



## Changes to Government Income Support Key Points for USW Members

# CANADA EMERGENCY RESPONSE BENEFIT (CERB) ENDING

The Canada Emergency Response Benefit (CERB) has ended and the Federal Government enacted legislation on October 2, 2020 to create three new temporary Canadian Recovery Benefits to continue to provide income support to Canadian workers.

- For individuals who collected the Canada Emergency Response Benefit (CERB), those benefits ended on October 3, 2020.
- For those who were eligible for the CERB and did not collect, you are currently still able to apply retroactively for the **August 30–September 26, 2020 period** through the Canada Revenue Agency (CRA)'s [My Account](#) or automated toll-free phone lines at 1-800-959-2019 or 1-800-959-2041.

As of September 27, 2020, workers who are still unemployed will be eligible for a new Employment Insurance (EI) claim or one of the three new temporary recovery benefits.

### If you received CERB through Service Canada:

- CERB recipients who received CERB through Service Canada and who are eligible for simplified EI will be seamlessly transitioned to EI.

### If you received CERB through the Canada Revenue Agency:

- You will need to [apply](#) to receive Employment Insurance.

### If you are unsure which group you're in:

- [Contact Service Canada](#) to find out.



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# EMPLOYMENT INSURANCE UPDATES

## Changes to Unemployment Rate

- A [minimum unemployment rate of 13.1%](#) applies to all regions across Canada starting August 9, 2020.
- This means you receive [at least 26 weeks of regular EI benefits, up to a maximum of 45 weeks](#).
- This increased unemployment rate may also positively impact how much you collect in EI, as the temporary minimum unemployment rate means EI will only look at [your 14 best weeks](#) of employment to calculate your benefits.

## One-Time Insured Hours Credit

- A new one-time credit of insured hours will be added to EI applications. This credit amounts to:
  - 300 insured hours if you're applying for regular benefits
  - 480 insured hours if you're applying for sickness, maternity, parental or caregiving benefits
- Normally, you need a minimum of 420 insured hours to be eligible for EI. Because of this credit, you'll only need 120 insured hours to qualify for EI benefits.
- Because the number of weeks you are paid EI is based on the number of hours you've worked, this credit will increase the [number of weeks you're eligible to receive EI](#).

## Benefit Amounts

- You'll receive [at least \\$500 per week](#) before taxes, but you could receive up to \$573 per week.

## Earning Money on Employment Insurance

- Under the EI program, you [keep 50 cents of your benefits for every dollar you earn](#).
- This only applies for money you receive if you've **not** worked a full week's worth of work.
- If you work a full week of work while on EI—regardless of the amount you earn from that week—you are [not eligible to receive EI during that week](#).
  - You will not lose that week of EI benefits. It will essentially be added as another week at the end of your EI benefit period.



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- For those members who experience multiple temporary lay-off periods, the two weeks' notice between temporary lay-off periods would count as two weeks of paid work from UofT. This means, for those two full weeks of work, you would not receive EI benefits and those two weeks of EI benefits would be added to the end of your EI period.
- The University of Toronto has been providing employees who were temporarily laid off due to COVID-19 with up to \$250 per week. The University has confirmed this is as an official [Supplemental Unemployment Benefit \(SUB\)](#) registered with Service Canada. This SUB is not considered earnings and therefore will not result in deductions from EI benefits.

### Vacation and Severance

- Prior to the new legislation, employees who received vacation and/or severance pay at time of lay-off would have to wait until an equivalent number of weeks before they could apply for EI. For claimants whose benefit period begins on or after September 27, 2020, as per the [new legislation](#), vacation and/or severance pay is temporarily excluded from what is considered earnings for EI purposes. This means you can now generally apply for EI to begin as soon as your lay-off begins. This extension is until September 25, 2021.



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# NEW RECOVERY BENEFITS

If a worker is ineligible for simplified EI, they may be eligible for one of the three new temporary recovery benefits.

