommended that you sign up for direct deposit to get your payments as quickly as possible. When you use direct deposit, your EI payments are deposited automatically into your bank account two business days after Service Canada processes your EI report.

If you do not sign up for direct deposit at the time you complete your EI application, you can sign up any time after you apply through [My Service Canada Account](#).

What information you need

Do not wait to apply until you have all of the below documentation. Your information is saved for 72 hours (3 days) from the time you start an application. If you don't complete the application, you can come back to it later using a temporary password that you receive when you start your application.

To complete the online EI application for EI sickness benefits, you will need the following personal information:

- the names and addresses of your employers in the last 52 weeks
- the dates you were employed with each employer and the reasons you're no longer employed with them
- your detailed explanation of the facts if you quit or were dismissed from any job in the last 52 weeks
- your full mailing address and your home address, if they are different
- your social insurance number (SIN)
- your mother's maiden name
- your banking information, including financial institution, branch (transit) number and your account number, to sign up for direct deposit

How to apply

You must submit an [application online](#)¹. It will take about 60 minutes to complete the online application.

The website takes you step-by-step through the application process, and provides detailed instructions on how to complete the form.

What happens after you've finished applying

You'll receive your first payment about 28 days after you apply if you're eligible and have submitted all required information. If you're not eligible, Service Canada will notify you of the decision made about your application.

Please note the one week waiting period has been waived due to the COVID-19 pandemic.

Shortly after you submit your EI application, Service Canada will mail you an EI benefit statement. This does not mean that your application has been approved. Your Benefit statement will provide the information you need to complete your reports through [Internet reporting service](#) or through [Telephone reporting service](#).

Your access code is the four-digit 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. Store your access code in a safe place, separately from your Social Insurance Number.

IMPORTANT – Bi-weekly reports

You must complete bi-weekly reports to prove your eligibility and to receive benefits to which you may be entitled. Failure to do so can mean a loss of benefits.

The most convenient way to submit your reports is through the [Internet Reporting Service](#). You can also use the Telephone Reporting Service at 1-800 531-7555 or complete your paper report.

¹ <https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA>

Working while on EI

If you work or earn money while receiving EI sickness benefits, you must indicate it on your bi-weekly report. If you do not inform Service Canada, you risk being overpaid and having to repay benefits.

For more information, visit the [Working While on Claim](#) page.

Where to get information about your EI claim

Information about your Employment Insurance (EI) claim can be obtained through [My Service Canada Account](#). You can also register for Alert-Me to receive e-mail alerts when important new EI claim information is available in your MSCA.

More information

Visit the [EI sickness benefits: What these benefits offer webpage](#) for more information.

Step 5 – Applying for regular EI benefits

Please note regular EI benefits are taxable. Federal and provincial or territorial taxes, where applicable, will be deducted from your payment.

Eligibility for regular EI

You may be eligible for regular EI benefits if you:

- Lost your job through no fault of your own due to:
 - Shortage of work
 - Lay-off – temporary, seasonal, or mass
 - Business closure
- Have been without work and without pay for at least 7 consecutive days in the last 52 weeks
- Are ready, willing and capable of working each day
- Are actively looking for work²

How much can you receive?

Service Canada will have to process your application to tell you exactly how much you will receive. For most people, the basic rate for calculating EI benefits is 55% of your average insurable weekly earnings, up to a maximum amount. As of January 1, 2020, the maximum yearly insurable earnings amount is \$54,200. This means that you can receive a maximum amount of \$573 per week.

How long does the benefit last?

You can receive EI from 14 weeks up to a maximum of 45 weeks, depending on the unemployment rate in your region at the time of filing your claim and the amount of insurable hours you have accumulated in the last 52 weeks or since your last claim, whichever is shorter.

How is regular EI paid?

It is highly recommended that you sign up for direct deposit to get your payments as quickly as possible. When you use direct deposit, your EI payments are deposited automatically into your bank account two business days after Service Canada processes your EI report.

If you do not sign up for direct deposit at the time you complete your EI application, you can sign up any time after you apply through [My Service Canada Account](#).

What information you need

Do not wait to apply until you have all of the below documentation. Your information is saved for 72 hours (3 days) from the time you start an application. If you don't complete the application, you can come back to it later using a temporary password that you receive when you start your application.

² You must keep a written record of employers you contact, including when you contacted them

To complete the online EI application for EI regular benefits, you will need the following personal information:

- 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)
- the dates, Sunday to Saturday, and earnings for each of your highest paid weeks of insurable earnings³ 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.

You may also have to provide the following details if you are reactivating an existing claim:

- the salary amount you received, before deductions, for the last week you worked (from Sunday to your last day of work), including insurable tips and commissions
- any other amount you received or will receive (such as vacation pay, severance pay, pension payments, pay in lieu of notice, and other money)

How to apply

You must submit an [application online](#)⁴. It will take about 60 minutes to complete the online application.

