



# Coronavirus Disease (COVID-19)

## Questions and Answers on the Canada Emergency Response Benefit

### How do I know whether to apply for EI benefits or the Canada Emergency Response Benefit?

If you have stopped working because of COVID-19, you should apply for the Canada Emergency Response Benefit, whether or not you are eligible for Employment Insurance. The Benefit is available for the period from March 15, 2020 to October 3, 2020.

Starting April 6, 2020, there will be a single portal to assist you with the application process. From this portal, you will then be guided through your responses to a few simple questions to complete the application best suited to you (i.e. eligibility for Employment Insurance benefits or not).

Canadians who are eligible for Employment Insurance and who have lost their job can continue to [apply for Employment Insurance](https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html). <<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>>

If you became eligible for EI regular or sickness benefits on March 15, 2020 or later, your claim will be automatically processed through the Canada Emergency Response Benefit.

For other EI benefits, including maternity, parental, caregiving, fishing and worksharing, you should also continue to apply.

- [Apply for other EI benefits](https://www.canada.ca/en/services/benefits/ei.html) <<https://www.canada.ca/en/services/benefits/ei.html>>

### Where can I apply for the Canada Emergency Response Benefit?

As of April 6, 2020, you can apply [here](https://www.canada.ca/en/services/benefits/ei/cerb-application.html). <<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>>

Canadians who are eligible for Employment Insurance and who have lost their job can also continue to [apply for Employment Insurance](https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html). <<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>>

### What are the eligibility criteria for the Canada Emergency Response Benefit?

The benefit will be available to workers:

- Residing in Canada, who are at least 15 years old;
- Who have stopped working because of COVID-19 or are eligible for Employment Insurance regular or sickness benefits;
- Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
- Who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment or self-employment income.

The income of at least \$5,000 may be from any or a combination of the following sources: employment and self-employment. For those who are not eligible for Employment Insurance you may also include maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan as part of the calculation for income.

### Can I have other income while receiving the Canada Emergency Response Benefit?

You must have stopped working as a result of COVID-19 and be without employment or self-employment income for at least 14 consecutive days within the initial four-week period. This includes income from paid leave, self-employment income or collection of any Employment Insurance benefits.

For subsequent periods, you must expect to have no employment or self-employment income.

You can also apply for the Canada Emergency Response Benefit if you are eligible for Employment Insurance regular or sickness benefits.



Provided it is allowed in your province or territory, you may also receive provincial or territorial support payments at the same time you receive the Canada Emergency Response Benefit.

### **Do I need to be laid off to access the Canada Emergency Response Benefit?**

No.

Workers who remain attached to their company can receive the Benefit, provided they have stopped working as a result of COVID-19, and expect to be without employment or self-employment income for at least 14 consecutive days within the initial four-week period. For subsequent periods, you expect to have no employment income. They must also meet the other eligibility requirements.

You can also apply for the Canada Emergency Response Benefit if you are eligible for Employment Insurance regular or sickness benefits.

### **Do I need to provide any documentation when I apply for the Canada Emergency Response Benefit?**

You will need to provide your personal contact information, your Social Insurance Number and confirm that you meet the eligibility requirements.

You may be asked to provide additional documentation to verify your eligibility at a future date.

### **Under what circumstances can I apply for the Canada Emergency Response Benefit?**

The Canada Emergency Response Benefit is available to those who stop working for reasons related to COVID-19. Examples of stopping to work could include but are not limited to:

- You have been let go from your job or your hours have been reduced to zero;
- You are in quarantine or sick due to COVID-19;
- You are away from work to take care of others because they are in quarantine, sick due to COVID-19; and/or
- You are away from work to take care of children or other dependents whose care facility is closed due to COVID-19.

You can also apply for the Canada Emergency Response Benefit if you are eligible for Employment Insurance regular or sickness benefits.

You are not eligible for the Canada Emergency Response Benefit if you quit your job voluntarily.

### **If I would be entitled to more than the \$500 per week under Employment Insurance, will I get the higher amount?**

No.

