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What is the CERB?

The Canada Emergency Response Benefit (CERB) is intended to provide temporary income support for workers who have lost income because of COVID-19. The CERB will provide payment of \$500.00 a week for up to 16 weeks and such payments will be made monthly. Please note that this benefit is taxable, and tax will not be deducted at the source. This means that you will be expected to report the benefit as income when you file your income tax for the 2020 tax year. The CERB is available from March 15, 2020 to October 3, 2020 and you must submit your application by no later than December 2, 2020, in order to receive benefits.

How do I qualify for the CERB?

To be eligible to receive the CERB the following criteria must apply:

- You must reside in Canada and be 15 years of age or older at the time of the application;
- You have stopped or will stop working for reasons related to COVID-19;
For example:
 - » You have lost your job;
 - » You are in quarantine or sick due to COVID-19;
 - » You are away from work to care for others because they are in quarantine or are sick due to COVID-19;
 - » You are away from work to care for children or other dependents whose care facility is closed due to COVID-19.
 - » There may be other reasons related to COVID-19 beyond these examples why you may have stopped working. (e.g., if you are an individual with a high risk of contracting COVID-19 due to your current health concerns and had to stop working)
- You are eligible for Employment Insurance (EI) regular or sickness benefits;
For example:
 - » You have lost your employment for other reasons beyond your control. To be clear, you do not qualify if you have quit your job voluntarily.
 - » You are unable to work due to illness;
- You have exhausted your Employment Insurance (EI) regular benefits between December 29, 2019, and October 3, 2020;
- You have been let go from your job or your hours have been reduced so that you are currently earning \$1,000.00 (gross) or less during an eligibility period;
For clarity, if you are submitting for your first benefit period, you cannot have earned more than \$1,000.00 in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of your claim. For subsequent benefit periods, you cannot have earned more than \$1,000.00 in

employment and/or self-employment income for the entire four-week benefit period of your new claim.

Please note: The change in eligibility criteria to allow for some employment income is retroactive to March 15, 2020. If you fall within this category, you may be eligible to apply for a previous benefit period.

- You have earned a minimum of \$5,000.00 in income within the last 12 months or in the 2019 calendar year from one or more of the following sources:
 - » Employment income
 - » Maternity and parental benefits under the EI program
 - » Self-employment income

This income does not have to be earned in Canada, but you need to reside in Canada

What is considered income towards the \$1,000.00 I can earn?

The \$1,000.00 (gross) includes employment and/or self-employment income. This includes among other things, tips you may earn while working, and non-eligible dividends you may receive within a four-week benefit period.

Pensions, student loans, and bursaries are not considered employment income. Please note, your application will be verified against tax records to confirm income.

Can I receive the CERB if I am not a Canadian citizen or permanent resident?

Yes, if you meet the eligibility requirements, which includes residing in Canada and having a valid Social Insurance Number (SIN).

Am I entitled to both the CERB and EI?

Not at the same time. You cannot claim the CERB and EI for the same benefit period. However, you may be eligible to receive the benefits consecutively. Please see below questions for further details.

How do I know which benefit to apply for?

If you have been unable to work because of COVID-19, you should apply for the CERB, regardless of whether you would regularly be eligible for EI.

How do I apply for the CERB?

Effective April 6, 2020, there will be a single portal to process applications. Please note, you cannot apply with the CRA if you have already applied through Service Canada. If you are applying for the first time and you are not sure where to apply, click here and answer a few quick questions that will guide you to the best service option for your individual situation.

If you do not have access to the internet, you can apply over the phone using the automated phone service. The toll-free telephone numbers are 1-800-959-2019 and 1-800-959-2041. You can apply online with the CRA by clicking here. Both services are available 21 hours a day, seven days a week (they are closed daily from 3:00 a.m. to 6:00 a.m. EST).

For detailed instructions on how to apply using the CRA My Account, [click here](#).

To apply over the phone, follow the steps listed below:

1. Select your language preference: English (press 1) or French (press 2)
2. Enter the nine digits of your Social Insurance Number (SIN), Temporary Tax Number (TIN) or individual tax number.

3. Confirm your postal code.
4. Confirm the benefit period you are applying for.
5. Declare that you qualify for the benefit.

If you have applied for EI Regular or Sickness Benefits on March 15, 2020, or later, your application will automatically be processed through the CERB and you do not need to submit an additional application.