The website takes you step-by-step through the application process, and provides detailed instructions on how to complete the form.

What happens after you've finished applying

If you are entitled to receive EI regular benefits, you should receive your first payment within 28 days of the date Service Canada receives your application and all required documents.

If you are not entitled to receive EI benefits, Service Canada will contact you by letter or by telephone to explain why. If you disagree with their decision, you have the right to [request a reconsideration](#).

Before you start receiving EI benefits, there may be one week for which you will not be paid. This is called the "waiting period." The waiting period is like the deductible that you must pay for other types of insurance.

Shortly after you submit your EI application, Service Canada will mail you an EI benefit statement. This does not mean that your application has been approved. Your Benefit statement will provide the information you need to complete your reports through [Internet reporting service](#) or through [Telephone reporting service](#).

³ Insurable earnings – The income earned on which EI premiums were paid. It is used to calculate the weekly benefit rate to which you are entitled.

⁴ <https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA>

Your access code is the four-digit 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. Store your access code in a safe place, separately from your Social Insurance Number.

IMPORTANT – Bi-weekly reports

You must complete bi-weekly reports to prove your eligibility and to receive benefits to which you may be entitled. Failure to do so can mean a loss of benefits.

The most convenient way to submit your reports is through the [Internet Reporting Service](#). You can also use the Telephone Reporting Service at 1-800 531-7555 or complete your paper report.

Working while on EI

If you work while receiving regular benefits and have served your waiting period, you will be able to keep 50 cents of your EI benefits for every dollar you earn, up to 90 percent of the weekly insurable earnings used to calculate your EI benefit amount. This 90 percent amount is called the earnings threshold. If you earn any money above this threshold, we will deduct it dollar for dollar from your benefits.

For more information, visit the [Working While on Claim](#) page.

When you work and receive benefits at the same time, you must report your work earnings and hours for each week you work, in the week in which the work occurred.

If you receive other payments while receiving EI, some [types of earnings](#) will be deducted from your EI benefits, while other types of income have no impact on your EI benefits. You can refer to the [earnings chart](#) to find out if a payment constitutes earnings for benefit purposes and, if so, how those earnings are allocated.

Where to get information about your EI claim

Information about your Employment Insurance (EI) claim can be obtained through [My Service Canada Account](#). You can also register for Alert-Me to receive e-mail alerts when important new EI claim information is available in your MSCA.

More information

Visit the [Employment Insurance benefits webpage](#) for more information

More information

[Benefits Finder](#)

The Benefits Finder is a tool that can help you find Benefits and Services that you may be eligible to receive. It asks a few questions and uses your answers to search. It does not collect or track your information.

The more questions you answer, the more customized and accurate your results will be.

[News – Department of Finance Canada](#)

Stay up to date on actions involving the Department of Finance Canada for the COVID-19 pandemic.

[Government of Canada – Coronavirus disease \(COVID-19\)](#)

Check here for:

- COVID-19 updates
- Prevention and risk
- Symptoms and treatment
- Being prepared
- Travel advice
- Canada's response
- Resources

[COVID-19 Symptom Self-Assessment Tool](#)

If you think you might have COVID-19, use this assessment tool to find out what to do.

[EI Contact information – individuals](#)

Various ways to contact Service Canada about employment insurance.

Help – CRA My Account

Help – if you forgot your CRA user ID or password

You can recover them by going to My Account, selecting 'CRA Login', and selecting 'Forgot your user ID' or 'Forgot your password'.

For 'Forgot your user ID' you will need:

- Your SIN
- Your date of birth
- Your copy of this year's or last year's assessed individual tax return
- Your answers to the security questions you set up during registration

Help – if you are locked out

As there are currently fewer call agents available to assist due to COVID-19, the quickest way for you to apply for the CERB at this time would be to do so via our automated telephone service.

Help – if you have a My Service Canada Account

Sign in to CRA My Account with a [My Service Canada Account](#).

Since you have a My Service Canada Account, you do not need to register for a CRA My Account.

After you sign in to My Service Canada Account:

1. Look for the link to "Switch to Canada Revenue Agency" and then "I agree" on the Registration and authentication page
 - This transfers you to CRA My Account
2. Update your address and direct deposit with CRA (CRA does not have your personal information from your My Service Canada Account)

Help – if you don't have an account, but filed a tax return in 2018 or 2019

In order to apply online, you will be required to register for a [CRA My Account](#).

Help – if you don't have an account and filed tax returns for calendar years prior to 2018

Please call 1-800-959-2019 or 1-800-959-2041 to apply.

Help – if you don't have an account and have never filed a tax return with CRA

Please call 1-800-959-8281 to apply.