

Important Information for Workers About Government of Canada Benefits

For current information please visit: www.canada.ca/en/services/benefits.html

Not Working or Working Fewer Hours because of COVID-19?

You can receive financial benefits (help) from the Government of Canada if you are **not working** or **working fewer hours** because of COVID-19. Workers pay income tax and most contribute to a Government insurance program that you can access when you cannot work. The taxes you pay, or the deductions from each pay cheque, fund these benefits. The Government of Canada wants you to access these benefits if you need them. We can help you understand which benefit you can receive and how to apply for it.

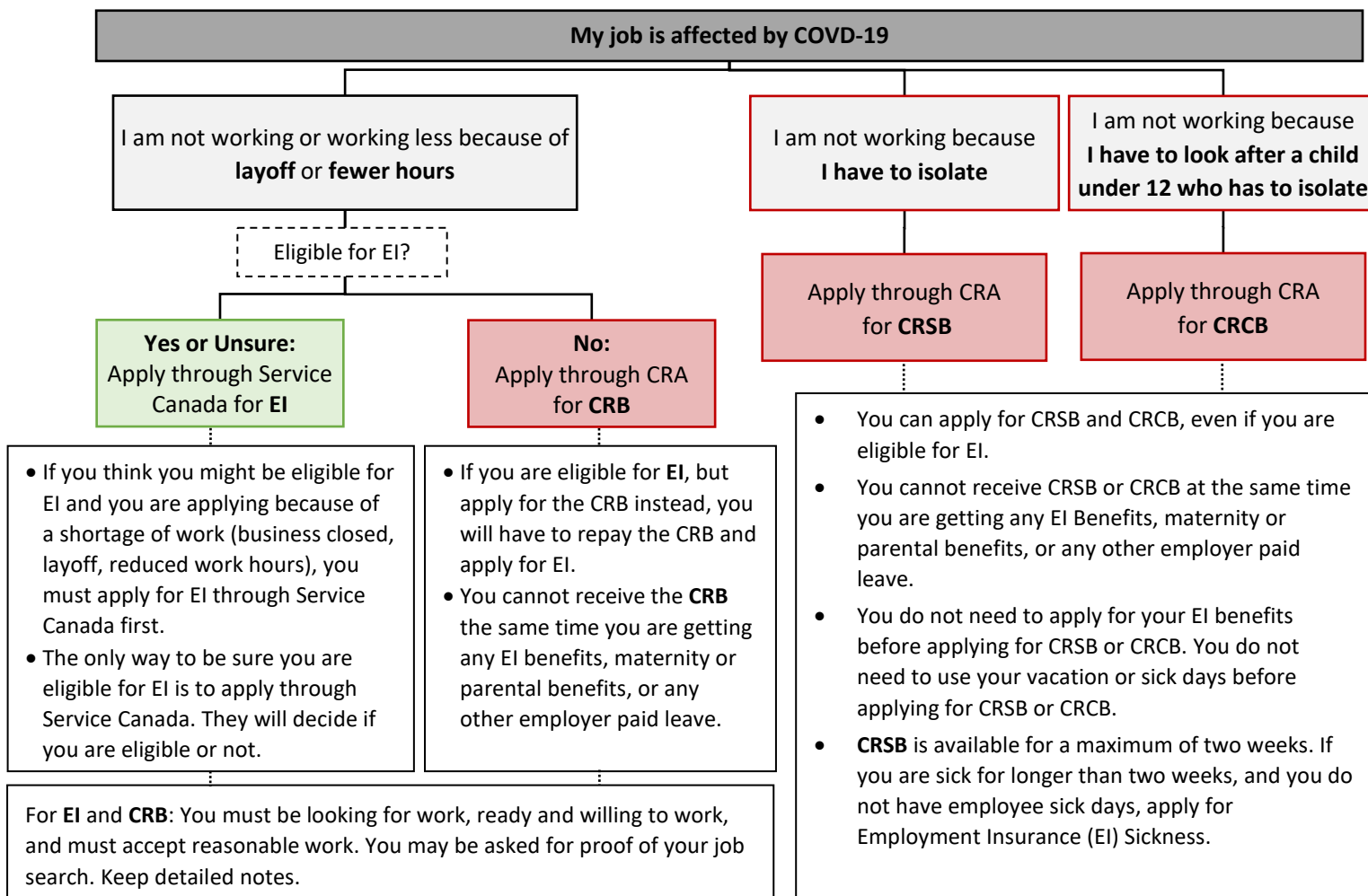
Types of Financial Benefits

You need to know what you are eligible for and apply for the correct benefit.

