



# CANADA EMERGENCY RESPONSE BENEFIT (CERB) & EMPLOYMENT INSURANCE (EI)

(Adapted from Government of Canada Website: <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>)

## What is the Canada Emergency Response Benefit (CERB)?

“The Canada Emergency Response Benefit provides temporary income support to workers who have stopped working and are without employment or self-employment income for reasons related to COVID-19.

The new Canada Emergency Response Benefit is paid in blocks of four weeks in the amount of \$2,000, which is equivalent to \$500 per week. A maximum 16 weeks of benefits can be paid.

The benefit is available from March 15, 2020, to October 3, 2020. You can apply no later than December 2, 2020” (Government of Canada, 2020).

## ELIGIBILITY CRITERIA FOR THE CERB

“The benefit will be available to workers:

- Residing in Canada, who are at least 15 years old;
- Who have stopped working because of COVID-19 or are eligible for Employment Insurance regular or sickness benefits;
- Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
- Who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income.

The income of at least \$5,000 may be from any or a combination of the following sources: employment; self-employment; maternity and parental benefits under the Employment



Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan.

The Benefit is only available to individuals who stopped work as a result of reasons related to COVID-19. If you are looking for a job but haven't stopped working because of COVID-19, you are not eligible for the Benefit.

For example if you are a student who had a job last year and were planning on working this summer you do not qualify for the benefit" (Government of Canada, 2020).

"The Canada Emergency Response Benefit is available to those who stop working for reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits. Examples of stopping to work could include but are not limited to:

- You have been let go from your job or your hours have been reduced to zero;
- You are in quarantine or sick due to COVID-19;
- You are away from work to take care of others because they are in quarantine, sick due to COVID-19; and/or
- You are away from work to take care of children or other dependents whose care facility is closed due to COVID-19.
- You cannot quit your job voluntarily (Government of Canada, 2020).

If you are on Special benefits, such as maternity/paternal leave or other special benefits, under the EI benefits and were expected to return to work prior to October 3, 2020 but are unable to do so as a result of COVID-19, you can apply for the CERB upon conclusion of your EI special benefits.

"If you are already receiving Employment Insurance regular benefits, you will continue to receive these benefits until the end of your benefit period.

If you were eligible to Employment Insurance benefits that started before March 15, 2020, and these benefits end before October 3, 2020, you may then apply for the Canada Emergency Response Benefit if you meet the eligibility requirements, including that you have stopped work because of reasons related to COVID-19.

"You cannot be paid Employment Insurance benefits and the Canada Emergency Response Benefit for the same period" (Government of Canada, 2020).

"To be eligible for the Canada Emergency Response Benefit, you must reside in Canada and have a valid Social Insurance Number.



Workers who are not Canadian citizens or permanent residents – including temporary foreign workers and international students – may be eligible to receive the Benefit if they meet the other eligibility requirements” (Government of Canada, 2020).

## APPLYING FOR BENEFITS

### PRIOR to April 6, 2020

Individuals who are without work due to COVID-19 and are eligible for EI benefits can continue to apply for EI benefits here:

<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

Your claim will then be automatically processed through the CERB. Starting April 6, 2020 there will be a single portal to assist you with the application process.

If you have already applied for EI benefits on or after March 15, 2020 your claim will automatically be processed through the CERB.

“If you became eligible for EI regular or sickness benefits prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules” (Government of Canada, 2020).

### APRIL 6, 2020 Onwards

If you have stopped working because of COVID-19, whether or not you are eligible for EI benefits, you should apply for the CERB. The CERB will be available for a period of March 15, 2020 to October 3, 2020. If you had stopped working because of COVID-19 on or after March 15, 2020 and have not received EI benefits, the CERB will be paid retroactively from the time you stopped working.

