



Employment Insurance Orientation

Me Alexander Louis

Alexander.louis@cupfa.org

Questions@cupfa.org

Concordia University Part-time Faculty Association (CUPFA)

Current up to March 26, 2021



Employment Insurance benefits

- ▶ **Regular benefits**
 - Available for workers whose employment has been terminated without cause.
- ▶ **Special benefits**
 - Available to workers who are unable to work due to:
 - A prescribed illness, quarantine or injury;
 - Being away from work because of pregnancy or having recently given birth;
 - Caring for a newborn or newly adopted child;
 - Caring for a dependent who has a serious medical condition with a high risk of mortality.
- ▶ **Benefits for the self-employed**



Employment Insurance eligibility

What is the eligibility criteria for Employment Insurance Regular Benefits?

- ▶ 1) A claimant's employment must have ended through no fault of his own.
- ▶ 2) A claimant must have held insurable employment AND worked a certain number of hours during his qualifying period.
- ▶ 3) A claimant must have had an interruption of earnings from employment to receive Regular Benefits.
- ▶ 4) A claimant must demonstrate that he is capable of and available to work every day, but unable to find suitable employment.
- ▶ 5) A claimant must be actively looking for work.



Employment Insurance eligibility

What is the eligibility criteria for Employment Insurance Regular Benefits?

- ▶ 1) A claimant's employment must have ended through no fault of his own.
 - Example: an employment layoff
- ▶ Voluntary* resignation or dismissal for just cause disqualifies workers.

* A resignation has to be truly voluntary in order for a claimant to be disqualified from receiving Employment Insurance regular benefits. A claimant who decided to leave his job because his health and safety were jeopardized would still be eligible for employment insurance. A claimant who faced discrimination or harassment at work or was constructively dismissed could also still apply for regular benefits.



Employment Insurance eligibility

What is the eligibility criteria for Employment Insurance Regular Benefits?

- ▶ 2) A claimant must have held insurable employment...
 - Section 5(1) of the Employment Insurance Act
- ▶ A teaching contract at Concordia University is insurable employment. For EI purposes, a 3-credit teaching represents 225 insurable hours.



Employment Insurance eligibility

What is the eligibility criteria for Employment Insurance Regular Benefits?

- ▶ 2) A claimant must have held insurable employment AND worked a certain amount of hours during his qualifying period.
 - The qualifying period refers to the number of insured hours you have accumulated in the last 52 weeks or since your last benefits claim, whichever period is the shortest.
 - The minimum number of insured work hours needed to be eligible for Regular Benefits is determined in relation to the unemployment rate in your Economic region.



- ▶ When your regional unemployment rate is below 6%, the number of required insured work hours is 700.

Province / Territory	Economic Region Code	Economic Region Name	Unemployment Rate	Number of Insured Hours Required to Qualify for Regular Benefits	Minimum Number of Weeks Payable for Regular Benefits	Maximum Number of Weeks Payable for Regular Benefits	Number of Best Weeks Required for Benefit Calculation
Quebec	16	Montreal	5.6	700	14	36	22

Look up Economic Region by Postal Code

Find out:

- The unemployment rate in your region;
- The number of hours to qualify for regular benefits;
- The number of payable weeks of benefits and more...

* Enter Postal code: **(required)**

(example: K1A0J9)

This site is provided as a service. Every effort has been made to ensure that the information contained in this site is correct but we do not guarantee accuracy. Some postal codes or place names may be missing. The information contained in our postal code file is dated October 2020. The EI Act and Regulations remain the only official sources and always take precedence in cases of discrepancy.

Date modified: 2020-05-01

[Departments and agencies](#)

[Public service and military](#)

[Treaties, laws and regulations](#)

[Government-wide reporting](#)

[How government works](#)

[Open government](#)



MENU

MENU

[Home](#) > [EI Economic Regions](#)
[Home](#) > [EI Economic Regions](#)

The search for H3G1M8 returned these results:

 Filter items Showing 1 to 1 of 1 entries | Show **All** entries

Postal Code	2011 Census Subdivision Name (Municipality)	Census Subdivision (Municipality) Type	Common Name	2011 Census Division Name	EI Economic Region Name
H3G1M8	Montréal	Ville	MONTREAL	Montréal	Montreal

[Report a problem on this page](#)
[Share this page](#)

