

Workers' Resource Centre



#440, 999 – 8 Street SW

Calgary, AB T2R 1J5

403-264-8100

www.helpwrc.org

info@helpwrc.org

Please note that our office is closed at this time
but we are working remotely to help you

Workers' Resource Centre - True as of June 17, 2020

This is to be used for information purposes only and should not
be taken as legal advice

Workers' Resource Centre – WRC

Who are we?

The Workers' Resource Centre is a small not-for-profit, charitable organization that educates and assist workers with their rights in the workplace in Alberta

- Has 7 staff including the Executive Director

WRC has 3 programs:

- Public Legal Education
- Sexual Harassment Advisory Program
- Case Work/advocacy

The WRC is the only organization in Alberta that provides these services

- Currently our only office is in Calgary but can help all Albertans
- 1 Case Worker who goes to Red Deer two times/month – currently not at this location
- 1 Case Worker goes to Lethbridge once a month – currently not at this location

All WRC services are FREE!!!!

Workers' Resource Centre – WRC

What do we help with?

The WRC helps educate and advocate for Albertans with their employment-related rights under:

- Employment Insurance (EI)
- Alberta Employment Standards
- Canada Labour Code
- Alberta Occupational Health and Safety
- Alberta Human Rights in the workplace
- Canadian Human Rights in the workplace
- Workers' Compensation Board (WCB)
- Small claims complaints for contractors

All WRC services are **FREE!!!!**

Employment Insurance (EI)

What is it?

EI is a program run by the Canadian government through Service Canada to assist workers who are unable to work through no fault of their own

Every employer will deduct EI premiums from an employee's cheque and send it to the government

Self-employed individuals can also choose to be part of the EI program

Employment Insurance (EI)

When can I get EI?

There may be a number of reasons you are unable to work for your employer. Here are the most common reasons:

- Quit (as long as you can show you had not reasonable alternative but to quit your job)
- Laid off (downsizing, shortage of work, end of season, end of contract etc.)
- Fired (as long as you did not commit misconduct)
- Too ill or injured to work
- Having a baby or adopting a child under the age of 18
- Someone in your family has a critical or life threatening illness or injury

This may be a permanent situation or just a temporary one

Depending on the circumstance it is possible to combine these benefits

Employment Insurance (EI)

How to I apply for EI?

If you would like assistance with your EI application, you may contact the WRC and book a remote, over-the-phone appointment with one of our Case Workers

If you would like to apply for EI yourself, please use this link:

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

**** the most important thing with EI is to apply within 4-weeks of your last day of work ****

- If today is your last day of work, you can apply today or anytime within the next 28 days
- Applying after the 28 days from your last day of work could impact your EI eligibility and/or benefit rate and/or weeks of entitlement

Employment Insurance (EI)

Record of Employment (ROE)

When you are unable to work, your employer needs to create a Record of Employment (ROE)

- Company contact information
- Worker's contact information
- First day of work
- Last day of work
- Reason for no longer working
 - This will be used to determine if you are eligible for EI
- Insurable hours
 - All hours worked in last **52 weeks**
 - Along with the reason you are no longer working, this is used to determine if you are eligible for EI and many weeks of benefits you can receive
- Insurable earnings
 - All earnings earned in last **26 weeks**
 - Used to determine your EI weekly benefit rate

If you worked for multiple employers in the last 52 weeks, please ensure that you include this employment on your application as EI may take all of those into consideration depending on why you stopped working for the different employers.

Employment Insurance (EI)

Record of Employment (ROE)

You do not need your ROE to apply for EI but Service Canada does require your ROE to complete your EI application

Your employer can either give you your ROE or they can send it electronically to Service Canada.

If you receive a paper copy, please send it to Service Canada to ensure they received the ROE

The address for Service Canada (Western office) is:

Service Canada Centre
PO Box 245
Edmonton, AB
T5J 2J1

Employment Insurance (EI)

Record of Employment (ROE)

You can set up a My Service Canada Account to get information about many things including information on your EI claim and all ROEs that Service Canada has on file

- <https://www.canada.ca/en/employment-social-development/services/my-account.html>

Employment Insurance (EI)

How long can I collect EI?

Service Canada will use your **insurable hours** from the 52 weeks before your reference date/last day of work to determine your EI weeks of entitlement

- If you worked for more than 1 employer in the last 52 weeks, Service Canada may take all those insurable hours worked for those employers into consideration depending on why you stopped working for each employer

Employment Insurance (EI)

How much will I receive from EI?