## Canada Recovery Benefit (CRB)

The [Canada Recovery Benefit \(CRB\)](#) gives income support to employed and self-employed individuals—including gig-economy and casual workers—who are directly affected by COVID-19 and are not entitled to Employment Insurance (EI) benefits.

### Eligibility

Highlights from the [eligibility criteria](#) include:

- During the [two-week period you are applying for](#):
  - Applicants must have either **stopped working** due to COVID-19 or have had their **employment income reduced by at least 50%** for reasons related to COVID-19.
  - Applicants can not have applied for or received:
    - Employment Insurance (EI) benefits
    - Canada Recovery Sickness Benefit (CRSB)
    - Canada Recovery Caregiving Benefit (CRCB)
    - Short-term disability benefits
    - Worker's compensation benefits
    - Québec Parental Insurance Plan (QPIP) benefits
- Applicants must have earned at least \$5,000 in 2019, or 2020, or in the 12 months before the date they apply.
  - This can be from employment income, self-employment income, and/or maternity and parental benefits from EI.
- Applicants must have not quit their job voluntarily (unless it was reasonable to do so); be available and looking for work; have not rejected a reasonable job offer; and have not rejected a request to resume work or failed to resume work if self-employed where reasonable to do so.

### Payments

Eligible applicants will [receive \\$900 for a two-week period](#). The full CRB amount is \$1,000, but CRA withholds 10% (\$100) for taxes.



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- Depending on how much you earn over the entirety of 2020, you [may need to pay more of the CRB back on your income taxes](#), as CRB payments must be reported as income per the T4A slip CRA will provide you at tax time.

If you continue to be eligible, the CRB is available for a [maximum of 13 periods \(26 weeks\)](#) between September 27, 2020 and September 25, 2021. The periods **do not** need to be taken consecutively.

Claimants who find employment or otherwise earn taxable income while in receipt of benefits will be able to keep 50 cents of benefits for every dollar of their annual income over \$38,000.

### How to Apply

Recipients **must apply for each individual [two-week period](#)**. This means, even if you are successful once, **you must re-apply every single period you are eligible**.

- This also means if you are ineligible for one or more two-week periods, you may still apply for periods both before and after those during which you are ineligible.

Applicants may only apply as of the **Monday after the two-week period has ended**. You may apply for any benefits retroactively for any eligible period **up to 60 days after** that period has ended.

Eligible individuals can apply by phone or online through the [CRB Application](#) page.

## Canada Recovery Sickness Benefit (CRSB)

The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they're sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.

### Eligibility

Highlights from the [eligibility criteria](#) include:

- During the [one-week period you are applying for](#):
  - Applicants **must not be receiving paid leave** from their employer
    - This benefit may not be applicable for staff-appointed members, but can be used by casual members who do not have sick leave.
  - Applicants are **unable to work at least 50%** of their scheduled work week because they're self-isolating for one of the following reasons:



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- You are sick with COVID-19 or may have COVID-19.
- You are advised to self-isolate due to COVID-19.
  - Medical certificates are not required, but the list of who can advise you is in the [eligibility criteria](#).
- You have an underlying health condition that puts you at greater risk of getting COVID-19.
  - Medical certificates are not required, but the list of who can advise you is in the [eligibility criteria](#).
- Applicants can not have applied for or received:
  - Employment Insurance (EI) benefits
  - Canada Recovery Benefit (CRB)
  - Canada Recovery Caregiving Benefit (CRCB)
  - Short-term disability benefits
  - Worker's compensation benefits
  - Québec Parental Insurance Plan (QPIP) benefits
- Applicants must have earned at least \$5,000 in 2019, or 2020, or in the 12 months before the date they apply.
  - This can be from employment income, self-employment income, and/or maternity and parental benefits from EI.

### Payments

Eligible applicants will [receive \\$450 for a one-week period](#). The full CRSB amount is \$500, but CRA withholds 10% (\$50) for taxes.

