



Frequency Asked Questions (FAQ)


Regarding the recently announced
Emergency Wage Subsidy

April 20, 2020

Can my employer apply for the new government of Canada Emergency Wage Subsidy (CEWS)?

<p><i>Is the employer eligible for the program?</i></p>	<p>The federal government of Canada recently announced more details on a new 75% payroll subsidy on April 1st. <u>The Canada Emergency Wage Subsidy would apply at a rate of 75 per cent of the first \$58,700 normally earned by employees – representing a benefit of up to \$847 per week. The program would be in place for a 12-week period, from March 15 to June 6, 2020</u></p> <p>Employer Eligibility requirements are currently defined as follows:</p> <ul style="list-style-type: none"> • Suffer a drop in gross revenues of at least 30 per cent in March, April or May, when compared to the same month in 2019, would be able to access the subsidy. • Eligible employers would include employers of all sizes and across all sectors of the economy, with the exception of public sector entities. • An eligible employer’s entitlement to this wage subsidy will be based entirely on the salary or wages actually paid to employees. All employers would be expected to at least make best efforts to top up salaries to 100% of the maximum wages covered. <p><u>Claiming period: Revenue Year over Year Reference period for eligibility</u></p> <table border="0"> <tr> <td>Period 1</td> <td>March 15 – April 11</td> <td>March 2020 over March 2019</td> </tr> <tr> <td>Period 2</td> <td>April 12 – May 9</td> <td>April 2020 over April 2019</td> </tr> <tr> <td>Period 3</td> <td>May 10 – June 6</td> <td>May 2020 over May 2019</td> </tr> </table> <p>An employer’s revenue for this purpose would be its revenue from its business carried on in Canada earned from arm’s-length sources. Revenue would be calculated using the employer’s normal accounting method and excludes revenues from extraordinary items and amounts on account of capital.</p>	Period 1	March 15 – April 11	March 2020 over March 2019	Period 2	April 12 – May 9	April 2020 over April 2019	Period 3	May 10 – June 6	May 2020 over May 2019
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<p><i>How can my employer apply for the CEWS?</i></p>	<p>Eligible employers would be able to access the Canada Emergency Wage Subsidy by applying through a Canada Revenue Agency online portal through their business account. More details regarding how to apply for the program will follow. Those organizations that do <u>not</u> qualify for the Canada Emergency Wage Subsidy may continue to qualify for the previously announced wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.</p>									
<p><i>How do I calculate the amount of payroll subsidy?</i></p>	<p>The subsidy amount for a given employee on eligible remuneration paid between March 15 and June 6, 2020 would be the greater of:</p> <ul style="list-style-type: none"> • 75 per cent of the amount of remuneration paid, up to a maximum benefit of \$847 per week; and • the amount of remuneration paid, up to a maximum benefit of \$847 per week or 75 per cent of the employee’s pre-crisis weekly remuneration, whichever is less. <p>Further guidance with respect to how to define pre-crisis weekly remuneration for a given employee will be provided in the coming days.</p>									
<p><i>Can the employer claim CEWS within same period that employee qualifies for CERB?</i></p>	<p>An employer would not be eligible to claim the Canada Emergency Wage Subsidy for remuneration paid to an employee in a week that falls within a 4-week period for which the employee is eligible for the Canadian Emergency Response Benefit.</p> <p>Employers who are <u>not</u> eligible for the Canada Emergency Wage Subsidy would still be able to furlough employees who will receive up to \$2,000 a month.</p>									

The employer does not have enough work for all their staff, but don't want to permanently lay-off. What is the difference between Work Share and the Supplemental Unemployment Benefit (SUB) Plan?

	<u>WORKSHARE PROGRAM</u>		<u>SUPPLEMENTAL UNEMPLOYMENT BENEFIT (SUB) PLAN (TEMPORARY LAYOFF)</u>	
<i>Are your employees eligible for the program?</i>	<ol style="list-style-type: none"> Are the employees full-time or part-time employees (core staff)? Are the employees eligible to receive employment insurance? Do the employees agree to a work share arrangement with reduced hours? <p>If the answer is No to any of the above questions, then </p>	<p>If the answer is No to any of eligibility questions, then then workshare is not the right option, and the employer may consider a temporary lay-off (SUB plan)</p>	<ol style="list-style-type: none"> The employer's SUB plan defines what employee groups (Hourly paid employees or regular salary employees), and what occupations are eligible. The plan may provide SUB payments up to a maximum of 95% of the employee's normal weekly earnings when the employee is not in receipt of EI benefits. The employer's plan can define which (if any) of the below situations are covered by the plan. <ul style="list-style-type: none"> is serving the one-week EI waiting period*; or has insufficient hours of insurable employment to qualify for EI benefits; or has exhausted the EI benefit entitlement 	<p>The Employer's application for a SUB plan needs to be approved by Service Canada.</p> <p>The employee is eligible to participate in a SUB plan as long as they meet the requirements of the employer's plan and have received notification from the employer of a temporary layoff.</p>
<i>Is the employer eligible for the program?</i>	<ol style="list-style-type: none"> The employer has operated for at least two years; operates year-round Can be a private business, a publicly held company, or a not-for-profit organization Demonstrate a recent decrease in business activity of approximately 10%; and, Demonstrate that the work shortage is temporary and beyond their control, and is not a cyclical/recurring slowdown; and Be a reasonable expectation that recovery (i.e. a return to normal working hours for all participating employees) will be achieved by the end of the agreement. 		<p>The Employer's SUB plan must indicate that it covers unemployment caused by one or a combination of the following:</p> <ol style="list-style-type: none"> Temporary stoppage of work (this can be partial or full). Termination of employment caused by a re-organization or a shutdown of a plant or operation is not considered temporary unemployment. Training: employees must be in receipt of EI benefits Illness, injury or quarantine: the employee must be in receipt of EI 	

How does the employer apply?

Step 1: Employer Apply for a Work Share Program

The employer needs to fill out the [Work Share Application Form](#) to apply for a work share arrangement where the employee(s) would work part-time and collect employment insurance for the time they are not working.

The employer needs to complete and submit a [Work Share Unit Application](#) indicating what employees and occupations would be sharing work.

Work-Sharing agreements must include a reduction in work activity of the employees' regular work schedule between a minimum of 10% (one half day) and a maximum of 60% (three days). In any given week, the work reduction can vary depending on available work, as long as the work reduction on average over the life of the agreement is between 10% and 60%.

