

# Employment Insurance and Job Loss

If you have lost your job through no fault of your own, you may be eligible to receive payments from Employment Insurance (EI). These payments may help you pay your living expenses while you search for another job.

- EI benefits include:
  - Maternal and parental benefits;
  - Sickness benefits;
  - Compassionate care benefits;
  - Benefits for parents of critically ill children; or
  - Benefits for Self-employed people.
- EI benefits may be available to workers who have lost their jobs through no fault of their own due to work shortages, seasonal, or mass layoffs.
- You may qualify for EI benefits if:
  - you were employed by an employer and you received a salary or wages for work performed;
  - your employer deducted EI premiums from your wages or salary;
  - you have not worked and not been employed for at least 7 consecutive days;
  - you are ready, willing and able to work; and
  - you are actively looking for work.
- You may not be eligible to obtain EI if:
  - you left your job voluntarily;
  - were fired for misconduct; or
  - are unemployed as the result of a labour dispute in which you participated, such as a strike or lockout.
- You will need the following documents to apply for EI:
  - your social insurance number;
  - your mother's maiden name;
  - your mailing and residential addresses, including your postal codes;
  - your bank's name and branch number, and your account number so that payments can be made by direct deposit;
  - the names, addresses and dates of employment and reason for job loss, for every job over the last 52 weeks;
  - a detailed report of your version of events if you quit or were dismissed from your job in the last 52 weeks;
  - the dates and earnings for each of your highest paid weeks of insurable earnings in the last 52 weeks or since you last claimed EI, whichever is the shorter period. (This is usually on your Record of Employment)
- **You should apply for EI as soon as possible after you lose your job.** You can apply online from anywhere. You can also apply from an Internet service desk at the Service Canada office in your community.

To find your nearest office, visit: <http://www.servicecanada.gc.ca/cgi-bin/sc-srch.cgi>

Service Canada estimates that it takes about one hour to complete the application and there are online videos that explain the process.

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- Your employer must complete a form called a **Record of Employment (ROE)** when you stop working or experience an interruption in earnings that lasts seven days. ROEs can be submitted on paper or on the internet. If your employer issues a paper ROE, then you must request copies and either mail them or drop them off at your local Service Canada office. ROEs submitted on the internet are sent directly to Service Canada and you can view a copy on the internet. Confirm with your employer how they plan to submit your ROE.
- **There is a one-week waiting period before EI payments will begin.** The first payment is usually made within 24 days from the date that your application and all supporting documents are received by Service Canada. The amount that you receive will depend on your previous salary or wages. The basic rate is 55% of your average insurable weekly earnings up to a maximum amount. The maximum yearly insurable earnings amount as of January 1, 2018 is \$53,100. The maximum payment per week is \$562.00.
- You can receive benefits for a period ranging from 14 to 45 weeks, depending on the unemployment rate where you live and the number of hours of insurable employment you have during your qualifying period, which is generally the last 52 weeks.
- If you are turned down for EI benefits, you will be notified by letter or telephone to explain. **You may appeal the decision by submitting a request for reconsideration at [www.canada.ca/en/services/benefits/ei/ei-reconsideration.html](http://www.canada.ca/en/services/benefits/ei/ei-reconsideration.html)**
- You must send in reports to Service Canada every two weeks (bi-weekly reports) while you are receiving EI benefits. You will receive a Benefit Statement shortly after filing your application and it will contain a four-digit access code.
- You will use your four-digit access code to get information about your claim and to make your bi-weekly reports. Service Canada stresses that you should not share your access code with anyone else. You should store it in a safe place that is separate from where you store your social insurance number.
- You can submit your reports online: [http://www.esdc.gc.ca/en/ei/internet\\_reporting\\_service.page](http://www.esdc.gc.ca/en/ei/internet_reporting_service.page) or by telephone: 1.800.531.7555
- Your EI reports must state whether you:
  - were outside of Canada during the period of the report;
  - worked or received earnings, including self-employment earnings;
  - started a full-time job;
  - attended school or a training course;
  - were ready, willing and capable of working each day; and
  - received or will receive money other than that already reported.
- For more information about EI reports, go to: [www.servicecanada.gc.ca/eng/ei/publications/reporting-claim-information030913.pdf](http://www.servicecanada.gc.ca/eng/ei/publications/reporting-claim-information030913.pdf)