### What You Will Need To Apply

You will need:

- Your personal contact information
- Your Social Insurance Number
- Confirm that you meet the eligibility requirements

**Note** that you may be asked to provide additional documentation to verify your eligibility at a future date.

You **DO NOT** need a medical certificate if you are in quarantine or sick from COVID-19.



## WHERE TO APPLY

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

## OTHER IMPORTANT POINTS TO NOTE

- There is no waiting period to receive the benefits and they will start within 10 days of submitting your application.
- Payments will be made every four 4 weeks in the amount of \$2000. Please **note** the benefit is taxable, however tax will not be deducted at source and you will be expected to report the benefit as income when you file your income tax for the 2020 tax year.
- You will need to report once monthly, through the portal, that you are continuing to not receive employment income. If you regain employment income, you must report it and you will no longer be eligible to receive the CERB at that time.
- Payments will be made through direct deposit or by cheque; note that you will be paid more quickly if you choose to receive the payment through direct deposit.
- Payments will be retroactive to your eligibility date
- If you were eligible to receive EI benefits that started before March 15, 2020 and the benefits end before October 3, 2020, you may apply for the CERB when your benefits end IF you meet the eligibility requirements, including that you have stopped work because of reasons related to COVID-19.
- You **CANNOT** receive both EI (Regular, Sick, or Special Benefits) and CERB at the same time.
- If you were eligible for EI, you may apply for EI benefits once your CERB has concluded.
- The CERB will not impact your eligibility or entitlement for EI
- If you would be entitled to more than the \$500 per week under EI, you will only receive the \$500 per week under CERB. However, if you apply and receive EI after the conclusion of your CERB, you will receive your full entitlement at that time.
- If you would have been entitled to less than the \$500 per week under EI, you will still receive the \$500 per week through CERB.
- The minimum of \$5000 does not have to have been earned in Canada, however you must reside in Canada
- You **DO NOT** need to be laid off to be eligible for CERB and can remain attached to your company to receive benefits, however, you must have stopped working due to COVID-19 and be without employment income for at least 14 consecutive days within the initial four-week period. For the subsequent periods, you are expected to have no employment income.



**CONTACT INFORMATION RE: FINANCIAL SUPPORT**

Who can you call for information or to ask a question about financial support from the government right now?

<p>Anywhere in Canada</p>	<p>1-800-O-Canada (1-800-622-6232) Canada Revenue Agency:</p> <ul style="list-style-type: none"> <li>• 1-800-959-8281 help with MyAccount</li> <li>• 1-800-387-1193 help with benefits</li> <li>• 1-866-426-1527 help with benefits for callers in the North</li> </ul> <p><a href="https://www.canada.ca/en/department-finance/economic-response-plan.html">https://www.canada.ca/en/department-finance/economic-response-plan.html</a> (Financial Supports Available from Government of Canada)</p> <p>You can also call the constituency office of your Member of Parliament. They can often help answer questions and get information to you.</p> <p>You can look up your local MP (using your postal code) here: <a href="https://www.ourcommons.ca/members/en/search">https://www.ourcommons.ca/members/en/search</a></p>
<p>Ontario</p>	<p>Government of Ontario:</p> <p>Call: 1-888-789-4199 (Ministry of Children, Community and Social Services – they handle benefits and financial help for Ontarians)</p> <p>You might also contact the constituency office of your MPP. You can look up your MPP here: <a href="https://www.ola.org/en/members/current">https://www.ola.org/en/members/current</a></p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p>
<p>Peel Region</p>	<p>The Region of Peel, Social Support</p> <p>For financial support (OW), housing, childcare, seniors, food and other supports</p> <p>Call: 905-793-9200 or 1-800-327-5379 or Visit: <a href="http://www.peelregion.ca/coronavirus/social-support/#crt">http://www.peelregion.ca/coronavirus/social-support/#crt</a></p>

**REFERENCE**

Government of Canada. (2020). *Canada Emergency Response Benefit*. Retrieved from <https://www.canada.ca/en/services/benefits/ei/ceerb-application.html>