



22/10/2020

WHAT TO DO WHEN YOU MUST BE OFF WORK

There are a number of reasons why you may need to be off work related to COVID-19:

- Family care obligations due to family illness or isolation and school/child care closures;
- Isolation or quarantine due to COVID-19 exposure or symptoms;
- Lay-off, reduction of hours/shifts or business closure due to COVID-19 effects;
- Illness due to COVID-19.

Right now, you have five options to minimize any loss of income when you must be off work:

1. Talk to your employer about utilizing your accrued benefits — such as sick time, banked time, and family-related or vacation leave — to minimize the financial impact of not being at work. Many employers have expressed willingness to be flexible;
2. Talk to your employer about whether short term disability coverage is available;
3. Apply for federal [Employment Insurance](#) (EI);
4. Apply for the [Canada Recovery Benefit](#) (CRB), the [Canada Recovery Sickness Benefit](#) (CRSB) or the [Canada Recovery Caregiving Benefit](#) (CRCB). Please note that you can only receive one of these benefits at one time.
5. If your loss of income due to COVID-19 occurred during the period of March 15, 2020 to October 3, 2020, [apply retroactively for the Canada Emergency Response Benefit](#) (CERB).

It is usually in your best interest to first exhaust all employer paid income protection (option #1) since it replaces a higher percentage of your earnings (most cover 100% of earnings) and protects health benefits coverage and pension if premiums are paid from wages.

More about applying for EI

If you are off work because of illness, injury or quarantine relating to COVID-19 and do not qualify for further benefits from your employer:

- You can apply for Employment Insurance (EI) sickness benefits.

- Benefits are payable for a maximum of 15 weeks with a maximum weekly benefit of \$573. The one-week wait period has been waived by EI for sickness claims associated with COVID-19. For more information, visit:
<https://www.canada.ca/en/services/benefits/ei/notice-covid-19.html>

If you lose your job due to lay off, shortage of work, or seasonal lay off:

- you can apply for Employment Insurance Regular benefits.
- Benefits are payable for a period of fourteen weeks to maximum of 45 weeks, with a maximum weekly benefit rate of \$573.
- For more info, call 1-800-206-7218 or visit:
www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html

More about applying for Canada Recovery Benefits

The Government of Canada has introduced three (3) new **Canada Recovery Benefits** to support Canadians who may not qualify for Employment Insurance, such as self-employed/gig workers, parents/caregivers and those who do not have access to paid sick leave.

Canada Recovery Benefit (CRB)

- Provides \$1,000 (\$900 after taxes withheld) for a two (2) week period for those who are employed or self-employed, who are directly impacted by COVID-19, and are not eligible for EI.
- If your situation continues past two (2) weeks, you will need to apply again. You may apply for up to a total of thirteen (13) eligible periods (26 weeks total) between September 27, 2020 and September 25, 2021.

<https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit.html>

Canada Recovery Sickness Benefit (CRSB)

- Provides \$500 for one (1) week (\$450 after taxes withheld), for workers who are sick or must self-isolate for reasons related to COVID-19 or have an underlying health condition that puts them at greater risk of getting COVID-19.
- If your situation continues past one (1) week, you will need to apply again.
- You may apply for up to two (2) weeks between September 27, 2020 and September 25, 2021.
- **You may apply for the Canada Recovery Sickness Benefit even if you have access to other paid sick leave through your employer, the Employment Insurance program, private insurance or another source.**

<https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit/crsb-who-apply.html>

Canada Recovery Caregiving Benefit (CRCB)

- Provides \$500 for one (1) week (\$450 after taxes withheld) for workers who are unable to work because they must care for their child under the age of twelve (12) years old or a family member who needs supervised care. This applies if their school, regular program of 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.
- If your situation continues past one (1) week, you will need to apply again.
- You may apply for up to twenty-six (26) weeks between September 27, 2020 and September 25, 2021.
- The CRCB cannot be used because an individual would "prefer" to keep their loved ones at home.

<https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit.html>

When will the NEW Canada Recovery Benefits be available?

Details about how to apply will be made available between October 5th and 12th, 2020 at the links provided.

** The information provided above is based on information published by the Government of Canada as of October 2, 2020. This may change as the Government's response to COVID-19 develops.*

The MGEU will strive to keep you updated about any changes, but members are encouraged monitor the Government of Canada websites as well.