Date modified: 2020-05-01

[Departments and agencies](#)
[Treaties, laws and regulations](#)
[How government works](#)
[Public service and military](#)
[Government-wide reporting](#)
[Open government](#)
[News](#)
[Prime Minister](#)
[Social media](#) • [Mobile applications](#) • [About Canada.ca](#) • [Terms and conditions](#) • [Privacy](#)


EI Program Characteristics for the period of March 14, 2021 to April 10, 2021

Province / Territory	Economic Region Code	Economic Region Name	Unemployment Rate	Number of Insured Hours Required to Qualify for Regular Benefits	Minimum Number of Weeks Payable for Regular Benefits	Maximum Number of Weeks Payable for Regular Benefits	Number of Best Weeks Required for Benefit Calculation
Quebec	16	Montreal (map)	13.1	420	26	45	14

- Violations from previous EI claims may increase the number of hours required to qualify for EI benefits. [For more information on eligibility requirements.](#)

Footnotes

- The boundaries of these regions are determined by Employment and Social Development Canada (ESDC). For geographic descriptions and maps of EI economic regions, see the ESDC website: [Canada's EI Economic Regions](#)
- The regional rates of unemployment are produced by Statistics Canada for use by the Employment Insurance program.
- Every effort has been made to ensure that the information contained in this table is correct. If any discrepancies are found, regional rates of unemployment for the Employment Insurance program produced and published by Statistics Canada take precedent.
- The monthly regional unemployment rates for EI purposes (except for the territories) are seasonally adjusted 3-month-moving averages.
- The maximum entitlement in the table does not include the additional weeks available from the Extended Employment Insurance regular benefits measures for eligible claimants in the 15 EI economic regions affected by the commodities downturn. For more information: [Additional Employment Insurance regular benefits for unemployed workers in affected regions](#)



- ▶ **NB** : If you have prior violations in regards to employment insurance, the number of insured hours required to be eligible will increase.

Number of hours of insurable hours required to qualify for benefits					
Regional rate of unemployment	Without violation	Minor violation	Serious violation	Very serious violation	Subsequent violation
6 % and under	700	875	1050	1225	1400

<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/eligibility.html>



Employment Insurance eligibility

What is the eligibility criteria for Employment Insurance Regular Benefits?

- ▶ 3) A claimant must have had an interruption of earnings from employment to receive Regular Benefits.
- **Section 14 (1) of the Employment Insurance Regulations** Subject to subsections (2) to (7), an interruption of earnings occurs where, following a period of employment with an employer, an insured person is laid off or separated from that employment and has a period of seven or more consecutive days during which no work is performed for that employer and in respect of which no earnings that arise from that employment, other than earnings described in subsection 36(13), are payable or allocated.

Employment Insurance eligibility

What is the eligibility criteria for Employment Insurance Regular Benefits?

- ▶ 4) A claimant must demonstrate that he is capable of and available to work every day, but unable to find suitable employment.
 - “[21] The case law/jurisprudence has held consistently that a claimant demonstrates his or her availability by: a) proving a desire to return to the labour market as soon as possible; b) by demonstrating this desire by making reasonable and customary efforts to find suitable employment; and, by remaining free of personal requirements which would unduly limit the opportunities for work (Faucher A-56-96, Whiffen 1472-92).” F. C. v Canada Employment Insurance Commission, 2015 CanLII 90111
 - « [14] Un emploi convenable est un emploi offrant au prestataire des conditions de travail et un salaire n’étant pas inférieurs aux conditions dont il bénéficiait dans son occupation ordinaire. De plus, un emploi est considéré convenable seulement si le prestataire a la capacité d’effectuer le travail, que l’horaire n’est pas incompatible avec ses obligations et croyances et que la nature du travail n’est pas contraire à ses convictions morales ou croyances religieuses. » M. S. c Commission de l’assurance-emploi du Canada, 2019



Employment Insurance eligibility

What is the eligibility criteria for Employment Insurance Regular Benefits?

▶ 5) A claimant must be actively looking for work

➤ **9.001** For the purposes of [subsection 50\(8\)](#) of the [Act](#), the criteria for determining whether the efforts that the claimant is making to obtain suitable employment constitute reasonable and customary efforts are the following:

(a) the claimant's efforts are sustained;

(b) the claimant's efforts consist of

(i) assessing employment opportunities,

(ii) preparing a resumé or cover letter,

(iii) registering for job search tools or with electronic job banks or employment agencies,

(iv) attending job search workshops or job fairs,

(v) networking,

(vi) contacting prospective employers,

(vii) submitting job applications,

(viii) attending interviews, and

(ix) undergoing evaluations of competencies; and

(c) the claimant's efforts are directed toward obtaining suitable employment.



