

Frequently Asked Questions: the new Canada Emergency Response Benefit (CERB)

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Unifor has an information hub for members about the COVID-19 pandemic at unifor.org/COVID19.

The Canada Emergency Response Benefit (CERB) is a temporary benefit that provides financial relief to workers who have ceased work for reasons relating to COVID-19.

Federal authorities responsible for the CERB have created a Frequently Asked Question document that can be found [here](#). This document includes important details about how the program will operate, and how it will intersect with existing federal and provincial assistance programs (e.g. Employment Insurance). There are still many outstanding questions and Unifor will provide additional details when they are available.

Extra 8 weeks available – CERB extended by 8 weeks to a maximum of 24 weeks, at the current benefit rate of \$500/week. The extended benefit from 16 weeks to 24 weeks is for workers who:

Extra 4 weeks available – CERB extended by 4 weeks to a maximum of 28 weeks, at the current benefit rate of \$500/week. The extended benefit from 16 weeks to 28 weeks is for workers who:

- stopped working due to COVID-19 or
- are eligible for Employment Insurance regular or sickness benefits or
- have exhausted their Employment Insurance regular benefits or Employment Insurance fishing benefits between December 29, 2019 and October 3, 2020.

This short FAQ includes key information known about the program, its eligibility rules and payment schedules.

1. What is the Canada Emergency Response Benefit?

- The CERB is a temporary income support for workers affected by the COVID-19 crisis. The CERB provides a flat benefit of \$2,000 (equivalent to \$500 per week) for workers who have been out of work or have income reduced to less than \$1,000 for reasons relating to COVID-19.
- The Government announced modified eligibility criteria on April 15, 2020. To get the CERB, you

cannot earn more than \$1,000 for a period of at least 14 consecutive days within the initial four-week period of your claim, or more than \$1,000 for the entire four weeks of each subsequent claim. This means that workers can earn \$1,000 or less a month (or \$1,000 or less in the 14 day-period, for the first application) and still get the CERB. This is a change from the original CERB rules.

- On June 16, 2020, the government announced an eight-week extension to the benefit. Eligible workers can now access the benefit for up to 24 weeks, instead of 16-weeks.. This CERB is available between March 15, 2020 and October 3, 2020. Individuals can apply no later than December 2, 2020.
- On August 20, 2020, the government announced an additional four-week extension to the benefit. Eligible workers can now access the benefit for up to 28 weeks, instead of 24 weeks. This CERB is available between March 15, 2020 and October 3, 2020. Individuals can apply no later than December 2, 2020.

2. What situations does the Canada Emergency Response Benefit address?

- The CERB covers workers who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week benefit period. For subsequent benefit periods, it covers workers who expect to receive \$1,000 or less in employment income per month. It is meant to address situations where workers, for reasons relating to COVID-19:
 - Have been terminated or laid off or face a reduction in work hours;
 - Are sick, quarantined, in self-isolation or taking care of someone who is sick with COVID-19; or
 - Are working parents who must stay home without pay to care for children due to illness or school/daycare closures.
- The CERB applies to wage earners, including contract workers and self-employed individuals regardless of their eligibility for Employment Insurance (EI).
- Additionally, a worker can apply for the CERB if:
 - They are eligible for EI regular or sickness benefits; or
 - They are a former EI claimant who used up their entitlement to EI regular benefits between December 29, 2019 and October 3, 2020 and are unable to return to work due to COVID-19. This will include some seasonal workers who cannot resume their seasonal work due to COVID-19.

3. Am I eligible for CERB benefits?

- To qualify for CERB benefits, applicants must: (a) be a resident of Canada, (b) be 15 years or older, and (c) have had a total income of **at least \$5,000** (combined) in 2019 or in the 12 months immediately preceding the application, from any of the following sources:
 - Employment income,

- Self-employment income, and
- Maternity or parental leave benefits.

- It is not a requirement that individuals earn the \$5,000 in Canada, only that applicants be resident in Canada to qualify.

4. Where can I apply?

- The CERB application portal is online (click [here](#)).

