



## Frequently Asked Questions (FAQ) about income supports and sickness leave benefits for full-time workers

Revised March 29, 2021

*Due to the rapidly changing circumstances surrounding COVID-19 and its impact on workers, program support criteria are subject to change. Be sure to visit [www.unifor.org/covid19](http://www.unifor.org/covid19) to download updated versions of this fact sheet.*

*Note: On February 19, 2021, the federal government announced proposed legislative and regulatory changes that would increase the number of weeks of benefits available for the Canada Recovery Benefit (CRB), the Canada Recovery Sickness Benefit (CRSB), and Employment Insurance (EI) regular benefits:*

<https://www.canada.ca/en/employment-social-development/news/2021/02/crb-extension.html>

*As the effects of the second wave of the COVID-19 pandemic lead to renewed lockdowns and economic impacts, many workers will be facing a shortage of work or temporary lay-offs, while others may need to undergo self-isolation or quarantine due to exposure to the virus.*

*If you are a full-time worker who has been laid off or who cannot work due to COVID-19, this FAQ is for you.*

### Generally, you are a full-time worker if:

- You regularly worked 30 or more hours a week and were employed on a permanent or temporary/contract basis.

### If I contract the Coronavirus or have to self-isolate due to exposure, what income supports are available to me?

You should apply for the [Canada Recovery Sickness Benefit \(CRSB\)](#) if you meet the following criteria:

- You are unable to work at least 50% of your regularly scheduled work week because you are:
  - sick with COVID-19

- have been advised by your employer or a health authority to self-isolate, or
- have been advised to stay home due to an underlying health condition that puts you at greater risk for contracting COVID-19.
- You did not apply for or receive any of the following during the application period:
  - Canada Recovery Benefit (CRB)
  - Canada Recovery Caregiving Benefit (CRCB)
  - Short-term disability benefits
  - Employment Insurance (EI) benefits
  - Québec Parental Insurance Plan (QPIP) benefits
- You earned at least \$5,000 in 2019, 2020, or in the 12 months before your application date.

If approved, you will receive \$500 (\$450 after taxes withheld) for each 1-week period that you apply for, for up to a maximum of 4 weeks. Note that you must apply for each 1-week period.

## What if I have to quarantine or have been advised to stay home for longer than 4 weeks due to COVID-19?

If your COVID-19 related medical situation extends beyond the 4 weeks, you may be eligible for [EI sickness benefits](#), which provides up to 15 weeks of income support for those who qualify.

In order to qualify for EI sickness benefits, you must meet the following criteria:

- You have accumulated 120 insurable hours in the 52-week period prior to your application. If you received the CERB at any time, your 52-week period will be extended to exclude any weeks during which you received CERB.
- Your regular weekly earnings have declined by 40% for at least one week.
- Until September 25, 2021 you no longer need to provide a medical certificate in order to qualify and the waiting period may be waived.

If approved, you will receive a minimum of \$500 up to a maximum of \$595 per week (before taxes) for up to 15 weeks.

If you do not qualify for EI sickness benefits, you may be eligible to receive the [Canada Recovery Benefit \(CRB\)](#) – see below.

## If I am laid off from work due to the impacts of COVID-19, can I access Employment Insurance?

You are eligible for regular [EI benefits](#) if you have accumulated 120 insurable hours during the qualifying period.

- For most workers, the qualifying period will be previous 52 weeks.

- If you received the Canada Emergency Response Benefit (CERB) at any time, your 52-week period will be extended to exclude any weeks during which you received CERB.
- Until September 25, 2021 the maximum duration of benefits has been extended to 50 weeks and the waiting period may be waived.

Make sure that your Record of Employment (ROE) has been forwarded to Service Canada or has been submitted electronically by your employer. You will need a [My Service Canada Account](#) to view your ROE electronically. You do not, however, need your ROE before applying for EI.

You can apply for regular EI benefits via the [online EI application](#) as soon as possible.

If approved, you will receive a minimum of \$500 up to a maximum of \$595 per week for up to a maximum of 50 weeks.

## What if I don't have the required number of hours or I haven't been laid off but my hours have been reduced?

If you do not meet the above requirements for regular EI, you can apply for the [Canada Recovery Benefit \(CRB\)](#), which provides up to 38 weeks of income support for those who do not qualify for EI benefits. In addition to not being eligible for EI, you must meet the following criteria:

- You stopped working or experienced a 50% decline in weekly income compared to 2019, 2020 or the previous 12 months.

You had a total income of at least \$5,000 in 2019, 2020 or in the previous 12 months from:

- employment income (total or gross pay)
- net self-employment income (after deducting expenses)
- maternity and parental benefits from EI or similar QPIP benefits
  - You did not quit your job or voluntarily reduce your hours on or after September 27, 2020.
  - You are actively seeking work during the two-week period you receive the CRB.
  - You do not turn down reasonable employment during the two-week CRB period.
- You did not apply for or receive any of the following during the application period:
  - Canada Recovery Benefit (CRB)
  - Canada Recovery Caregiving Benefit (CRCB)
  - Short-term disability benefits
  - Employment Insurance (EI) benefits
  - Québec Parental Insurance Plan (QPIP) benefits
- You were not in quarantine or self-isolation due to recent international travel.

If approved, you will receive \$1000 for each two-week period (\$900 after taxes withheld).



Note: You must reapply for each two-week period you are eligible for the CRB. You may earn employment income while receiving the CRB, but you must reimburse \$0.50 for every dollar of net income you earn above \$38,000 on your tax return, including any CERB, CRSB and CRCB payments you received, but excluding the CRB.

## Who do I contact if I have questions about applying for Employment Insurance, the CRB or the CRSB?

For questions about applying for EI, call the EI telephone information service at 1-800-206-7218 from 8:30 am to 4:30 pm Monday to Friday and press "0" to talk to a representative. Please note that call volumes are high at the present time and you may be placed on hold.

For questions about applying for the CRB or CRSB through the Canada Revenue Agency, call 1-833-966-2099 Monday to Friday, 9am to 5pm (local time).

## Are there other special income support measures available to me?

Residents of British Columbia who are unable to work due to COVID-19 may be eligible for the B.C. Recovery Benefit, a one-time, tax-free payment of up to \$1,000 for eligible families and single parents and up to \$500 for eligible individuals.

For more COVID-19 related worker support information, visit [www.unifor.org/covid19](http://www.unifor.org/covid19)

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