How to Apply: Email completed application form and work share unit application for to:

Atlantic Canada: ESDC.TP-ATL-WS-TP.EDSC@servicecanada.gc.ca

Quebec: QC-DPMTDS-LMSDPB-TP-WS-GD@servicecanada.gc.ca

Ontario: ESDC.ON.WS-TP.ON.EDSC@servicecanada.gc.ca

Western Canada and Territories: ESDC.WT.WS-TP.EDSC@servicecanada.gc.ca

Step 2: Create a Work Share Agreement with the Employer and the Employees that Outlines Clearly

- Duration of work share
- Roles and responsibilities
- Communication expectations
- Days to work for each employee

Work-Sharing agreements must have a minimum duration of 6 weeks. The maximum initial agreement duration is 26 weeks with a possible extension of up to 12 weeks. All extensions of Work Share agreements must be approved by Service Canada.

Step 1: Employer Needs to Register Their Sub Plan with Service Canada

The employer cannot make any payments under their SUB plan before they register their SUB plan with Service Canada and receive approval that their plan meets all their conditions and requirements. The [SUB Plan Registration Form](#)

Service Canada's requirements for a SUB plan are:

- requires employees to apply for and be in receipt of EI benefits in order to receive payments under the plan
- requires that the combined weekly payments from the plan and the portion of the EI weekly benefit rate does not exceed 95% of the employee's normal weekly earnings
- requires it be entirely financed by the employer
- requires that on termination, all remaining assets of the plan will be reverted to the employer or be used for payments under the plan or for its administrative costs
- requires that written notice of any change to the plan be given to Service Canada within 30 days after the effective date of the change
- provides that the employees have no vested right to payments under the plan except during a period of unemployment specified in the plan
- provides that payments in respect of guaranteed annual remuneration, deferred remuneration or severance pay will not be reduced or increased by payments received under the plan

Register your plan by sending to: sub-psc@servicecanada.gc.ca

Step 2: Implement and Communicate Your Sub Plan within Their Organization to Temporarily Laid Off Employees

The plan must indicate a start and end date.

Approval from the Service Canada-SUB Program **must be received before the implementation date of the plan**. The plan's duration must be at least one year; however, it can be in effect for up to five years.


Employees can work reduced hours requested by the employer during this temporary lay-off and still be eligible to collect employment insurance benefits and the SUB top-up.

My employee needs to take sick leave because s/he is ill or self-isolating or has to quarantine.			
<i>Did the employee work at least 600 hours in the last 52 weeks with EI premiums paid by the employer</i>	Yes		No
<i>Has the employee already applied for EI?</i>	No	Yes	No
	<p>EI Sickness Benefits are available. Here's how to apply. BUT there is a LARGE backlog of claims. Consider the CERB instead.</p> <p>Step 1: Provide a RECORD OF EMPLOYMENT. The employer needs to either provide a paper copy or send an electronic copy directly to Service Canada.</p> <p>¹ Apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA To apply by phone, call 1-833-381-2725 *This line is overloaded right now. Be patient.</p> <p>Important to know: <u>Employers CANNOT REQUEST a doctor's note</u> for COVID-19.</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet. You can prove your identity to the government faster online if you use online banking through your bank or credit union.</p> <p>What the employee could receive: 15 weeks of payments (directly to bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.</p> <p>Find out more: https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html</p>	<p>Application is automatically be assessed for the Canada Emergency Relief Benefit.</p> <p>Do not need to send in a new application.</p>	<p>Canada Emergency Relief Benefit (CERB)</p> <p>Step 1: Get ready to apply</p> <p>If the employee can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the employee can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>By <u>law</u>, individuals are eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>What the employee could receive: Lump sum of \$2,000 every 4 weeks eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p> <p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

¹ Source: Jennifer Robson, Associate Professor at Carleton University compiled this from public information on March 27, 2020

The employee can't work because s/he is caring for someone who is sick.²		
<i>Did the employee work at least 600 hours in the last 52 weeks, and EI premiums were paid by employer ?</i>	Yes, and the employee is caring for a family member who is critically ill	No
	<p>Employee could apply for EI Caregiver Benefits (if someone is critically ill) See below. BUT there is a LARGE backlog of claims. Consider the CERB instead. 🖱️</p> <p>IF EMPLOYEE HAS ALREADY APPLIED FOR EI CAREGIVER BENEFITS BUT ARE NOT YET RECEIVING BENEFITS, YOU WILL AUTOMATICALLY BE ASSESSED FOR THE CERB</p> <p>Step 1: The employer needs to provide a RECORD OF EMPLOYMENT. They will either give the employee a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Apply ASAP (even if the employee does not have your ROE yet) If the employee can apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA</p> <p>If the employee can't apply online, call 1-833-381-2725 *This line is overloaded right now. Be patient.</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: The employee can prove their identity to the government faster online if they use online banking through their bank or credit union. The employer may offer paid family leave or will top-up the EI benefit with a SUB plan.</p> <p>What the employee could receive: Between 15 and 35 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.</p> <p>Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html</p>	<p style="text-align: center;">Canada Emergency Relief Benefit (CERB)</p> <p>Step 1: Get ready to apply: If employee can apply online (computer or mobile phone) go to and make sure to use a MyAccount with the Canada Revenue Agency:</p> <p>https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the employee can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: <u>The employee DOES NOT need a doctor's note for COVID-19.</u></p> <p>By <u>law</u>, the employee is eligible if the employee had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>The employee can prove identity to the government faster online through bank or credit union.</p> <p>What the employee could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p> <p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

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The employee has been permanently laid off.		
<i>Did the employee work 700 hours* in the last 52 weeks, and employer has paid employment insurance premiums</i>	Yes	No
	<p>The employee could apply for EI Regular Benefits, see below BUT there is a LARGE backlog of claims. Consider the CERB.</p> <p>IF THE EMPLOYEE HAS ALREADY APPLIED FOR EI REGULAR BENEFITS BUT ARE NOT YET RECEIVING BENEFITS, THE EMPLOYEE WILL AUTOMATICALLY BE ASSESSED FOR THE CERB </p> <p>Step 1: The Employer needs to provide a RECORD OF EMPLOYMENT. They will either give the employee a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Encourage the Employee to Apply ASAP (even if s/he has not receive an ROE yet) If the employee can apply online (computer or mobile phone) go to: https://www.canada.ca/en/services/benefits/privacy-notice.html</p> <p>If can't apply online, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: The individual can prove their identity to the government faster online through bank or credit union.</p>	<p>Canada Emergency Relief Benefit</p> <p>Step 1: Get ready to apply: If the individual can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the individual can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: By law, individuals are eligible if they had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>The individual can prove identity to the government faster online through bank or credit union.</p>
	<p>What employee could receive: Between 14 and 45 weeks of payments (directly into bank account) worth up to 55% of pay in last job or \$573 per week, whichever is less.</p>	<p>What employee could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p>
	<p>Find out more: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html</p>	<p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

*The exact hours depends on where you live. If you have access to a computer or mobile phone, use this search tool to find out the rules where you live:

https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx

The employee is at home and can't work because their kids cannot go to school or daycare.³

**The employee needs to make sure they are getting their Canada Child Benefit
In May, the federal government will automatically pay a lump sum top-up to your Canada
Child Benefit (CCB).***

Step 1: The employee needs to check their bank account to double check receipt of CCB. If yes – they are all set. The employee will receive an extra CCB payment in May. If no - Did the employee file a tax return in 2018?