The CRA has set up specific days for individuals to apply (whether by phone or online) and they recommend the following:

Benefit Period 1: March 15, 2020 to April 11, 2020

If you were born in the month of:	Apply for CERB on:	Your best day to apply:
January, February or March	Mondays	April 6
April, May or June	Tuesdays	April 7
July, August or September	Wednesdays	April 8
October, November or December	Thursdays	April 9
Any month	Fridays, Saturdays and Sundays	

Please note, when you apply, it is for a single payment for the four-week benefit period. If your situation continues, you will need to apply for an additional four-week period and confirm your eligibility, up to a maximum of 16 weeks (four benefit periods in total).

Benefit Period 2: April 12, 2020 to May 9, 2020

If you were born in the month of:	Apply for CERB on:	Your best day to apply:
January, February or March	Mondays	April 13
April, May or June	Tuesdays	April 14
July, August or September	Wednesdays	April 15
October, November or December	Thursdays	April 16
Any month	Fridays, Saturdays and Sundays	

Benefit Period 3: May 10, 2020 to June 6, 2020

Benefit Period 4: June 7, 2020 to July 4, 2020

Benefit Period 5: July 5, 2020 to August 1, 2020

Benefit Period 6: August 2, 2020 to August 29, 2020

Benefit Period 7: August 30, 2020 to September 26, 2020

What documentation do I need to apply for the CERB?

You will need to provide your SIN number, your personal contact information, and a declaration that you meet the eligibility requirements. You may be required to provide additional documentation to verify your eligibility at a future date. Currently, the government is not requiring a Record of Employment (ROE).

Do I need a medical certificate to apply for the CERB if I am in quarantine or sick from COVID-19?

No, a medical certificate is not required. You simply need to complete the online or phone application.

Do I need to be laid off to access the CERB?

No. As long as you meet the eligibility requirements you can receive the CERB.

Do I need a CRA My Account if I have a My Service Canada Account?

No. You can access the CRA's My Account through your My Service Canada Account by completing the following steps:

1. Log in to your My Service Canada Account (MSCA).
2. Look for the link to "Switch to Canada Revenue Agency" and then click "I agree" on the registration and authentication page. This will transfer you to CRA My Account.
3. Update your contact information and a direct deposit with CRA (this information will not transfer over from your MSCA).

Is there a waiting period?

No, there is no waiting period. The Federal Government has indicated that if you submit your application online and sign up for direct deposit, payment will be issued within three to five business days. If you have not signed up for direct deposit, a cheque will be issued within 10 business days. Payments will be retroactive to your eligibility date.

What happens if I am already receiving EI Benefits?

You will continue to receive your EI benefits until the end of your benefit period. If these benefits end before October 3, 2020, you can apply for the CERB as long as you meet the eligibility requirements listed [above](#).

What happens if I have already applied for EI Regular or Sickness Benefits and my claim has not been processed as yet?

The government has recognized there is a significant backlog in processing EI claims given the large number of applications they have received over the last several weeks. If you became eligible for EI Regular or Sickness Benefits prior to March 15, 2020, your claim will be processed under the pre-existing EI regulations. If at the end of your EI benefit period you remain off work due to COVID-19, you can apply for the CERB, providing your EI benefits end before October 3, 2020.

I stopped working before March 15 but applied for EI after March 15. How will my claim be processed?

If you became eligible for EI Regular or Sickness Benefits prior to March 15, your claim will be processed under the pre-existing EI regulations, irrespective of your application date.

I applied for EI after March 15 and now my claim will be processed under the CERB, will I get paid the difference between the EI Benefit amount and the CERB if I was eligible to receive more than \$500.00 per week?

No. You will receive the \$500.00 per week for the CERB regardless of the amount you would have been eligible for under EI. However, should you remain off work after the 16-week CERB Benefit period, you can apply for EI providing you meet the [eligibility requirements](#). The period in which you received CERB will not impact your EI entitlement. Similarly, if you were eligible to receive less than \$500.00 from EI, you will still receive the \$500.00 per week for the CERB.

What if I am currently receiving special benefits such as EI Benefits for maternity/parental leave?

If work is not available to you as a result of COVID-19 when you would otherwise be returning to work, you may be eligible to apply for the CERB.

I have returned to work since receiving the CERB, do I have any obligations?

If you have returned to work earlier than expected, or you applied and later realized you are not eligible, you have the option to repay your CERB payment. This can be done by any of the following methods:

1. If you still have the original cheque, you can return it by mail.
2. If you do not have the original cheque or you were paid by direct deposit, you can mail your repayment by making the payment out to "Receiver General for Canada", indicate on the cheque it is for "Repayment of CERB" and include your SIN or TIN.
3. All payments are to be mailed to the address below:

Revenue Processing - Repayment of CERB
Sudbury Tax Centre
1050 Notre Dame Avenue
Sudbury, ON, P3A 0C1