How much money are claimants entitled to receive ?

- ▶ In Montreal, where the regional unemployment rate is approx 13%, **your best 14 weeks of work** (weeks where you earned the most) **within your qualifying period** will be used to calculate how much you are entitled to receive.
- ▶ The total amount earned during a claimant's best weeks of work will be divided by 14 (nb of best weeks). This number will then be multiplied by 55% to determine **weekly benefits**.



Number of weeks for which you could receive Regular benefits

▶ If you have accumulated **675 hours** of insured employment, you will be eligible to receive Regular benefits for a period of **29 weeks**.

▶ During this time, you will have to **fill out MANDATORY reports (online, by phone or by mail) every two weeks** to show that you are still entitled to these regular benefits.

Table of Weeks of Benefits

Number of hours of insurable employment in qualifying period	Regional Rate of Unemployment											
	6% and under	More than 6% but not more than 7%	More than 7% but not more than 8%	More than 8% but not more than 9%	More than 9% but not more than 10%	More than 10% but not more than 11%	More than 11% but not more than 12%	More than 12% but not more than 13%	More than 13% but not more than 14%	More than 14% but not more than 15%	More than 15% but not more than 16%	More than 16%
420-454									26	28	30	32
455-489								24	26	28	30	32
490-524							23	25	27	29	31	33
525-559						21	23	25	27	29	31	33
560-594					20	22	24	26	28	30	32	34
595-629				18	20	22	24	26	28	30	32	34
630-664			17	19	21	23	25	27	29	31	33	35
665-699		15	17	19	21	23	25	27	29	31	33	35
700-734	14	16	18	20	22	24	26	28	30	32	34	36
735-769	14	16	18	20	22	24	26	28	30	32	34	36
770-804	15	17	19	21	23	25	27	29	31	33	35	37
805-839	15	17	19	21	23	25	27	29	31	33	35	37
840-874	16	18	20	22	24	26	28	30	32	34	36	38
875-909	16	18	20	22	24	26	28	30	32	34	36	38
910-944	17	19	21	23	25	27	29	31	33	35	37	39
945-979	17	19	21	23	25	27	29	31	33	35	37	39
980-1014	18	20	22	24	26	28	30	32	34	36	38	40
1015-1049	18	20	22	24	26	28	30	32	34	36	38	40
1050-1084	19	21	23	25	27	29	31	33	35	37	39	41
1085-1119	19	21	23	25	27	29	31	33	35	37	39	41
1120-1154	20	22	24	26	28	30	32	34	36	38	40	42
1155-1189	20	22	24	26	28	30	32	34	36	38	40	42
1190-1224	21	23	25	27	29	31	33	35	37	39	41	43
1225-1259	21	23	25	27	29	31	33	35	37	39	41	43
1260-1294	22	24	26	28	30	32	34	36	38	40	42	44
1295-1329	22	24	26	28	30	32	34	36	38	40	42	44
1330-1364	23	25	27	29	31	33	35	37	39	41	43	45
1365-1399	23	25	27	29	31	33	35	37	39	41	43	45
1400-1434	24	26	28	30	32	34	36	38	40	42	44	46
1435-1469	25	27	29	31	33	35	37	39	41	43	45	47
1470-1504	26	28	30	32	34	36	38	40	42	44	46	48
1505-1539	27	29	31	33	35	37	39	41	43	45	47	49
1540-1574	28	30	32	34	36	38	40	42	44	46	48	50
1575-1609	29	31	33	35	37	39	41	43	45	47	49	51
1610-1644	30	32	34	36	38	40	42	44	46	48	50	52
1645-1679	31	33	35	37	39	41	43	45	47	49	51	53
1680-1714	32	34	36	38	40	42	44	46	48	50	52	54
1715-1749	33	35	37	39	41	43	45	47	49	51	53	55
1750-1784	34	36	38	40	42	44	46	48	50	52	54	56
1785-1819	35	37	39	41	43	45	47	49	51	53	55	57
1820-	36	38	40	42	44	46	48	50	52	54	56	58

1996, c. 23, Sch. I 2009, c. 2, s. 224 2016, c. 7, ss. 222, 223.