5. How much will I get?

- The CERB provides \$2,000 for each four-week period, originally to a maximum of 16 weeks now extended to a maximum of 24 weeks. Every person that qualifies for the benefit receives the same amount.

6. Is the CERB a taxable benefit?

- The CERB is a taxable benefit, but tax will not be deducted on the payments. Recipients will be required to declare the CERB payments as income on their 2020 tax return.

7. How will I be paid under the CERB?

- The CERB will be paid every four weeks, and be available from March 15, 2020 until October 3, 2020.

8. Once I receive my first payment, can I assume I will receive my next payment 4 weeks later?

- No, the renewal of payments will not be automatic.
- If you applied through the CRA you must confirm your eligibility for each 4-week period
- If you are receiving your Benefit through Service Canada you must complete your bi-weekly EI Report Card to confirm your eligibility.

9. I have not yet applied for EI or the CERB, what should I do?

- It is important to note that Employment Insurance and the CERB are two distinct benefits. To help process an extraordinary number of EI claims, the Government has established a new, interim Employment Insurance Emergency Response Benefit to mirror the benefits provided in the CERB.
- Unifor believes it is most advantageous for EI eligible workers to apply directly to EI (the federal CERB website will redirect you automatically, if you are EI eligible). EI benefits paid to workers who apply on or after March 15 will mirror CERB payments for the first 24 weeks. Applying for EI will be better for workers who need to continue receiving EI benefits after the 24-week period.
- For assistance in filling out the EI application form to receive the new emergency benefit, check out Unifor's step-by-step "How-To Guide" [here](#).
- If a worker is not eligible for EI, the only option available to them is to apply directly for the CERB through the CRA.

10. Should I apply to both EI and the CERB?

- No. You will receive benefits only from one of the two programs. If you receive money from both EI and CERB, the Government will expect you to pay it back.

11. How do I apply directly for CERB payments?

- The Canada Emergency Response Benefit application is available [here](#). Applicants will also be able to apply by calling **1-800-959-2019** or **1-800-959-2041**
- CERB recipients who apply through the CRA, who remain eligible, are required to reapply for benefits at the beginning of each 4-week claims period (up to a maximum of 24 weeks).
- CERB recipients who apply through Service Canada, will have to submit an internet report every 2 weeks

12. I started an EI claim prior to March 15, what do I do?

- If you started an EI claim prior to March 15, 2020, you will receive your regular EI benefit and you will not receive the CERB. The maximum weekly EI benefit is \$573 for those who qualify.
- If your EI benefits end before October 3, 2020, and if you meet the CERB eligibility criteria, and if you are still unable to return to work for reasons relating to COVID-19, you will be able to apply for CERB benefits.

13. When will I start receiving my CERB payments?

- The Government has said claims will be processed within 10 days but most claims will be processed more quickly than that. Individuals who sign up for direct deposit can expect to receive the payment quicker than those who elect to receive the payment via cheque. Applications can be back-dated to March 15, 2020.

14. If I have reached my maximum of 16 weeks, how do I apply for the extension?

- You would continue to apply as you have for the previous 16 weeks of benefits, either through CRA if you are not EI eligible or through Service Canada if you are EI eligible.
- If you are receiving the CERB through Service Canada, you have to submit your internet report every 2 weeks if your situation continues.

15. Can I stop and restart my CERB benefits or do CERB benefits have to be taken consecutively?

- The 24 weeks do not have to be consecutive. For example, an individual can receive the CERB for the first 4-week period, beginning March 15th, and then reapply for a second benefit period a few months later.
- If an individual receives CERB through Service Canada, you may opt out of benefits for the week or weeks in which they returned to work.

16. If I earn more than the \$1000 limit or return to work temporarily, do I lose my remaining CERB benefits?

- An individual may opt out of benefits for weeks where earnings are in excess of the \$1000 limit,

within a 4-week period. Service Canada administered benefits do not have defined 4-week period and do not require the 4 weeks to be uninterrupted. This flexibility does not currently exist for those receiving CERB through CRA.

