



MEMORANDUM

April 6, 2020

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TO: FPSE's Presidents' Council, Contract Administration Review Committee, Bargaining
Coordination Committee
CC: Terri Van Steinburg, FPSE President,
Sean Parkinson, FPSE Secretary-Treasurer
FROM: FPSE Staff Representatives

RE: BENEFITS AVAILABLE DURING THE COVID-19 EMERGENCY

Employment Insurance

<https://www.canada.ca/en/services/benefits/ei.html>

Laid off Employees

Members who have been laid off can apply for EI. Application must be done online at this time. The one week waiting period has been eliminated at this time.

Sick leave

If an employee does not have access to paid sick leave and is off sick for any reason or is in quarantine due to COVID-19, the employee can apply for EI sick benefits. At this time, you do not need to provide a medical certificate if your sick leave is related to COVID-19, including if you are self-quarantining. If you develop symptoms while in quarantine, you may need to restart your sick leave EI clock, as the quarantine EI only covers 14 days of quarantine.

Qualifying for EI

If you are applying for regular EI due to layoff, you will need between 420 and 700 hours of insurable employment during the appropriate qualifying period for your region. These amounts are found at: https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx. For sick leave, you must have at least 600 insurable hours in the previous 52 weeks.

EI Amounts

EI weekly benefits are based on 55% of your average insurable weekly earnings up to a maximum of \$573 per week (based on a maximum annual salary of \$54,200). These amounts are taxable. Sick leave EI is payable for up to 15 weeks. Regular EI is payable for a period based on the number of insurable hours you have for the previous 52 weeks, and the economic region you live. It can be for a maximum of 45 weeks.

Working while on EI

You may work while receiving regular EI benefits. You will be able to keep 50 cents of your EI benefits for every dollar you earn at work, up to 90% of the weekly insurable earnings used to calculate your EI amount. Beyond that threshold, your EI benefit will be deducted dollar for dollar from what you earn.

General Comments

If you make an EI application, regardless of the reason, it will automatically trigger a CERB application.

Don't try to figure out if you qualify for EI before applying. Submit your application. EI will determine if you qualify and what your benefit level will be.

Canada Emergency Response Benefit (CERB)

The Canada Emergency Response Benefit is a taxable benefit of \$2,000 per month. It will be available for up to 16 weeks, between March 15 and October 3.

Apply here: <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>. Note that they request you apply on certain days depending on your month of birth.

The following categories of workers qualify for the benefit:

- 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.
- In order to qualify, you must have not received any income for 14 days, be at least 15 years old, and must have earned at least \$5,000 in the last year.

If you have already applied for EI, but are not yet receiving EI, your EI claim will be automatically moved over to the CERB program and you will be paid from that program first. You can then apply for regular EI once the 16 weeks of CERB benefits end. If you are already receiving EI, you can apply for the CERB if your EI claim expires before October 3.

B.C. Emergency Benefit for Workers

If you receive either EI benefits or the CERB due to COVID-19, you are eligible for a one-time \$1,000 payment from the BC Government. For more info, check <https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers>

Other

- As of March 30, 2020, student loan payments are automatically frozen for six months
- Contact BC Hydro and ICBC directly regarding their deferment programs.
- BC will provide grants of up to \$500 per month to subsidise rental payments.
https://www2.gov.bc.ca/gov/content/housing-tenancy/covid-19-support?bcgovtm=20200319_GCPE_AM_COVID_4_NOTIFICATION_BCGOV_BCGOV_EN_BC_NOTIFICATION
- Your financial institution may offer mortgage and loan deferral programs as well.