

## **COVID-19 RELIEF FOR INDIVIDUALS**

### **Eligible EI Options**

*EI claims after March 15, 2020 are all being automatically funnelled through the CERB benefit explained below.*

*Reduced Hours due to reasons beyond the control of their employers*

- Apply for the EI work Sharing Program
- Extends the agreements to 75 weeks
- Will ease eligibility requirements
- Streamlining the application process

If you use all 16 weeks of the CERB benefit and still cannot go back to work, you can then apply for regular EI benefits.

You can also go on CERB before applying for EI and once those 16 weeks expire you will still be eligible for EI Sickness Benefit or EI regular benefits.

### **Ineligible for EI Options**

Apply for the *Emergency Response Benefit (CERB)*

[https://www.canada.ca/en/services/benefits/ei/cerb-application.html?utm\\_campaign=not-applicable&utm\\_medium=vanity-url&utm\\_source=canada-ca\\_coronavirus-cerb](https://www.canada.ca/en/services/benefits/ei/cerb-application.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_coronavirus-cerb)

- This benefit will be replacing the previously announced Emergency Care Benefit and the Emergency Support benefit.
- This is a taxable benefit, however they will not be holding back any income taxes, you are expected to include this on your 2020 personal tax return
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*How much is this Benefit?*

- This benefit is for **\$2,000** and is provided monthly (not biweekly as previously announced).
- Regardless of what you would have earned on EI, you will qualify for the \$2000 per month (\$500 per week).
- If you became eligible for EI Regular or sickness benefits prior to March 15<sup>th</sup> then the claim should be processed under the pre-existing EI rules, not through this benefit.
- You do not need an ROE to apply for this benefit, the employee can remain attached to their company.

The legislation requires the applicant to be an “eligible worker” which is defined as:

- At least 15 years of age
- A resident in Canada
- For 2019 (or in the 12 month period immediately preceding the day of the application had a total income of at least \$5,000 from

- Employment
- Self-employment
- Service tips
- Non-eligible dividends
- Honoraria
- Maternity & parental EI benefits
- Allowances, money or other benefits paid to individuals under a provincial plan due to pregnancy, new born children or children placed with them for adoption.

Pensions, student loans and bursaries are not considered employment income and are not included.

#### *Who Qualifies?*

- workers who must stop working due to COVID-19 and do not have access to paid leave or other income support.
- workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
- working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures.
- workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
- wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.
- You cannot quit your job voluntarily to qualify for this benefit.

The worker (self employed or otherwise) must cease to work for reasons related to Covid-19 for at least 14 consecutive days within the four-week period in which they apply for the benefit. This benefit is only available to those who stopped work as a result of reasons related to Covid-19. If you were a student who had a job last year and were planning on working this summer you would not qualify for this benefit.

For your first claim you must have at least 14 consecutive days without any work or drastically reduced work meaning you cannot have earned more than \$1000 for that 14 day period. For subsequent periods you cannot have earned more than \$1000 in the four week period from the sources listed above.

Workers that quit voluntarily are not eligible.

Canadians will begin to receive their CERB payment within 3-5 days of application if they are registered for direct deposit.

- This is available from March 15, 2020 until October 3, 2020.
- The application process will be available via the CRA My Account on April 6.

- Recipients will have to confirm once a month that they are still out of work.

### **Application Process**

You will apply via your CRA My Account

1. Go to COVID-19: Canada Emergency Response Benefit in the alert banner at the top of the page
2. Select the period you want to apply for
3. Declare that you qualify for the benefit
4. Confirm we have the right payment information

You have to reapply for this benefit each month

Whether you apply online or by phone, we want to provide the best service possible to everyone. To help manage this, we have set up specific days for you to apply. Please use the following guidelines:

### **Day to apply for the Canada Emergency Response Benefit**

| <b>If you were born in the month of</b> | <b>Apply for CERB on</b>       | <b>Your best day to apply</b> |
|---|--------------------------------|-------------------------------|
| January, February or March              | Mondays                        | April 6                       |
| April, May, or June                     | Tuesdays                       | April 7                       |
| July, August, or September              | Wednesdays                     | April 8                       |
| October, November, or December          | Thursdays                      | April 9                       |
| Any month                               | Fridays, Saturdays and Sundays | Not applicable                |

### **Increases to the Canada Child Benefit**

For the 2019-2020 year it will be increasing by \$300 per child.

### **Income Tax Deadlines**

For individuals (other than trusts) the due date is deferred to June 1, 2020

-They recommend people still file as soon as possible to ensure that their GSTC or Canada Child Benefits are properly determined.

Trusts will have until May 1, 2020 to be filed.

### **24-hour Emergency Income Support Contact Centre**

Get emergency financial assistance to help with basic needs like shelter, food, clothing and transportation.

Toll free: 1-866-644-5135 Fax: 780-422-9681 Email: [css.iscc@gov.ab.ca](mailto:css.iscc@gov.ab.ca)