EI will use your **insurable earnings** from the 26 weeks before your reference date/last day of work to determine your weekly benefit rate

- You will receive your EI payments every 2 weeks

You will get 55% of your insurable earnings to a maximum of \$573/week (whichever is less)

This is taxable

- Income tax is taken off of your EI payments
- You will receive a T4E slip for the EI you received for the year to file with your taxes next year

Employment Insurance (EI)

How will I get my payments?

If you entered your banking information during the EI application you can receive the payment through direct deposit

- Your banking information includes your Branch/transit number, financial institution and account number
- If you do not have your banking information with you during the application process you can always submit it at a later date

If you did not provide Service Canada with your banking information, you will receive your payments by cheque

Employment Insurance (EI)

Types of Benefits

- Regular
- Sickness/Medical
- Maternity
- Parental
- Compassionate Care
- Family Caregiver Benefits for Adults
- Family Caregiver Benefits for Children
- Apprenticeship
- Fishing

Employment Insurance (EI)

Applied for EI...What's next?

About a week after you apply for EI you will receive a brown envelop in the mail which will contain your **access code**

- If WRC is assisting you with your EI, please contact your Case Worker and give them your access code so they can follow up with EI on your behalf to ensure everything is happening properly

This access code **does not** mean you have been approved for EI, it is created the day you apply for EI

It will also state the period for which you can do your **EI report**

- Make sure to do your reports because if you do not do your reports you will not receive your EI payments (some exceptions apply)

Employment Insurance (EI)

Working while on EI

When receiving EI payments, you can work but you must report all gross earnings (before deductions) to EI

Your gross earnings will have an impact on your EI rate for the time you worked

You must claim the gross earnings when you earned them **not** when you were paid the money

Canada Emergency Response Benefit (CERB)

What is it?

The Canada Emergency Response Benefit (CERB) provides temporary income support to workers who have stopped working related to COVID-19

CERB provides \$500/week of a maximum of 24 weeks

CERB is available from March 15, 2020 to October 3, 2020. You can apply for this benefit no later than December 2, 2020

Canada Emergency Response Benefit (CERB)

Who is eligible to receive CERB?

The CERB is available to workers:

- Residing in Canada, who are at least 15 years old;
- Who have stopped working because of reasons related to COVID-19 **or** eligible for EI regular or sickness benefits **or** have exhausted their EI regular benefits between December 29, 2019 and October 3, 2020;
- Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application;
- Do not earn more than \$1,000 gross (before deductions) in the 4-week period when submitting a claim (with the exception of the initial claim please see future slide); and
- Who have not quit their job voluntarily

Canada Emergency Response Benefit (CERB)

Who is eligible to receive CERB?

Individuals who are eligibility for EI regular or sickness benefits may also be eligible

- **Service Canada** will administer your CERB payments
- **Do not apply for both EI through Service Canada and CERB through CRA**

Individuals who are not eligible for EI regular or sickness benefits may be eligible

- **CRA** will administer your CERB payments
- **Do not apply for both EI through Service Canada and CERB through CRA**

Canada Emergency Response Benefit (CERB)

What is used to determine the \$5,000 income?

The \$5,000 includes all employment and self-employment income. This includes among others:

- Tips you have declared as income
- Non-eligible dividends
- Honoraria
- Royalties

If you are not eligible for EI, you may also include Maternity and parental benefits you received from EI and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan

This \$5,000 does not need to have been earned in Canada – but you need to reside in Canada

Disability payments, social assistance, rental income, pensions, student loans or bursaries are not considered employment income and should not be counted when determining the \$5,000

Canada Emergency Response Benefit (CERB)

How to apply?

There are 2 ways to apply for CERB (CERB only through CRA when NO EI involved)

- Online with a CRA My Account
 - <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>
- Over the phone with an automated phone service
 - 1-800-959-2019 or 1-800-959-2041

Both services are available 21 hours a day, 7 days a week.

Both services are closed from 3:00am – 6:00am (EST) for maintenance

Canada Emergency Response Benefit (CERB)

When do I apply?

Day to apply for the Canada Emergency Response 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	

Canada Emergency Response Benefit (CERB)

4-week cycle eligibility periods

Eligibility periods

Eligibility periods are fixed in 4-week periods.

