

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, family isolation and school/child care closures;
- Isolation or quarantine due to COVID-19 exposure or symptoms;
- Lay-off or business closure due to COVID-19 effects;
- Illness due to COVID-19.

Right now, you have four 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 Emergency Response Benefit (CERB – formerly announced as the Emergency Care Benefit and Emergency Support Benefit).

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. Please call 1-833-381-2725 to have the one week wait period waived on your EI sickness claim. For more information, visit www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.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 information, call 1-800-206-7218 or visit
<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html>

More about applying for the Canada Emergency Response Benefit (formerly announced as the Emergency Care Benefit and Emergency Support Benefit)

If you don't qualify for EI benefits, and you meet the following criteria, you may qualify for the Canada Emergency Response Benefit.

- You must stop working due to COVID-19 and do not have access to paid leave or other income support;
- You are sick, quarantined or taking care of someone who is sick with COVID-19;
- You are a working parent and you must stay home without pay to care for children that are sick or need additional care because of school and day care closures;
- You are a worker who still has their employment but are not being paid because there is currently not sufficient work and your employer has asked you not to come to work;
- You are a wage earner and self-employed individual, including contract worker, who would not otherwise be eligible for employment insurance.

The CERB will provide a maximum \$2,000 monthly taxable benefit payable every 4 weeks, for a maximum of 16 weeks.

The online portal to apply for CERB will be available in early April and people can expect payments within 10 days. CERB payments will be available from March 15, 2020 to Oct. 3, 2020.

Other elements of the CERB:

- Canadians who are already receiving employment insurance (EI) regular and sickness benefits as of today will continue to receive benefits and should not apply to the CERB.
- Canadians who have already applied for EI and whose application has not yet been processed don't need to reapply. Canadians who are eligible for regular EI and sickness benefits can still access those benefits if they're still unemployed after the 16-week period covered by the CERB.

<https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html>

NOTE for parents home with children: the Federal government has also announced increases to the Canada Child Benefit (CCB) and the Goods and Services Tax Credit (GSTC) to provide families with additional financial help.

www.canada.ca/en/department-finance/economic-response-plan.html#individual

As these unprecedented events unfold, the provisions highlighted above may change.

Please contact your respective employer and benefits provider for the most up to date information.