



# Unifor EI Basics

Frequently Asked Questions (FAQ)

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## [Employment Insurance \(EI\) Regular Benefit Basics](#)

### [How and where do I apply for EI Regular Benefits?](#)

To apply for EI benefits, you must submit an application for EI online. This can be done at home, at a public internet access site (public library for example) or at your Service Canada Centre. To access the application for EI Regular Benefits go to

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

### [How Do I Qualify for EI Regular Benefits?](#)

In most cases you must have worked a minimum of 420 to 700 insurable hours, depending on where you live in Canada and the regional unemployment rate at the time of filing your claim, and have been without work and without pay for at least 7 consecutive days. To find the regional unemployment rate in your region by postal code visit:

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

For example: For the period of November 5, 2023 to December 2, 2023 - a worker living in the Toronto, Ontario needs **at least 665 hours** to qualify for regular EI benefits yet a worker in Newfoundland-Labrador needs **at least 455 hours**. A worker who had an EI claim in the last year may have weeks left on the old one and want to finish it before starting a new one - ask EI staff if it's to your advantage to do so.

### [How Long can I Receive EI?](#)

The duration of your EI benefits depends on the regional unemployment rate during the month you're laid off and the number of insurable hours you accumulated in the last 52 weeks or since your last claim, whichever is shorter.

If you become sick or take maternity, parental or compassionate care leave while on regular EI, different duration rules apply.

For example: A worker can receive EI from **14 weeks up to a maximum of 45 weeks**. For the period of March 12 to April 18, 2023 - a worker living in the Toronto, Ontario area is eligible for a maximum of **38 weeks of EI**, whereas a worker living in Newfoundland-Labrador is eligible for a maximum of **45 weeks of EI**, depending on their insurable hours. There is also a 1-week waiting period during which no benefits are paid unless you re-opened a claim in which you already served the waiting period.

## How much do I Receive?

The basic benefit rate is 55% of your average insured earnings up to a yearly maximum insurable amount of \$61,500 (as of January 1, 2023). This means you can **receive a maximum payment of \$650 per week**. Your EI payment is a taxable income, meaning federal and provincial or territorial, if it applies, taxes will be deducted.

## When should I Apply for EI?

**The day you are laid off.** You have 4 weeks from your last work day to file for EI benefits. If you delay you risk losing benefits. To apply for EI benefits, you must submit an application for EI online. This can be done at home, at a public internet access site (public library for example) or at your Service Canada Centre. To access the application for EI Regular Benefits go to <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>.

## Can I request to have additional taxes deducted from my EI benefits?

Claimants may wish to have their income tax deductions increased in order to avoid having to pay a large amount of income tax at year-end. This request can be made by [phone](#), [mail](#) or [in person](#). To view contact information and approximate Service Canada wait times visit: <https://www.canada.ca/en/employment-social-development/corporate/contact/ei-individual.html>

## How do I receive my EI payment?

Shortly after applying for EI, you will receive a [benefit statement](#) in the mail. The statement includes your Access Code (4 digit number), which is printed in the shaded area at the top of the benefit statement. Your [Access Code](#) is needed to submit your required bi-weekly reports and to get information about your claim. Access the [instructions](#) on when and how to complete your reports with the [Internet Reporting Service](#) or the [Telephone Reporting Service](#). If you cannot complete your reports by internet or by telephone, you will need to complete and mail them to Service Canada. Keep in mind that receiving a benefit statement does not mean that a decision has been made yet on your claim.

## When should I expect my first payment?

If Service Canada has all the required information and if you qualify for benefits, your payment will be issued usually **within 28 days** from the date Service Canada receives your application. If you do not qualify, they will notify you of the decision made on your claim.

## How do I get EI deposited directly into my bank account?

Generally when you use Service Canada's [Internet Reporting service](#) or our [Telephone Reporting Service](#) with direct deposit, your payment is then deposited directly to your bank account.

To apply for direct deposit, you need your complete bank account information, as shown on your cheque or bank statement. Once you have this information:

- Go to [My Service Canada Account \(MSCA\)](#). After you login to My Service Canada Account online, updated your "personal information" section then select "direct deposit" to complete the direct deposit information required; or
- Print and complete [the Canada direct deposit enrolment form](#) and mail it or bring it to your [Service Canada Centre](#).

## What If I Receive Separation Payments (ie. Severance)?

Always file for EI right away or you may end up losing benefit weeks.

EI will automatically "allocate" vacation pay and termination pay in lieu of notice to a number of weeks at the start of your claim and will not pay EI benefits during those weeks. If you are still unemployed when your claim runs out, EI will extend the claim for a period equal to the allocation period (but not after the 2 year anniversary of layoff). Consult the EI earnings chart for the different types of monies paid or payable on separation and to determine how the monies will be allocated here: <https://www.canada.ca/en/services/benefits/ei/earnings-chart.html#severance>

Severance pay may be held in trust while you retain recall rights (which may end with a full closure). The EI allocation does not occur until recall rights are ended/abandoned and the severance paid. This allocation is NOT retroactive. If you have not received all your benefit weeks when the severance allocation begins and you're still looking for work after the allocation, EI extends your claim period by an equal number of weeks at the back end (to the 2 year anniversary of layoff).

If your severance pay is transferred to an RRSP, there may be a tax savings but EI will still allocate the money as if it went directly into your wallet.

## What are the Rules for Regular EI Benefits?

To avoid disqualifications, disentitlements and penalties:

- be willing and able to work.
- be looking for work.
- report income from all employment (farming, self-employment, etc.).
- report absences out of country.
- follow EI staff instructions.
- report all work you do, even if you'll be paid later.

These rules do not apply during a period of severance pay allocation. If you think you've been unfairly denied benefits, you have the right to appeal.

## What about Supports for Training and Schooling?

Tuition, books, income and other supports may be available from the provincial government. Do NOT start a class (even one you pay for) before getting more information - or you may risk your EI benefits and access to other supports.

## Receiving Social Assistance while waiting for your EI benefits

If you receive financial assistance or advances from a Social Services program, you may have to reimburse that money out of your EI benefits. To find out more please visit:

<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/social-assistance.html>

## What information/documents are needed to apply?

- **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.** This includes postal codes.

- **The names and addresses of all employers you worked for in the last 52 weeks.** This should include the dates of employment and the reasons for separation from these employers.
- **A Record of Employment (ROE)** - If your employers issue ROEs in paper format, you **must** request ROEs from all your employers who issued ROEs in paper format in the last 52 weeks. However, if your employer submits your ROE to Service Canada electronically, you do **not** need to request a paper copy of your ROE from your employer since they will receive it electronically from your employer. On the same day your employer submits it, you will be able to view and print copies of your ROE online using [My Service Canada Account](#).
- **If accessible: the dates (Sunday to Saturday) and earnings for each of your highest paid weeks of insurable earnings in the last 52 week period (of since the start of your last EI claim).** This information is used, along with your Record(s) of Employment, to calculate your weekly EI benefit rate. Remember to also report any gross amounts received or to be received including: vacation pay, severance pay, pension, pay in lieu of notice or lay off and other monies.
- **Personal identification.** This can be your driver's license, birth certificate or passport if you are applying in person.

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