

Accessing Employment Insurance

The way we access employment insurance is changing to help people who are affected by COVID-19. These are the most up-to-date changes:

New Employment Insurance (EI) Options

- There are two types of EI you may be able to receive if you lost your job because of the COVID-19 pandemic:
 - 1) If you are quarantined, you may be able to apply for EI sickness benefits. These benefits provide up to 15 weeks of income replacement for employees who are unable to work because of illness, injury, or quarantine.
 - 2) If you have lost your job due to layoffs, shortage of work, or another reason that was not your fault, you may be able to apply for EI regular benefits.

Qualifications for EI

The COVID-19-related changes to the EI system announced this month will speed up access to sickness benefits, but doesn't change who qualifies for EI in the first place.

According to the [Government of Canada](#), you qualify for regular EI if you:

- Were employed in insurable employment
- Lost your job through no fault of your own
- Have been without work and without pay for at least seven consecutive days in the last 52 weeks
- Have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter
- Are ready, willing and capable of working each day
- Are actively looking for work

You are not entitled to EI if you were dismissed from your job for misconduct, quit voluntarily, are in jail or are participating in a strike.

Money Provided by EI

- EI benefits can provide 55% of your average, insurable weekly earnings, but no more than \$573 per week. Please note that the amount of money EI provides differs from person to person.
- You can receive EI for 14 weeks up to 45 weeks

What to Do if You Don't Qualify for Employment Insurance (EI)

- Beginning in April, the Government of Canada will provide the Emergency Care Benefit and the Emergency Support Benefit for those who don't qualify for EI:

1) **Emergency Care Benefit**

If you do not qualify for EI, you can't go to work because of COVID-19, and you do not have paid sick leave, you can apply for the Emergency Care Benefit. This benefit provides up to \$900 every two weeks for up to 15 weeks.

Workers, including those who are self-employed, who are quarantined or sick with COVID-19 can apply. Individuals who are staying home to take care of a family member with COVID-19 who doesn't qualify can also apply. Parents who stay home to care for children because of school closures are also covered, and can apply whether or not they qualify for EI.

2) **Emergency Support Benefit**

If you are ineligible for EI and face unemployment, you may be able to access the Emergency Support Benefit. This is intended to be a long-term income support, but the government not outlined how much it will provide or how long funds have been given out.

- You can apply for these benefit plans in April through the [CRA](#) website

Hours of Work Needed to Qualify for Employment Insurance (EI)

- You need to have between 420 and 700 hours of insurable employment hours during the last 52 weeks to receive EI regular benefits
- The number of hours of insurable employment you need depends on when you apply for benefits, as well as the following:
 - Where you live
 - The unemployment rate for your region
- As of March 8, 2020, 665 hours are required to receive EI benefits in Halifax
- To check the number of hours required to qualify for EI in your area, please check this link: https://srv129.services.gc.ca/eiregions/eng/postalcode_search.aspx

Where and How to Apply for Employment Insurance (EI)

- If you are quarantined or sick, call the COVID-19 hotline at 1-833-381-2725. Service Canada has waived the regular one-week waiting period
- You can apply for EI sickness online [here](#). You will need proof of employment documentation as well as documentation from a doctor
- You can apply for regular EI [here](#). You will need a record of employment and other personal documentation
- Note: It can take up to 60 minutes to fill out the online forms
- If you need assistance applying for EI, please contact your ISANS Employment Specialist
- If you do not remember who your ISANS Employment specialist is, please email employment_services@isans.ca

- If you are not working with an ISANS Employment Specialist, please register with ISANS by emailing intake@isans.ca.

Documents and Information You Need to Apply for Regular EI Benefits

- To apply, you will need the following information:
 - Your Social Insurance Number (SIN)
 - Your mother's maiden name
 - Your mailing and residential addresses, **including the postal codes**
 - your complete banking information to sign up for direct deposit, including the financial institution name, the bank branch number, and your account number
 - the names, addresses, dates of employment, and reason for departure for all your employers for the last 52 weeks
 - your detailed version of the facts, if you quit or have been dismissed from any job in the last 52 weeks
 - the dates (Sunday to Saturday) and earnings for each of your highest paid weeks of insurable earnings in the last 52 weeks or since the start of your last EI claim, whichever is the shorter period. This information will be used, along with your Record(s) of Employment, to calculate your weekly EI benefit rate

Income Assistance Options

- If you do not qualify for EI or emergency benefits, you may be able to apply for Income Assistance through the Nova Scotia Department of Community Services.
- If you would like to apply for Income Assistance, you should still apply for EI. You will receive a notification that you do not meet the requirements for EI, but that's okay—follow the steps below.
- While you apply for EI, you should apply for Income Assistance at the same time. Your employment specialist at ISANS can assist you.
- To apply for Income Assistance, follow this link: https://novascotia.ca/coms/employment/income_assistance/HowtoApply.html or call the nearest office of Community Services and make an appointment. The easiest way to do this is to call the toll-free number at 1-877-424-1177 or find your local office.
- Have these things by the phone when you make the call:
 - bank statements for your account
 - your Social Insurance Number (SIN)
 - your Nova Scotia Health Card number
 - any other information that can help the person understand your financial situation and your family situation
- You may be asked to provide your EI ineligibility notification and/or your Record of Employment to process your Income Assistance application.

Additional Support

Your employment specialist or settlement counsellor are able to assist you if you require additional support applying for EI or income assistance. They are also available to help answer any additional questions you may have.