

## What is Employment Insurance?

If you have lost your job, you may be eligible to receive Employment Insurance (EI). Employment Insurance benefits are payments made to persons who have lost their job in order to help them with their living expenses while they search for new employment.

## Do I qualify for Employment Insurance?

To qualify for Employment Insurance, you must have previously been an employee receiving salary or wages for work you performed for your employer(s) in a formal employment relationship. The employer(s) must have also deducted EI premiums from your salary or wages.

People are required to work for a certain amount of hours to qualify for EI benefits. If you are in your first job ever, or you are in a job after not working for at least two years, you must work for at least 910 hours during the qualifying period (typically the last 52 weeks) to qualify for EI benefits if you lose that job.

If you are not in your first job or re-entering the workforce after at least two years, you will usually qualify for EI if you worked 700 hours or more during your qualifying period. You might qualify for EI if you worked between 420 to 700 hours in your qualifying period. You will not qualify for EI if you worked less than 420 hours in your qualifying period.

You may not be eligible for Employment Insurance if you left your job voluntarily, were fired for misconduct, or are unemployed as the result of participating in a strike or lockout. However, if you left your job voluntarily because you were harassed, discriminated against, expected to work in dangerous conditions, had to care for your child, were pressured to leave your job by your employer, or for other similar reasons, then you may still qualify for EI benefits.

## How do I apply for Employment Insurance?

To apply for Employment Insurance, you will need the following items:

- Social insurance number;
- Second piece of identification (with photo);
- Mother's maiden name;
- Mailing and residential addresses, including postal codes;
- Complete banking information including bank name, branch number and account number;
- Names, addresses, start and end dates of any jobs within the last 52 weeks and reasons for your job loss;
- If you quit or were dismissed from your job in the last 52 weeks, a detailed report of the facts involved; and
- If your earnings varied over the last year, you will need to provide the dates and earnings of each of your highest paid weeks, where EI premiums were deducted, in the last 52 weeks or since you last claimed EI, whichever is the shorter period.

If you believe you qualify for Employment Insurance, you should apply immediately after you lose your job. You may apply online or at a Service Canada Centre. Service Canada estimates that it will take about one hour to complete the application. To apply online visit:

<http://www.servicecanada.gc.ca/eng/ei/application/employmentinsurance.shtml>.

Service Canada Centres are located in:

- St. John's (223 Churchill Avenue)
- Labrador City (500 Vanier Avenue)
- Clarendville (50 Manitoba Drive)
- Corner Brook (1 Regent Square)
- Gander (1 Markham Place)
- Grand Falls-Windsor (4A Bayley Street)
- Happy Valley-Goose Bay (23 Broomfield Street)
- Harbour Grace (29 Harvey Street)
- Marystown (140 Ville Marie Drive)
- Placentia (61 Blockhouse Road)
- Port Aux Basques (10 High Street)
- Rocky Harbour (118 Pond Road)
- Springdale (130 Main Street)
- St. Anthony (1 Goose Cove Road)
- Stephenville (159-161 Minnesota Drive)

## **Records of Employment**

Before your Employment Insurance Application is processed by Service Canada, each of your employers from the last 52 weeks must complete a Record of Employment (ROE) for you. Records of Employment must be completed when you have stopped working or experienced an interruption in earnings for at least seven days.

ROEs can be in paper or electronic form. If your employer issues paper ROEs, you must request a copy from your employer and provide it to Service Canada by mail or in person as soon as possible after you have submitted your EI application. If your employer issues electronic ROEs, your employer submits them directly to Service Canada and you do not need to request a copy from your employer nor provide copies to Service Canada. You may want to confirm with your employer whether your ROE will be in paper or electronic form.

The Record of Employment will include the reason your job ended, how many weeks you worked, and your weekly earnings.

## **I am entitled to Employment Insurance. Now what?**

If you are entitled to receive Employment Insurance, there is an unpaid two-week waiting period before Employment Insurance payments come into effect. The first payment is usually made within 28 days from the date of your application if all supporting documentation is received by Service Canada.

The amount of Employment Insurance payments depends on your previous salary or wages. The basic rate for calculating EI payments is 55% of your average weekly earnings. Your average weekly earnings is based on your earnings from the previous 26 weeks. The maximum amount you can receive, as of January 1, 2015, is \$49,500. The maximum EI payment per week is currently \$524.00.

When entitled to Employment Insurance, you will receive payments for a period ranging from 14 to 45 weeks. The duration of your EI benefits depends on the unemployment rate where you live and the number of hours you worked during your qualifying period.

## Maintaining Employment Insurance

To maintain your EI benefits, you must be available to work and be actively looking for work, provide a record of your job search if asked, follow up on job referrals made by EI staff, meet with EI staff when asked, participate in training programs and other activities that EI staff have approved for you, and be able to make child care arrangements when needed for meetings, training programs, activities, and job referrals.

You must also send reports to Service Canada every two weeks to receive the benefits you are entitled to. To make your bi-weekly reports, you will need the four-digit access code provided to you on your Benefit Statement. Your Benefit Statement is sent to you shortly after filing your EI application and it will also inform you of when you must make your first report.

You can submit your reports online (<https://srv265.hrdc-drhc.gc.ca/interdec/ouverturedesession-login/ouverturedesession-login.aspx>) or by calling the toll-free Telephone Reporting Service at 1-800-531-7555.

When submitting your reports, you will have to answer 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.

Your answers to these questions will effect whether you receive a full or partial EI payment for that two-week period.

## I have been denied Employment Insurance. What can I do?

If you have been denied Employment Insurance, you will be notified by letter or telephone. You have the right to appeal the decision within 30 days. This is an important deadline. You may appeal the decision by submitting a request for reconsideration. The form is found on the Service Canada website here: [www.servicecanada.gc.ca/eforms/forms/sc-ins5210\(2014-04-007\)e.pdf](http://www.servicecanada.gc.ca/eforms/forms/sc-ins5210(2014-04-007)e.pdf). You must submit the form by mail to the address provided on the form or in person by visiting a Service Canada Centre.

You can also use this process to appeal a decision about a request for repayment of benefits, if you received a warning letter, or if a penalty has been imposed.

If you disagree with the decision made following the submission of a request for reconsideration, you can file an appeal with the **Social Security Tribunal General Division**. The form is found on the Social Security Tribunal website here: <http://www.servicecanada.gc.ca/eng/common/sst-tss/forms-formulaires/SST-NOA-GD-EI.pdf>. You must submit an appeal within 30 days of receiving the reconsideration decision.

If you disagree with the decision made by the Social Security Tribunal General Division, you can file an **Application Requesting Leave to Appeal to the Appeal Division** form with the Social Security Tribunal Appeal Division. Access to an appeal at this level is not automatic. You must first obtain permission to appeal. The form can be found on the Social Security Tribunal website here: <http://www.servicecanada.gc.ca/eng/common/sst-tss/forms-formulaires/SST-ARLTATTAD.pdf>. You must submit the application within 30 days of receiving the decision of the General Division.

## **How do I contact Service Canada?**

If you have questions regarding your EI claim or would like general information about the EI program. You can contact Service Canada as follows:

- Toll-free number: 1-800-206-7218
- TTY toll-free number: 1-800-529-3742.
- Write or visit a Service Canada Centre. A list of addresses are on Page 2 or you can search for Service Canada Centre addresses by visiting: <http://www.servicecanada.gc.ca/cgi-bin/sc-srch.cgi?app=hme&ln=eng>.