If your situation continues, you can re-apply for CERB for multiple 4-week periods, to a maximum of **24 weeks (6 periods)**

▼ [See 4-week eligibility periods](#)

4-week period cycle	Period dates
1	March 15, 2020 to April 11, 2020
2	April 12, 2020 to May 9, 2020
3	May 10, 2020 to June 6, 2020
4	June 7, 2020 to July 4, 2020
5	July 5, 2020 to August 1, 2020
6	August 2, 2020 to August 29, 2020
7	August 30, 2020 to September 26, 2020

Canada Emergency Response Benefit (CERB)

What is the criteria for submitting claims?

When submitting your **initial** claim, you cannot have earned more than \$1,000 gross (before deductions) in employment and/or self-employment income for 14 consecutive days within the 4-week period of your claim

When submitting **subsequent** claims, you cannot have earned more than \$1,000 gross in employment and/or self-employment income for the entire 4-week benefit period of your claim

Canada Emergency Response Benefit (CERB)

Working while receiving CERB

If you do an application early in the 4-week period cycle, receive your \$2,000 from CERB and end up receiving more than \$1,000 gross (before deductions) through employment and/or self-employment in the 4-week period you will be required to pay that money back to CERB

You must return this \$2,000, inform CRA why you are returning the CERB payment and for what period you are returning it for (for example, returning the money for period 4)

By returning this \$2,000, it will be as if you never received the money for that period. Therefore, you can still apply for the subsequent periods you were eligible to receive plus an additional one for the period you returned as long as there are still periods you can apply for (for example, you did not return money for period cycle 7)

Canada Emergency Response Benefit (CERB)

Will other money I receive impact my CERB payment?

Your CERB payments will not be impacted if:

- You earn income of \$1,000/month or less gross (before deductions)/4 week period through employment and/or self-employment
- You receive rental income
- You receive government benefits such as CPP (regular, survivor or children's benefits) or OAS or QPP
- You receive student loans or bursaries
- You receive disability payments or social assistance
 - Your AISH payment will not impact your CERB payments, however your CERB payments will have an impact on your AISH payments
 - Information about CERB and AISH – <https://www.alberta.ca/aish-income-support-and-the-canada-emergency-response-benefit.aspx>
 - Your Alberta Works payment will not impact your CERB payments, however your CERB payments will have an impact on your Alberta Works payments
 - Information about CERB and Alberta Works – <https://open.alberta.ca/dataset/38cb49d0-8437-43e4-a137-d005ac0f2217/resource/ef8e49ae-f595-4ffc-a081-81958207a3e5/download/css-income-support-and-the-cerb.pdf>

Canada Emergency Response Benefit (CERB)

IMPORTANT

The money you receive for CERB is **not** taxed at source, which means you will receive \$2,000 for each 4-week period but income tax **will not** be taken off so please ensure you save some money for when you file your 2020 taxes next year

- Meaning if you receive all \$12,000 in CERB payments you will owe taxes on this money when you file your 2020 taxes

Canada Emergency Response Benefit (CERB)

How will I get my money?

CERB is paid by direct deposit or by cheque if direct deposit is not set up through your CRA My Account

- If direct deposit then you will receive payment in 3 business days after applying for the 4-week period through CRA
- If by cheque then you will receive cheque in about 10 business days after applying for the 4-week period through CRA

Employment Insurance (EI) and Canada Emergency Response Benefit (CERB)

How do these work together?

Pre-existing EI claims (claims that began prior to March 15, 2020)

- Your EI claim will continue to be processed under the pre-existing Employment Insurance rules
- You **will not** receive the CERB payments while collecting on this existing EI claim
- Your benefit rate will be based on 55% of your income to a maximum of \$573/week whichever is less
- If your EI claim ends before the end of the 7th 4-week eligibility period for CERB, you can apply for the remainder of the CERB 4-week periods

If you are on special benefits, such as maternity/parental benefits, and there is no work available when you finish collecting maternity/parental benefits, you would be considered to have stopped working due to COVID-19. If you meet the other eligibility requirements you may receive CERB

Employment Insurance (EI) and Canada Emergency Response Benefit (CERB)

How do these work together?

Anyone who was eligible for regular or sickness EI benefits on or after March 15, 2020 is also eligible to receive CERB payments through Service Canada

- Do not apply for CERB through CRA, if you have already applied for EI

Service Canada will be administering the CERB payments for the first 24 weeks

At the end of the 24 weeks, if you have been approved for EI, your EI will begin

- Please ensure you do your reports to receive this money

Even if you are receiving CERB through the EI system, please do your EI report every 2 weeks

- Do not claim your CERB payment on your EI report

Employment Insurance (EI) and Canada Emergency Response Benefit (CERB) How do these work together?