When you apply for the Canada Emergency Response Benefit, you will receive \$500 per week, regardless of what you may have been eligible to receive through Employment Insurance.

However, you retain your eligibility to receive for Employment Insurance after you stop receiving the Canada Emergency Response Benefit, and the period that you received the CERB does not impact your EI entitlement.

### **How much could I receive through the Canada Emergency Response Benefit?**

If you meet the eligibility requirements, you would receive \$500 per week. A maximum 16 weeks of benefits can be paid.

The Benefit is taxable although tax will not be deducted at source. You will be expected to report the Benefit as income when you file your income tax for the 2020 tax year.

### **When and how will I receive my Canada Emergency Response Benefit payment? Is there a waiting period?**

Benefits will start within 10 days of you submitting an application. There is no waiting period.

Payments will be made through direct deposit or by cheque. You will be paid more quickly if you choose direct deposit.

Your payments will be retroactive to your eligibility date.

### **What is the Canada Emergency Response Benefit?**

The Canada Emergency Response Benefit provides temporary income support to workers who have stopped working and are without employment or self-employment income for reasons related to COVID-19 or to individuals who are eligible for Employment Insurance regular or sickness benefits.

The new Canada Emergency Response Benefit provides \$500 per week. A maximum 16 weeks of benefits can be paid.

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

### **Do I need a medical certificate to receive the Canada Emergency Response Benefit if I am in quarantine or sick from COVID-19?**

No. You only need to complete an online application.



### **Where can I apply for the Canada Emergency Response Benefit?**

Service Canada and CRA are working together to ensure Canadians have access to the Benefit in the simplest and fastest way possible.

Individuals who are without work and are eligible for Employment Insurance can continue to apply for Employment Insurance here.

### **Can you receive the Canada Emergency Response Benefit if you are not a citizen or permanent resident?**

To be eligible for the Canada Emergency Response Benefit, you must reside in Canada and have a valid Social Insurance Number.

Workers who are not Canadian citizens or permanent residents – including temporary foreign workers and international students – may be eligible to receive the Benefit if they meet the other eligibility requirements.

### **Does the minimum income of \$5,000 have to be earned in Canada?**

No.

The income does not have to be earned in Canada, but you need to reside in Canada.

### **If I am already receiving Employment Insurance regular benefits, should I reapply for the Canada Emergency Response Benefit?**

No.

If you are already receiving Employment Insurance regular benefits, you will continue to receive these benefits until the end of your benefit period.

You cannot be paid Employment Insurance benefits and the Canada Emergency Response Benefit for the same period.

### **I have applied for Employment Insurance regular or sickness benefits, but my claim hasn't been processed yet, do I need to reapply for the Canada Emergency Response Benefit?**

No.

If you became eligible for Employment Insurance prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules.

If you became eligible for EI regular or sickness benefits March 15th or onward, your claim will be automatically processed through the Canada Emergency Response Benefit.

Service Canada is processing all of these claims as quickly as possible.

### **If I would have been entitled to less than the \$500 per week under Employment Insurance, will I get the \$500?**

Yes.

When you apply for the Canada Emergency Response Benefit, you will receive \$500 per week, regardless of what you may have been eligible to receive through Employment Insurance.

### **What if I stopped working before March 15th but only applied for Employment Insurance after March 15th – which benefit will I receive?**

If you became eligible for EI regular or sickness benefits prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules.

### **If I am on special benefits such as maternity/parental am I eligible to apply for the Canada Emergency Response Benefit?**

It is expected that you will return to work when you are finished collecting maternity/parental or other special benefits under the Employment Insurance Program.

If work is not available as a result of reasons related to COVID-19 upon conclusion of your maternity/parental leave, you may be eligible to apply for the Canada Emergency Response Benefit, provided you meet the eligibility requirements.

### **If I am in receipt of dividends am I eligible for the Canada Emergency Response Benefit?**

Yes, as long as the dividends are non-eligible dividends (generally, those paid out of corporate income taxed at the small business rate).

An individual could count this income towards the \$5,000 income requirement to be eligible for CERB.