Yes - If the employee has a computer or a mobile phone, the employee can also check to see if you are getting the benefit or apply to get the benefit here: <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

No - the employee didn't – Step 2: The employee (and their spouse if applicable) need to file a tax return ASAP and then apply unless CRA already knows they have kids. If the employee can file a return using a computer, look for free software certified by the Canada Revenue Agency: <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html>

Has the employee ever received child benefits before and does CRA know they have kids? If not, after the employee files their return, apply for the CCB online at: <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

If the employee needs help to file your taxes, the agencies that do free income tax clinics are working to find ways to help without breaking public health orders on COVID-19. You can try contacting a clinic near you by searching online at: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html> or call 1-800-O-Canada (1-800-622-6232). **Important to know:** The individual can prove their identity faster online for tax-filing and applications for the CCB if you use online banking through your bank or credit union.

The employer may offer paid family leave or are considering the new federal wage subsidy to keep employee on the payroll. The employer can find out about that subsidy here: <https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>

What the Employee could receive:
Up to \$550 per month per child plus provincial amounts*

Find out more: <https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html>

Canada Emergency Relief Benefit

Step 1: Get ready to apply
If the employee can apply online (computer or mobile phone) go to and make sure they have a MyAccount with the Canada Revenue Agency:

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

If the employee can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).

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Important to know:

By law, the employee is eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.

An employee can prove their identity faster online through their bank or credit union.

The Employer may offer paid family leave or may apply for the new federal wage subsidy to keep employees on the payroll while the employee work different hours or work from home.

The employer can find out about that subsidy here: <https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>

What the Employee could receive:
Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020

Find out more: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

*The exact amount depends on which province or territory and number of children. See this online calculator to find out the amount: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>

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Can my employer apply for the new Government of Canada Emergency Business Account (CEBA)?

<p><i>What is the CEBA?</i></p>	<p>The federal government of Canada announced on March 27th details on a new Canada Emergency Business Account (CEBA) as part of its COVID-19 Economic Response Plan.</p> <p>The CEBA a \$40,000 government-guaranteed loan to help eligible businesses pay for operating expenses, payroll and other non-deferrable expenses which are critical to sustain business continuity. The CEBA is set up as follows:</p> <ul style="list-style-type: none">• Until December 31, 2020, the Canada Emergency Business Account will be funded as a revolving line of credit for \$40,000.• After December 31, 2020, any outstanding balance on the revolving \$40,000 line of credit will be converted into a non-revolving 5-year term loan maturing on December 31, 2025, at which time the balance must be paid in full.• No interest applies until January 1, 2023.• Commencing on January 1, 2023, interest accrues on the balance of the term loan at the rate of 5% per annum, payable monthly on the last day of each month.• If you pay 75% of the balance of the term loan (as at January 1, 2021), on or before December 31, 2022, the remaining balance of your term loan will be forgiven. For example, if your balance is \$40,000 on January 1, 2021 and you repay \$30,000 on or before December 31, 2022, the remaining \$10,000 will be forgiven.• If you do not repay 75% of the balance of the term loan (as at January 1, 2021) on or before December 31, 2022, the full loan balance and all accrued and unpaid interest will be due and payable on December 31, 2025.
<p><i>Is my employer eligible for the CEBA?</i></p>	<p>The eligibility criteria are as follows, per the Government of Canada's requirements:</p> <ul style="list-style-type: none">• Have an existing business deposit account, which is your primary financial institution, and your account was opened prior to March 1, 2020.• Your business has been a registered and operational business on or before March 1, 2020.• The person enrolling for the Canada Emergency Business Account must have the ability and authority to bind the organization. The business payroll expense is between \$50,000 and \$1 million. To confirm this, you will be required to provide the following information:<ul style="list-style-type: none">- Your employer account number, as reported at the top of your 2019 T4 Summary of Remuneration Paid.- Your employment income reported in Box 14 of your 2019 T4 Summary of Remuneration Paid.- A copy of your 2019 T4 Summary of Remuneration Paid, if requested. <p>As per the requirements set out by the Government of Canada, the business will agree to use funds from this loan to pay for operating costs that cannot be deferred, such as payroll, rent, utilities, insurance, debt payments and property tax.</p>
<p><i>How can my employer apply for the CEBA?</i></p>	<p>This program will roll out in mid-April and interested businesses should work with their current financial institutions.</p> <p>Please note that the CEBA enrollment will <u>only be available online</u></p>

Can my employer apply for the new government of Canada Emergency Wage Subsidy (CEWS)?

Is the employer eligible for the program?

The federal government of Canada recently [announced more details on a new 75% payroll subsidy](#) on April 1st. The Canada Emergency Wage Subsidy would apply at a rate of 75 per cent of the first \$58,700 normally earned by employees – representing a benefit of up to \$847 per week. The program would be in place for a 12-week period, from March 15 to June 6, 2020

Employer Eligibility requirements are currently defined as follows:

- Suffer a **drop in gross revenues of at least 30 per cent in March, April or May, when compared to the same month in 2019**, would be able to access the subsidy.
- Eligible employers would include employers of all sizes and across all sectors of the economy, with the exception of public sector entities.
- An eligible employer’s entitlement to this wage subsidy will be based entirely on the salary or wages actually paid to employees. All employers would be expected to at least make best efforts to top up salaries to 100% of the maximum wages covered.

Claiming period: Revenue Year over Year Reference period for eligibility

Period 1	March 15 – April 11	March 2020 over March 2019
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Period 3	May 10 – June 6	May 2020 over May 2019

An employer’s revenue for this purpose would be its revenue from its business carried on in Canada earned from arm’s-length sources. Revenue would be calculated using the employer’s normal accounting method and excludes revenues from extraordinary items and amounts on account of capital.

How can my employer apply for the CEWS?

