



CONCORDIA UNIVERSITY **PART-TIME FACULTY ASSOCIATION**

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The Concordia University Part-Time Faculty Association (CUPFA) has put together a FAQ in order to help members navigate through Employment Insurance Sickness Benefits and the Canada Recovery Sickness Benefit.

This FAQ focuses on the two aforementioned benefits programs, but there are a variety of other programs enacted by the federal and provincial governments that you may be eligible for.

The information provided herein is for general information purposes only, is general in nature, and in no way constitutes legal or other professional advice of any kind, nor should it be relied upon as such. CUPFA members should direct specific legal queries to an attorney or other professional who can provide responses to their specific personal circumstances.

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What is Employment Insurance?

Employment Insurance is an income safety net program designed to aid persons who are not working, either because:

- They are unable to work due to illness, injury or quarantine;
- Their employment has been terminated through no fault of their own (An example would be a company restructuring and worker layoffs);
- They are away from work because they are pregnant or have recently given birth;
- They are caring for a newborn or newly adopted child;
- They are caring for a family member who has a serious medical condition with a high risk of death within 26 weeks.

What is EI Sickness Benefits?

Employment Insurance is an income safety net program designed to aid persons who are not working, due to:

- Illness;
- Injury;
- Quarantine.

What is the eligibility criteria for Employment Insurance Sickness Benefits?

In order to obtain Employment Insurance Sickness Benefits, you must:

1) Have held insurable employment AND accumulated 600 insurable hours in the last 52 weeks or since the last claim, whichever period is shortest.

A teaching contract would constitute insurable employment. For Employment Insurance purposes, a 3-credit teaching contract would represent 225 insurable hours. A 6-credit course would represent 450 insurable hours.

As a result of Covid-19, until September 25 2021, workers applying for EI Sickness benefits will be given a one-time credit of 480 insured work hours lowering their number of needed insured work hours to **120** in order to meet the required 600 hours.

The required 600 insured working hours are normally calculated over a 52 week period. However, if a worker previously received the CERB, this 52 week period to accumulate insured working hours will be extended.

2) Demonstrate that you are unable to work due to illness, quarantine or injury, and that but for your medical condition, you would be available to work.

An applicant must furnish a medical certificate attesting to his inability to work as well as stating the probable duration of his disability.

As a result of Covid-19, until September 25 2021, workers applying for EI sickness benefits will not have to provide a medical certificate attesting to their inability to work.

3) Have seen a 40% decrease in your normal weekly earnings as a result of your illness, quarantine or injury;

How much money can eligible workers receive under the EI Sickness Benefits program?

Recipients of Employment Insurance Sickness Benefits will generally receive 55% of their income, up to a maximum amount of \$595 per week.

For persons whose earnings fluctuate throughout the year, Employment Insurance would be based on the weeks where they earned the most amount of money. The number of weeks included varies according to the unemployment rate in a claimant's region.

The benefits of a claimant can in some cases be increased thanks to a Family Supplement. The Family Supplement can raise a claimant's benefits by as much as 80% of his previous earnings. The Maximum weekly benefit of \$ 595 would continue to apply

The family supplement rate is based on:

- A claimant's net annual family income. It must not be more than \$25,921.
- The number of dependent children and their ages;
- Whether the claimant or the claimant's partner receive the Canada Child Benefit

The Family Supplement will be added automatically by Service Canada and so a claimant will not be required to do anything to receive it.

EXAMPLE: If a person earned \$800 per week, they would have been entitled to \$440 per week.

As a result of Covid-19, until September 25 2021, persons applying for EI sickness benefits will receive at least \$500 per week regardless of their income.

Under the usual EI rules, applicants must serve a one week waiting period before receiving their Sickness Benefits. This waiting period must not be confused with the processing period for EI Benefits applications.

For a better understanding of the waiting period, if an applicant is eligible to receive 11 weeks of benefits, given the one-week waiting period, they will be paid for 10 weeks out of 11. This can be likened to a deductible which would be paid to an insurance company.

As a result of Covid-19, until September 25 2021, the one-week waiting period has been waived by the Federal government. Hence, if an applicant is eligible to receive 11 weeks of benefits, given the waiver, they will be paid for 11 weeks out of 11.

How can eligible workers apply for EI Sickness Benefits?

