

## How to Apply for EI during COVID-19

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Prime Minister [Justin Trudeau](#) unveiled a sweeping economic aid package to help Canadians impacted by the [new coronavirus pandemic](#), including direct financial support for workers who wouldn't ordinarily qualify for employment insurance benefits.

Source: <https://globalnews.ca/news/6701363/coronavirus-ei-covid-19-emergency-benefit/>

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**It is recommended that all individuals register for their My Service Canada Account.** My Service Canada Account (MSCA) is a secure online portal that lets you apply, view and update your information for Employment Insurance (EI), Canada Pension Plan (CPP) and Old Age Security (OAS). Follow the instructions at:

<https://www.canada.ca/en/employment-social-development/services/my-account.html>

**Apply as soon as possible after you stop working.** If you wait more than 4 weeks after your last day of work to apply, you may lose benefits.

**Scenario 1** - You are under isolation or quarantine: Apply for EI NOW as **SICK BENEFITS.**

### **EI Sickness Benefits**

Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work. Canadians quarantined can apply for Employment Insurance (EI) sickness benefits.

If you are eligible, visit the [EI sickness benefits](#) page to apply.

Service Canada is ready to support Canadians affected by COVID-19 and placed in quarantine, with the following support actions:

- The one-week waiting period for [EI sickness benefits](#) will be waived for new claimants who are quarantined so they can be paid for the first week of their claim

- Establishing a new dedicated toll-free phone number to support enquiries related to waiving the [EI sickness benefits](#) waiting period
- People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate
- People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their EI claim backdated to cover the period of delay

**Important:** If you are directly affected by the COVID-19 because you are sick or quarantined and you have not yet applied for EI benefits, please submit your application **before contacting** us. This will allow us to better serve you and prevent delays in establishing your claim.

**If you have already completed the [application for EI sickness benefits](#)** whether you are sick or quarantined and would like to have the one-week waiting period waived, call the new toll-free phone number below. It is important to note that no other request will be actioned on this phone line. We will take action only for sick or quarantined clients affected by the COVID-19 for which the application for sickness benefits has been filed.

- Telephone: 1-833-381-2725 (toll-free)
- Teletypewriter (TTY): 1-800-529-3742

If you are experiencing symptoms such as cough, fever, difficulty breathing or you are in self-isolation or quarantine, do not visit or enter any Service Canada office. As an alternative, you may access our services online or by calling 1 800 O-Canada.

1. **Gather supporting documents** - You must have your records of employment (ROEs), but a medical certificate won't be necessary for those who have been asked to self-isolate or quarantine. Service Canada advises people to apply right away even if you don't have these documents as you can send them in later.
2. **Complete the online application-**

Make sure you have the following information to complete your application:

- 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

**Scenario 2** - You are laid off from work because of shortage of work due to Covid - 19 - **Apply for EINO** under **Regular EI Benefits - Shortage of Work**.

If you became eligible for EI regular or sickness benefits on March 15 or later, your claim will be automatically processed through the CERB first.

### **EI Regular Benefits**

To be entitled to receive regular EI benefits, you need to have lost your employment through no fault of your own (i.e. laid off due to COVID-19 closures).

### **How many hours of insurable employment do I need to qualify for regular benefits?**

It depends on your situation. However, in all cases, the hours of insurable employment that are used to calculate your benefit period must have been accumulated during your qualifying period.

### **What is the qualifying period?**

The qualifying period is the shorter of:

- the 52-week period immediately before the start date of your claim; or
- the period from the start of a previous benefit period to the start of your new benefit period, if you applied for benefits earlier and your application was approved in the last 52 weeks.

The number of hours of insurable employment required is determined when you apply for benefits, depending on the following:

- your place of residence; and
- the unemployment rate for your region.

### **Look up EI Economic Region by Postal Code**

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[https://srv129.services.gc.ca/ei\\_regions/eng/postalcode\\_search.aspx](https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx)

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 earnings 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.

**In order to start the application, visit:**

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

**Scenario 3** - You are laid off from work because to your place of business closing due to Covid -19 - **Apply for EI NOW** under **Regular EI Benefits - Involuntary Leave, following the same process as above for Regular EI Benefits.**

If you became eligible for EI regular or sickness benefits on March 15 or later, your claim will be automatically processed through the CERB first.

**Scenario 4** - You are **NOT** Eligible for EI, and have stopped work due to COVID-19, you can apply for the Canadian Emergency Response Benefit (“CERB”)

### **What is the Canada Emergency Response Benefit**

If you have stopped working because of COVID-19, the Canada Emergency Response Benefit (CERB) may provide you with temporary income support. The CERB provides \$500 a week for up to 16 weeks. If you became eligible for EI regular or sickness benefits on March 15 or later, your claim will be automatically processed through the CERB first.

## **Who is Eligible for 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 and have not voluntarily quit their job or are eligible for EI 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 or self-employment income.

## **How to apply**

To deliver payments to Canadians in a fast and easy way, the CERB is being jointly delivered by Service Canada and the Canada Revenue Agency.

To begin the application process, please answer a few simple questions. The answers you provide will help us direct you to the service option that best fits your situation.

Please read these [questions and answers](#) for more details.

SUB is not permissible when collecting CERB.

## **Access codes**

If you are asked for an access code and you don't have one, it takes about a week for the access code to be mailed to you. See the information above about getting your My Service Canada Account.

## Can I earn money while I am getting EI?

Source: <https://www.cleo.on.ca/en/publications/emplns/can-i-earn-money-while-i-am-getting-ei>

Yes, you can work while getting EI, but half the amount you earn will be taken off your EI benefits.

This applies as long as you do not earn more than 90% of the average insurable earnings your benefit was based on. Any money you earn above that 90% will be fully taken off your benefits.

"Average insurable earnings" is the amount EI considers you were making before you lost your job. For more information, see [How much will I get?](#)

If your earnings are the same as, or more than, your average insurable earnings, your EI benefit for that week will be zero. This means that your EI benefit can never make your total income in any week go higher than your average insurable earnings.

Also, when you work a full work week, you will not get any benefits for that week, no matter how little you earn.

You must report all of your earnings in your reports. If you are caught not reporting all of your earnings, the whole amount you earned will be taken off your benefits. You will probably also get other penalties. See [What happens if I give information that is not true](#) for more information.