



**CBTU SMCC**

CANADA'S BUILDING TRADES UNIONS  
LES SYNDICATS DES MÉTIERS DE LA CONSTRUCTION DU CANADA

# FEDERAL SUPPORT FOR WORKERS DURING COVID-19

## **UPDATED AS OF:**

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We know the COVID-19 pandemic has presented many challenges for employers and employees. If you lose your job either due to short-term COVID-19 illness or layoffs there are a few federal government supports you can access. The Canadian Government has expanded the Employment Insurance (EI) program, but those who are not eligible for EI may apply for one of the newly implemented Recovery Benefits.



## **Employment Insurance (EI)**

EI provides regular benefits to individuals who lose their jobs through no fault of their own. Apply for EI benefits as soon as you stop working, even if you have not yet received your Record of Employment (ROE). If you delay filing your claim for benefits for more than four weeks after your last day of work, you may lose benefits.

For most people, the basic rate for calculating EI benefits is 55% of your average insurable weekly earnings, up to a maximum amount. As of January 1, 2021, the maximum yearly insurable earnings amount is \$56,300. This means that you can receive a maximum amount of \$595 per week.

### **Eligibility**

You may be entitled to Employment Insurance (EI) regular benefits if you:

- Were employed in insurable employment
- Lost your job through no fault of your own
- Have been without work and without pay for at least seven consecutive days in the last 52 weeks
- Have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter (temporary COVID-19 relief measure)
- Are ready, willing and capable of working each day
- Need 120 insured hours to qualify for benefits because you'll get a one-time credit of 300 insured hours to help you meet the required 420 insured hours of work
- If you received the CERB, the 52-week period to accumulate insured hours will be extended
- For a full list of EI eligibility requirements, [please visit here](#)



## **Employment Insurance (EI)**

### **Applying**

To find out if you are eligible to receive EI regular benefits, you must submit an application online. It will take about 60 minutes to complete the online application. Sign up for direct deposit to get payments as quickly as possible. Shortly after you submit your EI application, the government will mail you an EI benefit statement – this will provide the information you need to complete your reports including your access code.

If you are entitled to receive EI regular benefits, you should receive your first payment within 28 days of the date we receive your application and all required documents. You must complete bi-weekly reports to prove your eligibility and to receive benefits to which you may be entitled. Failure to do so can mean a loss of benefits.



## **Recovery Benefits**

The Federal Government has created Recovery Benefits to assist Canadians whose income has been impacted due to COVID-19 and may not require or be eligible for EI.

### **1. Canada Recovery Benefit**

The Canada Recovery Benefit (CRB) gives **retroactive** income support to employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to EI. If you are eligible for the CRB, you can receive \$1,000 (\$900 after taxes withheld) for a two-week period. You may start applying on the first Monday after the period you're applying for has ended. Applications do not renew automatically – you must apply for each period separately. You may apply for any period you are eligible for that is open for application, including up to 60 days after the period has ended. You may apply for up to 13 eligibility periods (26 weeks) from September 27, 2020 to September 25, 2021.

To be eligible for the CRB, you:

- Were unemployed or self-employed for reasons related to COVID-19
- Had a 50% reduction in your average weekly income compared to the previous year due to COVID-19
- You did not apply or receive other Recovery Benefits, short-term disability benefits, EI or the Québec Parental Insurance Plan (QPIP) benefits
- Are not eligible for EI
- For a full list of CRB eligibility requirements [please visit here](#)



## **Recovery Benefits**

### **2. Canada Recovery Sickness Benefit (CRSB)**

The CRSB will provide \$500 per week (taxable, tax deducted at source) for up to a maximum of two weeks, for workers who are unable to work for at least 50% of the week because they contracted COVID-19, self-isolated for reasons related to COVID-19, or have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19. This benefit will be paid in one-week periods. For a full list of CRSB eligibility requirements [please visit here](#).

### **3. Canada Recovery Caregiving Benefit (CRCB)**

The CRCB will provide \$500 per week (taxable, tax deducted at source) for up to 26 weeks per household for workers unable to work for at least 50% of the week because they must care for a child under the age of 12 or family member because schools, day-cares or care facilities are closed due to COVID-19, or because the child or family member is sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19. This benefit will be paid in one-week periods. For a full list of CRCB eligibility requirements [please visit here](#).

### ***Applying***

The easiest way to apply for these programs will be online through your CRA My Account or through CRA's automated bilingual toll-free phone lines: 1-800-959-2019 or 1-800-959-2041. Direct deposit payments take about three to five business days. A cheque takes about 10 to 12 business days.



## **Frequently Asked Questions**

### **1. Which program is right for me?**

If you are missing work due to a COVID-19 related illness of yourself or a family member who you are caregiving for apply for the Canada Recovery Sickness Benefit (CRSB) or the Canada Recovery Caregiving Benefit (CRCB).

If you are missing work due to a layoff, apply for Employment Insurance (EI).

### **2. Can I receive EI and CRSB or CRCB at the same time?**

No. You cannot claim EI and one of the recovery benefits for the same period.

### **3. How long can I access these supports for?**

EI: 14 weeks up to a maximum of 45 weeks, depending on the unemployment rate in your region at the time of filing your claim and the amount of insurable hours you have accumulated in the last 52 weeks or since your last claim, whichever is shorter.

CRB: 13 periods (26 weeks) maximum between September 27, 2020 to September 25, 2021.

CRSB: Up to two weeks.

### **4. People can get infected with COVID more than once – can I reapply for another two weeks if I get COVID a second time?**

No. Unfortunately currently you can only apply for the CRSB for up to two weeks which may be taken in two one-week periods between September 27, 2020 and September 25, 2021.



## **Frequently Asked Questions**

### **5. When can I apply for financial support?**

EI: Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you have not yet received your Record of Employment (ROE). If you delay filing your claim for benefits for more than four weeks after your last day of work, you may lose benefits.

Recovery benefits: The recovery benefit periods are retroactive. This means that applicants can only apply for a recovery benefit after the period for which they're applying has ended. In addition, applicants must apply within 60 days after the period for which they are applying has ended.

### **6. Can I receive the recovery benefits if I am not a citizen or a permanent resident?**

Yes, as long as you are residing and present in Canada during the period for which you are claiming the benefits and meet the other eligibility criteria.

### **7. Are the funds received through these programs taxable?**

Yes. At the end of the year, the CRA will calculate the amount of tax you owe based on your total income including both the amounts received through these programs.

### **8. Do I need a doctor's note to access CRSB?**

No.



## **Frequently Asked Questions**

### **9. I am a seasonal worker but I was not able to work my usual number of hours because of the pandemic, so I do not qualify for EI. Am I eligible for the Canada Recovery Benefit?**

If you are not eligible for Employment Insurance and are not employed or self-employed due to the COVID-19 pandemic or are working and have had a reduction of at least 50 per cent in your employment/self-employment income for reasons related to COVID-19, you could be eligible to receive the Canada Recovery Benefit, as long as you meet all the other eligibility criteria. This includes having earned at least \$5,000 from employment or self-employment in the previous calendar year or the 12 months prior to your first application for the CRB. You will be required to repay \$0.50 for every dollar in net income you earn above \$38,000 (excluding the amount received for the Canada Recovery Benefit) until you have repaid the full amount of the Canada Recovery Benefit you received. Amounts repaid will not be included in your taxable income.

***For answers to additional questions please visit here:  
<https://www.canada.ca/en/services/benefits/ei/cerb-application/transition/questions.html>***