

## Employment Insurance Regular Benefits

### ***Am I Eligible for Employment Insurance Regular Benefits?***

You may be entitled to receive EI regular benefits if you:

- have paid premiums into the EI Account;
- lost your employment 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 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; and
- are actively looking for work (you must keep a written record of employers you contact, including when you contacted them).

You may not be entitled to receive EI regular benefits if you:

- voluntarily left your employment without just cause;
- were dismissed for misconduct; or
- are unemployed because you are directly participating in a labour dispute (strike, lockout, or other type of dispute).

You need to meet the qualification period which is the shorter of:

- the 52 week period immediately before the start date of the your claim; or
- the period from the start of a previous benefit period to the start of your new benefit period, if you applied for the benefits earlier and your application was approved in the last 52 weeks.

There are additional conditions which may affect the qualification period such as an extension to 104 weeks if you were not working in work deemed as EI insurable earnings or you did not receive EI. You also need to check with Service Canada what you need for qualification hours if you are already working (part time) or received previously maternity or parental benefits.

### ***Do I Need to Apply to Receive Employment Insurance Regular Benefits?***

Yes, you need to apply for EI benefits, because Service Canada first needs to determine whether you are entitled to benefits.

### ***When Should I Apply?***

You should apply as soon as possible once you have stopped working, even if your employer has not issued your Record of Employment (ROE) yet. You should know that if you delay applying for benefits beyond four weeks after your last day of work, you risk losing benefits.

### ***How do I Apply for Employment Insurance Regular Benefits?***

You can apply in person at a Service Canada Centre or complete your application at [www.servicecanada.ca](http://www.servicecanada.ca). To locate a Service Canada Centre where you live, call 1-800-622-6232.

### ***What Documentation do I Need to Apply for Employment Insurance Regular Benefits?***

- Social insurance card
- A second piece of identification, with your photo (eg: passport, driver's licence)
- Your record of employment (ROE) from every place you have worked in the past twelve months; pay stubs; and, T-4 slips.

### ***When will I Start to Receive Employment Insurance Regular Benefits?***

If all the received information is submitted and you are entitled to receive EI benefits, your first payment should be issued within 28 days of the date your application for benefits is received. If you started a new EI claim within the last 52 weeks and there are still weeks payable on the claim, Service Canada will automatically reactivate your existing claim. However, you should contact Service Canada to see whether the second new claim would be more advantageous.

### ***How Much will I get?***

The basic rate for calculating EI benefits is 55% of your average insurable weekly earnings. As of January 1, 2013, the maximum yearly insurable amount is \$47,400. This means that you can receive a maximum amount of \$501 per week.

### ***What is the Two Week Waiting Period?***

Before you start receiving EI benefits, there are two weeks for which you will not be paid. The waiting period is like the deductible that you must pay for other types of insurance. You usually serve the waiting period at the very beginning of a benefit period, unless you receive earnings during this two-week period. In that case, the waiting period will start during the first week for which you would otherwise be entitled to benefits.

### ***For How Long will I Receive Employment Insurance Regular Benefits?***

You may receive EI regular benefits for a period ranging from 14 to 45 weeks. The number of weeks of benefits depends on the unemployment rate in your region and on the number of hours of insurable employment that you accumulated during your qualifying period, which is usually the last 52 weeks before the start date of your claim.

### ***What are my Ongoing Responsibilities Once I Begin to Receive Employment Insurance Regular Benefits?***

After you apply for EI benefits, you must complete and submit EI reports to get the benefits you are entitled to receive. During the period your EI claim is active, you have to submit reports to Service Canada every two weeks that show you are still entitled to receive EI benefits. While collecting benefits, you need to know what job search is required and that depends on your claimant status is.

### ***Long-tenured Claimant***

You are considered a long-tenured worker if:

You are an EI regular or fishing benefits claimant and you have paid at least 30% of the annual maximum EI premium in at least **seven of the past ten years** and, over the last five years, you have received **35 weeks or less** of EI regular and/or fishing benefits.

This means:

- For the **first 18 weeks** of your EI claim, you will be required to search for a job within your usual occupation and at a similar wage, starting at **90% of your previous wage**.
- **After 18 weeks**, you will be required to expand your job search to jobs similar to the job you normally perform and accept wages starting at **80% of your previous wage**, but no lower than the minimum wage rate in the province or territory where the employment is offered.

### ***Frequent Claimant***

You are considered a frequent claimant if:

You are an EI regular or fishing benefits claimant and you have had three or more claims for EI regular and/or fishing benefits and received over 60 weeks of benefits in the past five years.

This means:

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- For the **first six weeks** of your EI claim, you will be required to search for a job that is similar to the job you normally perform and accept wages starting at 80% of your previous wage, but no lower than the minimum wage rate in the province or territory where the employment is offered.
- Starting at week seven of your claim, you will be required to expand your job search to include any work you are qualified to perform (with on-the-job training if required) and to accept wages starting at 70% of your previous wage, but no lower than the minimum wage rate in the province or territory where the employment is offered.

### *Occasional Claimant*

You are considered an **occasional claimant** if:

You are an EI regular or fishing benefits claimant and you do not fit in the long-tenured worker or frequent claimant categories defined above.

This means:

- For the **first six weeks** of your EI claim, you will be able to limit your search for a job to your usual occupation and wage (at least **90% of your previous wage**), but no lower than the minimum wage rate in the province or territory where the employment is offered.
- Starting at **week seven** of your claim, you will be required to search for jobs similar to the job you normally perform with wages at **80% of your previous wage**, but no lower than the minimum wage rate in the province or territory where the employment is offered.
- **After 18 weeks** of your EI claim, you will be required to further expand your job search to include any work you are qualified to perform (with on-the-job training, if required) and to accept wages starting at **70% of your previous wage**, but not lower than the minimum wage rate in the province or territory where the employment is offered.

For additional information regarding Employment Insurance Regular Benefits contact Service Canada at 1-800-622-6232 or online at [www.servicecanada.ca](http://www.servicecanada.ca)

If you wish to contact the Pensions and Benefits unit, please email us at [pensionsandbenefits@opseu.org](mailto:pensionsandbenefits@opseu.org)

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