

Employment Insurance Information Fact sheet

Am I entitled to EI benefits?

You may be entitled to receive regular EI benefits if you: Have paid premiums into your EI account, Lost your employment through no fault of yours. If you have been without work and without pay for at least seven consecutive days in the last 52 weeks; if you have worked for the required number of insurable hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter. If you are ready, willing, and capable of working each day; and are actively looking for work (you must keep a written record of employers you contact, including when you contacted them).

You may not be entitled to receive EI regular benefits if you voluntarily left your employment without just cause. If you were dismissed for misconduct; or are unemployed because you are directly participating in a labour dispute (strike, lockout, or other type of dispute)

Do I need to apply to receive Employment Insurance regular benefits?

Yes, you need to apply for EI benefits, because Service Canada first needs to determine whether you are entitled to benefits.

When should I apply?

You should apply as soon as possible once you have stopped working, even if your employer has not issued your Record of Employment (ROE) yet. You should know that if you delay applying for benefits beyond four weeks after your last day of work, you risk losing benefits.

How do I apply for Employment Insurance regular benefits?

You can apply in person at a Service Canada Centre or complete your application at www.servicecanada.ca. To locate a Service Canada Centre where you live, call 1-800-622-6232., to complete your application, you will need a Social insurance card, a second piece of identification, with your photo (e.g.: passport, driver's licence) Your record of employment (ROE) from every place you have worked in the past twelve months; pay stubs; and, T-4 slips.

When will I start to receive Employment Insurance regular benefits?

If all the received information is submitted and you are entitled to receive EI benefits, your first payment should be issued within 28 days of the date your application for benefits is received. If you started a new EI claim within the last 52 weeks and there are still weeks payable on the claim, Service Canada will automatically reactivate your existing claim. However, you should contact Service Canada to see whether the second new claim would be more advantageous.

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How much will I get?

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, 2020, the maximum yearly insurable earnings amount is \$54,200. This means that you can receive a maximum amount of \$573 per week.

What is the Two-Week waiting period?

Before you start receiving EI benefits, there are two weeks for which you will not be paid. The waiting period is like the deductible that you must pay for other types of insurance. You usually serve the waiting period at the very beginning of a benefit period, unless you receive earnings during this two-week period. In that case, the waiting period will start during the first week for which you would otherwise be entitled to benefits.

For how long will I receive Employment Insurance regular benefits?

You may receive EI regular benefits for a period ranging from 14 to 45 weeks. The number of weeks of benefits depends on the unemployment rate in your region and on the number of hours of insurable employment that you accumulated during your qualifying period, which is usually the last 52 weeks before the start date of your claim.

Please be aware that due to the current situation regarding COVID-19, changes are constantly being made to EI payments and reporting, hence keep updated through the service Canada EI webpage <https://www.canada.ca/en/services/benefits/ei.html>

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