How much money will you get?

- If you are entitled to receive more than \$500/week from EI (for example, \$573/week)
 - You will only receive \$500/week in the form of CERB payments for the first 24 weeks
 - At the end of the 24 weeks you will start receiving your EI approved benefit rate if you are still without employment
- If you are entitled to receive less than \$500/week from EI (for example, \$300/week)
 - You will receive \$500/week in the form of CERB payments for the first 24 weeks
 - At the end of the 24 weeks you will start receiving your EI approved benefit rate if you are still without employment

Employment Insurance (EI) and Canada Emergency Response Benefit (CERB)

How do these work together?

**DO NOT APPLY FOR CERB THROUGH CRA
IF YOU ARE APPLYING FOR EI THROUGH SERVICE CANADA!**

You cannot receive money from both for the same period of time

It is just like chips and dip at a party...you cannot double dip and the government will find out and you will have to pay back the amount you were not entitled to receive

If you do receive a double payment for CERB, you will receive a letter outlining how to repay the amount you were not entitled to receive

Employment Insurance (EI) and Canada Emergency Response Benefit (CERB)

How does it work if I am an employee but cannot work right now?

If you are an employee and cannot work due to COVID-19 because:

- **You are temporarily or permanently laid off or unable to work due to child care issues**
 - Apply for EI regular benefits
 - You will receive 24 weeks of CERB payments from EI
 - You cannot earn more than \$1,000/month gross (before deductions)
 - Continue to do your bi-weekly reports with EI
 - Then if you are approved for EI, at the end of the CERB payments, you will receive any EI weeks of entitlements you are eligible to collect if you are still unable to work or find full-time employment

You will receive a letter from Service Canada stating whether or not you were approved for EI or you can check your My Service Canada Account

Employment Insurance (EI) and Canada Emergency Response Benefit (CERB)

How does it work if I am an employee but cannot work right now?

If you are an employee and cannot work due to COVID-19 because:

- **You have to stop due to medical reason**
 - Apply for EI sickness benefits
 - You will receive 24 weeks of CERB payments from EI
 - If you do end up working, you cannot earn more than \$1,000/month gross (before deductions)
 - Continue to do your bi-weekly reports with EI
 - Then if you are approved for EI, at the end of the CERB payments, you will receive any EI weeks of entitlements you are eligible to collect if you are still unable to work due to medical reasons or if you are well again but no employment is available then can switch to regular EI benefits

You will receive a letter from Service Canada stating whether or not you were approved for EI or you can check your My Service Canada Account

Employment Insurance (EI) and Canada Emergency Response Benefit (CERB)

How does it work if I am self-employed but cannot work right now?

If you are unable to work and you are self-employed or a contractor and:

- **You previously paid into the EI system**
 - Apply for EI regular or sickness benefits depending on the reason you are unable to work
 - You will receive 24 weeks of CERB payments from EI
 - You cannot earn more than \$1,000/month gross (before deductions)
 - Continue to do your bi-weekly reports with EI
 - Then if you are approved for EI, at the end of the CERB payments, you will receive any EI weeks of entitlements you are eligible to collect if you are still unable to work or find full-time employment/self-employment

You will receive a letter from Service Canada stating whether or not you were approved for EI or you can check your My Service Canada Account

Employment Insurance (EI) and Canada Emergency Response Benefit (CERB)

How does it work if I am self-employed but cannot work right now?

If you are unable to work and you are self-employed or a contractor and:

- **You did not previously pay into the EI system**
 - Apply for the CERB payments through CRA to receive your 6 payments of \$2,000/4 weeks
 - You will need to re-apply to receive subsequent payments based on the 4 week period cycles

Employment Insurance (EI) and Canada Emergency Response Benefit (CERB)

What if am not approved for EI?

If you receive a letter saying you are not approved for EI, you will have to apply for CERB through CRA

- You will need to re-apply to receive subsequent payments if you have not already receive 24 weeks of CERB payment from EI

You do have the right to do a request for reconsideration if you do not agree with Service Canada's decision on your EI application

- You have 30 days to begin this process and the WRC can help you with this if you require assistance

Employment Insurance (EI) and Canada Emergency Response Benefit (CERB)

What if I do not qualify for EI and did not apply for EI?

If you do not qualify for EI and did not apply for EI, but still meet the eligibility requirements for CERB, you can apply for CERB payments through CRA for a maximum of 24 weeks of payment (6 periods) until September 26, 2020

Canada Emergency Response Benefit (CERB)

Service Canada (EI) or CRA – how to I know which way to apply?