Eligible workers can apply online at [servicecanada.gc.ca](https://www.servicecanada.gc.ca)

What supporting documents do applicants need to submit for an EI application?

- Social Insurance Number (SIN);

- The last name at birth of one of your parents
- Mailing and residential addresses, including postal codes;
- Complete banking information, including the financial institution name and number, the branch number, and your account number for direct deposit of benefits;
- Names and addresses of all employers you worked for in the last 52 weeks, as well as the dates of employment and the reasons for separation from these employers

Applicants must also provide their Records of Employment (ROEs) for the last 52 weeks if they have been issued by their Employer in paper format. If their Employer issues electronic ROEs, those will instead be directly transferred to Service Canada.

If a worker does not submit all required information, their EI application will be rejected.

What happens if I am later found to be ineligible for EI Sickness Benefits?

If you are not deemed eligible, you will receive a letter or phone call providing you with an explanation for the refusal.

You have 30 days to request a reconsideration, by printing out and completing the appropriate form.

Reconsideration decisions can be appealed to the Social Security Tribunal of Canada.

When can eligible persons apply for EI Sickness Benefits?

Workers should apply as soon as possible, after their last day of work, to ensure that they do not lose any benefits to which they could have been entitled to.

How long do the EI Sickness Benefits last?

Employment Insurance Sickness Benefits will last for up to 15 weeks.

I have a short-term disability plan at work and I would also like to apply for EI Sickness Benefits. Can I?

Article 15.04 of the CUPFA Collective Agreement notably gives faculty members who are unable to work due to illness, injury or quarantine paid sick leave for up to a month. The paid sick leave would be equivalent to what they would have earned had they remained at work.

The availability of this employment benefit could reduce the EI Sickness Benefits part-time faculty members would be entitled to, or even obviate it entirely.

Can I receive both Employment Insurance Regular Benefits and Sickness Benefits at the same time?

It is not possible to receive Employment Insurance Regular Benefits and Sickness Benefits at the same time, as both income replacement programs have different eligibility criteria.

Nevertheless, it could be possible for you to go from one program to another provided that your circumstances meet the requirements of the concerned program.

When will I receive my first EI Sickness Benefit?

Once your application for sickness benefits is made and you are deemed eligible, your first payment should be sent to you within 28 days of your application.

What is the Canada Recovery Sickness Benefit?

The Canada Recovery Sickness Benefit (CRSB) is a federal program that aims to provide individuals who are unable to work due to sickness, the need to isolate themselves as a result of COVID-19 or who have pre-existing health conditions that put them at greater risk of contracting COVID-19 with some income support.

The program is set to end on September 25, 2021.

What is the eligibility criteria for the CRSB?

In order to qualify for the Canada Recovery Sickness Benefit for any week during the period beginning on September 27, 2020 and ending on September 25, 2021, an applicant must meet the following requirements:

1. Have a social insurance number (SIN);
2. Be at least 15 years of age during the first day of the week;
3. Be a Canadian resident and be present in Canada during the week;
4. At least \$5000 in income in 2019, 2020 or the 12-month period preceding the day of his application;
5. Inability to work for at least 50% of the time he would have worked in the week because:
 - The applicant contracted or might have contracted COVID-19;
 - The applicant has an underlying health condition, is undergoing treatments or has contracted a sickness that, in the opinion of a medical professional or government official would make him more susceptible to COVID-19
 - The applicant isolated himself on the advice of his employer, a medical professional or government official for reasons related to COVID-19;
 - The applicant was not paid or owed income in respect of that week.
6. The applicant, in respect of the week, must not have been granted paid leave or been paid under paid sick leave plan;
7. The applicant must not have been required to isolate or quarantine himself pursuant to an order under the Quarantine Act as result of entering Canada (subject to some exceptions such as travelling overseas for medical treatment)

Can I receive both the CRSB and the EI Sickness Benefits at the same time?

Employees who apply for EI Benefits are not eligible to receive the CRSB. In addition, employees who receive benefits from a Short-Term Disability Plan provided by their Employer are also not eligible for the CRSB.

Since part-time professors in between teaching contracts are not eligible for the Employer's Short Term Disability Plan, they may choose to apply for the CRSB or for EI Sickness Benefits but not at the same time.

How much is the CRSB and for how long will I be able to receive it?

Eligible persons will receive \$500 per week, for up to a maximum of 4 weeks.