

# **CERB extended. New Employment Insurance and Recovery benefits coming September 27<sup>th</sup>.**

## **Canada Emergency Response Benefit (CERB) extended**

CERB is extended for 4 more weeks, for a maximum of 28 weeks. If you have been receiving CERB since March 15th, you can continue doing so till September 26th.

## **Employment Insurance (EI) expanded**

If legislation is passed by the federal government, starting September 27<sup>th</sup>, and lasting for 1 year:

- Hours required to qualify lowered to 120 hours
- Raising the minimum weekly benefit to \$400
- EI regular benefits will last at least 26 weeks

These changes allow more workers to qualify and receive increased support for longer. Typically, EI eligibility required 420 hours worked minimum and provided as low as \$200 a week for 14 weeks.

Compared to CERB, EI reporting requirements are stricter. Workers need to submit bi-weekly reports showing they are willing and able to work and are actively looking for employment. Furthermore, workers received CERB's \$500 pre-tax, while the EI's \$400 will come after deductions. Workers can apply for Employment Insurance through Service Canada.

## **New Canada Recovery Benefits incoming**

If legislation is passed by the federal government, starting September 27<sup>th</sup>, and lasting for 1 year, three new benefits are available through the Canada Revenue Agency.

### **1) Canada Recovery Benefit**

The Recovery Benefit is for workers who do not qualify for EI but are in financial need due to their income being reduced or losing their job due to COVID-19. Eligibility is like CERB where proof is through attestation. The Recovery Benefit provides a taxable \$400 a week benefit for up to 26 weeks. You can still work while on this benefit, although you would be asked to repay \$.50 for every dollar you earn above \$38,000 annual income in the following year's tax return.

### **2) Canada Recovery Sickness Benefit**

The Sickness Benefits provides a taxable \$500 a week benefit for up to 2 weeks for workers who are unable to work or must self-isolate due to COVID-19. No medical certificate is required to qualify, but a worker must have missed a minimum of 60% of their scheduled work in the week to claim the benefit. Workers cannot claim this benefit and any other paid sick leave at the same time.

### **3) Canada Recovery Caregiving Benefit**

The Recovery Caregiving Benefit is for workers who are unable to work for at least 60% of their normally scheduled work week because of needing to care for a child under 12 years of age or a dependent with a disability, because a school, day care or care facility is closed due to COVID-19, or under a medical professional's advice that they cannot attend. This benefit provides a taxable \$500 per week up to 26 weeks. Only one person per household can receive the Caregiving benefit.