Eligible employers would be able to access the Canada Emergency Wage Subsidy by applying through a Canada Revenue Agency online portal through their business account. More details regarding how to apply for the program will follow. Those organizations that do not qualify for the Canada Emergency Wage Subsidy may continue to qualify for the previously announced wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.

How do I calculate the amount of payroll subsidy?

The subsidy amount for a given employee on eligible remuneration paid between March 15 and June 6, 2020 would be the greater of:

- 75 per cent of the amount of remuneration paid, up to a maximum benefit of \$847 per week; and
- the amount of remuneration paid, up to a maximum benefit of \$847 per week or 75 per cent of the employee’s pre-crisis weekly remuneration, whichever is less.


Further guidance with respect to how to define pre-crisis weekly remuneration for a given employee will be provided in the coming days.

Can the employer claim CEWS within same period that employee qualifies for CERB?

An employer would not be eligible to claim the Canada Emergency Wage Subsidy for remuneration paid to an employee in a week that falls within a 4-week period for which the employee is eligible for the Canadian Emergency Response Benefit.

Employers who are not eligible for the Canada Emergency Wage Subsidy would still be able to furlough employees who will receive up to \$2,000 a month.

The employer does not have enough work for all their staff, but don't want to permanently lay-off. What is the difference between Work Share and the Supplemental Unemployment Benefit (SUB) Plan?

	<u>WORKSHARE PROGRAM</u>		<u>SUPPLEMENTAL UNEMPLOYMENT BENEFIT (SUB) PLAN (TEMPORARY LAYOFF)</u>	
<i>Are your employees eligible for the program?</i>	<ol style="list-style-type: none"> Are the employees full-time or part-time employees (core staff)? Are the employees eligible to receive employment insurance? Do the employees agree to a work share arrangement with reduced hours? <p>If the answer is No to any of the above questions, then </p>	<p>If the answer is No to any of eligibility questions, then then workshare is not the right option, and the employer may consider a temporary lay-off (SUB plan)</p>	<ol style="list-style-type: none"> The employer's SUB plan defines what employee groups (Hourly paid employees or regular salary employees), and what occupations are eligible. The plan may provide SUB payments up to a maximum of 95% of the employee's normal weekly earnings when the employee is not in receipt of EI benefits. The employer's plan can define which (if any) of the below situations are covered by the plan. <ul style="list-style-type: none"> is serving the one-week EI waiting period*; or has insufficient hours of insurable employment to qualify for EI benefits; or has exhausted the EI benefit entitlement 	<p>The Employer's application for a SUB plan needs to be approved by Service Canada.</p> <p>The employee is eligible to participate in a SUB plan as long as they meet the requirements of the employer's plan and have received notification from the employer of a temporary layoff.</p>
<i>Is the employer eligible for the program?</i>	<ol style="list-style-type: none"> The employer has operated for at least two years; operates year-round Can be a private business, a publicly held company, or a not-for-profit organization Demonstrate a recent decrease in business activity of approximately 10%; and, Demonstrate that the work shortage is temporary and beyond their control, and is not a cyclical/recurring slowdown; and Be a reasonable expectation that recovery (i.e. a return to normal working hours for all participating employees) will be achieved by the end of the agreement. 		<p>The Employer's SUB plan must indicate that it covers unemployment caused by one or a combination of the following:</p> <ol style="list-style-type: none"> Temporary stoppage of work (this can be partial or full). Termination of employment caused by a re-organization or a shutdown of a plant or operation is not considered temporary unemployment. Training: employees must be in receipt of EI benefits Illness, injury or quarantine: the employee must be in receipt of EI 	

How does the employer apply?

Step 1: Employer Apply for a Work Share Program

The employer needs to fill out the [Work Share Application Form](#) to apply for a work share arrangement where the employee(s) would work part-time and collect employment insurance for the time they are not working.

The employer needs to complete and submit a [Work Share Unit Application](#) indicating what employees and occupations would be sharing work.

Work-Sharing agreements must include a reduction in work activity of the employees' regular work schedule between a minimum of 10% (one half day) and a maximum of 60% (three days). In any given week, the work reduction can vary depending on available work, as long as the work reduction on average over the life of the agreement is between 10% and 60%.

How to Apply: Email completed application form and work share unit application for to:

Atlantic Canada: ESDC.TP-ATL-WS-TP.EDSC@servicecanada.gc.ca

Quebec: QC-DPMTDS-LMSDPB-TP-WS-GD@servicecanada.gc.ca

Ontario: ESDC.ON.WS-TP.ON.EDSC@servicecanada.gc.ca

Western Canada and Territories: ESDC.WT.WS-TP.EDSC@servicecanada.gc.ca

Step 2: Create a Work Share Agreement with the Employer and the Employees that Outlines Clearly

- Duration of work share
- Roles and responsibilities
- Communication expectations
- Days to work for each employee

Work-Sharing agreements must have a minimum duration of 6 weeks. The maximum initial agreement duration is 26 weeks with a possible extension of up to 12 weeks. All extensions of Work Share agreements must be approved by Service Canada.

Step 1: Employer Needs to Register Their Sub Plan with Service Canada

The employer cannot make any payments under their SUB plan before they register their SUB plan with Service Canada and receive approval that their plan meets all their conditions and requirements. The [SUB Plan Registration Form](#)

Service Canada's requirements for a SUB plan are:

- requires employees to apply for and be in receipt of EI benefits in order to receive payments under the plan
- requires that the combined weekly payments from the plan and the portion of the EI weekly benefit rate does not exceed 95% of the employee's normal weekly earnings
- requires it be entirely financed by the employer
- requires that on termination, all remaining assets of the plan will be reverted to the employer or be used for payments under the plan or for its administrative costs
- requires that written notice of any change to the plan be given to Service Canada within 30 days after the effective date of the change
- provides that the employees have no vested right to payments under the plan except during a period of unemployment specified in the plan
- provides that payments in respect of guaranteed annual remuneration, deferred remuneration or severance pay will not be reduced or increased by payments received under the plan

Register your plan by sending to: sub-psc@servicecanada.gc.ca

Step 2: Implement and Communicate Your Sub Plan within Their Organization to Temporarily Laid Off Employees

The plan must indicate a start and end date.

Approval from the Service Canada-SUB Program **must be received before the implementation date of the plan**. The plan's duration must be at least one year; however, it can be in effect for up to five years.


Employees can work reduced hours requested by the employer during this temporary lay-off and still be eligible to collect employment insurance benefits and the SUB top-up.