Employment Insurance - Regular benefits & COVID-19 changes

- ▶ One week waiver;
- ▶ 13.1% unemployment rate to be used for all regions across Canada for applications, unless an applicant's regional unemployment rate is higher;
- ▶ Applicants will receive a one-time credit of 300 insurable hours;
- ▶ Claimants will now receive at least \$500 per week, before taxes;
- ▶ Claimants may be eligible for regular benefits for up to 50 weeks.



How to apply for Employment Insurance Benefits - Regular benefits

- ▶ Application can be done online at [servicecanada.gc.ca](https://www.servicecanada.gc.ca)



Information needed to apply for Employment Insurance

- ▶ **Social Insurance Number (SIN);**
- ▶ **mother's maiden name;**
- ▶ **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**
- ▶ **If you do not provide the required information, your EI application will be rejected.**

<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/regular-checklist.html>



Once you have applied for Regular Benefits

- ▶ Once your application for regular benefits is made and you are deemed **eligible**, your first payment should be sent to you **within 28 days** of your application. You will be required to submit periodic EI reports to Service Canada in order to continue receiving 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 :
<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=INS5210>
 - Reconsideration decisions can be appealed to the Social Security Tribunal of Canada



Working while receiving Regular benefits

- ▶ You will be able to preserve **50 cents of your regular benefits** for every dollar you make, *“up to 90 percent of your previous weekly earnings (roughly four and a half days of work). Above this cap, your EI benefits are deducted dollar-for-dollar.”*
- ▶ **EXAMPLE #1:** A worker used to make \$600 per week before he was let go from work. Under pre-covid rules, the worker would earn \$330 per week in benefits (55% of \$600). If this worker earned \$200 per week working part-time, the worker would retain \$430 in total.

Amount earned from part-time work:	\$200
Half of amount earned:	$\$200 \div 2 = \100
Total amount to deduct from EI:	\$100
Amount they get from EI:	$\$330 - \$100 = \$230$
Total for the week:	$\$200 \text{ (work)} + \$230 \text{ (EI)} = \$430$



- ▶ **EXAMPLE #2:** The worker from EXAMPLE #1 now found a part-time job that pays him \$650 per week. The figure is higher than the earnings the worker earned before EI and it's also higher than the worker's 90% threshold.

Amount earned from part-time work:	\$ 650
Half of amount earned:	$\$540 \div 2 = \270
Total amount to deduct from EI:	\$270
Dollar for dollar deduction	$\$650 \text{ (work)} - \$540 \text{ (EI)} = \$110$
Amount from EI	$\$330 - (\$270 + \$110) = \0



Frequently Asked Questions

- ▶ Q1. Are EI benefits taxable? EI benefits are indeed taxable. Federal and provincial taxes will be deducted from the earnings.
- ▶ Q2. My understanding is that persons who go on vacation will probably not be able to claim benefits for the period where they were on vacation. Could these persons claim EI benefits upon their return to Canada, during quarantine? Claimants who went on vacation overseas and were subsequently required to quarantine would be disqualified from receiving regular benefits during their quarantine. Nevertheless claimants could apply once to receive benefits once they are capable of and available to work.

NB: the question and answer is strictly limited to a person who travelled for leisure. As such, the answer would be different for a person who travelled for a legitimate reason (e.g. visiting a gravely ill parent abroad).

- ▶ Q3. If I have to quarantine because I've been exposed to someone who had COVID-19, can I apply for Employment Insurance? A worker who may have been exposed to someone who had COVID-19 could probably receive Employment Insurance Special Benefits (in particular, the sickness benefits). This benefit is beyond the scope of the presentation, but typically, it would require a claimant to exhaust his workplace benefits first before claiming it. Some employees have workplace benefits such as short-term disability that would provide them with 100% of their salary when they are unable to work.
- ▶ Q4. If I am self-employed and also have teaching contracts at Concordia, can I still apply for regular benefits? In order to qualify for regular benefits, a claimant in this scenario would have to meet (and continue to meet) the 5 conditions discussed over the course of the info-session. For example, the Canada Employment Insurance Commission would assess whether a person who is self-employed is capable of and available to work, but unable to find suitable employment or whether the claimant's self-employment makes that impossible.

As I mentioned briefly during the info-session, the Canada Recovery Benefits (CRB) is available for many persons who might not qualify for Employment Insurance regular benefits, including the self-employed.



Concluding remarks

- ▶ The EI session will be posted on the CUPFA website.
- ▶ I will endeavour to make a PDF of the slides for your perusal.

Me Alexander Louis

Alexander.louis@cupfa.org

Concordia University Part-time Faculty Association (CUPFA)