

# COVID-19: CERB & EI Update

as of April 14, 2020

Have you stopped working because of COVID-19? Do you urgently need financial support? You may be eligible for the new **Canada Emergency Response Benefit (CERB)** 

#### What is the CERB?

The Canada Emergency Response Benefit (CERB) is a new program introduced by the Canadian government. It will provide temporary financial support to those who have lost income because of reasons related to COVID-19.

The CERB is available from March 15, 2020, to October 3, 2020. You can get a maximum of four months of benefit with a monthly amount of \$2000 (\$500 per week).

#### Am I eligible for the CERB?

Note: You must meet all of the criteria below to be eligble for CERB

- You are 15 years or older
- You live in Canada
- You have a valid Social Insurance Number (SIN)
- You are legally permitted to work in Canada (you can be a wage earner, contract worker/freelancer or self-employed), you can be on a work permit or a study permit that indicates that you are allowed to work
- In 2019 or in the 12 month period before the day you apply for the CERB, you made at least \$5000 from your job, through self-employment or from El maternal or parental leave benefits. Income earned outside of Canada will also be considered.
- You did not quit your job permenantly
- You are or you expect to be without income for 14 consecutive days of the initial four week benefit period for COVID-19 related reasons. Reasons can include:
  - You lose your job (or your hours were reduced to 0)
  - You are sick or in quarantine
  - You have to be at home to care for a child or a family member

### When and how can I apply for the CERB?

Applications will be available on <u>April 6, 2020</u>. But you cannot apply any later than <u>December 2, 2020</u>.

You can apply in one of the following ways:

- Open a Canada Revenue Agency (CRA) My Account and apply through the secure portal
- Call the automated phone service at: 1-800-959-2019.
- If you already have a **My Service Canada Account**, you don't have to register for a **CRA My Account**. You can switch over to CRA through your My Service Canada Account.

Once you apply, your application will be processed immediately. But CRA will review your information later to see if you are eligible. If CRA finds that you are not eligible and that you applied by mistake, you will have to pay back any money that you were not entitled to.

Note: You can apply even if you do not have a Record of Employment (ROE)



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# What if I am also eligible for Employment Insurance (El Regular or Sickness Benefits)?

If you have already applied for EI regular or sickness benefits, you don't need to reapply for the CERB.

If you became eligible to get El before March 15, your claim will be processed under the El stream. You will get El benefits until your benefit period runs out. If your El benefit period runs out before October 3, 2020, you can apply for CERB once you stop receiving El benefits.

## If you became eligible to get El on or after March 15, you have two options:

- Apply for EI before April 6: Your claim will automatically be transferred to the CERB, and you will be directed back to the EI stream once your CERB runs out.
- Apply for CERB on or after April 6: Your claim will be processed under CERB. Once your CERB runs out, you can apply for El if you need to.

We can support you with any questions or issues related to E.I. or the CERB.

You can reach SALCO for inquiries regarding E.I. or CERB at:

(416)-487-6371

Or

Find your local legal clinic at <a href="https://www.legalaid.on.ca/legal-clinics/">www.legalaid.on.ca/legal-clinics/</a> or call: 416 979 1446

With the community quarantine still in place, we encourage everyone to:

SALCO South Asian Legal Clinic of Ontario