My employee needs to take sick leave because s/he is ill or self-isolating or has to quarantine.			
<i>Did the employee work at least 600 hours in the last 52 weeks with EI premiums paid by the employer</i>	Yes		No
<i>Has the employee already applied for EI?</i>	No	Yes	No
	<p>EI Sickness Benefits are available. Here's how to apply. BUT there is a LARGE backlog of claims. Consider the CERB instead.</p> <p>Step 1: Provide a RECORD OF EMPLOYMENT. The employer needs to either provide a paper copy or send an electronic copy directly to Service Canada.</p> <p>¹ Apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA To apply by phone, call 1-833-381-2725 *This line is overloaded right now. Be patient.</p> <p>Important to know: <u>Employers CANNOT REQUEST a doctor's note</u> for COVID-19.</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet. You can prove your identity to the government faster online if you use online banking through your bank or credit union.</p> <p>What the employee could receive: 15 weeks of payments (directly to bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.</p> <p>Find out more: https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html</p>	<p>Application is automatically be assessed for the Canada Emergency Relief Benefit.</p> <p>Do not need to send in a new application.</p>	<p>Canada Emergency Relief Benefit (CERB)</p> <p>Step 1: Get ready to apply</p> <p>If the employee can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the employee can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>By <u>law</u>, individuals are eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>What the employee could receive: Lump sum of \$2,000 every 4 weeks eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p> <p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

¹ Source: Jennifer Robson, Associate Professor at Carleton University compiled this from public information on March 27, 2020

The employee can't work because s/he is caring for someone who is sick.²		
<i>Did the employee work at least 600 hours in the last 52 weeks, and EI premiums were paid by employer ?</i>	Yes, and the employee is caring for a family member who is critically ill	No
	<p>Employee could apply for EI Caregiver Benefits (if someone is critically ill) See below. BUT there is a LARGE backlog of claims. Consider the CERB instead. 🖱️</p> <p>IF EMPLOYEE HAS ALREADY APPLIED FOR EI CAREGIVER BENEFITS BUT ARE NOT YET RECEIVING BENEFITS, YOU WILL AUTOMATICALLY BE ASSESSED FOR THE CERB</p> <p>Step 1: The employer needs to provide a RECORD OF EMPLOYMENT. They will either give the employee a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Apply ASAP (even if the employee does not have your ROE yet) If the employee can apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA</p> <p>If the employee can't apply online, call 1-833-381-2725 *This line is overloaded right now. Be patient.</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: The employee can prove their identity to the government faster online if they use online banking through their bank or credit union. The employer may offer paid family leave or will top-up the EI benefit with a SUB plan.</p> <p>What the employee could receive: Between 15 and 35 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.</p> <p>Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html</p>	<p style="text-align: center;">Canada Emergency Relief Benefit (CERB)</p> <p>Step 1: Get ready to apply: If employee can apply online (computer or mobile phone) go to and make sure to use a MyAccount with the Canada Revenue Agency:</p> <p>https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the employee can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: <u>The employee DOES NOT need a doctor's note for COVID-19.</u></p> <p>By <u>law</u>, the employee is eligible if the employee had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>The employee can prove identity to the government faster online through bank or credit union.</p> <p>What the employee could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p> <p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

² Source: Jennifer Robson, Associate Professor at Carleton University compiled this from public information on March 27, 2020

The employee has been permanently laid off.		
<i>Did the employee work 700 hours* in the last 52 weeks, and employer has paid employment insurance premiums</i>	Yes	No
	<p>The employee could apply for EI Regular Benefits, see below BUT there is a LARGE backlog of claims. Consider the CERB.</p> <p>IF THE EMPLOYEE HAS ALREADY APPLIED FOR EI REGULAR BENEFITS BUT ARE NOT YET RECEIVING BENEFITS, THE EMPLOYEE WILL AUTOMATICALLY BE ASSESSED FOR THE CERB </p> <p>Step 1: The Employer needs to provide a RECORD OF EMPLOYMENT. They will either give the employee a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Encourage the Employee to Apply ASAP (even if s/he has not receive an ROE yet) If the employee can apply online (computer or mobile phone) go to: https://www.canada.ca/en/services/benefits/privacy-notice.html</p> <p>If can't apply online, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: The individual can prove their identity to the government faster online through bank or credit union.</p>	<p>Canada Emergency Relief Benefit</p> <p>Step 1: Get ready to apply: If the individual can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the individual can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: By law, individuals are eligible if they had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>The individual can prove identity to the government faster online through bank or credit union.</p>
	<p>What employee could receive: Between 14 and 45 weeks of payments (directly into bank account) worth up to 55% of pay in last job or \$573 per week, whichever is less.</p>	<p>What employee could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p>
	<p>Find out more: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html</p>	<p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

*The exact hours depends on where you live. If you have access to a computer or mobile phone, use this search tool to find out the rules where you live:

https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx

The employee is at home and can't work because their kids cannot go to school or daycare.³

<p>The employee needs to make sure they are getting their Canada Child Benefit In May, the federal government will <u>automatically</u> pay a lump sum top-up to your Canada Child Benefit (CCB).*</p> <p>Step 1: The employee needs to check their bank account to double check receipt of CCB. If yes – they are all set. The employee will receive an extra CCB payment in May. If no - Did the employee file a tax return in 2018?</p> <p>Yes - If the employee has a computer or a mobile phone, the employee can also check to see if you are getting the benefit or apply to get the benefit here: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>No - the employee didn't – Step 2: The employee (and their spouse if applicable) need to file a tax return ASAP and then apply unless CRA already knows they have kids. If the employee can file a return using a computer, look for free software certified by the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html</p> <p>Has the employee ever received child benefits before and does CRA know they have kids? If not, after the employee files their return, apply for the CCB online at: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the employee needs help to file your taxes, the agencies that do free income tax clinics are working to find ways to help without breaking public health orders on COVID-19. You can try contacting a clinic near you by searching online at: https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html or call 1-800-O-Canada (1-800-622-6232). Important to know: The individual can prove their identity faster online for tax-filing and applications for the CCB if you use online banking through your bank or credit union.</p> <p>The employer may offer paid family leave or are considering the new federal wage subsidy to keep employee on the payroll. The employer can find out about that subsidy here: https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</p>	<p>Canada Emergency Relief Benefit</p> <p>Step 1: Get ready to apply If the employee can apply online (computer or mobile phone) go to and make sure they have a MyAccount with the Canada Revenue Agency:</p> <p>https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the employee can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet. Important to know:</p> <p>By law, the employee is eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>An employee can prove their identity faster online through their bank or credit union.</p> <p>The Employer may offer paid family leave or may apply for the new federal wage subsidy to keep employees on the payroll while the employee work different hours or work from home.</p> <p>The employer can find out about that subsidy here: https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</p>
<p>What the Employee could receive: Up to \$550 per month per child plus provincial amounts*</p>	<p>What the Employee could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p>
<p>Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html</p>	<p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

*The exact amount depends on which province or territory and number of children. See this online calculator to find out the amount: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>

³ Source: Jennifer Robson, Associate Professor at Carleton University compiled this from public information on March 27, 2020

Can my employer apply for the new Government of Canada Emergency Business Account (CEBA)? - **UPDATED**

What is the CEBA?

