

## Employment Insurance Claim or Canadian Emergency Response Benefit (CERB) which plan is best for me?

Updated April 16, 2020

**Backgrounder:** <https://www.canada.ca/en/department-finance/news/2020/04/expanding-access-to-the-canada-emergency-response-benefit-and-proposing-a-new-wage-boost-for-essential-workers.html>

	Employment Insurance (EI)	Canadian Emergency Response Benefit (CERB)
<b>Who is eligible?</b>	<p>You may be entitled to Employment Insurance (EI) regular benefits if you:</p> <ul style="list-style-type: none"> <li>were employed in insurable employment;</li> <li>lost your job through no fault of your own;</li> <li>have been without work and without pay for at least seven consecutive days in the last 52 weeks;</li> <li>have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter;</li> <li>are ready, willing and capable of working each day;</li> <li>are actively looking for work (you must keep a written record of employers you contact, including when you contacted them).</li> </ul>	<p>You are entitled to CERB if you are:</p> <ul style="list-style-type: none"> <li>Wage earners</li> <li>Contract workers</li> <li>Self-employed individuals</li> </ul> <p>Who:</p> <ul style="list-style-type: none"> <li>Have lost your job (not eligible if you quit);</li> <li>Are sick, quarantined, or taking care of someone who is sick with COVID-19;</li> <li>Are working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures; or</li> <li>Are still employed, but are not receiving any income (wage, self-employed income or EI benefits) because of disruptions to their work situation due to COVID-19.</li> </ul>
<b>Insurable/Income Requirements</b>	52 week period immediately before the start date of claim 420 and 700 hours of insurable income.	Had Income of \$5,000 in 2019 or in the 12 months prior to date of application.
<b>When can I apply</b>	Now	Beginning of April
<b>What is the waiting period until I get paid?</b>	Currently 4 weeks	3- 10 days from application. You can apply as soon as you become eligible (no waiting period)

<b>How much money will I get?</b>	A maximum of 573/week* Payment once a week. *the amount you can receive depends on the number of insurable hours you worked, the unemployment rate in your region and your average weekly salary.	A flat rate of \$2000/month (\$500/week) for up to 4 months. You will receive a single payment once a month. (This \$500 per week is guaranteed even if you would have gotten less on EI)  You will need to re-apply in 4 week increments up to the eligible 16 week benefit.  Check the 4 week eligibility periods defined <a href="#">here</a> .
<b>Where can I apply?</b>	Online with Service Canada Apply <a href="#">here</a> .	Online with Canadian Revenue Agency (CRA) Apply <a href="#">here</a> .
<b>For how long will I be paid?</b>	Depends on the EI program that you are applying for: Regular EI benefits: 14-45 weeks  Sick EI Benefits: up to 15 weeks More on the Service Canada EI and Leave Benefits page	Up to 4 months (16 weeks) in one month increments. You need to re-apply for each eligible 4 week period.
<b>Can I earn income?</b>	50 cents for every dollar earned up to 90 percent of your previous weekly earnings. Following that you lose EI dollar for dollar More details on this are available <a href="#">here</a> .	You may earn up to \$1000 within your four week period. And for each period you re-apply up to the 16 week maximum.

**Can I get EI and CERB at the same time?**

No, you cannot claim both at the same time. If you are eligible for both you can receive both (one after the other), but you will have to choose the order of the benefit that you will receive.

If you have applied for EI (regular or sickness) benefits before March 15, or if you are currently receiving benefits, you will receive your EI benefit first. You need to use all your EI before you can apply to CERB.

More information on the CERB is still to come. There is uncertainty as to if an EI claim can be cancelled to join CERB at this time.

**Can I be employed and receive CERB?**

Technically yes, as long as you are not receiving any income from your employer. Note: **effective April 15<sup>th</sup> and backdated to March 15<sup>th</sup>, CERB recipients can earn up to \$1000 without penalty for each 4 week period they apply, up to the 16 week maximum eligibility under this program. If eligible for the entire CERB benefit term, an individual has the potential to earn an additional \$4000 in income without losing benefit.**

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## **Are employers still required to file ROEs for their employees to receive CERB?**

As an employer if your employee's insurable earnings are interrupted for 7 days then you will still need to submit a ROE for them.

However, your employee will be able to access the CERB regardless if an ROE has been filed or not.

If your employee is applying for EI, you will still need to submit an ROE.