17. How do I check what weeks or periods I have been paid for?

- If your benefit is processed through the CRA you can check online with your CRA user ID.
- If your benefit is processed through Service Canada access information through your My Service Canada account.

18. What if I am still sick or unemployed after October 3, 2020?

- If you have enough EI insurable hours, you will still be able to access your normal EI benefits after the 24-week period covered by the CERB.

19. Do other provincial support payment disentitle me to CERB?

- No. Provided it is allowed in your province or territory, you may also receive provincial or territorial support payments at the same time you receive the Canada Emergency Response Benefit

20. Am I entitled to receive Supplemental Unemployment Benefits (SUB) payments while receiving CERB?

- The Government has indicated additional payments to workers through SUB plans do not apply to employees who are receiving the CERB.
- According to the Government of Canada, “employers who wish to increase their employees’ weekly earnings while they are unemployed have the flexibility to top-up CERB benefits up to this amount in lieu of a SUB plan. However, individuals who receive income from employment, including top-ups, in excess of \$1,000 over each four-week period for which they claim the CERB would have to repay CERB amounts they received for the same benefit period.”
- Unifor continues to discuss this matter with government officials.

21. Does severance pay or pension income affect my eligibility for CERB?

- No.

22. If I have to repay my CERB money because I received an overpayment, or because my employer retroactively applied for the Canada Emergency Wage Subsidy, how do I do it?

- If you received your CERB payment in the form of a cheque, and still have the original cheque, you can mail it back to:

Revenue Processing – Repayment of CERB
Sudbury Tax Centre
1050 Notre Dame Avenue
Sudbury, ON P3A 0C3

- If you received your CERB payment by direct deposit, you can write and mail a cheque back to Canada Revenue Agency to the address above. Please following these instructions:
 - Make the cheque payable to: Receive General of Canada
 - Indicate it is for “Repayment of CERB”
 - Include your Social Insurance Number (SIN) or Temporary Tax Number (TTN)
- Individuals repaying their CERB can do so online, using the Service Canada MyAccount system. Individuals can access and start a new account by clicking [here](#).

23. Are migrant workers eligible for Canada Emergency Response Benefit (CERB) during the initial quarantine period?

- No. Migrant workers are not eligible to receive the CERB for the initial quarantine period upon arrival to Canada. If they do receive money through CERB during this initial quarantine period, they will be required to repay it later. Employers are responsible for paying migrant workers for a minimum 30 hours per week during quarantine, and at the hourly rate of pay specified on the Labour Market Impact Assessment and/or offer of employment. This is consistent with the Temporary Foreign Worker (TFW) Program’s genuineness policy, which indicates that reasonable employment needs are a full time workload (for example, a minimum of 30 hours per week)
- The initial quarantine period applies each time a temporary foreign worker enters Canada, even if they are returning to their employment, such as after a vacation or absence outside of the country. Therefore, the employer must pay wages to the worker for that period, and the worker should not apply to the CERB.
- Should a worker become ill at any time following the initial quarantine period, they may be eligible for government emergency benefits, such as CERB.

24. What happens if a Temporary Foreign Worker becomes sick with COVID-19?

- If a worker becomes symptomatic at any time, the employer must immediately arrange for the worker to be fully isolated from others and contact local public health officials.
- If the worker becomes ill during the initial quarantine period, the worker is to be paid by the employer. If a worker must be in quarantine longer than the initial mandatory 14 day isolation period because the worker became symptomatic or was exposed to another person who exhibits symptoms, the worker is to be paid by the employer for the extended quarantine period
- If the worker becomes ill after the initial quarantine period, they may be entitled to either paid or unpaid sick leave, depending on their employment contract and the relevant federal, provincial or territorial employment standards. This could include new provisions in several jurisdictions for job-protected leave because of the COVID-19 pandemic
- A worker may also be eligible for Employment Insurance (EI) or the Canada Emergency Response Benefit (CERB). In both cases, migrant workers are subject to the same eligibility criteria as Canadians and permanent residents. However, Service Canada is now accepting verbal confirmation of work permit, instead of requiring visual proof.