The federal government of Canada announced on March 27th details on a new [Canada Emergency Business Account \(CEBA\) as part of its COVID-19 Economic Response Plan](#).

The CEBA a \$40,000 government-guaranteed loan to help eligible businesses pay for operating expenses, payroll and other non-deferrable expenses which are critical to sustain business continuity. The CEBA is set up as follows:

- Until December 31, 2020, the **Canada Emergency Business Account will be funded as a revolving line of credit for \$40,000**.
- After December 31, 2020, any outstanding balance on the revolving \$40,000 line of credit will be converted into a non-revolving 5-year term loan maturing on December 31, 2025, at which time the balance must be paid in full.
- No interest applies until January 1, 2023.
- Commencing on January 1, 2023, interest accrues on the balance of the term loan at the rate of 5% per annum, payable monthly on the last day of each month.
- If you pay 75% of the balance of the term loan (as at January 1, 2021), on or before December 31, 2022, the remaining balance of your term loan will be forgiven. For example, if your balance is \$40,000 on January 1, 2021 and you repay \$30,000 on or before December 31, 2022, the remaining \$10,000 will be forgiven.
- If you do not repay 75% of the balance of the term loan (as at January 1, 2021) on or before December 31, 2022, the full loan balance and all accrued and unpaid interest will be due and payable on December 31, 2025.

Is my employer eligible for the CEBA?

The eligibility criteria are as follows, per the Government of Canada's requirements:

- Have an existing business deposit account, which is your primary financial institution, and your account was opened prior to March 1, 2020.
- Your business has been a registered and operational business on or before March 1, 2020.
- The person enrolling for the Canada Emergency Business Account must have the ability and authority to bind the organization. **The business payroll expense is between \$50,000 and \$1.5 million**. To confirm this, you will be required to provide the following information:
 - Your employer account number, as reported at the top of your 2019 T4 Summary of Remuneration Paid.
 - Your employment income reported in Box 14 of your 2019 T4 Summary of Remuneration Paid.
 - A copy of your 2019 T4 Summary of Remuneration Paid, if requested.

As per the requirements set out by the Government of Canada, the business will agree to use funds from this loan to pay for operating costs that cannot be deferred, such as payroll, rent, utilities, insurance, debt payments and property tax.

How can my employer apply for the CEBA?


This program opened on Thursday, April 9th for applications. Interested businesses **should work with their current financial institutions**.

Please note that the CEBA enrollment will only be available online

Can my employer apply for the new government of Canada Emergency Wage Subsidy (CEWS)? - **UPDATED**

<p><i>Is the employer eligible for the program?</i></p>	<p>The federal government of Canada recently announced more details on a new 75% payroll subsidy on April 1st. <u>The Canada Emergency Wage Subsidy would apply at a rate of 75 per cent of the first \$58,700 normally earned by employees – representing a benefit of up to \$847 per week. The program would be in place for a 12-week period, from March 15 to June 6, 2020</u></p> <p>Employer Eligibility requirements are currently defined as follows:</p> <ul style="list-style-type: none"> • Suffer a drop in gross revenues in March, April or Ma (as defined below) would be able to access the subsidy. • Eligible employers would include employers of all sizes and across all sectors of the economy, with the exception of public sector entities. • An eligible employer’s entitlement to this wage subsidy will be based entirely on the salary or wages actually paid to employees. All employers would be expected to at least make best efforts to top up salaries to 100% of the maximum wages covered. <table border="1" data-bbox="271 507 2096 911"> <thead> <tr> <th></th> <th><u>Claiming period</u></th> <th><u>Required Reduction in Revenue</u></th> <th><u>Reference Period for Eligibility</u></th> </tr> </thead> <tbody> <tr> <td>Period 1</td> <td>March 15 – April 11</td> <td>15%</td> <td>March 2020 over: <ul style="list-style-type: none"> ▪ March 2019 or ▪ Average of January and February 2020 </td> </tr> <tr> <td>Period 2</td> <td>April 12 – May 9</td> <td>30%</td> <td>April 2020 over: <ul style="list-style-type: none"> ▪ April 2019 or ▪ Average of January and February 2020 </td> </tr> <tr> <td>Period 3</td> <td>May 10 – June 6</td> <td>30%</td> <td>May 2020 over: <ul style="list-style-type: none"> ▪ May 2019 or ▪ Average of January and February 2020 </td> </tr> </tbody> </table>		<u>Claiming period</u>	<u>Required Reduction in Revenue</u>	<u>Reference Period for Eligibility</u>	Period 1	March 15 – April 11	15%	March 2020 over: <ul style="list-style-type: none"> ▪ March 2019 or ▪ Average of January and February 2020 	Period 2	April 12 – May 9	30%	April 2020 over: <ul style="list-style-type: none"> ▪ April 2019 or ▪ Average of January and February 2020 	Period 3	May 10 – June 6	30%	May 2020 over: <ul style="list-style-type: none"> ▪ May 2019 or ▪ Average of January and February 2020
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<p><i>How can my employer apply for the CEWS?</i></p>	<p>Eligible employers would be able to access the Canada Emergency Wage Subsidy by applying through a Canada Revenue Agency online portal through their business account. More details regarding how to apply for the program will follow. Those organizations that do <u>not</u> qualify for the Canada Emergency Wage Subsidy may continue to qualify for the previously announced wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.</p>																
<p><i>How do I calculate the amount of payroll subsidy?</i></p>	<p>The subsidy amount for a given employee on eligible remuneration paid between March 15 and June 6, 2020 would be the greater of:</p> <ul style="list-style-type: none"> • 75 per cent of the amount of remuneration paid, up to a maximum benefit of \$847 per week; and • the amount of remuneration paid, up to a maximum benefit of \$847 per week or 75 per cent of the employee’s pre-crisis weekly remuneration, whichever is less. 																
<p><i>Can the employer claim CEWS within same period that employee qualifies for CERB?</i></p>	<p>An employer would not be eligible to claim the Canada Emergency Wage Subsidy for remuneration paid to an employee in a week that falls within a 4-week period for which the employee is eligible for the Canadian Emergency Response Benefit.</p> <p>Employers who are <u>not</u> eligible for the Canada Emergency Wage Subsidy would still be able to furlough employees who will receive up to \$2,000 a month.</p>																

The employer does not have enough work for all their staff, but don't want to permanently lay-off. What is the difference between Work Share and the Supplemental Unemployment Benefit (SUB) Plan?