- Depending on how much you earn over the entirety of 2020, you [may need to pay more of the CRSB back on your income taxes](#), as CRSB payments must be reported as income per the T4A slip CRA will provide you at tax time.

Your payment amount will be the same for each period you've applied for, even if you worked for part of the week. To be eligible, you must have missed more than 50% of your work week.

If you continue to be eligible, the CRSB is available for a [maximum of 2 periods \(2 weeks\)](#) between September 27, 2020 and September 25, 2021. The periods **do not** need to be taken consecutively.

### How to Apply

Recipients **must apply for each individual [one-week period](#)**. This means, even if you are successful and your inability to work continues for a second consecutive one-week period, **you must re-apply for that second one-week period**.



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Applicants may only apply as of the **Monday after the one-week period has ended**. You may apply for any benefits retroactively for any eligible period **up to 60 days after** that period has ended.

Eligible individuals can apply by phone or online through the [CRSB Application](#) page.

## Canada Recovery Caregiving Benefit (CRCB)

The [Canada Recovery Caregiving Benefit \(CRCB\)](#) gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care. This applies if their school, regular program or facility is closed or unavailable to them due to COVID-19, or because they're sick, self-isolating, or at risk of serious health complications due to COVID-19.

### Eligibility

Highlights from the [eligibility criteria](#) include:

- During the [one-week period](#) you are applying for:
  - Applicants **must not be receiving paid leave** from their employer
    - This includes vacation days, personal days, or other forms of paid leave. Staff-appointed members may be eligible if they are on unpaid leave.
  - Applicants are **unable to work at least 50%** of their scheduled work week because they're caring for a family member (child under 12 or family member who needs supervised care) for one of the following reasons:
    - Their school, daycare, day program, or care facility is closed or unavailable to them due to COVID-19.
    - Their regular care services are unavailable due to COVID-19.
    - The person under the applicant's care is:
      - Sick with COVID-19 or has symptoms of COVID-19
      - At risk of serious health complications if they get COVID-19, as advised by a medical professional
        - Medical certificates are not required, but the list of who can advise the family member is in the [eligibility criteria](#).
      - Self-isolating due to COVID-19
        - Medical certificates are not required, but the list of who can advise the family member is in the [eligibility criteria](#).
  - Applicants must be the **only person in their household** applying for the benefit.
  - Applicants can not have applied for or received:
    - Employment Insurance (EI) benefits
    - Canada Recovery Benefit (CRB)



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- Canada Recovery Sickness Benefit (CRSB)
- Short-term disability benefits
- Worker's compensation benefits
- Québec Parental Insurance Plan (QPIP) benefits
- Applicants must have earned at least \$5,000 in 2019, or 2020, or in the 12 months before the date they apply.
  - This can be from employment income, self-employment income, and/or maternity and parental benefits from EI.

### Payments

Eligible applicants will [receive \\$450 for a one-week period](#). The full CRCB amount is \$500, but CRA withholds 10% (\$50) for taxes.

- Depending on how much you earn over the entirety of 2020, you [may need to pay more of the CRCB back on your income taxes](#), as CRCB payments must be reported as income per the T4A slip CRA will provide you at tax time.

Your payment amount will be the same for each period you've applied for, even if you worked for part of the week and even if you are caring for more than one family member who needs supervised care. To be eligible, you must have missed more than 50% of your work week.

If you continue to be eligible, the CRCB is available for a [maximum of 26 periods \(26 weeks\)](#) between September 27, 2020 and September 25, 2021. The periods **do not** need to be taken consecutively.

### How to Apply

Recipients **must apply for each individual [one-week period](#)**. This means, even if you are successful and you are required to continue caregiving for further consecutive one-week periods, **you must re-apply for each individual one-week period**.

Applicants may only apply as of the **Monday after the one-week period has ended**. You may apply for any benefits retroactively for any eligible period **up to 60 days after** that period has ended.

Eligible individuals can apply by phone or online through the [CRCB Application](#) page.