



Employment Insurance/Canada Emergency Response Benefit & COVID-19
Updated 04/20/20

During the COVID-19 public health crisis, Nova Scotia Legal Aid continues to provide legal services to individuals regarding Employment Insurance (EI) matters. Current clients and new applicants may suddenly be facing a loss of income and have questions relating to accessing regular or sickness Employment Insurance Benefits, or the new Canada Emergency Response Benefit (CERB).

At this time, individuals can apply for Legal Aid over the phone by calling their local office, or online at <https://www.nslegalaid.ca/online-application/>. They can also chat online with a Social Justice lawyer on Wednesdays from 3:00 to 5:00 PM. For more information on the Canada Emergency Response Benefit, please see below.

Who is eligible for the Canada Emergency Response Benefit (CERB)?

The benefit is intended for those who have lost employment or self-employment income because of COVID-19. This includes workers who have lost their job, are sick, quarantined, are taking care of someone who is sick with COVID-19, and working parents who must stay at home without pay due to school or daycare closures.

Workers aged 15 and older who have stopped working because of COVID-19 and who will be expected to be without an income for at least 14 consecutive days are eligible for the CERB if they have had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application.

Do I need a certain number of hours to be eligible for the CERB?

No. Unlike regular EI benefits, the CERB does not require that applicants have worked a certain number of hours.

Do I need to have earned a certain amount of income to be eligible for the CERB?

Yes. Applicants must have earned at least \$5,000 in income in 2019 or in the 12 months prior to the date of their application. This income can be from employment, self-employment, maternity and parental benefits under the EI program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan.

How do I apply for the CERB?

Individuals can apply online if they have registered for a Canada Revenue Agency (CRA) My Account or a My Service Canada Account. Otherwise they can apply over the phone with an automated phone service. Applications will open on Monday, April 6, 2020.

In order to streamline the applications process, Service Canada has designated specific days for individuals to apply based on what month of the year in which they were born. Individuals are being encouraged to use the following guidelines to determine what day to apply for the benefit:

| If you were born in the month of | Apply for CERB on | Your best day to apply |
|---|--------------------------------|-------------------------------|
| January, February or March | Mondays | April 6 |
| April, May or June | Tuesdays | April 7 |
| July, August or September | Wednesdays | April 8 |
| October, November or December | Thursdays | April 9 |
| Any month | Fridays, Saturdays and Sundays | |

Do I need to get a ROE from my employer to apply for the CERB?

No. You do not need a Record of Employment (ROE) to apply for the CERB. You will need to know your Social Insurance Number (SIN) and postal code in order to verify your identity.

How long will I have to wait before I start receiving payments?

After you have applied for the CERB, you should receive your first payment within 3 business days if you have signed up for direct deposit. If you haven't signed up for direct deposit, you can expect to receive your first payment within 10 business days.

How much money will I receive?

Applicants who are eligible for the CERB will receive \$500 per week for a 4-week period. The amount for the 4-week period will be paid to you as a single payment of \$2,000.

How long does the benefit last?

Once you apply, you will receive the benefit for 4 weeks. After the initial 4-week period, if you are still without work, you can re-apply for another 4-week period, up to a maximum of 16 weeks.

What if I'm still receiving some income from employment/self-employment but it's been reduced because of COVID-19? Am I still eligible for the CERB?

You may be eligible for the CERB if you have earned \$1,000 or less in employment and/or self-employment income for 14 or more consecutive days in the first 4-week benefit period of your claim. For subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for the entire 4-week benefit period of your new claim.

My employer hasn't laid me off, but I don't have any hours and have not been receiving any income, am I eligible for the CERB?

Yes. Even if you are still technically employed, but you aren't working due to COVID-19 restrictions, you can apply for the CERB. You must have no employment income for 14 consecutive days during the initial 4-week period.

Can I apply for the CERB even if I'm eligible for regular or sickness EI benefits?

Yes. If you became eligible for EI regular or sickness benefits on March 15, 2020 or later, your EI claim will automatically be processed as a CERB claim.

What if I select the wrong benefit category when I apply for EI? Can I change or update my application?

If you have applied for regular or sickness EI benefits on or after March 15, 2020 but lost work due to COVID-19, then your application will be automatically processed as a CERB application. If you would be entitled to more than the CERB amount under regular EI benefits you will not get the higher amount. You will retain your eligibility for regular benefits after you stopped receiving the CERB. If you are concerned about an error on your application for benefits, contact Service Canada at 1-800-206-7218.

What if the CERB monthly amount is more than my current monthly income? Will I receive the full \$2,000?

Yes. When you apply for the CERB and are deemed eligible, you will receive the full amount of the benefit regardless of what your monthly income was prior to having lost your employment.

If I applied for EI regular benefits or EI sickness benefits before the CERB was announced will I receive the CERB or the benefit I applied for?

If you lost work due to COVID-19 and applied for EI regular or sickness benefits on or after March 15, 2020, your application will automatically be processed as a CERB application.

What if I'm currently receiving regular EI benefits? Will I still receive my payments?

Yes. If you have an open EI claim that is unrelated to COVID-19, your benefits should not be interrupted by the introduction of the CERB. You should still receive your regular EI payments.

What if my regular EI benefits have ended? Can I apply for the CERB?

If you are receiving regular EI benefits that end before October 3, 2020, you can apply for the CERB once your regular benefits have ended. You must meet the eligibility criteria for the CERB.

Can I still apply for other EI benefits, including maternity, parental, caregiving, fishing and work-sharing?

Yes. If you meet the eligibility requirements for other EI benefits, you can still apply as you normally would.

Do I have to pay taxes on my CERB payments?

Yes. All EI benefits are considered taxable income by the CRA, including the CERB. You will need to report any CERB payments received when you file your 2020 taxes.

Am I eligible for the CERB if my only source of income is Income Assistance, CPP, or another type of government benefit?

No. The CERB is a benefit intended for those who have had interruptions in earned income. These types of government benefits are considered unearned income. However, your government benefits should not be affected by COVID-19. You should still be receiving Income Assistance, CPP payments, etc.

What if I'm a student and now unable to find summer employment?

You may be eligible if you were working part-time and lost employment due to COVID-19 and meet the other eligibility criteria. If you were a student and you were not working, you are not eligible for the CERB.

What if I was working outside of Canada?

If you have earned \$5,000 in 2019 or within the 12-month period prior to applying for the benefit, it does not matter whether that income was earned in Canada or not. You must reside in Canada to be eligible for the benefit.

What if I am not a Canadian citizen?

Permanent residents and temporary residents who have Social Insurance Numbers are eligible for the benefit if they are residing in Canada. A SIN is required for these individuals to work in Canada or to receive benefits and services from government programs.

What if I am a temporary foreign worker?

If you are a temporary foreign worker or international student, you may be eligible for the CERB if you meet the other eligibility factors. Contact Service Canada for more information.

What if I'm newly self-employed and haven't yet earned any income?

You may be eligible for the CERB if you cannot earn any self-employment income due to COVID-19 and you meet the other eligibility criteria.

Other Resources:

Service Canada information on the Canada Emergency Response Benefit:

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

How to Apply for the Canada Emergency Response Benefit:

<https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>