	<u>WORKSHARE PROGRAM</u>		<u>SUPPLEMENTAL UNEMPLOYMENT BENEFIT (SUB) PLAN (TEMPORARY LAYOFF)</u>	
<i>Are your employees eligible for the program?</i>	<ol style="list-style-type: none"> Are the employees full-time or part-time employees (core staff)? Are the employees eligible to receive employment insurance? Do the employees agree to a work share arrangement with reduced hours? <p>If the answer is No to any of the above questions, then </p>	<p>If the answer is No to any of eligibility questions, then then workshare is not the right option, and the employer may consider a temporary lay-off (SUB plan)</p>	<ol style="list-style-type: none"> The employer's SUB plan defines what employee groups (Hourly paid employees or regular salary employees), and what occupations are eligible. The plan may provide SUB payments up to a maximum of 95% of the employee's normal weekly earnings when the employee is not in receipt of EI benefits. The employer's plan can define which (if any) of the below situations are covered by the plan. <ul style="list-style-type: none"> is serving the one-week EI waiting period*; or has insufficient hours of insurable employment to qualify for EI benefits; or has exhausted the EI benefit entitlement 	<p>The Employer's application for a SUB plan needs to be approved by Service Canada.</p> <p>The employee is eligible to participate in a SUB plan as long as they meet the requirements of the employer's plan and have received notification from the employer of a temporary layoff.</p>
<i>Is the employer eligible for the program?</i>	<ol style="list-style-type: none"> The employer has operated for at least two years; operates year-round Can be a private business, a publicly held company, or a not-for-profit organization Demonstrate a recent decrease in business activity of approximately 10%; and, Demonstrate that the work shortage is temporary and beyond their control, and is not a cyclical/recurring slowdown; and Be a reasonable expectation that recovery (i.e. a return to normal working hours for all participating employees) will be achieved by the end of the agreement. 		<p>The Employer's SUB plan must indicate that it covers unemployment caused by one or a combination of the following:</p> <ol style="list-style-type: none"> Temporary stoppage of work (this can be partial or full). Termination of employment caused by a re-organization or a shutdown of a plant or operation is not considered temporary unemployment. Training: employees must be in receipt of EI benefits Illness, injury or quarantine: the employee must be in receipt of EI 	

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The employer needs to fill out the [Work Share Application Form](#) to apply for a work share arrangement where the employee(s) would work part-time and collect employment insurance for the time they are not working.

The employer needs to complete and submit a [Work Share Unit Application](#) indicating what employees and occupations would be sharing work.

Work-Sharing agreements must include a reduction in work activity of the employees' regular work schedule between a minimum of 10% (one half day) and a maximum of 60% (three days). In any given week, the work reduction can vary depending on available work, as long as the work reduction on average over the life of the agreement is between 10% and 60%.

How to Apply: Email completed application form and work share unit application for to:

Atlantic Canada: ESDC.TP-ATL-WS-TP.EDSC@servicecanada.gc.ca

Quebec: QC-DPMTDS-LMSDPB-TP-WS-GD@servicecanada.gc.ca

Ontario: ESDC.ON.WS-TP.ON.EDSC@servicecanada.gc.ca

Western Canada and Territories: ESDC.WT.WS-TP.EDSC@servicecanada.gc.ca

Step 2: Create a Work Share Agreement with the Employer and the Employees that Outlines Clearly

- Duration of work share
- Roles and responsibilities
- Communication expectations
- Days to work for each employee

Work-Sharing agreements must have a minimum duration of 6 weeks. The maximum initial agreement duration is 26 weeks with a possible extension of up to 12 weeks. All extensions of Work Share agreements must be approved by Service Canada.

Step 1: Employer Needs to Register Their Sub Plan with Service Canada

The employer cannot make any payments under their SUB plan before they register their SUB plan with Service Canada and receive approval that their plan meets all their conditions and requirements. The [SUB Plan Registration Form](#)

Service Canada's requirements for a SUB plan are:

- requires employees to apply for and be in receipt of EI benefits in order to receive payments under the plan
- requires that the combined weekly payments from the plan and the portion of the EI weekly benefit rate does not exceed 95% of the employee's normal weekly earnings
- requires it be entirely financed by the employer
- requires that on termination, all remaining assets of the plan will be reverted to the employer or be used for payments under the plan or for its administrative costs
- requires that written notice of any change to the plan be given to Service Canada within 30 days after the effective date of the change
- provides that the employees have no vested right to payments under the plan except during a period of unemployment specified in the plan
- provides that payments in respect of guaranteed annual remuneration, deferred remuneration or severance pay will not be reduced or increased by payments received under the plan

Register your plan by sending to: sub-psc@servicecanada.gc.ca


Step 2: Implement and Communicate Your Sub Plan within Their Organization to Temporarily Laid Off Employees

The plan must indicate a start and end date.

Approval from the Service Canada-SUB Program **must be received before the implementation date of the plan**. The plan's duration must be at least one year; however, it can be in effect for up to five years.

Employees can work reduced hours requested by the employer during this temporary lay-off and still be eligible to collect employment insurance benefits and the SUB top-up.


My employee needs to take sick leave because s/he is ill or self-isolating or has to quarantine. – UPDATED

<p><i>Did the employee work at least 600 hours in the last 52 weeks with EI premiums paid by the employer</i></p>	<p>Yes</p>		<p>No</p>
<p><i>Has the employee already applied for EI?</i></p>	<p>No</p>	<p>Yes</p>	<p>No</p>
	<p>EI Sickness Benefits are available. Here's how to apply. BUT there is a LARGE backlog of claims. Consider the CERB instead.</p> <p style="text-align: right;"></p> <p>Step 1: Provide a RECORD OF EMPLOYMENT. The employer needs to either provide a paper copy or send an electronic copy directly to Service Canada.</p> <p>¹ Apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA To apply by phone, call 1-833-381-2725 *This line is overloaded right now. Be patient.</p> <p style="text-align: center;">Important to know: <u>Employers CANNOT REQUEST a doctor's note</u> for COVID-19.</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet. You can prove your identity to the government faster online if you use online banking through your bank or credit union.</p> <p>What the employee could receive: 15 weeks of payments (directly to bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.</p> <p>Find out more: https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html</p>	<p>Application is automatically be assessed for the Canada Emergency Relief Benefit.</p> <p>Do not need to send in a new application.</p>	<p style="text-align: center;">Canada Emergency Relief Benefit (CERB)</p> <p>Step 1: Get ready to apply</p> <p>If the employee can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the employee can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>By <u>law</u>, individuals are eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>What the employee could receive: Lump sum of \$2,000 every 4 weeks eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. People can earn up to \$1,000 per month while collecting the CERB.</p> <p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