- 1) **Service Canada** provides [Employment Insurance \(EI\)](#)
- 2) **Canada Revenue Agency (CRA)** provides three other benefits to support workers affected by COVID-19:
 - [Canada Recovery Benefit \(CRB\)](#)
 - [Canada Recovery Sickness Benefit \(CRSB\)](#)
 - [Canada Recovery Caregiving Benefit \(CRCB\)](#)

Which Benefits Can You Apply For?

Use this chart to help decide which benefit to apply for:



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Service Canada Applications: What you need to know

Employment Insurance (EI):

- The only way to be sure you are eligible for EI is to apply through Service Canada. They will decide if you are eligible or not.
- If you had EI deducted from your pay and have 120 hours or more of work in the past year, you are likely eligible for EI benefits.
- You are not eligible for EI if you voluntarily quit your job.

Applying for Employment Insurance (EI)

- <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>
- Apply for EI as soon as you have 7 days in a row of no work, or are working fewer hours. You can apply for EI on-line, by phone, or at a Service Canada location. You need to know your last day of full-time work.
- A **Record of Employment (ROE)** is required for your EI application. Ask your employer about your ROE.
 - Employers do not always prepare an ROE if you are still working, but working fewer hours.
 - If you are working fewer hours, tell your employer you need to see if you qualify for EI, and you need an ROE for your application to be processed.
 - Ask your employer to send your ROE to Service Canada, or give you the paper copy. Service Canada will decide if you are eligible. Your employer does not decide.
 - Requesting an ROE does not mean you are quitting your job.
 - Ask for your ROE to be coded “A – Shortage of Work” or “K – Other – Requested by employee”. This means you are still working, but have fewer hours. You will use this ROE to see if you eligible for EI.
- If you are eligible, you will need to do a report about your income every 2 weeks. Continue reporting online until you are **guaranteed** full-time work. If you have full-time hours for a few weeks over the Christmas holidays, that does not mean you have returned to full-time work. Your employer must guarantee you regular full-time hours. Otherwise, keep doing your EI reports every 2 weeks.
- Service Canada will decide if you are eligible for EI, and how much money you can get, based on the hours you work and the wages you earned. It could take 28 days for Service Canada to process your application.
- If your EI ends, and you are not able to work, or experience a shortage of work due to COVID, then you can apply for the Canada Recovery Benefit (CRB) through CRA.
- If you are working, always keep track of the hours you worked and your wages after every shift.

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Canada Revenue Agency Applications: What you need to know

- Canada Revenue Agency (CRA) provides 3 benefits: [Canada Recovery Benefit \(CRB\)](#), [Canada Recovery Sickness Benefit \(CRSB\)](#), and [Canada Recovery Caregiving Benefit \(CRCB\)](#)
- The best way to apply for any of the 3 CRA benefits is through CRA's My Account.
- All 3 CRA benefits will be available from September 27, 2020 until September 25, 2021.
- All 3 CRA benefits are divided into 1 week or 2 week periods.
- You must apply, and if needed, re-apply weekly for the CRSB and CRCB, and every 2 weeks for the CRB.
- You can apply for any of the 3 CRA benefits from the Monday after the period ends up to 60 days after the period ends.
- You must be in Canada to receive any of the 3 CRA benefits.
- **Canada Recovery Caregiving Benefit (CRCB) only:** Each **household** can apply for up to 26 weeks of benefits (not per parent/caregiver in the home). The weeks do not have to be in a row.

Canada Recovery Benefit (CRB)

- If you do not have 120 hours to be eligible for EI, you may be eligible to receive the CRB (Canada Recovery Benefit), if you meet the [eligibility criteria](#).
- You can work and still receive CRB if you are earning 50% less than your average weekly earnings from the last year. You must meet eligibility criteria and reapply for CRB every 2 weeks.
- You can earn up to \$38,000 net income (after taxes) in the tax year (January – December) and keep all CRB benefits you received. If you earned more than \$38,000 net income in the tax year, at tax time, you will be required to pay back some or all of the CRB you received.
- If you quit your job or stopped working after September 27, 2020, and it was not reasonable to do so, you are not eligible for the Canada Recovery Benefit (CRB).

Canada Emergency Response Benefit (CERB)

- <https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>
- Even though the CERB has ended, you can still apply through the CRA until December 2, 2020.
- **Periods 5 to 7:** You can apply through the CRA's [My Account](#) or phone (toll-free) at 1-800-959-2019 or 1-800-959-2041.
- **Periods 1 to 4:** You can apply by calling 1-800-232-1966. You might need to provide more information to the CRA before they approve your application.

Important Phone Numbers

If you are not sure which benefit to apply for, call one of the numbers below, or speak to your employer.

- **Service Canada:** 1.877.631.2657 (If you need help in your language, say "I need an interpreter")
- **Canada Revenue Agency:** 1.833.966.2099
- **Settlement Services in the Bow Valley:** 403.762.1149