Please click the link below and answer a few questions to be directed to the proper application (EI through Service Canada or CRA) to receive your CERB payments

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

Canada Emergency Student Benefit (CESB)

Who is eligible?

Who is eligible:

- Students who are able to work and must be actively looking for employment;
 - Keep track of your job search list as you may have to provide this in the future
- Students who are enrolled in a post-secondary education program leading to a degree, diploma or certificate;
 - Program needs to be at least 12 weeks in duration
- Students who ended their studies or graduated no earlier than December 2019;
- High school graduates who have applied for and will be joining post-secondary programs that starts before February 1, 2021; and
- Canadian students studying abroad meeting one of the above criteria

Canada Emergency Student Benefit (CESB)

How to apply?

There are 2 ways to apply for CESB (CESB **only** no CERB from Service Canada or CRA)

- Online with a CRA My Account
 - <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>
- Over the phone with an automated phone service
 - 1-800-959-2019 or 1-800-959-2041

Both services are available 21 hours a day, 7 days a week.

Both services are closed from 3:00am – 6:00am (EST) for maintenance

Canada Emergency Student Benefit (CESB)

When to I apply?

If student is an eligible post-secondary student may apply during the May 10 – June 6 periods

If a student completed high school:

- **Before June 7, 2020**, your high school completion date must be before the start of the first eligibility period you are applying for benefits
- **After June 7, 2020**, you can only apply for 2 eligibility periods starting from July 5 – August 1 eligibility period

Need to re-apply for additional 4-week periods

Need to apply before September 30, 2020

Canada Emergency Student Benefit (CESB)

4-week cycle eligibility periods

Eligibility periods for post-secondary students:

- ✓ May 10 to June 6, 2020
- ✓ June 7 to July 4, 2020
- ✓ July 5 to August 1, 2020
- ✓ August 2 to August 29, 2020

Canada Emergency Student Benefit (CESB)

How much will I receive?

\$1,250/month or \$2,000/month if you have a disability or a dependent

- This is taxable
- A dependent is:
 - A child under the age of 12 years old and completely dependent on the student, their spouse or common-law partner; or
 - A person with a disability who is completely dependent on the student, their spouse or common-law partner

Can make up to \$1,000/month gross (before deductions) in income

- If you make more than \$1,000 gross in the 4-week period you will have to repay the CESB you receive

Canada Emergency Student Benefit (CESB)

How will I get my money?

CESB is paid by direct deposit or by cheque if direct deposit is not set up through your CRA My Account

- If direct deposit then you will receive payment in 3 business days after applying for the 4-week period through CRA
- If by cheque then you will receive cheque in about 10 business days after applying for the 4-week period through CRA

Canada Emergency Student Benefit (CESB)

Can I get CESB if I am getting CERB?

No, you cannot apply for CESB if you are applying or have already applied for or received CERB payments through CRA or EI

Canada Student Service Grant

General Information

For students who are volunteering instead of working will be eligible for \$1,000 to \$5,000, depending on hours, to support student's post-secondary education costs in the Fall 2020

- This is a grant to put towards education costs for Fall 2020 (i.e. tuition, books etc.)
- This is taxable

Cannot be working during this time

More information listed on the “I Want to Help” platform about available service opportunities and ways to get involved

- <https://volunteer.ca/index.php?MenuItemID=355>

Important Government Contact Information

Canada Emergency Response Benefit (CERB)

- General line for answers to questions – 1-833-966-2099
- To speak with an agent at CERB, or CRA MY account – 1-800-959-8281
- To apply for CERB over the phone – 1-800-959-2019 or 1-800-959-2041

Canada Emergency Student Benefit (CESB)

- General line for answers to questions – 1-833-966-2099
- To speak with an agent at CESB, or CRA MY account – 1-800-959-8281
- To apply for CESB over the phone – 1-800-959-2019 or 1-800-959-2041

Employment Insurance (EI)

- General EI phone number – 1-800-206-7218 (you will be asked for your SIN and access code)
- Service Request – <https://sr-ds.powerappsportals.com/caseintakeen/>
 - If you have an EI claim and have been asked to contact service Canada but cannot get through on the phone line, you can fill out a Service Request and an agent is to contact you within 2 business days but no message will be left if you do not answer

Need assistance from the Workers' Resource Centre?

If you need assistance, please contact:

Workers' Resource Centre

at 403-264-8100

to make a remote, over-the-phone appointment
with one of the WRC Case Workers