¹ Source: Jennifer Robson, Associate Professor at Carleton University compiled this from public information on March 27, 2020

The employee can't work because s/he is caring for someone who is sick. ² – UPDATED		
<p><i>Did the employee work at least 600 hours in the last 52 weeks, and EI premiums were paid by employer ?</i></p>	<p>Yes, and the employee is caring for a family member who is critically ill</p>	<p>No</p>
	<p>Employee could apply for EI Caregiver Benefits (if someone is critically ill) See below. BUT there is a LARGE backlog of claims. Consider the CERB instead. 🖱️</p> <p>IF EMPLOYEE HAS ALREADY APPLIED FOR EI CAREGIVER BENEFITS BUT ARE NOT YET RECEIVING BENEFITS, YOU WILL AUTOMATICALLY BE ASSESSED FOR THE CERB</p> <p>Step 1: The employer needs to provide a RECORD OF EMPLOYMENT. They will either give the employee a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Apply ASAP (even if the employee does not have your ROE yet) If the employee can apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA</p> <p>If the employee can't apply online, call 1-833-381-2725 *This line is overloaded right now. Be patient.</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: The employee can prove their identity to the government faster online if they use online banking through their bank or credit union. The employer may offer paid family leave or will top-up the EI benefit with a SUB plan.</p> <p>What the employee could receive: Between 15 and 35 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.</p> <p>Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html</p>	<p>Canada Emergency Relief Benefit (CERB)</p> <p>Step 1: Get ready to apply: If employee can apply online (computer or mobile phone) go to and make sure to use a MyAccount with the Canada Revenue Agency:</p> <p>https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the employee can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: <u>The employee DOES NOT need a doctor's note for COVID-19.</u></p> <p>By <u>law</u>, the employee is eligible if the employee had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>The employee can prove identity to the government faster online through bank or credit union.</p> <p>What the employee could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. People can earn up to \$1,000 per month while collecting the CERB.</p> <p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

² Source: Jennifer Robson, Associate Professor at Carleton University compiled this from public information on March 27, 2020

The employee has been permanently laid off. – UPDATED		
<i>Did the employee work 700 hours* in the last 52 weeks, and employer has paid employment insurance premiums</i>	Yes	No
	<p>The employee could apply for EI Regular Benefits, see below BUT there is a LARGE backlog of claims. Consider the CERB.</p> <p>IF THE EMPLOYEE HAS ALREADY APPLIED FOR EI REGULAR BENEFITS BUT ARE NOT YET RECEIVING BENEFITS, THE EMPLOYEE WILL AUTOMATICALLY BE ASSESSED FOR THE CERB </p> <p>Step 1: The Employer needs to provide a RECORD OF EMPLOYMENT. They will either give the employee a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Encourage the Employee to Apply ASAP (even if s/he has not receive an ROE yet) If the employee can apply online (computer or mobile phone) go to: https://www.canada.ca/en/services/benefits/privacy-notice.html</p> <p>If can't apply online, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: The individual can prove their identity to the government faster online through bank or credit union.</p>	<p>Canada Emergency Relief Benefit</p> <p>Step 1: Get ready to apply: If the individual can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the individual can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: By law, individuals are eligible if they had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>The individual can prove identity to the government faster online through bank or credit union.</p>
	<p>What employee could receive: Between 14 and 45 weeks of payments (directly into bank account) worth up to 55% of pay in last job or \$573 per week, whichever is less.</p>	<p>What employee could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. People can earn up to \$1,000 per month while collecting the CERB.</p>
	<p>Find out more: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html</p>	<p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

*The exact hours depends on where you live. If you have access to a computer or mobile phone, use this search tool to find out the rules where you live:

https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx

The employee is at home and can't work because their kids cannot go to school or daycare.³ – **UPDATED**

<p>The employee needs to make sure they are getting their Canada Child Benefit In May, the federal government will <u>automatically</u> pay a lump sum top-up to your Canada Child Benefit (CCB).*</p> <p>Step 1: The employee needs to check their bank account to double check receipt of CCB. If yes – they are all set. The employee will receive an extra CCB payment in May. If no - Did the employee file a tax return in 2018?</p> <p>Yes - If the employee has a computer or a mobile phone, the employee can also check to see if you are getting the benefit or apply to get the benefit here: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>No - the employee didn't – Step 2: The employee (and their spouse if applicable) need to file a tax return ASAP and then apply unless CRA already knows they have kids. If the employee can file a return using a computer, look for free software certified by the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html</p> <p>Has the employee ever received child benefits before and does CRA know they have kids? If not, after the employee files their return, apply for the CCB online at: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the employee needs help to file your taxes, the agencies that do free income tax clinics are working to find ways to help without breaking public health orders on COVID-19. You can try contacting a clinic near you by searching online at: https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html or call 1-800-O-Canada (1-800-622-6232). Important to know: The individual can prove their identity faster online for tax-filing and applications for the CCB if you use online banking through your bank or credit union.</p> <p>The employer may offer paid family leave or are considering the new federal wage subsidy to keep employee on the payroll. The employer can find out about that subsidy here: https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</p>	<p>Canada Emergency Relief Benefit</p> <p>Step 1: Get ready to apply If the employee can apply online (computer or mobile phone) go to and make sure they have a MyAccount with the Canada Revenue Agency:</p> <p>https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If the employee can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet. Important to know:</p> <p>By law, the employee is eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>An employee can prove their identity faster online through their bank or credit union.</p> <p>The Employer may offer paid family leave or may apply for the new federal wage subsidy to keep employees on the payroll while the employee work different hours or work from home.</p> <p>The employer can find out about that subsidy here: https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</p>
<p>What the Employee could receive: Up to \$550 per month per child plus provincial amounts*</p>	<p>What the Employee could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. People can earn up to \$1,000 per month while collecting the CERB.</p>
<p>Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html</p>	<p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

*The exact amount depends on which province or territory and number of children. See this online calculator to find out the amount: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>

³ Source: Jennifer Robson, Associate Professor at Carleton University compiled this from public information on March 27, 2020